

Financial Report Package

October 2026

Prepared for

The Forest at Ridgewood Homeowners' Association, Inc

Vanguard Management Group

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Balance Sheet

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 10/31/2026

Date: 11/19/2026
Time: 2:42 pm

	Operating	Reserve	Total
Assets			
Current Assets			
Pinnacle - Operating x2685	$ 1,954.90	$ -	$ 1,954.90
Total: Current Assets	**$ 1,954.90**	**$ -**	**$ 1,954.90**
Other Assets			
Prepaid Insurance	938.95	-	938.95
Total: Other Assets	**$ 938.95**	**$ -**	**$ 938.95**
Reserves			
CL Reserve: Pinnacle - Reserve x2719	-	30,886.87	30,886.87
Total: Reserves	**$ -**	**$ 30,886.87**	**$ 30,886.87**
Accounts Receivable			
Delinquent Assessments	17,000.00	-	17,000.00
Total: Accounts Receivable	**$ 17,000.00**	**$ -**	**$ 17,000.00**
Total: Assets	**$ 19,893.85**	**$ 30,886.87**	**$ 50,780.72**
Liabilities & Equity			
Current Liabilities			
Owner Assessments Paid Early	3,304.00	-	3,304.00
Unearned Assessments	13,666.50	-	13,666.50
Total: Current Liabilities	**$ 16,970.50**	**$ -**	**$ 16,970.50**
Reserve			
CL: General/Contingecy Reserves	-	30,538.93	30,538.93
Interest Earned on Reserves	-	347.94	347.94
Total: Reserve	**$ -**	**$ 30,886.87**	**$ 30,886.87**
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	(41,126.12)	-	(41,126.12)
Total: Liabilities & Equity	**$ 19,893.85**	**$ 30,886.87**	**$ 50,780.72**

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Income Statement - Operating

The Forest at Ridgewood Homeowners' Association, Inc

10/31/2026

Date: 11/19/2026
Time: 2:42 pm
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Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
OPERATING INCOME							
Income							
3030-00 Owner Assessments	$ 5,333.25	$ 5,333.25	$ -	$ 53,833.50	$ 53,332.50	$ 501.00	$ 63,999.00
Total Income	$ 5,333.25	$ 5,333.25	$ -	$ 53,833.50	$ 53,332.50	$501.00	$ 63,999.00
Total OPERATING INCOME	**$ 5,333.25**	**$ 5,333.25**	**$ -**	**$ 53,833.50**	**$ 53,332.50**	**$ 501.00**	**$ 63,999.00**
OPERATING EXPENSE							
Grounds Maintenance							
6105-00 Grounds/ Landscaping Contract	-	400.00	400.00	3,700.00	4,000.00	300.00	4,800.00
6115-00 Landscaping	-	-	-	400.00	-	(400.00)	-
Total Grounds Maintenance	$ -	$ 400.00	$ 400.00	$ 4,100.00	$ 4,000.00	($100.00)	$ 4,800.00
General Maintenance							
6305-00 General Maintenance	210.00	414.58	204.58	5,293.55	4,145.80	(1,147.75)	4,975.00
6317-00 Pool Maintenance Contract	682.50	650.00	(32.50)	6,532.50	6,500.00	(32.50)	7,800.00
6318-00 Pool/Spa Repair	-	125.00	125.00	-	1,250.00	1,250.00	1,500.00
6320-00 Janitorial / Maint Contract	274.47	250.00	(24.47)	2,971.61	2,500.00	(471.61)	3,000.00
Total General Maintenance	$ 1,166.97	$ 1,439.58	$ 272.61	$ 14,797.66	$ 14,395.80	($401.86)	$ 17,275.00
Administrative Expenses							
6520-00 Insurance	-	585.33	585.33	-	5,853.30	5,853.30	7,024.00
6525-00 Legal & Collections	62.50	200.00	137.50	41,501.24	2,000.00	(39,501.24)	2,400.00
6530-00 Professional Fees, Tax Prep	-	25.00	25.00	-	250.00	250.00	300.00
6540-00 Licenses & Fees	-	25.00	25.00	157.74	250.00	92.26	300.00
6542-00 Fees Payable To The Division	-	7.00	7.00	-	70.00	70.00	84.00
Total Administrative Expenses	$ 62.50	$ 842.33	$ 779.83	$ 41,658.98	$ 8,423.30	($33,235.68)	$ 10,108.00
Utilities							
6705-00 Electricity	1,069.76	1,275.00	205.24	10,717.89	12,750.00	2,032.11	15,300.00
6710-00 Water & Sewer	125.91	158.33	32.42	5,059.16	1,583.30	(3,475.86)	1,900.00
6715-00 Trash & Garbage	-	200.00	200.00	-	2,000.00	2,000.00	2,400.00
Total Utilities	$ 1,195.67	$ 1,633.33	$ 437.66	$ 15,777.05	$ 16,333.30	$556.25	$ 19,600.00
Professional Fees							
6805-00 Office/Administrative/Postage	49.30	75.00	25.70	6,515.83	750.00	(5,765.83)	900.00
6810-00 Accounting & Management	1,211.01	943.00	(268.01)	12,110.10	9,430.00	(2,680.10)	11,316.00
Total Professional Fees	$ 1,260.31	$ 1,018.00	($ 242.31)	$ 18,625.93	$ 10,180.00	($8,445.93)	$ 12,216.00
Total OPERATING EXPENSE	**$ 3,685.45**	**$ 5,333.24**	**$ 1,647.79**	**$ 94,959.62**	**$ 53,332.40**	**($ 41,627.22)**	**$ 63,999.00**
Net Income:	**$ 1,647.80**	**$ 0.01**	**$ 1,647.79**	**($ 41,126.12)**	**$ 0.10**	**($ 41,126.22)**	**$ 0.00**

