



CMH Management, LLC
P.O. Box 570950
Orlando, FL 32857

Financial Report

Montego Bay Homeowners' Association, Inc.

For the Period Ending
February 2017

Total Units	206
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Ownership Types	
Single Family Homes	206

Balance Sheet
Budget Comparison Report - Operating/Reserves
AR Aging Report
Prepaid Owner Report
AP Aging Report
General Ledger
Reconciliation Report - Operating
Operating Account Bank Statement
Reconciliation Report - Operating
Operating Account Bank Statement

Montego Bay Homeowners' Association, Inc.
Balance Sheet - Assest Lines
Period Through: 2/28/2017

Assets

Cash

1011 - Wells Fargo *2656

\$17,380.72

1030 - Operating Account - Alliance Assn Bank

\$37,083.88

Cash Total

\$54,464.60

Current Assets

1310 - Accounts Receivable

\$50,164.50

1315 - Allowance for Doubtful Accts

(\$19,842.00)

Current Assets Total

\$30,322.50

Assets Total

\$84,787.10

Liabilities and Equity

Liabilities

2010 - Accounts Payable

\$0.00

2015 - Accrued Expenses

\$0.00

2310 - Prepaid Owner Assessments

\$2,732.65

2800 - Clearing Account

\$5,011.34

Liabilities Total

\$7,743.99

Retained Earnings

\$20,270.29

Net Income

\$56,772.82

Liabilities & Equity Total

\$84,787.10

Montego Bay Homeowners' Association, Inc.
Budget Comparison Report
2/1/2017 - 2/28/2017

	2/1/2017 - 2/28/2017			1/1/2017 - 2/28/2017			
	Actual	Budget	Variance	Actual	Budget	Variance	Annual Budget
Income							
<u>Income</u>							
4010 - Assessment Income	\$0.00	\$6,523.33	(\$6,523.33)	\$78,280.00	\$13,046.66	\$65,233.34	\$78,280.00
4100 - Interest - Operating	\$2.02	\$0.00	\$2.02	\$2.83	\$0.00	\$2.83	\$0.00
4145 - Estoppel Fees	\$225.00	\$0.00	\$225.00	\$225.00	\$0.00	\$225.00	\$0.00
4155 - Pool Keys	\$30.00	\$0.00	\$30.00	\$30.00	\$0.00	\$30.00	\$0.00
<u>Total Income</u>	\$257.02	\$6,523.33	(\$6,266.31)	\$78,537.83	\$13,046.66	\$65,491.17	\$78,280.00
Total Income	\$257.02	\$6,523.33	(\$6,266.31)	\$78,537.83	\$13,046.66	\$65,491.17	\$78,280.00
Expense							
<u>Administrative</u>							
5510 - Administrative Fee	\$100.00	\$0.00	(\$100.00)	\$100.00	\$0.00	(\$100.00)	\$0.00
5630 - Coupons/Statements	\$382.21	\$0.00	(\$382.21)	\$382.21	\$0.00	(\$382.21)	\$0.00
5730 - Internet - Cameras	\$64.25	\$56.73	(\$7.52)	\$128.48	\$113.46	(\$15.02)	\$680.76
5745 - Legal Fees - General	\$7,456.03	\$0.00	(\$7,456.03)	\$7,456.03	\$0.00	(\$7,456.03)	\$0.00
5760 - Management Fees	\$721.00	\$721.00	\$0.00	\$1,442.00	\$1,442.00	\$0.00	\$8,652.00
5820 - Postage/Delivery	\$0.00	\$0.00	\$0.00	\$107.80	\$0.00	(\$107.80)	\$0.00
5840 - CPA (Tax Returns)	\$0.00	\$25.00	\$25.00	\$0.00	\$50.00	\$50.00	\$300.00
5920 - Website (Go-Daddy)	\$40.33	\$9.99	(\$30.34)	\$50.32	\$19.98	(\$30.34)	\$119.88
5999 - Miscellaneous Expense	\$61.25	\$0.00	(\$61.25)	\$61.25	\$0.00	(\$61.25)	\$0.00
<u>Total Administrative</u>	\$8,825.07	\$812.72	(\$8,012.35)	\$9,728.09	\$1,625.44	(\$8,102.65)	\$9,752.64
<u>Contingency</u>							
9999 - Contingency	\$0.00	\$2,303.32	\$2,303.32	\$0.00	\$4,606.64	\$4,606.64	\$27,639.87
<u>Total Contingency</u>	\$0.00	\$2,303.32	\$2,303.32	\$0.00	\$4,606.64	\$4,606.64	\$27,639.87
<u>Landscaping</u>							
6025 - Common Area Landscaping - Contract	\$0.00	\$1,283.94	\$1,283.94	\$3,900.00	\$2,567.88	(\$1,332.12)	\$15,407.28
6070 - Irrigation Maintenance	\$26.26	\$0.00	(\$26.26)	\$26.26	\$0.00	(\$26.26)	\$0.00
6130 - Landscaping Extras	\$0.00	\$0.00	\$0.00	\$1,263.30	\$0.00	(\$1,263.30)	\$0.00
<u>Total Landscaping</u>	\$26.26	\$1,283.94	\$1,257.68	\$5,189.56	\$2,567.88	(\$2,621.68)	\$15,407.28
<u>Maintenance & Repair</u>							
6620 - Janitorial Contract (Area Cleaning)	\$0.00	\$261.67	\$261.67	\$0.00	\$523.34	\$523.34	\$3,140.00
6680 - Maintenance & Repairs -General	\$600.00	\$0.00	(\$600.00)	\$1,283.83	\$0.00	(\$1,283.83)	\$0.00
<u>Total Maintenance & Repair</u>	\$600.00	\$261.67	(\$338.33)	\$1,283.83	\$523.34	(\$760.49)	\$3,140.00
<u>Other Expenses</u>							
7530 - Other Expense	\$0.00	\$5.10	\$5.10	\$0.00	\$10.20	\$10.20	\$61.25
<u>Total Other Expenses</u>	\$0.00	\$5.10	\$5.10	\$0.00	\$10.20	\$10.20	\$61.25
<u>Pool/Spa/Fountain</u>							
6930 - Pool Maintenance	\$0.00	\$590.02	\$590.02	\$3,420.00	\$1,180.04	(\$2,239.96)	\$7,080.26
6960 - Pool Permit	\$0.00	\$31.25	\$31.25	\$0.00	\$62.50	\$62.50	\$375.00
6980 - Pond Maintenance	\$0.00	\$51.67	\$51.67	\$155.00	\$103.34	(\$51.66)	\$620.00
<u>Total Pool/Spa/Fountain</u>	\$0.00	\$672.94	\$672.94	\$3,575.00	\$1,345.88	(\$2,229.12)	\$8,075.26
<u>Taxes & Insurance</u>							
7330 - Insurance	\$0.00	\$566.53	\$566.53	\$0.00	\$1,133.06	\$1,133.06	\$6,798.31
<u>Total Taxes & Insurance</u>	\$0.00	\$566.53	\$566.53	\$0.00	\$1,133.06	\$1,133.06	\$6,798.31

