



Financial Report Package

December 2025

Prepared for

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

Vanguard Management Group



Balance Sheet

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 12/31/2025

Date: 1/9/2026
Time: 3:57 pm
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	Operating		Reserve		Total
Assets					
Current Assets					
Pinnacle - Operating x2685	\$	677.93	\$	-	\$ 677.93
Due To Operating From Reserves		(5,000.00)		-	(5,000.00)
Total: Current Assets	\$	(4,322.07)	\$	-	\$ (4,322.07)
Reserves					
CL Reserve: Pinnacle - Reserve x2719		-		16,391.75	16,391.75
Due to Reserves		-		5,000.00	5,000.00
Total: Reserves	\$	-	\$	21,391.75	\$ 21,391.75
Accounts Receivable					
Delinquent Assessments		8,000.00		-	8,000.00
Total: Accounts Receivable	\$	8,000.00	\$	-	\$ 8,000.00
Total: Assets	\$	3,677.93	\$	21,391.75	\$ 25,069.68
Liabilities & Equity					
Current Liabilities					
Accrued Expense		1,050.00		-	1,050.00
Owner Assessments Paid Early		8,849.00		-	8,849.00
Unearned Assessments		291.65		-	291.65
Total: Current Liabilities	\$	10,190.65	\$	-	\$ 10,190.65
Reserve					
General/Contingecy Reserves		-		21,324.00	21,324.00
CL Reserve: Interest Earned on Reserves		-		67.75	67.75
Total: Reserve	\$	-	\$	21,391.75	\$ 21,391.75
Equity					
Surplus (Deficit) - Prior Yrs		(1,728.00)		-	(1,728.00)
Total: Equity	\$	(1,728.00)	\$	-	\$ (1,728.00)
Net Income Gain/Loss		(4,784.72)		-	(4,784.72)
Total: Liabilities & Equity	\$	3,677.93	\$	21,391.75	\$ 25,069.68



Income Statement - Operating
The Forest at Ridgewood Homeowners' Association, Inc
12/31/2025

