



# **Financial Report Package**

**August 2026**

**Prepared for**

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

**Vanguard Management Group**



**Balance Sheet**  
The Forest at Ridgewood Homeowners' Association, Inc  
End Date: 08/31/2026

Date: 9/18/2026  
Time: 2:11 pm  
Page: 1

|                                      | Operating |             | Reserve |           | Total        |
|--------------------------------------|-----------|-------------|---------|-----------|--------------|
| Assets                               |           |             |         |           |              |
| Current Assets                       |           |             |         |           |              |
| Pinnacle - Operating x2685           | \$        | 16,282.75   | \$      | -         | \$ 16,282.75 |
| Total: Current Assets                | \$        | 16,282.75   | \$      | -         | \$ 16,282.75 |
| Reserves                             |           |             |         |           |              |
| CL Reserve: Pinnacle - Reserve x2719 |           | -           |         | 33,602.55 | 33,602.55    |
| Total: Reserves                      | \$        | -           | \$      | 33,602.55 | \$ 33,602.55 |
| Accounts Receivable                  |           |             |         |           |              |
| Delinquent Assessments               |           | 18,580.00   |         | -         | 18,580.00    |
| Total: Accounts Receivable           | \$        | 18,580.00   | \$      | -         | \$ 18,580.00 |
| Total: Assets                        | \$        | 34,862.75   | \$      | 33,602.55 | \$ 68,465.30 |
| Liabilities & Equity                 |           |             |         |           |              |
| Current Liabilities                  |           |             |         |           |              |
| Owner Assessments Paid Early         |           | 2,300.00    |         | -         | 2,300.00     |
| Unearned Assessments                 |           | 27,333.00   |         | -         | 27,333.00    |
| Total: Current Liabilities           | \$        | 29,633.00   | \$      | -         | \$ 29,633.00 |
| Reserve                              |           |             |         |           |              |
| CL: General/Contingecy Reserves      |           | -           |         | 33,324.00 | 33,324.00    |
| Interest Earned on Reserves          |           | -           |         | 278.55    | 278.55       |
| Total: Reserve                       | \$        | -           | \$      | 33,602.55 | \$ 33,602.55 |
| Equity                               |           |             |         |           |              |
| Surplus (Deficit) - Prior Yrs        |           | 44,049.47   |         | -         | 44,049.47    |
| Total: Equity                        | \$        | 44,049.47   | \$      | -         | \$ 44,049.47 |
| Net Income Gain/Loss                 |           | -           |         | -         | -            |
| Net Income Gain/Loss                 |           | (38,819.72) |         | -         | (38,819.72)  |
| Total: Liabilities & Equity          | \$        | 34,862.75   | \$      | 33,602.55 | \$ 68,465.30 |



**Income Statement - Operating**  
The Forest at Ridgewood Homeowners' Association, Inc  
08/31/2026

Date: 9/18/2026  
Time: 2:11 pm  
Page: 1

| 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 | \$ -          | \$ 43,167.00   | \$ 42,666.00 | \$ 501.00      | \$ 63,999.00  |
| Total Income                          | \$ 5,333.25    | \$ 5,333.25 | \$ -          | \$ 43,167.00   | \$ 42,666.00 | \$501.00       | \$ 63,999.00  |
| Total OPERATING INCOME                | \$ 5,333.25    | \$ 5,333.25 | \$ -          | \$ 43,167.00   | \$ 42,666.00 | \$ 501.00      | \$ 63,999.00  |
| OPERATING EXPENSE                     |                |             |               |                |              |                |               |
| Grounds Maintenance                   |                |             |               |                |              |                |               |
| 6105-00 Grounds/ Landscaping Contract | 400.00         | 400.00      | -             | 3,700.00       | 3,200.00     | ( 500.00)      | 4,800.00      |
| Total Grounds Maintenance             | \$ 400.00      | \$ 400.00   | \$ -          | \$ 3,700.00    | \$ 3,200.00  | (\$500.00)     | \$ 4,800.00   |
| General Maintenance                   |                |             |               |                |              |                |               |
| 6305-00 General Maintenance           | 640.00         | 414.58      | ( 225.42)     | 4,775.00       | 3,316.64     | ( 1,458.36)    | 4,975.00      |
| 6317-00 Pool Maintenance Contract     | 650.00         | 650.00      | -             | 5,200.00       | 5,200.00     | -              | 7,800.00      |
| 6318-00 Pool/Spa Repair               | -              | 125.00      | 125.00        | -              | 1,000.00     | 1,000.00       | 1,500.00      |
| 6320-00 Janitorial / Maint Contract   | 250.00         | 250.00      | -             | 2,000.00       | 2,000.00     | -              | 3,000.00      |
| Total General Maintenance             | \$ 1,540.00    | \$ 1,439.58 | (\$ 100.42)   | \$ 11,975.00   | \$ 11,516.64 | (\$458.36)     | \$ 17,275.00  |
| Administrative Expenses               |                |             |               |                |              |                |               |
| 6520-00 Insurance                     | -              | 585.33      | 585.33        | -              | 4,682.64     | 4,682.64       | 7,024.00      |
| 6525-00 Legal & Collections           | 2,150.00       | 200.00      | ( 1,950.00)   | 40,665.24      | 1,600.00     | ( 39,065.24)   | 2,400.00      |
| 6530-00 Professional Fees, Tax Prep   | -              | 25.00       | 25.00         | -              | 200.00       | 200.00         | 300.00        |
| 6540-00 Licenses & Fees               | -              | 25.00       | 25.00         | 157.74         | 200.00       | 42.26          | 300.00        |
| 6542-00 Fees Payable To The Division  | -              | 7.00        | 7.00          | -              | 56.00        | 56.00          | 84.00         |
| Total Administrative Expenses         | \$ 2,150.00    | \$ 842.33   | (\$ 1,307.67) | \$ 40,822.98   | \$ 6,738.64  | (\$34,084.34)  | \$ 10,108.00  |
| Utilities                             |                |             |               |                |              |                |               |
| 6705-00 Electricity                   | 1,048.62       | 1,275.00    | 226.38        | 8,567.18       | 10,200.00    | 1,632.82       | 15,300.00     |
| 6710-00 Water & Sewer                 | 228.66         | 158.33      | ( 70.33)      | 4,795.92       | 1,266.64     | ( 3,529.28)    | 1,900.00      |
| 6715-00 Trash & Garbage               | -              | 200.00      | 200.00        | -              | 1,600.00     | 1,600.00       | 2,400.00      |
| Total Utilities                       | \$ 1,277.28    | \$ 1,633.33 | \$ 356.05     | \$ 13,363.10   | \$ 13,066.64 | (\$296.46)     | \$ 19,600.00  |
| Professional Fees                     |                |             |               |                |              |                |               |
| 6805-00 Office/Administrative/Postage | 157.21         | 75.00       | ( 82.21)      | 2,437.56       | 600.00       | ( 1,837.56)    | 900.00        |
| 6810-00 Accounting & Management       | 1,211.01       | 943.00      | ( 268.01)     | 9,688.08       | 7,544.00     | ( 2,144.08)    | 11,316.00     |
| Total Professional Fees               | \$ 1,368.22    | \$ 1,018.00 | (\$ 350.22)   | \$ 12,125.64   | \$ 8,144.00  | (\$3,981.64)   | \$ 12,216.00  |
| Total OPERATING EXPENSE               | \$ 6,735.50    | \$ 5,333.24 | (\$ 1,402.26) | \$ 81,986.72   | \$ 42,665.92 | (\$ 39,320.80) | \$ 63,999.00  |
| Net Income:                           | (\$ 1,402.25)  | \$ 0.01     | (\$ 1,402.26) | (\$ 38,819.72) | \$ 0.08      | (\$ 38,819.80) | \$ 0.00       |

