



Financial Report Package

June 2025

Prepared for

**The Forest at Ridgewood Homeowners'
Association, Inc**

Vanguard Management Group



Balance Sheet

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 06/30/2025

Date: 7/28/2025
Time: 12:57 pm
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	Operating	Reserve	Total
Assets			
Current Assets			
Pinnacle - Operating x2685	\$ 1,088.10	\$ -	\$ 1,088.10
Total: Current Assets	\$ 1,088.10	\$ -	\$ 1,088.10
Other Assets			
Prepaid Insurance	2,980.97	-	2,980.97
Prepaid Expenses	110.08	-	110.08
Total: Other Assets	\$ 3,091.05	\$ -	\$ 3,091.05
Reserves			
CL Reserve: Pinnacle - Reserve x2719	-	10,678.00	10,678.00
Total: Reserves	\$ -	\$ 10,678.00	\$ 10,678.00
Accounts Receivable			
Delinquent Assessments	22,300.00	-	22,300.00
Total: Accounts Receivable	\$ 22,300.00	\$ -	\$ 22,300.00
Total: Assets	\$ 26,479.15	\$ 10,678.00	\$ 37,157.15
Liabilities & Equity			
Current Liabilities			
Accrued Expense	650.00	-	650.00
Owner Assessments Paid Early	3,160.00	-	3,160.00
Unearned Assessments	41,291.67	-	41,291.67
Total: Current Liabilities	\$ 45,101.67	\$ -	\$ 45,101.67
Reserve			
General/Contingency Reserves	-	10,662.00	10,662.00
CL Reserve: Interest Earned on Reserves	-	16.00	16.00
Total: Reserve	\$ -	\$ 10,678.00	\$ 10,678.00
Equity			
Surplus (Deficit) - Prior Yrs	(1,728.00)	-	(1,728.00)
Total: Equity	\$(1,728.00)	\$ -	\$(1,728.00)
Net Income Gain/Loss	(16,894.52)	-	(16,894.52)
Total: Liabilities & Equity	\$ 26,479.15	\$ 10,678.00	\$ 37,157.15



Income Statement - Operating
The Forest at Ridgewood Homeowners' Association, Inc
06/30/2025

Date: 7/28/2025
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Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING INCOME							
Income							
3030-00 Owner Assessments	\$6,833.33	\$6,833.33	\$-	\$41,208.33	\$40,999.98	\$208.35	\$82,000.00
3100-00 Late Fees to Owners	-	-	-	6.00	-	6.00	-
3131-00 Interest Income - Reserves	0.05	-	0.05	0.05	-	0.05	-
Total Income	\$6,833.38	\$6,833.33	\$0.05	\$41,214.38	\$40,999.98	\$214.40	\$82,000.00
Total OPERATING INCOME	\$6,833.38	\$6,833.33	\$0.05	\$41,214.38	\$40,999.98	\$214.40	\$82,000.00
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	-	350.00	350.00	1,150.00	2,100.00	950.00	4,200.00
Total Grounds Maintenance	\$-	\$350.00	\$350.00	\$1,150.00	\$2,100.00	\$950.00	\$4,200.00
General Maintenance							
6305-00 General Maintenance	-	500.00	500.00	1,530.54	3,000.00	1,469.46	6,000.00
6317-00 Pool Maintenance Contract	-	650.00	650.00	1,950.00	3,900.00	1,950.00	7,800.00
6318-00 Pool/Spa Repair	-	150.00	150.00	2,575.00	900.00	(1,675.00)	1,800.00
6320-00 Janitorial / Maint Contract	-	250.00	250.00	3,322.50	1,500.00	(1,822.50)	3,000.00
Total General Maintenance	\$-	\$1,550.00	\$1,550.00	\$9,378.04	\$9,300.00	(\$78.04)	\$18,600.00
Administrative Expenses							
6520-00 Insurance	496.82	557.50	60.68	2,980.92	3,345.00	364.08	6,690.00
6525-00 Legal & Collections	2,216.00	200.00	(2,016.00)	11,509.95	1,200.00	(10,309.95)	2,400.00
6530-00 Professional Fees,Tax Prep	-	25.00	25.00	-	150.00	150.00	300.00
6540-00 Licenses & Fees	-	25.00	25.00	-	150.00	150.00	300.00
6541-00 Annual Corporate Report	-	-	-	61.25	-	(61.25)	-
6542-00 Fees Payable To The Division	-	5.83	5.83	-	34.98	34.98	70.00
Total Administrative Expenses	\$2,712.82	\$813.33	(\$1,899.49)	\$14,552.12	\$4,879.98	(\$9,672.14)	\$9,760.00
Utilities							
6705-00 Electricity	286.24	1,185.00	898.76	5,480.39	7,110.00	1,629.61	14,220.00
6710-00 Water & Sewer	(110.08)	140.00	250.08	776.71	840.00	63.29	1,680.00
6715-00 Trash & Garbage	240.00	-	(240.00)	240.00	-	(240.00)	-
Total Utilities	\$416.16	\$1,325.00	\$908.84	\$6,497.10	\$7,950.00	\$1,452.90	\$15,900.00
Professional Fees							
6805-00 Office/Administrative/Postage	-	75.00	75.00	8,276.59	450.00	(7,826.59)	900.00
6810-00 Accounting & Management	978.00	943.00	(35.00)	7,593.00	5,658.00	(1,935.00)	11,316.00
Total Professional Fees	\$978.00	\$1,018.00	\$40.00	\$15,869.59	\$6,108.00	(\$9,761.59)	\$12,216.00
Reserve							
9700-00 CL Reserve:	1,777.00	1,777.00	-	10,662.00	10,662.00	-	21,324.00
General/Contingency Reserves							
9799-00 Reserve Interest	0.05	-	(0.05)	0.05	-	(0.05)	-
Total Reserve	\$1,777.05	\$1,777.00	(\$0.05)	\$10,662.05	\$10,662.00	(\$0.05)	\$21,324.00
Total OPERATING EXPENSE	\$5,884.03	\$6,833.33	\$949.30	\$58,108.90	\$40,999.98	(\$17,108.92)	\$82,000.00
Net Income:	\$949.35	\$0.00	\$949.35	(\$16,894.52)	\$0.00	(\$16,894.52)	\$0.00



