



Financial Report Package

November 2025

Prepared for

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

Vanguard Management Group



Balance Sheet
The Forest at Ridgewood Homeowners' Association, Inc
End Date: 11/30/2025

Date: 12/9/2025
Time: 1:31 pm
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	Operating		Reserve		Total
Assets					
Current Assets					
Pinnacle - Operating x2685	\$	2,339.86	\$	-	\$ 2,339.86
Due To Operating From Reserves		(5,000.00)		-	(5,000.00)
Total: Current Assets	\$	(2,660.14)	\$	-	\$ (2,660.14)
Other Assets					
Prepaid Insurance		496.87		-	496.87
Total: Other Assets	\$	496.87	\$	-	\$ 496.87
Reserves					
CL Reserve: Pinnacle - Reserve x2719		-		14,599.25	14,599.25
Due to Reserves		-		5,000.00	5,000.00
Total: Reserves	\$	-	\$	19,599.25	\$ 19,599.25
Accounts Receivable					
Delinquent Assessments		8,000.00		-	8,000.00
Total: Accounts Receivable	\$	8,000.00	\$	-	\$ 8,000.00
Total: Assets	\$	5,836.73	\$	19,599.25	\$ 25,435.98
Liabilities & Equity					
Current Liabilities					
Accrued Expense		650.00		-	650.00
Owner Assessments Paid Early		5,057.00		-	5,057.00
Unearned Assessments		7,125.02		-	7,125.02
Total: Current Liabilities	\$	12,832.02	\$	-	\$ 12,832.02
Reserve					
General/Contingecy Reserves		-		19,547.00	19,547.00
CL Reserve: Interest Earned on Reserves		-		52.25	52.25
Total: Reserve	\$	-	\$	19,599.25	\$ 19,599.25
Equity					
Surplus (Deficit) - Prior Yrs		(1,728.00)		-	(1,728.00)
Total: Equity	\$	(1,728.00)	\$	-	\$ (1,728.00)
Net Income Gain/Loss		(5,267.29)		-	(5,267.29)
Total: Liabilities & Equity	\$	5,836.73	\$	19,599.25	\$ 25,435.98



Income Statement - Operating

The Forest at Ridgewood Homeowners' Association, Inc

11/30/2025

Date: 12/9/2025
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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	\$ -	\$ 75,374.98	\$ 75,166.63	\$ 208.35	\$ 82,000.00
3100-00 Late Fees to Owners	(675.00)	-	(675.00)	(1,594.00)	-	(1,594.00)	-
3131-00 Interest Income - Reserves	13.46	-	13.46	36.30	-	36.30	-
3151-00 Legal Income - Owner	(1,600.00)	-	(1,600.00)	(1,500.00)	-	(1,500.00)	-
3200-00 Miscellaneous Income	25,000.54	-	25,000.54	25,000.54	-	25,000.54	-
Total Income	\$ 29,572.33	\$ 6,833.33	\$ 22,739.00	\$ 97,317.82	\$ 75,166.63	\$22,151.19	\$ 82,000.00
Total OPERATING INCOME	\$ 29,572.33	\$ 6,833.33	\$ 22,739.00	\$ 97,317.82	\$ 75,166.63	\$ 22,151.19	\$ 82,000.00
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	400.00	350.00	(50.00)	2,750.00	3,850.00	1,100.00	4,200.00
Total Grounds Maintenance	\$ 400.00	\$ 350.00	(\$ 50.00)	\$ 2,750.00	\$ 3,850.00	\$1,100.00	\$ 4,200.00
General Maintenance							
6305-00 General Maintenance	200.00	500.00	300.00	4,338.04	5,500.00	1,161.96	6,000.00
6317-00 Pool Maintenance Contract	650.00	650.00	-	5,850.00	7,150.00	1,300.00	7,800.00
6318-00 Pool/Spa Repair	-	150.00	150.00	2,575.00	1,650.00	(925.00)	1,800.00
6320-00 Janitorial / Maint Contract	250.00	250.00	-	5,305.00	2,750.00	(2,555.00)	3,000.00
Total General Maintenance	\$ 1,100.00	\$ 1,550.00	\$ 450.00	\$ 18,068.04	\$ 17,050.00	(\$1,018.04)	\$ 18,600.00
Administrative Expenses							
6520-00 Insurance	496.82	557.50	60.68	5,465.02	6,132.50	667.48	6,690.00
6525-00 Legal & Collections	-	200.00	200.00	11,611.45	2,200.00	(9,411.45)	2,400.00
6530-00 Professional Fees, Tax Prep	-	25.00	25.00	-	275.00	275.00	300.00
6540-00 Licenses & Fees	-	25.00	25.00	150.57	275.00	124.43	300.00
6541-00 Annual Corporate Report	-	-	-	61.25	-	(61.25)	-
6542-00 Fees Payable To The Division	-	5.83	5.83	-	64.13	64.13	70.00
Total Administrative Expenses	\$ 496.82	\$ 813.33	\$ 316.51	\$ 17,288.29	\$ 8,946.63	(\$8,341.66)	\$ 9,760.00
Utilities							
6705-00 Electricity	1,131.60	1,185.00	53.40	12,762.28	13,035.00	272.72	14,220.00
6710-00 Water & Sewer	312.56	140.00	(172.56)	9,265.72	1,540.00	(7,725.72)	1,680.00
6715-00 Trash & Garbage	-	-	-	240.00	-	(240.00)	-
Total Utilities	\$ 1,444.16	\$ 1,325.00	(\$ 119.16)	\$ 22,268.00	\$ 14,575.00	(\$7,693.00)	\$ 15,900.00
Professional Fees							
6805-00 Office/Administrative/Postage	99.91	75.00	(24.91)	9,144.48	825.00	(8,319.48)	900.00
6810-00 Accounting & Management	1,178.00	943.00	(235.00)	13,483.00	10,373.00	(3,110.00)	11,316.00
Total Professional Fees	\$ 1,277.91	\$ 1,018.00	(\$ 259.91)	\$ 22,627.48	\$ 11,198.00	(\$11,429.48)	\$ 12,216.00
Reserve							
9700-00 CL Reserve:	1,777.00	1,777.00	-	19,547.00	19,547.00	-	21,324.00
General/Contingency Reserves							
9799-00 Reserve Interest	13.46	-	(13.46)	36.30	-	(36.30)	-
Total Reserve	\$ 1,790.46	\$ 1,777.00	(\$ 13.46)	\$ 19,583.30	\$ 19,547.00	(\$36.30)	\$ 21,324.00
Total OPERATING EXPENSE	\$ 6,509.35	\$ 6,833.33	\$ 323.98	\$102,585.11	\$ 75,166.63	(\$ 27,418.48)	\$ 82,000.00
Net Income:	\$ 23,062.98	\$ 0.00	\$ 23,062.98	(\$ 5,267.29)	\$ 0.00	(\$ 5,267.29)	\$ 0.00



