



Financial Report Package

September 2026

Prepared for

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

Vanguard Management Group



Balance Sheet
The Forest at Ridgewood Homeowners' Association, Inc
End Date: 09/30/2026

Date: 10/18/2026
Time: 9:53 pm
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	Operating		Reserve		Total
Assets					
Current Assets					
Pinnacle - Operating x2685	\$	6,537.30	\$	-	\$ 6,537.30
Total: Current Assets	\$	6,537.30	\$	-	\$ 6,537.30
Reserves					
CL Reserve: Pinnacle - Reserve x2719		-		35,137.59	35,137.59
Total: Reserves	\$	-	\$	35,137.59	\$ 35,137.59
Accounts Receivable					
Delinquent Assessments		17,538.00		-	17,538.00
Total: Accounts Receivable	\$	17,538.00	\$	-	\$ 17,538.00
Total: Assets	\$	24,075.30	\$	35,137.59	\$ 59,212.89
Liabilities & Equity					
Current Liabilities					
Owner Assessments Paid Early		2,300.00		-	2,300.00
Unearned Assessments		20,499.75		-	20,499.75
Total: Current Liabilities	\$	22,799.75	\$	-	\$ 22,799.75
Reserve					
CL: General/Contingecy Reserves		-		34,824.00	34,824.00
Interest Earned on Reserves		-		313.59	313.59
Total: Reserve	\$	-	\$	35,137.59	\$ 35,137.59
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		(42,773.92)		-	(42,773.92)
Total: Liabilities & Equity	\$	24,075.30	\$	35,137.59	\$ 59,212.89



Income Statement - Operating
The Forest at Ridgewood Homeowners' Association, Inc
09/30/2026

Date: 10/18/2026
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Income							
3030-00 Owner Assessments	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 48,500.25	\$ 47,999.25	\$ 501.00	\$ 63,999.00
Total Income	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 48,500.25	\$ 47,999.25	\$501.00	\$ 63,999.00
Total OPERATING INCOME	\$ 5,333.25	\$ 5,333.25	\$ -	\$ 48,500.25	\$ 47,999.25	\$ 501.00	\$ 63,999.00
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	-	400.00	400.00	3,700.00	3,600.00	(100.00)	4,800.00
6115-00 Landscaping	400.00	-	(400.00)	400.00	-	(400.00)	-
Total Grounds Maintenance	\$ 400.00	\$ 400.00	\$ -	\$ 4,100.00	\$ 3,600.00	(\$500.00)	\$ 4,800.00
General Maintenance							
6305-00 General Maintenance	308.55	414.58	106.03	5,083.55	3,731.22	(1,352.33)	4,975.00
6317-00 Pool Maintenance Contract	650.00	650.00	-	5,850.00	5,850.00	-	7,800.00
6318-00 Pool/Spa Repair	-	125.00	125.00	-	1,125.00	1,125.00	1,500.00
6320-00 Janitorial / Maint Contract	697.14	250.00	(447.14)	2,697.14	2,250.00	(447.14)	3,000.00
Total General Maintenance	\$ 1,655.69	\$ 1,439.58	(\$ 216.11)	\$ 13,630.69	\$ 12,956.22	(\$674.47)	\$ 17,275.00
Administrative Expenses							
6520-00 Insurance	-	585.33	585.33	-	5,267.97	5,267.97	7,024.00
6525-00 Legal & Collections	773.50	200.00	(573.50)	41,438.74	1,800.00	(39,638.74)	2,400.00
6530-00 Professional Fees, Tax Prep	-	25.00	25.00	-	225.00	225.00	300.00
6540-00 Licenses & Fees	-	25.00	25.00	157.74	225.00	67.26	300.00
6542-00 Fees Payable To The Division	-	7.00	7.00	-	63.00	63.00	84.00
Total Administrative Expenses	\$ 773.50	\$ 842.33	\$ 68.83	\$ 41,596.48	\$ 7,580.97	(\$34,015.51)	\$ 10,108.00
Utilities							
6705-00 Electricity	1,080.95	1,275.00	194.05	9,648.13	11,475.00	1,826.87	15,300.00
6710-00 Water & Sewer	137.33	158.33	21.00	4,933.25	1,424.97	(3,508.28)	1,900.00
6715-00 Trash & Garbage	-	200.00	200.00	-	1,800.00	1,800.00	2,400.00
Total Utilities	\$ 1,218.28	\$ 1,633.33	\$ 415.05	\$ 14,581.38	\$ 14,699.97	\$118.59	\$ 19,600.00
Professional Fees							
6805-00 Office/Administrative/Postage	4,028.97	75.00	(3,953.97)	6,466.53	675.00	(5,791.53)	900.00
6810-00 Accounting & Management	1,211.01	943.00	(268.01)	10,899.09	8,487.00	(2,412.09)	11,316.00
Total Professional Fees	\$ 5,239.98	\$ 1,018.00	(\$ 4,221.98)	\$ 17,365.62	\$ 9,162.00	(\$8,203.62)	\$ 12,216.00
Total OPERATING EXPENSE	\$ 9,287.45	\$ 5,333.24	(\$ 3,954.21)	\$ 91,274.17	\$ 47,999.16	(\$ 43,275.01)	\$ 63,999.00
Net Income:	(\$ 3,954.20)	\$ 0.01	(\$ 3,954.21)	(\$ 42,773.92)	\$ 0.09	(\$ 42,774.01)	\$ 0.00



