Financial Report Package

July 2025

Prepared for

The Forest at Ridgewood Homeowners' Association, Inc

Vanguard Management Group

	Operating	Reserve	Total
Assets			
Current Assets			
Pinnacle - Operating x2685	$ 2,265.43	$ -	$ 2,265.43
Due To Operating From Reserves	(5,000.00)	-	(5,000.00)
Total: Current Assets	**$(2,734.57)**	**$ -**	**$(2,734.57)**
Other Assets			
Prepaid Insurance	2,484.15	-	2,484.15
Total: Other Assets	**$ 2,484.15**	**$ -**	**$ 2,484.15**
Reserves			
CL Reserve: Pinnacle - Reserve x2719	-	7,455.06	7,455.06
Due to Reserves	5,000.00	-	5,000.00
Total: Reserves	**$ 5,000.00**	**$ 7,455.06**	**$ 12,455.06**
Accounts Receivable			
Delinquent Assessments	19,050.00	-	19,050.00
Total: Accounts Receivable	**$ 19,050.00**	**$ -**	**$ 19,050.00**
Total: Assets	**$ 23,799.58**	**$ 7,455.06**	**$ 31,254.64**
Liabilities & Equity			
Current Liabilities			
Accrued Expense	650.00	-	650.00
Owner Assessments Paid Early	4,120.00	-	4,120.00
Unearned Assessments	34,458.34	-	34,458.34
Total: Current Liabilities	**$ 39,228.34**	**$ -**	**$ 39,228.34**
Reserve			
General/Contingecy Reserves	-	12,439.00	12,439.00
CL Reserve: Interest Earned on Reserves	-	16.06	16.06
Total: Reserve	**$ -**	**$ 12,455.06**	**$ 12,455.06**
Equity			
Surplus (Deficit) - Prior Yrs	(1,728.00)	-	(1,728.00)
Total: Equity	**$(1,728.00)**	**$ -**	**$(1,728.00)**
Net Income Gain/Loss	(18,700.76)	-	(18,700.76)
Total: Liabilities & Equity	**$ 18,799.58**	**$ 12,455.06**	**$ 31,254.64**

Income Statement - Operating

The Forest at Ridgewood Homeowners' Association, Inc

07/31/2025

Date: 8/19/2025
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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							
Income							
3030-00 Owner Assessments	$6,833.33	$6,833.33	$-	$48,041.66	$47,833.31	$208.35	$82,000.00
3100-00 Late Fees to Owners	-	-	-	6.00	-	6.00	-
3131-00 Interest Income - Reserves	0.06	-	0.06	0.11	-	0.11	-
Total Income	$6,833.39	$6,833.33	$0.06	$48,047.77	$47,833.31	$214.46	$82,000.00
Total OPERATING INCOME	**$6,833.39**	**$6,833.33**	**$0.06**	**$48,047.77**	**$47,833.31**	**$214.46**	**$82,000.00**
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	-	350.00	350.00	1,150.00	2,450.00	1,300.00	4,200.00
Total Grounds Maintenance	$-	$350.00	$350.00	$1,150.00	$2,450.00	$1,300.00	$4,200.00
General Maintenance							
6305-00 General Maintenance	805.00	500.00	(305.00)	2,335.54	3,500.00	1,164.46	6,000.00
6317-00 Pool Maintenance Contract	1,950.00	650.00	(1,300.00)	3,900.00	4,550.00	650.00	7,800.00
6318-00 Pool/Spa Repair	-	150.00	150.00	2,575.00	1,050.00	(1,525.00)	1,800.00
6320-00 Janitorial / Maint Contract	1,032.50	250.00	(782.50)	4,355.00	1,750.00	(2,605.00)	3,000.00
Total General Maintenance	$3,787.50	$1,550.00	($2,237.50)	$13,165.54	$10,850.00	($2,315.54)	$18,600.00
Administrative Expenses							
6520-00 Insurance	496.82	557.50	60.68	3,477.74	3,902.50	424.76	6,690.00
6525-00 Legal & Collections	101.50	200.00	98.50	11,611.45	1,400.00	(10,211.45)	2,400.00
6530-00 Professional Fees,Tax Prep	-	25.00	25.00	-	175.00	175.00	300.00
6540-00 Licenses & Fees	150.57	25.00	(125.57)	150.57	175.00	24.43	300.00
6541-00 Annual Corporate Report	-	-	-	61.25	-	(61.25)	-
6542-00 Fees Payable To The Division	-	5.83	5.83	-	40.81	40.81	70.00
Total Administrative Expenses	$748.89	$813.33	$64.44	$15,301.01	$5,693.31	($9,607.70)	$9,760.00
Utilities							
6705-00 Electricity	343.53	1,185.00	841.47	5,823.92	8,295.00	2,471.08	14,220.00
6710-00 Water & Sewer	220.16	140.00	(80.16)	996.87	980.00	(16.87)	1,680.00
6715-00 Trash & Garbage	-	-	-	240.00	-	(240.00)	-
Total Utilities	$563.69	$1,325.00	$761.31	$7,060.79	$9,275.00	$2,214.21	$15,900.00
Professional Fees							
6805-00 Office/Administrative/Postage	584.49	75.00	(509.49)	8,861.08	525.00	(8,336.08)	900.00
6810-00 Accounting & Management	1,178.00	943.00	(235.00)	8,771.00	6,601.00	(2,170.00)	11,316.00
Total Professional Fees	$1,762.49	$1,018.00	($744.49)	$17,632.08	$7,126.00	($10,506.08)	$12,216.00
Reserve							
9700-00 CL Reserve: General/Contingency Reserves	1,777.00	1,777.00	-	12,439.00	12,439.00	-	21,324.00
9799-00 Reserve Interest	0.06	-	(0.06)	0.11	-	(0.11)	-
Total Reserve	$1,777.06	$1,777.00	($0.06)	$12,439.11	$12,439.00	($0.11)	$21,324.00
Total OPERATING EXPENSE	**$8,639.63**	**$6,833.33**	**($1,806.30)**	**$66,748.53**	**$47,833.31**	**($18,915.22)**	**$82,000.00**
Net Income:	**($1,806.24)**	**$0.00**	**($1,806.24)**	**($18,700.76)**	**$0.00**	**($18,700.76)**	**$0.00**