Income Statement Summary - Operating
The Forest at Ridgewood Homeowners' Association, Inc
Fiscal Period: November 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	\$ 6,833.33	\$ 6,833.33	\$ -	\$ 75,374.98
3100-00 Late Fees to Owners	-	-	-	-	6.00	-	-	875.00	(1,775.00)	(25.00)	(675.00)	-	(1,594.00)
3131-00 Interest Income - Reserves	-	-	-	-	-	0.05	0.06	5.98	5.84	10.91	13.46	-	36.30
3151-00 Legal Income - Owner	-	-	-	-	-	-	-	-	100.00	-	(1,600.00)	-	(1,500.00)
3200-00 Miscellaneous Income	-	-	-	-	-	-	-	-	-	-	25,000.54	-	25,000.54
Total Income	-	-	-	-	34,381.00	6,833.38	6,833.39	7,714.31	5,164.17	6,819.24	29,572.33	-	97,317.82
Total OPERATING INCOME	-	-	-	-	34,381.00	6,833.38	6,833.39	7,714.31	5,164.17	6,819.24	29,572.33	-	97,317.82
OPERATING EXPENSE													
Grounds Maintenance													
6105-00 Grounds/ Landscaping Contract	-	-	-	-	1,150.00	-	-	400.00	400.00	400.00	400.00	-	2,750.00
Total Grounds Maintenance	-	-	-	-	1,150.00	-	-	400.00	400.00	400.00	400.00	-	2,750.00
General Maintenance													
6305-00 General Maintenance	-	-	-	-	1,530.54	-	805.00	1,200.00	602.50	-	200.00	-	4,338.04
6317-00 Pool Maintenance Contract	-	-	-	-	1,950.00	-	1,950.00	-	650.00	650.00	650.00	-	5,850.00
6318-00 Pool/Spa Repair	-	-	-	-	2,575.00	-	-	-	-	-	-	-	2,575.00
6320-00 Janitorial / Maint Contract	-	-	-	-	3,322.50	-	1,032.50	-	250.00	450.00	250.00	-	5,305.00
Total General Maintenance	-	-	-	-	9,378.04	-	3,787.50	1,200.00	1,502.50	1,100.00	1,100.00	-	18,068.04
Administrative Expenses													
6520-00 Insurance	-	-	-	-	2,484.10	496.82	496.82	496.82	496.82	496.82	496.82	-	5,465.02
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	496.82	496.82	-	17,288.29
Utilities													
6705-00 Electricity	-	-	-	-	5,194.15	286.24	343.53	304.84	3,739.81	1,762.11	1,131.60	-	12,762.28
6710-00 Water & Sewer	-	-	-	-	886.79	(110.08)	220.16	2,877.36	4,668.67	410.26	312.56	-	9,265.72
6715-00 Trash & Garbage	-	-	-	-	-	240.00	-	-	-	-	-	-	240.00
Total Utilities	-	-	-	-	6,080.94	416.16	563.69	3,182.20	8,408.48	2,172.37	1,444.16	-	22,268.00
Professional Fees													
6805-00 Office/Administrative/Postage	-	-	-	-	8,276.59	-	584.49	143.59	39.90	-	99.91	-	9,144.48
6810-00 Accounting & Management	-	-	-	-	6,615.00	978.00	1,178.00	1,178.00	1,178.00	1,178.00	1,178.00	-	13,483.00
Total Professional Fees	-	-	-	-	14,891.59	978.00	1,762.49	1,321.59	1,217.90	1,178.00	1,277.91	-	22,627.48