**Income Statement - Reserve**

The Forest at Ridgewood Homeowners' Association, Inc

08/31/2026

Date: 9/18/2026

Time: 2:11 pm

Page: 2

| 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) | \$-          | \$12,000.00 | (\$12,000.00) | \$18,000.00   |
| 3131-00 Interest Income - Reserves | 34.76          | -          | 34.76        | 210.80       | -           | 210.80        | -             |
| Total Income                       | \$34.76        | \$1,500.00 | (\$1,465.24) | \$210.80     | \$12,000.00 | (\$11,789.20) | \$18,000.00   |
| Total RESERVE INCOME               | \$34.76        | \$1,500.00 | (\$1,465.24) | \$210.80     | \$12,000.00 | (\$11,789.20) | \$18,000.00   |
| RESERVE EXPENSE                    |                |            |              |              |             |               |               |
| Reserve                            |                |            |              |              |             |               |               |
| 9700-00 CL Reserve:                | -              | 1,500.00   | 1,500.00     | -            | 12,000.00   | 12,000.00     | 18,000.00     |
| General/Contingency Reserves       |                |            |              |              |             |               |               |
| 9799-00 Reserve Interest           | 34.76          | -          | (34.76)      | 210.80       | -           | (210.80)      | -             |
| Total Reserve                      | \$34.76        | \$1,500.00 | \$1,465.24   | \$210.80     | \$12,000.00 | \$11,789.20   | \$18,000.00   |
| Total RESERVE EXPENSE              | \$34.76        | \$1,500.00 | \$1,465.24   | \$210.80     | \$12,000.00 | \$11,789.20   | \$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: August 2026

Date: 9/18/2026  
Time: 2:11 pm  
Page: 1

| Account                                  | January            | February        | March            | April            | May                | June               | July            | August             | September | October  | November | December | Total               |
|------------------------------------------|--------------------|-----------------|------------------|------------------|--------------------|--------------------|-----------------|--------------------|-----------|----------|----------|----------|---------------------|
| <b>OPERATING INCOME</b>                  |                    |                 |                  |                  |                    |                    |                 |                    |           |          |          |          |                     |
| Income                                   |                    |                 |                  |                  |                    |                    |                 |                    |           |          |          |          |                     |
| 3030-00 Owner Assessments                | \$ 5,333.25        | \$ 5,333.25     | \$ 5,333.25      | \$ 5,333.25      | \$ 5,333.25        | \$ 5,834.25        | \$ 5,333.25     | \$ 5,333.25        | \$ -      | \$ -     | \$ -     | \$ -     | \$ 43,167.00        |
| <b>Total Income</b>                      | <b>5,333.25</b>    | <b>5,333.25</b> | <b>5,333.25</b>  | <b>5,333.25</b>  | <b>5,333.25</b>    | <b>5,834.25</b>    | <b>5,333.25</b> | <b>5,333.25</b>    | <b>-</b>  | <b>-</b> | <b>-</b> | <b>-</b> | <b>43,167.00</b>    |
| <b>Total OPERATING INCOME</b>            | <b>5,333.25</b>    | <b>5,333.25</b> | <b>5,333.25</b>  | <b>5,333.25</b>  | <b>5,333.25</b>    | <b>5,834.25</b>    | <b>5,333.25</b> | <b>5,333.25</b>    | <b>-</b>  | <b>-</b> | <b>-</b> | <b>-</b> | <b>43,167.00</b>    |
| <b>OPERATING EXPENSE</b>                 |                    |                 |                  |                  |                    |                    |                 |                    |           |          |          |          |                     |
| <b>Grounds Maintenance</b>               |                    |                 |                  |                  |                    |                    |                 |                    |           |          |          |          |                     |
| 6105-00 Grounds/<br>Landscaping Contract | 400.00             | 400.00          | 400.00           | 800.00           | -                  | 400.00             | 900.00          | 400.00             | -         | -        | -        | -        | 3,700.00            |
| <b>Total Grounds Maintenance</b>         | <b>400.00</b>      | <b>400.00</b>   | <b>400.00</b>    | <b>800.00</b>    | <b>-</b>           | <b>400.00</b>      | <b>900.00</b>   | <b>400.00</b>      | <b>-</b>  | <b>-</b> | <b>-</b> | <b>-</b> | <b>3,700.00</b>     |
| <b>General Maintenance</b>               |                    |                 |                  |                  |                    |                    |                 |                    |           |          |          |          |                     |
| 6305-00 General Maintenance              | 2,560.00           | 575.00          | 200.00           | 200.00           | 200.00             | 400.00             | -               | 640.00             | -         | -        | -        | -        | 4,775.00            |
| 6317-00 Pool Maintenance Contract        | 650.00             | 650.00          | 650.00           | 650.00           | 650.00             | 1,300.00           | -               | 650.00             | -         | -        | -        | -        | 5,200.00            |
| 6320-00 Janitorial / Maint Contract      | 250.00             | 250.00          | 250.00           | 250.00           | 250.00             | 500.00             | -               | 250.00             | -         | -        | -        | -        | 2,000.00            |
| <b>Total General Maintenance</b>         | <b>3,460.00</b>    | <b>1,475.00</b> | <b>1,100.00</b>  | <b>1,100.00</b>  | <b>1,100.00</b>    | <b>2,200.00</b>    | <b>-</b>        | <b>1,540.00</b>    | <b>-</b>  | <b>-</b> | <b>-</b> | <b>-</b> | <b>11,975.00</b>    |
| <b>Administrative Expenses</b>           |                    |                 |                  |                  |                    |                    |                 |                    |           |          |          |          |                     |
| 6525-00 Legal & Collections              | 685.40             | 188.50          | 1,413.75         | 1,422.49         | 19,508.95          | 15,296.15          | -               | 2,150.00           | -         | -        | -        | -        | 40,665.24           |
| 6540-00 Licenses & Fees                  | -                  | -               | -                | -                | -                  | -                  | 157.74          | -                  | -         | -        | -        | -        | 157.74              |
| <b>Total Administrative Expenses</b>     | <b>685.40</b>      | <b>188.50</b>   | <b>1,413.75</b>  | <b>1,422.49</b>  | <b>19,508.95</b>   | <b>15,296.15</b>   | <b>157.74</b>   | <b>2,150.00</b>    | <b>-</b>  | <b>-</b> | <b>-</b> | <b>-</b> | <b>40,822.98</b>    |
| <b>Utilities</b>                         |                    |                 |                  |                  |                    |                    |                 |                    |           |          |          |          |                     |
| 6705-00 Electricity                      | 1,105.64           | 1,172.03        | 1,029.50         | 1,052.46         | 1,047.51           | 1,065.11           | 1,046.31        | 1,048.62           | -         | -        | -        | -        | 8,567.18            |
| 6710-00 Water & Sewer                    | 205.83             | 160.16          | 125.91           | 80.25            | 397.66             | 2,061.07           | 1,536.38        | 228.66             | -         | -        | -        | -        | 4,795.92            |
| <b>Total Utilities</b>                   | <b>1,311.47</b>    | <b>1,332.19</b> | <b>1,155.41</b>  | <b>1,132.71</b>  | <b>1,445.17</b>    | <b>3,126.18</b>    | <b>2,582.69</b> | <b>1,277.28</b>    | <b>-</b>  | <b>-</b> | <b>-</b> | <b>-</b> | <b>13,363.10</b>    |
| <b>Professional Fees</b>                 |                    |                 |                  |                  |                    |                    |                 |                    |           |          |          |          |                     |
| 6805-00 Office/Administrative/Postage    | 1,188.90           | 138.40          | 288.96           | 482.39           | 97.70              | 35.90              | 48.10           | 157.21             | -         | -        | -        | -        | 2,437.56            |
| 6810-00 Accounting & Management          | 1,211.01           | 1,211.01        | 1,211.01         | 1,211.01         | 1,211.01           | 1,211.01           | 1,211.01        | 1,211.01           | -         | -        | -        | -        | 9,688.08            |
| <b>Total Professional Fees</b>           | <b>2,399.91</b>    | <b>1,349.41</b> | <b>1,499.97</b>  | <b>1,693.40</b>  | <b>1,308.71</b>    | <b>1,246.91</b>    | <b>1,259.11</b> | <b>1,368.22</b>    | <b>-</b>  | <b>-</b> | <b>-</b> | <b>-</b> | <b>12,125.64</b>    |
| <b>Total OPERATING EXPENSE</b>           | <b>8,256.78</b>    | <b>4,745.10</b> | <b>5,569.13</b>  | <b>6,148.60</b>  | <b>23,362.83</b>   | <b>22,269.24</b>   | <b>4,899.54</b> | <b>6,735.50</b>    | <b>-</b>  | <b>-</b> | <b>-</b> | <b>-</b> | <b>81,986.72</b>    |
| <b>Net Income:</b>                       | <b>( 2,923.53)</b> | <b>588.15</b>   | <b>( 235.88)</b> | <b>( 815.35)</b> | <b>(18,029.58)</b> | <b>(16,434.99)</b> | <b>433.71</b>   | <b>( 1,402.25)</b> | <b>-</b>  | <b>-</b> | <b>-</b> | <b>-</b> | <b>( 38,819.72)</b> |



