



Financial Report Package

April 2026

Prepared for

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

Vanguard Management Group

**Balance Sheet**

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 04/30/2026

Date: 5/13/2026

Time: 3:07 pm

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	Operating		Reserve		Total
Assets					
Current Assets					
Pinnacle - Operating x2685	\$	77,326.86	\$	-	\$ 77,326.86
Total: Current Assets	\$	77,326.86	\$	-	\$ 77,326.86
Reserves					
CL Reserve: Pinnacle - Reserve x2719		-		27,474.76	27,474.76
Total: Reserves	\$	-	\$	27,474.76	\$ 27,474.76
Accounts Receivable					
Delinquent Assessments		20,748.00		-	20,748.00
Total: Accounts Receivable	\$	20,748.00	\$	-	\$ 20,748.00
Total: Assets	\$	98,074.86	\$	27,474.76	\$ 125,549.62
Liabilities & Equity					
Current Liabilities					
Owner Assessments Paid Early		2,245.00		-	2,245.00
Unearned Assessments		55,458.65		-	55,458.65
Total: Current Liabilities	\$	57,703.65	\$	-	\$ 57,703.65
Reserve					
CL: General/Contingecy Reserves		-		27,324.00	27,324.00
Interest Earned on Reserves		-		150.76	150.76
Total: Reserve	\$	-	\$	27,474.76	\$ 27,474.76
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		(3,386.61)		-	(3,386.61)
Total: Liabilities & Equity	\$	98,074.86	\$	27,474.76	\$ 125,549.62



Income Statement - Operating
The Forest at Ridgewood Homeowners' Association, Inc
04/30/2026

Date: 5/13/2026
Time: 3:07 pm
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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	\$ -	\$ 21,333.00	\$ 21,333.00	\$ -	\$ 63,999.00
Total Income	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 21,333.00	\$ 21,333.00	\$0.00	\$ 63,999.00
Total OPERATING INCOME	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 21,333.00	\$ 21,333.00	\$ -	\$ 63,999.00
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	800.00	400.00	(400.00)	2,000.00	1,600.00	(400.00)	4,800.00
Total Grounds Maintenance	\$ 800.00	\$ 400.00	(\$ 400.00)	\$ 2,000.00	\$ 1,600.00	(\$400.00)	\$ 4,800.00
General Maintenance							
6305-00 General Maintenance	200.00	414.58	214.58	3,535.00	1,658.32	(1,876.68)	4,975.00
6317-00 Pool Maintenance Contract	650.00	650.00	-	2,600.00	2,600.00	-	7,800.00
6318-00 Pool/Spa Repair	-	125.00	125.00	-	500.00	500.00	1,500.00
6320-00 Janitorial / Maint Contract	250.00	250.00	-	1,000.00	1,000.00	-	3,000.00
Total General Maintenance	\$ 1,100.00	\$ 1,439.58	\$ 339.58	\$ 7,135.00	\$ 5,758.32	(\$1,376.68)	\$ 17,275.00
Administrative Expenses							
6520-00 Insurance	-	585.33	585.33	-	2,341.32	2,341.32	7,024.00
6525-00 Legal & Collections	1,422.49	200.00	(1,222.49)	3,710.14	800.00	(2,910.14)	2,400.00
6530-00 Professional Fees, Tax Prep	-	25.00	25.00	-	100.00	100.00	300.00
6540-00 Licenses & Fees	-	25.00	25.00	-	100.00	100.00	300.00
6542-00 Fees Payable To The Division	-	7.00	7.00	-	28.00	28.00	84.00
Total Administrative Expenses	\$ 1,422.49	\$ 842.33	(\$ 580.16)	\$ 3,710.14	\$ 3,369.32	(\$340.82)	\$ 10,108.00
Utilities							
6705-00 Electricity	1,052.46	1,275.00	222.54	4,359.63	5,100.00	740.37	15,300.00
6710-00 Water & Sewer	80.25	158.33	78.08	572.15	633.32	61.17	1,900.00
6715-00 Trash & Garbage	-	200.00	200.00	-	800.00	800.00	2,400.00
Total Utilities	\$ 1,132.71	\$ 1,633.33	\$ 500.62	\$ 4,931.78	\$ 6,533.32	\$1,601.54	\$ 19,600.00
Professional Fees							
6805-00 Office/Administrative/Postage	482.39	75.00	(407.39)	2,098.65	300.00	(1,798.65)	900.00
6810-00 Accounting & Management	1,211.01	943.00	(268.01)	4,844.04	3,772.00	(1,072.04)	11,316.00
Total Professional Fees	\$ 1,693.40	\$ 1,018.00	(\$ 675.40)	\$ 6,942.69	\$ 4,072.00	(\$2,870.69)	\$ 12,216.00
Total OPERATING EXPENSE	\$ 6,148.60	\$ 5,333.24	(\$ 815.36)	\$ 24,719.61	\$ 21,332.96	(\$ 3,386.65)	\$ 63,999.00
Net Income:	(\$ 815.35)	\$ 0.01	(\$ 815.36)	(\$ 3,386.61)	\$ 0.04	(\$ 3,386.65)	\$ 0.00