Income Statement Summary - Operating

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: November 2025

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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	\$1,777.00	\$1,777.00	\$1,777.00	\$-	\$19,547.00
General/Contingency													
Reserves													
9799-00 Reserve Interest	-	-	-	-	-	0.05	0.06	5.98	5.84	10.91	13.46	-	36.30
Total Reserve	-	-	-	-	8,885.00	1,777.05	1,777.06	1,782.98	1,782.84	1,787.91	1,790.46	-	19,583.30
Total OPERATING EXPENSE	-	-	-	-	52,224.87	5,884.03	8,639.63	8,383.59	13,808.54	7,135.10	6,509.35	-	102,585.11
Net Income:	-	-	-	-	(17,843.87)	949.35	(1,806.24)	(669.28)	(8,644.37)	(315.86)	23,062.98	-	(5,267.29)



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 11/30/2025

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Description	Current	Over 30	Over 60	Over 90	Balance
401 - FOREST AT RIDGEWOOD HOA Current					
401 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
411 - LUJO USA INVESTMENT CORP Current					
411 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
113 - SALEMI MICHAEL Current					
113 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
347 - SFR JV 2 2024 2 BORROWER LLC Current					
347 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
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
612 - Nicholas Anthony Filippone & Diane Marie Filippone Current					
612 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
908 - Amy Kolzow & Paul T Kolzow Current					
908 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
1224 - Jonathan H Uribe & Sara Rocio del Pilar Larrain Aliaga Current					
1224 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
1326 - NYCHUK BARRY & Charlene M Richmond Current					
1326 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
1327 - NASEREDDINE DANIEL Current					
1327 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
1409 - GARAKOUI PARVIN ALSADAT Current					
1409 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
1418 - Heather Marie Newberry & Violet Noel Castro Guardianship Current					
1418 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



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 11/30/2025

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Description	Current	Over 30	Over 60	Over 90	Balance
1429 - TWO TAYLOR VENTURES Current					
1429 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
131SP - Min Ren & Hongmel Yu Current					
131 SAND PINE LN					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
167 - Christopher C Applewhite & Jennifer Leera Applewhite Current					
167 SOUTHERN PINE WAY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
48067 - Daniel I Canales & Wendy H. Turcios Bejarano Current					
Spanish Moss Rd					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
The Forest at Ridgewood Homeowners' Association, Inc	\$0.00	\$0.00	\$0.00	\$8,000.00	\$8,000.00

Description	Total
Assessment - Homeowner 2025	\$8,000.00
Total:	\$8,000.00
AR Total (Exclude Prepaid Assessments):	\$8,000.00

**PrePaid Homeowner List**

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 11/30/2025

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Account No:	Homeowner Name	Address	Balance
48066	JURI G ZASLAWSKI & Josephine R Zaslawski	Golf Course Pkwy Davenport, FL 33837	(\$50.00)
104	NAMIOTKA WALTER	104 BOXWOOD DR Davenport, FL 33837	(\$125.00)
115	MATOS LYNN M	115 BOXWOOD DR Davenport, FL 33837	(\$500.00)
135	STONE MARCIA LEE	135 BOXWOOD DR Davenport, FL 33837	(\$500.00)
216	CASTILLO ANTONIO	216 BOXWOOD DR Davenport, FL 33837	(\$25.00)
217	Timothy Beugel & Tara Beugel	217 BOXWOOD DR Davenport, FL 33837	(\$42.00)
237	BURKART ROBERT F	237 BOXWOOD DR Davenport, FL 33837	(\$125.00)
246	AQUINO ALBERT	246 BOXWOOD DR Davenport, FL 33837	(\$125.00)
1010	EAST SQUANTUM STREET NOMINEE TRUST & (	1010 GOLF COURSE PKWY Davenport, FL 33837	(\$25.00)
1214	PERKINS STEPHENS	1214 GOLF COURSE PKWY Davenport, FL 33837	(\$500.00)
1234	ZASLAWSKI JURI GEORGE	1234 GOLF COURSE PKWY Davenport, FL 33837	(\$450.00)
1419	SHARKEY MARGARET JANE	1419 GOLF COURSE PKWY Davenport, FL 33837	(\$1,340.00)
235	Matthew Kane & Tamra Kane	235 GOLF COURSE PKWY Davenport, FL 33837	(\$25.00)
306	CHANCIO JOSEPH	306 GOLF COURSE PKWY Davenport, FL 33837	(\$500.00)
602	Robert Dantuono & Susan Walker	602 GOLF COURSE PKWY Davenport, FL 33837	(\$25.00)
632	Adam G Bragg & Leigh A Bragg	632 GOLF COURSE PKWY Davenport, FL 33837	(\$25.00)
642	LAWRIE MARGARET	642 GOLF COURSE PKWY Davenport, FL 33837	(\$25.00)
948	MURYN JEFFREY J	948 GOLF COURSE PKWY Davenport, FL 33837	(\$650.00)
The Forest at Ridgewood Homeowners' Association, Inc Total		18	(\$5,057.00)