Income Statement - Reserve

The Forest at Ridgewood Homeowners' Association, Inc

09/30/2026

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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
RESERVE INCOME							
Income							
3060-00 Reserve Assessment	\$-	\$1,500.00	(\$1,500.00)	\$-	\$13,500.00	(\$13,500.00)	\$18,000.00
3131-00 Interest Income - Reserves	35.04	-	35.04	245.84	-	245.84	-
Total Income	\$35.04	\$1,500.00	(\$1,464.96)	\$245.84	\$13,500.00	(\$13,254.16)	\$18,000.00
Total RESERVE INCOME	\$35.04	\$1,500.00	(\$1,464.96)	\$245.84	\$13,500.00	(\$13,254.16)	\$18,000.00
RESERVE EXPENSE							
Reserve							
9700-00 CL Reserve:	-	1,500.00	1,500.00	-	13,500.00	13,500.00	18,000.00
General/Contingency Reserves							
9799-00 Reserve Interest	35.04	-	(35.04)	245.84	-	(245.84)	-
Total Reserve	\$35.04	\$1,500.00	\$1,464.96	\$245.84	\$13,500.00	\$13,254.16	\$18,000.00
Total RESERVE EXPENSE	\$35.04	\$1,500.00	\$1,464.96	\$245.84	\$13,500.00	\$13,254.16	\$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: September 2026

Date: 10/18/2026
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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
OPERATING INCOME													
Income													
3030-00 Owner Assessments	\$ 5,333.25	\$ 5,333.25	\$ 5,333.25	\$ 5,333.25	\$ 5,333.25	\$ 5,834.25	\$ 5,333.25	\$ 5,333.25	\$ 5,333.25	\$ -	\$ -	\$ -	\$ 48,500.25
Total Income	5,333.25	5,333.25	5,333.25	5,333.25	5,333.25	5,834.25	5,333.25	5,333.25	5,333.25	-	-	-	48,500.25
Total OPERATING INCOME	5,333.25	5,333.25	5,333.25	5,333.25	5,333.25	5,834.25	5,333.25	5,333.25	5,333.25	-	-	-	48,500.25
OPERATING EXPENSE													
Grounds Maintenance													
6105-00 Grounds/	400.00	400.00	400.00	800.00	-	400.00	900.00	400.00	-	-	-	-	3,700.00
Landscaping Contract													
6115-00 Landscaping	-	-	-	-	-	-	-	-	400.00	-	-	-	400.00
Total Grounds Maintenance	400.00	400.00	400.00	800.00	-	400.00	900.00	400.00	400.00	-	-	-	4,100.00
General Maintenance													
6305-00 General	2,560.00	575.00	200.00	200.00	200.00	400.00	-	640.00	308.55	-	-	-	5,083.55
Maintenance													
6317-00 Pool Maintenance	650.00	650.00	650.00	650.00	650.00	1,300.00	-	650.00	650.00	-	-	-	5,850.00
Contract													
6320-00 Janitorial / Maint	250.00	250.00	250.00	250.00	250.00	500.00	-	250.00	697.14	-	-	-	2,697.14
Contract													
Total General Maintenance	3,460.00	1,475.00	1,100.00	1,100.00	1,100.00	2,200.00	-	1,540.00	1,655.69	-	-	-	13,630.69
Administrative Expenses													
6525-00 Legal & Collections	685.40	188.50	1,413.75	1,422.49	19,508.95	15,296.15	-	2,150.00	773.50	-	-	-	41,438.74
6540-00 Licenses & Fees	-	-	-	-	-	-	157.74	-	-	-	-	-	157.74
Total Administrative Expenses	685.40	188.50	1,413.75	1,422.49	19,508.95	15,296.15	157.74	2,150.00	773.50	-	-	-	41,596.48
Utilities													
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	1,080.95	-	-	-	9,648.13
6710-00 Water & Sewer	205.83	160.16	125.91	80.25	397.66	2,061.07	1,536.38	228.66	137.33	-	-	-	4,933.25
Total Utilities	1,311.47	1,332.19	1,155.41	1,132.71	1,445.17	3,126.18	2,582.69	1,277.28	1,218.28	-	-	-	14,581.38
Professional Fees													
6805-00	1,188.90	138.40	288.96	482.39	97.70	35.90	48.10	157.21	4,028.97	-	-	-	6,466.53
Office/Administrative/Postage													
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	1,211.01	-	-	-	10,899.09
Total Professional Fees	2,399.91	1,349.41	1,499.97	1,693.40	1,308.71	1,246.91	1,259.11	1,368.22	5,239.98	-	-	-	17,365.62
Total OPERATING EXPENSE	8,256.78	4,745.10	5,569.13	6,148.60	23,362.83	22,269.24	4,899.54	6,735.50	9,287.45	-	-	-	91,274.17
Net Income:	(2,923.53)	588.15	(235.88)	(815.35)	(18,029.58)	(16,434.99)	433.71	(1,402.25)	(3,954.20)	-	-	-	(42,773.92)