Montego Bay Homeowners' Association, Inc.

Budget Comparison Report

2/1/2017 - 2/28/2017

	2/1/2017 - 2/28/2017			1/1/2017 - 2/28/2017			
	Actual	Budget	Variance	Actual	Budget	Variance	Annual Budget
<u>Utilities</u>							
7010 - KUA Irrigation - 393940	\$0.00	\$59.20	\$59.20	\$213.08	\$118.40	(\$94.68)	\$710.39
7020 - KUA Pool Electric - 409250	\$771.21	\$206.99	(\$564.22)	\$1,084.48	\$413.98	(\$670.50)	\$2,483.83
7030 - KUA Water/Sewer - 368530	\$325.68	\$305.82	(\$19.86)	\$325.68	\$611.64	\$285.96	\$3,669.82
7040 - Internet	\$0.00	\$6.99	\$6.99	\$0.00	\$13.98	\$13.98	\$83.88
7120 - TOHO Water 1	\$0.00	\$18.49	\$18.49	\$18.74	\$36.98	\$18.24	\$221.91
7125 - TOHO Water 2	\$112.60	\$19.63	(\$92.97)	\$346.55	\$39.26	(\$307.29)	\$235.56
<u>Total Utilities</u>	\$1,209.49	\$617.12	(\$592.37)	\$1,988.53	\$1,234.24	(\$754.29)	\$7,405.39
 Total Expense	 \$10,660.82	 \$6,523.34	 (\$4,137.48)	 \$21,765.01	 \$13,046.68	 (\$8,718.33)	 \$78,280.00
 Operating Net Income	 (\$10,403.80)	 (\$0.01)	 (\$10,403.79)	 \$56,772.82	 (\$0.02)	 \$56,772.84	 \$0.00
 Net Income	 (\$10,403.80)	 (\$0.01)	 (\$10,403.79)	 \$56,772.82	 (\$0.02)	 \$56,772.84	 \$0.00

Montego Bay Homeowners' Association, Inc.
Accounts Payable Aging Report
Period Through: 2/28/2017

Payee	Invoice	Invoice Date	Due Date	Description	Expense	Total	Current	30 Days	60 Days	90 Days
Totals:						\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Montego Bay Homeowners' Association, Inc.
General Ledger Report
2/1/2017 - 2/28/2017

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Cash

Account: 1011 - Wells Fargo *2656

Account Type: Bank

Posting Date	Source Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance						\$22,671.55
2/1/2017	GL 3407 - Research				\$61.25	\$22,610.30
2/2/2017	GL Deposit- Oliver Title Law			\$635.00		\$23,245.30
2/2/2017	AR Payment			\$4,840.00		\$28,085.30
2/3/2017	AP Payment: GO DADDY WEB, Manual Payment, Invoice #: MB-201701-0003				\$9.99	\$28,075.31
2/6/2017	AP Payment: GO DADDY WEB, Manual Payment, Invoice #: 02062017				\$30.34	\$28,044.97
2/6/2017	AP Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201703-0001				\$64.23	\$27,980.74
2/6/2017	GL Online Payment - Bright House Cable posted @ \$64.23 s/b \$64.25				\$0.02	\$27,980.72
2/13/2017	AP Payment: YAO-WEN CHENG - ELECTRICIAN, Manual Payment, Invoice #: 3400				\$250.00	\$27,730.72
2/13/2017	AP Payment: YAO-WEN CHENG - ELECTRICIAN, Manual Payment, Invoice #: 021317				\$350.00	\$27,380.72
2/21/2017	GL 3413 - Deposit from Wells Fargo to New Bank Account				\$10,000.00	\$17,380.72
2/28/2017	AP Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201701-0001				\$213.08	\$17,167.64
2/28/2017	AP [VOID] - Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201701-0001			\$213.08		\$17,380.72
Account Total				\$5,688.08	\$10,978.91	\$17,380.72
Beginning Balance \$22,671.55						
Net Change (\$5,290.83)						

