



Financial Report Package

May 2026

Prepared for

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

Vanguard Management Group



Balance Sheet
The Forest at Ridgewood Homeowners' Association, Inc
End Date: 05/31/2026

Date: 6/16/2026
Time: 10:36 am
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	Operating		Reserve		Total
Assets					
Current Assets					
Pinnacle - Operating x2685	\$	53,006.03	\$	-	\$ 53,006.03
Total: Current Assets	\$	53,006.03	\$	-	\$ 53,006.03
Reserves					
CL Reserve: Pinnacle - Reserve x2719		-		29,004.55	29,004.55
Total: Reserves	\$	-	\$	29,004.55	\$ 29,004.55
Accounts Receivable					
Delinquent Assessments		20,206.00		-	20,206.00
Total: Accounts Receivable	\$	20,206.00	\$	-	\$ 20,206.00
Total: Assets	\$	73,212.03	\$	29,004.55	\$ 102,216.58
Liabilities & Equity					
Current Liabilities					
Owner Assessments Paid Early		2,245.00		-	2,245.00
Unearned Assessments		48,625.40		-	48,625.40
Total: Current Liabilities	\$	50,870.40	\$	-	\$ 50,870.40
Reserve					
CL: General/Contingecy Reserves		-		28,824.00	28,824.00
Interest Earned on Reserves		-		180.55	180.55
Total: Reserve	\$	-	\$	29,004.55	\$ 29,004.55
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		(21,416.19)		-	(21,416.19)
Total: Liabilities & Equity	\$	73,212.03	\$	29,004.55	\$ 102,216.58



Income Statement - Operating
The Forest at Ridgewood Homeowners' Association, Inc
05/31/2026

Date: 6/16/2026
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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	\$ -	\$ 26,666.25	\$ 26,666.25	\$ -	\$ 63,999.00
Total Income	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 26,666.25	\$ 26,666.25	\$0.00	\$ 63,999.00
Total OPERATING INCOME	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 26,666.25	\$ 26,666.25	\$ -	\$ 63,999.00
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	-	400.00	400.00	2,000.00	2,000.00	-	4,800.00
Total Grounds Maintenance	\$ -	\$ 400.00	\$ 400.00	\$ 2,000.00	\$ 2,000.00	\$0.00	\$ 4,800.00
General Maintenance							
6305-00 General Maintenance	200.00	414.58	214.58	3,735.00	2,072.90	(1,662.10)	4,975.00
6317-00 Pool Maintenance Contract	650.00	650.00	-	3,250.00	3,250.00	-	7,800.00
6318-00 Pool/Spa Repair	-	125.00	125.00	-	625.00	625.00	1,500.00
6320-00 Janitorial / Maint Contract	250.00	250.00	-	1,250.00	1,250.00	-	3,000.00
Total General Maintenance	\$ 1,100.00	\$ 1,439.58	\$ 339.58	\$ 8,235.00	\$ 7,197.90	(\$1,037.10)	\$ 17,275.00
Administrative Expenses							
6520-00 Insurance	-	585.33	585.33	-	2,926.65	2,926.65	7,024.00
6525-00 Legal & Collections	19,508.95	200.00	(19,308.95)	23,219.09	1,000.00	(22,219.09)	2,400.00
6530-00 Professional Fees, Tax Prep	-	25.00	25.00	-	125.00	125.00	300.00
6540-00 Licenses & Fees	-	25.00	25.00	-	125.00	125.00	300.00
6542-00 Fees Payable To The Division	-	7.00	7.00	-	35.00	35.00	84.00
Total Administrative Expenses	\$ 19,508.95	\$ 842.33	(\$ 18,666.62)	\$ 23,219.09	\$ 4,211.65	(\$19,007.44)	\$ 10,108.00
Utilities							
6705-00 Electricity	1,047.51	1,275.00	227.49	5,407.14	6,375.00	967.86	15,300.00
6710-00 Water & Sewer	397.66	158.33	(239.33)	969.81	791.65	(178.16)	1,900.00
6715-00 Trash & Garbage	-	200.00	200.00	-	1,000.00	1,000.00	2,400.00
Total Utilities	\$ 1,445.17	\$ 1,633.33	\$ 188.16	\$ 6,376.95	\$ 8,166.65	\$1,789.70	\$ 19,600.00
Professional Fees							
6805-00 Office/Administrative/Postage	97.70	75.00	(22.70)	2,196.35	375.00	(1,821.35)	900.00
6810-00 Accounting & Management	1,211.01	943.00	(268.01)	6,055.05	4,715.00	(1,340.05)	11,316.00
Total Professional Fees	\$ 1,308.71	\$ 1,018.00	(\$ 290.71)	\$ 8,251.40	\$ 5,090.00	(\$3,161.40)	\$ 12,216.00
Total OPERATING EXPENSE	\$ 23,362.83	\$ 5,333.24	(\$ 18,029.59)	\$ 48,082.44	\$ 26,666.20	(\$ 21,416.24)	\$ 63,999.00
Net Income:	(\$ 18,029.58)	\$ 0.01	(\$ 18,029.59)	(\$ 21,416.19)	\$ 0.05	(\$ 21,416.24)	\$ 0.00