**Income Statement - Reserve**

The Forest at Ridgewood Homeowners' Association, Inc

04/30/2026

Date: 5/13/2026

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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)	\$-	\$6,000.00	(\$6,000.00)	\$18,000.00
3131-00 Interest Income - Reserves	27.00	-	27.00	83.01	-	83.01	-
Total Income	\$27.00	\$1,500.00	(\$1,473.00)	\$83.01	\$6,000.00	(\$5,916.99)	\$18,000.00
Total RESERVE INCOME	\$27.00	\$1,500.00	(\$1,473.00)	\$83.01	\$6,000.00	(\$5,916.99)	\$18,000.00
RESERVE EXPENSE							
Reserve							
9700-00 CL Reserve:	-	1,500.00	1,500.00	-	6,000.00	6,000.00	18,000.00
General/Contingency Reserves							
9799-00 Reserve Interest	27.00	-	(27.00)	83.01	-	(83.01)	-
Total Reserve	\$27.00	\$1,500.00	\$1,473.00	\$83.01	\$6,000.00	\$5,916.99	\$18,000.00
Total RESERVE EXPENSE	\$27.00	\$1,500.00	\$1,473.00	\$83.01	\$6,000.00	\$5,916.99	\$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: April 2026

Date: 5/13/2026
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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	\$ 5,333.25	\$ 5,333.25	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 21,333.00
Total Income	5,333.25	5,333.25	5,333.25	5,333.25	-	-	-	-	-	-	-	-	21,333.00
Total OPERATING INCOME	5,333.25	5,333.25	5,333.25	5,333.25	-	-	-	-	-	-	-	-	21,333.00
OPERATING EXPENSE													
Grounds Maintenance													
6105-00 Grounds/ Landscaping Contract	400.00	400.00	400.00	800.00	-	-	-	-	-	-	-	-	2,000.00
Total Grounds Maintenance	400.00	400.00	400.00	800.00	-	-	-	-	-	-	-	-	2,000.00
General Maintenance													
6305-00 General Maintenance	2,560.00	575.00	200.00	200.00	-	-	-	-	-	-	-	-	3,535.00
6317-00 Pool Maintenance Contract	650.00	650.00	650.00	650.00	-	-	-	-	-	-	-	-	2,600.00
6320-00 Janitorial / Maint Contract	250.00	250.00	250.00	250.00	-	-	-	-	-	-	-	-	1,000.00
Total General Maintenance	3,460.00	1,475.00	1,100.00	1,100.00	-	-	-	-	-	-	-	-	7,135.00
Administrative Expenses													
6525-00 Legal & Collections	685.40	188.50	1,413.75	1,422.49	-	-	-	-	-	-	-	-	3,710.14
Total Administrative Expenses	685.40	188.50	1,413.75	1,422.49	-	-	-	-	-	-	-	-	3,710.14
Utilities													
6705-00 Electricity	1,105.64	1,172.03	1,029.50	1,052.46	-	-	-	-	-	-	-	-	4,359.63
6710-00 Water & Sewer	205.83	160.16	125.91	80.25	-	-	-	-	-	-	-	-	572.15
Total Utilities	1,311.47	1,332.19	1,155.41	1,132.71	-	-	-	-	-	-	-	-	4,931.78
Professional Fees													
6805-00 Office/Administrative/Postage	1,188.90	138.40	288.96	482.39	-	-	-	-	-	-	-	-	2,098.65
6810-00 Accounting & Management	1,211.01	1,211.01	1,211.01	1,211.01	-	-	-	-	-	-	-	-	4,844.04
Total Professional Fees	2,399.91	1,349.41	1,499.97	1,693.40	-	-	-	-	-	-	-	-	6,942.69
Total OPERATING EXPENSE	8,256.78	4,745.10	5,569.13	6,148.60	-	-	-	-	-	-	-	-	24,719.61
Net Income:	(2,923.53)	588.15	(235.88)	(815.35)	-	-	-	-	-	-	-	-	(3,386.61)