Income Statement Summary - Reserve

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: September 2026

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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
RESERVE INCOME													
Income													
3131-00 Interest Income - Reserves	\$16.93	\$17.74	\$21.34	\$27.00	\$29.79	\$30.26	\$32.98	\$34.76	\$35.04	\$-	\$-	\$-	\$245.84
Total Income	16.93	17.74	21.34	27.00	29.79	30.26	32.98	34.76	35.04	-	-	-	245.84
Total RESERVE INCOME	16.93	17.74	21.34	27.00	29.79	30.26	32.98	34.76	35.04	-	-	-	245.84
RESERVE EXPENSE													
Reserve													
9799-00 Reserve Interest	16.93	17.74	21.34	27.00	29.79	30.26	32.98	34.76	35.04	-	-	-	245.84
Total Reserve	16.93	17.74	21.34	27.00	29.79	30.26	32.98	34.76	35.04	-	-	-	245.84
Total RESERVE EXPENSE	16.93	17.74	21.34	27.00	29.79	30.26	32.98	34.76	35.04	-	-	-	245.84
Net Reserve:	-	-	-	-	-	-	-	-	-	-	-	-	-



Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 09/30/2026

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Description	Current	Over 30	Over 60	Over 90	Balance
145 - WILSON JAMES Current 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
216 - ANTONIO Castillo & Juana Deyanira Celadilla Gabin Current 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
217 - Timothy Beugel & Tara Beugel Current Last Payment: \$42.00 on 08/31/2026					
217 BOXWOOD DR					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$38.00	\$38.00
Total:	\$0.00	\$0.00	\$0.00	\$38.00	\$38.00
246 - AQUINO ALBERT Current 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
401 - FOREST AT RIDGEWOOD HOA Current					
401 BOXWOOD DR					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
48066 - JURI G ZASLAWSKI & Josephine R Zaslawski Current 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
347 - SFR JV 2 2024 2 BORROWER LLC Current					
347 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
429 - Derrick Evans & Christy Evans Current 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
602 - Robert Dantuono & Susan Walker Current Last Payment: \$525.00 on 10/02/2025					
602 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
Total:	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
633 - ELLENBERGER DALE E Current					
633 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
642 - LAWRIE MARGARET Current Last Payment: \$525.00 on 08/19/2025					
642 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00
Total:	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00



Homeowner Aging Report
The Forest at Ridgewood Homeowners' Association, Inc
End Date: 09/30/2026

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Description	Current	Over 30	Over 60	Over 90	Balance
754 - Neal Condon Current					
754 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
816 - KAHL MARK Current					
816 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
908 - Amy Kolzow & Paul T Kolzow Current			Last Payment: \$500.00 on 02/10/2026		
908 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
929 - RAGUSA CHARLES Current					
929 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1011 - MACK KEVIN J Current					
1011 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1020 - LIZFFC LLC Current			Last Payment: \$500.00 on 09/03/2025		
1020 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1204 - SAHAGUN CHRISTOPHER P Current					
1204 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1224 - Jonathan H Uribe & Sara Rocio del Pilar Larrain Aliaga Current					
1224 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
1316 - DUKESFIELD PROPERTIES LTD Current			Last Payment: \$500.00 on 07/01/2025		
1316 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1347 - BAROT MANHER Current					
1347 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1409 - GARAKOUI PARVIN ALSADAT Current					
1409 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00



