



Financial Report Package

August 2025

Prepared for

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

Vanguard Management Group

**Balance Sheet**

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 08/31/2025

Date: 9/15/2025
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	Operating	Reserve	Total
Assets			
Current Assets			
Pinnacle - Operating x2685	\$(2,980.36)	\$ -	\$(2,980.36)
Due To Operating From Reserves	(5,000.00)	-	(5,000.00)
Total: Current Assets	\$(7,980.36)	\$ -	\$(7,980.36)
Other Assets			
Prepaid Insurance	1,987.33	-	1,987.33
Total: Other Assets	\$ 1,987.33	\$ -	\$ 1,987.33
Reserves			
CL Reserve: Pinnacle - Reserve x2719	-	9,238.04	9,238.04
Due to Reserves	-	5,000.00	5,000.00
Total: Reserves	\$ -	\$ 14,238.04	\$ 14,238.04
Accounts Receivable			
Delinquent Assessments	17,400.00	-	17,400.00
Total: Accounts Receivable	\$ 17,400.00	\$ -	\$ 17,400.00
Total: Assets	\$ 11,406.97	\$ 14,238.04	\$ 25,645.01
Liabilities & Equity			
Current Liabilities			
Accrued Expense	650.00	-	650.00
Owner Assessments Paid Early	4,230.00	-	4,230.00
Unearned Assessments	27,625.01	-	27,625.01
Total: Current Liabilities	\$ 32,505.01	\$ -	\$ 32,505.01
Reserve			
General/Contingency Reserves	-	14,216.00	14,216.00
CL Reserve: Interest Earned on Reserves	-	22.04	22.04
Total: Reserve	\$ -	\$ 14,238.04	\$ 14,238.04
Equity			
Surplus (Deficit) - Prior Yrs	(1,728.00)	-	(1,728.00)
Total: Equity	\$(1,728.00)	\$ -	\$(1,728.00)
Net Income Gain/Loss	(19,370.04)	-	(19,370.04)
Total: Liabilities & Equity	\$ 11,406.97	\$ 14,238.04	\$ 25,645.01



Income Statement - Operating
The Forest at Ridgewood Homeowners' Association, Inc
08/31/2025

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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Income							
3030-00 Owner Assessments	\$6,833.33	\$6,833.33	\$-	\$54,874.99	\$54,666.64	\$208.35	\$82,000.00
3100-00 Late Fees to Owners	875.00	-	875.00	881.00	-	881.00	-
3131-00 Interest Income - Reserves	5.98	-	5.98	6.09	-	6.09	-
Total Income	\$7,714.31	\$6,833.33	\$880.98	\$55,762.08	\$54,666.64	\$1,095.44	\$82,000.00
Total OPERATING INCOME	\$7,714.31	\$6,833.33	\$880.98	\$55,762.08	\$54,666.64	\$1,095.44	\$82,000.00
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	400.00	350.00	(50.00)	1,550.00	2,800.00	1,250.00	4,200.00
Total Grounds Maintenance	\$400.00	\$350.00	(\$50.00)	\$1,550.00	\$2,800.00	\$1,250.00	\$4,200.00
General Maintenance							
6305-00 General Maintenance	1,200.00	500.00	(700.00)	3,535.54	4,000.00	464.46	6,000.00
6317-00 Pool Maintenance Contract	-	650.00	650.00	3,900.00	5,200.00	1,300.00	7,800.00
6318-00 Pool/Spa Repair	-	150.00	150.00	2,575.00	1,200.00	(1,375.00)	1,800.00
6320-00 Janitorial / Maint Contract	-	250.00	250.00	4,355.00	2,000.00	(2,355.00)	3,000.00
Total General Maintenance	\$1,200.00	\$1,550.00	\$350.00	\$14,365.54	\$12,400.00	(\$1,965.54)	\$18,600.00
Administrative Expenses							
6520-00 Insurance	496.82	557.50	60.68	3,974.56	4,460.00	485.44	6,690.00
6525-00 Legal & Collections	-	200.00	200.00	11,611.45	1,600.00	(10,011.45)	2,400.00
6530-00 Professional Fees,Tax Prep	-	25.00	25.00	-	200.00	200.00	300.00
6540-00 Licenses & Fees	-	25.00	25.00	150.57	200.00	49.43	300.00
6541-00 Annual Corporate Report	-	-	-	61.25	-	(61.25)	-
6542-00 Fees Payable To The Division	-	5.83	5.83	-	46.64	46.64	70.00
Total Administrative Expenses	\$496.82	\$813.33	\$316.51	\$15,797.83	\$6,506.64	(\$9,291.19)	\$9,760.00
Utilities							
6705-00 Electricity	304.84	1,185.00	880.16	6,128.76	9,480.00	3,351.24	14,220.00
6710-00 Water & Sewer	2,877.36	140.00	(2,737.36)	3,874.23	1,120.00	(2,754.23)	1,680.00
6715-00 Trash & Garbage	-	-	-	240.00	-	(240.00)	-
Total Utilities	\$3,182.20	\$1,325.00	(\$1,857.20)	\$10,242.99	\$10,600.00	\$357.01	\$15,900.00
Professional Fees							
6805-00 Office/Administrative/Postage	143.59	75.00	(68.59)	9,004.67	600.00	(8,404.67)	900.00
6810-00 Accounting & Management	1,178.00	943.00	(235.00)	9,949.00	7,544.00	(2,405.00)	11,316.00
Total Professional Fees	\$1,321.59	\$1,018.00	(\$303.59)	\$18,953.67	\$8,144.00	(\$10,809.67)	\$12,216.00
Reserve							
9700-00 CL Reserve:	1,777.00	1,777.00	-	14,216.00	14,216.00	-	21,324.00
General/Contingency Reserves							
9799-00 Reserve Interest	5.98	-	(5.98)	6.09	-	(6.09)	-
Total Reserve	\$1,782.98	\$1,777.00	(\$5.98)	\$14,222.09	\$14,216.00	(\$6.09)	\$21,324.00
Total OPERATING EXPENSE	\$8,383.59	\$6,833.33	(\$1,550.26)	\$75,132.12	\$54,666.64	(\$20,465.48)	\$82,000.00
Net Income:	(\$669.28)	\$0.00	(\$669.28)	(\$19,370.04)	\$0.00	(\$19,370.04)	\$0.00