**Cash Disbursement**

The Forest at Ridgewood Homeowners' Association, Inc
11/1/2025 - 11/30/2025

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Date	Check #	Payee	Amount
10-1020-00 Pinnacle - Operating x2685			
11/03/2025	0	Jedi Management	\$978.00
		Invoice #: JediRecurring	
		68-6810-00 Accounting & Management - Jedi Management	\$978.00
11/03/2025	100014	KMVC Services LLC	\$1,100.00
		Invoice #: 2976	
		63-6305-00 KMVC Services LLC	\$200.00
		63-6317-00 KMVC Services LLC	\$650.00
		63-6320-00 KMVC Services LLC	\$250.00
11/10/2025	100015	Brother's Landscaping and More LLC	\$400.00
		Invoice #: 150	
		61-6105-00 Brother's Landscaping and More LLC	\$400.00
11/13/2025	0	Vanguard Management Group	\$2,175.60
		Invoice #: 260924	
		30-3100-00 Collection Fees - Account - 1326	\$25.00
		30-3100-00 Collection Fees - Account - 1418	\$25.00
		30-3100-00 Collection Fees - Account - 237	\$25.00
		30-3100-00 Collection Fees - Account - 642	\$25.00
		30-3100-00 Collection Fees - Account - 1020	\$25.00
		30-3100-00 Collection Fees - Account - 216	\$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 - 602	\$25.00
		30-3100-00 Collection Fees - Account - 1010	\$25.00
		30-3100-00 Collection Fees - Account - 1224	\$25.00
		30-3100-00 Collection Fees - Account - 131SP	\$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 - 908	\$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 - 217	\$25.00
		30-3100-00 Collection Fees - Account - 235	\$25.00
		30-3100-00 Collection Fees - Account - 948	\$25.00
		30-3100-00 Collection Fees - Account - 632	\$25.00
		30-3151-00 Demand Letter - Account - 48067	\$100.00
		30-3151-00 Demand Letter - Account - 401	\$100.00
		30-3151-00 Demand Letter - Account - 411	\$100.00
		30-3151-00 Demand Letter - Account - 510	\$100.00
		30-3151-00 Demand Letter - Account - 724	\$100.00
		30-3151-00 Demand Letter - Account - 948	\$100.00
		30-3151-00 Demand Letter - Account - 1429	\$100.00
		30-3151-00 Demand Letter - Account - 237	\$100.00
		30-3151-00 Demand Letter - Account - 246	\$100.00
		30-3151-00 Demand Letter - Account - 308	\$100.00
		30-3151-00 Demand Letter - Account - 347	\$100.00
		30-3151-00 Demand Letter - Account - 104	\$100.00
		30-3151-00 Demand Letter - Account - 113	\$100.00
		30-3151-00 Demand Letter - Account - 1327	\$100.00
		30-3151-00 Demand Letter - Account - 48066	\$100.00
		30-3151-00 Demand Letter - Account - 1409	\$100.00
		68-6805-00 Lockbox - Addendum	\$9.00
		68-6805-00 BWCopies/Scans - September Addendum	\$2.10
		68-6805-00 A/P Check - A/P Checks - August	\$7.00
		68-6805-00 A/P Check - A/P Checks - September	\$31.50
		68-6805-00 Manual Deposit - Scanned Checks - September	\$1.00
11/13/2025	0	Vanguard Management Group	\$200.00
		Invoice #: 261418	
		68-6810-00 Management Fee	\$200.00
11/13/2025	0	Vanguard Management Group	\$199.31

**Cash Disbursement**

The Forest at Ridgewood Homeowners' Association, Inc
11/1/2025 - 11/30/2025

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Date	Check #	Payee	Amount
Invoice #: 263258			
		30-3100-00 Collection Fees - Account - 602	\$25.00
		30-3100-00 Collection Fees - Account - 246	\$25.00
		30-3100-00 Collection Fees - Account - 48066	\$25.00
		30-3100-00 Collection Fees - Account - 1010	\$25.00
		30-3100-00 Collection Fees - Account - 207	\$25.00
		30-3100-00 Collection Fees - Account - 104	\$25.00
		68-6805-00 Lockbox - Addendum	\$6.00
		68-6805-00 BWCopies/Scans - Addendum	\$23.70
		68-6805-00 Postage - October Addendum	\$0.86
		68-6805-00 A/P Check - A/P Checks - October	\$17.50
		68-6805-00 Std Envelope - October Addendum	\$0.25
		68-6805-00 Manual Deposit - Scanned Checks - October	\$1.00
11/24/2025			\$1,777.00
		12-1937-00 Transfer to Pinnacle Reserve 2719; Funds Transfer	\$1,777.00
11/06/2025	0	Polk County Utilities	\$312.56
Invoice #: 2014.11.2025			
		67-6710-00 Water & Sewer	\$312.56
11/21/2025	0	Duke Energy	\$318.26
Invoice #: 1613.11.2025			
		67-6705-00 Electricity	\$318.26
11/21/2025	0	Duke Energy	\$813.34
Invoice #: 3222.11.2025			
		67-6705-00 Electricity	\$813.34
Account Totals			# Checks: 9
			\$8,274.07
Association Totals			# Checks: 9
			\$8,274.07