Income Statement Summary - Operating

The Forest at Ridgewood Homeowners' Association, Inc
Fiscal Period: July 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	$6,833.33	$-	$-	$-	$-	$-	$48,041.66
3100-00 Late Fees to Owners	-	-	-	-	6.00	-	-	-	-	-	-	-	6.00
3131-00 Interest Income - Reserves	-	-	-	-	-	0.05	0.06	-	-	-	-	-	0.11
Total Income	**-**	**-**	**-**	**-**	**34,381.00**	**6,833.38**	**6,833.39**	**-**	**-**	**-**	**-**	**-**	**48,047.77**
Total OPERATING INCOME	**-**	**-**	**-**	**-**	**34,381.00**	**6,833.38**	**6,833.39**	**-**	**-**	**-**	**-**	**-**	**48,047.77**
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	-	805.00	-	-	-	-	-	2,335.54
6317-00 Pool Maintenance Contract	-	-	-	-	1,950.00	-	1,950.00	-	-	-	-	-	3,900.00
6318-00 Pool/Spa Repair	-	-	-	-	2,575.00	-	-	-	-	-	-	-	2,575.00
6320-00 Janitorial / Maint Contract	-	-	-	-	3,322.50	-	1,032.50	-	-	-	-	-	4,355.00
Total General Maintenance	**-**	**-**	**-**	**-**	**9,378.04**	**-**	**3,787.50**	**-**	**-**	**-**	**-**	**-**	**13,165.54**
Administrative Expenses													
6520-00 Insurance	-	-	-	-	2,484.10	496.82	496.82	-	-	-	-	-	3,477.74
6525-00 Legal & Collections	-	-	-	-	9,293.95	2,216.00	101.50	-	-	-	-	-	11,611.45
6540-00 Licenses & Fees	-	-	-	-	-	-	150.57	-	-	-	-	-	150.57
6541-00 Annual Corporate Report	-	-	-	-	61.25	-	-	-	-	-	-	-	61.25
Total Administrative Expenses	**-**	**-**	**-**	**-**	**11,839.30**	**2,712.82**	**748.89**	**-**	**-**	**-**	**-**	**-**	**15,301.01**
Utilities													
6705-00 Electricity	-	-	-	-	5,194.15	286.24	343.53	-	-	-	-	-	5,823.92
6710-00 Water & Sewer	-	-	-	-	886.79	(110.08)	220.16	-	-	-	-	-	996.87
6715-00 Trash & Garbage	-	-	-	-	-	240.00	-	-	-	-	-	-	240.00
Total Utilities	**-**	**-**	**-**	**-**	**6,080.94**	**416.16**	**563.69**	**-**	**-**	**-**	**-**	**-**	**7,060.79**
Professional Fees													
6805-00 Office/Administrative/Postage	-	-	-	-	8,276.59	-	584.49	-	-	-	-	-	8,861.08
6810-00 Accounting & Management	-	-	-	-	6,615.00	978.00	1,178.00	-	-	-	-	-	8,771.00
Total Professional Fees	**-**	**-**	**-**	**-**	**14,891.59**	**978.00**	**1,762.49**	**-**	**-**	**-**	**-**	**-**	**17,632.08**

VANGUARD MANAGEMENT GROUP INC.

Income Statement Summary - Operating

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: July 2025

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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	$1,777.00	$-	$-	$-	$-	$-	$12,439.00
9799-00 Reserve Interest	-	-	-	-	-	0.05	0.06	-	-	-	-	-	0.11
Total Reserve	**-**	**-**	**-**	**-**	**8,885.00**	**1,777.05**	**1,777.06**	**-**	**-**	**-**	**-**	**-**	**12,439.11**
Total OPERATING EXPENSE	**-**	**-**	**-**	**-**	**52,224.87**	**5,884.03**	**8,639.63**	**-**	**-**	**-**	**-**	**-**	**66,748.53**
Net Income:	**-**	**-**	**-**	**-**	**(17,843.87)**	**949.35**	**(1,806.24)**	**-**	**-**	**-**	**-**	**-**	**(18,700.76)**

Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 07/31/2025

Description		Current	Over 30	Over 60	Over 90	Balance
104 - NAMIOTKA WALTER Current 104 BOXWOOD DR						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
207 - BALSTAD MARK T Current 207 BOXWOOD DR						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
216 - CASTILLO ANTONIO Current 216 BOXWOOD DR						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
217 - BEUGEL TIMOTHY Current 217 BOXWOOD DR						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
237 - BURKART ROBERT F Current 237 BOXWOOD DR						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
246 - AQUINO ALBERT Current 246 BOXWOOD DR						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
308 - Robert James Acklin & Kasey Dawn Acklin Current 308 BOXWOOD DR						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
329 - DEMARTINO CARLOS Current 329 BOXWOOD DR						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
401 - FOREST AT RIDGEWOOD HOA Current 401 BOXWOOD DR						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
411 - LUJO USA INVESTMENT CORP Current 411 BOXWOOD DR						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
48066 - JURI G ZASLAWSKI & Josephine R Zaslawski Current Golf Course Pkwy						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
113 - SALEMI MICHAEL Current 113 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**

Description		Current	Over 30	Over 60	Over 90	Balance
225 - WALKER DAVID LEE Current 225 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
235 - KANE MATTHEW Current 235 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
347 - SFR JV 2 2024 2 BORROWER LLC Current 347 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
429 - EVANS DERRICK Current 429 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
510 - SKRIP LARRY Current 510 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
602 - DANTUONO ROBERT Current 602 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
612 - FILIPPONE NICHOLAS ANTHONY Current 612 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
632 - BRAGG ADAM G Current 632 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
642 - LAWRIE MARGARET Current 642 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
724 - MARCH TERESA Current 724 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
734 - WALSH WILLIAM ANTHONY Current 734 GOLF COURSE PKWY						
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
908 - Amy Kolzow Current 908 GOLF COURSE PKWY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**