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Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
RESERVE INCOME							
Income							
3060-00 Reserve Assessment	$5,785.07	$1,500.00	$4,285.07	$5,785.07	$15,000.00	($9,214.93)	$18,000.00
3131-00 Interest Income - Reserves	34.35	-	34.35	280.19	-	280.19	-
Total Income	$5,819.42	$1,500.00	$4,319.42	$6,065.26	$15,000.00	($8,934.74)	$18,000.00
Total RESERVE INCOME	**$5,819.42**	**$1,500.00**	**$4,319.42**	**$6,065.26**	**$15,000.00**	**($8,934.74)**	**$18,000.00**
RESERVE EXPENSE							
Reserve							
9700-00 CL Reserve: General/Contingency Reserves	5,785.07	1,500.00	(4,285.07)	5,785.07	15,000.00	9,214.93	18,000.00
9799-00 Reserve Interest	34.35	-	(34.35)	280.19	-	(280.19)	-
Total Reserve	$5,819.42	$1,500.00	($4,319.42)	$6,065.26	$15,000.00	$8,934.74	$18,000.00
Total RESERVE EXPENSE	**$5,819.42**	**$1,500.00**	**($4,319.42)**	**$6,065.26**	**$15,000.00**	**$8,934.74**	**$18,000.00**
Net Reserve:	**$0.00**	**$0.00**	**$-**	**$0.00**	**$0.00**	**$-**	**$0.00**

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Income Statement Summary - Operating

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: October 2026

Date: 11/19/2026
Time: 2:42 pm
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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	$ 5,333.25	$ -	$ -	$ 53,833.50
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**	**5,333.25**	**-**	**-**	**53,833.50**
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**	**5,333.25**	**-**	**-**	**53,833.50**
OPERATING EXPENSE													
Grounds Maintenance													
6105-00 Grounds/ Landscaping Contract	400.00	400.00	400.00	800.00	-	400.00	900.00	400.00	-	-	-	-	3,700.00
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 Maintenance	2,560.00	575.00	200.00	200.00	200.00	400.00	-	640.00	308.55	210.00	-	-	5,293.55
6317-00 Pool Maintenance Contract	650.00	650.00	650.00	650.00	650.00	1,300.00	-	650.00	650.00	682.50	-	-	6,532.50
6320-00 Janitorial / Maint Contract	250.00	250.00	250.00	250.00	250.00	500.00	-	250.00	697.14	274.47	-	-	2,971.61
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**	**1,166.97**	**-**	**-**	**14,797.66**
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	62.50	-	-	41,501.24
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**	**62.50**	**-**	**-**	**41,658.98**
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	1,069.76	-	-	10,717.89
6710-00 Water & Sewer	205.83	160.16	125.91	80.25	397.66	2,061.07	1,536.38	228.66	137.33	125.91	-	-	5,059.16
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**	**1,195.67**	**-**	**-**	**15,777.05**
Professional Fees													
6805-00 Office/Administrative/Postage	1,188.90	138.40	288.96	482.39	97.70	35.90	48.10	157.21	4,028.97	49.30	-	-	6,515.83
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	1,211.01	-	-	12,110.10
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**	**1,260.31**	**-**	**-**	**18,625.93**
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**	**3,685.45**	**-**	**-**	**94,959.62**
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)**	**1,647.80**	**-**	**-**	**(41,126.12)**