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 11/1/2025 - 11/30/2025

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Account No	Description				Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685				(\$15,538.61)	\$26,965.88	\$9,087.41	\$2,339.86
Date	GL Ref #	Debit	Credit	Description				
11/03/2025	4759977	\$ -	\$ 978.00	Pinnacle - Operating x2685 Inv # JediRecurring; Jedi Management Chk # 0 Inv: JediRecurring Jedi Management				
11/03/2025	4761351	-	1,100.00	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100014 Inv: 2976 KMVC Services LLC				
11/03/2025	4761456	42.00	-	Deposit from batch 136821				
11/06/2025	4799219	-	312.56	Pinnacle - Operating x2685 Inv # 2014.11.2025; Polk County Utilities Chk # 0 Inv: 2014.11.2025 Polk County Utilities				
11/07/2025	4766732	500.00	-	Deposit from batch 137167				
11/10/2025	4768507	-	400.00	Pinnacle - Operating x2685; Brother's Landscaping and More LLC Chk # 100015 Inv: 150 Brother's Landscaping and More LLC				
11/13/2025	4773262	-	2,175.60	Pinnacle - Operating x2685 Inv # 260924; Vanguard Management Group Chk # 0 Inv: 260924 Vanguard Management Group				
11/13/2025	4773264	-	200.00	Pinnacle - Operating x2685 Inv # 261418; Vanguard Management Group Chk # 0 Inv: 261418 Vanguard Management Group				
11/13/2025	4773266	-	199.31	Pinnacle - Operating x2685 Inv # 263258; Vanguard Management Group Chk # 0 Inv: 263258 Vanguard Management Group				
11/13/2025	4775761	500.00	-	Deposit from batch 137425				
11/19/2025	4779161	25,000.54	-	Reclass Chase Deposits				
11/21/2025	4799221	-	813.34	Pinnacle - Operating x2685 Inv # 3222.11.2025; Duke Energy Chk # 1006 Inv: 3222.11.2025 Duke Energy				
11/21/2025	4799223	-	318.26	Pinnacle - Operating x2685 Inv # 1613.11.2025; Duke Energy Chk # 0 Inv: 1613.11.2025 Duke Energy				
11/21/2025	4799221	813.34	-	Pinnacle - Operating x2685 Inv # 3222.11.2025 (Reversal); Duke Energy Chk # 1006 Inv: 3222.11.2025 Duke Energy				
11/21/2025	4799231	-	813.34	Pinnacle - Operating x2685 Inv # 3222.11.2025; Duke Energy Chk # 0 Inv: 3222.11.2025 Duke Energy				
11/24/2025	4781257	-	1,777.00	Funds Transfer				
11/24/2025	4781440	110.00	-	Deposit from batch 137770				
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				993.69	-	496.82	496.87
Date	GL Ref #	Debit	Credit	Description				
11/24/2025	4781259	\$ -	\$ 496.82	Prepaid Insurance				
12-1937-00	CL Reserve: Pinnacle - Reserve x2719				12,808.79	1,790.46	-	14,599.25
Date	GL Ref #	Debit	Credit	Description				
11/24/2025	4781257	\$ 1,777.00	\$ -	Funds Transfer				
11/28/2025	4783234	13.46	-	Interest				
12-1996-00	Due to Reserves				5,000.00	-	-	5,000.00
Date	GL Ref #	Debit	Credit	Description				
13-1110-00	Delinquent Assessments				9,000.00	-	1,000.00	8,000.00
Date	GL Ref #	Debit	Credit	Description				
11/07/2025	4766732	\$ -	\$ 500.00	Deposit from batch 137167				
11/13/2025	4775761	-	500.00	Deposit from batch 137425				
20-2050-00	Accounts Payable				-	8,123.75	8,123.75	-
Date	GL Ref #	Debit	Credit	Description				
11/03/2025	4759975	\$ -	\$ 978.00	Accounts Payable Inv # JediRecurring Inv: JediRecurring Jedi Management				
11/03/2025	4759977	978.00	-	Accounts Payable Inv # JediRecurring; Jedi Management Chk # 0 Inv: JediRecurring Jedi Management				
11/03/2025	4761347	-	1,100.00	Accounts Payable Inv # 2976 Inv: 2976 KMVC Services LLC				
11/03/2025	4761351	1,100.00	-	Accounts Payable Inv # 2976; KMVC Services LLC Chk # 100014				

