



Financial Report Package

February 2026

Prepared for

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

Vanguard Management Group



Balance Sheet
The Forest at Ridgewood Homeowners' Association, Inc
End Date: 02/28/2026

Date: 3/16/2026
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	Operating		Reserve		Total
Assets					
Current Assets					
Pinnacle - Operating x2685	\$	90,485.59	\$	-	\$ 90,485.59
Due To Operating From Reserves		(5,000.00)		-	(5,000.00)
Total: Current Assets	\$	85,485.59	\$	-	\$ 85,485.59
Reserves					
CL Reserve: Pinnacle - Reserve x2719		-		19,426.42	19,426.42
Due to Reserves		-		5,000.00	5,000.00
Total: Reserves	\$	-	\$	24,426.42	\$ 24,426.42
Accounts Receivable					
Delinquent Assessments		27,307.00		-	27,307.00
Total: Accounts Receivable	\$	27,307.00	\$	-	\$ 27,307.00
Total: Assets	\$	112,792.59	\$	24,426.42	\$ 137,219.01
Liabilities & Equity					
Current Liabilities					
Owner Assessments Paid Early		2,245.00		-	2,245.00
Unearned Assessments		69,125.15		-	69,125.15
Total: Current Liabilities	\$	71,370.15	\$	-	\$ 71,370.15
Reserve					
General/Contingecy Reserves		-		24,324.00	24,324.00
CL Reserve: Interest Earned on Reserves		-		102.42	102.42
Total: Reserve	\$	-	\$	24,426.42	\$ 24,426.42
Equity					
Surplus (Deficit) - Prior Yrs		43,757.82		-	43,757.82
Total: Equity	\$	43,757.82	\$	-	\$ 43,757.82
Net Income Gain/Loss		-		-	-
Net Income Gain/Loss		(2,335.38)		-	(2,335.38)
Total: Liabilities & Equity	\$	112,792.59	\$	24,426.42	\$ 137,219.01



Income Statement - Operating
The Forest at Ridgewood Homeowners' Association, Inc
02/28/2026

Date: 3/16/2026
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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	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 10,666.50	\$ 10,666.50	\$ -	\$ 63,999.00
Total Income	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 10,666.50	\$ 10,666.50	\$0.00	\$ 63,999.00
Total OPERATING INCOME	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 10,666.50	\$ 10,666.50	\$ -	\$ 63,999.00
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	400.00	400.00	-	800.00	800.00	-	4,800.00
Total Grounds Maintenance	\$ 400.00	\$ 400.00	\$ -	\$ 800.00	\$ 800.00	\$0.00	\$ 4,800.00
General Maintenance							
6305-00 General Maintenance	575.00	414.58	(160.42)	3,135.00	829.16	(2,305.84)	4,975.00
6317-00 Pool Maintenance Contract	650.00	650.00	-	1,300.00	1,300.00	-	7,800.00
6318-00 Pool/Spa Repair	-	125.00	125.00	-	250.00	250.00	1,500.00
6320-00 Janitorial / Maint Contract	250.00	250.00	-	500.00	500.00	-	3,000.00
Total General Maintenance	\$ 1,475.00	\$ 1,439.58	(\$ 35.42)	\$ 4,935.00	\$ 2,879.16	(\$2,055.84)	\$ 17,275.00
Administrative Expenses							
6520-00 Insurance	-	585.33	585.33	-	1,170.66	1,170.66	7,024.00
6525-00 Legal & Collections	188.50	200.00	11.50	873.90	400.00	(473.90)	2,400.00
6530-00 Professional Fees, Tax Prep	-	25.00	25.00	-	50.00	50.00	300.00
6540-00 Licenses & Fees	-	25.00	25.00	-	50.00	50.00	300.00
6542-00 Fees Payable To The Division	-	7.00	7.00	-	14.00	14.00	84.00
Total Administrative Expenses	\$ 188.50	\$ 842.33	\$ 653.83	\$ 873.90	\$ 1,684.66	\$810.76	\$ 10,108.00
Utilities							
6705-00 Electricity	1,172.03	1,275.00	102.97	2,277.67	2,550.00	272.33	15,300.00
6710-00 Water & Sewer	160.16	158.33	(1.83)	365.99	316.66	(49.33)	1,900.00
6715-00 Trash & Garbage	-	200.00	200.00	-	400.00	400.00	2,400.00
Total Utilities	\$ 1,332.19	\$ 1,633.33	\$ 301.14	\$ 2,643.66	\$ 3,266.66	\$623.00	\$ 19,600.00
Professional Fees							
6805-00 Office/Administrative/Postage	138.40	75.00	(63.40)	1,327.30	150.00	(1,177.30)	900.00
6810-00 Accounting & Management	1,211.01	943.00	(268.01)	2,422.02	1,886.00	(536.02)	11,316.00
Total Professional Fees	\$ 1,349.41	\$ 1,018.00	(\$ 331.41)	\$ 3,749.32	\$ 2,036.00	(\$1,713.32)	\$ 12,216.00
Total OPERATING EXPENSE	\$ 4,745.10	\$ 5,333.24	\$ 588.14	\$ 13,001.88	\$ 10,666.48	(\$ 2,335.40)	\$ 63,999.00
Net Income:	\$ 588.15	\$ 0.01	\$ 588.14	(\$ 2,335.38)	\$ 0.02	(\$ 2,335.40)	\$ 0.00

