



Financial Report Package

September 2025

Prepared for

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

Vanguard Management Group

**Balance Sheet**

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 09/30/2025

Date: 10/13/2025
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	Operating	Reserve	Total
Assets			
Current Assets			
Pinnacle - Operating x2685	\$(13,386.24)	\$ -	\$(13,386.24)
Due To Operating From Reserves	(5,000.00)	-	(5,000.00)
Total: Current Assets	\$(18,386.24)	\$ -	\$(18,386.24)
Other Assets			
Prepaid Insurance	1,490.51	-	1,490.51
Total: Other Assets	\$ 1,490.51	\$ -	\$ 1,490.51
Reserves			
CL Reserve: Pinnacle - Reserve x2719	-	11,020.88	11,020.88
Due to Reserves	-	5,000.00	5,000.00
Total: Reserves	\$ -	\$ 16,020.88	\$ 16,020.88
Accounts Receivable			
Delinquent Assessments	14,900.00	-	14,900.00
Total: Accounts Receivable	\$ 14,900.00	\$ -	\$ 14,900.00
Total: Assets	\$(1,995.73)	\$ 16,020.88	\$ 14,025.15
Liabilities & Equity			
Current Liabilities			
Accrued Expense	650.00	-	650.00
Owner Assessments Paid Early	4,255.00	-	4,255.00
Unearned Assessments	20,791.68	-	20,791.68
Total: Current Liabilities	\$ 25,696.68	\$ -	\$ 25,696.68
Reserve			
General/Contingency Reserves	-	15,993.00	15,993.00
CL Reserve: Interest Earned on Reserves	-	27.88	27.88
Total: Reserve	\$ -	\$ 16,020.88	\$ 16,020.88
Equity			
Surplus (Deficit) - Prior Yrs	(1,728.00)	-	(1,728.00)
Total: Equity	\$(1,728.00)	\$ -	\$(1,728.00)
Net Income Gain/Loss	(25,964.41)	-	(25,964.41)
Total: Liabilities & Equity	\$(1,995.73)	\$ 16,020.88	\$ 14,025.15



Income Statement - Operating
The Forest at Ridgewood Homeowners' Association, Inc
09/30/2025

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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	\$-	\$61,708.32	\$61,499.97	\$208.35	\$82,000.00
3100-00 Late Fees to Owners	(1,025.00)	-	(1,025.00)	(144.00)	-	(144.00)	-
3131-00 Interest Income - Reserves	5.84	-	5.84	11.93	-	11.93	-
3151-00 Legal Income - Owner	1,400.00	-	1,400.00	1,400.00	-	1,400.00	-
Total Income	\$7,214.17	\$6,833.33	\$380.84	\$62,976.25	\$61,499.97	\$1,476.28	\$82,000.00
Total OPERATING INCOME	\$7,214.17	\$6,833.33	\$380.84	\$62,976.25	\$61,499.97	\$1,476.28	\$82,000.00
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	400.00	350.00	(50.00)	1,950.00	3,150.00	1,200.00	4,200.00
Total Grounds Maintenance	\$400.00	\$350.00	(\$50.00)	\$1,950.00	\$3,150.00	\$1,200.00	\$4,200.00
General Maintenance							
6305-00 General Maintenance	602.50	500.00	(102.50)	4,138.04	4,500.00	361.96	6,000.00
6317-00 Pool Maintenance Contract	650.00	650.00	-	4,550.00	5,850.00	1,300.00	7,800.00
6318-00 Pool/Spa Repair	-	150.00	150.00	2,575.00	1,350.00	(1,225.00)	1,800.00
6320-00 Janitorial / Maint Contract	250.00	250.00	-	4,605.00	2,250.00	(2,355.00)	3,000.00
Total General Maintenance	\$1,502.50	\$1,550.00	\$47.50	\$15,868.04	\$13,950.00	(\$1,918.04)	\$18,600.00
Administrative Expenses							
6520-00 Insurance	496.82	557.50	60.68	4,471.38	5,017.50	546.12	6,690.00
6525-00 Legal & Collections	-	200.00	200.00	11,611.45	1,800.00	(9,811.45)	2,400.00
6530-00 Professional Fees, Tax Prep	-	25.00	25.00	-	225.00	225.00	300.00
6540-00 Licenses & Fees	-	25.00	25.00	150.57	225.00	74.43	300.00
6541-00 Annual Corporate Report	-	-	-	61.25	-	(61.25)	-
6542-00 Fees Payable To The Division	-	5.83	5.83	-	52.47	52.47	70.00
Total Administrative Expenses	\$496.82	\$813.33	\$316.51	\$16,294.65	\$7,319.97	(\$8,974.68)	\$9,760.00
Utilities							
6705-00 Electricity	3,739.81	1,185.00	(2,554.81)	9,868.57	10,665.00	796.43	14,220.00
6710-00 Water & Sewer	4,668.67	140.00	(4,528.67)	8,542.90	1,260.00	(7,282.90)	1,680.00
6715-00 Trash & Garbage	-	-	-	240.00	-	(240.00)	-
Total Utilities	\$8,408.48	\$1,325.00	(\$7,083.48)	\$18,651.47	\$11,925.00	(\$6,726.47)	\$15,900.00
Professional Fees							
6805-00 Office/Administrative/Postage	39.90	75.00	35.10	9,044.57	675.00	(8,369.57)	900.00
6810-00 Accounting & Management	1,178.00	943.00	(235.00)	11,127.00	8,487.00	(2,640.00)	11,316.00
Total Professional Fees	\$1,217.90	\$1,018.00	(\$199.90)	\$20,171.57	\$9,162.00	(\$11,009.57)	\$12,216.00
Reserve							
9700-00 CL Reserve:	1,777.00	1,777.00	-	15,993.00	15,993.00	-	21,324.00
General/Contingency Reserves							
9799-00 Reserve Interest	5.84	-	(5.84)	11.93	-	(11.93)	-
Total Reserve	\$1,782.84	\$1,777.00	(\$5.84)	\$16,004.93	\$15,993.00	(\$11.93)	\$21,324.00
Total OPERATING EXPENSE	\$13,808.54	\$6,833.33	(\$6,975.21)	\$88,940.66	\$61,499.97	(\$27,440.69)	\$82,000.00
Net Income:	(\$6,594.37)	\$0.00	(\$6,594.37)	(\$25,964.41)	\$0.00	(\$25,964.41)	\$0.00