Income Statement Summary - Operating

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: June 2025

Date:	7/28/2025
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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
OPERATING INCOME													
Income													
3030-00 Owner Assessments	\$-	\$-	\$-	\$-	\$34,375.00	\$6,833.33	\$-	\$-	\$-	\$-	\$-	\$-	\$41,208.33
3100-00 Late Fees to Owners	-	-	-	-	6.00	-	-	-	-	-	-	-	6.00
3131-00 Interest Income - Reserves	-	-	-	-	-	0.05	-	-	-	-	-	-	0.05
Total Income	-	-	-	-	34,381.00	6,833.38	-	-	-	-	-	-	41,214.38
Total OPERATING INCOME	-	-	-	-	34,381.00	6,833.38	-	-	-	-	-	-	41,214.38
OPERATING EXPENSE													
Grounds Maintenance													
6105-00 Grounds/Landscaping Contract	-	-	-	-	1,150.00	-	-	-	-	-	-	-	1,150.00
Total Grounds Maintenance	-	-	-	-	1,150.00	-	-	-	-	-	-	-	1,150.00
General Maintenance													
6305-00 General Maintenance	-	-	-	-	1,530.54	-	-	-	-	-	-	-	1,530.54
6317-00 Pool Maintenance Contract	-	-	-	-	1,950.00	-	-	-	-	-	-	-	1,950.00
6318-00 Pool/Spa Repair	-	-	-	-	2,575.00	-	-	-	-	-	-	-	2,575.00
6320-00 Janitorial / Maint Contract	-	-	-	-	3,322.50	-	-	-	-	-	-	-	3,322.50
Total General Maintenance	-	-	-	-	9,378.04	-	-	-	-	-	-	-	9,378.04
Administrative Expenses													
6520-00 Insurance	-	-	-	-	2,484.10	496.82	-	-	-	-	-	-	2,980.92
6525-00 Legal & Collections	-	-	-	-	9,293.95	2,216.00	-	-	-	-	-	-	11,509.95
6541-00 Annual Corporate Report	-	-	-	-	61.25	-	-	-	-	-	-	-	61.25
Total Administrative Expenses	-	-	-	-	11,839.30	2,712.82	-	-	-	-	-	-	14,552.12
Utilities													
6705-00 Electricity	-	-	-	-	5,194.15	286.24	-	-	-	-	-	-	5,480.39
6710-00 Water & Sewer	-	-	-	-	886.79	(110.08)	-	-	-	-	-	-	776.71
6715-00 Trash & Garbage	-	-	-	-	-	240.00	-	-	-	-	-	-	240.00
Total Utilities	-	-	-	-	6,080.94	416.16	-	-	-	-	-	-	6,497.10
Professional Fees													
6805-00 Office/Administrative/Postage	-	-	-	-	8,276.59	-	-	-	-	-	-	-	8,276.59
6810-00 Accounting & Management	-	-	-	-	6,615.00	978.00	-	-	-	-	-	-	7,593.00
Total Professional Fees	-	-	-	-	14,891.59	978.00	-	-	-	-	-	-	15,869.59