**Income Statement - Reserve**

The Forest at Ridgewood Homeowners' Association, Inc

02/28/2026

Date: 3/16/2026

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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
RESERVE INCOME							
Income							
3060-00 Reserve Assessment	\$-	\$1,500.00	(\$1,500.00)	\$-	\$3,000.00	(\$3,000.00)	\$18,000.00
3131-00 Interest Income - Reserves	17.74	-	17.74	34.67	-	34.67	-
Total Income	\$17.74	\$1,500.00	(\$1,482.26)	\$34.67	\$3,000.00	(\$2,965.33)	\$18,000.00
Total RESERVE INCOME	\$17.74	\$1,500.00	(\$1,482.26)	\$34.67	\$3,000.00	(\$2,965.33)	\$18,000.00
RESERVE EXPENSE							
Reserve							
9700-00 CL Reserve:	-	1,500.00	1,500.00	-	3,000.00	3,000.00	18,000.00
General/Contingency Reserves							
9799-00 Reserve Interest	17.74	-	(17.74)	34.67	-	(34.67)	-
Total Reserve	\$17.74	\$1,500.00	\$1,482.26	\$34.67	\$3,000.00	\$2,965.33	\$18,000.00
Total RESERVE EXPENSE	\$17.74	\$1,500.00	\$1,482.26	\$34.67	\$3,000.00	\$2,965.33	\$18,000.00
Net Reserve:	\$0.00	\$0.00	\$-	\$0.00	\$0.00	\$-	\$0.00



Income Statement Summary - Operating
The Forest at Ridgewood Homeowners' Association, Inc
Fiscal Period: February 2026

Date: 3/16/2026
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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	\$ 5,333.25	\$ 5,333.25	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,666.50
Total Income	5,333.25	5,333.25	-	-	-	-	-	-	-	-	-	-	10,666.50
Total OPERATING INCOME	5,333.25	5,333.25	-	-	-	-	-	-	-	-	-	-	10,666.50
OPERATING EXPENSE													
Grounds Maintenance													
6105-00 Grounds/ Landscaping Contract	400.00	400.00	-	-	-	-	-	-	-	-	-	-	800.00
Total Grounds Maintenance	400.00	400.00	-	-	-	-	-	-	-	-	-	-	800.00
General Maintenance													
6305-00 General Maintenance	2,560.00	575.00	-	-	-	-	-	-	-	-	-	-	3,135.00
6317-00 Pool Maintenance Contract	650.00	650.00	-	-	-	-	-	-	-	-	-	-	1,300.00
6320-00 Janitorial / Maint Contract	250.00	250.00	-	-	-	-	-	-	-	-	-	-	500.00
Total General Maintenance	3,460.00	1,475.00	-	-	-	-	-	-	-	-	-	-	4,935.00
Administrative Expenses													
6525-00 Legal & Collections	685.40	188.50	-	-	-	-	-	-	-	-	-	-	873.90
Total Administrative Expenses	685.40	188.50	-	-	-	-	-	-	-	-	-	-	873.90
Utilities													
6705-00 Electricity	1,105.64	1,172.03	-	-	-	-	-	-	-	-	-	-	2,277.67
6710-00 Water & Sewer	205.83	160.16	-	-	-	-	-	-	-	-	-	-	365.99
Total Utilities	1,311.47	1,332.19	-	-	-	-	-	-	-	-	-	-	2,643.66
Professional Fees													
6805-00 Office/Administrative/Postage	1,188.90	138.40	-	-	-	-	-	-	-	-	-	-	1,327.30
6810-00 Accounting & Management	1,211.01	1,211.01	-	-	-	-	-	-	-	-	-	-	2,422.02
Total Professional Fees	2,399.91	1,349.41	-	-	-	-	-	-	-	-	-	-	3,749.32
Total OPERATING EXPENSE	8,256.78	4,745.10	-	-	-	-	-	-	-	-	-	-	13,001.88
Net Income:	(2,923.53)	588.15	-	-	-	-	-	-	-	-	-	-	(2,335.38)



Income Statement Summary - Reserve

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: February 2026

Date:3/16/2026

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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
RESERVE INCOME													
Income													
3131-00 Interest Income - Reserves	\$16.93	\$17.74	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$34.67
Total Income	16.93	17.74	-	-	-	-	-	-	-	-	-	-	34.67
Total RESERVE INCOME	16.93	17.74	-	-	-	-	-	-	-	-	-	-	34.67
RESERVE EXPENSE													
Reserve													
9799-00 Reserve Interest	16.93	17.74	-	-	-	-	-	-	-	-	-	-	34.67
Total Reserve	16.93	17.74	-	-	-	-	-	-	-	-	-	-	34.67
Total RESERVE EXPENSE	16.93	17.74	-	-	-	-	-	-	-	-	-	-	34.67
Net Reserve:	-	-	-	-	-	-	-	-	-	-	-	-	-