Homeowner Aging Report
 The Forest at Ridgewood Homeowners' Association, Inc
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Description	Current	Over 30	Over 60	Over 90	Balance
1418 - Heather Marie Newberry & Violet Noel Castro Guardianship Current					
1418 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
1428 - BYNUM HUGH E III Current					
1428 GOLF COURSE PKWY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
1429 - TWO TAYLOR VENTURES Current					
1429 GOLF COURSE PKWY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
131SP - Min Ren & Hongmel Yu Current					
131 SAND PINE LN					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
116 - MASTAPHA MOHAMMED Current					
116 SOUTHERN PINE WAY					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
167 - Christopher C Applewhite & Jennifer Leera Applewhite Current					
167 SOUTHERN PINE WAY					
Assessment - Homeowner 2025	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$1,000.00	\$1,000.00
121SM - MCCART LAUREN DANICA Current					
121 SPANISH MOSS RD					
Assessment - Homeowner 2026	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Total:	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
The Forest at Ridgewood Homeowners' Association, Inc	\$0.00	\$0.00	\$0.00	\$17,538.00	\$17,538.00

Description	Total
Assessment - Homeowner 2025	\$4,000.00
Assessment - Homeowner 2026	\$13,538.00
Total:	\$17,538.00
AR Total (Exclude Prepaid Assessments):	\$17,538.00

**PrePaid Homeowner List**

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 9/30/2026

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

**Cash Disbursement**

The Forest at Ridgewood Homeowners' Association, Inc
9/1/2026 - 9/30/2026

Date: 10/18/2026
Time: 9:54 pm
Page: 1

Date	Check #	Payee	Amount	
10-1020-00 Pinnacle - Operating x2685				
09/01/2026	0	Jedi Management	\$450.00	
		Invoice #: 2792		
		68-6805-00 Office/Administrative/Postage	\$450.00	
09/01/2026	0	Jedi Management	\$1,011.01	
		Invoice #: 2777		
		68-6810-00 Accounting & Management	\$1,011.01	
09/01/2026	0	Vanguard Management Group	\$200.00	
		Invoice #: 280727		
		68-6810-00 Management Fee	\$200.00	
09/14/2026	200003	Duke Energy	\$822.29	
		Invoice #: 3222.9.2026		
		67-6705-00 9100 8380 3222-Duke Energy	\$822.29	
09/17/2026	200004	Duke Energy	\$258.66	
		Invoice #: 1613.9.2026		
		67-6705-00 9100 8237 1613-Duke Energy	\$258.66	
09/01/2026	100049	KMVC Services LLC	\$1,100.00	
		Invoice #: 3229		
		63-6305-00 KMVC Services LLC	\$200.00	
		63-6317-00 KMVC Services LLC	\$650.00	
		63-6320-00 KMVC Services LLC	\$250.00	
09/08/2026	100050	Bush Ross P.A	\$773.50	
		Invoice #: 970822		
		65-6525-00 021364-Bush Ross P.A	\$773.50	
09/17/2026			\$1,500.00	
		12-1937-00 Transfer to Pinnacle Reserve 2719; Monthly Reserve Xfer	\$1,500.00	
09/18/2026	0	Vanguard Management Group	\$43.90	
		Invoice #: 281764		
		68-6805-00 A/P Check - A/P Checks - August	\$42.00	
		68-6805-00 Lockbox - Addendum	\$1.00	
		68-6805-00 BWCopies/Scans - August Addendum	\$0.90	
09/08/2026	0	Jedi Management	\$3,535.07	
		Invoice #: 2793		
		68-6805-00 Office/Administrative/Postage	\$3,535.07	
09/25/2026	0	Jedi Management	\$108.55	
		Invoice #: 2804		
		63-6305-00 General Maintenance	\$108.55	
09/08/2026	200005	Polk County Utilities	\$137.33	
		Invoice #: 2014.9.2026		
		67-6710-00 072433-Polk County Utilities	\$137.33	
09/29/2026	100051	KMVC Services LLC	\$447.14	
		Invoice #: 3253		
		63-6320-00 KMVC Services LLC	\$447.14	
09/29/2026	100052	Brother's Landscaping and More LLC	\$400.00	
		Invoice #: 525		
		61-6115-00 Brother's Landscaping and More LLC	\$400.00	
		Account Totals	# Checks: 13	\$10,787.45
		Association Totals	# Checks: 13	\$10,787.45