Income Statement Summary - Reserve

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: August 2026

Date: 9/18/2026

Time: 2:11 pm

Page: 2

| 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 | \$30.26 | \$32.98 | \$34.76 | \$-       | \$-     | \$-      | \$-      | \$210.80 |
| Total Income                       | 16.93   | 17.74    | 21.34   | 27.00   | 29.79   | 30.26   | 32.98   | 34.76   | -         | -       | -        | -        | 210.80   |
| Total RESERVE INCOME               | 16.93   | 17.74    | 21.34   | 27.00   | 29.79   | 30.26   | 32.98   | 34.76   | -         | -       | -        | -        | 210.80   |
| RESERVE EXPENSE                    |         |          |         |         |         |         |         |         |           |         |          |          |          |
| Reserve                            |         |          |         |         |         |         |         |         |           |         |          |          |          |
| 9799-00 Reserve Interest           | 16.93   | 17.74    | 21.34   | 27.00   | 29.79   | 30.26   | 32.98   | 34.76   | -         | -       | -        | -        | 210.80   |
| Total Reserve                      | 16.93   | 17.74    | 21.34   | 27.00   | 29.79   | 30.26   | 32.98   | 34.76   | -         | -       | -        | -        | 210.80   |
| Total RESERVE EXPENSE              | 16.93   | 17.74    | 21.34   | 27.00   | 29.79   | 30.26   | 32.98   | 34.76   | -         | -       | -        | -        | 210.80   |
| Net Reserve:                       | -       | -        | -       | -       | -       | -       | -       | -       | -         | -       | -        | -        | -        |

**Homeowner Aging Report**

The Forest at Ridgewood Homeowners' Association, Inc  
End Date: 08/31/2026

Date: 9/18/2026  
Time: 2:11 pm  
Page: 1

| Description                                                                                              | Current | Over 30 | Over 60 | Over 90    | Balance    |
|----------------------------------------------------------------------------------------------------------|---------|---------|---------|------------|------------|
| <b>145 - WILSON JAMES Current</b> Last Payment: \$250.00 on 12/05/2025                                   |         |         |         |            |            |
| 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   |
| <b>216 - CASTILLO ANTONIO Current</b> Last Payment: \$525.00 on 09/02/2025                               |         |         |         |            |            |
| 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   |
| <b>217 - Timothy Beugel &amp; Tara Beugel Current</b> Last Payment: \$42.00 on 07/31/2026                |         |         |         |            |            |
| 217 BOXWOOD DR                                                                                           |         |         |         |            |            |
| Assessment - Homeowner 2026                                                                              | \$0.00  | \$0.00  | \$0.00  | \$80.00    | \$80.00    |
| Total:                                                                                                   | \$0.00  | \$0.00  | \$0.00  | \$80.00    | \$80.00    |
| <b>246 - AQUINO ALBERT Current</b> Last Payment: \$625.00 on 10/04/2025                                  |         |         |         |            |            |
| 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   |
| <b>401 - FOREST AT RIDGEWOOD HOA Current</b>                                                             |         |         |         |            |            |
| 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 |
| <b>48066 - JURI G ZASLAWSKI &amp; Josephine R Zaslawski Current</b> Last Payment: \$625.00 on 10/09/2025 |         |         |         |            |            |
| 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   |
| <b>113 - SALEMI MICHAEL Current</b>                                                                      |         |         |         |            |            |
| 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 |
| <b>347 - SFR JV 2 2024 2 BORROWER LLC Current</b>                                                        |         |         |         |            |            |
| 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 |
| <b>429 - Derrick Evans &amp; Christy Evans Current</b> Last Payment: \$500.00 on 01/19/2026              |         |         |         |            |            |
| 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   |
| <b>602 - Robert Dantuono &amp; Susan Walker Current</b> 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   |
| <b>633 - ELLENBERGER DALE E Current</b>                                                                  |         |         |         |            |            |
| 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   |



# Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 08/31/2026

Date: 9/18/2026  
Time: 2:11 pm  
Page: 2

| Description                                                                      | Current | Over 30 | Over 60 | Over 90    | Balance    |
|----------------------------------------------------------------------------------|---------|---------|---------|------------|------------|
| <b>642 - LAWRIE MARGARET Current</b>                                             |         |         |         |            |            |
| <b>642 GOLF COURSE PKWY</b>                                                      |         |         |         |            |            |
| Assessment - Homeowner 2026                                                      | \$0.00  | \$0.00  | \$0.00  | \$475.00   | \$475.00   |
| Total:                                                                           | \$0.00  | \$0.00  | \$0.00  | \$475.00   | \$475.00   |
| <b>754 - Neal Condon Current</b>                                                 |         |         |         |            |            |
| <b>754 GOLF COURSE PKWY</b>                                                      |         |         |         |            |            |
| Assessment - Homeowner 2026                                                      | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| Total:                                                                           | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| <b>816 - KAHL MARK Current</b>                                                   |         |         |         |            |            |
| <b>816 GOLF COURSE PKWY</b>                                                      |         |         |         |            |            |
| Assessment - Homeowner 2026                                                      | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| Total:                                                                           | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| <b>908 - Amy Kolzow &amp; Paul T Kolzow Current</b>                              |         |         |         |            |            |
| <b>908 GOLF COURSE PKWY</b>                                                      |         |         |         |            |            |
| Assessment - Homeowner 2026                                                      | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| Total:                                                                           | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| <b>929 - RAGUSA CHARLES Current</b>                                              |         |         |         |            |            |
| <b>929 GOLF COURSE PKWY</b>                                                      |         |         |         |            |            |
| Assessment - Homeowner 2026                                                      | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| Total:                                                                           | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| <b>1011 - MACK KEVIN J Current</b>                                               |         |         |         |            |            |
| <b>1011 GOLF COURSE PKWY</b>                                                     |         |         |         |            |            |
| Assessment - Homeowner 2026                                                      | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| Total:                                                                           | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| <b>1020 - LIZFFC LLC Current</b>                                                 |         |         |         |            |            |
| <b>1020 GOLF COURSE PKWY</b>                                                     |         |         |         |            |            |
| Assessment - Homeowner 2026                                                      | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| Total:                                                                           | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| <b>1204 - SAHAGUN CHRISTOPHER P Current</b>                                      |         |         |         |            |            |
| <b>1204 GOLF COURSE PKWY</b>                                                     |         |         |         |            |            |
| Assessment - Homeowner 2026                                                      | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| Total:                                                                           | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| <b>1224 - Jonathan H Uribe &amp; Sara Rocio del Pilar Larrain Aliaga Current</b> |         |         |         |            |            |
| <b>1224 GOLF COURSE PKWY</b>                                                     |         |         |         |            |            |
| 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 |
| <b>1316 - DUKESFIELD PROPERTIES LTD Current</b>                                  |         |         |         |            |            |
| <b>1316 GOLF COURSE PKWY</b>                                                     |         |         |         |            |            |
| Assessment - Homeowner 2026                                                      | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| Total:                                                                           | \$0.00  | \$0.00  | \$0.00  | \$500.00   | \$500.00   |
| <b>1347 - BAROT MANHER Current</b>                                               |         |         |         |            |            |
| <b>1347 GOLF COURSE PKWY</b>                                                     |         |         |         |            |            |
| 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: 08/31/2026

Date: 9/18/2026

Time: 2:11 pm

Page: 3

| Description                                                                        | Current | Over 30 | Over 60 | Over 90    | Balance    |
|------------------------------------------------------------------------------------|---------|---------|---------|------------|------------|
| <b>1409 - GARAKOUI PARVIN ALSADAT Current</b>                                      |         |         |         |            |            |
| 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 |
| <b>1418 - Heather Marie Newberry &amp; Violet Noel Castro Guardianship Current</b> |         |         |         |            |            |
| 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 |
| <b>1428 - BYNUM HUGH E III Current</b>                                             |         |         |         |            |            |
| 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   |
| <b>1429 - TWO TAYLOR VENTURES Current</b>                                          |         |         |         |            |            |
| 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 |
| <b>131SP - Min Ren &amp; Hongmel Yu Current</b>                                    |         |         |         |            |            |
| 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 |
| <b>116 - MASTAPHA MOHAMMED Current</b>                                             |         |         |         |            |            |
| 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   |
| <b>167 - Christopher C Applewhite &amp; Jennifer Leera Applewhite Current</b>      |         |         |         |            |            |
| 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 |
| <b>121SM - MCCART LAUREN DANICA Current</b>                                        |         |         |         |            |            |
| 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        | \$18,580.00   | \$18,580.00   |

| Description                             | Total       |
|-----------------------------------------|-------------|
| Assessment - Homeowner 2025             | \$4,500.00  |
| Assessment - Homeowner 2026             | \$14,080.00 |
| Total:                                  | \$18,580.00 |
| AR Total (Exclude Prepaid Assessments): | \$18,580.00 |

**PrePaid Homeowner List**

The Forest at Ridgewood Homeowners' Association, Inc  
End Date: 8/31/2026

**Date:** 9/18/2026**Time:** 2:11 pm**Page:** 1

| Account No:                                                       | Homeowner Name                         | Address                                      | Balance             |
|-------------------------------------------------------------------|----------------------------------------|----------------------------------------------|---------------------|
| 104                                                               | NAMIOTKA WALTER                        | 104 BOXWOOD DR<br>Davenport, FL 33837        | (\$125.00)          |
| 237                                                               | BURKART ROBERT F                       | 237 BOXWOOD DR<br>Davenport, FL 33837        | (\$125.00)          |
| 1010                                                              | EAST SQUANTUM STREET NOMINEE TRUST & ( | 1010 GOLF COURSE PKWY<br>Davenport, FL 33837 | (\$110.00)          |
| 1234                                                              | ZASLAWSKI JURI GEORGE                  | 1234 GOLF COURSE PKWY<br>Davenport, FL 33837 | (\$450.00)          |
| 1419                                                              | SHARKEY MARGARET JANE                  | 1419 GOLF COURSE PKWY<br>Davenport, FL 33837 | (\$840.00)          |
| 306                                                               | CHANCIO JOSEPH                         | 306 GOLF COURSE PKWY<br>Davenport, FL 33837  | (\$500.00)          |
| 948                                                               | MURYN JEFFREY J                        | 948 GOLF COURSE PKWY<br>Davenport, FL 33837  | (\$150.00)          |
| <b>The Forest at Ridgewood Homeowners' Association, Inc Total</b> |                                        | <b>7</b>                                     | <b>(\$2,300.00)</b> |