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 02/28/2026

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Description	Current	Over 30	Over 60	Over 90	Balance
124 - DOERING LANCE CHRISTOPHER Current					
124 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
145 - WILSON JAMES Current					
145 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$250.00	\$0.00	\$0.00	\$250.00
Total:	\$0.00	\$250.00	\$0.00	\$0.00	\$250.00
207 - Mark T Balstad & Kay R Balstad Current					
207 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
216 - CASTILLO ANTONIO Current					
216 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$475.00	\$0.00	\$0.00	\$475.00
Total:	\$0.00	\$475.00	\$0.00	\$0.00	\$475.00
217 - Timothy Beugel & Tara Beugel Current					
217 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$332.00	\$0.00	\$0.00	\$332.00
Total:	\$0.00	\$332.00	\$0.00	\$0.00	\$332.00
246 - AQUINO ALBERT Current					
246 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$375.00	\$0.00	\$0.00	\$375.00
Total:	\$0.00	\$375.00	\$0.00	\$0.00	\$375.00
308 - Robert James Acklin & Kasey Dawn Acklin Current					
308 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
401 - FOREST AT RIDGEWOOD HOA Current					
401 BOXWOOD DR					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$500.00	\$1,000.00
48066 - JURI G ZASLAWSKI & Josephine R Zaslowski Current					
Golf Course Pkwy					
Assessment - Homeowner 2026	\$0.00	\$450.00	\$0.00	\$0.00	\$450.00
Total:	\$0.00	\$450.00	\$0.00	\$0.00	\$450.00
113 - SALEMI MICHAEL Current					
113 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$500.00	\$1,000.00
235 - Matthew Kane & Tamra Kane Current					
235 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$475.00	\$0.00	\$0.00	\$475.00
Total:	\$0.00	\$475.00	\$0.00	\$0.00	\$475.00



Homeowner Aging Report
The Forest at Ridgewood Homeowners' Association, Inc
End Date: 02/28/2026

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Description	Current	Over 30	Over 60	Over 90	Balance
326 - SILFA MAYELIN Current					
326 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
337 - GOMEZ JAIRO D Current					
337 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$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
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$500.00	\$1,000.00
418 - ROBERTS LATISHA Current					
418 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
429 - Derrick Evans & Christy Evans Current					
429 GOLF COURSE PKWY					Last Payment: \$500.00 on 01/19/2026
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
602 - Robert Dantuono & Susan Walker Current					
602 GOLF COURSE PKWY					Last Payment: \$525.00 on 10/02/2025
Assessment - Homeowner 2026	\$0.00	\$475.00	\$0.00	\$0.00	\$475.00
Total:	\$0.00	\$475.00	\$0.00	\$0.00	\$475.00
622 - RODRIGUEZ MAYKEL L Current					
622 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
633 - ELLENBERGER DALE E Current					
633 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
642 - LAWRIE MARGARET Current					
642 GOLF COURSE PKWY					Last Payment: \$525.00 on 08/19/2025
Assessment - Homeowner 2026	\$0.00	\$475.00	\$0.00	\$0.00	\$475.00
Total:	\$0.00	\$475.00	\$0.00	\$0.00	\$475.00
724 - MARCH TERESA Current					
724 GOLF COURSE PKWY					Last Payment: \$500.00 on 11/11/2025
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
754 - Neal Condon Current					
754 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
816 - KAHL MARK Current					
816 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00



Homeowner Aging Report

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Description	Current	Over 30	Over 60	Over 90	Balance
817 - KALLMEYER GARY M Current					
817 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
908 - Amy Kolzow & Paul T Kolzow Current					
					Last Payment: \$500.00 on 02/10/2026
908 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
929 - RAGUSA CHARLES Current					
929 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
1000 - CROOKS KAREEM Current					
1000 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
1011 - MACK KEVIN J Current					
1011 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
1020 - LIZFFC LLC Current					
					Last Payment: \$500.00 on 09/03/2025
1020 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
1204 - SAHAGUN CHRISTOPHER P Current					
1204 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$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
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$500.00	\$1,000.00
1316 - DUKESFIELD PROPERTIES LTD Current					
					Last Payment: \$500.00 on 07/01/2025
1316 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
1327 - NASEREDDINE DANIEL Current					
1327 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$500.00	\$1,000.00
1347 - BAROT MANHER Current					
1347 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00

**Homeowner Aging Report**

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 02/28/2026

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Description	Current	Over 30	Over 60	Over 90	Balance
1408 - BOETTGER ALAN T Current					
1408 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
1409 - GARAKOUI PARVIN ALSADAT Current					
1409 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$500.00	\$1,000.00
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
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$500.00	\$1,000.00
1428 - BYNUM HUGH E III Current					
1428 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
1429 - TWO TAYLOR VENTURES Current					
1429 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$500.00	\$1,000.00
131SP - Min Ren & Hongmel Yu Current					
131 SAND PINE LN					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$500.00	\$1,000.00
116 - MASTAPHA MOHAMMED Current					
116 SOUTHERN PINE WAY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
126 - FERREIRA DENISE ELIZABETH Current					
126 SOUTHERN PINE WAY					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$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
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$500.00	\$1,000.00
101 - RL LAND DEVELOPMENT LLC Current					
101 SPANISH MOSS RD					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 02/28/2026

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Description	Current	Over 30	Over 60	Over 90	Balance
121SM - MCCART LAUREN DANICA Current					
121 SPANISH MOSS RD					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
223 - SALINETERO BRIAN Current					
223 SPANISH MOSS RD					
Assessment - Homeowner 2026	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Total:	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
The Forest at Ridgewood Homeowners' Association, Inc	\$0.00	\$22,307.00	\$0.00	\$5,000.00	\$27,307.00