Income Statement Summary - Reserve

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: April 2026

Date:5/13/2026

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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	\$21.34	\$27.00	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$83.01
Total Income	16.93	17.74	21.34	27.00	-	-	-	-	-	-	-	-	83.01
Total RESERVE INCOME	16.93	17.74	21.34	27.00	-	-	-	-	-	-	-	-	83.01
RESERVE EXPENSE													
Reserve													
9799-00 Reserve Interest	16.93	17.74	21.34	27.00	-	-	-	-	-	-	-	-	83.01
Total Reserve	16.93	17.74	21.34	27.00	-	-	-	-	-	-	-	-	83.01
Total RESERVE EXPENSE	16.93	17.74	21.34	27.00	-	-	-	-	-	-	-	-	83.01
Net Reserve:	-	-	-	-	-	-	-	-	-	-	-	-	-

**Homeowner Aging Report**

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 04/30/2026

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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	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
145 - WILSON JAMES Current					
145 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$250.00	\$250.00
Total:	\$0.00	\$0.00	\$0.00	\$250.00	\$250.00
216 - CASTILLO ANTONIO Current					
216 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
Total:	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
217 - Timothy Beugel & Tara Beugel Current					
217 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$248.00	\$248.00
Total:	\$0.00	\$0.00	\$0.00	\$248.00	\$248.00
246 - AQUINO ALBERT Current					
246 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$375.00	\$375.00
Total:	\$0.00	\$0.00	\$0.00	\$375.00	\$375.00
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	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
48066 - JURI G ZASLAWSKI & Josephine R Zaslowski Current					
Golf Course Pkwy					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$450.00	\$450.00
Total:	\$0.00	\$0.00	\$0.00	\$450.00	\$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	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
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	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
418 - ROBERTS LATISHA Current					
418 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$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 2026	\$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: 04/30/2026

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Description	Current	Over 30	Over 60	Over 90	Balance
602 - Robert Dantuono & Susan Walker Current Last Payment: \$525.00 on 10/02/2025					
602 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
Total:	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
622 - RODRIGUEZ MAYKEL L Current					
622 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
633 - ELLENBERGER DALE E Current					
633 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
642 - LAWRIE MARGARET Current Last Payment: \$525.00 on 08/19/2025					
642 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
Total:	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
754 - Neal Condon Current					
754 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
816 - KAHL MARK Current					
816 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$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 Last Payment: \$500.00 on 02/10/2026					
908 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
929 - RAGUSA CHARLES Current					
929 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1000 - CROOKS KAREEM Current					
1000 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1011 - MACK KEVIN J Current					
1011 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1020 - LIZFFC LLC Current Last Payment: \$500.00 on 09/03/2025					
1020 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1204 - SAHAGUN CHRISTOPHER P Current					
1204 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$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: 04/30/2026

Date: 5/13/2026
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Description	Current	Over 30	Over 60	Over 90	Balance
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	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$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	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1347 - BAROT MANHER Current					
1347 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$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
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$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	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
1428 - BYNUM HUGH E III Current					
1428 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$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	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$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	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
116 - MASTAPHA MOHAMMED Current					
116 SOUTHERN PINE WAY					
Assessment - Homeowner 2026	\$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
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 04/30/2026

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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	\$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	\$20,748.00	\$20,748.00

Description	Total
Assessment - Homeowner 2025	\$4,500.00
Assessment - Homeowner 2026	\$16,248.00
Total:	\$20,748.00
AR Total (Exclude Prepaid Assessments):	\$20,748.00