**Cash Disbursement**

The Forest at Ridgewood Homeowners' Association, Inc  
8/1/2026 - 8/31/2026

Date: 9/18/2026  
Time: 2:11 pm  
Page: 1

| Date                                         | Check # | Payee                                                              | Amount            |
|----------------------------------------------|---------|--------------------------------------------------------------------|-------------------|
| <b>10-1020-00 Pinnacle - Operating x2685</b> |         |                                                                    |                   |
| 08/03/2026                                   | 0       | Vanguard Management Group                                          | \$200.00          |
|                                              |         | <b>Invoice #: 279050</b>                                           |                   |
|                                              |         | 68-6810-00 Management Fee                                          | \$200.00          |
| 08/03/2026                                   | 0       | Jedi Management                                                    | \$1,011.01        |
|                                              |         | <b>Invoice #: 2747</b>                                             |                   |
|                                              |         | 68-6810-00 Accounting & Management                                 | \$1,011.01        |
| 08/03/2026                                   | 100045  | KMVC Services LLC                                                  | \$1,100.00        |
|                                              |         | <b>Invoice #: 3206</b>                                             |                   |
|                                              |         | 63-6305-00 KMVC Services LLC                                       | \$200.00          |
|                                              |         | 63-6317-00 KMVC Services LLC                                       | \$650.00          |
|                                              |         | 63-6320-00 KMVC Services LLC                                       | \$250.00          |
| 08/07/2026                                   | 0       | Jedi Management                                                    | \$118.21          |
|                                              |         | <b>Invoice #: 2765</b>                                             |                   |
|                                              |         | 68-6805-00 Office/Administrative/Postage                           | \$118.21          |
| 08/07/2026                                   | 100046  | The Orlando Law Group                                              | \$2,150.00        |
|                                              |         | <b>Invoice #: 50879</b>                                            |                   |
|                                              |         | 65-6525-00 The Orlando Law Group                                   | \$2,150.00        |
| 08/14/2026                                   | 0       | Vanguard Management Group                                          | \$39.00           |
|                                              |         | <b>Invoice #: 279867</b>                                           |                   |
|                                              |         | 68-6805-00 A/P Check - A/P Checks - July                           | \$35.00           |
|                                              |         | 68-6805-00 Lockbox - Addendum                                      | \$4.00            |
| 08/17/2026                                   |         | 12-1937-00 Transfer to Pinnacle Reserve 2719; Monthly Reserve Xfer | \$1,500.00        |
| 08/06/2026                                   | 0       | Polk County Utilities                                              | \$228.66          |
|                                              |         | <b>Invoice #: 2014.8.2026</b>                                      |                   |
|                                              |         | 67-6710-00 Water & Sewer                                           | \$228.66          |
| 08/18/2026                                   | 100047  | J&B Property Services LLC                                          | \$440.00          |
|                                              |         | <b>Invoice #: 1315</b>                                             |                   |
|                                              |         | 63-6305-00 J&B Property Services LLC                               | \$440.00          |
| 08/25/2026                                   | 100048  | Brother's Landscaping and More LLC                                 | \$400.00          |
|                                              |         | <b>Invoice #: 515</b>                                              |                   |
|                                              |         | 61-6105-00 Brother's Landscaping and More LLC                      | \$400.00          |
| 08/20/2026                                   | 0       | Duke Energy                                                        | \$822.29          |
|                                              |         | <b>Invoice #: 3222.8.2026</b>                                      |                   |
|                                              |         | 67-6705-00 Electricity                                             | \$822.29          |
| 08/20/2026                                   | 0       | Duke Energy                                                        | \$226.33          |
|                                              |         | <b>Invoice #: 1613.8.2026</b>                                      |                   |
|                                              |         | 67-6705-00 Electricity                                             | \$226.33          |
|                                              |         | <b>Account Totals</b>                                              | <b>\$8,235.50</b> |
|                                              |         | <b># Checks:</b>                                                   | <b>11</b>         |
|                                              |         | <b>Association Totals</b>                                          | <b>\$8,235.50</b> |
|                                              |         | <b># Checks:</b>                                                   | <b>11</b>         |



# General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc  
Accts: 10-1001-00 To: 99-9999-00 Dates: 8/1/2026 - 8/31/2026

Date: 9/18/2026  
Time: 2:12 pm  
Page: 1

| Account No  | Description                          | Prior Balance | Current Debit | Current Credit                                                                                                             | End Balance |
|-------------|--------------------------------------|---------------|---------------|----------------------------------------------------------------------------------------------------------------------------|-------------|
| 10-1020-00  | Pinnacle - Operating x2685           | \$24,476.25   | \$42.00       | \$8,235.50                                                                                                                 | \$16,282.75 |
| <b>Date</b> | <b>GL Ref #</b>                      | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                         |             |
| 08/03/2026  | 5052041                              | \$ -          | \$ 200.00     | Pinnacle - Operating x2685 Inv # 279050; Vanguard Management Group Chk # 0<br>Inv: 279050 Vanguard Management Group        |             |
| 08/03/2026  | 5052145                              | -             | 1,011.01      | Pinnacle - Operating x2685 Inv # 2747; Jedi Management Chk # 0<br>Inv: 2747 Jedi Management                                |             |
| 08/03/2026  | 5053931                              | -             | 1,100.00      | Pinnacle - Operating x2685; KMVC Services LLC Chk # 100045<br>Inv: 3206 KMVC Services LLC                                  |             |
| 08/03/2026  | 5054667                              | 42.00         | -             | Deposit from batch 149479                                                                                                  |             |
| 08/06/2026  | 5069061                              | -             | 228.66        | Pinnacle - Operating x2685 Inv # 2014.8.2026; Polk County Utilities Chk # 0<br>Inv: 2014.8.2026 Polk County Utilities      |             |
| 08/07/2026  | 5057762                              | -             | 118.21        | Pinnacle - Operating x2685 Inv # 2765; Jedi Management Chk # 0<br>Inv: 2765 Jedi Management                                |             |
| 08/07/2026  | 5058513                              | -             | 2,150.00      | Pinnacle - Operating x2685; The Orlando Law Group Chk # 100046<br>Inv: 50879 The Orlando Law Group                         |             |
| 08/14/2026  | 5066545                              | -             | 39.00         | Pinnacle - Operating x2685 Inv # 279867; Vanguard Management Group Chk # 0<br>Inv: 279867 Vanguard Management Group        |             |
| 08/17/2026  | 5068188                              | -             | 1,500.00      | Monthly Reserve Xfer                                                                                                       |             |
| 08/18/2026  | 5069492                              | -             | 440.00        | Pinnacle - Operating x2685; J&B Property Services LLC Chk # 100047<br>Inv: 1315 J&B Property Services LLC                  |             |
| 08/20/2026  | 5074770                              | -             | 822.29        | Pinnacle - Operating x2685 Inv # 3222.8.2026; Duke Energy Chk # 0<br>Inv: 3222.8.2026 Duke Energy                          |             |
| 08/20/2026  | 5074772                              | -             | 226.33        | Pinnacle - Operating x2685 Inv # 1613.8.2026; Duke Energy Chk # 0<br>Inv: 1613.8.2026 Duke Energy                          |             |
| 08/25/2026  | 5073240                              | -             | 400.00        | Pinnacle - Operating x2685; Brother's Landscaping and More LLC Chk # 100048<br>Inv: 515 Brother's Landscaping and More LLC |             |
| 12-1937-00  | CL Reserve: Pinnacle - Reserve x2719 | 32,067.79     | 1,534.76      | -                                                                                                                          | 33,602.55   |
| <b>Date</b> | <b>GL Ref #</b>                      | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                         |             |
| 08/17/2026  | 5068188                              | \$ 1,500.00   | \$ -          | Monthly Reserve Xfer                                                                                                       |             |
| 08/31/2026  | 5076298                              | 34.76         | -             | Interest                                                                                                                   |             |
| 13-1110-00  | Delinquent Assessments               | 18,622.00     | -             | 42.00                                                                                                                      | 18,580.00   |
| <b>Date</b> | <b>GL Ref #</b>                      | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                         |             |
| 08/03/2026  | 5054667                              | \$ -          | \$ 42.00      | Deposit from batch 149479                                                                                                  |             |
| 20-2050-00  | Accounts Payable                     | -             | 6,735.50      | 6,735.50                                                                                                                   | -           |
| <b>Date</b> | <b>GL Ref #</b>                      | <b>Debit</b>  | <b>Credit</b> | <b>Description</b>                                                                                                         |             |
| 08/03/2026  | 5051825                              | \$ -          | \$ 200.00     | Accounts Payable Inv # 279050<br>Inv: 279050 Vanguard Management Group                                                     |             |
| 08/03/2026  | 5052041                              | 200.00        | -             | Accounts Payable Inv # 279050; Vanguard Management Group Chk # 0<br>Inv: 279050 Vanguard Management Group                  |             |
| 08/03/2026  | 5052143                              | -             | 1,011.01      | Accounts Payable Inv # 2747<br>Inv: 2747 Jedi Management                                                                   |             |
| 08/03/2026  | 5052145                              | 1,011.01      | -             | Accounts Payable Inv # 2747; Jedi Management Chk # 0<br>Inv: 2747 Jedi Management                                          |             |
| 08/03/2026  | 5053927                              | -             | 1,100.00      | Accounts Payable Inv # 3206<br>Inv: 3206 KMVC Services LLC                                                                 |             |
| 08/03/2026  | 5053931                              | 1,100.00      | -             | Accounts Payable Inv # 3206; KMVC Services LLC Chk # 100045<br>Inv: 3206 KMVC Services LLC                                 |             |
| 08/06/2026  | 5069059                              | -             | 228.66        | Accounts Payable Inv # 2014.8.2026<br>Inv: 2014.8.2026 Polk County Utilities                                               |             |
| 08/06/2026  | 5069061                              | 228.66        | -             | Accounts Payable Inv # 2014.8.2026; Polk County Utilities Chk # 0<br>Inv: 2014.8.2026 Polk County Utilities                |             |
| 08/07/2026  | 5057760                              | -             | 118.21        | Accounts Payable Inv # 2765<br>Inv: 2765 Jedi Management                                                                   |             |
| 08/07/2026  | 5057762                              | 118.21        | -             | Accounts Payable Inv # 2765; Jedi Management Chk # 0                                                                       |             |