Income Statement Summary - Operating

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: September 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	\$6,833.33	\$-	\$-	\$-	\$61,708.32
3100-00 Late Fees to Owners	-	-	-	-	6.00	-	-	875.00	(1,025.00)	-	-	-	(144.00)
3131-00 Interest Income - Reserves	-	-	-	-	-	0.05	0.06	5.98	5.84	-	-	-	11.93
3151-00 Legal Income - Owner	-	-	-	-	-	-	-	-	1,400.00	-	-	-	1,400.00
Total Income	-	-	-	-	34,381.00	6,833.38	6,833.39	7,714.31	7,214.17	-	-	-	62,976.25
TOTAL OPERATING INCOME	-	-	-	-	34,381.00	6,833.38	6,833.39	7,714.31	7,214.17	-	-	-	62,976.25
OPERATING EXPENSE													
Grounds Maintenance													
6105-00 Grounds/ Landscaping Contract	-	-	-	-	1,150.00	-	-	400.00	400.00	-	-	-	1,950.00
Total Grounds Maintenance	-	-	-	-	1,150.00	-	-	400.00	400.00	-	-	-	1,950.00
General Maintenance													
6305-00 General Maintenance	-	-	-	-	1,530.54	-	805.00	1,200.00	602.50	-	-	-	4,138.04
6317-00 Pool Maintenance Contract	-	-	-	-	1,950.00	-	1,950.00	-	650.00	-	-	-	4,550.00
6318-00 Pool/Spa Repair	-	-	-	-	2,575.00	-	-	-	-	-	-	-	2,575.00
6320-00 Janitorial / Maint Contract	-	-	-	-	3,322.50	-	1,032.50	-	250.00	-	-	-	4,605.00
Total General Maintenance	-	-	-	-	9,378.04	-	3,787.50	1,200.00	1,502.50	-	-	-	15,868.04
Administrative Expenses													
6520-00 Insurance	-	-	-	-	2,484.10	496.82	496.82	496.82	496.82	-	-	-	4,471.38
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	496.82	-	-	-	16,294.65
Utilities													
6705-00 Electricity	-	-	-	-	5,194.15	286.24	343.53	304.84	3,739.81	-	-	-	9,868.57
6710-00 Water & Sewer	-	-	-	-	886.79	(110.08)	220.16	2,877.36	4,668.67	-	-	-	8,542.90
6715-00 Trash & Garbage	-	-	-	-	-	240.00	-	-	-	-	-	-	240.00
Total Utilities	-	-	-	-	6,080.94	416.16	563.69	3,182.20	8,408.48	-	-	-	18,651.47



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
Professional Fees													
6805-00	\$-	\$-	\$-	\$-	\$8,276.59	\$-	\$584.49	\$143.59	\$39.90	\$-	\$-	\$-	\$9,044.57
Office/Administrative/Postage													
6810-00 Accounting & Management	-	-	-	-	6,615.00	978.00	1,178.00	1,178.00	1,178.00	-	-	-	11,127.00
Total Professional Fees	-	-	-	-	14,891.59	978.00	1,762.49	1,321.59	1,217.90	-	-	-	20,171.57
Reserve													
9700-00 CL Reserve:	-	-	-	-	8,885.00	1,777.00	1,777.00	1,777.00	1,777.00	-	-	-	15,993.00
General/Contingency Reserves													
9799-00 Reserve Interest	-	-	-	-	-	0.05	0.06	5.98	5.84	-	-	-	11.93
Total Reserve	-	-	-	-	8,885.00	1,777.05	1,777.06	1,782.98	1,782.84	-	-	-	16,004.93
Total OPERATING EXPENSE	-	-	-	-	52,224.87	5,884.03	8,639.63	8,383.59	13,808.54	-	-	-	88,940.66
Net Income:	-	-	-	-	(17,843.87)	949.35	(1,806.24)	(669.28)	(6,594.37)	-	-	-	(25,964.41)