Description	Total
Assessment - Homeowner 2025	\$5,000.00
Assessment - Homeowner 2026	\$22,307.00
Total:	\$27,307.00
AR Total (Exclude Prepaid Assessments):	\$27,307.00

**PrePaid Homeowner List**

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 2/28/2026

Date: 3/16/2026

Time: 11:36 am

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Account No:	Homeowner Name	Address	Balance
104	NAMIOTKA WALTER	104 BOXWOOD DR Davenport, FL 33837	(\$125.00)
237	BURKART ROBERT F	237 BOXWOOD DR Davenport, FL 33837	(\$125.00)
1010	EAST SQUANTUM STREET NOMINEE TRUST & (	1010 GOLF COURSE PKWY Davenport, FL 33837	(\$55.00)
1234	ZASLAWSKI JURI GEORGE	1234 GOLF COURSE PKWY Davenport, FL 33837	(\$450.00)
1419	SHARKEY MARGARET JANE	1419 GOLF COURSE PKWY Davenport, FL 33837	(\$840.00)
306	CHANCIO JOSEPH	306 GOLF COURSE PKWY Davenport, FL 33837	(\$500.00)
948	MURYN JEFFREY J	948 GOLF COURSE PKWY Davenport, FL 33837	(\$150.00)
The Forest at Ridgewood Homeowners' Association, Inc Total			7 (\$2,245.00)

**Cash Disbursement**

The Forest at Ridgewood Homeowners' Association, Inc
2/1/2026 - 2/28/2026

Date: 3/16/2026
Time: 11:37 am
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Date	Check #	Payee	Amount
10-1020-00 Pinnacle - Operating x2685			
02/02/2026	0	Vanguard Management Group	\$200.00
		Invoice #: 267602	
		68-6810-00 Management Fee	\$200.00
02/02/2026	0	Jedi Management	\$1,011.01
		Invoice #: 2602	
		68-6810-00 Accounting & Management	\$1,011.01
02/02/2026	100022	KMVC Services LLC	\$1,100.00
		Invoice #: 3052	
		63-6305-00 KMVC Services LLC	\$200.00
		63-6317-00 KMVC Services LLC	\$650.00
		63-6320-00 KMVC Services LLC	\$250.00
02/04/2026	100023	Brother's Landscaping and More LLC	\$400.00
		Invoice #: 295	
		61-6105-00 295-Brother's Landscaping and More LLC	\$400.00
02/06/2026	100024	Robin's Pest Control LLC	\$125.00
		Invoice #: 6166921	
		63-6305-00 6731-Robin's Pest Control LLC	\$125.00
02/08/2026	0	Vanguard Management Group	\$138.40
		Invoice #: 268081	
		68-6805-00 Lockbox - Addendum	\$46.00
		68-6805-00 Form 1099 - Addendum	\$5.00
		68-6805-00 1099 Processing annual - Addendum	\$50.00
		68-6805-00 A/P Check - A/P Checks - January	\$35.00
		68-6805-00 BWCopies/Scans - January Addendum	\$2.40
02/17/2026		12-1937-00 Transfer to Pinnacle Reserve 2719; Monthly Reserve Xfer	\$1,500.00
02/20/2026	100025	The Orlando Law Group	\$188.50
		Invoice #: 46446	
		65-6525-00 The Orlando Law Group	\$188.50
02/20/2026	100026	Robin's Pest Control LLC	\$250.00
		Invoice #: 6731	
		63-6305-00 6731-Robin's Pest Control LLC	\$250.00
02/05/2026	0	Polk County Utilities	\$160.16
		Invoice #: 2014.2.2026	
		67-6710-00 Water & Sewer	\$160.16
02/24/2026	0	Duke Energy	\$327.14
		Invoice #: 1613.2.2026	
		67-6705-00 Electricity	\$327.14
02/17/2026	0	Duke Energy	\$844.89
		Invoice #: 3222.2.2026	
		67-6705-00 Electricity	\$844.89
		Account Totals	# Checks: 11
			\$6,245.10
		Association Totals	# Checks: 11
			\$6,245.10