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 11/1/2025 - 11/30/2025

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
	Inv: 2976 KMVC Services LLC				
11/06/2025	4799213 -	312.56	Accounts Payable Inv # 2014.11.2025		
	Inv: 2014.11.2025 Polk County Utilities				
11/06/2025	4799219 312.56 -		Accounts Payable Inv # 2014.11.2025; Polk County Utilities Chk # 0		
	Inv: 2014.11.2025 Polk County Utilities				
11/10/2025	4768505 -	400.00	Accounts Payable Inv # 150		
	Inv: 150 Brother's Landscaping and More LLC				
11/10/2025	4768507 400.00 -		Accounts Payable Inv # 150; Brother's Landscaping and More LLC Chk # 100015		
	Inv: 150 Brother's Landscaping and More LLC				
11/13/2025	4773204 -	2,175.60	Accounts Payable Inv # 260924		
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773247 -	200.00	Accounts Payable Inv # 261418		
	Inv: 261418 Vanguard Management Group				
11/13/2025	4773249 -	199.31	Accounts Payable Inv # 263258		
	Inv: 263258 Vanguard Management Group				
11/13/2025	4773262 2,175.60 -		Accounts Payable Inv # 260924; Vanguard Management Group Chk # 0		
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773264 200.00 -		Accounts Payable Inv # 261418; Vanguard Management Group Chk # 0		
	Inv: 261418 Vanguard Management Group				
11/13/2025	4773266 199.31 -		Accounts Payable Inv # 263258; Vanguard Management Group Chk # 0		
	Inv: 263258 Vanguard Management Group				
11/21/2025	4799215 -	813.34	Accounts Payable Inv # 3222.11.2025		
	Inv: 3222.11.2025 Duke Energy				
11/21/2025	4799217 -	318.26	Accounts Payable Inv # 1613.11.2025		
	Inv: 1613.11.2025 Duke Energy				
11/21/2025	4799221 813.34 -		Accounts Payable Inv # 3222.11.2025; Duke Energy Chk # 1006		
	Inv: 3222.11.2025 Duke Energy				
11/21/2025	4799223 318.26 -		Accounts Payable Inv # 1613.11.2025; Duke Energy Chk # 0		
	Inv: 1613.11.2025 Duke Energy				
11/21/2025	4799221 -	813.34	Accounts Payable Inv # 3222.11.2025 (Reversal); Duke Energy Chk # 1006		
	Inv: 3222.11.2025 Duke Energy				
11/21/2025	4799215 813.34 -		Accounts Payable Inv # 3222.11.2025 (Reversal - voided check); Duke Energy Chk # 1006		
	Inv: 3222.11.2025 Duke Energy				
11/21/2025	4799229 -	813.34	Accounts Payable Inv # 3222.11.2025		
	Inv: 3222.11.2025 Duke Energy				
11/21/2025	4799231 813.34 -		Accounts Payable Inv # 3222.11.2025; Duke Energy Chk # 0		
	Inv: 3222.11.2025 Duke Energy				
20-2052-00	Accrued Expense	(650.00)	-	-	(650.00)
Date	GL Ref #	Debit	Credit	Description	
20-2080-00	Owner Assessments Paid Early	(4,905.00)	-	152.00	(5,057.00)
Date	GL Ref #	Debit	Credit	Description	
11/03/2025	4761456	\$ -	\$ 42.00	Deposit from batch 136821	
11/24/2025	4781440	-	110.00	Deposit from batch 137770	
20-2094-00	Unearned Assessments	(13,958.35)	6,833.33	-	(7,125.02)
Date	GL Ref #	Debit	Credit	Description	
11/24/2025	4781259	\$ 6,833.33	\$ -	Unearned Assessments	
27-2700-00	General/Contingency Reserves	(17,770.00)	-	1,777.00	(19,547.00)
Date	GL Ref #	Debit	Credit	Description	
11/24/2025	4781259	\$ -	\$ 1,777.00	General/Contingency Reserves	
27-2799-00	CL Reserve: Interest Earned on Reserves	(38.79)	-	13.46	(52.25)
Date	GL Ref #	Debit	Credit	Description	
11/30/2025	4799233	\$ -	\$ 13.46	Pinnacle Reserve Interest	

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
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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	
30-3030-00	Owner Assessments	(68,541.65)	-	6,833.33	(75,374.98)
Date	GL Ref #	Debit	Credit	Description	
11/24/2025	4781259	\$ -	\$ 6,833.33	Owner Assessments	
30-3100-00	Late Fees to Owners	919.00	675.00	-	1,594.00
Date	GL Ref #	Debit	Credit	Description	
11/13/2025	4773204	\$ 25.00	\$ -	Collection Fees - Account - 612 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 632 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 908 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 167 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 207 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 217 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 225 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 235 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 602 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 1010 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 1224 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 131SP Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 1326 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 1418 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 237 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 642 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 1020 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 216 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 235 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 948 Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	25.00	-	Collection Fees - Account - 632 Inv: 260924 Vanguard Management Group	
11/13/2025	4773249	25.00	-	Collection Fees - Account - 602 Inv: 263258 Vanguard Management Group	
11/13/2025	4773249	25.00	-	Collection Fees - Account - 246 Inv: 263258 Vanguard Management Group	
11/13/2025	4773249	25.00	-	Collection Fees - Account - 48066	