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 09/30/2025

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Description	Current	Over 30	Over 60	Over 90	Balance
104 - NAMIOTKA WALTER Current					
104 BOXWOOD DR					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00
207 - Mark T Balstad & Kay R Balstad Current					
207 BOXWOOD DR					
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 - Timothy Beugel & Tara Beugel Current					
217 BOXWOOD DR					
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					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00
308 - Robert James Acklin & Kasey Dawn Acklin Current					
308 BOXWOOD DR					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$25.00	\$0.00	\$500.00	\$525.00
329 - US Bank National Association As Legal Title Trustee For Truman 2016 SC6 Title Tru					
329 BOXWOOD DR					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
401 - FOREST AT RIDGEWOOD HOA Current					
401 BOXWOOD DR					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00
411 - LUJO USA INVESTMENT CORP Current					
411 BOXWOOD DR					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00



Homeowner Aging Report

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Description	Current	Over 30	Over 60	Over 90	Balance
48066 - JURI G ZASLAWSKI & Josephine R Zaslowski Current					
Golf Course Pkwy					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00
113 - SALEMI MICHAEL Current					
113 GOLF COURSE PKWY					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00
225 - David Lee Walker & Kelly Renea Walker Current					
225 GOLF COURSE PKWY					
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					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00
429 - Derrick Evans & Christy Evans Current					
429 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
602 - Robert Dantuono & Susan Walker Current					
602 GOLF COURSE PKWY					
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
612 - Nicholas Anthony Filippone & Diane Marie Filippone Current					
612 GOLF COURSE PKWY					
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					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00
908 - Amy Kolzow & Paul T Kolzow Current					
908 GOLF COURSE PKWY					
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**

The Forest at Ridgewood Homeowners' Association, Inc
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Description	Current	Over 30	Over 60	Over 90	Balance
1010 - EAST SQUANTUM STREET NOMINEE TRUST & Claire M. Ivil Trustee Current					
1010 GOLF COURSE PKWY					
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					
Last Payment: \$475.00 on 09/03/2025					
1020 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00
Total:	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00
1224 - Jonathan H Uribe & Sara Rocio del Pilar Larrain Aliaga Current					
1224 GOLF COURSE PKWY					
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 & Charlene M Richmond Current					
1326 GOLF COURSE PKWY					
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
1327 - NASEREDDINE DANIEL Current					
1327 GOLF COURSE PKWY					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00
1409 - GARAKOUI PARVIN ALSADAT Current					
1409 GOLF COURSE PKWY					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00
1418 - Heather Marie Newberry & Violet Noel Castro Guardianship Current					
1418 GOLF COURSE PKWY					
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					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00
131SP - Min Ren & Hongmel Yu Current					
131 SAND PINE LN					
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

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 09/30/2025

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Description	Current	Over 30	Over 60	Over 90	Balance
167 - Christopher C Applewhite & Jennifer Leera Applewhite Current					
167 SOUTHERN PINE WAY					
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					
Admin Late Letter Cost 2025	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Demand Letter 2025	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00
Total:	\$100.00	\$25.00	\$0.00	\$500.00	\$625.00
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
The Forest at Ridgewood Homeowners' Association, Inc	\$1,500.00	\$325.00	\$0.00	\$13,075.00	\$14,900.00

Description	Total
Admin Late Letter Cost 2025	\$625.00
Assessment - Homeowner 2025	\$13,075.00
Demand Letter 2025	\$1,200.00
Total:	\$14,900.00
AR Total (Exclude Prepaid Assessments):	\$14,900.00



PrePaid Homeowner List

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 9/30/2025

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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)
948	MURYN JEFFREY J	948 GOLF COURSE PKWY Davenport, FL 33837	(\$525.00)
The Forest at Ridgewood Homeowners' Association, Inc Total		7	(\$4,255.00)

**Cash Disbursement**

The Forest at Ridgewood Homeowners' Association, Inc
9/1/2025 - 9/30/2025

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Date	Check #	Payee	Amount
10-1020-00 Pinnacle - Operating x2685			
09/02/2025	0	Jedi Management	\$978.00
		Invoice #: JediRecurring	
		68-6810-00 Accounting & Management - Jedi Management	\$978.00
09/12/2025	0	Polk County Utilities	\$4,668.67
		Invoice #: 2014.9.2025	
		67-6710-00 Water & Sewer	\$4,668.67
09/17/2025	200002	Duke Energy	\$302.51
		Invoice #: 1613.9.2025	
		67-6705-00 9100 8237 1613-Duke Energy	\$302.51
09/17/2025	100009	Munajj Santos	\$320.00
		Invoice #: 2025-008	
		63-6305-00 Munajj Santos	\$320.00
09/17/2025	100010	Brother's Landscaping and More LLC	\$400.00
		Invoice #: 092025	
		61-6105-00 Brother's Landscaping and More LLC	\$400.00
09/17/2025	100011	KMVC Services LLC	\$1,182.50
		Invoice #: 2919	
		63-6320-00 KMVC Services LLC	\$250.00
		63-6305-00 KMVC Services LLC	\$282.50
		63-6317-00 KMVC Services LLC	\$650.00
09/22/2025	0	Vanguard Management Group	\$200.00
		Invoice #: 258013	
		68-6810-00 Management Fee	\$200.00
09/22/2025	0	Vanguard Management Group	\$989.90