**PrePaid Homeowner List**

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 4/30/2026

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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
4/1/2026 - 4/30/2026

Date: 5/13/2026
Time: 3:08 pm
Page: 1

Date	Check #	Payee	Amount
10-1020-00 Pinnacle - Operating x2685			
04/01/2026	0	Vanguard Management Group	\$200.00
		Invoice #: 271010	
		68-6810-00 Management Fee	\$200.00
04/02/2026	100030	Brother's Landscaping and More LLC	\$400.00
		Invoice #: 316	
		61-6105-00 Brother's Landscaping and More LLC	\$400.00
04/02/2026	100031	KMVC Services LLC	\$1,100.00
		Invoice #: 3105	
		63-6305-00 KMVC Services LLC	\$200.00
		63-6317-00 KMVC Services LLC	\$650.00
		63-6320-00 KMVC Services LLC	\$250.00
04/08/2026	0	Vanguard Management Group	\$52.20
		Invoice #: 272458	
		68-6805-00 Lockbox - Lockbox Checks - March	\$11.00
		68-6805-00 BWCopies/Scans - March Addendum	\$2.70
		68-6805-00 A/P Check - A/P Checks - February	\$3.50
		68-6805-00 A/P Check - A/P Checks - March	\$35.00
04/15/2026	1007	U Think Smart LLC	\$407.69
		Invoice #: INV2023	
		68-6805-00 Office/Administrative/Postage	\$407.69
04/15/2026	100032	The Orlando Law Group	\$1,422.49
		Invoice #: 48935	
		65-6525-00 The Orlando Law Group	\$1,422.49
04/17/2026		12-1937-00 Transfer to Pinnacle Reserve 2719; Monthly Reserve Xfer	\$1,500.00
			\$1,500.00
04/01/2026	0	Jedi Management	\$1,011.01
		Invoice #: 2649	
		68-6810-00 Accounting & Management	\$1,011.01
04/20/2026	0	Duke Energy	\$825.62
		Invoice #: 3222.4.2026	
		67-6705-00 Electricity	\$825.62
04/20/2026	0	Duke Energy	\$226.84
		Invoice #: 1613.4.2026	
		67-6705-00 Electricity	\$226.84
04/06/2026	0	Polk County Utilities	\$80.25
		Invoice #: 2014.4.2026	
		67-6710-00 Water & Sewer	\$80.25
04/28/2026	0	Jedi Management	\$22.50
		Invoice #: 2671	
		68-6805-00 Office/Administrative/Postage	\$22.50
04/28/2026	100033	Brother's Landscaping and More LLC	\$400.00
		Invoice #: 350	
		61-6105-00 Brother's Landscaping and More LLC	\$400.00
		Account Totals	\$7,648.60
		# Checks:	12
		Association Totals	\$7,648.60
		# Checks:	12