**Income Statement - Reserve**

The Forest at Ridgewood Homeowners' Association, Inc

05/31/2026

Date: 6/16/2026

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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)	\$-	\$7,500.00	(\$7,500.00)	\$18,000.00
3131-00 Interest Income - Reserves	29.79	-	29.79	112.80	-	112.80	-
Total Income	\$29.79	\$1,500.00	(\$1,470.21)	\$112.80	\$7,500.00	(\$7,387.20)	\$18,000.00
Total RESERVE INCOME	\$29.79	\$1,500.00	(\$1,470.21)	\$112.80	\$7,500.00	(\$7,387.20)	\$18,000.00
RESERVE EXPENSE							
Reserve							
9700-00 CL Reserve:	-	1,500.00	1,500.00	-	7,500.00	7,500.00	18,000.00
General/Contingency Reserves							
9799-00 Reserve Interest	29.79	-	(29.79)	112.80	-	(112.80)	-
Total Reserve	\$29.79	\$1,500.00	\$1,470.21	\$112.80	\$7,500.00	\$7,387.20	\$18,000.00
Total RESERVE EXPENSE	\$29.79	\$1,500.00	\$1,470.21	\$112.80	\$7,500.00	\$7,387.20	\$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: May 2026

Date: 6/16/2026
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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	\$ 5,333.25	\$ 5,333.25	\$ 5,333.25	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 26,666.25
Total Income	5,333.25	5,333.25	5,333.25	5,333.25	5,333.25	-	-	-	-	-	-	-	26,666.25
Total OPERATING INCOME	5,333.25	5,333.25	5,333.25	5,333.25	5,333.25	-	-	-	-	-	-	-	26,666.25
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	200.00	-	-	-	-	-	-	-	3,735.00
6317-00 Pool Maintenance Contract	650.00	650.00	650.00	650.00	650.00	-	-	-	-	-	-	-	3,250.00
6320-00 Janitorial / Maint Contract	250.00	250.00	250.00	250.00	250.00	-	-	-	-	-	-	-	1,250.00
Total General Maintenance	3,460.00	1,475.00	1,100.00	1,100.00	1,100.00	-	-	-	-	-	-	-	8,235.00
Administrative Expenses													
6525-00 Legal & Collections	685.40	188.50	1,413.75	1,422.49	19,508.95	-	-	-	-	-	-	-	23,219.09
Total Administrative Expenses	685.40	188.50	1,413.75	1,422.49	19,508.95	-	-	-	-	-	-	-	23,219.09
Utilities													
6705-00 Electricity	1,105.64	1,172.03	1,029.50	1,052.46	1,047.51	-	-	-	-	-	-	-	5,407.14
6710-00 Water & Sewer	205.83	160.16	125.91	80.25	397.66	-	-	-	-	-	-	-	969.81
Total Utilities	1,311.47	1,332.19	1,155.41	1,132.71	1,445.17	-	-	-	-	-	-	-	6,376.95
Professional Fees													
6805-00 Office/Administrative/Postage	1,188.90	138.40	288.96	482.39	97.70	-	-	-	-	-	-	-	2,196.35
6810-00 Accounting & Management	1,211.01	1,211.01	1,211.01	1,211.01	1,211.01	-	-	-	-	-	-	-	6,055.05
Total Professional Fees	2,399.91	1,349.41	1,499.97	1,693.40	1,308.71	-	-	-	-	-	-	-	8,251.40
Total OPERATING EXPENSE	8,256.78	4,745.10	5,569.13	6,148.60	23,362.83	-	-	-	-	-	-	-	48,082.44
Net Income:	(2,923.53)	588.15	(235.88)	(815.35)	(18,029.58)	-	-	-	-	-	-	-	(21,416.19)