**Cash Disbursement**

The Forest at Ridgewood Homeowners' Association, Inc
9/1/2025 - 9/30/2025

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Date	Check #	Payee	Amount
Invoice #: 258515			
		30-3100-00 Collection Fees - Account - 1010	\$25.00
		30-3100-00 Collection Fees - Account - 1020	\$25.00
		30-3100-00 Collection Fees - Account - 104	\$25.00
		30-3100-00 Collection Fees - Account - 113	\$25.00
		30-3100-00 Collection Fees - Account - 118	\$25.00
		30-3100-00 Collection Fees - Account - 1224	\$25.00
		30-3100-00 Collection Fees - Account - 48066	\$25.00
		30-3100-00 Collection Fees - Account - 48067	\$25.00
		30-3100-00 Collection Fees - Account - 131SP	\$25.00
		30-3100-00 Collection Fees - Account - 1326	\$25.00
		30-3100-00 Collection Fees - Account - 1327	\$25.00
		30-3100-00 Collection Fees - Account - 1409	\$25.00
		30-3100-00 Collection Fees - Account - 1418	\$25.00
		30-3100-00 Collection Fees - Account - 1429	\$25.00
		30-3100-00 Collection Fees - Account - 167	\$25.00
		30-3100-00 Collection Fees - Account - 207	\$25.00
		30-3100-00 Collection Fees - Account - 216	\$25.00
		30-3100-00 Collection Fees - Account - 217	\$25.00
		30-3100-00 Collection Fees - Account - 225	\$25.00
		30-3100-00 Collection Fees - Account - 235	\$25.00
		30-3100-00 Collection Fees - Account - 237	\$25.00
		30-3100-00 Collection Fees - Account - 246	\$25.00
		30-3100-00 Collection Fees - Account - 308	\$25.00
		30-3100-00 Collection Fees - Account - 329	\$25.00
		30-3100-00 Collection Fees - Account - 347	\$25.00
		30-3100-00 Collection Fees - Account - 401	\$25.00
		30-3100-00 Collection Fees - Account - 411	\$25.00
		30-3100-00 Collection Fees - Account - 429	\$25.00
		30-3100-00 Collection Fees - Account - 510	\$25.00
		30-3100-00 Collection Fees - Account - 602	\$25.00
		30-3100-00 Collection Fees - Account - 612	\$25.00
		30-3100-00 Collection Fees - Account - 632	\$25.00
		30-3100-00 Collection Fees - Account - 642	\$25.00
		30-3100-00 Collection Fees - Account - 724	\$25.00
		30-3100-00 Collection Fees - Account - 908	\$25.00
		30-3100-00 Collection Fees - Account - 948	\$25.00
		30-3100-00 Collection Fees - Account - 48066	\$25.00
		30-3100-00 Collection Fees - Account - 48067	\$25.00
		68-6805-00 Lockbox - Addendum	\$3.00
		68-6805-00 A/P Check - A/P Checks - July	\$7.00
		68-6805-00 A/P Check - A/P Checks - August	\$24.50
		68-6805-00 BWCopies/Scans - August Addendum	\$2.40
		68-6805-00 Manual Deposit - Scanned Checks - August	\$3.00
09/23/2025	0	Duke Energy	\$3,437.30
Invoice #: 3222.9.2025			
		67-6706-00 Electric Street Lights	\$3,437.30
09/30/2025			\$1,777.00
		12-1937-00 Transfer to Pinnacle Reserve 2719; Monthly Recurring Xfer - Sept	\$1,777.00
		Account Totals	# Checks: 9 \$14,255.88
		Association Totals	# Checks: 9 \$14,255.88