# General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc  
Accts: 10-1001-00 To: 99-9999-00 Dates: 8/1/2026 - 8/31/2026

Date: 9/18/2026  
Time: 2:12 pm  
Page: 2

| Account No | Description                      | Prior Balance | Current Debit | Current Credit                              | End Balance                                                                 |
|------------|----------------------------------|---------------|---------------|---------------------------------------------|-----------------------------------------------------------------------------|
| 08/07/2026 | 5058511                          | -             | 2,150.00      |                                             |                                                                             |
|            |                                  |               |               |                                             | Inv: 2765 Jedi Management                                                   |
| 08/07/2026 | 5058513                          | 2,150.00      | -             |                                             |                                                                             |
|            |                                  |               |               |                                             | Accounts Payable Inv # 50879                                                |
|            |                                  |               |               |                                             | Inv: 50879 The Orlando Law Group                                            |
| 08/14/2026 | 5066516                          | -             | 39.00         |                                             |                                                                             |
|            |                                  |               |               |                                             | Accounts Payable Inv # 279867                                               |
|            |                                  |               |               |                                             | Inv: 279867 Vanguard Management Group                                       |
| 08/14/2026 | 5066545                          | 39.00         | -             |                                             |                                                                             |
|            |                                  |               |               |                                             | Accounts Payable Inv # 279867; Vanguard Management Group Chk # 0            |
|            |                                  |               |               |                                             | Inv: 279867 Vanguard Management Group                                       |
| 08/18/2026 | 5069490                          | -             | 440.00        |                                             |                                                                             |
|            |                                  |               |               |                                             | Accounts Payable Inv # 1315                                                 |
|            |                                  |               |               |                                             | Inv: 1315 J&B Property Services LLC                                         |
| 08/18/2026 | 5069492                          | 440.00        | -             |                                             |                                                                             |
|            |                                  |               |               |                                             | Accounts Payable Inv # 1315; J&B Property Services LLC Chk # 100047         |
|            |                                  |               |               |                                             | Inv: 1315 J&B Property Services LLC                                         |
| 08/20/2026 | 5074766                          | -             | 822.29        |                                             |                                                                             |
|            |                                  |               |               |                                             | Accounts Payable Inv # 3222.8.2026                                          |
|            |                                  |               |               |                                             | Inv: 3222.8.2026 Duke Energy                                                |
| 08/20/2026 | 5074768                          | -             | 226.33        |                                             |                                                                             |
|            |                                  |               |               |                                             | Accounts Payable Inv # 1613.8.2026                                          |
|            |                                  |               |               |                                             | Inv: 1613.8.2026 Duke Energy                                                |
| 08/20/2026 | 5074770                          | 822.29        | -             |                                             |                                                                             |
|            |                                  |               |               |                                             | Accounts Payable Inv # 3222.8.2026; Duke Energy Chk # 0                     |
|            |                                  |               |               |                                             | Inv: 3222.8.2026 Duke Energy                                                |
| 08/20/2026 | 5074772                          | 226.33        | -             |                                             |                                                                             |
|            |                                  |               |               |                                             | Accounts Payable Inv # 1613.8.2026; Duke Energy Chk # 0                     |
|            |                                  |               |               |                                             | Inv: 1613.8.2026 Duke Energy                                                |
| 08/25/2026 | 5073238                          | -             | 400.00        |                                             |                                                                             |
|            |                                  |               |               |                                             | Accounts Payable Inv # 515                                                  |
|            |                                  |               |               |                                             | Inv: 515 Brother's Landscaping and More LLC                                 |
| 08/25/2026 | 5073240                          | 400.00        | -             |                                             |                                                                             |
|            |                                  |               |               |                                             | Accounts Payable Inv # 515; Brother's Landscaping and More LLC Chk # 100048 |
|            |                                  |               |               |                                             | Inv: 515 Brother's Landscaping and More LLC                                 |
| 20-2080-00 | Owner Assessments Paid Early     | (2,300.00)    | -             | -                                           | (2,300.00)                                                                  |
| Date       | GL Ref #                         | Debit         | Credit        | Description                                 |                                                                             |
| 20-2094-00 | Unearned Assessments             | (34,166.25)   | 6,833.25      | -                                           | (27,333.00)                                                                 |
| Date       | GL Ref #                         | Debit         | Credit        | Description                                 |                                                                             |
| 08/17/2026 | 5068190                          | \$ 6,833.25   | \$ -          | Unearned Assessments                        |                                                                             |
| 27-2700-00 | CL: General/Contingency Reserves | (31,824.00)   | -             | 1,500.00                                    | (33,324.00)                                                                 |
| Date       | GL Ref #                         | Debit         | Credit        | Description                                 |                                                                             |
| 08/17/2026 | 5068190                          | \$ -          | \$ 1,500.00   | CL: General/Contingency Reserves            |                                                                             |
| 27-2799-00 | Interest Earned on Reserves      | (243.79)      | -             | 34.76                                       | (278.55)                                                                    |
| Date       | GL Ref #                         | Debit         | Credit        | Description                                 |                                                                             |
| 08/31/2026 | 5094770                          | \$ -          | \$ 34.76      | Pinnacle Reserve Interest                   |                                                                             |
| 28-2840-00 | Surplus (Deficit) - Prior Yrs    | (44,049.47)   | -             | -                                           | (44,049.47)                                                                 |
| Date       | GL Ref #                         | Debit         | Credit        | Description                                 |                                                                             |
| 30-3030-00 | Owner Assessments                | (37,833.75)   | 1,500.00      | 6,833.25                                    | (43,167.00)                                                                 |
| Date       | GL Ref #                         | Debit         | Credit        | Description                                 |                                                                             |
| 08/17/2026 | 5068190                          | \$ 1,500.00   | \$ -          | Owner Assessments                           |                                                                             |
| 08/17/2026 | 5068190                          | -             | 6,833.25      | Owner Assessments                           |                                                                             |
| 30-3131-00 | Interest Income - Reserves       | (176.04)      | -             | 34.76                                       | (210.80)                                                                    |
| Date       | GL Ref #                         | Debit         | Credit        | Description                                 |                                                                             |
| 08/31/2026 | 5076298                          | \$ -          | \$ 34.76      | Interest                                    |                                                                             |
| 61-6105-00 | Grounds/ Landscaping Contract    | 3,300.00      | 400.00        | -                                           | 3,700.00                                                                    |
| Date       | GL Ref #                         | Debit         | Credit        | Description                                 |                                                                             |
| 08/25/2026 | 5073238                          | \$ 400.00     | \$ -          | Brother's Landscaping and More LLC          |                                                                             |
|            |                                  |               |               | Inv: 515 Brother's Landscaping and More LLC |                                                                             |
| 63-6305-00 | General Maintenance              | 4,135.00      | 640.00        | -                                           | 4,775.00                                                                    |
| Date       | GL Ref #                         | Debit         | Credit        | Description                                 |                                                                             |
| 08/03/2026 | 5053927                          | \$ 200.00     | \$ -          | KMVC Services LLC                           |                                                                             |
|            |                                  |               |               | Inv: 3206 KMVC Services LLC                 |                                                                             |
| 08/18/2026 | 5069490                          | 440.00        | -             | J&B Property Services LLC                   |                                                                             |