Income Statement Summary - Operating

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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
Reserve													
9700-00 CL Reserve: General/Contingency Reserves	\$-	\$-	\$-	\$-	\$8,885.00	\$1,777.00	\$-	\$-	\$-	\$-	\$-	\$-	\$10,662.00
9799-00 Reserve Interest	-	-	-	-	-	0.05	-	-	-	-	-	-	0.05
Total Reserve	-	-	-	-	8,885.00	1,777.05	-	-	-	-	-	-	10,662.05
Total OPERATING EXPENSE	-	-	-	-	52,224.87	5,884.03	-	-	-	-	-	-	58,108.90
Net Income:	-	-	-	-	(17,843.87)	949.35	-	-	-	-	-	-	(16,894.52)



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 06/30/2025

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Description	Current	Over 30	Over 60	Over 90	Balance
48066 - ZASLAWSKI JURI G Current					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
48067 - CANALES DANIEL I Current					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
104 - NAMIOTKA WALTER Current					
104 BOXWOOD DR					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
145 - WILSON JAMES Current					
145 BOXWOOD DR					
Assessment - Homeowner 2025	\$250.00	\$0.00	\$0.00	\$0.00	\$250.00
Total:	\$250.00	\$0.00	\$0.00	\$0.00	\$250.00
Last Payment: \$250.00 on 06/05/2025					
207 - BALSTAD MARK T Current					
207 BOXWOOD DR					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
216 - CASTILLO ANTONIO Current					
216 BOXWOOD DR					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
217 - BEUGEL TIMOTHY Current					
217 BOXWOOD DR					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
237 - BURKART ROBERT F Current					
237 BOXWOOD DR					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
246 - AQUINO ALBERT Current					
246 BOXWOOD DR					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
308 - Robert James Acklin & Kasey Dawn Acklin Current					
308 BOXWOOD DR					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
329 - DEMARTINO CARLOS Current					
329 BOXWOOD DR					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
401 - FOREST AT RIDGEWOOD HOA Current					
401 BOXWOOD DR					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
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Description	Current	Over 30	Over 60	Over 90	Balance
411 - LUJO USA INVESTMENT CORP Current					
411 BOXWOOD DR					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
421 - KYRIAKOPOULOS GEORGE Current					
421 BOXWOOD DR					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
113 - SALEMI MICHAEL Current					
113 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
225 - WALKER DAVID LEE Current					
225 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
235 - KANE MATTHEW Current					
235 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
347 - SFR JV 2 2024 2 BORROWER LLC Current					
347 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
429 - EVANS DERRICK Current					
429 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
438 - OLIVEIRA PAUL J Current					
438 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
510 - SKRIP LARRY Current					
510 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
602 - DANTUONO ROBERTO Current					
602 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
612 - FILIPPONE NICHOLAS ANTHONY Current					
612 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
632 - BRAGG ADAM G Current					
632 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00



Homeowner Aging Report

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Description	Current	Over 30	Over 60	Over 90	Balance
642 - LAWRIE MARGARET Current					
642 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
724 - MARCH TERESA Current					
724 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
734 - WALSH WILLIAM ANTHONY Current					
734 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
744 - MELILLO JAY J Current					
744 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
908 - Amy Kolzow Current					
908 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
948 - MURYN JEFFREY J Current					
948 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
1010 - EAST SQUANTUM STREET NOMINEE TRUST Current					
1010 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$50.00	\$0.00	\$0.00	\$0.00	\$50.00
Total:	\$50.00	\$0.00	\$0.00	\$0.00	\$50.00
1020 - LIZFFC LLC Current					
1020 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
1102 - DIETZE KATRIN MARIA ELIZABETH Current					
1102 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
1224 - URIBE JONATHAN H Current					
1224 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
1316 - DUKESFIELD PROPERTIES LTD Current					
1316 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
1326 - NYCHUK BARRY Current					
1326 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00