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 9/1/2026 - 9/30/2026

Date: 10/18/2026
Time: 9:54 pm
Page: 1

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685	\$16,282.75	\$1,042.00	\$10,787.45	\$6,537.30
Date	GL Ref #	Debit	Credit	Description	
09/01/2026	5076510	\$ -	\$ 450.00	Pinnacle - Operating x2685 Inv # 2792; Jedi Management Chk # 0 Inv: 2792 Jedi Management	
09/01/2026	5076512	-	1,011.01	Pinnacle - Operating x2685 Inv # 2777; Jedi Management Chk # 0 Inv: 2777 Jedi Management	
09/01/2026	5076898	-	200.00	Pinnacle - Operating x2685 Inv # 280727; Vanguard Management Group Chk # 0 Inv: 280727 Vanguard Management Group	
09/01/2026	5080498	-	1,100.00	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100049 Inv: 3229 KMVC Services LLC	
09/01/2026	5081291	42.00	-	Deposit from batch 150613	
09/08/2026	5085904	-	773.50	Pinnacle - Operating x2685; Bush Ross P.A Chk # 100050 Inv: 970822 Bush Ross P.A	
09/08/2026	5098885	-	3,535.07	Pinnacle - Operating x2685 Inv # 2793; Jedi Management Chk # 0 Inv: 2793 Jedi Management	
09/08/2026	5099964	-	137.33	Pinnacle - Operating x2685; Polk County Utilities Chk # 200005 Inv: 2014.9.2026 Polk County Utilities	
09/09/2026	5086796	1,000.00	-	Deposit from batch 150914	
09/14/2026	5080494	-	822.29	Pinnacle - Operating x2685; Duke Energy Chk # 200003 Inv: 3222.9.2026 Duke Energy	
09/17/2026	5080496	-	258.66	Pinnacle - Operating x2685; Duke Energy Chk # 200004 Inv: 1613.9.2026 Duke Energy	
09/17/2026	5093364	-	1,500.00	Monthly Reserve Xfer	
09/18/2026	5095420	-	43.90	Pinnacle - Operating x2685 Inv # 281764; Vanguard Management Group Chk # 0 Inv: 281764 Vanguard Management Group	
09/25/2026	5099336	-	108.55	Pinnacle - Operating x2685 Inv # 2804; Jedi Management Chk # 0 Inv: 2804 Jedi Management	
09/29/2026	5101949	-	447.14	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100051 Inv: 3253 KMVC Services LLC	
09/29/2026	5101951	-	400.00	Pinnacle - Operating x2685; Brother's Landscaping and More LLC Chk # 100052 Inv: 525 Brother's Landscaping and More LLC	
12-1937-00	CL Reserve: Pinnacle - Reserve x2719	33,602.55	1,535.04	-	35,137.59
Date	GL Ref #	Debit	Credit	Description	
09/17/2026	5093364	\$ 1,500.00	\$ -	Monthly Reserve Xfer	
09/30/2026	5103019	35.04	-	Interest	
13-1110-00	Delinquent Assessments	18,580.00	-	1,042.00	17,538.00
Date	GL Ref #	Debit	Credit	Description	
09/01/2026	5081291	\$ -	\$ 42.00	Deposit from batch 150613	
09/09/2026	5086796	-	1,000.00	Deposit from batch 150914	
20-2050-00	Accounts Payable	-	9,287.45	9,287.45	-
Date	GL Ref #	Debit	Credit	Description	
09/01/2026	5076506	\$ -	\$ 450.00	Accounts Payable Inv # 2792 Inv: 2792 Jedi Management	
09/01/2026	5076508	-	1,011.01	Accounts Payable Inv # 2777 Inv: 2777 Jedi Management	
09/01/2026	5076510	450.00	-	Accounts Payable Inv # 2792; Jedi Management Chk # 0 Inv: 2792 Jedi Management	
09/01/2026	5076512	1,011.01	-	Accounts Payable Inv # 2777; Jedi Management Chk # 0 Inv: 2777 Jedi Management	
09/01/2026	5076678	-	200.00	Accounts Payable Inv # 280727 Inv: 280727 Vanguard Management Group	
09/01/2026	5076898	200.00	-	Accounts Payable Inv # 280727; Vanguard Management Group Chk # 0 Inv: 280727 Vanguard Management Group	
09/01/2026	5080486	-	1,100.00	Accounts Payable Inv # 3229	