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Income Statement Summary - Reserve

The Forest at Ridgewood Homeowners' Association, Inc

Fiscal Period: October 2026

Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
RESERVE INCOME													
Income													
3060-00 Reserve Assessment	$-	$-	$-	$-	$-	$-	$-	$-	$-	$5,785.07	$-	$-	$5,785.07
3131-00 Interest Income - Reserves	16.93	17.74	21.34	27.00	29.79	30.26	32.98	34.76	35.04	34.35	-	-	280.19
Total Income	**16.93**	**17.74**	**21.34**	**27.00**	**29.79**	**30.26**	**32.98**	**34.76**	**35.04**	**5,819.42**	**-**	**-**	**6,065.26**
Total RESERVE INCOME	**16.93**	**17.74**	**21.34**	**27.00**	**29.79**	**30.26**	**32.98**	**34.76**	**35.04**	**5,819.42**	**-**	**-**	**6,065.26**
RESERVE EXPENSE													
Reserve													
9700-00 CL Reserve: General/Contingency Reserves	-	-	-	-	-	-	-	-	-	5,785.07	-	-	5,785.07
9799-00 Reserve Interest	16.93	17.74	21.34	27.00	29.79	30.26	32.98	34.76	35.04	34.35	-	-	280.19
Total Reserve	**16.93**	**17.74**	**21.34**	**27.00**	**29.79**	**30.26**	**32.98**	**34.76**	**35.04**	**5,819.42**	**-**	**-**	**6,065.26**
Total RESERVE EXPENSE	**16.93**	**17.74**	**21.34**	**27.00**	**29.79**	**30.26**	**32.98**	**34.76**	**35.04**	**5,819.42**	**-**	**-**	**6,065.26**
Net Reserve:	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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Homeowner Aging Report

The Forest at Ridgewood Homeowners' Association, Inc
End Date: 10/31/2026

Date:	11/19/2026
Time:	2:42 pm
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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**
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**
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**

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Description		Current	Over 30	Over 60	Over 90	Balance
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 908 GOLF COURSE PKWY					**Last Payment:** $500.00 on 02/10/2026	
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**
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 1316 GOLF COURSE PKWY					**Last Payment:** $500.00 on 07/01/2025	
Assessment - Homeowner 2026		$0.00	$0.00	$0.00	$500.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
1347 - BAROT MANHER Current 1347 GOLF COURSE PKWY						
Assessment - Homeowner 2026		$0.00	$0.00	$0.00	$500.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**
1409 - GARAKOUI PARVIN ALSADAT Current 1409 GOLF COURSE PKWY						
Assessment - Homeowner 2025		$0.00	$0.00	$0.00	$500.00	**$500.00**
Assessment - Homeowner 2026		$0.00	$0.00	$0.00	$500.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$0.00**	**$1,000.00**	**$1,000.00**
1418 - Heather Marie Newberry & Violet Noel Castro Guardianship Current 1418 GOLF COURSE PKWY						
Assessment - Homeowner 2025		$0.00	$0.00	$0.00	$500.00	**$500.00**
Assessment - Homeowner 2026		$0.00	$0.00	$0.00	$500.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$0.00**	**$1,000.00**	**$1,000.00**
1428 - BYNUM HUGH E III Current 1428 GOLF COURSE PKWY						
Assessment - Homeowner 2026		$0.00	$0.00	$0.00	$500.00	**$500.00**
	Total:	**$0.00**	**$0.00**	**$0.00**	**$500.00**	**$500.00**

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Description	Current	Over 30	Over 60	Over 90	Balance
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**	**$17,000.00**	**$17,000.00**

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

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PrePaid Homeowner List

The Forest at Ridgewood Homeowners' Association, Inc

End Date: 10/31/2026

Date:	11/19/2026
Time:	2:43 pm
Page:	1

Account No:	Homeowner Name	Address	Balance
104	NAMIOTKA WALTER	104 BOXWOOD DR Davenport, FL 33837	($125.00)
217	Timothy Beugel & Tara Beugel	217 BOXWOOD DR Davenport, FL 33837	($4.00)
236	Paul Freeberg & Denys Jo Freeberg	236 BOXWOOD DR Davenport, FL 33837	($500.00)
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)
1020	Gabriela J Guzman Simez & Gloria Jocelyn Sime	1020 GOLF COURSE PKWY Davenport, FL 33837	($500.00)
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	**10**	**($3,304.00)**