Date: 1/9/2026
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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	\$ 6,833.37	\$ 6,833.37	\$ -	\$ 82,208.35	\$ 82,000.00	\$ 208.35	\$ 82,000.00
3100-00 Late Fees to Owners	-	-	-	(1,594.00)	-	(1,594.00)	-
3131-00 Interest Income - Reserves	15.50	-	15.50	51.80	-	51.80	-
3151-00 Legal Income - Owner	-	-	-	(1,500.00)	-	(1,500.00)	-
3200-00 Miscellaneous Income	-	-	-	25,000.54	-	25,000.54	-
Total Income	\$ 6,848.87	\$ 6,833.37	\$ 15.50	\$104,166.69	\$ 82,000.00	\$22,166.69	\$ 82,000.00
Total OPERATING INCOME	\$ 6,848.87	\$ 6,833.37	\$ 15.50	\$104,166.69	\$ 82,000.00	\$ 22,166.69	\$ 82,000.00
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	400.00	350.00	(50.00)	3,150.00	4,200.00	1,050.00	4,200.00
Total Grounds Maintenance	\$ 400.00	\$ 350.00	(\$ 50.00)	\$ 3,150.00	\$ 4,200.00	\$1,050.00	\$ 4,200.00
General Maintenance							
6305-00 General Maintenance	200.00	500.00	300.00	4,538.04	6,000.00	1,461.96	6,000.00
6317-00 Pool Maintenance Contract	650.00	650.00	-	6,500.00	7,800.00	1,300.00	7,800.00
6318-00 Pool/Spa Repair	-	150.00	150.00	2,575.00	1,800.00	(775.00)	1,800.00
6320-00 Janitorial / Maint Contract	250.00	250.00	-	5,555.00	3,000.00	(2,555.00)	3,000.00
Total General Maintenance	\$ 1,100.00	\$ 1,550.00	\$ 450.00	\$ 19,168.04	\$ 18,600.00	(\$568.04)	\$ 18,600.00
Administrative Expenses							
6520-00 Insurance	496.87	557.50	60.63	5,961.89	6,690.00	728.11	6,690.00
6525-00 Legal & Collections	-	200.00	200.00	11,611.45	2,400.00	(9,211.45)	2,400.00
6530-00 Professional Fees, Tax Prep	-	25.00	25.00	-	300.00	300.00	300.00
6540-00 Licenses & Fees	-	25.00	25.00	150.57	300.00	149.43	300.00
6541-00 Annual Corporate Report	-	-	-	61.25	-	(61.25)	-
6542-00 Fees Payable To The Division	-	5.87	5.87	-	70.00	70.00	70.00
Total Administrative Expenses	\$ 496.87	\$ 813.37	\$ 316.50	\$ 17,785.16	\$ 9,760.00	(\$8,025.16)	\$ 9,760.00
Utilities							
6705-00 Electricity	1,103.76	1,185.00	81.24	13,866.04	14,220.00	353.96	14,220.00
6710-00 Water & Sewer	228.66	140.00	(88.66)	9,494.38	1,680.00	(7,814.38)	1,680.00
6715-00 Trash & Garbage	-	-	-	240.00	-	(240.00)	-
Total Utilities	\$ 1,332.42	\$ 1,325.00	(\$ 7.42)	\$ 23,600.42	\$ 15,900.00	(\$7,700.42)	\$ 15,900.00
Professional Fees							
6805-00 Office/Administrative/Postage	33.50	75.00	41.50	9,177.98	900.00	(8,277.98)	900.00
6810-00 Accounting & Management	1,211.01	943.00	(268.01)	14,694.01	11,316.00	(3,378.01)	11,316.00
Total Professional Fees	\$ 1,244.51	\$ 1,018.00	(\$ 226.51)	\$ 23,871.99	\$ 12,216.00	(\$11,655.99)	\$ 12,216.00
Reserve							
9700-00 CL Reserve:	1,777.00	1,777.00	-	21,324.00	21,324.00	-	21,324.00
General/Contingency Reserves							
9799-00 Reserve Interest	15.50	-	(15.50)	51.80	-	(51.80)	-
Total Reserve	\$ 1,792.50	\$ 1,777.00	(\$ 15.50)	\$ 21,375.80	\$ 21,324.00	(\$51.80)	\$ 21,324.00
Total OPERATING EXPENSE	\$ 6,366.30	\$ 6,833.37	\$ 467.07	\$108,951.41	\$ 82,000.00	(\$ 26,951.41)	\$ 82,000.00
Net Income:	\$ 482.57	\$ 0.00	\$ 482.57	(\$ 4,784.72)	\$ 0.00	(\$ 4,784.72)	\$ 0.00



Income Statement Summary - Operating
The Forest at Ridgewood Homeowners' Association, Inc
Fiscal Period: December 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	\$ 6,833.37	\$ 82,208.35
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	15.50	51.80
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	6,848.87	104,166.69
Total OPERATING INCOME	-	-	-	-	34,381.00	6,833.38	6,833.39	7,714.31	5,164.17	6,819.24	29,572.33	6,848.87	104,166.69
OPERATING EXPENSE													
Grounds Maintenance													
6105-00 Grounds/Landscaping Contract	-	-	-	-	1,150.00	-	-	400.00	400.00	400.00	400.00	400.00	3,150.00
Total Grounds Maintenance	-	-	-	-	1,150.00	-	-	400.00	400.00	400.00	400.00	400.00	3,150.00
General Maintenance													
6305-00 General Maintenance	-	-	-	-	1,530.54	-	805.00	1,200.00	602.50	-	200.00	200.00	4,538.04
6317-00 Pool Maintenance Contract	-	-	-	-	1,950.00	-	1,950.00	-	650.00	650.00	650.00	650.00	6,500.00
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	250.00	5,555.00
Total General Maintenance	-	-	-	-	9,378.04	-	3,787.50	1,200.00	1,502.50	1,100.00	1,100.00	1,100.00	19,168.04
Administrative Expenses													
6520-00 Insurance	-	-	-	-	2,484.10	496.82	496.82	496.82	496.82	496.82	496.82	496.87	5,961.89
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	496.87	17,785.16
Utilities													
6705-00 Electricity	-	-	-	-	5,194.15	286.24	343.53	304.84	3,739.81	1,762.11	1,131.60	1,103.76	13,866.04
6710-00 Water & Sewer	-	-	-	-	886.79	(110.08)	220.16	2,877.36	4,668.67	410.26	312.56	228.66	9,494.38
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	1,332.42	23,600.42
Professional Fees													
6805-00 Office/Administrative/Postage	-	-	-	-	8,276.59	-	584.49	143.59	39.90	-	99.91	33.50	9,177.98
6810-00 Accounting & Management	-	-	-	-	6,615.00	978.00	1,178.00	1,178.00	1,178.00	1,178.00	1,178.00	1,211.01	14,694.01
Total Professional Fees	-	-	-	-	14,891.59	978.00	1,762.49	1,321.59	1,217.90	1,178.00	1,277.91	1,244.51	23,871.99