Description	Current	Over 30	Over 60	Over 90	Balance
948 - MURYN JEFFREY J Current 948 GOLF COURSE PKWY **Collection Status:** Notice of Late Assessment					
Assessment - Homeowner 2025	$0.00	$0.00	$500.00	$0.00	**$500.00**
Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
1010 - EAST SQUANTUM STREET NOMINEE TRUST Current 1010 GOLF COURSE PKWY **Collection Status:** Notice of Late Assessment					
Assessment - Homeowner 2025	$0.00	$0.00	$50.00	$0.00	**$50.00**
Total:	**$0.00**	**$0.00**	**$50.00**	**$0.00**	**$50.00**
1020 - LIZFFC LLC Current 1020 GOLF COURSE PKWY **Collection Status:** Notice of Late Assessment					
Assessment - Homeowner 2025	$0.00	$0.00	$500.00	$0.00	**$500.00**
Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
1102 - Olivier Ho Current 1102 GOLF COURSE PKWY					
Assessment - Homeowner 2025	$0.00	$0.00	$500.00	$0.00	**$500.00**
Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
1224 - URIBE JONATHAN H Current 1224 GOLF COURSE PKWY **Collection Status:** Notice of Late Assessment					
Assessment - Homeowner 2025	$0.00	$0.00	$500.00	$0.00	**$500.00**
Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
1326 - NYCHUK BARRY Current 1326 GOLF COURSE PKWY **Collection Status:** Notice of Late Assessment					
Assessment - Homeowner 2025	$0.00	$0.00	$500.00	$0.00	**$500.00**
Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
1327 - NASEREDDINE DANIEL Current 1327 GOLF COURSE PKWY **Collection Status:** Notice of Late Assessment					
Assessment - Homeowner 2025	$0.00	$0.00	$500.00	$0.00	**$500.00**
Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
1409 - GARAKOUI PARVIN ALSADAT Current 1409 GOLF COURSE PKWY **Collection Status:** Notice of Late Assessment					
Assessment - Homeowner 2025	$0.00	$0.00	$500.00	$0.00	**$500.00**
Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
1418 - SMERKERS RICHARD J Current 1418 GOLF COURSE PKWY **Collection Status:** Notice of Late Assessment					
Assessment - Homeowner 2025	$0.00	$0.00	$500.00	$0.00	**$500.00**
Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
1429 - TWO TAYLOR VENTURES Current 1429 GOLF COURSE PKWY **Collection Status:** Notice of Late Assessment					
Assessment - Homeowner 2025	$0.00	$0.00	$500.00	$0.00	**$500.00**
Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
118 - Anthony Lowell Winfield Current 118 JOEWOOD TRL					
Assessment - Homeowner 2025	$0.00	$0.00	$500.00	$0.00	**$500.00**
Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
131SP - REN MIN Current 131 SAND PINE LN **Collection Status:** Notice of Late Assessment					
Assessment - Homeowner 2025	$0.00	$0.00	$500.00	$0.00	**$500.00**
Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**

Description		Current	Over 30	Over 60	Over 90	Balance
146 - Alica Myers Current 146 SOUTHERN PINE WAY						
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
167 - APPLEWHITE CHRISTOPHER C Current 167 SOUTHERN PINE WAY						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$0.00**	**$500.00**
48067 - Daniel I Canales & Wendy H. Turcios Bejarano Current Spanish Moss Rd						**Collection Status:** Notice of Late Assessment
Assessment - Homeowner 2025		$0.00	$0.00	$500.00	$0.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$500.00**	**$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	**$0.00**	**$0.00**	**$19,050.00**	**$0.00**	**$19,050.00**

Description	Total
Assessment - Homeowner 2025	$19,050.00
Total:	**$19,050.00**
AR Total (Exclude Prepaid Assessments):	**$19,050.00**

Date:	8/19/2025
Time:	8:08 pm
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PrePaid Homeowner List

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 7/31/2025

Account No:	Homeowner Name	Address		Balance
115	MATOS LYNN M	115 BOXWOOD DR Davenport, FL 33837		($500.00)
135	STONE MARCIA LEE	135 BOXWOOD DR Davenport, FL 33837		($500.00)
1214	PERKINS STEPHENS	1214 GOLF COURSE PKWY Davenport, FL 33837		($500.00)
1234	ZASLAWSKI JURI GEORGE	1234 GOLF COURSE PKWY Davenport, FL 33837		($500.00)
1419	SHARKEY MARGARET JANE	1419 GOLF COURSE PKWY Davenport, FL 33837		($1,120.00)
306	CHANCIO JOSEPH	306 GOLF COURSE PKWY Davenport, FL 33837		($500.00)
520	SKRIP LARRY M	520 GOLF COURSE PKWY Davenport, FL 33837		($500.00)
	The Forest at Ridgewood Homeowners' Association, Inc Total		**7**	**($4,120.00)**

Cash Disbursement	Date:	8/19/2025
The Forest at Ridgewood Homeowners' Association, Inc	Time:	8:08 pm
7/1/2025 - 7/31/2025	Page:	1

Date	Check #	Payee		Amount
10-1020-00 Pinnacle - Operating x2685				
07/01/2025	0	Vanguard Management Group		$200.00
		Invoice #: 253411		
		68-6810-00 Management Fee	$200.00	
07/01/2025	100002	KMVC Services LLC		$1,182.50
		Invoice #: 2835		
		63-6317-00 KMVC Services LLC	$650.00	
		63-6320-00 KMVC Services LLC	$250.00	
		67-6715-00 KMVC Services LLC	$282.50	
07/01/2025	100003	KMVC Services LLC		$1,182.50
		Invoice #: 2859		
		63-6305-00 KMVC Services LLC	$282.50	
		63-6317-00 KMVC Services LLC	$650.00	
		63-6320-00 KMVC Services LLC	$250.00	
07/03/2025	0	Jedi Management		$150.57
		Invoice #: JediAddendum		
		65-6540-00 Licenses & Fees - Reimbursement to jedi	$150.57	
07/03/2025	0	Jedi Management		$978.00
		Invoice #: JediRecurring		
		68-6810-00 Accounting & Management - Jedi Management	$978.00	
07/11/2025	0	Vanguard Management Group		$584.49
		Invoice #: 254133		
		68-6805-00 Lockbox - Addendum	$3.00	
		68-6805-00 Mailing Total Cost - Transition Letter mailed to owners	$363.49	
		68-6805-00 Set Up Fees - Addendum	$200.00	
		68-6805-00 A/P Check - A/P Checks - June	$14.00	
		68-6805-00 Manual Deposit - Scanned Checks - May	$2.00	
		68-6805-00 Manual Deposit - Scanned Checks - June	$2.00	
07/15/2025	100004	Bush Ross P.A		$101.50
		Invoice #: 948727		
		65-6525-00 021364 - Forest at Ridgewood Homeowners Association, Inc., The-Bush Ross P.A	$101.50	
07/16/2025	200000	Polk County Utilities		$110.08
		Invoice #: 2014.7.2025		
		67-6710-00 112014-Polk County Utilities	$110.08	
07/17/2025	100005	Munajj Santos		$240.00
		Invoice #: 2025-006		
		63-6306-00 Munajj Santos	$240.00	
07/24/2025				$1,777.00
		12-1937-00 Transfer to Pinnacle Reserve 2719; Funds Transfer	$1,777.00	
07/29/2025	100006	KMVC Services LLC		$1,182.50
		Invoice #: 2886		
		63-6317-00 KMVC Services LLC	$650.00	
		63-6320-00 KMVC Services LLC	$532.50	
07/31/2025	1004	The Forest at Ridgewood Homeowners' Association, Inc		$1,606.08
		99-9999-00 REV OUC mispayment	$1,606.08	
07/17/2025	0	Duke Energy		$343.53
		Invoice #: 1613.7.2025		
		67-6705-00 Electricity	$343.53	
		Account Totals **# Checks:**	**12**	**$9,638.75**
12-1937-00 CL Reserve: Pinnacle - Reserve x2719				
07/10/2025				$5,000.00
		10-1020-00 Transfer to Pinnacle Operating 2685; Funds Transfer	$5,000.00	
		Account Totals **# Checks:**	**0**	**$5,000.00**
		Association Totals **# Checks:**	**12**	**$14,638.75**