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11/13/2025	4773249	25.00	-		
	Inv: 263258 Vanguard Management Group				
11/13/2025	4773249	25.00	-		
	Collection Fees - Account - 1010				
11/13/2025	4773249	25.00	-		
	Inv: 263258 Vanguard Management Group				
11/13/2025	4773249	25.00	-		
	Collection Fees - Account - 207				
	Inv: 263258 Vanguard Management Group				
11/13/2025	4773249	25.00	-		
	Collection Fees - Account - 104				
	Inv: 263258 Vanguard Management Group				
30-3131-00	Interest Income - Reserves	(22.84)	-	13.46	(36.30)
Date	GL Ref #	Debit	Credit	Description	
11/28/2025	4783234	\$ -	\$ 13.46	Interest	
30-3151-00	Legal Income - Owner	(100.00)	1,600.00	-	1,500.00
Date	GL Ref #	Debit	Credit	Description	
11/13/2025	4773204	\$ 100.00	\$ -	Demand Letter - Account - 48067	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 401	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 411	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 510	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 724	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 948	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 347	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 104	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 113	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 1327	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 48066	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 1409	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 1429	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 237	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 246	
	Inv: 260924 Vanguard Management Group				
11/13/2025	4773204	100.00	-	Demand Letter - Account - 308	
	Inv: 260924 Vanguard Management Group				
30-3200-00	Miscellaneous Income	-	-	25,000.54	(25,000.54)
Date	GL Ref #	Debit	Credit	Description	
11/19/2025	4779161	\$ -	\$ 25,000.54	Reclass Chase Deposits	
61-6105-00	Grounds/ Landscaping Contract	2,350.00	400.00	-	2,750.00
Date	GL Ref #	Debit	Credit	Description	
11/10/2025	4768505	\$ 400.00	\$ -	Brother's Landscaping and More LLC	
	Inv: 150 Brother's Landscaping and More LLC				
63-6305-00	General Maintenance	4,138.04	200.00	-	4,338.04
Date	GL Ref #	Debit	Credit	Description	
11/03/2025	4761347	\$ 200.00	\$ -	KMVC Services LLC	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
Inv: 2976 KMVC Services LLC					
63-6317-00	Pool Maintenance Contract	5,200.00	650.00	-	5,850.00
Date	GL Ref #	Debit	Credit	Description	
11/03/2025	4761347	\$ 650.00	\$ -	KMVC Services LLC Inv: 2976 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	5,055.00	250.00	-	5,305.00
Date	GL Ref #	Debit	Credit	Description	
11/03/2025	4761347	\$ 250.00	\$ -	KMVC Services LLC Inv: 2976 KMVC Services LLC	
65-6520-00	Insurance	4,968.20	496.82	-	5,465.02
Date	GL Ref #	Debit	Credit	Description	
11/24/2025	4781259	\$ 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	11,630.68	1,944.94	813.34	12,762.28
Date	GL Ref #	Debit	Credit	Description	
11/21/2025	4799215	\$ 813.34	\$ -	Electricity Inv: 3222.11.2025 Duke Energy	
11/21/2025	4799217	318.26	-	Electricity Inv: 1613.11.2025 Duke Energy	
11/21/2025	4799215	-	813.34	Electricity (Reversal - voided check); Duke Energy Chk # 1006 Inv: 3222.11.2025 Duke Energy	
11/21/2025	4799229	813.34	-	Electricity Inv: 3222.11.2025 Duke Energy	
67-6710-00	Water & Sewer	8,953.16	312.56	-	9,265.72
Date	GL Ref #	Debit	Credit	Description	
11/06/2025	4799213	\$ 312.56	\$ -	Water & Sewer Inv: 2014.11.2025 Polk County Utilities	
67-6715-00	Trash & Garbage	240.00	-	-	240.00
Date	GL Ref #	Debit	Credit	Description	
68-6805-00	Office/Administrative/Postage	9,044.57	99.91	-	9,144.48
Date	GL Ref #	Debit	Credit	Description	
11/13/2025	4773204	\$ 9.00	\$ -	Lockbox - Addendum Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	2.10	-	BWCopies/Scans - September Addendum Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	7.00	-	A/P Check - A/P Checks - August Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	31.50	-	A/P Check - A/P Checks - September Inv: 260924 Vanguard Management Group	
11/13/2025	4773204	1.00	-	Manual Deposit - Scanned Checks - September Inv: 260924 Vanguard Management Group	
11/13/2025	4773249	6.00	-	Lockbox - Addendum Inv: 263258 Vanguard Management Group	
11/13/2025	4773249	23.70	-	BWCopies/Scans - Addendum Inv: 263258 Vanguard Management Group	
11/13/2025	4773249	0.86	-	Postage - October Addendum Inv: 263258 Vanguard Management Group	

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11/13/2025	4773249	\$ 17.50	\$ -	A/P Check - A/P Checks - October Inv: 263258 Vanguard Management Group	
11/13/2025	4773249	0.25	-	Std Envelope - October Addendum Inv: 263258 Vanguard Management Group	
11/13/2025	4773249	1.00	-	Manual Deposit - Scanned Checks - October Inv: 263258 Vanguard Management Group	
68-6810-00	Accounting & Management	12,305.00	1,178.00	-	13,483.00
Date	GL Ref #	Debit	Credit	Description	
11/03/2025	4759975	\$ 978.00	\$ -	Accounting & Management - Jedi Management Inv: JediRecurring Jedi Management	
11/13/2025	4773247	200.00	-	Management Fee Inv: 261418 Vanguard Management Group	
97-9700-00	CL Reserve: General/Contingency Reserve:	17,770.00	1,777.00	-	19,547.00
Date	GL Ref #	Debit	Credit	Description	
11/24/2025	4781259	\$ 1,777.00	\$ -	General/Contingency Reserves	
97-9799-00	Reserve Interest	22.84	13.46	-	36.30
Date	GL Ref #	Debit	Credit	Description	
11/30/2025	4799233	\$ 13.46	\$ -	Pinnacle Reserve Interest	
Totals:		\$0.00	\$53,311.11	\$53,311.11	\$0.00



Bank Account Reconciliation
The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Operating 2685 (End: 11/30/2025)