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Date	Check #	Payee			Amount
10-1020-00 Pinnacle - Operating x2685					
10/01/2026	0	Jedi Management			$1,011.01
		Invoice #: 2813			
		68-6810-00 Accounting & Management		$1,011.01	
10/01/2026	0	Vanguard Management Group			$200.00
		Invoice #: 282359			
		68-6810-00 Management Fee		$200.00	
10/01/2026	0	Philadelphia Insurance			$938.95
		Invoice #: 2009222241			
		11-1310-00 Prepaid Insurance		$938.95	
10/06/2026	200006	Polk County Utilities			$125.91
		Invoice #: 2014.10.2026			
		67-6710-00 112014-Polk County Utilities		$125.91	
10/01/2026	100053	KMVC Services LLC			$1,166.97
		Invoice #: 3263			
		63-6305-00 KMVC Services LLC		$210.00	
		63-6317-00 KMVC Services LLC		$682.50	
		63-6320-00 KMVC Services LLC		$274.47	
10/11/2026	0	Vanguard Management Group			$49.30
		Invoice #: 283017			
		68-6805-00 A/P Check - A/P Checks - September		$45.50	
		68-6805-00 Lockbox - September Addendum		$2.00	
		68-6805-00 BWCopies/Scans - September Addendum		$1.80	
10/17/2026					$1,500.00
		12-1937-00 Transfer to Pinnacle Reserve 2719; Monthly Reserve Xfer		$1,500.00	
10/21/2026	100054	The Orlando Law Group			$62.50
		Invoice #: 51819			
		65-6525-00 The Orlando Law Group		$62.50	
10/21/2026	0	Duke Energy			$822.35
		Invoice #: 3222.10.2026			
		67-6705-00 Electricity		$822.35	
10/21/2026	0	Duke Energy			$247.41
		Invoice #: 1613.10.2026			
		67-6705-00 Electricity		$247.41	
		Account Totals	**# Checks:**	**9**	**$6,124.40**
12-1937-00 CL Reserve: Pinnacle - Reserve x2719					
10/13/2026	0	Philadelphia Insurance			$5,785.07
		Invoice #: 3707.PHLY2026			
		97-9700-00 CL Reserve: General/Contingency Reserves - 2026 Insurance Renewal		$5,785.07	
		Account Totals	**# Checks:**	**1**	**$5,785.07**
		Association Totals	**# Checks:**	**10**	**$11,909.47**

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Pinnacle - Operating x2685	$6,537.30	$1,542.00	$6,124.40	$1,954.90

Date	GL Ref #	Debit	Credit	Description
10/01/2026	5103136	$ -	$ 1,011.01	Pinnacle - Operating x2685 Inv # 2813; Jedi Management Chk # 0 Inv: 2813 Jedi Management
10/01/2026	5103661	-	200.00	Pinnacle - Operating x2685 Inv # 282359; Vanguard Management Group Chk # 0 Inv: 282359 Vanguard Management Group
10/01/2026	5105159	-	938.95	Pinnacle - Operating x2685 Inv # 2009222241; Philadelphia Insurance Chk # 0 Inv: 2009222241 Philadelphia Insurance
10/01/2026	5112691	42.00	-	Deposit from batch 151670
10/01/2026	5114299	-	1,166.97	Pinnacle - Operating x2685; KMVC Services LLC Chk # 100053 Inv: 3263 KMVC Services LLC
10/06/2026	5114297	-	125.91	Pinnacle - Operating x2685; Polk County Utilities Chk # 200006 Inv: 2014.10.2026 Polk County Utilities
10/11/2026	5122782	-	49.30	Pinnacle - Operating x2685 Inv # 283017; Vanguard Management Group Chk # 0 Inv: 283017 Vanguard Management Group
10/17/2026	5127986	-	1,500.00	Monthly Reserve Xfer
10/21/2026	5130560	-	62.50	Pinnacle - Operating x2685; The Orlando Law Group Chk # 100054 Inv: 51819 The Orlando Law Group
10/21/2026	5155991	-	822.35	Pinnacle - Operating x2685 Inv # 3222.10.2026; Duke Energy Chk # 0 Inv: 3222.10.2026 Duke Energy
10/21/2026	5155993	-	247.41	Pinnacle - Operating x2685 Inv # 1613.10.2026; Duke Energy Chk # 0 Inv: 1613.10.2026 Duke Energy
10/27/2026	5132895	1,000.00	-	Deposit from batch 152666
10/29/2026	5133987	500.00	-	Deposit from batch 152781