Homeowner Aging Report

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Description	Current	Over 30	Over 60	Over 90	Balance
1327 - NASEREDDINE DANIEL Current					
1327 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
1409 - GARAKOUI PARVIN ALSADAT Current					
1409 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
1418 - SMERKERS RICHARD J Current					
1418 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
1429 - TWO TAYLOR VENTURES Current					
1429 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
118 - UTTERBACK HELEN E Current					
118 JOEWOOD TRL					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
111SP - MARTIN JOHN FRANCIS Current					
111 SAND PINE LN					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
131SP - REN MIN Current					
131 SAND PINE LN					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
146 - Alica Myers Current					
146 SOUTHERN PINE WAY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
167 - APPLEWHITE CHRISTOPHER C Current					
167 SOUTHERN PINE WAY					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
100 - CANALES DANIEL I Current					
100 SPANISH MOSS RD					
Assessment - Homeowner 2025	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Total:	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
The Forest at Ridgewood Homeowners' Association, Inc	\$22,300.00	\$0.00	\$0.00	\$0.00	\$22,300.00

Description	Total
Assessment - Homeowner 2025	\$22,300.00
Total:	\$22,300.00
AR Total (Exclude Prepaid Assessments):	\$22,300.00

**PrePaid Homeowner List**

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 6/30/2025

Date: 7/28/2025**Time:** 12:57 pm**Page:** 1

Account No:	Homeowner Name	Address	Balance
115	MATOS LYNN M	115 BOXWOOD DR Davenport, FL 33837	(\$500.00)
145	WILSON JAMES	145 BOXWOOD DR Davenport, FL 33837	(\$250.00)
1214	PERKINS STEPHENS	1214 GOLF COURSE PKWY Davenport, FL 33837	(\$500.00)
1234	ZASLAWSKI JURI GEORGE	1234 GOLF COURSE PKWY Davenport, FL 33837	(\$400.00)
1419	SHARKEY MARGARET JANE	1419 GOLF COURSE PKWY Davenport, FL 33837	(\$1,010.00)
520	SKRIP LARRY M	520 GOLF COURSE PKWY Davenport, FL 33837	(\$500.00)
The Forest at Ridgewood Homeowners' Association, Inc Total		6	(\$3,160.00)

**Cash Disbursement**

The Forest at Ridgewood Homeowners' Association, Inc
6/1/2025 - 6/30/2025

Date: 7/28/2025
Time: 12:57 pm
Page: 1

Date	Check #	Payee	Amount	
10-1020-00 Pinnacle - Operating x2685				
06/04/2025	0	Jedi Management	\$778.00	
		Invoice #: 2327		
		68-6810-00 Accounting & Management	\$778.00	
06/16/2025	0	Vanguard Management Group	\$200.00	
		Invoice #: 252732		
		68-6810-00 Management Fee	\$200.00	
06/18/2025	100000	Bush Ross P.A	\$2,216.00	
		Invoice #: 947648		
		65-6525-00 021364 - The Forest at Ridgewood Homeowners' Association, Inc., The-Bush Ross P.A	\$2,216.00	
06/24/2025			\$1,777.00	
		12-1937-00 Transfer to Pinnacle Reserve 2719; Funds Transfer	\$1,777.00	
06/30/2025	1001	Munajj Santos	\$240.00	
		Invoice #: 2025-005		
		67-6715-00 Munajj Santos	\$240.00	
06/27/2025	0	Duke Energy	\$286.24	
		Invoice #: 1613.6.2025		
		67-6705-00 Electricity	\$286.24	
		Account Totals	# Checks: 5	\$5,497.24
		Association Totals	# Checks: 5	\$5,497.24