**General Ledger Trial Balance with Details**

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 9/1/2026 - 9/30/2026

Date: 10/18/2026
Time: 9:54 pm
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
	Inv: 3229 KMVC Services LLC				
09/01/2026	5080498 1,100.00 - Accounts Payable Inv # 3229; KMVC Services LLC Chk # 100049				
	Inv: 3229 KMVC Services LLC				
09/08/2026	5084992 - 3,535.07 Accounts Payable Inv # 2793				
	Inv: 2793 Jedi Management				
09/08/2026	5085902 - 773.50 Accounts Payable Inv # 970822				
	Inv: 970822 Bush Ross P.A				
09/08/2026	5085904 773.50 - Accounts Payable Inv # 970822; Bush Ross P.A Chk # 100050				
	Inv: 970822 Bush Ross P.A				
09/08/2026	5098885 3,535.07 - Accounts Payable Inv # 2793; Jedi Management Chk # 0				
	Inv: 2793 Jedi Management				
09/08/2026	5099962 - 137.33 Accounts Payable Inv # 2014.9.2026				
	Inv: 2014.9.2026 Polk County Utilities				
09/08/2026	5099964 137.33 - Accounts Payable Inv # 2014.9.2026; Polk County Utilities Chk # 200005				
	Inv: 2014.9.2026 Polk County Utilities				
09/14/2026	5080490 - 822.29 Accounts Payable Inv # 3222.9.2026				
	Inv: 3222.9.2026 Duke Energy				
09/14/2026	5080494 822.29 - Accounts Payable Inv # 3222.9.2026; Duke Energy Chk # 200003				
	Inv: 3222.9.2026 Duke Energy				
09/17/2026	5080492 - 258.66 Accounts Payable Inv # 1613.9.2026				
	Inv: 1613.9.2026 Duke Energy				
09/17/2026	5080496 258.66 - Accounts Payable Inv # 1613.9.2026; Duke Energy Chk # 200004				
	Inv: 1613.9.2026 Duke Energy				
09/18/2026	5095398 - 43.90 Accounts Payable Inv # 281764				
	Inv: 281764 Vanguard Management Group				
09/18/2026	5095420 43.90 - Accounts Payable Inv # 281764; Vanguard Management Group Chk # 0				
	Inv: 281764 Vanguard Management Group				
09/25/2026	5099334 - 108.55 Accounts Payable Inv # 2804				
	Inv: 2804 Jedi Management				
09/25/2026	5099336 108.55 - Accounts Payable Inv # 2804; Jedi Management Chk # 0				
	Inv: 2804 Jedi Management				
09/29/2026	5101945 - 400.00 Accounts Payable Inv # 525				
	Inv: 525 Brother's Landscaping and More LLC				
09/29/2026	5101947 - 447.14 Accounts Payable Inv # 3253				
	Inv: 3253 KMVC Services LLC				
09/29/2026	5101949 447.14 - Accounts Payable Inv # 3253; KMVC Services LLC Chk # 100051				
	Inv: 3253 KMVC Services LLC				
09/29/2026	5101951 400.00 - Accounts Payable Inv # 525; Brother's Landscaping and More LLC Chk # 100052				
	Inv: 525 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	(27,333.00)	6,833.25	-	(20,499.75)
Date	GL Ref #	Debit	Credit	Description	
09/17/2026	5093366	\$ 6,833.25	\$ -	Unearned Assessments	
27-2700-00	CL: General/Contingecy Reserves	(33,324.00)	-	1,500.00	(34,824.00)
Date	GL Ref #	Debit	Credit	Description	
09/17/2026	5093366	\$ -	\$ 1,500.00	CL: General/Contingecy Reserves	
27-2799-00	Interest Earned on Reserves	(278.55)	-	35.04	(313.59)
Date	GL Ref #	Debit	Credit	Description	
09/30/2026	5128385	\$ -	\$ 35.04	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	(43,167.00)	1,500.00	6,833.25	(48,500.25)
Date	GL Ref #	Debit	Credit	Description	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 9/1/2026 - 9/30/2026