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 2/1/2026 - 2/28/2026

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685	\$87,608.69	\$9,122.00	\$6,245.10	\$90,485.59
Date	GL Ref #	Debit	Credit	Description	
02/02/2026	4861352	\$ -	\$ 200.00	Pinnacle - Operating x2685 Inv # 267602; Vanguard Management Group Chk # 0 Inv: 267602 Vanguard Management Group	
02/02/2026	4861454	-	1,011.01	Pinnacle - Operating x2685 Inv # 2602; Jedi Management Chk # 0 Inv: 2602 Jedi Management	
02/02/2026	4862396	500.00	-	Deposit from batch 140848	
02/02/2026	4862811	-	1,100.00	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100022 Inv: 3052 KMVC Services LLC	
02/03/2026	4864889	542.00	-	Deposit from batch 141076	
02/04/2026	4865503	-	400.00	Pinnacle - Operating x2685; Brother's Landscaping and More LLC Chk # 100023 Inv: 295 Brother's Landscaping and More LLC	
02/05/2026	4883106	-	160.16	Pinnacle - Operating x2685 Inv # 2014.2.2026; Polk County Utilities Chk # 0 Inv: 2014.2.2026 Polk County Utilities	
02/06/2026	4867184	2,000.00	-	Deposit from batch 141221	
02/06/2026	4867815	-	125.00	Pinnacle - Operating x2685; Robin's Pest Control LLC Chk # 100024 Inv: 6166921 Robin's Pest Control LLC	
02/08/2026	4869553	-	138.40	Pinnacle - Operating x2685 Inv # 268081; Vanguard Management Group Chk # 0 Inv: 268081 Vanguard Management Group	
02/11/2026	4874986	1,000.00	-	Deposit from batch 141484	
02/12/2026	4875471	1,500.00	-	Deposit from batch 141511	
02/12/2026	4875709	500.00	-	Deposit from batch 141513	
02/13/2026	4877856	50.00	-	Deposit from batch 141605	
02/17/2026	4877766	-	1,500.00	Monthly Reserve Xfer	
02/17/2026	4905640	-	844.89	Pinnacle - Operating x2685 Inv # 3222.2.2026; Duke Energy Chk # 0 Inv: 3222.2.2026 Duke Energy	
02/20/2026	4881164	500.00	-	Deposit from batch 141787	
02/20/2026	4881327	500.00	-	Deposit from batch 141805	
02/20/2026	4881470	-	188.50	Pinnacle - Operating x2685; The Orlando Law Group Chk # 100025 Inv: 46446 The Orlando Law Group	
02/20/2026	4881472	-	250.00	Pinnacle - Operating x2685; Robin's Pest Control LLC Chk # 100026 Inv: 6731 Robin's Pest Control LLC	
02/24/2026	4883108	-	327.14	Pinnacle - Operating x2685 Inv # 1613.2.2026; Duke Energy Chk # 0 Inv: 1613.2.2026 Duke Energy	
02/24/2026	4883247	30.00	-	Deposit from batch 141848	
02/24/2026	4883390	500.00	-	Deposit from batch 141896	
02/25/2026	4883967	500.00	-	Deposit from batch 141969	
02/27/2026	4885277	500.00	-	Deposit from batch 142039	
02/27/2026	4886367	500.00	-	Deposit from batch 142076	
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	-	585.33	585.33	-
Date	GL Ref #	Debit	Credit	Description	
02/17/2026	4877768	\$ -	\$ 585.33	Prepaid Insurance	
02/28/2026	4907952	585.33	-	PPI Adjustment	
12-1937-00	CL Reserve: Pinnacle - Reserve x2719	17,908.68	1,517.74	-	19,426.42
Date	GL Ref #	Debit	Credit	Description	
02/17/2026	4877766	\$ 1,500.00	\$ -	Monthly Reserve Xfer	
02/27/2026	4885961	17.74	-	Interest	
12-1996-00	Due to Reserves	5,000.00	-	-	5,000.00
Date	GL Ref #	Debit	Credit	Description	
13-1110-00	Delinquent Assessments	35,799.00	-	8,492.00	27,307.00
Date	GL Ref #	Debit	Credit	Description	
02/02/2026	4862396	\$ -	\$ 500.00	Deposit from batch 140848	
02/03/2026	4864889	-	542.00	Deposit from batch 141076	
02/06/2026	4867184	-	1,875.00	Deposit from batch 141221	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 2/1/2026 - 2/28/2026

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
02/11/2026	4874986 \$ -	\$ 1,000.00	Deposit from batch 141484		
02/12/2026	4875471 -	1,500.00	Deposit from batch 141511		
02/12/2026	4875709 -	500.00	Deposit from batch 141513		
02/13/2026	4877856 -	25.00	Deposit from batch 141605		
02/20/2026	4881164 -	500.00	Deposit from batch 141787		
02/20/2026	4881327 -	500.00	Deposit from batch 141805		
02/24/2026	4883390 -	500.00	Deposit from batch 141896		
02/25/2026	4883967 -	500.00	Deposit from batch 141969		
02/27/2026	4885277 -	50.00	Deposit from batch 142039		
02/27/2026	4886367 -	500.00	Deposit from batch 142076		
20-2050-00	Accounts Payable	-	4,745.10	4,745.10	-
Date	GL Ref #	Debit	Credit	Description	
02/01/2026	4861128	\$ -	\$ 200.00	Accounts Payable Inv # 267602 Inv: 267602 Vanguard Management Group	
02/02/2026	4861352	200.00	-	Accounts Payable Inv # 267602; Vanguard Management Group Chk # 0 Inv: 267602 Vanguard Management Group	
02/02/2026	4861446	-	1,011.01	Accounts Payable Inv # 2602 Inv: 2602 Jedi Management	
02/02/2026	4861454	1,011.01	-	Accounts Payable Inv # 2602; Jedi Management Chk # 0 Inv: 2602 Jedi Management	
02/02/2026	4862807	-	1,100.00	Accounts Payable Inv # 3052 Inv: 3052 KMVC Services LLC	
02/02/2026	4862811	1,100.00	-	Accounts Payable Inv # 3052; KMVC Services LLC Chk # 100022 Inv: 3052 KMVC Services LLC	
02/04/2026	4865501	-	400.00	Accounts Payable Inv # 295 Inv: 295 Brother's Landscaping and More LLC	
02/04/2026	4865503	400.00	-	Accounts Payable Inv # 295; Brother's Landscaping and More LLC Chk # 100023 Inv: 295 Brother's Landscaping and More LLC	
02/05/2026	4883104	-	160.16	Accounts Payable Inv # 2014.2.2026 Inv: 2014.2.2026 Polk County Utilities	
02/05/2026	4883106	160.16	-	Accounts Payable Inv # 2014.2.2026; Polk County Utilities Chk # 0 Inv: 2014.2.2026 Polk County Utilities	
02/06/2026	4867813	-	125.00	Accounts Payable Inv # 6166921 Inv: 6166921 Robin's Pest Control LLC	
02/06/2026	4867815	125.00	-	Accounts Payable Inv # 6166921; Robin's Pest Control LLC Chk # 100024 Inv: 6166921 Robin's Pest Control LLC	
02/08/2026	4869523	-	138.40	Accounts Payable Inv # 268081 Inv: 268081 Vanguard Management Group	
02/08/2026	4869553	138.40	-	Accounts Payable Inv # 268081; Vanguard Management Group Chk # 0 Inv: 268081 Vanguard Management Group	
02/17/2026	4905638	-	844.89	Accounts Payable Inv # 3222.2.2026 Inv: 3222.2.2026 Duke Energy	
02/17/2026	4905640	844.89	-	Accounts Payable Inv # 3222.2.2026; Duke Energy Chk # 0 Inv: 3222.2.2026 Duke Energy	
02/20/2026	4881466	-	188.50	Accounts Payable Inv # 46446 Inv: 46446 The Orlando Law Group	
02/20/2026	4881468	-	250.00	Accounts Payable Inv # 6731 Inv: 6731 Robin's Pest Control LLC	
02/20/2026	4881470	188.50	-	Accounts Payable Inv # 46446; The Orlando Law Group Chk # 100025 Inv: 46446 The Orlando Law Group	
02/20/2026	4881472	250.00	-	Accounts Payable Inv # 6731; Robin's Pest Control LLC Chk # 100026 Inv: 6731 Robin's Pest Control LLC	
02/24/2026	4883102	-	327.14	Accounts Payable Inv # 1613.2.2026 Inv: 1613.2.2026 Duke Energy	
02/24/2026	4883108	327.14	-	Accounts Payable Inv # 1613.2.2026; Duke Energy Chk # 0	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 2/1/2026 - 2/28/2026