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 6/1/2025 - 6/30/2025

Date: 7/28/2025
Time: 12:57 pm
Page: 1

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685	\$2,500.00	\$4,565.34	\$5,977.24	\$1,088.10
Date	GL Ref #	Debit	Credit	Description	
06/04/2025	4590790	\$ -	\$ 778.00	Pinnacle - Operating x2685 Inv # 2327; Jedi Management Chk # 0 Inv: 2327 Jedi Management	
06/05/2025	4593980	250.00	-	Deposit from batch 130051	
06/16/2025	4603326	-	200.00	Pinnacle - Operating x2685 Inv # 252732; Vanguard Management Group Chk # 0 Inv: 252732 Vanguard Management Group	
06/17/2025	4604849	2,835.34	-	Misc Scanned Deposit	
06/18/2025	4605949	-	2,216.00	Pinnacle - Operating x2685; Bush Ross P.A Chk # 100000 Inv: 947648 Bush Ross P.A	
06/18/2025	4605951	-	240.00	Pinnacle - Operating x2685; Munajj Santos Chk # 100001 Inv: 2025-005 Munajj Santos	
06/24/2025	4608695	-	1,777.00	Funds Transfer	
06/24/2025	4608971	500.00	-	Deposit from batch 130731	
06/27/2025	4641917	-	286.24	Pinnacle - Operating x2685 Inv # 1613.6.2025; Duke Energy Chk # 0 Inv: 1613.6.2025 Duke Energy	
06/30/2025	4605951	240.00	-	Pinnacle - Operating x2685 (Reversal); Munajj Santos Chk # 100001 Inv: 2025-005 Munajj Santos	
06/30/2025	4611570	-	240.00	Pinnacle - Operating x2685 Inv # 2025-005; Munajj Santos Chk # 1000 Inv: 2025-005 Munajj Santos	
06/30/2025	4611863	500.00	-	Deposit from batch 130911	
06/30/2025	4611570	240.00	-	Pinnacle - Operating x2685 Inv # 2025-005 (Reversal); Munajj Santos Chk # 1000 Inv: 2025-005 Munajj Santos	
06/30/2025	4612026	-	240.00	Pinnacle - Operating x2685 Inv # 2025-005; Munajj Santos Chk # 1001 Inv: 2025-005 Munajj Santos	
10-1050-00	Previous Management Co Oper	2,835.34	-	2,835.34	-
Date	GL Ref #	Debit	Credit	Description	
06/17/2025	4604849	\$ -	\$ 2,835.34	Previous Management Co Oper	
11-1310-00	Prepaid Insurance	3,477.79	-	496.82	2,980.97
Date	GL Ref #	Debit	Credit	Description	
06/24/2025	4608697	\$ -	\$ 496.82	Prepaid Insurance	
11-1315-00	Prepaid Expenses	-	110.08	-	110.08
Date	GL Ref #	Debit	Credit	Description	
06/30/2025	4648100	\$ 110.08	\$ -	ADJ Water - Prepaid	
12-1921-00	Previous Management Reserves	3,900.95	-	3,900.95	-
Date	GL Ref #	Debit	Credit	Description	
06/17/2025	4604851	\$ -	\$ 3,900.95	Previous Management Reserves	
12-1937-00	CL Reserve: Pinnacle - Reserve x2719	5,000.00	5,678.00	-	10,678.00
Date	GL Ref #	Debit	Credit	Description	
06/17/2025	4604851	\$ 3,900.95	\$ -	Misc Scanned Deposit	
06/24/2025	4608695	1,777.00	-	Funds Transfer	
06/30/2025	4613022	0.05	-	Interest	
13-1110-00	Delinquent Assessments	22,800.00	-	500.00	22,300.00
Date	GL Ref #	Debit	Credit	Description	
06/30/2025	4611863	\$ -	\$ 500.00	Deposit from batch 130911	
20-2050-00	Accounts Payable	-	4,200.24	4,200.24	-
Date	GL Ref #	Debit	Credit	Description	
06/04/2025	4590778	\$ -	\$ 778.00	Accounts Payable Inv # 2327 Inv: 2327 Jedi Management	
06/04/2025	4590790	778.00	-	Accounts Payable Inv # 2327; Jedi Management Chk # 0 Inv: 2327 Jedi Management	
06/16/2025	4603306	-	200.00	Accounts Payable Inv # 252732 Inv: 252732 Vanguard Management Group	