Date: 10/18/2026
Time: 9:54 pm
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
09/17/2026	5093366 \$ 1,500.00	\$ -	Owner Assessments		
09/17/2026	5093366 -	6,833.25	Owner Assessments		
30-3131-00	Interest Income - Reserves	(210.80)	-	35.04	(245.84)
Date	GL Ref #	Debit	Credit	Description	
09/30/2026	5103019	\$ -	\$ 35.04	Interest	
61-6105-00	Grounds/ Landscaping Contract	3,700.00	-	-	3,700.00
Date	GL Ref #	Debit	Credit	Description	
61-6115-00	Landscaping	-	400.00	-	400.00
Date	GL Ref #	Debit	Credit	Description	
09/29/2026	5101945	\$ 400.00	\$ -	Brother's Landscaping and More LLC Inv: 525 Brother's Landscaping and More LLC	
63-6305-00	General Maintenance	4,775.00	308.55	-	5,083.55
Date	GL Ref #	Debit	Credit	Description	
09/01/2026	5080486	\$ 200.00	\$ -	KMVC Services LLC Inv: 3229 KMVC Services LLC	
09/25/2026	5099334	108.55	-	General Maintenance Inv: 2804 Jedi Management	
63-6317-00	Pool Maintenance Contract	5,200.00	650.00	-	5,850.00
Date	GL Ref #	Debit	Credit	Description	
09/01/2026	5080486	\$ 650.00	\$ -	KMVC Services LLC Inv: 3229 KMVC Services LLC	
63-6320-00	Janitorial / Maint Contract	2,000.00	697.14	-	2,697.14
Date	GL Ref #	Debit	Credit	Description	
09/01/2026	5080486	\$ 250.00	\$ -	KMVC Services LLC Inv: 3229 KMVC Services LLC	
09/29/2026	5101947	447.14	-	KMVC Services LLC Inv: 3253 KMVC Services LLC	
65-6525-00	Legal & Collections	40,665.24	773.50	-	41,438.74
Date	GL Ref #	Debit	Credit	Description	
09/08/2026	5085902	\$ 773.50	\$ -	021364-Bush Ross P.A Inv: 970822 Bush Ross P.A	
65-6540-00	Licenses & Fees	157.74	-	-	157.74
Date	GL Ref #	Debit	Credit	Description	
67-6705-00	Electricity	8,567.18	1,080.95	-	9,648.13
Date	GL Ref #	Debit	Credit	Description	
09/14/2026	5080490	\$ 822.29	\$ -	9100 8380 3222-Duke Energy Inv: 3222.9.2026 Duke Energy	
09/17/2026	5080492	258.66	-	9100 8237 1613-Duke Energy Inv: 1613.9.2026 Duke Energy	
67-6710-00	Water & Sewer	4,795.92	137.33	-	4,933.25
Date	GL Ref #	Debit	Credit	Description	
09/08/2026	5099962	\$ 137.33	\$ -	072433-Polk County Utilities Inv: 2014.9.2026 Polk County Utilities	
68-6805-00	Office/Administrative/Postage	2,437.56	4,028.97	-	6,466.53
Date	GL Ref #	Debit	Credit	Description	
09/01/2026	5076506	\$ 450.00	\$ -	Office/Administrative/Postage Inv: 2792 Jedi Management	
09/08/2026	5084992	3,535.07	-	Office/Administrative/Postage Inv: 2793 Jedi Management	
09/18/2026	5095398	0.90	-	BWCopies/Scans - August Addendum Inv: 281764 Vanguard Management Group	
09/18/2026	5095398	1.00	-	Lockbox - Addendum Inv: 281764 Vanguard Management Group	
09/18/2026	5095398	42.00	-	A/P Check - A/P Checks - August	



General Ledger Trial Balance with Details

The Forest at Ridgewood Homeowners' Association, Inc
Accts: 10-1001-00 To: 99-9999-00 Dates: 9/1/2026 - 9/30/2026

Date: 10/18/2026
Time: 9:54 pm
Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
Inv: 281764 Vanguard Management Group					
68-6810-00	Accounting & Management	9,688.08	1,211.01	-	10,899.09
Date	GL Ref #	Debit	Credit	Description	
09/01/2026	5076508	\$ 1,011.01	\$ -	Accounting & Management Inv: 2777 Jedi Management	
09/01/2026	5076678	200.00	-	Management Fee Inv: 280727 Vanguard Management Group	
97-9799-00	Reserve Interest	210.80	35.04	-	245.84
Date	GL Ref #	Debit	Credit	Description	
09/30/2026	5128385	\$ 35.04	\$ -	Pinnacle Reserve Interest	
Totals:		\$0.00	\$29,520.23	\$29,520.23	\$0.00