Income Statement Summary - Operating

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: December 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	\$1,777.00	\$21,324.00
General/Contingency													
Reserves													
9799-00 Reserve Interest	-	-	-	-	-	0.05	0.06	5.98	5.84	10.91	13.46	15.50	51.80
Total Reserve	-	-	-	-	8,885.00	1,777.05	1,777.06	1,782.98	1,782.84	1,787.91	1,790.46	1,792.50	21,375.80
Total OPERATING EXPENSE	-	-	-	-	52,224.87	5,884.03	8,639.63	8,383.59	13,808.54	7,135.10	6,509.35	6,366.30	108,951.41
Net Income:	-	-	-	-	(17,843.87)	949.35	(1,806.24)	(669.28)	(8,644.37)	(315.86)	23,062.98	482.57	(4,784.72)



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 12/31/2025

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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: 12/31/2025

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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: 12/31/2025

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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)
125	VAN HORNE DWIGHT	125 BOXWOOD DR Davenport, FL 33837	(\$500.00)
135	STONE MARCIA LEE	135 BOXWOOD DR Davenport, FL 33837	(\$500.00)
145	WILSON JAMES	145 BOXWOOD DR Davenport, FL 33837	(\$250.00)
216	CASTILLO ANTONIO	216 BOXWOOD DR Davenport, FL 33837	(\$25.00)
217	Timothy Beugel & Tara Beugel	217 BOXWOOD DR Davenport, FL 33837	(\$84.00)
237	BURKART ROBERT F	237 BOXWOOD DR Davenport, FL 33837	(\$125.00)
246	AQUINO ALBERT	246 BOXWOOD DR Davenport, FL 33837	(\$125.00)
329	US Bank National Association As Legal Title Trustee	329 BOXWOOD DR Davenport, FL 33837	(\$500.00)
1010	EAST SQUANTUM STREET NOMINEE TRUST & I	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)
142	BRICKEL THOMAS BRIAN	142 GOLF COURSE PKWY Davenport, FL 33837	(\$500.00)
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)
613	TAN EURILYN C	613 GOLF COURSE PKWY Davenport, FL 33837	(\$500.00)
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)
745	MUNOA CRISBEL	745 GOLF COURSE PKWY Davenport, FL 33837	(\$500.00)
918	CLAAR JAMES E AND WENDY E FAMILY TRUST	918 GOLF COURSE PKWY Davenport, FL 33837	(\$500.00)
948	MURYN JEFFREY J	948 GOLF COURSE PKWY Davenport, FL 33837	(\$650.00)
157	RIQUIER MATHEW JON	157 SOUTHERN PINE WAY Davenport, FL 33837	(\$500.00)
The Forest at Ridgewood Homeowners' Association, Inc Total		26	(\$8,849.00)