General Ledger Trial Balance with Details		
The Forest at Ridgewood Homeowners' Association, Inc	Date:	8/19/2025
Accts: 10-1001-00 To: 99-9999-00 Dates: 7/1/2025 - 7/31/2025	Time:	8:08 pm
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685	$1,088.10	$13,222.16	$12,044.83	$2,265.43

Date	GL Ref #	Debit	Credit	Description
07/01/2025	4613418	$ -	$ 200.00	Pinnacle - Operating x2685 Inv # 253411; Vanguard Management Group Chk # 0 Inv: 253411 Vanguard Management Group
07/01/2025	4613891	610.00	-	Deposit from batch 131006
07/01/2025	4614626	1,500.00	-	Deposit from batch 130952
07/01/2025	4615125	600.00	-	Deposit from batch 131018
07/01/2025	4615606	-	1,182.50	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100002 Inv: 2835 KMVC Services LLC
07/01/2025	4615608	-	1,182.50	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100003 Inv: 2859 KMVC Services LLC
07/03/2025	4626025	-	150.57	Pinnacle - Operating x2685 Inv # JediAddendum; Jedi Management Chk # 0 Inv: JediAddendum Jedi Management
07/03/2025	4626027	-	978.00	Pinnacle - Operating x2685 Inv # JediRecurring; Jedi Management Chk # 0 Inv: JediRecurring Jedi Management
07/10/2025	4638068	5,000.00	-	Funds Transfer
07/10/2025	4638621	500.00	-	Deposit from batch 131609
07/11/2025	4638546	-	584.49	Pinnacle - Operating x2685 Inv # 254133; Vanguard Management Group Chk # 0 Inv: 254133 Vanguard Management Group
07/11/2025	4638568	1,606.08	-	Funds Transfer
07/11/2025	4638568	-	1,606.08	Funds Transfer
07/11/2025	4638691	-	400.00	Pinnacle - Operating x2685 Inv # BrothersJune; Brother's Landscaping and More LLC Chk # 1002 Inv: BrothersJune Brother's Landscaping and More LLC
07/11/2025	4638693	-	400.00	Pinnacle - Operating x2685 Inv # BrothersJuly; Brother's Landscaping and More LLC Chk # 1003 Inv: BrothersJuly Brother's Landscaping and More LLC
07/15/2025	4641639	-	101.50	Pinnacle - Operating x2685; Bush Ross P.A Chk # 100004 Inv: 948727 Bush Ross P.A
07/16/2025	4642231	-	110.08	Pinnacle - Operating x2685; Polk County Utilities Chk # 200000 Inv: 2014.7.2025 Polk County Utilities
07/17/2025	4643659	-	240.00	Pinnacle - Operating x2685; Munajj Santos Chk # 100005 Inv: 2025-006 Munajj Santos
07/17/2025	4672854	-	343.53	Pinnacle - Operating x2685 Inv # 1613.7.2025; Duke Energy Chk # 0 Inv: 1613.7.2025 Duke Energy
07/24/2025	4646749	-	1,777.00	Funds Transfer
07/25/2025	4647572	500.00	-	Deposit from batch 132107
07/28/2025	4648356	500.00	-	Deposit from batch 132109
07/29/2025	4649560	-	1,182.50	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100006 Inv: 2886 KMVC Services LLC
07/31/2025	4638691	400.00	-	Pinnacle - Operating x2685 Inv # BrothersJune (Reversal); Brother's Landscaping and More LLC Chk # 1002 Inv: BrothersJune Brother's Landscaping and More LLC
07/31/2025	4638693	400.00	-	Pinnacle - Operating x2685 Inv # BrothersJuly (Reversal); Brother's Landscaping and More LLC Chk # 1003 Inv: BrothersJuly Brother's Landscaping and More LLC
07/31/2025	4672850	-	1,606.08	REV OUC mispayment; The Forest at Ridgewood Homeowners' Association, Inc Chk # 1004
07/31/2025	4672864	1,606.08	-	OUC mispayment xfer correction

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1150-00	Due To Operating From Reserves	-	-	5,000.00	(5,000.00)

Date	GL Ref #	Debit	Credit	Description
07/10/2025	4638070	$ -	$ 5,000.00	Due To Operating From Reserves

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11-1310-00	Prepaid Insurance	2,980.97	-	496.82	2,484.15

Date	GL Ref #	Debit	Credit	Description
07/24/2025	4646751	$ -	$ 496.82	Prepaid Insurance

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11-1315-00	Prepaid Expenses	$110.08	$-	$110.08	$-

Date	GL Ref #	Debit	Credit	Description
07/01/2025	4648100	$ -	$ 110.08	ADJ Water - Prepaid (Reversal)

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12-1937-00	CL Reserve: Pinnacle - Reserve x2719	10,678.00	1,777.06	5,000.00	7,455.06

Date	GL Ref #	Debit	Credit	Description
07/10/2025	4638068	$ -	$ 5,000.00	Funds Transfer
07/24/2025	4646749	1,777.00	-	Funds Transfer
07/31/2025	4651773	0.06	-	Interest

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12-1996-00	Due to Reserves	-	5,000.00	-	5,000.00

Date	GL Ref #	Debit	Credit	Description
07/10/2025	4638070	$ 5,000.00	$ -	Due to Reserves