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Cash

Account: 1030 - Operating Account - Alliance Assn Bank

Account Type: Bank

Posting Date	Source Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance						\$27,080.81
2/1/2017	AR Lockbox Payment			\$380.00		\$27,460.81
2/1/2017	AP Payment: SouthData, Inc., Check #: 1000, Invoice #: 6129				\$382.21	\$27,078.60
2/1/2017	AP Payment: CMH Management, LLC, Check #: 1001, Invoice #: 754				\$721.00	\$26,357.60
2/2/2017	AP Payment: CMH Management, LLC, Check #: 1002, Invoice #: 770				\$721.00	\$25,636.60
2/2/2017	AR Lockbox Payment			\$380.00		\$26,016.60
2/2/2017	AR Payment- Oliver Title Law			\$635.00		\$26,651.60
2/2/2017	GL Posted in Error- Belongs to WF				\$635.00	\$26,016.60
2/3/2017	AP Payment: LAW OFFICES OF BARBARA STAGE, Check #: 1003, Invoice #: 01932, 1621-26,1708-14, 1745,1748,1750, 1800, 1863,36-42				\$6,141.03	\$19,875.57
2/3/2017	AP Payment: CMH Management, LLC, Check #: 1004, Invoice #:				\$100.00	\$19,775.57
2/3/2017	AR Lockbox Payment			\$380.00		\$20,155.57
2/6/2017	AP Payment: TOHO Water Authority, Check #: 1005, Invoice #: 02-2017				\$26.26	\$20,129.31
2/6/2017	AP Payment: TOHO Water Authority, Check #: 1006, Invoice #:				\$112.60	\$20,016.71
2/11/2017	AR Payment			\$380.00		\$20,396.71
2/13/2017	AR Lockbox Payment			\$380.00		\$20,776.71
2/15/2017	AP Payment: KUA Kissimmee Utility Authority, Check #: 1007, Invoice #:				\$536.21	\$20,240.50
2/16/2017	AR Payment			\$380.00		\$20,620.50
2/19/2017	AR Payment			\$380.00		\$21,000.50
2/21/2017	AP Payment: LAW OFFICES OF BARBARA STAGE, Check #: 1008, Invoice #: 019151				\$1,315.00	\$19,685.50
2/21/2017	Other Deposit from: Wells Fargo - previous bank - Check to close out most of operating account - still small amount remaining. Will close out entirely ASAP			\$10,000.00		\$29,685.50
2/21/2017	AR Lockbox Payment			\$1,425.70		\$31,111.20
2/21/2017	GL Wrong Account- will clear in March			\$5,011.34		\$36,122.54
2/23/2017	AR Payment			\$380.00		\$36,502.54
2/24/2017	AR Payment			\$380.00		\$36,882.54
2/24/2017	AR Lockbox Payment			\$380.00		\$37,262.54
2/26/2017	AR Payment			\$380.00		\$37,642.54
2/28/2017	GL Ck# 100000- Kissmmee Utiltiy Authority				\$560.68	\$37,081.86

Montego Bay Homeowners' Association, Inc.
General Ledger Report
2/1/2017 - 2/28/2017

2/28/2017	Bank Statement Interest				\$2.02		\$37,083.88
Account Total					\$21,254.06	\$11,250.99	\$37,083.88
Beginning Balance	\$27,080.81						
Net Change	\$10,003.07						

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Current Assets

Account: 1310 - Accounts Receivable

Account Type: Accounts Receivable

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$59,464.50
2/1/2017	AR	Payment Application				\$380.00	\$59,084.50
2/2/2017	AR	Payment Application				\$380.00	\$58,704.50
2/2/2017	AR	[REVERSAL] - Payment Application			\$380.00		\$59,084.50
2/2/2017	AR	Payment Application				\$380.00	\$58,704.50
2/2/2017	AR	Pool Key			\$30.00		\$58,734.50
2/2/2017	AR	Estoppel Fees			\$225.00		\$58,959.50
2/2/2017	AR	Payment Application				\$635.00	\$58,324.50
2/2/2017	AR	Payment Application				\$4,360.00	\$53,964.50
2/3/2017	AR	Payment Application				\$380.00	\$53,584.50
2/11/2017	AR	Payment Application				\$380.00	\$53,204.50
2/13/2017	AR	Payment Application				\$380.00	\$52,824.50
2/16/2017	AR	Payment Application				\$380.00	\$52,444.50
2/19/2017	AR	Payment Application				\$380.00	\$52,064.50
2/21/2017	AR	Payment Application				\$760.00	\$51,304.50
2/23/2017	AR	Payment Application				\$380.00	\$50,924.50
2/24/2017	AR	Payment Application				\$380.00	\$50,544.50
2/26/2017	AR	Payment Application				\$380.00	\$50,164.50
Account Total					\$635.00	\$9,935.00	\$50,164.50
Beginning Balance		\$59,464.50					
Net Change		(\$9,300.00)					

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Current Assets

Account: 1315 - Allowance for Doubtful Accts

Account Type: Accounts Receivable

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							(\$19,842.00)
Account Total					\$0.00	\$0.00	(\$19,842.00)
Beginning Balance		(\$19,842.00)					
Net Change		\$0.00					

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Liabilities

Account: 2010 - Accounts Payable

Account Type: Accounts Payable

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
2/1/2017	AP	CMH Management, LLC, Invoice #: 754				\$721.00	(\$721.00)
2/1/2017	AP	SouthData, Inc., Invoice #: 6129				\$382.21	(\$1,103.21)
2/1/2017	AP	Payment: SouthData, Inc., Check #: 1000, Invoice #: 6129			\$382.21		(\$721.00)
2/1/2017	AP	Payment: CMH Management, LLC, Check #: 1001, Invoice #: 754			\$721.00		\$0.00
2/2/2017	AP	CMH Management, LLC, Invoice #: 770				\$721.00	(\$721.00)
2/2/2017	AP	Payment: CMH Management, LLC, Check #: 1002, Invoice #: 770			\$721.00		\$0.00
2/3/2017	AP	LAW OFFICES OF BARBARA STAGE, Invoice #: 1621-26,1708-14, 1745,1748,1750, 1800				\$2,898.85	(\$2,898.85)
2/3/2017	AP	LAW OFFICES OF BARBARA STAGE, Invoice #: 1863,36-42				\$1,797.18	(\$4,696.03)
2/3/2017	AP	LAW OFFICES OF BARBARA STAGE, Invoice #: 01932				\$1,445.00	(\$6,141.03)
2/3/2017	AP	CMH Management, LLC				\$100.00	(\$6,241.03)