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 4/1/2026 - 4/30/2026

Date: 5/13/2026
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685	\$83,933.46	\$1,042.00	\$7,648.60	\$77,326.86
Date	GL Ref #	Debit	Credit	Description	
04/01/2026	4918264	\$ -	\$ 200.00	Pinnacle - Operating x2685 Inv # 271010; Vanguard Management Group Chk # 0 Inv: 271010 Vanguard Management Group	
04/01/2026	4927591	42.00	-	Deposit from batch 144437	
04/01/2026	4949961	-	1,011.01	Pinnacle - Operating x2685 Inv # 2649; Jedi Management Chk # 0 Inv: 2649 Jedi Management	
04/02/2026	4930152	-	400.00	Pinnacle - Operating x2685; Brother's Landscaping and More LLC Chk # 100030 Inv: 316 Brother's Landscaping and More LLC	
04/02/2026	4930154	-	1,100.00	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100031 Inv: 3105 KMVC Services LLC	
04/06/2026	4949969	-	80.25	Pinnacle - Operating x2685 Inv # 2014.4.2026; Polk County Utilities Chk # 0 Inv: 2014.4.2026 Polk County Utilities	
04/08/2026	4935139	-	52.20	Pinnacle - Operating x2685 Inv # 272458; Vanguard Management Group Chk # 0 Inv: 272458 Vanguard Management Group	
04/15/2026	4945169	-	407.69	Pinnacle - Operating x2685 Inv # INV2023; U Think Smart LLC Chk # 1007 Inv: INV2023 U Think Smart LLC	
04/15/2026	4945783	-	1,422.49	Pinnacle - Operating x2685; The Orlando Law Group Chk # 100032 Inv: 48935 The Orlando Law Group	
04/17/2026	4947066	-	1,500.00	Monthly Reserve Xfer	
04/20/2026	4949963	-	825.62	Pinnacle - Operating x2685 Inv # 3222.4.2026; Duke Energy Chk # 0 Inv: 3222.4.2026 Duke Energy	
04/20/2026	4949965	-	226.84	Pinnacle - Operating x2685 Inv # 1613.4.2026; Duke Energy Chk # 0 Inv: 1613.4.2026 Duke Energy	
04/23/2026	4951994	500.00	-	Deposit from batch 145528	
04/28/2026	4953474	-	22.50	Pinnacle - Operating x2685 Inv # 2671; Jedi Management Chk # 0 Inv: 2671 Jedi Management	
04/28/2026	4954089	-	400.00	Pinnacle - Operating x2685; Brother's Landscaping and More LLC Chk # 100033 Inv: 350 Brother's Landscaping and More LLC	
04/28/2026	4954211	500.00	-	Deposit from batch 145679	
11-1310-00	Prepaid Insurance	-	585.33	585.33	-
Date	GL Ref #	Debit	Credit	Description	
04/17/2026	4947068	\$ -	\$ 585.33	Prepaid Insurance	
04/30/2026	4971622	585.33	-	PPI Adjustment	
12-1937-00	CL Reserve: Pinnacle - Reserve x2719	25,947.76	1,527.00	-	27,474.76
Date	GL Ref #	Debit	Credit	Description	
04/17/2026	4947066	\$ 1,500.00	\$ -	Monthly Reserve Xfer	
04/30/2026	4956276	27.00	-	Interest	
13-1110-00	Delinquent Assessments	21,790.00	-	1,042.00	20,748.00
Date	GL Ref #	Debit	Credit	Description	
04/01/2026	4927591	\$ -	\$ 42.00	Deposit from batch 144437	
04/23/2026	4951994	-	500.00	Deposit from batch 145528	
04/28/2026	4954211	-	500.00	Deposit from batch 145679	
20-2050-00	Accounts Payable	-	6,148.60	6,148.60	-
Date	GL Ref #	Debit	Credit	Description	
04/01/2026	4918038	\$ -	\$ 200.00	Accounts Payable Inv # 271010 Inv: 271010 Vanguard Management Group	
04/01/2026	4918264	200.00	-	Accounts Payable Inv # 271010; Vanguard Management Group Chk # 0 Inv: 271010 Vanguard Management Group	
04/01/2026	4949955	-	1,011.01	Accounts Payable Inv # 2649 Inv: 2649 Jedi Management	
04/01/2026	4949961	1,011.01	-	Accounts Payable Inv # 2649; Jedi Management Chk # 0 Inv: 2649 Jedi Management	
04/02/2026	4930146	-	400.00	Accounts Payable Inv # 316	