### General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc  
Accts: 10-1001-00 To: 99-9999-00 Dates: 8/1/2026 - 8/31/2026

Date: 9/18/2026  
Time: 2:12 pm  
Page: 3

| Account No                          | Description                   | Prior Balance | Current Debit      | Current Credit                                                         | End Balance   |
|-------------------------------------|-------------------------------|---------------|--------------------|------------------------------------------------------------------------|---------------|
| Inv: 1315 J&B Property Services LLC |                               |               |                    |                                                                        |               |
| 63-6317-00                          | Pool Maintenance Contract     | 4,550.00      | 650.00             | -                                                                      | 5,200.00      |
| <b>Date</b>                         | <b>GL Ref #</b>               | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                     |               |
| 08/03/2026                          | 5053927                       | \$ 650.00     | \$ -               | KMVC Services LLC<br>Inv: 3206 KMVC Services LLC                       |               |
| 63-6320-00                          | Janitorial / Maint Contract   | 1,750.00      | 250.00             | -                                                                      | 2,000.00      |
| <b>Date</b>                         | <b>GL Ref #</b>               | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                     |               |
| 08/03/2026                          | 5053927                       | \$ 250.00     | \$ -               | KMVC Services LLC<br>Inv: 3206 KMVC Services LLC                       |               |
| 65-6525-00                          | Legal & Collections           | 38,515.24     | 2,150.00           | -                                                                      | 40,665.24     |
| <b>Date</b>                         | <b>GL Ref #</b>               | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                     |               |
| 08/07/2026                          | 5058511                       | \$ 2,150.00   | \$ -               | The Orlando Law Group<br>Inv: 50879 The Orlando Law Group              |               |
| 65-6540-00                          | Licenses & Fees               | 157.74        | -                  | -                                                                      | 157.74        |
| <b>Date</b>                         | <b>GL Ref #</b>               | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                     |               |
| 67-6705-00                          | Electricity                   | 7,518.56      | 1,048.62           | -                                                                      | 8,567.18      |
| <b>Date</b>                         | <b>GL Ref #</b>               | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                     |               |
| 08/20/2026                          | 5074766                       | \$ 822.29     | \$ -               | Electricity<br>Inv: 3222.8.2026 Duke Energy                            |               |
| 08/20/2026                          | 5074768                       | 226.33        | -                  | Electricity<br>Inv: 1613.8.2026 Duke Energy                            |               |
| 67-6710-00                          | Water & Sewer                 | 4,567.26      | 228.66             | -                                                                      | 4,795.92      |
| <b>Date</b>                         | <b>GL Ref #</b>               | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                     |               |
| 08/06/2026                          | 5069059                       | \$ 228.66     | \$ -               | Water & Sewer<br>Inv: 2014.8.2026 Polk County Utilities                |               |
| 68-6805-00                          | Office/Administrative/Postage | 2,280.35      | 157.21             | -                                                                      | 2,437.56      |
| <b>Date</b>                         | <b>GL Ref #</b>               | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                     |               |
| 08/07/2026                          | 5057760                       | \$ 118.21     | \$ -               | Office/Administrative/Postage<br>Inv: 2765 Jedi Management             |               |
| 08/14/2026                          | 5066516                       | 4.00          | -                  | Lockbox - Addendum<br>Inv: 279867 Vanguard Management Group            |               |
| 08/14/2026                          | 5066516                       | 35.00         | -                  | A/P Check - A/P Checks - July<br>Inv: 279867 Vanguard Management Group |               |
| 68-6810-00                          | Accounting & Management       | 8,477.07      | 1,211.01           | -                                                                      | 9,688.08      |
| <b>Date</b>                         | <b>GL Ref #</b>               | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                     |               |
| 08/03/2026                          | 5051825                       | \$ 200.00     | \$ -               | Management Fee<br>Inv: 279050 Vanguard Management Group                |               |
| 08/03/2026                          | 5052143                       | 1,011.01      | -                  | Accounting & Management<br>Inv: 2747 Jedi Management                   |               |
| 97-9799-00                          | Reserve Interest              | 176.04        | 34.76              | -                                                                      | 210.80        |
| <b>Date</b>                         | <b>GL Ref #</b>               | <b>Debit</b>  | <b>Credit</b>      | <b>Description</b>                                                     |               |
| 08/31/2026                          | 5094770                       | \$ 34.76      | \$ -               | Pinnacle Reserve Interest                                              |               |
| <b>Totals:</b>                      |                               | <b>\$0.00</b> | <b>\$23,415.77</b> | <b>\$23,415.77</b>                                                     | <b>\$0.00</b> |



**Bank Account Reconciliation**  
The Forest at Ridgewood Homeowners' Association, Inc  
Pinnacle Operating 2685 (End: 08/31/2026)

Date: 9/18/2026  
Time: 2:12 pm  
Page: 1

| Date                   | Reconciled | Description                        | Batch # - Type | Check # | Trans. Amt      |
|------------------------|------------|------------------------------------|----------------|---------|-----------------|
| <b>Uncleared Items</b> |            |                                    |                |         |                 |
| 10/14/2025             |            | Deposit from batch 135924          |                | 53      | \$500.00        |
| 08/25/2026             |            | Brother's Landscaping and More LLC |                | 100048  | (\$400.00)      |
| <b>Total Uncleared</b> |            |                                    |                |         | <b>\$100.00</b> |

| <b>Pinnacle Operating 2685 Summary</b> |    |           |
|----------------------------------------|----|-----------|
| Ending Account Balance:                | \$ | 16,282.75 |
| Uncleared Items:                       | \$ | 100.00    |
|                                        |    |           |
| Adjusted Balance:                      | \$ | 16,182.75 |
| Bank Ending Balance:                   | \$ | 16,182.75 |
|                                        |    |           |
| Difference:                            | \$ | -         |

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc  
Pinnacle Reserve 2719 (End: 08/31/2026)