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11-1310-00	Prepaid Insurance	-	938.95	-	938.95

Date	GL Ref #	Debit	Credit	Description
10/01/2026	5105157	$ 938.95	$ -	Prepaid Insurance Inv: 2009222241 Philadelphia Insurance

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12-1937-00	CL Reserve: Pinnacle - Reserve x2719	35,137.59	7,319.42	11,570.14	30,886.87

Date	GL Ref #	Debit	Credit	Description
10/13/2026	5124835	$ -	$ 5,785.07	CL Reserve: Pinnacle - Reserve x2719 Inv # 3707.2026PHLY; Philadelphia Insurance Chk # 0 Inv: 3707.2026PHLY Philadelphia Insurance
10/13/2026	5124835	5,785.07	-	CL Reserve: Pinnacle - Reserve x2719 Inv # 3707.2026PHLY (Reversal); Philadelphia Insurance Chk # 0 Inv: 3707.2026PHLY Philadelphia Insurance
10/13/2026	5124843	-	5,785.07	CL Reserve: Pinnacle - Reserve x2719 Inv # 3707.PHLY2026; Philadelphia Insurance Chk # 0 Inv: 3707.PHLY2026 Philadelphia Insurance
10/17/2026	5127986	1,500.00	-	Monthly Reserve Xfer
10/30/2026	5135008	34.35	-	Interest

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
13-1110-00	Delinquent Assessments	17,538.00	-	538.00	17,000.00

Date	GL Ref #	Debit	Credit	Description
10/01/2026	5112691	$ -	$ 38.00	Deposit from batch 151670
10/27/2026	5132895	-	500.00	Deposit from batch 152666

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2050-00	Accounts Payable	-	21,979.61	21,979.61	-

Date	GL Ref #	Debit	Credit	Description
10/01/2026	5103134	$ -	$ 1,011.01	Accounts Payable Inv # 2813 Inv: 2813 Jedi Management
10/01/2026	5103136	1,011.01	-	Accounts Payable Inv # 2813; Jedi Management Chk # 0 Inv: 2813 Jedi Management
10/01/2026	5103443	-	200.00	Accounts Payable Inv # 282359 Inv: 282359 Vanguard Management Group
10/01/2026	5103661	200.00	-	Accounts Payable Inv # 282359; Vanguard Management Group Chk # 0 Inv: 282359 Vanguard Management Group