Bank Account Reconciliation
The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Operating 2685 (End: 09/30/2026)

Date: 10/18/2026
Time: 9:54 pm
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
10/14/2025		Deposit from batch 135924		53	\$500.00
09/29/2026		Brother's Landscaping and More LLC		100052	(\$400.00)
Total Uncleared					\$100.00

Pinnacle Operating 2685 Summary		
Ending Account Balance:	\$	6,537.30
Uncleared Items:	\$	100.00
Adjusted Balance:	\$	6,437.30
Bank Ending Balance:	\$	6,437.30
Difference:	\$	-

**Bank Account Reconciliation**

The Forest at Ridgewood Homeowners' Association, Inc
Pinnacle Reserve 2719 (End: 09/30/2026)

Date: 10/18/2026
Time: 9:54 pm
Page: 2

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

Ending Account Balance:	\$ 35,137.59
Uncleared Items:	\$-
Adjusted Balance:	\$ 35,137.59
Bank Ending Balance:	\$ 35,137.59
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 9/01/26
\$16,182.75

Balance 9/30/26
\$6,437.30

Summary



Credits +\$1,042.00
Interest +\$0.00
Debits -\$10,787.45

Credit Transactions

Credits

9/01	PAYABLI DEPOSIT TRANSFER 947944233 WFMSPPROPAY The Forest at Ridgewoo	42.00
9/09	PAYABLI DEPOSIT TRANSFER 950739311 WFMSPPROPAY The Forest at Ridgewoo	1,000.00
Total Credits		\$1,042.00

Debit Transactions

Other Debits

9/02	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
9/02	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	450.00
9/02	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	1,011.01
9/08	POLK COUNTY UTIL UT BILL 3596000809 THE FOREST AT RIDGEWOOD	137.33
9/09	AVIDPAY SERVICE AVIDPAY CK100050 H562193588 The Forest at Ridgewoo REF*CK*100050*260908*Bush Ross Attorneys\	773.50
9/16	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	822.29
9/21	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	258.66
9/21	The Forest at Ri CincXfer D27770 2593247166 Pinnacle Operating 268	1,500.00
9/22	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	43.90
9/25	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	3,535.07



Member
FDIC



ELECTRONIC TRANSFER ERROR RESOLUTION

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

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

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

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

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

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

Other Debits		
9/28	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	108.55
9/30	AVIDPAY SERVICE AVIDPAY CK100051 H562193588 The Forest at Ridgewoo REF*CK*100051*260929*KMVC Serv ices LLC\	447.14
Checks		
9/01	Check 100048	400.00
9/09	Check 100049	1,100.00
(*) Indicates gap in check number sequenece		
Total Debits		\$10,787.45

Average Balance This Statement	\$11,729.94	Annual Percentage Yield Earned	
Interest Earned This Period	\$0.00	Days in Period	30
Interest Paid Year to Date	\$0.00	Interest Paid	\$0.00

Daily Balance Information					
Date	Balance	Date	Balance	Date	Balance
9/01	15,824.75	9/16	12,330.62	9/28	6,884.44
9/02	14,163.74	9/21	10,571.96	9/30	6,437.30
9/08	14,026.41	9/22	10,528.06		
9/09	13,152.91	9/25	6,992.99		

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09/30/2026
XXXXXXXX2685

\$400.00

\$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 9/01/26
\$33,602.55

Balance 9/30/26
\$35,137.59

Summary



Credits +\$1,500.00
Interest +\$35.04
Debits -\$0.00

Credit Transactions

Credits

9/21	The Forest at Ri CincXfer 2593247166 FORESTR12	1,500.00
Total Credits		\$1,500.00

Interest

9/30	Interest Deposit	35.04
Total Interest Paid		\$35.04

Average Balance This Statement	\$34,102.55	Annual Percentage Yield Earned	1.26%
Interest Earned This Period	\$35.04	Days in Period	30
2026 Interest Paid	\$245.84	Interest Paid	\$35.04

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
9/01	33,602.55	9/21	35,102.55	9/30	35,137.59



ELECTRONIC TRANSFER ERROR RESOLUTION

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

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

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

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

**Resale List**

The Forest at Ridgewood Homeowners' Association, Inc
(9/1/2026 - 9/30/2026)

Date: 10/18/2026
Time: 9:54 pm
Page: 1

Account No:	New Owner	Previous Owner	Posting Date	Settlement Date
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Resale Amount:

The Forest at Ridgewood Homeowners' Association, Inc Count 0