Montego Bay Homeowners' Association, Inc.
General Ledger Report
2/1/2017 - 2/28/2017

2/3/2017	AP	Payment: LAW OFFICES OF BARBARA STAGE, Check #: 1003, Invoice #: 01932, 1621-26,1708-14, 1745,1748,1750, 1800, 1863,36-42	\$6,141.03		(\$100.00)
2/3/2017	AP	Payment: CMH Management, LLC, Check #: 1004, Invoice #:	\$100.00		\$0.00
2/3/2017	AP	GO DADDY WEB, Invoice #: MB-201701-0003		\$9.99	(\$9.99)
2/3/2017	AP	Payment: GO DADDY WEB, Manual Payment, Invoice #: MB-201701-0003	\$9.99		\$0.00
2/5/2017	AP	TOHO Water Authority, Invoice #: 02-2017		\$26.26	(\$26.26)
2/5/2017	AP	TOHO Water Authority		\$112.60	(\$138.86)
2/6/2017	AP	Payment: TOHO Water Authority, Check #: 1005, Invoice #: 02-2017	\$26.26		(\$112.60)
2/6/2017	AP	Payment: TOHO Water Authority, Check #: 1006, Invoice #:	\$112.60		\$0.00
2/6/2017	AP	GO DADDY WEB, Invoice #: 02062017		\$30.34	(\$30.34)
2/6/2017	AP	Payment: GO DADDY WEB, Manual Payment, Invoice #: 02062017	\$30.34		\$0.00
2/6/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201703-0001		\$64.23	(\$64.23)
2/6/2017	AP	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201703-0001	\$64.23		\$0.00
2/13/2017	AP	YAO-WEN CHENG - ELECTRICIAN, Invoice #: 3400		\$250.00	(\$250.00)
2/13/2017	AP	Payment: YAO-WEN CHENG - ELECTRICIAN, Manual Payment, Invoice #: 3400	\$250.00		\$0.00
2/13/2017	AP	YAO-WEN CHENG - ELECTRICIAN, Invoice #: 021317'		\$350.00	(\$350.00)
2/13/2017	AP	Payment: YAO-WEN CHENG - ELECTRICIAN, Manual Payment, Invoice #: 021317'	\$350.00		\$0.00
2/15/2017	AP	KUA Kissimmee Utility Authority		\$210.53	(\$210.53)
2/15/2017	AP	KUA Kissimmee Utility Authority		\$325.68	(\$536.21)
2/15/2017	AP	Payment: KUA Kissimmee Utility Authority, Check #: 1007, Invoice #:	\$536.21		\$0.00
2/21/2017	AP	LAW OFFICES OF BARBARA STAGE, Invoice #: 019151		\$1,315.00	(\$1,315.00)
2/21/2017	AP	Payment: LAW OFFICES OF BARBARA STAGE, Check #: 1008, Invoice #: 019151	\$1,315.00		\$0.00
2/23/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 022117-9250		\$220.11	(\$220.11)
2/23/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 022117-8530		\$340.57	(\$560.68)
2/28/2017	AP	KUA Kissimmee Utility Authority, Invoice #: MB-201701-0001		\$213.08	(\$773.76)
2/28/2017	AP	Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201701-0001	\$213.08		(\$560.68)
2/28/2017	AP	[VOID] - Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201701-0001		\$213.08	(\$773.76)
2/28/2017	AP	[VOID] - KUA Kissimmee Utility Authority, Invoice #: MB-201701-0001	\$213.08		(\$560.68)
2/28/2017	AP	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 100000, Invoice #: 022117-9250, 022117-8530	\$560.68		\$0.00
2/28/2017	AP	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 100000, Invoice #: 022117-9250, 022117-8530		\$560.68	(\$560.68)
2/28/2017	GL	RECODE Ck# 100000- Kissmmee Utiliy Authority	\$560.68		\$0.00
Account Total			\$12,307.39	\$12,307.39	\$0.00

Beginning Balance \$0.00

Net Change \$0.00

Client: Montego Bay Homeowners' Association, Inc.

Account: 2015 - Accrued Expenses

Account Category: Liabilities

Account Type: Liability

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							(\$721.00)
2/1/2017	GL	January Management Fee			\$721.00		\$0.00
Account Total							\$721.00
Beginning Balance		(\$721.00)					
Net Change		\$721.00					

Client: Montego Bay Homeowners' Association, Inc.

Account: 2310 - Prepaid Owner Assessments

Account Category: Liabilities

Account Type: Liability

2/1/2017 - 2/28/2017

Net Change

Account Type: Liability

\$0.00

Account Type: Equity

(\$20,270.29)

Account Type: Income

Beginning Balance

Montego Bay Homeowners' Association, Inc.
General Ledger Report
2/1/2017 - 2/28/2017

Account Total					\$0.00	\$0.00	(\$78,280.00)
Beginning Balance		(\$78,280.00)					
Net Change		\$0.00					

Client: Montego Bay Homeowners' Association, Inc. Account Category: Income
Account: 4050 - Admin Fees Account Type: Income

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
2/3/2017	AP	CMH Management, LLC; Set up fee			\$100.00		\$100.00
2/3/2017	GL	Ck #1004 CHM Mgmt - recode				\$100.00	\$0.00
Account Total					\$100.00	\$100.00	\$0.00
Beginning Balance		\$0.00					
Net Change		\$0.00					

Client: Montego Bay Homeowners' Association, Inc. Account Category: Income
Account: 4100 - Interest - Operating Account Type: Income