**Cash Disbursement**

The Forest at Ridgewood Homeowners' Association, Inc
12/1/2025 - 12/31/2025

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Date	Check #	Payee	Amount
10-1020-00 Pinnacle - Operating x2685			
12/01/2025	0	Vanguard Management Group	\$200.00
		Invoice #: 263858	
		68-6810-00 Management Fee	\$200.00
12/01/2025	0	Jedi Management	\$1,011.01
		Invoice #: JediRecurring	
		68-6810-00 Accounting & Management - Jedi Management	\$1,011.01
12/01/2025	100016	KMVC Services LLC	\$1,100.00
		Invoice #: 3001	
		63-6305-00 KMVC Services LLC	\$200.00
		63-6317-00 KMVC Services LLC	\$650.00
		63-6320-00 KMVC Services LLC	\$250.00
12/10/2025	0	Vanguard Management Group	\$33.50
		Invoice #: 264813	
		68-6805-00 Lockbox - Addendum	\$4.00
		68-6805-00 BWCopies/Scans - November Addendum	\$1.50
		68-6805-00 A/P Check - A/P Checks - October	\$7.00
		68-6805-00 A/P Check - A/P Checks - November	\$21.00
12/08/2025	0	Polk County Utilities	\$228.66
		Invoice #: 2014.12.2025	
		67-6710-00 Water & Sewer	\$228.66
12/15/2025	0	Duke Energy	\$840.39
		Invoice #: 3222.12.2025	
		67-6705-00 Electricity	\$840.39
12/18/2025	0	Duke Energy	\$263.37
		Invoice #: 1613.12.2025	
		67-6705-00 Electricity	\$263.37
12/31/2025			\$1,777.00
		12-1937-00 Transfer to Pinnacle Reserve 2719; December Monthly Reserve Contribution	\$1,777.00
Account Totals			# Checks: 7
			\$5,453.93
Association Totals			# Checks: 7
			\$5,453.93

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 12/1/2025 - 12/31/2025

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Account No	Description				Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685				\$2,339.86	\$3,792.00	\$5,453.93	\$677.93
Date	GL Ref #	Debit		Credit	Description			
12/01/2025	4784394	\$	-	\$	200.00	Pinnacle - Operating x2685 Inv # 263858; Vanguard Management Group Chk # 0 Inv: 263858 Vanguard Management Group		
12/01/2025	4784519		-		1,011.01	Pinnacle - Operating x2685 Inv # JediRecurring; Jedi Management Chk # 0 Inv: JediRecurring Jedi Management		
12/01/2025	4789390		-		1,100.00	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100016 Inv: 3001 KMVC Services LLC		
12/02/2025	4792349		42.00		-	Deposit from batch 138104		
12/05/2025	4795665		250.00		-	Deposit from batch 138214		
12/08/2025	4807222		-		228.66	Pinnacle - Operating x2685 Inv # 2014.12.2025; Polk County Utilities Chk # 0 Inv: 2014.12.2025 Polk County Utilities		
12/10/2025	4802306		-		33.50	Pinnacle - Operating x2685 Inv # 264813; Vanguard Management Group Chk # 0 Inv: 264813 Vanguard Management Group		
12/15/2025	4807230		-		840.39	Pinnacle - Operating x2685 Inv # 3222.12.2025; Duke Energy Chk # 0 Inv: 3222.12.2025 Duke Energy		
12/18/2025	4810694		-		263.37	Pinnacle - Operating x2685 Inv # 1613.12.2025; Duke Energy Chk # 0 Inv: 1613.12.2025 Duke Energy		
12/23/2025	4812707		500.00		-	Deposit from batch 138923		
12/29/2025	4815414		500.00		-	Deposit from batch 139059		
12/29/2025	4816009		500.00		-	Deposit from batch 139127		
12/30/2025	4816367		1,000.00		-	Deposit from batch 139106		
12/31/2025	4818211		1,000.00		-	Deposit from batch 139264		
12/31/2025	4837167		-		1,777.00	December Monthly Reserve Contribution		
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				496.87	-	496.87	-
Date	GL Ref #	Debit		Credit	Description			
12/31/2025	4837416	\$	-	\$	496.87	PPI Adjustment		
12-1937-00	CL Reserve: Pinnacle - Reserve x2719				14,599.25	1,792.50	-	16,391.75
Date	GL Ref #	Debit		Credit	Description			
12/31/2025	4818141	\$	15.50	\$	-	Interest		
12/31/2025	4837167		1,777.00		-	December Monthly Reserve Contribution		
12-1996-00	Due to Reserves				5,000.00	-	-	5,000.00
Date	GL Ref #	Debit		Credit	Description			
13-1110-00	Delinquent Assessments				8,000.00	-	-	8,000.00
Date	GL Ref #	Debit		Credit	Description			
20-2050-00	Accounts Payable				-	3,676.93	3,676.93	-
Date	GL Ref #	Debit		Credit	Description			
12/01/2025	4784145	\$	-	\$	200.00	Accounts Payable Inv # 263858 Inv: 263858 Vanguard Management Group		
12/01/2025	4784394		200.00		-	Accounts Payable Inv # 263858; Vanguard Management Group Chk # 0 Inv: 263858 Vanguard Management Group		
12/01/2025	4784517		-		1,011.01	Accounts Payable Inv # JediRecurring Inv: JediRecurring Jedi Management		
12/01/2025	4784519		1,011.01		-	Accounts Payable Inv # JediRecurring; Jedi Management Chk # 0 Inv: JediRecurring Jedi Management		
12/01/2025	4789386		-		1,100.00	Accounts Payable Inv # 3001 Inv: 3001 KMVC Services LLC		
12/01/2025	4789390		1,100.00		-	Accounts Payable Inv # 3001; KMVC Services LLC Chk # 100016 Inv: 3001 KMVC Services LLC		
12/08/2025	4807220		-		228.66	Accounts Payable Inv # 2014.12.2025 Inv: 2014.12.2025 Polk County Utilities		
12/08/2025	4807222		228.66		-	Accounts Payable Inv # 2014.12.2025; Polk County Utilities Chk # 0 Inv: 2014.12.2025 Polk County Utilities		