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 6/1/2025 - 6/30/2025

Date: 7/28/2025
Time: 12:57 pm
Page: 2

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
06/16/2025	4603326 \$ 200.00 \$ -	Accounts Payable Inv # 252732; Vanguard Management Group Chk # 0 Inv: 252732 Vanguard Management Group			
06/18/2025	4605945 - 2,216.00	Accounts Payable Inv # 947648 Inv: 947648 Bush Ross P.A			
06/18/2025	4605947 - 240.00	Accounts Payable Inv # 2025-005 Inv: 2025-005 Munajj Santos			
06/18/2025	4605949 2,216.00 -	Accounts Payable Inv # 947648; Bush Ross P.A Chk # 100000 Inv: 947648 Bush Ross P.A			
06/18/2025	4605951 240.00 -	Accounts Payable Inv # 2025-005; Munajj Santos Chk # 100001 Inv: 2025-005 Munajj Santos			
06/24/2025	4641915 - 286.24	Accounts Payable Inv # 1613.6.2025 Inv: 1613.6.2025 Duke Energy			
06/27/2025	4641917 286.24 -	Accounts Payable Inv # 1613.6.2025; Duke Energy Chk # 0 Inv: 1613.6.2025 Duke Energy			
06/30/2025	4605951 - 240.00	Accounts Payable Inv # 2025-005 (Reversal); Munajj Santos Chk # 100001 Inv: 2025-005 Munajj Santos			
06/30/2025	4611570 240.00 -	Accounts Payable Inv # 2025-005; Munajj Santos Chk # 1000 Inv: 2025-005 Munajj Santos			
06/30/2025	4611570 - 240.00	Accounts Payable Inv # 2025-005 (Reversal); Munajj Santos Chk # 1000 Inv: 2025-005 Munajj Santos			
06/30/2025	4612026 240.00 -	Accounts Payable Inv # 2025-005; Munajj Santos Chk # 1001 Inv: 2025-005 Munajj Santos			
20-2052-00	Accrued Expense	(650.00)	-	-	(650.00)
Date	GL Ref #	Debit	Credit	Description	
20-2080-00	Owner Assessments Paid Early	(2,410.00)	-	750.00	(3,160.00)
Date	GL Ref #	Debit	Credit	Description	
06/05/2025	4593980	\$ -	\$ 250.00	Deposit from batch 130051	
06/24/2025	4608971	-	500.00	Deposit from batch 130731	
20-2094-00	Unearned Assessments	(48,125.00)	6,833.33	-	(41,291.67)
Date	GL Ref #	Debit	Credit	Description	
06/24/2025	4608697	\$ 6,833.33	\$ -	Unearned Assessments	
27-2700-00	General/Contingency Reserves	(8,885.00)	-	1,777.00	(10,662.00)
Date	GL Ref #	Debit	Credit	Description	
06/24/2025	4608697	\$ -	\$ 1,777.00	General/Contingency Reserves	
27-2799-00	CL Reserve: Interest Earned on Reserves	(15.95)	-	0.05	(16.00)
Date	GL Ref #	Debit	Credit	Description	
06/30/2025	4648090	\$ -	\$ 0.05	Pinnacle Reserve Interest	
28-2840-00	Surplus (Deficit) - Prior Yrs	1,728.00	-	-	1,728.00
Date	GL Ref #	Debit	Credit	Description	
30-3030-00	Owner Assessments	(34,375.00)	-	6,833.33	(41,208.33)
Date	GL Ref #	Debit	Credit	Description	
06/24/2025	4608697	\$ -	\$ 6,833.33	Owner Assessments	
30-3100-00	Late Fees to Owners	(6.00)	-	-	(6.00)
Date	GL Ref #	Debit	Credit	Description	
30-3131-00	Interest Income - Reserves	-	-	0.05	(0.05)
Date	GL Ref #	Debit	Credit	Description	
06/30/2025	4613022	\$ -	\$ 0.05	Interest	
61-6105-00	Grounds/ Landscaping Contract	1,150.00	-	-	1,150.00
Date	GL Ref #	Debit	Credit	Description	
63-6305-00	General Maintenance	1,530.54	-	-	1,530.54
Date	GL Ref #	Debit	Credit	Description	
63-6317-00	Pool Maintenance Contract	1,950.00	-	-	1,950.00
Date	GL Ref #	Debit	Credit	Description	