Income Statement Summary - Reserve

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: May 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	\$29.79	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$112.80
Total Income	16.93	17.74	21.34	27.00	29.79	-	-	-	-	-	-	-	112.80
Total RESERVE INCOME	16.93	17.74	21.34	27.00	29.79	-	-	-	-	-	-	-	112.80
RESERVE EXPENSE													
Reserve													
9799-00 Reserve Interest	16.93	17.74	21.34	27.00	29.79	-	-	-	-	-	-	-	112.80
Total Reserve	16.93	17.74	21.34	27.00	29.79	-	-	-	-	-	-	-	112.80
Total RESERVE EXPENSE	16.93	17.74	21.34	27.00	29.79	-	-	-	-	-	-	-	112.80
Net Reserve:	-	-	-	-	-	-	-	-	-	-	-	-	-



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 05/31/2026

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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	\$206.00	\$206.00
Total:	\$0.00	\$0.00	\$0.00	\$206.00	\$206.00
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 Zaslawski 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

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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
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
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



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
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Description	Current	Over 30	Over 60	Over 90	Balance
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
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	\$20,206.00	\$20,206.00



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
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Description	Current	Over 30	Over 60	Over 90	Balance
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Description	Total
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Assessment - Homeowner 2025	\$4,500.00
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Assessment - Homeowner 2026	\$15,706.00
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Total:	\$20,206.00
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AR Total (Exclude Prepaid Assessments):	\$20,206.00
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**PrePaid Homeowner List**

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 5/31/2026

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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
5/1/2026 - 5/31/2026

Date: 6/16/2026
Time: 10:37 am
Page: 1

Date	Check #	Payee	Amount	
10-1020-00 Pinnacle - Operating x2685				
05/01/2026	0	Vanguard Management Group	\$200.00	
		Invoice #: 273868		
		68-6810-00 Management Fee	\$200.00	
05/01/2026	0	Jedi Management	\$1,011.01	
		Invoice #: 2677		
		68-6810-00 Accounting & Management	\$1,011.01	
05/01/2026	100034	KMVC Services LLC	\$1,100.00	
		Invoice #: 3132		
		63-6305-00 KMVC Services LLC	\$200.00	
		63-6317-00 KMVC Services LLC	\$650.00	
		63-6320-00 KMVC Services LLC	\$250.00	
05/08/2026	100035	The Orlando Law Group	\$3,672.70	
		Invoice #: 49389		
		65-6525-00 The Orlando Law Group	\$3,672.70	
05/14/2026	0	Jedi Management	\$15,836.25	
		Invoice #: 2684		
		65-6525-00 Legal & Collections	\$15,836.25	
05/14/2026	0	Vanguard Management Group	\$97.70	
		Invoice #: 274755		
		68-6805-00 A/P Check - Rush Check - U Think Smart	\$50.00	
		LLC-#INV-2023		
		68-6805-00 Lockbox - Addendum	\$3.00	
		68-6805-00 A/P Check - A/P Checks - April	\$42.00	
		68-6805-00 BWCopies/Scans - April Addendum	\$2.70	
05/17/2026		12-1937-00 Transfer to Pinnacle Reserve 2719; Monthly Reserve Xfer	\$1,500.00	
05/22/2026	0	Duke Energy	\$825.62	
		Invoice #: 3222.5.2026		
		67-6705-00 Electricity	\$825.62	
05/22/2026	0	Duke Energy	\$221.89	
		Invoice #: 1613.5.2026		
		67-6705-00 Electricity	\$221.89	
05/22/2026	0	Polk County Utilities	\$397.66	
		Invoice #: 2014.5.2026		
		67-6710-00 Water & Sewer	\$397.66	
		Account Totals	# Checks: 9	\$24,862.83
		Association Totals	# Checks: 9	\$24,862.83