Income Statement Summary - Operating
The Forest at Ridgewood Homeowners' Association, Inc
Fiscal Period: August 2025

Date: 9/15/2025
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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	\$6,833.33	\$-	\$-	\$-	\$-	\$54,874.99
3100-00 Late Fees to Owners	-	-	-	-	6.00	-	-	875.00	-	-	-	-	881.00
3131-00 Interest Income - Reserves	-	-	-	-	-	0.05	0.06	5.98	-	-	-	-	6.09
Total Income	-	-	-	-	34,381.00	6,833.38	6,833.39	7,714.31	-	-	-	-	55,762.08
Total OPERATING INCOME	-	-	-	-	34,381.00	6,833.38	6,833.39	7,714.31	-	-	-	-	55,762.08
OPERATING EXPENSE													
Grounds Maintenance													
6105-00 Grounds/Landscaping Contract	-	-	-	-	1,150.00	-	-	400.00	-	-	-	-	1,550.00
Total Grounds Maintenance	-	-	-	-	1,150.00	-	-	400.00	-	-	-	-	1,550.00
General Maintenance													
6305-00 General Maintenance	-	-	-	-	1,530.54	-	805.00	1,200.00	-	-	-	-	3,535.54
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	1,200.00	-	-	-	-	14,365.54
Administrative Expenses													
6520-00 Insurance	-	-	-	-	2,484.10	496.82	496.82	496.82	-	-	-	-	3,974.56
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	496.82	-	-	-	-	15,797.83
Utilities													
6705-00 Electricity	-	-	-	-	5,194.15	286.24	343.53	304.84	-	-	-	-	6,128.76
6710-00 Water & Sewer	-	-	-	-	886.79	(110.08)	220.16	2,877.36	-	-	-	-	3,874.23
6715-00 Trash & Garbage	-	-	-	-	-	240.00	-	-	-	-	-	-	240.00
Total Utilities	-	-	-	-	6,080.94	416.16	563.69	3,182.20	-	-	-	-	10,242.99
Professional Fees													
6805-00 Office/Administrative/Postage	-	-	-	-	8,276.59	-	584.49	143.59	-	-	-	-	9,004.67
6810-00 Accounting & Management	-	-	-	-	6,615.00	978.00	1,178.00	1,178.00	-	-	-	-	9,949.00
Total Professional Fees	-	-	-	-	14,891.59	978.00	1,762.49	1,321.59	-	-	-	-	18,953.67



Income Statement Summary - Operating

The Forest at Ridgewood Homeowners' Association, Inc

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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
Reserve													
9700-00 CL Reserve:	\$-	\$-	\$-	\$-	\$8,885.00	\$1,777.00	\$1,777.00	\$1,777.00	\$-	\$-	\$-	\$-	\$14,216.00
General/Contingency Reserves													
9799-00 Reserve Interest	-	-	-	-	-	0.05	0.06	5.98	-	-	-	-	6.09
Total Reserve	-	-	-	-	8,885.00	1,777.05	1,777.06	1,782.98	-	-	-	-	14,222.09
Total OPERATING EXPENSE	-	-	-	-	52,224.87	5,884.03	8,639.63	8,383.59	-	-	-	-	75,132.12
Net Income:	-	-	-	-	(17,843.87)	949.35	(1,806.24)	(669.28)	-	-	-	-	(19,370.04)