Date: 9/18/2026  
Time: 2:12 pm  
Page: 2

| Date | Reconciled | Description | Batch # - Type | Check # | Trans. Amt |
|------|------------|-------------|----------------|---------|------------|
|------|------------|-------------|----------------|---------|------------|

**Pinnacle Reserve 2719 Summary**

|                         |              |
|-------------------------|--------------|
| Ending Account Balance: | \$ 33,602.55 |
| Uncleared Items:        | \$-          |
| Adjusted Balance:       | \$ 33,602.55 |
| Bank Ending Balance:    | \$ 33,602.55 |
| 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

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 8/03/26

\$24,476.25

Balance 8/31/26

\$16,182.75

### Summary



Credits +\$42.00

Interest +\$0.00

Debits -\$8,335.50

### Credit Transactions

#### Credits

|      |                                                                          |       |
|------|--------------------------------------------------------------------------|-------|
| 8/03 | PAYABLI DEPOSIT TRANSFER 939896150 WFMSPPROPAY<br>The Forest at Ridgewoo | 42.00 |
|------|--------------------------------------------------------------------------|-------|

|                      |                |
|----------------------|----------------|
| <b>Total Credits</b> | <b>\$42.00</b> |
|----------------------|----------------|

### Debit Transactions

#### Other Debits

|      |                                                  |        |
|------|--------------------------------------------------|--------|
| 8/04 | The Forest at Ri VENDOR PAY 1593247166 FORESRID1 | 200.00 |
|------|--------------------------------------------------|--------|

|      |                                                  |          |
|------|--------------------------------------------------|----------|
| 8/04 | The Forest at Ri VENDOR PAY 1593247166 FORESRID1 | 1,011.01 |
|------|--------------------------------------------------|----------|

|      |                                                                |        |
|------|----------------------------------------------------------------|--------|
| 8/06 | POLK COUNTY UTIL UT BILL 3596000809 THE FOREST AT<br>RIDGEWOOD | 228.66 |
|------|----------------------------------------------------------------|--------|

|      |                                                  |        |
|------|--------------------------------------------------|--------|
| 8/10 | The Forest at Ri VENDOR PAY 1593247166 FORESRID1 | 118.21 |
|------|--------------------------------------------------|--------|

|      |                                                                                                                       |          |
|------|-----------------------------------------------------------------------------------------------------------------------|----------|
| 8/10 | AVIDPAY SERVICE AVIDPAY CK100046 H562193588 The<br>Forest at Ridgewoo REF*CK*100046*260807*The Orlan<br>do Law Group\ | 2,150.00 |
|------|-----------------------------------------------------------------------------------------------------------------------|----------|

|      |                                                  |       |
|------|--------------------------------------------------|-------|
| 8/17 | The Forest at Ri VENDOR PAY 1593247166 FORESRID1 | 39.00 |
|------|--------------------------------------------------|-------|

|      |                                                            |        |
|------|------------------------------------------------------------|--------|
| 8/17 | DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT<br>RIDGEWOOD AS | 822.29 |
|------|------------------------------------------------------------|--------|

|      |                                                                       |          |
|------|-----------------------------------------------------------------------|----------|
| 8/18 | The Forest at Ri CincXfer D27610 2593247166 Pinnacle<br>Operating 268 | 1,500.00 |
|------|-----------------------------------------------------------------------|----------|

|      |                                                            |        |
|------|------------------------------------------------------------|--------|
| 8/20 | DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT<br>RIDGEWOOD AS | 226.33 |
|------|------------------------------------------------------------|--------|

|      |                                                                                                                          |        |
|------|--------------------------------------------------------------------------------------------------------------------------|--------|
| 8/20 | AVIDPAY SERVICE AVIDPAY CK100047 H562193588 The<br>Forest at Ridgewoo REF*CK*100047*260818*JB Proper<br>ty Services LLC\ | 440.00 |
|------|--------------------------------------------------------------------------------------------------------------------------|--------|



Member  
**FDIC**



## **ELECTRONIC TRANSFER ERROR RESOLUTION**

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

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

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

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

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

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

| Checks                                     |              |            |
|--------------------------------------------|--------------|------------|
| 8/05                                       | Check 100044 | 500.00     |
| 8/18                                       | Check 100045 | 1,100.00   |
| (*) Indicates gap in check number sequence |              |            |
| Total Debits                               |              | \$8,335.50 |

|                                |             |                                |        |
|--------------------------------|-------------|--------------------------------|--------|
| Average Balance This Statement | \$18,981.37 | Annual Percentage Yield Earned |        |
| Interest Earned This Period    | \$0.00      | Days in Period                 | 29     |
| Interest Paid Year to Date     | \$0.00      | Interest Paid                  | \$0.00 |

| Daily Balance Information |           |      |           |      |           |
|---------------------------|-----------|------|-----------|------|-----------|
| Date                      | Balance   | Date | Balance   | Date | Balance   |
| 8/03                      | 24,518.25 | 8/06 | 22,578.58 | 8/18 | 16,849.08 |
| 8/04                      | 23,307.24 | 8/10 | 20,310.37 | 8/20 | 16,182.75 |
| 8/05                      | 22,807.24 | 8/17 | 19,449.08 |      |           |

Page intentionally left blank.

08/31/2026  
XXXXXXXX2685

|         |            |          |
|---------|------------|----------|
| #100044 | 08/05/2026 | \$500.00 |
|---------|------------|----------|

|         |            |            |
|---------|------------|------------|
| #100045 | 08/18/2026 | \$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 8/03/26  
\$32,067.79

### Summary



Balance 8/31/26  
\$33,602.55

Credits +\$1,500.00  
Interest +\$34.76  
Debits -\$0.00

### Credit Transactions

#### Credits

|                      |                                                |                   |
|----------------------|------------------------------------------------|-------------------|
| 8/18                 | The Forest at Ri CincXfer 2593247166 FORESTR12 | 1,500.00          |
| <b>Total Credits</b> |                                                | <b>\$1,500.00</b> |

#### Interest

|                            |                  |                |
|----------------------------|------------------|----------------|
| 8/31                       | Interest Deposit | 34.76          |
| <b>Total Interest Paid</b> |                  | <b>\$34.76</b> |

|                                |             |                                |         |
|--------------------------------|-------------|--------------------------------|---------|
| Average Balance This Statement | \$32,791.92 | Annual Percentage Yield Earned | 1.26%   |
| Interest Earned This Period    | \$32.56     | Days in Period                 | 29      |
| 2026 Interest Paid             | \$210.80    | Interest Paid                  | \$34.76 |

### Daily Balance Information

| Date | Balance   | Date | Balance   | Date | Balance   |
|------|-----------|------|-----------|------|-----------|
| 8/03 | 32,067.79 | 8/18 | 33,567.79 | 8/31 | 33,602.55 |



## **ELECTRONIC TRANSFER ERROR RESOLUTION**

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- Tell us your name and account number (if any).
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- 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.

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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  
(8/1/2026 - 8/31/2026)

Date: 9/18/2026  
Time: 2:12 pm  
Page: 1

| Account No: | New Owner | Previous Owner | Posting Date | Settlement Date |
|-------------|-----------|----------------|--------------|-----------------|
|-------------|-----------|----------------|--------------|-----------------|

**Resale Amount:**

The Forest at Ridgewood Homeowners' Association, Inc Count 0