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 5/1/2026 - 5/31/2026

Date: 6/16/2026
Time: 10:37 am
Page: 1

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685	\$77,326.86	\$542.00	\$24,862.83	\$53,006.03
Date	GL Ref #	Debit	Credit	Description	
05/01/2026	4956789	\$ -	\$ 200.00	Pinnacle - Operating x2685 Inv # 273868; Vanguard Management Group Chk # 0 Inv: 273868 Vanguard Management Group	
05/01/2026	4956835	-	1,011.01	Pinnacle - Operating x2685 Inv # 2677; Jedi Management Chk # 0 Inv: 2677 Jedi Management	
05/01/2026	4961916	42.00	-	Deposit from batch 145836	
05/01/2026	4962170	-	1,100.00	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100034 Inv: 3132 KMVC Services LLC	
05/08/2026	4967559	-	3,672.70	Pinnacle - Operating x2685; The Orlando Law Group Chk # 100035 Inv: 49389 The Orlando Law Group	
05/11/2026	4968846	500.00	-	Deposit from batch 146184	
05/14/2026	4972977	-	15,836.25	Pinnacle - Operating x2685 Inv # 2684; Jedi Management Chk # 0 Inv: 2684 Jedi Management	
05/14/2026	4973621	-	97.70	Pinnacle - Operating x2685 Inv # 274755; Vanguard Management Group Chk # 0 Inv: 274755 Vanguard Management Group	
05/17/2026	4977042	-	1,500.00	Monthly Reserve Xfer	
05/22/2026	4980447	-	825.62	Pinnacle - Operating x2685 Inv # 3222.5.2026; Duke Energy Chk # 0 Inv: 3222.5.2026 Duke Energy	
05/22/2026	4980449	-	221.89	Pinnacle - Operating x2685 Inv # 1613.5.2026; Duke Energy Chk # 0 Inv: 1613.5.2026 Duke Energy	
05/22/2026	4980451	-	397.66	Pinnacle - Operating x2685 Inv # 2014.5.2026; Polk County Utilities Chk # 0 Inv: 2014.5.2026 Polk County Utilities	
12-1937-00	CL Reserve: Pinnacle - Reserve x2719	27,474.76	1,529.79	-	29,004.55
Date	GL Ref #	Debit	Credit	Description	
05/17/2026	4977042	\$ 1,500.00	\$ -	Monthly Reserve Xfer	
05/29/2026	4984334	29.79	-	Interest	
13-1110-00	Delinquent Assessments	20,748.00	-	542.00	20,206.00
Date	GL Ref #	Debit	Credit	Description	
05/01/2026	4961916	\$ -	\$ 42.00	Deposit from batch 145836	
05/11/2026	4968846	-	500.00	Deposit from batch 146184	
20-2050-00	Accounts Payable	-	23,362.83	23,362.83	-
Date	GL Ref #	Debit	Credit	Description	
05/01/2026	4956567	\$ -	\$ 200.00	Accounts Payable Inv # 273868 Inv: 273868 Vanguard Management Group	
05/01/2026	4956789	200.00	-	Accounts Payable Inv # 273868; Vanguard Management Group Chk # 0 Inv: 273868 Vanguard Management Group	
05/01/2026	4956833	-	1,011.01	Accounts Payable Inv # 2677 Inv: 2677 Jedi Management	
05/01/2026	4956835	1,011.01	-	Accounts Payable Inv # 2677; Jedi Management Chk # 0 Inv: 2677 Jedi Management	
05/01/2026	4962166	-	1,100.00	Accounts Payable Inv # 3132 Inv: 3132 KMVC Services LLC	
05/01/2026	4962170	1,100.00	-	Accounts Payable Inv # 3132; KMVC Services LLC Chk # 100034 Inv: 3132 KMVC Services LLC	
05/08/2026	4967557	-	3,672.70	Accounts Payable Inv # 49389 Inv: 49389 The Orlando Law Group	
05/08/2026	4967559	3,672.70	-	Accounts Payable Inv # 49389; The Orlando Law Group Chk # 100035 Inv: 49389 The Orlando Law Group	
05/14/2026	4972975	-	15,836.25	Accounts Payable Inv # 2684 Inv: 2684 Jedi Management	
05/14/2026	4972977	15,836.25	-	Accounts Payable Inv # 2684; Jedi Management Chk # 0 Inv: 2684 Jedi Management	
05/14/2026	4973602	-	97.70	Accounts Payable Inv # 274755	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 5/1/2026 - 5/31/2026