General Ledger Trial Balance with Details
The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 12/1/2025 - 12/31/2025

Date: 1/9/2026
Time: 3:57 pm
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12/10/2025	4802275 \$ - \$ 33.50 Accounts Payable Inv # 264813 Inv: 264813 Vanguard Management Group				
12/10/2025	4802306 33.50 - Accounts Payable Inv # 264813; Vanguard Management Group Chk # 0 Inv: 264813 Vanguard Management Group				
12/15/2025	4807228 - 840.39 Accounts Payable Inv # 3222.12.2025 Inv: 3222.12.2025 Duke Energy				
12/15/2025	4807230 840.39 - Accounts Payable Inv # 3222.12.2025; Duke Energy Chk # 0 Inv: 3222.12.2025 Duke Energy				
12/18/2025	4810692 - 263.37 Accounts Payable Inv # 1613.12.2025 Inv: 1613.12.2025 Duke Energy				
12/18/2025	4810694 263.37 - Accounts Payable Inv # 1613.12.2025; Duke Energy Chk # 0 Inv: 1613.12.2025 Duke Energy				
20-2052-00	Accrued Expense	(650.00)	-	400.00	(1,050.00)
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	4837418	\$ -	\$ 400.00	Landscaping Accrued Expense	
20-2080-00	Owner Assessments Paid Early	(5,057.00)	-	3,792.00	(8,849.00)
Date	GL Ref #	Debit	Credit	Description	
12/02/2025	4792349	\$ -	\$ 42.00	Deposit from batch 138104	
12/05/2025	4795665	-	250.00	Deposit from batch 138214	
12/23/2025	4812707	-	500.00	Deposit from batch 138923	
12/29/2025	4815414	-	500.00	Deposit from batch 139059	
12/29/2025	4816009	-	500.00	Deposit from batch 139127	
12/30/2025	4816367	-	1,000.00	Deposit from batch 139106	
12/31/2025	4818211	-	1,000.00	Deposit from batch 139264	
20-2094-00	Unearned Assessments	(7,125.02)	6,833.37	-	(291.65)
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	4837485	\$ 6,833.37	\$ -	Unearned Assessment Adj	
27-2700-00	General/Contingency Reserves	(19,547.00)	-	1,777.00	(21,324.00)
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	4837169	\$ -	\$ 1,777.00	General/Contingency Reserves	
27-2799-00	CL Reserve: Interest Earned on Reserves	(52.25)	-	15.50	(67.75)
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	4836653	\$ -	\$ 15.50	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	(75,374.98)	-	6,833.37	(82,208.35)
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	4837485	\$ -	\$ 6,833.37	Unearned Assessment Adj	
30-3100-00	Late Fees to Owners	1,594.00	-	-	1,594.00
Date	GL Ref #	Debit	Credit	Description	
30-3131-00	Interest Income - Reserves	(36.30)	-	15.50	(51.80)
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	4818141	\$ -	\$ 15.50	Interest	
30-3151-00	Legal Income - Owner	1,500.00	-	-	1,500.00
Date	GL Ref #	Debit	Credit	Description	
30-3200-00	Miscellaneous Income	(25,000.54)	-	-	(25,000.54)
Date	GL Ref #	Debit	Credit	Description	
61-6105-00	Grounds/ Landscaping Contract	2,750.00	400.00	-	3,150.00
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	4837418	\$ 400.00	\$ -	Landscaping Accrued Expense	
63-6305-00	General Maintenance	4,338.04	200.00	-	4,538.04
Date	GL Ref #	Debit	Credit	Description	
12/01/2025	4789386	\$ 200.00	\$ -	KMVC Services LLC Inv: 3001 KMVC Services LLC	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 12/1/2025 - 12/31/2025