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
Inv: 1613.2.2026 Duke Energy					
20-2080-00	Owner Assessments Paid Early	(1,615.00)	-	630.00	(2,245.00)
Date	GL Ref #	Debit	Credit	Description	
02/06/2026	4867184	\$ -	\$ 125.00	Deposit from batch 141221	
02/13/2026	4877856	-	25.00	Deposit from batch 141605	
02/24/2026	4883247	-	30.00	Deposit from batch 141848	
02/27/2026	4885277	-	450.00	Deposit from batch 142039	
20-2094-00	Unearned Assessments	(75,958.40)	6,833.25	-	(69,125.15)
Date	GL Ref #	Debit	Credit	Description	
02/28/2026	4907954	\$ 6,833.25	\$ -	Unearned Assessment Adj	
27-2700-00	General/Contingency Reserves	(22,824.00)	-	1,500.00	(24,324.00)
Date	GL Ref #	Debit	Credit	Description	
02/17/2026	4877768	\$ -	\$ 1,500.00	General/Contingency Reserves	
27-2799-00	CL Reserve: Interest Earned on Reserves	(84.68)	-	17.74	(102.42)
Date	GL Ref #	Debit	Credit	Description	
02/28/2026	4905642	\$ -	\$ 17.74	Pinnacle Reserve Interest	
28-2840-00	Surplus (Deficit) - Prior Yrs	(43,757.82)	-	-	(43,757.82)
Date	GL Ref #	Debit	Credit	Description	
30-3030-00	Owner Assessments	(5,333.25)	1,500.00	6,833.25	(10,666.50)
Date	GL Ref #	Debit	Credit	Description	
02/17/2026	4877768	\$ 1,500.00	\$ -	Owner Assessments	
02/28/2026	4907954	-	6,833.25	Unearned Assessment Adj	
30-3131-00	Interest Income - Reserves	(16.93)	-	17.74	(34.67)
Date	GL Ref #	Debit	Credit	Description	
02/27/2026	4885961	\$ -	\$ 17.74	Interest	
61-6105-00	Grounds/ Landscaping Contract	400.00	400.00	-	800.00
Date	GL Ref #	Debit	Credit	Description	
02/04/2026	4865501	\$ 400.00	\$ -	295-Brother's Landscaping and More LLC Inv: 295 Brother's Landscaping and More LLC	
63-6305-00	General Maintenance	2,560.00	575.00	-	3,135.00
Date	GL Ref #	Debit	Credit	Description	
02/02/2026	4862807	\$ 200.00	\$ -	KMVC Services LLC Inv: 3052 KMVC Services LLC	
02/06/2026	4867813	125.00	-	6731-Robin's Pest Control LLC Inv: 6166921 Robin's Pest Control LLC	
02/20/2026	4881468	250.00	-	6731-Robin's Pest Control LLC Inv: 6731 Robin's Pest Control LLC	
63-6317-00	Pool Maintenance Contract	650.00	650.00	-	1,300.00
Date	GL Ref #	Debit	Credit	Description	
02/02/2026	4862807	\$ 650.00	\$ -	KMVC Services LLC Inv: 3052 KMVC Services LLC	
63-6320-00	Janitorial / Maint Contract	250.00	250.00	-	500.00
Date	GL Ref #	Debit	Credit	Description	
02/02/2026	4862807	\$ 250.00	\$ -	KMVC Services LLC Inv: 3052 KMVC Services LLC	
65-6520-00	Insurance	-	585.33	585.33	-
Date	GL Ref #	Debit	Credit	Description	
02/17/2026	4877768	\$ 585.33	\$ -	Insurance	
02/28/2026	4907952	-	585.33	PPI Adjustment	
65-6525-00	Legal & Collections	685.40	188.50	-	873.90
Date	GL Ref #	Debit	Credit	Description	
02/20/2026	4881466	\$ 188.50	\$ -	The Orlando Law Group Inv: 46446 The Orlando Law Group	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 2/1/2026 - 2/28/2026