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Account No	Description			Prior Balance	Current Debit	Current Credit	End Balance
10/01/2026	5105157	$ -	$ 938.95	Accounts Payable Inv # 2009222241 Inv: 2009222241 Philadelphia Insurance			
10/01/2026	5105159	938.95	-	Accounts Payable Inv # 2009222241; Philadelphia Insurance Chk # 0 Inv: 2009222241 Philadelphia Insurance			
10/01/2026	5114293	-	1,166.97	Accounts Payable Inv # 3263 Inv: 3263 KMVC Services LLC			
10/01/2026	5114299	1,166.97	-	Accounts Payable Inv # 3263; KMVC Services LLC Chk # 100053 Inv: 3263 KMVC Services LLC			
10/06/2026	5114291	-	125.91	Accounts Payable Inv # 2014.10.2026 Inv: 2014.10.2026 Polk County Utilities			
10/06/2026	5114297	125.91	-	Accounts Payable Inv # 2014.10.2026; Polk County Utilities Chk # 200006 Inv: 2014.10.2026 Polk County Utilities			
10/11/2026	5122760	-	49.30	Accounts Payable Inv # 283017 Inv: 283017 Vanguard Management Group			
10/11/2026	5122782	49.30	-	Accounts Payable Inv # 283017; Vanguard Management Group Chk # 0 Inv: 283017 Vanguard Management Group			
10/13/2026	5124833	-	5,785.07	Accounts Payable Inv # 3707.2026PHLY Inv: 3707.2026PHLY Philadelphia Insurance			
10/13/2026	5124835	5,785.07	-	Accounts Payable Inv # 3707.2026PHLY; Philadelphia Insurance Chk # 0 Inv: 3707.2026PHLY Philadelphia Insurance			
10/13/2026	5124835	-	5,785.07	Accounts Payable Inv # 3707.2026PHLY (Reversal); Philadelphia Insurance Chk # 0 Inv: 3707.2026PHLY Philadelphia Insurance			
10/13/2026	5124833	5,785.07	-	Accounts Payable Inv # 3707.2026PHLY (Reversal - voided check); Philadelphia Insurance Chk # 0 Inv: 3707.2026PHLY Philadelphia Insurance			
10/13/2026	5124841	-	5,785.07	Accounts Payable Inv # 3707.PHLY2026 Inv: 3707.PHLY2026 Philadelphia Insurance			
10/13/2026	5124843	5,785.07	-	Accounts Payable Inv # 3707.PHLY2026; Philadelphia Insurance Chk # 0 Inv: 3707.PHLY2026 Philadelphia Insurance			
10/21/2026	5130558	-	62.50	Accounts Payable Inv # 51819 Inv: 51819 The Orlando Law Group			
10/21/2026	5130560	62.50	-	Accounts Payable Inv # 51819; The Orlando Law Group Chk # 100054 Inv: 51819 The Orlando Law Group			
10/21/2026	5155983	-	822.35	Accounts Payable Inv # 3222.10.2026 Inv: 3222.10.2026 Duke Energy			
10/21/2026	5155985	-	247.41	Accounts Payable Inv # 1613.10.2026 Inv: 1613.10.2026 Duke Energy			
10/21/2026	5155991	822.35	-	Accounts Payable Inv # 3222.10.2026; Duke Energy Chk # 0 Inv: 3222.10.2026 Duke Energy			
10/21/2026	5155993	247.41	-	Accounts Payable Inv # 1613.10.2026; Duke Energy Chk # 0 Inv: 1613.10.2026 Duke Energy			
20-2080-00	Owner Assessments Paid Early			(2,300.00)	-	1,004.00	(3,304.00)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/01/2026	5112691	$ -	$ 4.00	Deposit from batch 151670			
10/27/2026	5132895	-	500.00	Deposit from batch 152666			
10/29/2026	5133987	-	500.00	Deposit from batch 152781			
20-2094-00	Unearned Assessments			(20,499.75)	6,833.25	-	(13,666.50)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/17/2026	5127988	$ 6,833.25	$ -	Unearned Assessments			
27-2700-00	CL: General/Contingecy Reserves			(34,824.00)	11,570.14	7,285.07	(30,538.93)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/13/2026	5124833	$ 5,785.07	$ -	CL: General/Contingecy Reserves - 2026 insurance renewal Inv: 3707.2026PHLY Philadelphia Insurance			

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Account No	Description			Prior Balance	Current Debit	Current Credit	End Balance
10/13/2026	5124833	$ -	$ 5,785.07	CL: General/Contingecy Reserves - 2026 insurance renewal (Reversal - voided check); Philadelphia Insurance Chk # 0 Inv: 3707.2026PHLY Philadelphia Insurance			
10/17/2026	5127988	-	1,500.00	CL: General/Contingecy Reserves			
10/31/2026	5157716	5,785.07	-	Philadelphia Insurance - Reserve Expense			
27-2799-00	Interest Earned on Reserves			(313.59)	-	34.35	(347.94)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/31/2026	5157653	$ -	$ 34.35	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			(48,500.25)	1,500.00	6,833.25	(53,833.50)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/17/2026	5127988	$ 1,500.00	$ -	Owner Assessments			
10/17/2026	5127988	-	6,833.25	Owner Assessments			
30-3060-00	Reserve Assessment			-	-	5,785.07	(5,785.07)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/31/2026	5157716	$ -	$ 5,785.07	Philadelphia Insurance - Reserve Expense			
30-3131-00	Interest Income - Reserves			(245.84)	-	34.35	(280.19)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/30/2026	5135008	$ -	$ 34.35	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**			
63-6305-00	General Maintenance			5,083.55	210.00	-	5,293.55
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/01/2026	5114293	$ 210.00	$ -	KMVC Services LLC Inv: 3263 KMVC Services LLC			
63-6317-00	Pool Maintenance Contract			5,850.00	682.50	-	6,532.50
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/01/2026	5114293	$ 682.50	$ -	KMVC Services LLC Inv: 3263 KMVC Services LLC			
63-6320-00	Janitorial / Maint Contract			2,697.14	274.47	-	2,971.61
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/01/2026	5114293	$ 274.47	$ -	KMVC Services LLC Inv: 3263 KMVC Services LLC			
65-6525-00	Legal & Collections			41,438.74	62.50	-	41,501.24
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/21/2026	5130558	$ 62.50	$ -	The Orlando Law Group Inv: 51819 The Orlando Law Group			
65-6540-00	Licenses & Fees			157.74	-	-	157.74
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
67-6705-00	Electricity			9,648.13	1,069.76	-	10,717.89
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/21/2026	5155983	$ 822.35	$ -	Electricity Inv: 3222.10.2026 Duke Energy			
10/21/2026	5155985	247.41	-	Electricity Inv: 1613.10.2026 Duke Energy			
67-6710-00	Water & Sewer			4,933.25	125.91	-	5,059.16
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/06/2026	5114291	$ 125.91	$ -	112014-Polk County Utilities Inv: 2014.10.2026 Polk County Utilities			
68-6805-00	Office/Administrative/Postage			6,466.53	49.30	-	6,515.83
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			