Date: 1/9/2026
Time: 3:57 pm
Page: 3

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
63-6317-00	Pool Maintenance Contract	\$5,850.00	\$650.00	\$-	\$6,500.00
Date	GL Ref #	Debit	Credit	Description	
12/01/2025	4789386	\$ 650.00	\$ -	KMVC Services LLC Inv: 3001 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	5,305.00	250.00	-	5,555.00
Date	GL Ref #	Debit	Credit	Description	
12/01/2025	4789386	\$ 250.00	\$ -	KMVC Services LLC Inv: 3001 KMVC Services LLC	
65-6520-00	Insurance	5,465.02	496.87	-	5,961.89
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	4837416	\$ 496.87	\$ -	PPI Adjustment	
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	12,762.28	1,103.76	-	13,866.04
Date	GL Ref #	Debit	Credit	Description	
12/15/2025	4807228	\$ 840.39	\$ -	Electricity Inv: 3222.12.2025 Duke Energy	
12/18/2025	4810692	263.37	-	Electricity Inv: 1613.12.2025 Duke Energy	
67-6710-00	Water & Sewer	9,265.72	228.66	-	9,494.38
Date	GL Ref #	Debit	Credit	Description	
12/08/2025	4807220	\$ 228.66	\$ -	Water & Sewer Inv: 2014.12.2025 Polk County Utilities	
67-6715-00	Trash & Garbage	240.00	-	-	240.00
Date	GL Ref #	Debit	Credit	Description	
68-6805-00	Office/Administrative/Postage	9,144.48	33.50	-	9,177.98
Date	GL Ref #	Debit	Credit	Description	
12/10/2025	4802275	\$ 21.00	\$ -	A/P Check - A/P Checks - November Inv: 264813 Vanguard Management Group	
12/10/2025	4802275	7.00	-	A/P Check - A/P Checks - October Inv: 264813 Vanguard Management Group	
12/10/2025	4802275	1.50	-	BWCopies/Scans - November Addendum Inv: 264813 Vanguard Management Group	
12/10/2025	4802275	4.00	-	Lockbox - Addendum Inv: 264813 Vanguard Management Group	
68-6810-00	Accounting & Management	13,483.00	1,211.01	-	14,694.01
Date	GL Ref #	Debit	Credit	Description	
12/01/2025	4784145	\$ 200.00	\$ -	Management Fee Inv: 263858 Vanguard Management Group	
12/01/2025	4784517	1,011.01	-	Accounting & Management - Jedi Management Inv: JediRecurring Jedi Management	
97-9700-00	CL Reserve: General/Contingency Reserve:	19,547.00	1,777.00	-	21,324.00
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	4837169	\$ 1,777.00	\$ -	CL Reserve: General/Contingency Reserves	
97-9799-00	Reserve Interest	36.30	15.50	-	51.80
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	4836653	\$ 15.50	\$ -	Pinnacle Reserve Interest	

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 12/1/2025 - 12/31/2025

Date: 1/9/2026
Time: 3:57 pm
Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
	Totals:	\$0.00	\$22,461.10	\$22,461.10	\$0.00



Bank Account Reconciliation
The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Operating 2685 (End: 12/31/2025)

Date: 1/9/2026
Time: 3:58 pm
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
10/14/2025		Deposit from batch 135924		53	\$500.00
12/31/2025		Transfer to Pinnacle Reserve 2719			(\$1,777.00)
Total Uncleared					(\$1,277.00)

Pinnacle Operating 2685 Summary		
Ending Account Balance:	\$	677.93
Uncleared Items:	(\$	1,277.00)
Adjusted Balance:	\$	1,954.93
Bank Ending Balance:	\$	1,954.93
Difference:	\$	-



Bank Account Reconciliation
The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Reserve 2719 (End: 12/31/2025)