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
13-1110-00	Delinquent Assessments	22,300.00	-	3,250.00	19,050.00

Date	GL Ref #	Debit	Credit	Description
07/01/2025	4614626	$ -	$ 1,500.00	Deposit from batch 130952
07/01/2025	4613891	-	500.00	Deposit from batch 131006
07/02/2025	4625691	-	250.00	Applied Prepaid 145
07/10/2025	4638621	-	500.00	Deposit from batch 131609
07/28/2025	4648356	-	500.00	Deposit from batch 132109

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2050-00	Accounts Payable	-	7,855.67	7,855.67	-

Date	GL Ref #	Debit	Credit	Description
07/01/2025	4613196	$ -	$ 200.00	Accounts Payable Inv # 253411 Inv: 253411 Vanguard Management Group
07/01/2025	4613418	200.00	-	Accounts Payable Inv # 253411; Vanguard Management Group Chk # 0 Inv: 253411 Vanguard Management Group
07/01/2025	4615598	-	1,182.50	Accounts Payable Inv # 2835 Inv: 2835 KMVC Services LLC
07/01/2025	4615602	-	1,182.50	Accounts Payable Inv # 2859 Inv: 2859 KMVC Services LLC
07/01/2025	4615606	1,182.50	-	Accounts Payable Inv # 2835; KMVC Services LLC Chk # 100002 Inv: 2835 KMVC Services LLC
07/01/2025	4615608	1,182.50	-	Accounts Payable Inv # 2859; KMVC Services LLC Chk # 100003 Inv: 2859 KMVC Services LLC
07/03/2025	4626021	-	150.57	Accounts Payable Inv # JediAddendum Inv: JediAddendum Jedi Management
07/03/2025	4626023	-	978.00	Accounts Payable Inv # JediRecurring Inv: JediRecurring Jedi Management
07/03/2025	4626025	150.57	-	Accounts Payable Inv # JediAddendum; Jedi Management Chk # 0 Inv: JediAddendum Jedi Management
07/03/2025	4626027	978.00	-	Accounts Payable Inv # JediRecurring; Jedi Management Chk # 0 Inv: JediRecurring Jedi Management
07/09/2025	4636575	-	584.49	Accounts Payable Inv # 254133 Inv: 254133 Vanguard Management Group
07/11/2025	4638546	584.49	-	Accounts Payable Inv # 254133; Vanguard Management Group Chk # 0 Inv: 254133 Vanguard Management Group
07/11/2025	4638687	-	400.00	Accounts Payable Inv # BrothersJune Inv: BrothersJune Brother's Landscaping and More LLC
07/11/2025	4638689	-	400.00	Accounts Payable Inv # BrothersJuly Inv: BrothersJuly Brother's Landscaping and More LLC
07/11/2025	4638691	400.00	-	Accounts Payable Inv # BrothersJune; Brother's Landscaping and More LLC Chk # 1002 Inv: BrothersJune Brother's Landscaping and More LLC
07/11/2025	4638693	400.00	-	Accounts Payable Inv # BrothersJuly; Brother's Landscaping and More LLC Chk # 1003 Inv: BrothersJuly Brother's Landscaping and More LLC

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance

Date	GL Ref #	Debit	Credit	Description
07/15/2025	4641637	$ -	$ 101.50	Accounts Payable Inv # 948727 Inv: 948727 Bush Ross P.A
07/15/2025	4641639	101.50	-	Accounts Payable Inv # 948727; Bush Ross P.A Chk # 100004 Inv: 948727 Bush Ross P.A
07/16/2025	4642229	-	110.08	Accounts Payable Inv # 2014.7.2025 Inv: 2014.7.2025 Polk County Utilities
07/16/2025	4642231	110.08	-	Accounts Payable Inv # 2014.7.2025; Polk County Utilities Chk # 200000 Inv: 2014.7.2025 Polk County Utilities
07/17/2025	4643657	-	240.00	Accounts Payable Inv # 2025-006 Inv: 2025-006 Munajj Santos
07/17/2025	4643659	240.00	-	Accounts Payable Inv # 2025-006; Munajj Santos Chk # 100005 Inv: 2025-006 Munajj Santos
07/17/2025	4672852	-	343.53	Accounts Payable Inv # 1613.7.2025 Inv: 1613.7.2025 Duke Energy
07/17/2025	4672854	343.53	-	Accounts Payable Inv # 1613.7.2025; Duke Energy Chk # 0 Inv: 1613.7.2025 Duke Energy
07/29/2025	4649557	-	1,182.50	Accounts Payable Inv # 2886 Inv: 2886 KMVC Services LLC
07/29/2025	4649560	1,182.50	-	Accounts Payable Inv # 2886; KMVC Services LLC Chk # 100006 Inv: 2886 KMVC Services LLC
07/31/2025	4638691	-	400.00	Accounts Payable Inv # BrothersJune (Reversal); Brother's Landscaping and More LLC Chk # 1002 Inv: BrothersJune Brother's Landscaping and More LLC
07/31/2025	4638687	400.00	-	Accounts Payable Inv # BrothersJune (Reversal - voided check); Brother's Landscaping and More LLC Chk # 1002 Inv: BrothersJune Brother's Landscaping and More LLC
07/31/2025	4638693	-	400.00	Accounts Payable Inv # BrothersJuly (Reversal); Brother's Landscaping and More LLC Chk # 1003 Inv: BrothersJuly Brother's Landscaping and More LLC
07/31/2025	4638689	400.00	-	Accounts Payable Inv # BrothersJuly (Reversal - voided check); Brother's Landscaping and More LLC Chk # 1003 Inv: BrothersJuly Brother's Landscaping and More LLC

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2052-00	Accrued Expense	(650.00)	-	-	(650.00)

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2080-00	Owner Assessments Paid Early	(3,160.00)	250.00	1,210.00	(4,120.00)

Date	GL Ref #	Debit	Credit	Description
07/01/2025	4613891	$ -	$ 110.00	Deposit from batch 131006
07/01/2025	4615125	-	600.00	Deposit from batch 131018
07/02/2025	4625691	250.00	-	Adjust Prepaid
07/25/2025	4647572	-	500.00	Deposit from batch 132107

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2094-00	Unearned Assessments	(41,291.67)	6,833.33	-	(34,458.34)

Date	GL Ref #	Debit	Credit	Description
07/24/2025	4646751	$ 6,833.33	$ -	Unearned Assessments