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Account No	Description			Prior Balance	Current Debit	Current Credit	End Balance
10/11/2026	5122760	$ 1.80	$ -	BWCopies/Scans - September Addendum Inv: 283017 Vanguard Management Group			
10/11/2026	5122760	2.00	-	Lockbox - September Addendum Inv: 283017 Vanguard Management Group			
10/11/2026	5122760	45.50	-	A/P Check - A/P Checks - September Inv: 283017 Vanguard Management Group			
68-6810-00	Accounting & Management			10,899.09	1,211.01	-	12,110.10
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/01/2026	5103134	$ 1,011.01	$ -	Accounting & Management Inv: 2813 Jedi Management			
10/01/2026	5103443	200.00	-	Management Fee Inv: 282359 Vanguard Management Group			
97-9700-00	CL Reserve: General/Contingency Reserve			-	5,785.07	-	5,785.07
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/13/2026	5124841	$ 5,785.07	$ -	CL Reserve: General/Contingency Reserves - 2026 Insurance Renewal Inv: 3707.PHLY2026 Philadelphia Insurance			
97-9799-00	Reserve Interest			245.84	34.35	-	280.19
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
10/31/2026	5157653	$ 34.35	$ -	Pinnacle Reserve Interest			
			Totals:	**$0.00**	**$61,188.24**	**$61,188.24**	**$0.00**

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

Pinnacle Operating 2685 Summary

Ending Account Balance:	$	1,954.90
Uncleared Items:	$	500.00
Adjusted Balance:	$	1,454.90
Bank Ending Balance:	$	1,454.90
Difference:	$	-

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

Pinnacle Reserve 2719 Summary

Ending Account Balance:	$ 30,886.87
Uncleared Items:	$-
Adjusted Balance:	$ 30,886.87
Bank Ending Balance:	$ 30,886.87
Difference:	$-

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Pinnacle
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 10/01/26
$6,437.30

Balance 11/01/26
$1,454.90

Summary



Credits +$1,542.00
Interest +$0.00
Debits -$6,524.40

Credit Transactions

Credits

10/01	PAYABLI DEPOSIT TRANSFER 955255380 WFMSPROPAY The Forest at Ridgewoo	42.00
10/27	Remote Deposit	1,000.00
10/29	Remote Deposit	500.00
Total Credits		**$1,542.00**

Debit Transactions

Other Debits

10/02	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	200.00
10/02	GB COLLECTS ACH Debit 1223809780 The Forest at Ridgewoo	938.95
10/02	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	1,011.01
10/02	AVIDPAY SERVICE AVIDPAY CK100053 H562193588 The Forest at Ridgewoo REF*CK*100053*261001*KMVC Serv ices LLC\	1,166.97
10/06	POLK COUNTY UTIL UT BILL 3596000809 THE FOREST AT RIDGEWOO	125.91
10/14	The Forest at Ri VENDOR PAY 1593247166 FORESRID1	49.30
10/16	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	822.35
10/20	The Forest at Ri CincXfer D27912 2593247166 Pinnacle Operating 268	1,500.00
10/21	DUKEENERGY BILL PAY DEFJPM4588 R FOREST AT RIDGEWOOD AS	247.41

EQUAL HOUSING LENDER
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

10/22	AVIDPAY SERVICE AVIDPAY CK100054 H562193588 The Forest at Ridgewoo REF*CK*100054*261021*The Orlan do Law Group\	62.50