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							(\$0.81)
2/28/2017		Bank Statement Interest				\$2.02	(\$2.83)
Account Total					\$0.00	\$2.02	(\$2.83)
Beginning Balance		(\$0.81)					
Net Change		(\$2.02)					

Client: Montego Bay Homeowners' Association, Inc. Account Category: Income
Account: 4145 - Estoppel Fees Account Type: Income

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
2/2/2017	AR	Estoppel Fees				\$225.00	(\$225.00)
Account Total					\$0.00	\$225.00	(\$225.00)
Beginning Balance		\$0.00					
Net Change		(\$225.00)					

Client: Montego Bay Homeowners' Association, Inc. Account Category: Income
Account: 4152 - Legal Fees - General Account Type: Income

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
2/3/2017	AP	LAW OFFICES OF BARBARA STAGE, Invoice #: 1621-26,1708-14, 1745,1748,1750, 1800			\$2,898.85		\$2,898.85
2/3/2017	AP	LAW OFFICES OF BARBARA STAGE, Invoice #: 1863,36-42			\$1,797.18		\$4,696.03
2/3/2017	AP	LAW OFFICES OF BARBARA STAGE, Invoice #: 01932			\$1,445.00		\$6,141.03
2/3/2017	GL	ck #1003 Law Office Barbara Stage - Recode				\$2,898.85	\$3,242.18
2/3/2017	GL	ck #1003 Law Office Barbara Stage - Recode				\$1,797.18	\$1,445.00
2/3/2017	GL	ck #1003 Law Office Barbara Stage - Recode				\$1,445.00	\$0.00
Account Total					\$6,141.03	\$6,141.03	\$0.00
Beginning Balance		\$0.00					
Net Change		\$0.00					

Client: Montego Bay Homeowners' Association, Inc. Account Category: Income
Account: 4155 - Pool Keys Account Type: Income

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00

Montego Bay Homeowners' Association, Inc.
General Ledger Report
2/1/2017 - 2/28/2017

2/2/2017	AR	Pool Key		\$30.00	(\$30.00)
Account Total			\$0.00	\$30.00	(\$30.00)
Beginning Balance		\$0.00			
Net Change		(\$30.00)			

Client: Montego Bay Homeowners' Association, Inc. Account Category: Income
Account: 4160 - Miscellaneous Income Account Type: Income

Posting Date	Source Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance						\$0.00
2/21/2017	Other Deposit from: Wells Fargo - previous bank - Check to close out most of operating account - still small amount remaining. Will close out entirely ASAP			\$10,000.00		(\$10,000.00)
2/21/2017	GL	Recode check from Wells Fargo, inter-transfer between Banks.		\$10,000.00		\$0.00
Account Total				\$10,000.00	\$10,000.00	\$0.00
Beginning Balance		\$0.00				
Net Change		\$0.00				

Client: Montego Bay Homeowners' Association, Inc. Account Category: Administrative
Account: 5510 - Administrative Fee Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
2/3/2017	GL	Ck #1004 CHM Mgmt - recode			\$100.00		\$100.00
Account Total					\$100.00	\$0.00	\$100.00
Beginning Balance		\$0.00					
Net Change		\$100.00					

Client: Montego Bay Homeowners' Association, Inc. Account Category: Administrative
Account: 5630 - Coupons/Statements Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
2/1/2017	AP	SouthData, Inc., Invoice #: 6129			\$382.21		\$382.21
Account Total					\$382.21	\$0.00	\$382.21
Beginning Balance		\$0.00					
Net Change		\$382.21					

Client: Montego Bay Homeowners' Association, Inc. Account Category: Administrative
Account: 5730 - Internet - Cameras Account Type: Expense

Posting Date	Source Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance						\$64.23
2/6/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201703-0001; Camera Internet		\$64.23		\$128.46
2/6/2017	GL	Recode Brighthouse Net Cable		\$0.02		\$128.48
Account Total				\$64.25	\$0.00	\$128.48
Beginning Balance		\$64.23				
Net Change		\$64.25				

Client: Montego Bay Homeowners' Association, Inc. Account Category: Administrative
Account: 5745 - Legal Fees - General Account Type: Expense

Posting Date	Source Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance						\$0.00
2/3/2017	GL	ck #1003 Law Office Barbara Stage - Recode		\$2,898.85		\$2,898.85
2/3/2017	GL	ck #1003 Law Office Barbara Stage - Recode		\$1,797.18		\$4,696.03

Montego Bay Homeowners' Association, Inc.
General Ledger Report
2/1/2017 - 2/28/2017

2/3/2017	GL	ck #1003 Law Office Barbara Stage - Recode	\$1,445.00	\$6,141.03
2/21/2017	AP	LAW OFFICES OF BARBARA STAGE, Invoice #: 019151; 2679 MB	\$1,315.00	\$7,456.03
Account Total			\$7,456.03	\$0.00 \$7,456.03
Beginning Balance			\$0.00	
Net Change			\$7,456.03	

Client: Montego Bay Homeowners' Association, Inc. Account Category: Administrative
Account: 5760 - Management Fees Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$721.00
2/1/2017	AP	CMH Management, LLC, Invoice #: 754; Jan Mgt Fee			\$721.00		\$1,442.00
2/1/2017	GL	January Management Fee				\$721.00	\$721.00
2/2/2017	AP	CMH Management, LLC, Invoice #: 770; Feb management fee			\$721.00		\$1,442.00
Account Total					\$1,442.00	\$721.00	\$1,442.00
Beginning Balance			\$721.00				
Net Change			\$721.00				

Client: Montego Bay Homeowners' Association, Inc. Account Category: Administrative
Account: 5820 - Postage/Delivery Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$107.80
Account Total					\$0.00	\$0.00	\$107.80
Beginning Balance			\$107.80				
Net Change			\$0.00				