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 9/1/2025 - 9/30/2025

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685	(\$2,980.36)	\$29,350.54	\$39,756.42	(\$13,386.24)
Date	GL Ref #	Debit	Credit	Description	
09/02/2025	4686481	\$ -	\$ 978.00	Pinnacle - Operating x2685 Inv # JediRecurring; Jedi Management Chk # 0 Inv: JediRecurring Jedi Management	
09/02/2025	4687639	525.00	-	Deposit from batch 134182	
09/03/2025	4688668	500.00	-	Deposit from batch 134215	
09/12/2025	4707640	0.33	-	Chase Verify Deposit Pinnacle - Operating x2685	
09/12/2025	4707640	-	0.33	Chase Verify Deposit Pinnacle - Operating x2685	
09/12/2025	4707642	0.21	-	Chase Verify Deposit Pinnacle - Operating x2685	
09/12/2025	4707642	-	0.21	Chase Verify Deposit Pinnacle - Operating x2685	
09/12/2025	4707650	-	4,668.67	Pinnacle - Operating x2685 Inv # 2014.9.2025; Polk County Utilities Chk # 0 Inv: 2014.9.2025 Polk County Utilities	
09/17/2025	4707638	15,000.00	-	Chase Deposit Pinnacle - Operating x2685	
09/17/2025	4707638	-	15,000.00	Chase Deposit Pinnacle - Operating x2685	
09/17/2025	4708269	-	302.51	Pinnacle - Operating x2685; Duke Energy Chk # 200002 Inv: 1613.9.2025 Duke Energy	
09/17/2025	4708271	-	320.00	Pinnacle - Operating x2685; Munajj Santos Chk # 100009 Inv: 2025-008 Munajj Santos	
09/17/2025	4708273	-	400.00	Pinnacle - Operating x2685; Brother's Landscaping and More LLC Chk # 100010 Inv: 092025 Brother's Landscaping and More LLC	
09/17/2025	4708275	-	1,182.50	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100011 Inv: 2919 KMVC Services LLC	
09/22/2025	4710818	-	200.00	Pinnacle - Operating x2685 Inv # 258013; Vanguard Management Group Chk # 0 Inv: 258013 Vanguard Management Group	
09/22/2025	4710820	-	989.90	Pinnacle - Operating x2685 Inv # 258515; Vanguard Management Group Chk # 0 Inv: 258515 Vanguard Management Group	
09/23/2025	4711466	500.00	-	Move 9/23/2025	
09/23/2025	4711468	-	500.00	Move 9/23/2025	
09/23/2025	4711711	-	3,437.30	Pinnacle - Operating x2685 Inv # 3222.9.2025; Duke Energy Chk # 0 Inv: 3222.9.2025 Duke Energy	
09/24/2025	4712686	625.00	-	Deposit from batch 135093	
09/25/2025	4713314	525.00	-	Deposit from batch 135127	
09/25/2025	4715027	10,000.00	-	Chase Deposit from BOD 9/25 Pinnacle - Operating x2685	
09/25/2025	4715027	-	10,000.00	Chase Deposit from BOD 9/25 Pinnacle - Operating x2685	
09/29/2025	4714406	625.00	-	Deposit from batch 135149	
09/30/2025	4715786	1,050.00	-	Deposit from batch 135254	
09/30/2025	4741788	-	1,777.00	Monthly Recurring Xfer - Sept	
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		1,987.33	-	496.82 1,490.51
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	4741790	\$ -	\$ 496.82	Prepaid Insurance	
12-1937-00	CL Reserve: Pinnacle - Reserve x2719		9,238.04	1,782.84	- 11,020.88
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	4716400	\$ 5.84	\$ -	Interest	
09/30/2025	4741788	1,777.00	-	Monthly Recurring Xfer - Sept	
12-1996-00	Due to Reserves		5,000.00	-	- 5,000.00
Date	GL Ref #	Debit	Credit	Description	
13-1110-00	Delinquent Assessments		17,400.00	1,950.00	4,450.00 14,900.00
Date	GL Ref #	Debit	Credit	Description	
09/02/2025	4687639	\$ -	\$ 525.00	Deposit from batch 134182	
09/03/2025	4688668	-	500.00	Deposit from batch 134215	
09/12/2025	4708333	-	25.00	Owner reset - owner name update	
09/17/2025	4708345	-	25.00	Fee Adjustment - new NOLA sent	

**General Ledger Trial Balance with Details**

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
09/17/2025	4708347	\$ -	\$ 25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708349	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708351	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708353	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708355	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708357	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708359	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708361	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708363	-	25.00	Late Fee Adjustment - Resale	
09/17/2025	4708365	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708367	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708369	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708371	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4708373	-	25.00	Fee Adjustment - new NOLA sent	
09/17/2025	4710204	350.00	-	Admin Late Letter Cost - Batch 134855	
09/17/2025	4710206	1,600.00	-	Demand Letter - Batch 134855	
09/23/2025	4711466	-	500.00	Move 9/23/2025	
09/23/2025	4711721	-	25.00	Fee Waiver due to misapplied Payment	
09/23/2025	4711723	-	100.00	Fee Waiver due to misapplied Payment	
09/23/2025	4711725	-	100.00	Fee Adjustment	
09/24/2025	4712686	-	625.00	Deposit from batch 135093	
09/25/2025	4713314	-	525.00	Deposit from batch 135127	
09/29/2025	4714406	-	625.00	Deposit from batch 135149	
09/30/2025	4715786	-	525.00	Deposit from batch 135254	
20-2050-00	Accounts Payable	-	12,478.88	12,478.88	-
Date	GL Ref #	Debit	Credit	Description	
09/02/2025	4686479	\$ -	\$ 978.00	Accounts Payable Inv # JediRecurring Inv: JediRecurring Jedi Management	
09/02/2025	4686481	978.00	-	Accounts Payable Inv # JediRecurring; Jedi Management Chk # 0 Inv: JediRecurring Jedi Management	
09/12/2025	4707648	-	4,668.67	Accounts Payable Inv # 2014.9.2025 Inv: 2014.9.2025 Polk County Utilities	
09/12/2025	4707650	4,668.67	-	Accounts Payable Inv # 2014.9.2025; Polk County Utilities Chk # 0 Inv: 2014.9.2025 Polk County Utilities	
09/17/2025	4708259	-	302.51	Accounts Payable Inv # 1613.9.2025 Inv: 1613.9.2025 Duke Energy	
09/17/2025	4708261	-	320.00	Accounts Payable Inv # 2025-008 Inv: 2025-008 Munajj Santos	
09/17/2025	4708263	-	400.00	Accounts Payable Inv # 092025 Inv: 092025 Brother's Landscaping and More LLC	
09/17/2025	4708265	-	1,182.50	Accounts Payable Inv # 2919 Inv: 2919 KMVC Services LLC	
09/17/2025	4708269	302.51	-	Accounts Payable Inv # 1613.9.2025; Duke Energy Chk # 200002 Inv: 1613.9.2025 Duke Energy	
09/17/2025	4708271	320.00	-	Accounts Payable Inv # 2025-008; Munajj Santos Chk # 100009 Inv: 2025-008 Munajj Santos	
09/17/2025	4708273	400.00	-	Accounts Payable Inv # 092025; Brother's Landscaping and More LLC Chk # 100010 Inv: 092025 Brother's Landscaping and More LLC	
09/17/2025	4708275	1,182.50	-	Accounts Payable Inv # 2919; KMVC Services LLC Chk # 100011 Inv: 2919 KMVC Services LLC	
09/22/2025	4710772	-	200.00	Accounts Payable Inv # 258013 Inv: 258013 Vanguard Management Group	
09/22/2025	4710774	-	989.90	Accounts Payable Inv # 258515 Inv: 258515 Vanguard Management Group	