Date: 1/9/2026
Time: 3:58 pm
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
12/31/2025		Transfer from Pinnacle Operating 2685			\$1,777.00
			Total Uncleared		\$1,777.00

Pinnacle Reserve 2719 Summary	
Ending Account Balance:	\$ 16,391.75
Uncleared Items:	\$1,777.00
Adjusted Balance:	\$ 14,614.75
Bank Ending Balance:	\$ 14,614.75
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 33612-6491

Statement of Account

Community Asso Checking Acct

Balance 12/01/25
\$1,839.86

Balance 12/31/25
\$1,954.93

Summary



Credits +\$3,792.00
Interest +\$0.00
Debits -\$3,676.93

Credit Transactions

Credits

12/02 PAYABLI DEPOSIT TRANSFER 877008099 WFMSPPROPAY The Forest at Ridgewoo	42.00
12/08 The Forest at Ri OnlinePay 1593247166 FORESRID1	250.00
12/23 Remote Deposit	500.00
12/29 PAYABLI DEPOSIT TRANSFER 882808822 WFMSPPROPAY The Forest at Ridgewoo	500.00
12/30 The Forest at Ri OnlinePay 1593247166 FORESRID1	500.00
12/31 PAYABLI DEPOSIT TRANSFER 883561756 WFMSPPROPAY The Forest at Ridgewoo	1,000.00
12/31 The Forest at Ri OnlinePay 1593247166 FORESRID1	1,000.00
Total Credits	\$3,792.00

Debit Transactions

Other Debits

12/02 The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
12/02 The Forest at Ri VENDOR PAY 1593247166 FORESRID1	1,011.01
12/08 POLK COUNTY UTIL UT BILL 3596000809 THE FOREST AT RIDGEWOOD	228.66
12/11 The Forest at Ri VENDOR PAY 1593247166 FORESRID1	33.50
12/15 DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	840.39



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		
12/18	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	263.37

Checks		
12/23	Check 100016	1,100.00

(*) Indicates gap in check number sequenece		
Total Debits		\$3,676.93

Average Balance This Statement	\$93.55	Annual Percentage Yield Earned	
Interest Earned This Period	\$0.00	Days in Period	31
Interest Paid Year to Date	\$0.00	Interest Paid	\$0.00

Daily Balance Information					
Date	Balance	Date	Balance	Date	Balance
12/01	1,839.86	12/15	-181.70	12/30	-45.07
12/02	670.85	12/18	-445.07	12/31	1,954.93
12/08	692.19	12/23	-1,045.07		
12/11	658.69	12/29	-545.07		

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Credit

\$500.00

Date/Time: 12/23/2025 2:48 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank

The Forest at Ridgewood Homeowners' Association, Inc.

R/T

Account

TC

Amount

054109837

8901198972685

80

\$500.00

#0

12/23/2025

\$500.00

The Forest at Ridgewood Homeowners' Association
10520 University Center Dr., Suite 190
(889) 208-4600
Tampa, FL 33613

#3001

Pinnacle Bank
150 2nd Avenue South
Nashville, TN 37203

100016

DATE: 12/01/2025

PAY TO

THE ORDER OF

MEMO

KMVC Services LLC

One Thousand One Hundred Dollars and Zero Cents

Inv-3001

\$

1,100.00

DOLLARS

100016

12/23/2025

\$1,100.00



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 33612-6491

Statement of Account

Community Asso Money Market

Balance 12/01/25
\$14,599.25

Balance 12/31/25
\$14,614.75

Summary



Credits +\$0.00
Interest +\$15.50
Debits -\$0.00

Credit Transactions

Interest

12/31 Interest Deposit	15.50
------------------------	-------

Total Interest Paid	\$15.50
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Average Balance This Statement	\$14,599.25	Annual Percentage Yield Earned	1.26%
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Interest Earned This Period	\$15.50	Days in Period	31
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2025 Interest Paid	\$51.80	Interest Paid	\$15.50
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Daily Balance Information

Date	Balance	Date	Balance
12/01	14,599.25	12/31	14,614.75



ELECTRONIC TRANSFER ERROR RESOLUTION

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- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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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
(12/1/2025 - 12/31/2025)

Date: 1/9/2026
Time: 3:58 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