Client: Montego Bay Homeowners' Association, Inc. Account Category: Administrative
Account: 5920 - Website (Go-Daddy) Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$9.99
2/3/2017	AP	GO DADDY WEB, Invoice #: MB-201701-0003; FEB Website			\$9.99		\$19.98
2/6/2017	AP	GO DADDY WEB, Invoice #: 02062017; Website			\$30.34		\$50.32
Account Total					\$40.33	\$0.00	\$50.32
Beginning Balance			\$9.99				
Net Change			\$40.33				

Client: Montego Bay Homeowners' Association, Inc. Account Category: Administrative
Account: 5999 - Miscellaneous Expense Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
2/1/2017	GL	3407 - Check research			\$61.25		\$61.25
Account Total					\$61.25	\$0.00	\$61.25
Beginning Balance			\$0.00				
Net Change			\$61.25				

Client: Montego Bay Homeowners' Association, Inc. Account Category: Landscaping
Account: 6025 - Common Area Landscaping - Contract Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$3,900.00
Account Total					\$0.00	\$0.00	\$3,900.00
Beginning Balance			\$3,900.00				

Montego Bay Homeowners' Association, Inc.
General Ledger Report
2/1/2017 - 2/28/2017

Net Change \$0.00

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Landscaping

Account: 6070 - Irrigation Maintenance

Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
2/5/2017	AP	TOHO Water Authority, Invoice #: 02-2017; Acct ending in 8530			\$26.26		\$26.26
Account Total					\$26.26	\$0.00	\$26.26
Beginning Balance		\$0.00					
Net Change		\$26.26					

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Landscaping

Account: 6130 - Landscaping Extras

Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$1,263.30
Account Total					\$0.00	\$0.00	\$1,263.30
Beginning Balance		\$1,263.30					
Net Change		\$0.00					

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Maintenance & Repair

Account: 6680 - Maintenance & Repairs - General

Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$683.83
2/13/2017	AP	YAO-WEN CHENG - ELECTRICIAN, Invoice #: 3400; Repair & Replace Box Island				\$250.00	\$933.83
2/13/2017	AP	YAO-WEN CHENG - ELECTRICIAN, Invoice #: 021317`; Repair Panel Breaker & Repair Light Fixture Entrance				\$350.00	\$1,283.83
Account Total						\$600.00	\$0.00 \$1,283.83
Beginning Balance		\$683.83					
Net Change		\$600.00					

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Pool/Spa/Fountain

Account: 6930 - Pool Maintenance

Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$3,420.00
Account Total					\$0.00	\$0.00	\$3,420.00
Beginning Balance		\$3,420.00					
Net Change		\$0.00					

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Pool/Spa/Fountain

Account: 6980 - Pond Maintenance

Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$155.00
Account Total					\$0.00	\$0.00	\$155.00
Beginning Balance		\$155.00					
Net Change		\$0.00					

Montego Bay Homeowners' Association, Inc.
General Ledger Report
2/1/2017 - 2/28/2017

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Utilities

Account: 7010 - KUA Irrigation - 393940

Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$213.08
2/28/2017	AP	KUA Kissimmee Utility Authority, Invoice #: MB-201701-0001; Utilities			\$213.08		\$426.16
2/28/2017	AP	[VOID] - KUA Kissimmee Utility Authority, Invoice #: MB-201701-0001; Utilities				\$213.08	\$213.08
Account Total					\$213.08	\$213.08	\$213.08
Beginning Balance		\$213.08					
Net Change		\$0.00					

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Utilities

Account: 7020 - KUA Pool Electric - 409250

Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$313.27
2/15/2017	AP	KUA Kissimmee Utility Authority			\$210.53		\$523.80
2/23/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 022117-9250			\$220.11		\$743.91
2/23/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 022117-8530			\$340.57		\$1,084.48
Account Total					\$771.21	\$0.00	\$1,084.48
Beginning Balance		\$313.27					
Net Change		\$771.21					

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Utilities

Account: 7030 - KUA Water/Sewer - 368530

Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
2/15/2017	AP	KUA Kissimmee Utility Authority			\$325.68		\$325.68
Account Total					\$325.68	\$0.00	\$325.68
Beginning Balance		\$0.00					
Net Change		\$325.68					

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Utilities

Account: 7040 - Internet

Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
2/6/2017	GL	Online Payment - Bright House Cable posted @ \$64.23 s/b \$64.25			\$0.02		\$0.02
2/6/2017	GL	Recode Brighthouse Net Cable				\$0.02	\$0.00
Account Total					\$0.02	\$0.02	\$0.00
Beginning Balance		\$0.00					
Net Change		\$0.00					

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Utilities

Account: 7120 - TOHO Water 1

Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$18.74
Account Total					\$0.00	\$0.00	\$18.74
Beginning Balance		\$18.74					
Net Change		\$0.00					

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Utilities

Account: 7125 - TOHO Water 2

Account Type: Expense

Montego Bay Homeowners' Association, Inc.
General Ledger Report
2/1/2017 - 2/28/2017

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$233.95
2/5/2017	AP	TOHO Water Authority; Acct ending in 3940			\$112.60		\$346.55
Account Total					\$112.60	\$0.00	\$346.55
Beginning Balance		\$233.95					
Net Change		\$112.60					

**Montego Bay HOA
Reconciliation Report**

Alliance Association Bank - Operating Account - Alliance Assn Bank-1030
Statement Date: 2/28/2017

Statement Balance: \$36,986.77
GL Balance: \$37,083.88
Last Statement Balance: \$25,840.81
Outstanding Checks: \$942.89
Outstanding Deposits: \$1,040.00
Calculated Balance: \$36,986.77
GL vs. Balance Difference: \$0.00