**General Ledger Trial Balance with Details**

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
09/22/2025	4710818 \$ 200.00	\$ -	Accounts Payable Inv # 258013; Vanguard Management Group Chk # 0 Inv: 258013 Vanguard Management Group		
09/22/2025	4710820 989.90	-	Accounts Payable Inv # 258515; Vanguard Management Group Chk # 0 Inv: 258515 Vanguard Management Group		
09/23/2025	4711709 -	3,437.30	Accounts Payable Inv # 3222.9.2025 Inv: 3222.9.2025 Duke Energy		
09/23/2025	4711711 3,437.30	-	Accounts Payable Inv # 3222.9.2025; Duke Energy Chk # 0 Inv: 3222.9.2025 Duke Energy		
20-2052-00	Accrued Expense	(650.00)	-	-	(650.00)
Date	GL Ref #	Debit	Credit	Description	
20-2080-00	Owner Assessments Paid Early	(4,230.00)	500.00	525.00	(4,255.00)
Date	GL Ref #	Debit	Credit	Description	
09/23/2025	4711468	\$ 500.00	\$ -	Move 9/23/2025	
09/30/2025	4715786	-	525.00	Deposit from batch 135254	
20-2094-00	Unearned Assessments	(27,625.01)	6,833.33	-	(20,791.68)
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	4741790	\$ 6,833.33	\$ -	Unearned Assessments	
27-2700-00	General/Contingency Reserves	(14,216.00)	-	1,777.00	(15,993.00)
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	4741790	\$ -	\$ 1,777.00	General/Contingency Reserves	
27-2799-00	CL Reserve: Interest Earned on Reserves	(22.04)	-	5.84	(27.88)
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	4741772	\$ -	\$ 5.84	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	(54,874.99)	-	6,833.33	(61,708.32)
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	4741790	\$ -	\$ 6,833.33	Owner Assessments	
30-3100-00	Late Fees to Owners	(881.00)	1,375.00	350.00	144.00
Date	GL Ref #	Debit	Credit	Description	
09/12/2025	4708333	\$ 25.00	\$ -	Owner reset - owner name update	
09/17/2025	4708345	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708347	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708349	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708351	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708353	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708355	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708357	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708359	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708361	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708363	25.00	-	Late Fee Adjustment - Resale	
09/17/2025	4708365	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708367	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708369	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708371	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4708373	25.00	-	Fee Adjustment - new NOLA sent	
09/17/2025	4710204	-	350.00	Admin Late Letter Cost - Batch 134855	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 1010 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 1020 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 104 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 113 Inv: 258515 Vanguard Management Group	

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The Forest at Ridgewood Homeowners' Association, Inc
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
09/22/2025	4710774	\$ 25.00	\$ -	Collection Fees - Account - 118 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 1224 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 642 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 724 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 908 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 948 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 48066 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 48067 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 411 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 429 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 510 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 602 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 612 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 632 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 237 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 246 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 308 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 329 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 347 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 401 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 167 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 207 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 216 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 217 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 225 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 235 Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	25.00	-	Collection Fees - Account - 131SP	