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 08/31/2025

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Description	Current	Over 30	Over 60	Over 90	Balance
104 - NAMIOTKA WALTER Current					
104 BOXWOOD DR	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
207 - BALSTAD MARK T Current					
207 BOXWOOD DR	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
216 - CASTILLO ANTONIO Current					
216 BOXWOOD DR	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
217 - BEUGEL TIMOTHY Current					
217 BOXWOOD DR	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
237 - BURKART ROBERT F Current					
237 BOXWOOD DR	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
246 - AQUINO ALBERT Current					
246 BOXWOOD DR	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
308 - Robert James Acklin & Kasey Dawn Acklin Current					
308 BOXWOOD DR	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
329 - US Bank National Association Current					
329 BOXWOOD DR	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
401 - FOREST AT RIDGEWOOD HOA Current					
401 BOXWOOD DR	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00



Homeowner Aging Report

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Description	Current	Over 30	Over 60	Over 90	Balance
411 - LUJO USA INVESTMENT CORP Current					
411 BOXWOOD DR					
Collection Status: Demand Address Verification					
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
48066 - JURI G ZASLAWSKI & Josephine R Zaslawski Current					
Golf Course Pkwy					
Collection Status: Notice of Late Assessment					
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
113 - SALEMI MICHAEL Current					
113 GOLF COURSE PKWY					
Collection Status: Demand Address Verification					
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
225 - WALKER DAVID LEE Current					
225 GOLF COURSE PKWY					
Collection Status: Demand Address Verification					
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
235 - KANE MATTHEW Current					
235 GOLF COURSE PKWY					
Collection Status: Demand Address Verification					
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
347 - SFR JV 2 2024 2 BORROWER LLC Current					
347 GOLF COURSE PKWY					
Collection Status: Demand Address Verification					
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
429 - EVANS DERRICK Current					
429 GOLF COURSE PKWY					
Collection Status: Demand Address Verification					
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
510 - SKRIP LARRY Current					
510 GOLF COURSE PKWY					
Collection Status: Demand Address Verification					
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
602 - DANTUONO ROBERT Current					
602 GOLF COURSE PKWY					
Collection Status: Demand Address Verification					
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00



Homeowner Aging Report

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Description	Current	Over 30	Over 60	Over 90	Balance
612 - FILIPPONE NICHOLAS ANTHONY Current					
612 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
632 - BRAGG ADAM G Current					
632 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
724 - MARCH TERESA Current					
724 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
908 - Amy Kolzow Current					
908 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
948 - MURYN JEFFREY J Current					
948 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
1010 - EAST SQUANTUM STREET NOMINEE TRUST Current					
1010 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$50.00	\$50.00
Total:	\$25.00	\$0.00	\$0.00	\$50.00	\$75.00
1020 - LIZFFC LLC Current					
1020 GOLF COURSE PKWY	Collection Status: Notice of Late Assessment				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
1224 - URIBE JONATHAN H Current					
1224 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
1326 - NYCHUK BARRY Current					
1326 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00



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Description	Current	Over 30	Over 60	Over 90	Balance
1327 - NASEREDDINE DANIEL Current					
1327 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
1409 - GARAKOUI PARVIN ALSADAT Current					
1409 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
1418 - SMERKERS RICHARD J Current					
1418 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
1429 - TWO TAYLOR VENTURES Current					
1429 GOLF COURSE PKWY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
131SP - REN MIN Current					
131 SAND PINE LN	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
167 - APPLEWHITE CHRISTOPHER C Current					
167 SOUTHERN PINE WAY	Collection Status: Demand Address Verification				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
48067 - Daniel I Canales & Wendy H. Turcios Bejarano Current					
Spanish Moss Rd	Collection Status: Notice of Late Assessment				
Admin Late Letter Cost 2025	\$25.00	\$0.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$25.00	\$0.00	\$0.00	\$500.00	\$525.00
Association					
The Forest at Ridgewood Homeowners' Association, Inc	\$850.00	\$0.00	\$0.00	\$16,550.00	\$17,400.00

Description	Total
Admin Late Letter Cost 2025	\$850.00
Assessment - Homeowner 2025	\$16,550.00
Total:	\$17,400.00
AR Total (Exclude Prepaid Assessments):	\$17,400.00

**PrePaid Homeowner List**

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 8/31/2025

Date: 9/15/2025**Time:** 6:01 pm**Page:** 1

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	(\$1,230.00)
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	(\$4,230.00)