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
27-2700-00	General/Contingecy Reserves	(10,662.00)	-	1,777.00	(12,439.00)

Date	GL Ref #	Debit	Credit	Description
07/24/2025	4646751	$ -	$ 1,777.00	General/Contingecy Reserves

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
27-2799-00	CL Reserve: Interest Earned on Reserves	(16.00)	-	0.06	(16.06)

Date	GL Ref #	Debit	Credit	Description
07/31/2025	4672856	$ -	$ 0.06	Pinnacle Reserve Interest

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
28-2840-00	Surplus (Deficit) - Prior Yrs	1,728.00	-	-	1,728.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
30-3030-00	Owner Assessments	(41,208.33)	-	6,833.33	(48,041.66)

Date	GL Ref #	Debit	Credit	Description
07/24/2025	4646751	$ -	$ 6,833.33	Owner Assessments

General Ledger Trial Balance with Details		
The Forest at Ridgewood Homeowners' Association, Inc	Date:	8/19/2025
Accts: 10-1001-00 To: 99-9999-00 Dates: 7/1/2025 - 7/31/2025	Time:	8:08 pm
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Account No	Description				Prior Balance	Current Debit	Current Credit	End Balance
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)	-	0.06	(0.11)
Date	GL Ref #	Debit	Credit	Description				
07/31/2025	4651773	$ -	$ 0.06	Interest				
61-6105-00	Grounds/ Landscaping Contract				1,150.00	800.00	800.00	1,150.00
Date	GL Ref #	Debit	Credit	Description				
07/11/2025	4638687	$ 400.00	$ -	Grounds/ Landscaping Contract Inv: BrothersJune Brother's Landscaping and More LLC				
07/11/2025	4638689	400.00	-	Grounds/ Landscaping Contract Inv: BrothersJuly Brother's Landscaping and More LLC				
07/31/2025	4638687	-	400.00	Grounds/ Landscaping Contract (Reversal - voided check); Brother's Landscaping and More LLC Chk # 1002 Inv: BrothersJune Brother's Landscaping and More LLC				
07/31/2025	4638689	-	400.00	Grounds/ Landscaping Contract (Reversal - voided check); Brother's Landscaping and More LLC Chk # 1003 Inv: BrothersJuly Brother's Landscaping and More LLC				
63-6305-00	General Maintenance				1,530.54	805.00	-	2,335.54
Date	GL Ref #	Debit	Credit	Description				
07/01/2025	4615602	$ 282.50	$ -	KMVC Services LLC Inv: 2859 KMVC Services LLC				
07/31/2025	4672866	240.00	-	Poop Scoop Reclass				
07/31/2025	4672870	282.50	-	Janitorial invoice reclass				
63-6306-00	Maintenance Supplies				-	240.00	240.00	-
Date	GL Ref #	Debit	Credit	Description				
07/17/2025	4643657	$ 240.00	$ -	Munajj Santos Inv: 2025-006 Munajj Santos				
07/31/2025	4672866	-	240.00	Poop Scoop Reclass				
63-6317-00	Pool Maintenance Contract				1,950.00	1,950.00	-	3,900.00
Date	GL Ref #	Debit	Credit	Description				
07/01/2025	4615598	$ 650.00	$ -	KMVC Services LLC Inv: 2835 KMVC Services LLC				
07/01/2025	4615602	650.00	-	KMVC Services LLC Inv: 2859 KMVC Services LLC				
07/29/2025	4649557	650.00	-	KMVC Services LLC Inv: 2886 KMVC Services LLC				
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	1,032.50	-	4,355.00
Date	GL Ref #	Debit	Credit	Description				
07/01/2025	4615598	$ 250.00	$ -	KMVC Services LLC Inv: 2835 KMVC Services LLC				
07/01/2025	4615602	250.00	-	KMVC Services LLC Inv: 2859 KMVC Services LLC				
07/29/2025	4649557	532.50	-	KMVC Services LLC Inv: 2886 KMVC Services LLC				
65-6520-00	Insurance				2,980.92	496.82	-	3,477.74
Date	GL Ref #	Debit	Credit	Description				
07/24/2025	4646751	$ 496.82	$ -	Insurance				
65-6525-00	Legal & Collections				11,509.95	101.50	-	11,611.45
Date	GL Ref #	Debit	Credit	Description				
07/15/2025	4641637	$ 101.50	$ -	021364 - Forest at Ridgewood Homeowners Association, Inc., The-Bush Ross P.A Inv: 948727 Bush Ross P.A				

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-6540-00	Licenses & Fees	$-	$150.57	$-	$150.57

Date	GL Ref #	Debit	Credit	Description
07/03/2025	4626021	$ 150.57	$ -	Licenses & Fees - Reimbursement to jedi Inv: JediAddendum Jedi Management

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-6541-00	Annual Corporate Report	61.25	-	-	61.25

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
67-6705-00	Electricity	5,480.39	343.53	-	5,823.92

Date	GL Ref #	Debit	Credit	Description
07/17/2025	4672852	$ 343.53	$ -	Electricity Inv: 1613.7.2025 Duke Energy

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
67-6710-00	Water & Sewer	776.71	220.16	-	996.87

Date	GL Ref #	Debit	Credit	Description
07/01/2025	4648100	$ 110.08	$ -	ADJ Water - Prepaid (Reversal)
07/16/2025	4642229	110.08	-	112014-Polk County Utilities Inv: 2014.7.2025 Polk County Utilities

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
67-6715-00	Trash & Garbage	240.00	282.50	282.50	240.00

Date	GL Ref #	Debit	Credit	Description
07/01/2025	4615598	$ 282.50	$ -	KMVC Services LLC Inv: 2835 KMVC Services LLC
07/31/2025	4672870	-	282.50	Janitorial invoice reclass

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
68-6805-00	Office/Administrative/Postage	8,276.59	584.49	-	8,861.08

Date	GL Ref #	Debit	Credit	Description
07/09/2025	4636575	$ 2.00	$ -	Manual Deposit - Scanned Checks - June Inv: 254133 Vanguard Management Group
07/09/2025	4636575	2.00	-	Manual Deposit - Scanned Checks - May Inv: 254133 Vanguard Management Group
07/09/2025	4636575	14.00	-	A/P Check - A/P Checks - June Inv: 254133 Vanguard Management Group
07/09/2025	4636575	200.00	-	Set Up Fees - Addendum Inv: 254133 Vanguard Management Group
07/09/2025	4636575	363.49	-	Mailing Total Cost - Transition Letter mailed to owners Inv: 254133 Vanguard Management Group
07/09/2025	4636575	3.00	-	Lockbox - Addendum Inv: 254133 Vanguard Management Group