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 4/1/2026 - 4/30/2026

Date: 5/13/2026
Time: 3:08 pm
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
	Inv: 316 Brother's Landscaping and More LLC				
04/02/2026	4930148 -	1,100.00			
	Accounts Payable Inv # 3105				
	Inv: 3105 KMVC Services LLC				
04/02/2026	4930152 400.00 -				
	Accounts Payable Inv # 316; Brother's Landscaping and More LLC Chk # 100030				
	Inv: 316 Brother's Landscaping and More LLC				
04/02/2026	4930154 1,100.00 -				
	Accounts Payable Inv # 3105; KMVC Services LLC Chk # 100031				
	Inv: 3105 KMVC Services LLC				
04/06/2026	4949967 -	80.25			
	Accounts Payable Inv # 2014.4.2026				
	Inv: 2014.4.2026 Polk County Utilities				
04/06/2026	4949969 80.25 -				
	Accounts Payable Inv # 2014.4.2026; Polk County Utilities Chk # 0				
	Inv: 2014.4.2026 Polk County Utilities				
04/08/2026	4935104 -	52.20			
	Accounts Payable Inv # 272458				
	Inv: 272458 Vanguard Management Group				
04/08/2026	4935139 52.20 -				
	Accounts Payable Inv # 272458; Vanguard Management Group Chk # 0				
	Inv: 272458 Vanguard Management Group				
04/15/2026	4945167 -	407.69			
	Accounts Payable Inv # INV2023				
	Inv: INV2023 U Think Smart LLC				
04/15/2026	4945169 407.69 -				
	Accounts Payable Inv # INV2023; U Think Smart LLC Chk # 1007				
	Inv: INV2023 U Think Smart LLC				
04/15/2026	4945781 -	1,422.49			
	Accounts Payable Inv # 48935				
	Inv: 48935 The Orlando Law Group				
04/15/2026	4945783 1,422.49 -				
	Accounts Payable Inv # 48935; The Orlando Law Group Chk # 100032				
	Inv: 48935 The Orlando Law Group				
04/15/2026	4949957 -	825.62			
	Accounts Payable Inv # 3222.4.2026				
	Inv: 3222.4.2026 Duke Energy				
04/20/2026	4949959 -	226.84			
	Accounts Payable Inv # 1613.4.2026				
	Inv: 1613.4.2026 Duke Energy				
04/20/2026	4949963 825.62 -				
	Accounts Payable Inv # 3222.4.2026; Duke Energy Chk # 0				
	Inv: 3222.4.2026 Duke Energy				
04/20/2026	4949965 226.84 -				
	Accounts Payable Inv # 1613.4.2026; Duke Energy Chk # 0				
	Inv: 1613.4.2026 Duke Energy				
04/28/2026	4953472 -	22.50			
	Accounts Payable Inv # 2671				
	Inv: 2671 Jedi Management				
04/28/2026	4953474 22.50 -				
	Accounts Payable Inv # 2671; Jedi Management Chk # 0				
	Inv: 2671 Jedi Management				
04/28/2026	4954087 -	400.00			
	Accounts Payable Inv # 350				
	Inv: 350 Brother's Landscaping and More LLC				
04/28/2026	4954089 400.00 -				
	Accounts Payable Inv # 350; Brother's Landscaping and More LLC Chk # 100033				
	Inv: 350 Brother's Landscaping and More LLC				
20-2080-00	Owner Assessments Paid Early	(2,245.00)	-	-	(2,245.00)
Date	GL Ref #	Debit	Credit	Description	
20-2094-00	Unearned Assessments	(62,291.90)	6,833.25	-	(55,458.65)
Date	GL Ref #	Debit	Credit	Description	
04/30/2026	4971691	\$ 6,833.25	\$ -	Unearned Assessment Adj	
27-2700-00	CL: General/Contingency Reserves	(25,824.00)	-	1,500.00	(27,324.00)
Date	GL Ref #	Debit	Credit	Description	
04/17/2026	4947068	\$ -	\$ 1,500.00	General/Contingency Reserves	
27-2799-00	Interest Earned on Reserves	(123.76)	-	27.00	(150.76)
Date	GL Ref #	Debit	Credit	Description	
04/30/2026	4971464	\$ -	\$ 27.00	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	(15,999.75)	1,500.00	6,833.25	(21,333.00)
Date	GL Ref #	Debit	Credit	Description	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 4/1/2026 - 4/30/2026