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 6/1/2025 - 6/30/2025

Date: 7/28/2025
Time: 12:57 pm
Page: 3

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
63-6318-00	Pool/Spa Repair	2,575.00	-	-	2,575.00
Date	GL Ref #	Debit	Credit	Description	
63-6320-00	Janitorial / Maint Contract	3,322.50	-	-	3,322.50
Date	GL Ref #	Debit	Credit	Description	
65-6520-00	Insurance	2,484.10	496.82	-	2,980.92
Date	GL Ref #	Debit	Credit	Description	
06/24/2025	4608697	\$ 496.82	\$ -	Insurance	
65-6525-00	Legal & Collections	9,293.95	2,216.00	-	11,509.95
Date	GL Ref #	Debit	Credit	Description	
06/18/2025	4605945	\$ 2,216.00	\$ -	021364 - The Forest at Ridgewood Homeowners' Association, Inc., The-Bush Ross P.A Inv: 947648 Bush Ross P.A	
65-6541-00	Annual Corporate Report	61.25	-	-	61.25
Date	GL Ref #	Debit	Credit	Description	
67-6705-00	Electricity	5,194.15	286.24	-	5,480.39
Date	GL Ref #	Debit	Credit	Description	
06/24/2025	4641915	\$ 286.24	\$ -	Electricity Inv: 1613.6.2025 Duke Energy	
67-6710-00	Water & Sewer	886.79	-	110.08	776.71
Date	GL Ref #	Debit	Credit	Description	
06/30/2025	4648100	\$ -	\$ 110.08	ADJ Water - Prepaid	
67-6715-00	Trash & Garbage	-	240.00	-	240.00
Date	GL Ref #	Debit	Credit	Description	
06/18/2025	4605947	\$ 240.00	\$ -	Munajj Santos Inv: 2025-005 Munajj Santos	
68-6805-00	Office/Administrative/Postage	8,276.59	-	-	8,276.59
Date	GL Ref #	Debit	Credit	Description	
68-6810-00	Accounting & Management	6,615.00	978.00	-	7,593.00
Date	GL Ref #	Debit	Credit	Description	
06/04/2025	4590778	\$ 778.00	\$ -	Accounting & Management Inv: 2327 Jedi Management	
06/16/2025	4603306	200.00	-	Management Fee Inv: 252732 Vanguard Management Group	
97-9700-00	CL Reserve: General/Contingency Reserve:	8,885.00	1,777.00	-	10,662.00
Date	GL Ref #	Debit	Credit	Description	
06/24/2025	4608697	\$ 1,777.00	\$ -	General/Contingency Reserves	
97-9799-00	Reserve Interest	-	0.05	-	0.05
Date	GL Ref #	Debit	Credit	Description	
06/30/2025	4648090	\$ 0.05	\$ -	Pinnacle Reserve Interest	
Totals:		\$0.00	\$27,381.10	\$27,381.10	\$0.00

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Operating 2685 (End: 06/30/2025)

Date: 7/28/2025
Time: 12:57 pm
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
06/24/2025		Transfer to Pinnacle Reserve 2719			(\$1,777.00)
06/30/2025		Munajj Santos		1001	(\$240.00)
06/30/2025		Deposit from batch 130911	130911 - Online Payment	8	\$500.00
Total Uncleared					(\$1,517.00)

Pinnacle Operating 2685 Summary

Ending Account Balance:	\$ 1,088.10
Uncleared Items:	(\$1,517.00)
Adjusted Balance:	\$ 2,605.10
Bank Ending Balance:	\$ 2,605.10
Difference:	\$-

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Reserve 2719 (End: 06/30/2025)

Date: 7/28/2025
Time: 12:57 pm
Page: 2

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

06/24/2025		Transfer from Pinnacle Operating 2685			\$1,777.00
				Total Uncleared	\$1,777.00

Pinnacle Reserve 2719 Summary

Ending Account Balance:	\$ 10,678.00
Uncleared Items:	\$1,777.00
Adjusted Balance:	\$ 8,901.00
Bank Ending Balance:	\$ 8,901.00
Difference:	\$-



21 Platform Way S
Suite 2300
Nashville, TN 37203
www.pnfp.com

Client Service Center 800-264-3613
Pinnacle Anytime 866-755-5428

Account

XXXXXXXXX2685

RETURN SERVICE REQUESTED

The Forest at Ridgewood HOA Inc
Vanguard Management Group LLC - Agent
Operating
10500 University Center Dr, STE 190
Tampa FL 33612

Statement of Account

Community Asso Checking Acct

Balance 6/02/25
\$2,500.00

Balance 6/30/25
\$2,605.10

Summary



Credits +\$3,585.34
Interest +\$0.00
Debits -\$3,480.24

Credit Transactions

Credits

6/06	The Forest at Ri OnlinePay 1593247166 FORESRID1	250.00
6/17	Remote Deposit	2,835.34
6/25	The Forest at Ri OnlinePay 1593247166 FORESRID1	500.00
Total Credits		\$3,585.34