Date: 6/16/2026
Time: 10:37 am
Page: 2

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
05/14/2026	4973621	97.70	-		
			Inv: 274755 Vanguard Management Group		
			Accounts Payable Inv # 274755; Vanguard Management Group Chk # 0		
05/22/2026	4980441	-	397.66		
			Inv: 274755 Vanguard Management Group		
05/22/2026	4980443	-	825.62		
			Accounts Payable Inv # 3222.5.2026		
			Inv: 3222.5.2026 Duke Energy		
05/22/2026	4980445	-	221.89		
			Accounts Payable Inv # 1613.5.2026		
			Inv: 1613.5.2026 Duke Energy		
05/22/2026	4980447	825.62	-		
			Accounts Payable Inv # 3222.5.2026; Duke Energy Chk # 0		
			Inv: 3222.5.2026 Duke Energy		
05/22/2026	4980449	221.89	-		
			Accounts Payable Inv # 1613.5.2026; Duke Energy Chk # 0		
			Inv: 1613.5.2026 Duke Energy		
05/22/2026	4980451	397.66	-		
			Accounts Payable Inv # 2014.5.2026; Polk County Utilities Chk # 0		
			Inv: 2014.5.2026 Polk County Utilities		
20-2080-00	Owner Assessments Paid Early	(2,245.00)	-	-	(2,245.00)
Date	GL Ref #	Debit	Credit	Description	
20-2094-00	Unearned Assessments	(55,458.65)	6,833.25	-	(48,625.40)
Date	GL Ref #	Debit	Credit	Description	
05/31/2026	5003677	\$ 6,833.25	\$ -	Unearned Assessment Adj	
27-2700-00	CL: General/Contingency Reserves	(27,324.00)	-	1,500.00	(28,824.00)
Date	GL Ref #	Debit	Credit	Description	
05/17/2026	4977044	\$ -	\$ 1,500.00	CL: General/Contingency Reserves	
27-2799-00	Interest Earned on Reserves	(150.76)	-	29.79	(180.55)
Date	GL Ref #	Debit	Credit	Description	
05/31/2026	5003583	\$ -	\$ 29.79	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	(21,333.00)	1,500.00	6,833.25	(26,666.25)
Date	GL Ref #	Debit	Credit	Description	
05/17/2026	4977044	\$ 1,500.00	\$ -	Owner Assessments	
05/31/2026	5003677	-	6,833.25	Unearned Assessment Adj	
30-3131-00	Interest Income - Reserves	(83.01)	-	29.79	(112.80)
Date	GL Ref #	Debit	Credit	Description	
05/29/2026	4984334	\$ -	\$ 29.79	Interest	
61-6105-00	Grounds/ Landscaping Contract	2,000.00	-	-	2,000.00
Date	GL Ref #	Debit	Credit	Description	
63-6305-00	General Maintenance	3,535.00	200.00	-	3,735.00
Date	GL Ref #	Debit	Credit	Description	
05/01/2026	4962166	\$ 200.00	\$ -	KMVC Services LLC	
			Inv: 3132 KMVC Services LLC		
63-6317-00	Pool Maintenance Contract	2,600.00	650.00	-	3,250.00
Date	GL Ref #	Debit	Credit	Description	
05/01/2026	4962166	\$ 650.00	\$ -	KMVC Services LLC	
			Inv: 3132 KMVC Services LLC		
63-6320-00	Janitorial / Maint Contract	1,000.00	250.00	-	1,250.00
Date	GL Ref #	Debit	Credit	Description	
05/01/2026	4962166	\$ 250.00	\$ -	KMVC Services LLC	
			Inv: 3132 KMVC Services LLC		
65-6525-00	Legal & Collections	3,710.14	19,508.95	-	23,219.09
Date	GL Ref #	Debit	Credit	Description	
05/08/2026	4967557	\$ 3,672.70	\$ -	The Orlando Law Group	
			Inv: 49389 The Orlando Law Group		
05/14/2026	4972975	15,836.25	-	Legal & Collections	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 5/1/2026 - 5/31/2026