General Ledger Trial Balance with Details

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
09/22/2025	4710774	25.00	-		
	Inv: 258515 Vanguard Management Group				
09/22/2025	4710774	25.00	-		
	Collection Fees - Account - 1326				
09/22/2025	4710774	25.00	-		
	Inv: 258515 Vanguard Management Group				
09/22/2025	4710774	25.00	-		
	Collection Fees - Account - 1409				
09/22/2025	4710774	25.00	-		
	Inv: 258515 Vanguard Management Group				
09/22/2025	4710774	25.00	-		
	Collection Fees - Account - 1418				
09/22/2025	4710774	25.00	-		
	Inv: 258515 Vanguard Management Group				
09/22/2025	4710774	25.00	-		
	Collection Fees - Account - 1429				
09/22/2025	4710774	25.00	-		
	Inv: 258515 Vanguard Management Group				
09/22/2025	4710774	25.00	-		
	Collection Fees - Account - 48066				
09/22/2025	4710774	25.00	-		
	Inv: 258515 Vanguard Management Group				
09/22/2025	4710774	25.00	-		
	Collection Fees - Account - 48067				
09/23/2025	4711721	25.00	-		
	Inv: 258515 Vanguard Management Group				
	Fee Waiver due to misapplied Payment				
30-3131-00	Interest Income - Reserves	(6.09)	-	5.84	(11.93)
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	4716400	\$ -	\$ 5.84	Interest	
30-3151-00	Legal Income - Owner	-	200.00	1,600.00	(1,400.00)
Date	GL Ref #	Debit	Credit	Description	
09/17/2025	4710206	\$ -	\$ 1,600.00	Demand Letter - Batch 134855	
09/23/2025	4711723	100.00	-	Fee Waiver due to misapplied Payment	
09/23/2025	4711725	100.00	-	Fee Adjustment	
61-6105-00	Grounds/ Landscaping Contract	1,550.00	400.00	-	1,950.00
Date	GL Ref #	Debit	Credit	Description	
09/17/2025	4708263	\$ 400.00	\$ -	Brother's Landscaping and More LLC	
				Inv: 092025 Brother's Landscaping and More LLC	
63-6305-00	General Maintenance	3,535.54	602.50	-	4,138.04
Date	GL Ref #	Debit	Credit	Description	
09/17/2025	4708261	\$ 320.00	\$ -	Munajj Santos	
				Inv: 2025-008 Munajj Santos	
09/17/2025	4708265	282.50	-	KMVC Services LLC	
				Inv: 2919 KMVC Services LLC	
63-6317-00	Pool Maintenance Contract	3,900.00	650.00	-	4,550.00
Date	GL Ref #	Debit	Credit	Description	
09/17/2025	4708265	\$ 650.00	\$ -	KMVC Services LLC	
				Inv: 2919 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	4,355.00	250.00	-	4,605.00
Date	GL Ref #	Debit	Credit	Description	
09/17/2025	4708265	\$ 250.00	\$ -	KMVC Services LLC	
				Inv: 2919 KMVC Services LLC	
65-6520-00	Insurance	3,974.56	496.82	-	4,471.38
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	4741790	\$ 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	

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 9/1/2025 - 9/30/2025

Date: 10/13/2025
Time: 9:22 pm
Page: 6

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
67-6705-00	Electricity	6,128.76	3,739.81	-	9,868.57
Date	GL Ref #	Debit	Credit	Description	
09/17/2025	4708259	\$ 302.51	\$ -	9100 8237 1613-Duke Energy Inv: 1613.9.2025 Duke Energy	
09/30/2025	4741796	3,437.30	-	Electric Street Light Reclass	
67-6706-00	Electric Street Lights	-	3,437.30	3,437.30	-
Date	GL Ref #	Debit	Credit	Description	
09/23/2025	4711709	\$ 3,437.30	\$ -	Electric Street Lights Inv: 3222.9.2025 Duke Energy	
09/30/2025	4741796	-	3,437.30	Electric Street Light Reclass	
67-6710-00	Water & Sewer	3,874.23	4,668.67	-	8,542.90
Date	GL Ref #	Debit	Credit	Description	
09/12/2025	4707648	\$ 4,668.67	\$ -	Water & Sewer Inv: 2014.9.2025 Polk County Utilities	
67-6715-00	Trash & Garbage	240.00	-	-	240.00
Date	GL Ref #	Debit	Credit	Description	
68-6805-00	Office/Administrative/Postage	9,004.67	39.90	-	9,044.57
Date	GL Ref #	Debit	Credit	Description	
09/22/2025	4710774	\$ 3.00	\$ -	Lockbox - Addendum Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	7.00	-	A/P Check - A/P Checks - July Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	24.50	-	A/P Check - A/P Checks - August Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	2.40	-	BWCopies/Scans - August Addendum Inv: 258515 Vanguard Management Group	
09/22/2025	4710774	3.00	-	Manual Deposit - Scanned Checks - August Inv: 258515 Vanguard Management Group	
68-6810-00	Accounting & Management	9,949.00	1,178.00	-	11,127.00
Date	GL Ref #	Debit	Credit	Description	
09/02/2025	4686479	\$ 978.00	\$ -	Accounting & Management - Jedi Management Inv: JediRecurring Jedi Management	
09/22/2025	4710772	200.00	-	Management Fee Inv: 258013 Vanguard Management Group	
97-9700-00	CL Reserve: General/Contingency Reserve:	14,216.00	1,777.00	-	15,993.00
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	4741790	\$ 1,777.00	\$ -	CL Reserve: General/Contingency Reserves	
97-9799-00	Reserve Interest	6.09	5.84	-	11.93
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	4741772	\$ 5.84	\$ -	Pinnacle Reserve Interest	
Totals:		\$0.00	\$71,716.43	\$71,716.43	\$0.00

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Operating 2685 (End: 09/30/2025)

Date: 10/13/2025
Time: 9:22 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)
09/17/2025		KMVC Services LLC		100011	(\$1,182.50)
09/30/2025		Transfer to Pinnacle Reserve 2719			(\$1,777.00)
Total Uncleared					(\$6,613.50)

Pinnacle Operating 2685 Summary

Ending Account Balance:	\$ 11,614.30
Uncleared Items:	(\$6,613.50)
Adjusted Balance:	\$ 18,227.80
Bank Ending Balance:	\$ 18,227.80
Difference:	\$-