Debit Transactions

Other Debits

6/05	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	778.00
6/18	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
6/20	AVIDPAY SERVICE AVIDPAY CK100000 H562193588 The Forest at Ridgewoo REF*CK*100000*250618*Bush Ross Attorneys\	2,216.00
6/27	DUKEENERGYCORPOR WEB_PAY 53897462062625 4700130001 1107009790	286.24
Total Debits		\$3,480.24

Average Balance This Statement	\$2,520.54	Annual Percentage Yield Earned	
Interest Earned This Period	\$0.00	Days in Period	29
Interest Paid Year to Date	\$0.00	Interest Paid	\$0.00



ELECTRONIC TRANSFER ERROR RESOLUTION

This Electronic Transfer Error Resolution only applies to accounts held for personal, family or household purposes and is therefore not applicable to business, trust accounts, or any such account held for non-personal purposes.

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the end of this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

We will provide provisional credit for the amount that you think is in error within 10 business days of your complaint and begin an investigation of the transaction(s). In most cases, we will disclose the results of the investigation within 10 business days of your complaint and correct any error promptly. If we need more time to investigate the complaint, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to complete our investigation. However, you will have use of the funds in question during our investigation.

Pinnacle Bank
21 Platform Way S, Suite 2300
Nashville, TN 37203
(800) 264-3613

Daily Balance Information					
Date	Balance	Date	Balance	Date	Balance
6/02	2,500.00	6/17	4,807.34	6/25	2,891.34
6/05	1,722.00	6/18	4,607.34	6/27	2,605.10
6/06	1,972.00	6/20	2,391.34		

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Credit		\$2835.34	
		Date/Time: 6/17/2025 2:48 PM	
Comment: Virtual Deposit Ticket			
		Pinnacle Bank	
		The Forest at Ridgewood Homeowners' Association, Inc.	
R/T	Account	TC	Amount
064008637	8901098972685	89	\$2835.34
#0	06/17/2025	\$2,835.34	



21 Platform Way S
Suite 2300
Nashville, TN 37203
www.pnfp.com

Client Service Center 800-264-3613
Pinnacle Anytime 866-755-5428

Account

XXXXXXXXX2719

RETURN SERVICE REQUESTED

The Forest at Ridgewood HOA Inc
Vanguard Management Group LLC - Agent
Reserve
10500 University Center Dr, STE 190
Tampa FL 33612

Statement of Account

Community Asso Money Market

Balance 6/02/25
\$5,000.00

Summary



Balance 6/30/25
\$8,901.00

Credits +\$3,900.95
Interest +\$0.05
Debits -\$0.00

Credit Transactions

Credits

6/17	Remote Deposit	3,900.95
Total Credits		\$3,900.95

Interest

6/30	Interest Deposit	0.05
Total Interest Paid		\$0.05

Average Balance This Statement	\$6,883.21	Annual Percentage Yield Earned	0.01%
Interest Earned This Period	\$0.05	Days in Period	29
2025 Interest Paid	\$0.05	Interest Paid	\$0.05

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
6/02	5,000.00	6/17	8,900.95	6/30	8,901.00



ELECTRONIC TRANSFER ERROR RESOLUTION

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- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

We will provide provisional credit for the amount that you think is in error within 10 business days of your complaint and begin an investigation of the transaction(s). In most cases, we will disclose the results of the investigation within 10 business days of your complaint and correct any error promptly. If we need more time to investigate the complaint, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to complete our investigation. However, you will have use of the funds in question during our investigation.

Pinnacle Bank
21 Platform Way S, Suite 2300
Nashville, TN 37203
(800) 264-3613

Credit	\$3900.95		
Date/Time: 6/17/2025 2:48 PM			
Comment: Virtual Deposit Ticket			
Pinnacle Bank			
The Forest at Ridgewood Homeowners' Association, Inc.			
R/T	Account	TC	Amount
064008637	8901798927118	89	\$3900.95
#0	06/17/2025	\$3,900.95	

**Resale List**

The Forest at Ridgewood Homeowners' Association, Inc
(6/1/2025 - 6/30/2025)

Date: 7/28/2025

Time: 12:57 pm

Page: 1

Account No:	New Owner	Previous Owner	Posting Date	Settlement Date
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Resale Amount:

The Forest at Ridgewood Homeowners' Association, Inc Count 0