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
68-6810-00	Accounting & Management	7,593.00	1,178.00	-	8,771.00

Date	GL Ref #	Debit	Credit	Description
07/01/2025	4613196	$ 200.00	$ -	Management Fee Inv: 253411 Vanguard Management Group
07/03/2025	4626023	978.00	-	Accounting & Management - Jedi Management Inv: JediRecurring Jedi Management

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
97-9700-00	CL Reserve: General/Contingency Reserve:	10,662.00	1,777.00	-	12,439.00

Date	GL Ref #	Debit	Credit	Description
07/24/2025	4646751	$ 1,777.00	$ -	General/Contingency Reserves

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
97-9799-00	Reserve Interest	0.05	0.06	-	0.11

Date	GL Ref #	Debit	Credit	Description
07/31/2025	4672856	$ 0.06	$ -	Pinnacle Reserve Interest

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
99-9999-00	Suspense	-	1,606.08	1,606.08	-

Date	GL Ref #	Debit	Credit	Description
07/31/2025	4672850	$ 1,606.08	$ -	REV OUC mispayment; The Forest at Ridgewood Homeowners' Association, Inc Chk # 1004
07/31/2025	4672864	-	1,606.08	OUC mispayment xfer correction

	Prior Balance	Current Debit	Current Credit	End Balance
Totals:	**$0.00**	**$46,506.43**	**$46,506.43**	**$0.00**

Bank Account Reconciliation	**Date:**	**8/19/2025**
The Forest at Ridgewood Homeowners' Association, Inc	**Time:**	**8:08 pm**
Pinnacle Operating 2685 (End: 07/31/2025)	**Page:**	**1**

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
06/24/2025		Transfer to Pinnacle Reserve 2719			($1,777.00)
07/29/2025		KMVC Services LLC		100006	($1,182.50)
			Total Uncleared		**($2,959.50)**

Pinnacle Operating 2685 Summary

Ending Account Balance:	$ 2,265.43
Uncleared Items:	($2,959.50)
Adjusted Balance:	$ 5,224.93
Bank Ending Balance:	$ 5,224.93
Difference:	$-

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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:	$ 7,455.06
Uncleared Items:	$1,777.00
Adjusted Balance:	$ 5,678.06
Bank Ending Balance:	$ 5,678.06
Difference:	$-

Pinnacle®
21 Platform Way S
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Pinnacle Anytime 866-755-5428

Account

XXXXXXXX2685

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 7/01/25
$2,605.10

Balance 7/31/25
$5,224.93

Summary

Credits	**+$11,316.08**
Interest	**+$0.00**
Debits	**-$8,696.25**

Credit Transactions

Credits

7/01	The Forest at Ri OnlinePay 1593247166 FORESRID1	500.00
7/01	Remote Deposit	600.00
7/01	Remote Deposit	610.00
7/02	The Forest at Ri OnlinePay 1593247166 FORESRID1	1,500.00
7/10	PAYABLI DEPOSIT TRANSFER 842404466 WFMSPROPAY The Forest at Ridgewoo	500.00
7/14	The Forest at Ri CincXfer 1593247166 FORESRID1	1,606.08
7/14	The Forest at Ri CincXfer 1593247166 FORESRID1	5,000.00
7/25	Remote Deposit	500.00
7/29	The Forest at Ri OnlinePay 1593247166 FORESRID1	500.00
Total Credits		**$11,316.08**

Debit Transactions

Other Debits

7/02	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
7/07	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	150.57
7/07	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	978.00
7/14	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	584.49

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
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Nashville, TN 37203
(800) 264-3613

Other Debits

7/15	Orlando Util Com PAYMENTS 9206269001 S Reserve at Pine Tree H	1,606.08
7/16	AVIDPAY SERVICE AVIDPAY CK100004 H562193588 The Forest at Ridgewoo REF*CK*100004*250715*Bush Ross Attorneys\	101.50
7/17	POLK COUNTY UTIL BILLPAY 0000000160 S THE FOREST AT RIDGEWOO	110.08
7/21	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	343.53
7/25	The Forest at Ri CincXfer D24536 2593247166 Pinnacle Operating 268	1,777.00

Checks

7/08	Check 1001	240.00
7/17	Check 100002 *	1,182.50
7/17	Check 100003	1,182.50
7/28	Check 100005 *	240.00

(*) Indicates gap in check number sequenece

Total Debits **$8,696.25**

Average Balance This Statement	$5,804.87	Annual Percentage Yield Earned	
Interest Earned This Period	$0.00	Days in Period	31
Interest Paid Year to Date	$0.00	Interest Paid	$0.00

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
7/01	4,315.10	7/14	10,768.12	7/25	4,964.93
7/02	5,615.10	7/15	9,162.04	7/28	4,724.93
7/07	4,486.53	7/16	9,060.54	7/29	5,224.93
7/08	4,246.53	7/17	6,585.46		
7/10	4,746.53	7/21	6,241.93		

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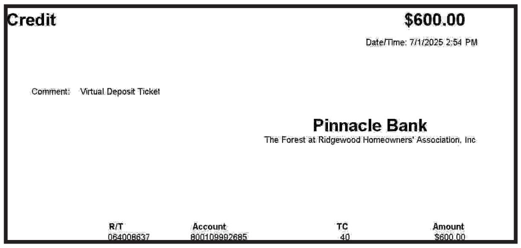
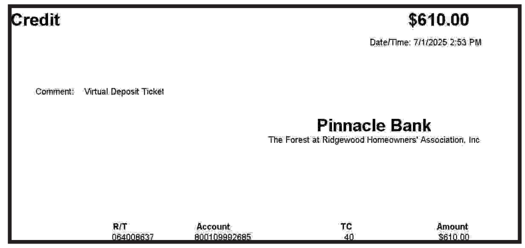

Credit $600.00
Date/Time: 7/1/2025 2:54 PM
Comment: Virtual Deposit Ticket
Pinnacle Bank
The Forest at Ridgewood Homeowners' Association, Inc