**Cash Disbursement**

The Forest at Ridgewood Homeowners' Association, Inc
8/1/2025 - 8/31/2025

Date: 9/15/2025
Time: 6:01 pm
Page: 1

Date	Check #	Payee	Amount	
10-1020-00 Pinnacle - Operating x2685				
08/01/2025	0	Vanguard Management Group	\$200.00	
		Invoice #: 255364		
		68-6810-00 Management Fee	\$200.00	
08/01/2025	100007	Munajj Santos	\$400.00	
		Invoice #: 2025-007		
		63-6305-00 Munajj Santos	\$400.00	
08/04/2025	0	Jedi Management	\$978.00	
		Invoice #: JediRecurring		
		68-6810-00 Accounting & Management - Jedi Management	\$978.00	
08/06/2025	0	Vanguard Management Group	\$143.59	
		Invoice #: 255780		
		68-6805-00 Postage - July Addendum	\$13.94	
		68-6805-00 In House Check Printed - July Addendum	\$75.00	
		68-6805-00 A/P Check - A/P Checks - June	\$3.50	
		68-6805-00 A/P Check - A/P Checks - July	\$42.00	
		68-6805-00 Lockbox - Lockbox Checks - July	\$3.00	
		68-6805-00 BWCopies/Scans - July Addendum	\$2.40	
		68-6805-00 Std Envelope - July Addendum	\$0.75	
		68-6805-00 Manual Deposit - Scanned Checks - July	\$3.00	
08/14/2025	0	Jedi Management	\$800.00	
		Invoice #: JediAddendum		
		61-6115-00 Landscaping	\$800.00	
08/14/2025	100008	Brother's Landscaping and More LLC	\$400.00	
		Invoice #: 082025		
		61-6105-00 Brother's Landscaping and More LLC	\$400.00	
08/24/2025			\$1,777.00	
		12-1937-00 Transfer to Pinnacle Reserve 2719; Funds Transfer	\$1,777.00	
08/21/2025	200001	Duke Energy	\$304.84	
		Invoice #: 1613.8.2025		
		67-6705-00 9100 82371613-Duke Energy	\$304.84	
08/31/2025	1005	Vanguard Management Group	\$100.00	
		20-2080-00 Estoppel Fee - The Forest 118 Joewood; Estoppel Fee	\$100.00	
		- Vanguard		
08/11/2025	0	Polk County Utilities	\$2,877.36	
		Invoice #: 2014.8.2025		
		67-6710-00 Water & Sewer	\$2,877.36	
		Account Totals	# Checks: 9	\$7,980.79
		Association Totals	# Checks: 9	\$7,980.79



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 8/1/2025 - 8/31/2025

Date: 9/15/2025
Time: 6:01 pm
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Account No	Description		Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685		\$2,265.43	\$3,335.00	\$8,580.79	(\$2,980.36)
Date	GL Ref #	Debit	Credit	Description		
08/01/2025	4652264	\$ -	\$ 200.00	Pinnacle - Operating x2685 Inv # 255364; Vanguard Management Group Chk # 0 Inv: 255364 Vanguard Management Group		
08/01/2025	4653848	110.00	-	Deposit from batch 132331		
08/01/2025	4654879	-	400.00	Pinnacle - Operating x2685; Munajj Santos Chk # 100007 Inv: 2025-007 Munajj Santos		
08/04/2025	4659131	-	978.00	Pinnacle - Operating x2685 Inv # JediRecurring; Jedi Management Chk # 0 Inv: JediRecurring Jedi Management		
08/05/2025	4664825	500.00	-	Deposit from batch 132471		
08/06/2025	4665003	500.00	-	Deposit from batch 132508		
08/06/2025	4666048	-	143.59	Pinnacle - Operating x2685 Inv # 255780; Vanguard Management Group Chk # 0 Inv: 255780 Vanguard Management Group		
08/11/2025	4671005	500.00	-	Deposit from batch 133610		
08/11/2025	4705021	-	2,877.36	Pinnacle - Operating x2685 Inv # 2014.8.2025; Polk County Utilities Chk # 0 Inv: 2014.8.2025 Polk County Utilities		
08/14/2025	4673186	-	800.00	Pinnacle - Operating x2685 Inv # JediAddendum; Jedi Management Chk # 0 Inv: JediAddendum Jedi Management		
08/14/2025	4673774	-	400.00	Pinnacle - Operating x2685; Brother's Landscaping and More LLC Chk # 100008 Inv: 082025 Brother's Landscaping and More LLC		
08/20/2025	4676497	600.00	-	Deposit from batch 133866		
08/20/2025	4677167	525.00	-	Deposit from batch 133927		
08/21/2025	4679114	-	304.84	Pinnacle - Operating x2685; Duke Energy Chk # 200001 Inv: 1613.8.2025 Duke Energy		
08/24/2025	4677953	-	1,777.00	Funds Transfer		
08/29/2025	4686582	600.00	-	Move Pymt - Resale Chk for 118 Joewood		
08/29/2025	4686585	-	600.00	Move Pymt - Resale Chk for 118 Joewood		
08/31/2025	4686589	-	100.00	Estoppel Fee - Vanguard; Vanguard Management Group Chk # 1005		
10-1150-00	Due To Operating From Reserves		(5,000.00)	-	-	(5,000.00)
Date	GL Ref #	Debit	Credit	Description		
11-1310-00	Prepaid Insurance		2,484.15	-	496.82	1,987.33
Date	GL Ref #	Debit	Credit	Description		
08/24/2025	4677955	\$ -	\$ 496.82	Prepaid Insurance		
12-1937-00	CL Reserve: Pinnacle - Reserve x2719		7,455.06	1,782.98	-	9,238.04
Date	GL Ref #	Debit	Credit	Description		
08/24/2025	4677953	\$ 1,777.00	\$ -	Funds Transfer		
08/29/2025	4681857	5.98	-	Interest		
12-1996-00	Due to Reserves		5,000.00	-	-	5,000.00
Date	GL Ref #	Debit	Credit	Description		
13-1110-00	Delinquent Assessments		19,050.00	950.00	2,600.00	17,400.00
Date	GL Ref #	Debit	Credit	Description		
08/05/2025	4664825	\$ -	\$ 500.00	Deposit from batch 132471		
08/06/2025	4665003	-	500.00	Deposit from batch 132508		
08/11/2025	4671005	-	500.00	Deposit from batch 133610		
08/11/2025	4672075	900.00	-	Admin Late Letter Cost - Batch 133651		
08/14/2025	4675575	50.00	-	Admin Late Letter Cost - Batch 133772		
08/14/2025	4675769	-	25.00	New NOLA - address update		
08/14/2025	4675771	-	25.00	New NOLA - address update		
08/19/2025	4675775	-	25.00	Late Fee Adjustment - Resale		
08/20/2025	4677167	-	525.00	Deposit from batch 133927		
08/29/2025	4686582	-	500.00	Move Pymt - Resale Chk for 118 Joewood		
20-2050-00	Accounts Payable		-	6,103.79	6,103.79	-
Date	GL Ref #	Debit	Credit	Description		
08/01/2025	4652028	\$ -	\$ 200.00	Accounts Payable Inv # 255364		