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Reserve 2719 (End: 09/30/2025)

Date: 10/13/2025

Time: 9:22 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
09/30/2025		Transfer from Pinnacle Operating 2685			\$1,777.00
Total Uncleared					\$5,331.00

Pinnacle Reserve 2719 Summary

Ending Account Balance:	\$ 11,020.88
Uncleared Items:	\$5,331.00
Adjusted Balance:	\$ 5,689.88
Bank Ending Balance:	\$ 5,689.88
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 9/02/25
\$673.64

Balance 9/30/25
\$18,227.80

Summary



Credits +\$28,850.54
Interest +\$0.00
Debits -\$11,296.38

Credit Transactions

Credits

9/02	Remote Deposit	525.00
9/03	Remote Deposit	500.00
9/12	JPMorgan Chase ACCTVERIFY 26183958389 9200502233 Auth	0.21
9/12	JPMorgan Chase ACCTVERIFY 26183958390 9200502233 Auth	0.33
9/16	JPMorgan Chase Ext Trnsfr 26231780339 9200502231 THE FOREST AT RIDGEWOOD	15,000.00
9/24	PAYABLI DEPOSIT TRANSFER 860200598 WFMSPPROPAY The Forest at Ridgewood	625.00
9/25	PAYABLI DEPOSIT TRANSFER 860410169 WFMSPPROPAY The Forest at Ridgewood	525.00
9/25	JPMorgan Chase Ext Trnsfr 26334833040 9200502231 THE FOREST AT RIDGEWOOD	10,000.00
9/30	AIBILLPAYMC BILLPAY 278 3454214418 The Forest at Ridgewood	625.00
9/30	Remote Deposit	1,050.00
Total Credits		\$28,850.54

Debit Transactions

Other Debits

9/03	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	978.00
9/09	POLK COUNTY UTIL UT BILL 3596000809 THE FOREST AT RIDGEWOOD	4,668.67



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

Other Debits		
9/19	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	302.51
9/24	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
9/24	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	989.90
9/25	Duke Energy DUKE PYMNT 9575375002 FOREST AT RIDGEWOOD AS	3,437.30
Checks		
9/29	Check 100009	320.00
9/26	Check 100010	400.00
(*) Indicates gap in check number sequenece		
Total Debits		\$11,296.38

Average Balance This Statement	\$5,964.97	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

Daily Balance Information					
Date	Balance	Date	Balance	Date	Balance
9/02	1,198.64	9/16	11,052.51	9/26	16,872.80
9/03	720.64	9/19	10,750.00	9/29	16,552.80
9/09	-3,948.03	9/24	10,185.10	9/30	18,227.80
9/12	-3,947.49	9/25	17,272.80		

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Credit

\$525.00

Date/Time: 9/2/2025 2:50 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank

The Forest at Ridgewood Homeowners' Association, Inc.

R/T094008637

Account80011099972685

TC40

Amount\$525.00

#009/02/2025\$525.00

Credit

\$500.00

Date/Time: 9/3/2025 2:53 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank

The Forest at Ridgewood Homeowners' Association, Inc.

R/T094008637

Account80011099972685

TC40

Amount\$500.00

#009/03/2025\$500.00

Credit

\$1050.00

Date/Time: 9/30/2025 2:53 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank

The Forest at Ridgewood Homeowners' Association, Inc.

R/T094008637

Account80011099972685

TC40

Amount\$1050.00

#009/30/2025\$1,050.00

The Forest at Ridgewood Homeowners' Association
10500 University Center Dr., Suite 190
(889) 208-4600
Tampa, FL 33612

Pinnacle Bank
190 3rd Avenue South
Nashville, TN 37201

100009

DATE: 09/17/2025

PAY TO

Munaji Santos

\$ 320.00

THE ORDER OF

Three Hundred Twenty Dollars and Zero Cents

DOLLARS

memo: Inv-2025-008

Junkil

V6

#10000909/29/2025\$320.00

The Forest at Ridgewood Homeowners' Association
10500 University Center Dr., Suite 190
(889) 208-4600
Tampa, FL 33612

Pinnacle Bank
190 3rd Avenue South
Nashville, TN 37201

100010

DATE: 09/17/2025

PAY TO

Brother's Landscaping and More LLC

\$ 400.00

THE ORDER OF

Four Hundred Dollars and Zero Cents

DOLLARS

memo: Inv-092025

Junkil

V6

#10001009/26/2025\$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 9/02/25
\$5,684.04

Summary



Balance 9/30/25
\$5,689.88

Credits +\$0.00
Interest +\$5.84
Debits -\$0.00

Credit Transactions

Interest

9/30	Interest Deposit	5.84
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Total Interest Paid	\$5.84
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Average Balance This Statement	\$5,684.04	Annual Percentage Yield Earned	1.26%
Interest Earned This Period	\$5.65	Days in Period	29
2025 Interest Paid	\$11.93	Interest Paid	\$5.84

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
9/02	5,684.04	9/30	5,689.88		



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

**Resale List**

The Forest at Ridgewood Homeowners' Association, Inc
(9/1/2025 - 9/30/2025)

Date: 10/13/2025

Time: 9:22 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
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