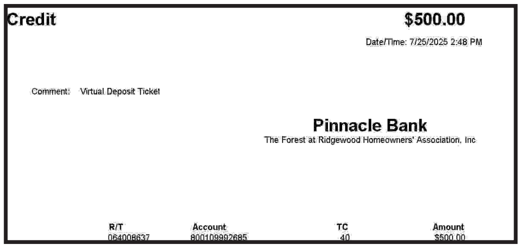
R/T	Account	TC	Amount
064008637	800109992685	40	$600.00

#0 07/01/2025 $600.00


Credit $610.00
Date/Time: 7/1/2025 2:53 PM
Comment: Virtual Deposit Ticket
Pinnacle Bank
The Forest at Ridgewood Homeowners' Association, Inc

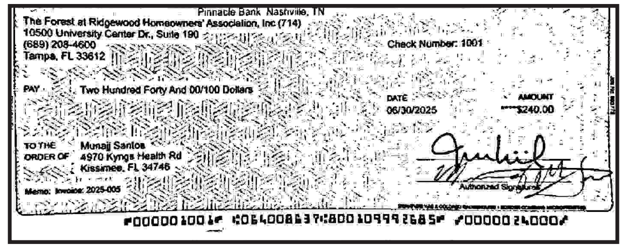
R/T	Account	TC	Amount
064008637	800109992685	40	$610.00

#0 07/01/2025 $610.00

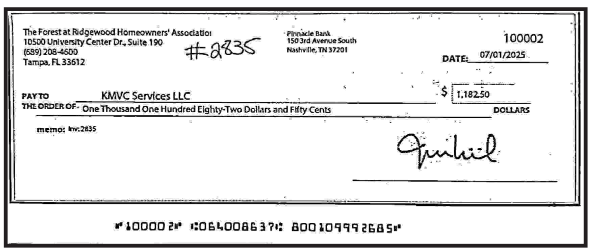

Credit $500.00
Date/Time: 7/25/2025 2:48 PM
Comment: Virtual Deposit Ticket
Pinnacle Bank
The Forest at Ridgewood Homeowners' Association, Inc

R/T	Account	TC	Amount
064008637	800109992685	40	$500.00

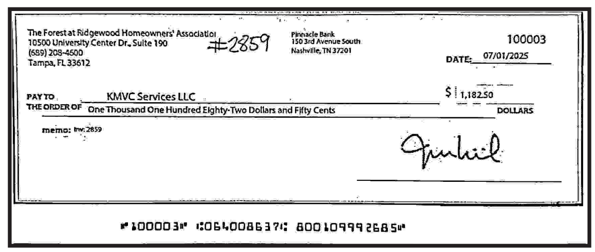
#0 07/25/2025 $500.00


Pinnacle Bank Nashville, TN
The Forest at Ridgewood Homeowners' Association, Inc (714)
10500 University Center Dr., Suite 190
(689) 208-4600
Tampa, FL 33612
Check Number: 1001
PAY Two Hundred Forty And 00/100 Dollars
DATE 06/30/2025
AMOUNT ****$240.00
TO THE ORDER OF Munajj Santos
4970 Kyngs Health Rd
Kissimee, FL 34746
Memo: Invoice: 2025-005
Authorized Signature
00000 1001 064008637 800109992685 0000024000

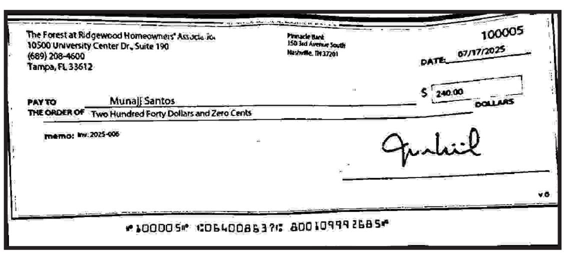
#1001 07/08/2025 $240.00


The Forest at Ridgewood Homeowners' Association
10500 University Center Dr., Suite 190
(689) 208-4600
Tampa, FL 33612
#2835
Pinnacle Bank
150 3rd Avenue South
Nashville, TN 37201
100002
DATE: 07/01/2025
PAY TO THE ORDER OF KMVC Services LLC $ 1,182.50
One Thousand One Hundred Eighty-Two Dollars and Fifty Cents DOLLARS
memo: Inv:2835
100002 064008637 800109992685

#100002 07/17/2025 $1,182.50


The Forest at Ridgewood Homeowners' Association
10500 University Center Dr., Suite 190
(689) 208-4600
Tampa, FL 33612
#2859
Pinnacle Bank
150 3rd Avenue South
Nashville, TN 37201
100003
DATE: 07/01/2025
PAY TO THE ORDER OF KMVC Services LLC $ 1,182.50
One Thousand One Hundred Eighty-Two Dollars and Fifty Cents DOLLARS
memo: Inv:2859
100003 064008637 800109992685

#100003 07/17/2025 $1,182.50


The Forest at Ridgewood Homeowners' Association, Inc
10500 University Center Dr., Suite 190
(689) 208-4600
Tampa, FL 33612
Pinnacle Bank
150 3rd Avenue South
Nashville, TN 37201
100005
DATE: 07/17/2025
PAY TO THE ORDER OF Munajj Santos $ 240.00
Two Hundred Forty Dollars and Zero Cents DOLLARS
memo: Inv:2025-006
v.6
100005 064008637 800109992685

#100005 07/28/2025 $240.00

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

Account

XXXXXXXX2719

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 7/01/25

$8,901.00

Balance 7/31/25

$5,678.06

Summary

Credits	**+$1,777.00**
Interest	**+$0.06**
Debits	**-$5,000.00**

Credit Transactions

Credits		
7/25	The Forest at Ri CincXfer 2593247166 FORESTRI2	1,777.00
Total Credits		**$1,777.00**

Interest		
7/31	Interest Deposit	0.06
Total Interest Paid		**$0.06**

Debit Transactions

Other Debits		
7/14	The Forest at Ri CincXfer D24401 1593247166 Pinnacle Reserve 2719	5,000.00
Total Debits		**$5,000.00**

Average Balance This Statement	$6,399.03	Annual Percentage Yield Earned	0.01%
Interest Earned This Period	$0.06	Days in Period	31
2025 Interest Paid	$0.11	Interest Paid	$0.06

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

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
7/01	8,901.00	7/25	5,678.00		
7/14	3,901.00	7/31	5,678.06		

Account No:	New Owner	Previous Owner	Posting Date	Settlement Date

Resale Amount:

The Forest at Ridgewood Homeowners' Association, Inc Count **0**