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 8/1/2025 - 8/31/2025

Date: 9/15/2025
Time: 6:01 pm
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
08/01/2025	4652264	200.00	-		
	Inv: 255364 Vanguard Management Group				
	Accounts Payable Inv # 255364; Vanguard Management Group Chk # 0				
08/01/2025	4654877	-	400.00		
	Inv: 255364 Vanguard Management Group				
	Accounts Payable Inv # 2025-007				
	Inv: 2025-007 Munajj Santos				
08/01/2025	4654879	400.00	-		
	Accounts Payable Inv # 2025-007; Munajj Santos Chk # 100007				
	Inv: 2025-007 Munajj Santos				
08/04/2025	4659129	-	978.00		
	Accounts Payable Inv # JediRecurring				
	Inv: JediRecurring Jedi Management				
08/04/2025	4659131	978.00	-		
	Accounts Payable Inv # JediRecurring; Jedi Management Chk # 0				
	Inv: JediRecurring Jedi Management				
08/06/2025	4666019	-	143.59		
	Accounts Payable Inv # 255780				
	Inv: 255780 Vanguard Management Group				
08/06/2025	4666048	143.59	-		
	Accounts Payable Inv # 255780; Vanguard Management Group Chk # 0				
	Inv: 255780 Vanguard Management Group				
08/11/2025	4705019	-	2,877.36		
	Accounts Payable Inv # 2014.8.2025				
	Inv: 2014.8.2025 Polk County Utilities				
08/11/2025	4705021	2,877.36	-		
	Accounts Payable Inv # 2014.8.2025; Polk County Utilities Chk # 0				
	Inv: 2014.8.2025 Polk County Utilities				
08/14/2025	4673184	-	800.00		
	Accounts Payable Inv # JediAddendum				
	Inv: JediAddendum Jedi Management				
08/14/2025	4673186	800.00	-		
	Accounts Payable Inv # JediAddendum; Jedi Management Chk # 0				
	Inv: JediAddendum Jedi Management				
08/14/2025	4673772	-	400.00		
	Accounts Payable Inv # 082025				
	Inv: 082025 Brother's Landscaping and More LLC				
08/14/2025	4673774	400.00	-		
	Accounts Payable Inv # 082025; Brother's Landscaping and More LLC Chk # 100008				
	Inv: 082025 Brother's Landscaping and More LLC				
08/21/2025	4679114	304.84	-		
	Accounts Payable Inv # 1613.8.2025; Duke Energy Chk # 200001				
	Inv: 1613.8.2025 Duke Energy				
08/26/2025	4679112	-	304.84		
	Accounts Payable Inv # 1613.8.2025				
	Inv: 1613.8.2025 Duke Energy				
20-2052-00	Accrued Expense	(650.00)	-	-	(650.00)
Date	GL Ref #	Debit	Credit	Description	
20-2080-00	Owner Assessments Paid Early	(4,120.00)	700.00	810.00	(4,230.00)
Date	GL Ref #	Debit	Credit	Description	
08/01/2025	4653848	\$ -	\$ 110.00	Deposit from batch 132331	
08/20/2025	4676497	-	600.00	Deposit from batch 133866	
08/29/2025	4686582	-	100.00	Move Pymt - Resale Chk for 118 Joewood	
08/29/2025	4686585	600.00	-	Move Pymt - Resale Chk for 118 Joewood	
08/31/2025	4686589	100.00	-	Estoppel Fee - Vanguard; Vanguard Management Group Chk # 1005	
20-2094-00	Unearned Assessments	(34,458.34)	6,833.33	-	(27,625.01)
Date	GL Ref #	Debit	Credit	Description	
08/24/2025	4677955	\$ 6,833.33	\$ -	Unearned Assessments	
27-2700-00	General/Contingecy Reserves	(12,439.00)	-	1,777.00	(14,216.00)
Date	GL Ref #	Debit	Credit	Description	
08/24/2025	4677955	\$ -	\$ 1,777.00	General/Contingecy Reserves	
27-2799-00	CL Reserve: Interest Earned on Reserves	(16.06)	-	5.98	(22.04)
Date	GL Ref #	Debit	Credit	Description	
08/31/2025	4705023	\$ -	\$ 5.98	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	(48,041.66)	-	6,833.33	(54,874.99)
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: 8/1/2025 - 8/31/2025