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
67-6705-00	Electricity	\$1,105.64	\$1,172.03	\$-	\$2,277.67
Date	GL Ref #	Debit	Credit	Description	
02/17/2026	4905638	\$ 844.89	\$ -	Electricity Inv: 3222.2.2026 Duke Energy	
02/24/2026	4883102	327.14	-	Electricity Inv: 1613.2.2026 Duke Energy	
67-6710-00	Water & Sewer	205.83	160.16	-	365.99
Date	GL Ref #	Debit	Credit	Description	
02/05/2026	4883104	\$ 160.16	\$ -	Water & Sewer Inv: 2014.2.2026 Polk County Utilities	
68-6805-00	Office/Administrative/Postage	1,188.90	138.40	-	1,327.30
Date	GL Ref #	Debit	Credit	Description	
02/08/2026	4869523	\$ 2.40	\$ -	BW Copies/Scans - January Addendum Inv: 268081 Vanguard Management Group	
02/08/2026	4869523	35.00	-	A/P Check - A/P Checks - January Inv: 268081 Vanguard Management Group	
02/08/2026	4869523	50.00	-	1099 Processing annual - Addendum Inv: 268081 Vanguard Management Group	
02/08/2026	4869523	5.00	-	Form 1099 - Addendum Inv: 268081 Vanguard Management Group	
02/08/2026	4869523	46.00	-	Lockbox - Addendum Inv: 268081 Vanguard Management Group	
68-6810-00	Accounting & Management	1,211.01	1,211.01	-	2,422.02
Date	GL Ref #	Debit	Credit	Description	
02/01/2026	4861128	\$ 200.00	\$ -	Management Fee Inv: 267602 Vanguard Management Group	
02/02/2026	4861446	1,011.01	-	Accounting & Management Inv: 2602 Jedi Management	
97-9799-00	Reserve Interest	16.93	17.74	-	34.67
Date	GL Ref #	Debit	Credit	Description	
02/28/2026	4905642	\$ 17.74	\$ -	Pinnacle Reserve Interest	
Totals:		\$0.00	\$29,651.59	\$29,651.59	\$0.00



Bank Account Reconciliation
The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Operating 2685 (End: 02/28/2026)

Date: 3/16/2026
Time: 11:37 am
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Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
10/14/2025		Deposit from batch 135924		53	\$500.00
02/20/2026		Robin's Pest Control LLC		100026	(\$250.00)
Total Uncleared					\$250.00

Pinnacle Operating 2685 Summary		
Ending Account Balance:	\$	90,485.59
Uncleared Items:	\$	250.00
Adjusted Balance:	\$	90,235.59
Bank Ending Balance:	\$	90,235.59
Difference:	\$	-

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Reserve 2719 (End: 02/28/2026)

Date: 3/16/2026
Time: 11:37 am
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Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Pinnacle Reserve 2719 Summary

Ending Account Balance:	\$ 19,426.42
Uncleared Items:	\$-
Adjusted Balance:	\$ 19,426.42
Bank Ending Balance:	\$ 19,426.42
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 33612-6491

Statement of Account

Community Asso Checking Acct

Balance 2/02/26
\$87,368.69

Balance 3/01/26
\$90,235.59

Summary



Credits +\$9,622.00
Interest +\$0.00
Debits -\$6,755.10

Credit Transactions

Credits

2/02	The Forest at Ri OnlinePay 1593247166 FORESRID1	500.00
2/03	The Forest at Ri OnlinePay 1593247166 FORESRID1	500.00
2/03	PAYABLI DEPOSIT TRANSFER 892841131 WFMSPPROPAY The Forest at Ridgewoo	542.00
2/06	Remote Deposit	2,000.00
2/10	Remote Deposit	1,500.00
2/11	PAYABLI DEPOSIT TRANSFER 895225260 WFMSPPROPAY The Forest at Ridgewoo	1,000.00
2/12	Remote Deposit	500.00
2/13	Remote Deposit	50.00
2/20	Remote Deposit	500.00
2/20	Remote Deposit	500.00
2/24	Remote Deposit	500.00
2/25	The Forest at Ri OnlinePay 1593247166 FORESRID1	30.00
2/26	The Forest at Ri OnlinePay 1593247166 FORESRID1	500.00
2/27	PAYABLI DEPOSIT TRANSFER 898936008 WFMSPPROPAY The Forest at Ridgewoo	500.00
2/27	Remote Deposit	500.00
Total Credits		\$9,622.00