Checks

10/07	Check 100052	400.00

(*) Indicates gap in check number sequenece

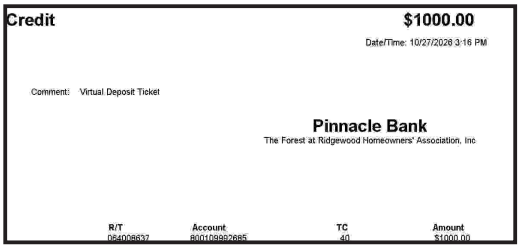
Total Debits **$6,524.40**

Average Balance This Statement	$1,895.00	Annual Percentage Yield Earned	
Interest Earned This Period	$0.00	Days in Period	32
Interest Paid Year to Date	$0.00	Interest Paid	$0.00

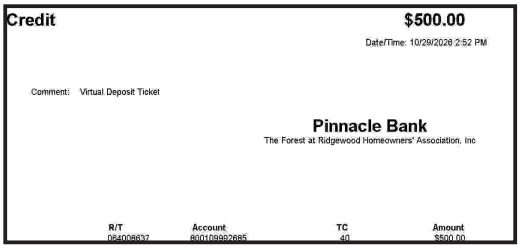
Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
10/01	6,479.30	10/14	2,587.16	10/22	-45.10
10/02	3,162.37	10/16	1,764.81	10/27	954.90
10/06	3,036.46	10/20	264.81	10/29	1,454.90
10/07	2,636.46	10/21	17.40		

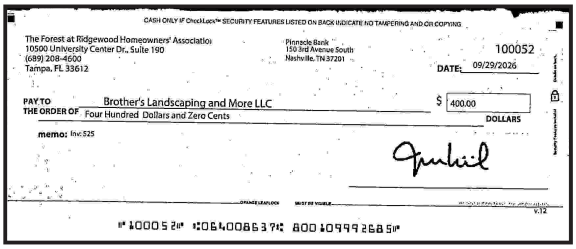
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#0 10/27/2026 $1,000.00



#0 10/29/2026 $500.00



#100052 10/07/2026 $400.00

21 Platform Way S
Suite 2300
Nashville, TN 37203
www.pnfp.com

Client Service Center 800-264-3613
Pinnacle Anytime 866-755-5428

Account

XXXXXXXX2719

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 10/01/26
$35,137.59

Balance 11/01/26
$30,886.87

Summary



Credits +$1,500.00
Interest +$34.35
Debits -$5,785.07

Credit Transactions

Credits	
10/20 The Forest at Ri CincXfer 2593247166 FORESTRI2	1,500.00
Total Credits	**$1,500.00**

Interest	
10/31 Interest Deposit	34.35
Total Interest Paid	**$34.35**

Debit Transactions

Other Debits	
10/14 PHLYInsurance PHLYInsur 84593707DRCT 5452682309 PINNACLE BANK	5,785.07
Total Debits	**$5,785.07**

Average Balance This Statement	$32,312.07	Annual Percentage Yield Earned	1.26%
Interest Earned This Period	$35.41	Days in Period	32
2026 Interest Paid	$280.19	Interest Paid	$34.35

EQUAL HOUSING LENDER
Member FDIC

Pinnacle®

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

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
10/01	35,137.59	10/20	30,852.52		
10/14	29,352.52	10/31	30,886.87		

Resale List

The Forest at Ridgewood Homeowners' Association, Inc
(10/1/2026 - 10/31/2026)

Date: 11/19/2026
Time: 2:43 pm
Page: 1

Account No:	New Owner	Previous Owner	Posting Date	Settlement Date
321	Janiza Veloz 321 BOXWOOD DR	HABERMAN TAMARA	10/06/2026	09/23/2026
			Resale Amount:	$0.00
123	Michael Wright & Megan A. Wright 123 GOLF COURSE PKWY	Ian James Ward	10/05/2026	10/01/2026
			Resale Amount:	$0.00
1020	Gabriela J Guzman Simez & Gloria Jocelyn Sime 1020 GOLF COURSE PKWY	LIZFFC LLC	10/26/2026	10/09/2026
			Resale Amount:	$0.00
236	Paul Freeberg & Denys Jo Freeberg 236 BOXWOOD DR	NOGUEIRA CLAUDIA	10/29/2026	10/15/2026
			Resale Amount:	$0.00
123	Ian James Ward & Joanne Sarah Corkill 123 GOLF COURSE PKWY	Michael Wright	10/27/2026	10/27/2026
			Resale Amount:	$0.00

The Forest at Ridgewood Homeowners' Association, Inc Count **5**

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