Date: 9/15/2025
Time: 6:01 pm
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
08/24/2025	4677955 \$ - \$ 6,833.33 Owner Assessments				
30-3100-00	Late Fees to Owners	(6.00)	75.00	950.00	(881.00)
Date	GL Ref #	Debit	Credit	Description	
08/11/2025	4672075	\$ -	\$ 900.00	Admin Late Letter Cost - Batch 133651	
08/14/2025	4675575	-	50.00	Admin Late Letter Cost - Batch 133772	
08/14/2025	4675769	25.00	-	New NOLA - address update	
08/14/2025	4675771	25.00	-	New NOLA - address update	
08/19/2025	4675775	25.00	-	Late Fee Adjustment - Resale	
30-3131-00	Interest Income - Reserves	(0.11)	-	5.98	(6.09)
Date	GL Ref #	Debit	Credit	Description	
08/29/2025	4681857	\$ -	\$ 5.98	Interest	
61-6105-00	Grounds/ Landscaping Contract	1,150.00	400.00	-	1,550.00
Date	GL Ref #	Debit	Credit	Description	
08/14/2025	4673772	\$ 400.00	\$ -	Brother's Landscaping and More LLC Inv: 082025 Brother's Landscaping and More LLC	
61-6115-00	Landscaping	-	800.00	800.00	-
Date	GL Ref #	Debit	Credit	Description	
08/14/2025	4673184	\$ 800.00	\$ -	Landscaping Inv: JediAddendum Jedi Management	
08/31/2025	4705025	-	800.00	Landscaping Reclass	
63-6305-00	General Maintenance	2,335.54	1,200.00	-	3,535.54
Date	GL Ref #	Debit	Credit	Description	
08/01/2025	4654877	\$ 400.00	\$ -	Munajj Santos Inv: 2025-007 Munajj Santos	
08/31/2025	4705025	800.00	-	Landscaping Reclass	
63-6317-00	Pool Maintenance Contract	3,900.00	-	-	3,900.00
Date	GL Ref #	Debit	Credit	Description	
63-6318-00	Pool/Spa Repair	2,575.00	-	-	2,575.00
Date	GL Ref #	Debit	Credit	Description	
63-6320-00	Janitorial / Maint Contract	4,355.00	-	-	4,355.00
Date	GL Ref #	Debit	Credit	Description	
65-6520-00	Insurance	3,477.74	496.82	-	3,974.56
Date	GL Ref #	Debit	Credit	Description	
08/24/2025	4677955	\$ 496.82	\$ -	Insurance	
65-6525-00	Legal & Collections	11,611.45	-	-	11,611.45
Date	GL Ref #	Debit	Credit	Description	
65-6540-00	Licenses & Fees	150.57	-	-	150.57
Date	GL Ref #	Debit	Credit	Description	
65-6541-00	Annual Corporate Report	61.25	-	-	61.25
Date	GL Ref #	Debit	Credit	Description	
67-6705-00	Electricity	5,823.92	304.84	-	6,128.76
Date	GL Ref #	Debit	Credit	Description	
08/26/2025	4679112	\$ 304.84	\$ -	9100 82371613-Duke Energy Inv: 1613.8.2025 Duke Energy	
67-6710-00	Water & Sewer	996.87	2,877.36	-	3,874.23
Date	GL Ref #	Debit	Credit	Description	
08/11/2025	4705019	\$ 2,877.36	\$ -	Water & Sewer Inv: 2014.8.2025 Polk County Utilities	
67-6715-00	Trash & Garbage	240.00	-	-	240.00
Date	GL Ref #	Debit	Credit	Description	
68-6805-00	Office/Administrative/Postage	8,861.08	143.59	-	9,004.67
Date	GL Ref #	Debit	Credit	Description	
08/06/2025	4666019	\$ 3.00	\$ -	Manual Deposit - Scanned Checks - July Inv: 255780 Vanguard Management Group	
08/06/2025	4666019	0.75	-	Std Envelope - July Addendum	