Date: 12/9/2025
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Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
10/14/2025		Deposit from batch 135924		53	\$500.00
Total Uncleared					\$500.00

Pinnacle Operating 2685 Summary		
Ending Account Balance:	\$	2,339.86
Uncleared Items:	\$	500.00
Adjusted Balance:	\$	1,839.86
Bank Ending Balance:	\$	1,839.86
Difference:	\$	-

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Reserve 2719 (End: 11/30/2025)

Date: 12/9/2025
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Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Pinnacle Reserve 2719 Summary

Ending Account Balance:	\$ 14,599.25
Uncleared Items:	\$-
Adjusted Balance:	\$ 14,599.25
Bank Ending Balance:	\$ 14,599.25
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

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 11/03/25

\$10,144.43

Balance 11/30/25

\$1,839.86

Summary



Credits +\$1,152.00

Interest +\$0.00

Debits -\$9,456.57

Credit Transactions

Credits

11/03	PAYABLI DEPOSIT TRANSFER 869335335 WFMSPPROPAY The Forest at Ridgewood	42.00
11/07	PAYABLI DEPOSIT TRANSFER 871643924 WFMSPPROPAY The Forest at Ridgewood	500.00
11/12	PAYABLI DEPOSIT TRANSFER 872662469 WFMSPPROPAY The Forest at Ridgewood	500.00
11/24	Remote Deposit	110.00
Total Credits		\$1,152.00

Debit Transactions

Other Debits

11/04	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	978.00
11/06	POLK COUNTY UTIL UT BILL 3596000809 THE FOREST AT RIDGEWOOD	312.56
11/17	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	199.31
11/17	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
11/17	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	813.34
11/17	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	2,175.60
11/21	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	318.26
11/26	The Forest at Ri CincXfer D26252 2593247166 Pinnacle Operating 268	1,777.00



Member
FDIC



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

Checks		
11/04	Check 100011	1,182.50
11/17	Check 100014 *	1,100.00
11/18	Check 100015	400.00
(*) Indicates gap in check number sequenece		
Total Debits		\$9,456.57

Average Balance This Statement	\$5,758.55	Annual Percentage Yield Earned	
Interest Earned This Period	\$0.00	Days in Period	28
Interest Paid Year to Date	\$0.00	Interest Paid	\$0.00

Daily Balance Information					
Date	Balance	Date	Balance	Date	Balance
11/03	10,186.43	11/12	8,713.37	11/24	3,616.86
11/04	8,025.93	11/17	4,225.12	11/26	1,839.86
11/06	7,713.37	11/18	3,825.12		
11/07	8,213.37	11/21	3,506.86		

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Credit

\$110.00

Date/Time: 11/24/2025 2:47 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank

The Forest at Ridgewood Homeowners' Association, Inc.

R/T

Account

TC

Amount

054008637

890109992685

80

\$110.00

#011/24/2025\$110.00

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

#2919

Pinnacle Bank
150 3rd Avenue South
Nashville, TN 37201

100011

DATE: 09/17/2025

PAY TO: KMVC Services LLC

\$ 1,182.50

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

DOLLARS

memo: Inv 2919

Guhiel

1000 1 1 # 10640086 3 7 # 800 10999 268 5

#10001111/04/2025\$1,182.50

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

#2976

Pinnacle Bank
150 3rd Avenue South
Nashville, TN 37201

100014

DATE: 11/03/2025

PAY TO: KMVC Services LLC

\$ 1,100.00

THE ORDER OF: One Thousand One Hundred Dollars and Zero Cents

DOLLARS

memo: Inv 2976

Guhiel

1000 1 4 # 10640086 3 7 # 800 10999 268 5

#10001411/17/2025\$1,100.00

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

Pinnacle Bank
150 3rd Avenue South
Nashville, TN 37201

100015

DATE: 11/18/2025

PAY TO: Brother's Landscaping and More LLC

\$ 400.00

THE ORDER OF: Four Hundred Dollars and Zero Cents

DOLLARS

memo: Inv 150

Guhiel

1000 1 5 # 10640086 3 7 # 800 10999 268 5

#10001511/18/2025\$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 11/03/25
\$12,808.79

Summary



Balance 11/30/25
\$14,599.25

Credits +\$1,777.00
Interest +\$13.46
Debits -\$0.00

Credit Transactions

Credits

11/26 The Forest at Ri CincXfer 2593247166 FORESTR12	1,777.00
Total Credits	\$1,777.00

Interest

11/30 Interest Deposit	13.46
Total Interest Paid	\$13.46

Average Balance This Statement	\$13,126.11	Annual Percentage Yield Earned	1.26%
Interest Earned This Period	\$12.59	Days in Period	28
2025 Interest Paid	\$36.30	Interest Paid	\$13.46

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
11/03	12,808.79	11/26	14,585.79	11/30	14,599.25



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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
(11/1/2025 - 11/30/2025)

Date:12/9/2025

Time:1:32 pm

Page:1

Account No:	New Owner	Previous Owner	Posting Date	Settlement Date
121SP	Kevin Hevener Elizabeth Kent Hevener & Ann Willis 121 SAND PINE LN	WOOD INEZ G ESTATE OF	11/03/2025	10/10/2025

Resale Amount:

\$0.00

The Forest at Ridgewood Homeowners' Association, Inc Count

1