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

Debit Transactions

Other Debits		
2/03	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
2/03	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	1,011.01
2/05	POLK COUNTY UTIL UT BILL 3596000809 THE FOREST AT RIDGEWOO	160.16
2/10	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	138.40
2/17	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	844.89
2/18	The Forest at Ri CincXfer D26713 2593247166 Pinnacle Operating 268	1,500.00
2/23	AVIDPAY SERVICE AVIDPAY CK100025 H562193588 The Forest at Ridgewoo REF*CK*100025*260220*The Orlan do Law Group\	188.50
2/23	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	327.14
Checks		
2/02	Check 100021	760.00
2/10	Check 100022	1,100.00
2/17	Check 100023	400.00
2/20	Check 100024	125.00
(*) Indicates gap in check number sequenece		
Total Debits		\$6,755.10

Average Balance This Statement	\$88,988.03	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
2/02	87,108.69	2/12	90,541.12	2/24	88,705.59
2/03	86,939.68	2/13	90,591.12	2/25	88,735.59
2/05	86,779.52	2/17	89,346.23	2/26	89,235.59
2/06	88,779.52	2/18	87,846.23	2/27	90,235.59
2/10	89,041.12	2/20	88,721.23		
2/11	90,041.12	2/23	88,205.59		

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Credit **\$2000.00**
Date/Time: 2/6/2026 2:48 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank
The Forest at Ridgewood Homeowners' Association, Inc.

R/T: 054008637 Account: 800109892685 TC: 40 Amount: \$2000.00

#0 02/06/2026 \$2,000.00

Credit **\$1500.00**
Date/Time: 2/10/2026 3:28 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank
The Forest at Ridgewood Homeowners' Association, Inc.

R/T: 054008637 Account: 800109892685 TC: 40 Amount: \$1500.00

#0 02/10/2026 \$1,500.00

Credit **\$500.00**
Date/Time: 2/12/2026 2:49 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank
The Forest at Ridgewood Homeowners' Association, Inc.

R/T: 054008637 Account: 800109892685 TC: 40 Amount: \$500.00

#0 02/12/2026 \$500.00

Credit **\$50.00**
Date/Time: 2/13/2026 2:48 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank
The Forest at Ridgewood Homeowners' Association, Inc.

R/T: 054008637 Account: 800109892685 TC: 40 Amount: \$50.00

#0 02/13/2026 \$50.00

Credit **\$500.00**
Date/Time: 2/20/2026 3:09 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank
The Forest at Ridgewood Homeowners' Association, Inc.

R/T: 054008637 Account: 800109892685 TC: 40 Amount: \$500.00

#0 02/20/2026 \$500.00

Credit **\$500.00**
Date/Time: 2/20/2026 3:09 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank
The Forest at Ridgewood Homeowners' Association, Inc.

R/T: 054008637 Account: 800109892685 TC: 40 Amount: \$500.00

#0 02/20/2026 \$500.00

Credit **\$500.00**
Date/Time: 2/24/2026 2:48 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank
The Forest at Ridgewood Homeowners' Association, Inc.

R/T: 054008637 Account: 800109892685 TC: 40 Amount: \$500.00

#0 02/24/2026 \$500.00

Credit **\$500.00**
Date/Time: 2/27/2026 2:49 PM

Comment: Virtual Deposit Ticket

Pinnacle Bank
The Forest at Ridgewood Homeowners' Association, Inc.

R/T: 054008637 Account: 800109892685 TC: 40 Amount: \$500.00

#0 02/27/2026 \$500.00

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 37203

100021
DATE: 02/02/2026

PAY TO THE ORDER OF Brother's Landscaping and More LLC \$ 760.00 DOLLARS

memo: Inv 118

Guil

#100021 02/02/2026 \$760.00

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 37203

100022
DATE: 02/02/2026

PAY TO THE ORDER OF KMVC Services LLC \$ 1,100.00 DOLLARS

memo: Inv 3052

Guil

#100022 02/10/2026 \$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 37203

100023
DATE: 02/04/2026

PAY TO THE ORDER OF Brother's Landscaping and More LLC \$ 400.00 DOLLARS

memo: Act 295 (inv 295)

Guil

#100023 02/17/2026 \$400.00

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 37203

100024
DATE: 02/06/2026

PAY TO THE ORDER OF Robin's Pest Control LLC \$ 125.00 DOLLARS

memo: Act 6731 (inv 616892)

Guil

#100024 02/20/2026 \$125.00



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 2/02/26
\$17,908.68

Balance 3/01/26
\$19,426.42

Summary



Credits +\$1,500.00
Interest +\$17.74
Debits -\$0.00

Credit Transactions

Credits

2/18	The Forest at Ri CincXfer 2593247166 FORESTR12	1,500.00
Total Credits		\$1,500.00

Interest

2/28	Interest Deposit	17.74
Total Interest Paid		\$17.74

Average Balance This Statement	\$18,551.53	Annual Percentage Yield Earned	1.26%
Interest Earned This Period	\$17.79	Days in Period	28
2026 Interest Paid	\$34.67	Interest Paid	\$17.74

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
2/02	17,908.68	2/18	19,408.68	2/28	19,426.42



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**Resale List**

The Forest at Ridgewood Homeowners' Association, Inc
(2/1/2026 - 2/28/2026)

Date: 3/16/2026
Time: 11:37 am
Page: 1

Account No:	New Owner	Previous Owner	Posting Date	Settlement Date
111SP	Tarnicka Ann Brown Curry 111 SAND PINE LN	MARTIN JOHN FRANCIS	02/18/2026	02/18/2026
			Resale Amount:	\$0.00
			The Forest at Ridgewood Homeowners' Association, Inc Count	1