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 8/1/2025 - 8/31/2025

Date: 9/15/2025
Time: 6:01 pm
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
08/06/2025	4666019	2.40	Inv: 255780 Vanguard Management Group - BWCopies/Scans - July Addendum		
08/06/2025	4666019	3.00	Inv: 255780 Vanguard Management Group - Lockbox - Lockbox Checks - July		
08/06/2025	4666019	42.00	Inv: 255780 Vanguard Management Group - A/P Check - A/P Checks - July		
08/06/2025	4666019	3.50	Inv: 255780 Vanguard Management Group - A/P Check - A/P Checks - June		
08/06/2025	4666019	75.00	Inv: 255780 Vanguard Management Group - In House Check Printed - July Addendum		
08/06/2025	4666019	13.94	Inv: 255780 Vanguard Management Group - Postage - July Addendum		
68-6810-00	Accounting & Management	8,771.00	1,178.00	-	9,949.00
Date	GL Ref #	Debit	Credit	Description	
08/01/2025	4652028	\$ 200.00	\$ -	Management Fee	
				Inv: 255364 Vanguard Management Group	
08/04/2025	4659129	978.00	-	Accounting & Management - Jedi Management	
				Inv: JediRecurring Jedi Management	
97-9700-00	CL Reserve: General/Contingency Reserve:	12,439.00	1,777.00	-	14,216.00
Date	GL Ref #	Debit	Credit	Description	
08/24/2025	4677955	\$ 1,777.00	\$ -	General/Contingency Reserves	
97-9799-00	Reserve Interest	0.11	5.98	-	6.09
Date	GL Ref #	Debit	Credit	Description	
08/31/2025	4705023	\$ 5.98	\$ -	Pinnacle Reserve Interest	
Totals:		\$0.00	\$28,963.69	\$28,963.69	\$0.00

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Operating 2685 (End: 08/31/2025)

Date: 9/15/2025
Time: 6:01 pm
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
06/24/2025		Transfer to Pinnacle Reserve 2719			(\$1,777.00)
08/24/2025		Transfer to Pinnacle Reserve 2719			(\$1,777.00)
08/31/2025		Vanguard Management Group	134173 - Move or Return Payme	1005	(\$100.00)
Total Uncleared					(\$3,654.00)

Pinnacle Operating 2685 Summary

Ending Account Balance:	\$(2,980.36)
Uncleared Items:	(\$3,654.00)
Adjusted Balance:	\$ 673.64
Bank Ending Balance:	\$ 673.64
Difference:	\$-

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Reserve 2719 (End: 08/31/2025)

Date: 9/15/2025
Time: 6:01 pm
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
06/24/2025		Transfer from Pinnacle Operating 2685			\$1,777.00
08/24/2025		Transfer from Pinnacle Operating 2685			\$1,777.00
Total Uncleared					\$3,554.00

Pinnacle Reserve 2719 Summary

Ending Account Balance:	\$ 9,238.04
Uncleared Items:	\$3,554.00
Adjusted Balance:	\$ 5,684.04
Bank Ending Balance:	\$ 5,684.04
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 8/01/25
\$5,224.93

Balance 9/01/25
\$673.64

Summary



Credits +\$2,735.00
Interest +\$0.00
Debits -\$7,286.29

Credit Transactions

Credits

8/01	Remote Deposit	110.00
8/05	PAYABLI DEPOSIT TRANSFER 848478065 WFMSPPROPAY The Forest at Ridgewood	500.00
8/06	Remote Deposit	500.00
8/12	The Forest at Ri OnlinePay 1593247166 FORESRID1	500.00
8/20	PAYABLI DEPOSIT TRANSFER 851936983 WFMSPPROPAY The Forest at Ridgewood	525.00
8/20	Remote Deposit	600.00
Total Credits		\$2,735.00