Cleared

Checks	Description	Date	Check #	Amount
	Payment: CMH Management, LLC, Check #: 1001, Invoice #: 754	2/1/2017	1001	-\$721.00
	Posted in Error- Belongs to WF	2/2/2017		-\$635.00
	Payment: CMH Management, LLC, Check #: 1002, Invoice #: 770	2/2/2017	1002	-\$721.00
	Payment: LAW OFFICES OF BARBARA STAGE, Check #: 1003, Invoice #: 01932, 1621-26,1708-14, 1745,1748,1750, 1800, 1863,36-42	2/3/2017	1003	-\$6,141.03
	Payment: CMH Management, LLC, Check #: 1004, Invoice #:	2/3/2017	1004	-\$100.00
	Payment: TOHO Water Authority, Check #: 1005, Invoice #: 02-2017	2/6/2017	1005	-\$26.26
	Payment: TOHO Water Authority, Check #: 1006, Invoice #:	2/6/2017	1006	-\$112.60
	Payment: KUA Kissimmee Utility Authority, Check #: 1007, Invoice #:	2/15/2017	1007	-\$536.21
	Payment: LAW OFFICES OF BARBARA STAGE, Check #: 1008, Invoice #: 019151	2/21/2017	1008	-\$1,315.00
Total Cleared Checks:				\$10,308.10

Deposits	Description	Date	Amount
	Payment	1/28/2017	\$200.00
	Payment	1/30/2017	\$380.00
	Payment	1/31/2017	\$380.00
	Lockbox Payment	2/1/2017	\$380.00
	Lockbox Payment	2/2/2017	\$380.00
	Payment- Oliver Title Law	2/2/2017	\$635.00
	Lockbox Payment	2/3/2017	\$380.00
	Payment	2/11/2017	\$380.00
	Lockbox Payment	2/13/2017	\$380.00
	Payment	2/16/2017	\$380.00
	Payment	2/19/2017	\$380.00
	Other Deposit from: Wells Fargo - previous bank - Check to close out most of operating account - still small amount remaining. Will close out entirely ASAP	2/21/2017	\$10,000.00
	Wrong Account- will clear in March	2/21/2017	\$5,011.34
	Lockbox Payment	2/21/2017	\$1,425.70
	Payment	2/24/2017	\$380.00
	Lockbox Payment	2/24/2017	\$380.00
	4100 - Interest - Operating	2/28/2017	\$2.02
Total Cleared Deposits:			\$21,454.06

Outstanding

Checks	Description	Date	Check #	Amount
	Payment: SouthData, Inc., Check #: 1000, Invoice #: 6129	2/1/2017	1000	-\$382.21
	Ck# 100000- Kissmmee Utiltiy Authority	2/28/2017		-\$560.68
Total Outstanding Checks:				\$942.89
Deposits	Description	Date		Amount
	Payment	1/28/2017		\$190.00
	Payment	1/28/2017		\$90.00
	Payment	2/23/2017		\$380.00

Montego Bay HOA
Reconciliation Report

Alliance Association Bank - Operating Account - Alliance Assn Bank-1030
Statement Date: 2/28/2017

Statement Balance: \$36,986.77
GL Balance: \$37,083.88
Last Statement Balance: \$25,840.81
Outstanding Checks: \$942.89
Outstanding Deposits: \$1,040.00
Calculated Balance: \$36,986.77
GL vs. Balance Difference: \$0.00

Payment

2/26/2017
Total Outstanding Deposits: \$380.00
\$1,040.00



Alliance Association Bank, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

MONTEGO BAY HOMEOWNERS' ASSOCIATION, INC
C/O CMH MANAGEMENT, L.L.C.
OPERATING
PO BOX 570950
ORLANDO FL 32857-0950

Last statement: January 31, 2017
This statement: February 28, 2017
Total days in statement period: 28

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XXXXXX4633
(0)

Direct inquiries to:
888-734-4567

Alliance Association Bank
3033 W Ray Road, Ste 200
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

AAB Community Checking

Account number	XXXXXX4633	Beginning balance	\$25,840.81
Low balance	\$20,257.78	Total additions	20,819.06
Average balance	\$27,076.84	Total subtractions	9,673.10
Avg collected balance	\$26,354	Ending balance	\$36,986.77

CHECKS

Number	Date	Amount	Number	Date	Amount
1001	02-03	721.00	1005	02-13	26.26
1002	02-06	721.00	1006	02-13	112.60
1003	02-09	6,141.03	1007	02-24	536.21
1004	02-07	100.00	1008	02-24	1,315.00

CREDITS

Date	Description	Additions
02-01	' Lockbox Deposit	380.00
02-02	' ACH Credit	200.00
	PAYLEASE.COM CREDIT 170202 68181903	
02-02	' Lockbox Deposit	380.00
02-03	' ACH Credit	760.00
	PAYLEASE.COM CREDIT 170203 68385378	
02-03	' Lockbox Deposit	380.00
02-13	' Remote Deposit	380.00
02-13	' Lockbox Deposit	380.00

Date	Description	Additions
02-21	' Remote Deposit	5,011.34
02-21	' Remote Deposit	10,000.00
02-21	' Lockbox Deposit	1,425.70
02-22	' ACH Credit PAYLEASE.COM CREDIT 170222 69593529	380.00
02-24	' ACH Credit PAYLEASE.COM CREDIT 170224 69648516	380.00
02-24	' Lockbox Deposit	380.00
02-28	' ACH Credit PAYLEASE.COM CREDIT 170228 69808454	380.00
02-28	' Interest Credit	2.02

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
01-31	25,840.81	02-06	26,498.81	02-21	37,315.96
02-01	26,220.81	02-07	26,398.81	02-22	37,695.96
02-02	26,800.81	02-09	20,257.78	02-24	36,604.75
02-03	27,219.81	02-13	20,878.92	02-28	36,986.77

INTEREST INFORMATION

Annual percentage yield earned	0.10%
Interest-bearing days	28
Average balance for APY	\$26,354.09
Interest earned	\$2.02

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Alliance Association Bank

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING						STATEMENT OF RECONCILIATION	
Number	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING						\$	
						TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at One E Washington Street, Suite 1400, Phoenix, AZ 85004, telephone us at (888) 734-4567 or E-mail us at info@allianceassociationbank.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- 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 will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit- We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Western Alliance Bank, Credit Support Dept., One E Washington St., Suite 1400 Phoenix, AZ 85004.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NOTICE OF FURNISHING NEGATIVE INFORMATION- We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DIRECT DEPOSITS- If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (888) 734-4567 to find out if the deposit has been made.