Date: 6/16/2026
Time: 10:37 am
Page: 3

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
Inv: 2684 Jedi Management					
67-6705-00	Electricity	4,359.63	1,047.51	-	5,407.14
Date	GL Ref #	Debit	Credit	Description	
05/22/2026	4980443	\$ 825.62	\$ -	Electricity Inv: 3222.5.2026 Duke Energy	
05/22/2026	4980445	221.89	-	Electricity Inv: 1613.5.2026 Duke Energy	
67-6710-00	Water & Sewer	572.15	397.66	-	969.81
Date	GL Ref #	Debit	Credit	Description	
05/22/2026	4980441	\$ 397.66	\$ -	Water & Sewer Inv: 2014.5.2026 Polk County Utilities	
68-6805-00	Office/Administrative/Postage	2,098.65	97.70	-	2,196.35
Date	GL Ref #	Debit	Credit	Description	
05/14/2026	4973602	\$ 2.70	\$ -	BWCopies/Scans - April Addendum Inv: 274755 Vanguard Management Group	
05/14/2026	4973602	42.00	-	A/P Check - A/P Checks - April Inv: 274755 Vanguard Management Group	
05/14/2026	4973602	3.00	-	Lockbox - Addendum Inv: 274755 Vanguard Management Group	
05/14/2026	4973602	50.00	-	A/P Check - Rush Check - U Think Smart LLC-#INV-2023 Inv: 274755 Vanguard Management Group	
68-6810-00	Accounting & Management	4,844.04	1,211.01	-	6,055.05
Date	GL Ref #	Debit	Credit	Description	
05/01/2026	4956567	\$ 200.00	\$ -	Management Fee Inv: 273868 Vanguard Management Group	
05/01/2026	4956833	1,011.01	-	Accounting & Management Inv: 2677 Jedi Management	
97-9799-00	Reserve Interest	83.01	29.79	-	112.80
Date	GL Ref #	Debit	Credit	Description	
05/31/2026	5003583	\$ 29.79	\$ -	Pinnacle Reserve Interest	
Totals:		\$0.00	\$57,160.49	\$57,160.49	\$0.00



Bank Account Reconciliation
The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Operating 2685 (End: 05/31/2026)

Date: 6/16/2026
Time: 10:37 am
Page: 1

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

Pinnacle Operating 2685 Summary		
Ending Account Balance:	\$	53,006.03
Uncleared Items:	\$	500.00
Adjusted Balance:	\$	52,506.03
Bank Ending Balance:	\$	52,506.03
Difference:	\$	-

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Reserve 2719 (End: 05/31/2026)

Date: 6/16/2026
Time: 10:37 am
Page: 2

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

Ending Account Balance:	\$ 29,004.55
Uncleared Items:	\$-
Adjusted Balance:	\$ 29,004.55
Bank Ending Balance:	\$ 29,004.55
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 5/01/26
\$77,634.55

Balance 5/31/26
\$52,506.03

Summary



Credits +\$542.00
Interest +\$0.00
Debits -\$25,670.52

Credit Transactions

Credits

5/01	PAYABLI DEPOSIT TRANSFER 915770269 WFMSPPROPAY The Forest at Ridgewoo	42.00
5/12	The Forest at Ri OnlinePay 1593247166 FORESRID1	500.00
Total Credits		\$542.00

Debit Transactions

Other Debits

5/04	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
5/04	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	1,011.01
5/07	POLK COUNTY UTIL UT BILL 3596000809 THE FOREST AT RIDGEWOOD	397.66
5/11	AVIDPAY SERVICE AVIDPAY CK100035 H562193588 The Forest at Ridgewoo REF*CK*100035*260508*The Orlan do Law Group\	3,672.70
5/15	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	97.70
5/15	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	15,836.25
5/18	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	825.62
5/20	The Forest at Ri CincXfer D27188 2593247166 Pinnacle Operating 268	1,500.00
5/21	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	221.89



Member
FDIC



ELECTRONIC TRANSFER ERROR RESOLUTION

This Electronic Transfer Error Resolution only applies to accounts held for personal, family or household purposes and is therefore not applicable to business, trust accounts, or any such account held for non-personal purposes.