Debit Transactions

Other Debits

8/04	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
8/05	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	978.00
8/08	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	143.59
8/11	POLK COUNTY UTIL UT BILL 3596000809 THE FOREST AT RIDGEWOOD	2,877.36
8/15	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	800.00
8/21	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	304.84



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

Checks		
8/06	Check 100006	1,182.50
8/08	Check 100007	400.00
8/25	Check 100008	400.00
(*) Indicates gap in check number sequence		
Total Debits		\$7,286.29

Average Balance This Statement	\$1,877.54	Annual Percentage Yield Earned	
Interest Earned This Period	\$0.00	Days in Period	32
Interest Paid Year to Date	\$0.00	Interest Paid	\$0.00

Daily Balance Information					
Date	Balance	Date	Balance	Date	Balance
8/01	5,334.93	8/08	3,430.84	8/20	1,378.48
8/04	5,134.93	8/11	553.48	8/21	1,073.64
8/05	4,656.93	8/12	1,053.48	8/25	673.64
8/06	3,974.43	8/15	253.48		

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Credit\$110.00

Date/Time: 8/1/2025 2:47 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank

The Forest at Ridgewood Homeowners' Association, Inc.

R/T:054008637Account:800109992685TC:40Amount:\$110.00

#008/01/2025\$110.00

Credit\$500.00

Date/Time: 8/6/2025 3:04 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank

The Forest at Ridgewood Homeowners' Association, Inc.

R/T:054008637Account:800109992685TC:40Amount:\$500.00

#008/06/2025\$500.00

Credit\$600.00

Date/Time: 8/20/2025 2:47 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank

The Forest at Ridgewood Homeowners' Association, Inc.

R/T:054008637Account:800109992685TC:40Amount:\$600.00

#008/20/2025\$600.00

The Forest at Ridgewood Homeowners' Association
10500 University Center Dr., Suite 190
8899 208-4600
Tampa, FL 33612

#2886

Pinnacle Bank
150 3rd Avenue South
Hastings, TN 37061

100006

DATE: 07/29/2025

PAY TO: KMVC Services LLC

THE ORDER OF: One Thousand One Hundred Eighty-Two Dollars and Fifty Cents

\$1,182.50

DOLLARS

memo: 800

J. Smith

#100006# 4054008637# 800109992685#

#10000608/06/2025\$1,182.50

The Forest at Ridgewood Homeowners' Association
10500 University Center Dr., Suite 190
8899 208-4600
Tampa, FL 33612

Pinnacle Bank
150 3rd Avenue South
Hastings, TN 37061

100007

DATE: 08/01/2025

PAY TO: Munaji Santos

THE ORDER OF: Four Hundred Dollars and Zero Cents

\$400.00

DOLLARS

memo: 800

J. Smith

#100007# 4054008637# 800109992685#

#10000708/08/2025\$400.00

The Forest at Ridgewood Homeowners' Association
10500 University Center Dr., Suite 190
8899 208-4600
Tampa, FL 33612

Pinnacle Bank
150 3rd Avenue South
Hastings, TN 37061

100008

DATE: 08/14/2025

PAY TO: Brother's Landscaping and More LLC

THE ORDER OF: Four Hundred Dollars and Zero Cents

\$400.00

DOLLARS

memo: 800

J. Smith

#100008# 4054008637# 800109992685#

#10000808/25/2025\$400.00



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 8/01/25
\$5,678.06

Summary



Balance 9/01/25
\$5,684.04

Credits +\$0.00
Interest +\$5.98
Debits -\$0.00

Credit Transactions

Interest

8/31	Interest Deposit	5.98
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Total Interest Paid	\$5.98
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Average Balance This Statement	\$5,678.06	Annual Percentage Yield Earned	1.25%
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Interest Earned This Period	\$6.17	Days in Period	32
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2025 Interest Paid	\$6.09	Interest Paid	\$5.98
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Daily Balance Information

Date	Balance	Date	Balance
8/01	5,678.06	8/31	5,684.04



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.

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Nashville, TN 37203
(800) 264-3613

**Resale List**

The Forest at Ridgewood Homeowners' Association, Inc
(8/1/2025 - 8/31/2025)

Date: 9/15/2025
Time: 6:01 pm
Page: 1

Account No:	New Owner	Previous Owner	Posting Date	Settlement Date
1102	Olivier Ho 1102 GOLF COURSE PKWY	DIETZE KATRIN MARIA ELIZABETH	08/06/2025	08/06/2025
			Resale Amount:	\$0.00
118	Anthony Lowell Winfield 118 JOEWOOD TRL	UTTERBACK HELEN E	08/19/2025	08/19/2025
			Resale Amount:	\$0.00
The Forest at Ridgewood Homeowners' Association, Inc Count				2