Date: 5/13/2026
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
04/17/2026	4947068 \$ 1,500.00	\$ -	Owner Assessments		
04/30/2026	4971691 -	6,833.25	Unearned Assessment Adj		
30-3131-00	Interest Income - Reserves	(56.01)	-	27.00	(83.01)
Date	GL Ref #	Debit	Credit	Description	
04/30/2026	4956276	\$ -	\$ 27.00	Interest	
61-6105-00	Grounds/ Landscaping Contract	1,200.00	800.00	-	2,000.00
Date	GL Ref #	Debit	Credit	Description	
04/02/2026	4930146	\$ 400.00	\$ -	Brother's Landscaping and More LLC Inv: 316 Brother's Landscaping and More LLC	
04/28/2026	4954087	400.00	-	Brother's Landscaping and More LLC Inv: 350 Brother's Landscaping and More LLC	
63-6305-00	General Maintenance	3,335.00	200.00	-	3,535.00
Date	GL Ref #	Debit	Credit	Description	
04/02/2026	4930148	\$ 200.00	\$ -	KMVC Services LLC Inv: 3105 KMVC Services LLC	
63-6317-00	Pool Maintenance Contract	1,950.00	650.00	-	2,600.00
Date	GL Ref #	Debit	Credit	Description	
04/02/2026	4930148	\$ 650.00	\$ -	KMVC Services LLC Inv: 3105 KMVC Services LLC	
63-6320-00	Janitorial / Maint Contract	750.00	250.00	-	1,000.00
Date	GL Ref #	Debit	Credit	Description	
04/02/2026	4930148	\$ 250.00	\$ -	KMVC Services LLC Inv: 3105 KMVC Services LLC	
65-6520-00	Insurance	-	585.33	585.33	-
Date	GL Ref #	Debit	Credit	Description	
04/17/2026	4947068	\$ 585.33	\$ -	Insurance	
04/30/2026	4971622	-	585.33	PPI Adjustment	
65-6525-00	Legal & Collections	2,287.65	1,422.49	-	3,710.14
Date	GL Ref #	Debit	Credit	Description	
04/15/2026	4945781	\$ 1,422.49	\$ -	The Orlando Law Group Inv: 48935 The Orlando Law Group	
67-6705-00	Electricity	3,307.17	1,052.46	-	4,359.63
Date	GL Ref #	Debit	Credit	Description	
04/15/2026	4949957	\$ 825.62	\$ -	Electricity Inv: 3222.4.2026 Duke Energy	
04/20/2026	4949959	226.84	-	Electricity Inv: 1613.4.2026 Duke Energy	
67-6710-00	Water & Sewer	491.90	80.25	-	572.15
Date	GL Ref #	Debit	Credit	Description	
04/06/2026	4949967	\$ 80.25	\$ -	Water & Sewer Inv: 2014.4.2026 Polk County Utilities	
68-6805-00	Office/Administrative/Postage	1,616.26	482.39	-	2,098.65
Date	GL Ref #	Debit	Credit	Description	
04/08/2026	4935104	\$ 35.00	\$ -	A/P Check - A/P Checks - March Inv: 272458 Vanguard Management Group	
04/08/2026	4935104	3.50	-	A/P Check - A/P Checks - February Inv: 272458 Vanguard Management Group	
04/08/2026	4935104	2.70	-	BWCopies/Scans - March Addendum Inv: 272458 Vanguard Management Group	
04/08/2026	4935104	11.00	-	Lockbox - Lockbox Checks - March Inv: 272458 Vanguard Management Group	
04/15/2026	4945167	407.69	-	Office/Administrative/Postage Inv: INV2023 U Think Smart LLC	
04/28/2026	4953472	22.50	-	Office/Administrative/Postage	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 4/1/2026 - 4/30/2026

Date: 5/13/2026
Time: 3:08 pm
Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
Inv: 2671 Jedi Management					
68-6810-00	Accounting & Management	3,633.03	1,211.01	-	4,844.04
Date	GL Ref #	Debit	Credit	Description	
04/01/2026	4918038	\$ 200.00	\$ -	Management Fee Inv: 271010 Vanguard Management Group	
04/01/2026	4949955	1,011.01	-	Accounting & Management Inv: 2649 Jedi Management	
97-9799-00	Reserve Interest	56.01	27.00	-	83.01
Date	GL Ref #	Debit	Credit	Description	
04/30/2026	4971464	\$ 27.00	\$ -	Pinnacle Reserve Interest	
Totals:		\$0.00	\$24,397.11	\$24,397.11	\$0.00

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Operating 2685 (End: 04/30/2026)

Date: 5/13/2026
Time: 3:08 pm
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
10/14/2025		Deposit from batch 135924		53	\$500.00
04/15/2026		U Think Smart LLC		1007	(\$407.69)
04/28/2026		Brother's Landscaping and More LLC		100033	(\$400.00)
Total Uncleared					(\$307.69)