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the end of this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

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

We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

We will provide provisional credit for the amount that you think is in error within 10 business days of your complaint and begin an investigation of the transaction(s). In most cases, we will disclose the results of the investigation within 10 business days of your complaint and correct any error promptly. If we need more time to investigate the complaint, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to complete our investigation. However, you will have use of the funds in question during our investigation.

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

Checks		
5/01	Check 1007	407.69
5/05	Check 100033 *	400.00
5/11	Check 100034	1,100.00
(*) Indicates gap in check number sequenece		
Total Debits		\$25,670.52

Average Balance This Statement	\$62,825.21	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
5/01	77,268.86	5/11	70,487.49	5/20	52,727.92
5/04	76,057.85	5/12	70,987.49	5/21	52,506.03
5/05	75,657.85	5/15	55,053.54		
5/07	75,260.19	5/18	54,227.92		

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THIS CHECK IS VOID WITHOUT A MICR LINE BEING RECORDED BY AN AUTOMATIC CHECK DEPOSIT MACHINE. VOID IF THE MICR LINE IS NOT RECORDED BY A MACHINE.

The Forest at Ridgewood Homeowners' Association, Inc (714)
10500 University Center Dr., Suite 190
(689) 208-4600
Tampa, FL 33612

Pinnacle Bank Nashville, TN
10500 University Center Dr., Suite 190
(689) 208-4600
Tampa, FL 33612

Check Number: 1007

PAY Four Hundred Seven And 69/100 Dollars

DATE 04/15/2026

AMOUNT ****\$407.69

TO THE ORDER OF U Think Smart LLC
2125 Biscayne Blvd 205
Miami, FL 33137

Memo: Invoice: INV2023

Authorized Signature: *[Signature]*

⑆000001007⑆ ⑆064008637⑆800109992685⑆ ⑆0000040769⑆

#1007 05/01/2026 \$407.69

THIS CHECK IS VOID WITHOUT A MICR LINE BEING RECORDED BY AN AUTOMATIC CHECK DEPOSIT MACHINE. VOID IF THE MICR LINE IS NOT RECORDED BY A MACHINE.

The Forest at Ridgewood Homeowners' Association
10500 University Center Dr., Suite 190
(689) 208-4600
Tampa, FL 33612

Pinnacle Bank
105 3rd Avenue South
Nashville, TN 37201

100033

DATE: 04/28/2026

PAY TO Brother's Landscaping and More LLC

THE ORDER OF Four Hundred Dollars and Zero Cents

Memo: Inv: 330

Authorized Signature: *[Signature]*

⑆100033⑆ ⑆064008637⑆800109992685⑆

#100033 05/05/2026 \$400.00

THIS CHECK IS VOID WITHOUT A MICR LINE BEING RECORDED BY AN AUTOMATIC CHECK DEPOSIT MACHINE. VOID IF THE MICR LINE IS NOT RECORDED BY A MACHINE.

The Forest at Ridgewood Homeowners' Association
10500 University Center Dr., Suite 190
(689) 208-4600
Tampa, FL 33612

Pinnacle Bank
105 3rd Avenue South
Nashville, TN 37201

100034

DATE: 05/01/2026

PAY TO KMVC Services LLC

THE ORDER OF One Thousand One Hundred Dollars and Zero Cents

Memo: Inv: 3132

Authorized Signature: *[Signature]*

⑆100034⑆ ⑆064008637⑆800109992685⑆

#100034 05/11/2026 \$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 5/01/26
\$27,474.76

Balance 5/31/26
\$29,004.55

Summary



Credits +\$1,500.00
Interest +\$29.79
Debits -\$0.00

Credit Transactions

Credits

5/20	The Forest at Ri CincXfer 2593247166 FORESTR12	1,500.00
Total Credits		\$1,500.00

Interest

5/31	Interest Deposit	29.79
Total Interest Paid		\$29.79

Average Balance This Statement	\$28,055.40	Annual Percentage Yield Earned	1.26%
Interest Earned This Period	\$29.79	Days in Period	31
2026 Interest Paid	\$112.80	Interest Paid	\$29.79

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
5/01	27,474.76	5/20	28,974.76	5/31	29,004.55



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
(5/1/2026 - 5/31/2026)

Date: 6/16/2026
Time: 10:37 am
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