Pinnacle Operating 2685 Summary

Ending Account Balance:	\$	77,326.86
Uncleared Items:	(\$	307.69)
Adjusted Balance:	\$	77,634.55
Bank Ending Balance:	\$	77,634.55
Difference:	\$	-

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Reserve 2719 (End: 04/30/2026)

Date: 5/13/2026
Time: 3:08 pm
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Pinnacle Reserve 2719 Summary

Ending Account Balance:	\$ 27,474.76
Uncleared Items:	\$-
Adjusted Balance:	\$ 27,474.76
Bank Ending Balance:	\$ 27,474.76
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 4/01/26

\$88,433.46

Balance 4/30/26

\$77,634.55

Summary



Credits +\$1,042.00

Interest +\$0.00

Debits -\$11,840.91

Credit Transactions

Credits

4/01	PAYABLI DEPOSIT TRANSFER 907736324 WFMSPROPAY The Forest at Ridgewoo	42.00
4/23	PAYABLI DEPOSIT TRANSFER 913858053 WFMSPROPAY The Forest at Ridgewoo	500.00
4/28	PAYABLI DEPOSIT TRANSFER 914805516 WFMSPROPAY The Forest at Ridgewoo	500.00
Total Credits		\$1,042.00

Debit Transactions

Other Debits

4/02	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
4/02	The Forest at Ri CincXfer D26925 2593247166 Pinnacle Operating 268	5,000.00
4/06	POLK COUNTY UTIL UT BILL 3596000809 THE FOREST AT RIDGEWOOD	80.25
4/09	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	52.20
4/15	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	825.62
4/16	AVIDPAY SERVICE AVIDPAY CK100032 H562193588 The Forest at Ridgewoo REF*CK*100032*260415*The Orlan do Law Group\	1,422.49
4/20	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	226.84
4/21	The Forest at Ri CincXfer D27046 2593247166 Pinnacle Operating 268	1,500.00



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

Other Debits		
4/23	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	1,011.01
4/29	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	22.50
Checks		
4/14	Check 100030	400.00
4/14	Check 100031	1,100.00
(*) Indicates gap in check number sequenece		
Total Debits		\$11,840.91

Average Balance This Statement	\$80,671.11	Annual Percentage Yield Earned	
Interest Earned This Period	\$0.00	Days in Period	30
Interest Paid Year to Date	\$0.00	Interest Paid	\$0.00

Daily Balance Information					
Date	Balance	Date	Balance	Date	Balance
4/01	88,475.46	4/14	81,643.01	4/21	77,668.06
4/02	83,275.46	4/15	80,817.39	4/23	77,157.05
4/06	83,195.21	4/16	79,394.90	4/28	77,657.05
4/09	83,143.01	4/20	79,168.06	4/29	77,634.55

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04/30/2026
XXXXXXXX2685

#100030	04/14/2026	\$400.00
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#100031	04/14/2026	\$1,100.00
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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 4/01/26
\$20,947.76

Summary



Balance 4/30/26
\$27,474.76

Credits +\$6,500.00
Interest +\$27.00
Debits -\$0.00

Credit Transactions

Credits

4/02	The Forest at Ri CincXfer 2593247166 FORESTR12	5,000.00
4/21	The Forest at Ri CincXfer 2593247166 FORESTR12	1,500.00
Total Credits		\$6,500.00

Interest

4/30	Interest Deposit	27.00
Total Interest Paid		\$27.00

Average Balance This Statement	\$26,281.09	Annual Percentage Yield Earned	1.26%
Interest Earned This Period	\$27.00	Days in Period	30
2026 Interest Paid	\$83.01	Interest Paid	\$27.00

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
4/01	20,947.76	4/21	27,447.76		
4/02	25,947.76	4/30	27,474.76		



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

**Resale List**

The Forest at Ridgewood Homeowners' Association, Inc
(4/1/2026 - 4/30/2026)

Date: 5/13/2026
Time: 3:08 pm
Page: 1

Account No:	New Owner	Previous Owner	Posting Date	Settlement Date
206	Michelle Lynn Dragon 206 BOXWOOD DR	LZ SC INVESTMENT LLC	04/29/2026	04/29/2026
			Resale Amount:	\$0.00
			The Forest at Ridgewood Homeowners' Association, Inc Count	1