Alliance Association Bank, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

MONTEGO BAY HOMEOWNERS' ASSOCIATION, INC
C/O CMH MANAGEMENT, L.L.C.
RESERVE
PO BOX 570950
ORLANDO FL 32857-0950

Last statement: January 31, 2017
This statement: February 28, 2017
Total days in statement period: 28

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XXXXXX5372
(0)

Direct inquiries to:
888-734-4567

Alliance Association Bank
3033 W Ray Road, Ste 200
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

AAB Association MMA

Account number	XXXXXX5372	Beginning balance	\$0.00
Low balance	\$0.00	Total additions	.00
Average balance	\$0.00	Total subtractions	0.00
Avg collected balance	\$0	Ending balance	0.00

INTEREST INFORMATION

Annual percentage yield earned	0.00%
Interest-bearing days	28
Average balance for APY	\$0.00
Interest earned	\$0.00

**** No activity this statement period ****

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Alliance Association Bank

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING						STATEMENT OF RECONCILIATION	
Number	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING						\$	
						TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at One E Washington Street, Suite 1400, Phoenix, AZ 85004, telephone us at (888) 734-4567 or E-mail us at info@allianceassociationbank.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- 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 will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit- We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Western Alliance Bank, Credit Support Dept., One E Washington St., Suite 1400 Phoenix, AZ 85004.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NOTICE OF FURNISHING NEGATIVE INFORMATION- We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DIRECT DEPOSITS- If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (888) 734-4567 to find out if the deposit has been made.



Montego Bay HOA
Reconciliation Report

WELLS FARGO BANK - Wells Fargo *2656-1011
Statement Date: 2/28/2017

Statement Balance: \$17,380.72
GL Balance: \$17,380.72
Last Statement Balance: \$22,671.55
Outstanding Checks: \$0.00
Outstanding Deposits: \$0.00
Calculated Balance: \$17,380.72
GL vs. Balance Difference: \$0.00

Cleared

Checks	Description	Date	Check #	Amount
	3407 - Research	2/1/2017		-\$61.25
	Payment: GO DADDY WEB, Manual Payment, Invoice #: MB-201701-0003	2/3/2017	2032017	-\$9.99
	Online Payment - Bright House Cable posted @ \$64.23 s/b \$64.25	2/6/2017		-\$0.02
	Payment: GO DADDY WEB, Manual Payment, Invoice #: 02062017	2/6/2017	2062017	-\$30.34
	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201703-0001	2/6/2017	On-Line	-\$64.23
	Payment: YAO-WEN CHENG - ELECTRICIAN, Manual Payment, Invoice #: 021317`	2/13/2017	3399	-\$350.00
	Payment: YAO-WEN CHENG - ELECTRICIAN, Manual Payment, Invoice #: 3400	2/13/2017	3400	-\$250.00
	3413 - Deposit from Wells Fargo to New Bank Account	2/21/2017		-\$10,000.00
	Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201701-0001	2/28/2017	On-Line	-\$213.08
Total Cleared Checks:				\$10,978.91
Deposits	Description	Date		Amount
	Deposit- Oliver Title Law	2/2/2017		\$635.00
	Payment	2/2/2017		\$4,840.00
	[VOID] - Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201701-0001	2/28/2017		\$213.08
Total Cleared Deposits:				\$5,688.08

Outstanding

Checks	Description	Date	Check #	Amount
Total Outstanding Checks:				\$0.00
Deposits	Description	Date		Amount
Total Outstanding Deposits:				\$0.00

Wells Fargo Business Choice Checking

Account number: **2088060252656** ■ February 1, 2017 - February 28, 2017 ■ Page 1 of 4

**WELLS
FARGO**

MONTEGO BAY HOMEOWNERS ASSOCIATION
2505 MONTEGO BAY BLVD
KISSIMMEE FL 34746-5114

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargoworks.com to explore videos, articles, infographics, interactive tools, and other resources on the topics of business growth, credit, cash flow management, business planning, technology, marketing, and more.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

Business Online Banking
Online Statements
Business Bill Pay
Business Spending Report
Overdraft Protection

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Activity summary

Beginning balance on 2/1	\$22,671.55
Deposits/Credits	5,475.00
Withdrawals/Debits	- 10,765.83
Ending balance on 2/28	\$17,380.72
Average ledger balance this period	\$24,959.93

Account number: **2088060252656**

MONTEGO BAY HOMEOWNERS ASSOCIATION

Florida account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 063107513

For Wire Transfers use

Routing Number (RTN): 121000248

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
2/1	3407	Check		61.25	22,610.30
2/2		Deposit	635.00		
2/2		Deposit	4,840.00		28,085.30
2/3		Go Daddy Web Order 170202 1725109467 Zayed		9.99	28,075.31
2/6		Go Daddy Web Order 170203 1725315297 Zayed		30.34	
2/6		Bright House Net Cable Tv 170205 5414846 Montego Bay Hoa Pool *		64.25	27,980.72
2/13	3400	Check		250.00	
2/13	3399	Check		350.00	27,380.72
2/22	3413	Check		10,000.00	17,380.72
Ending balance on 2/28					17,380.72
Totals			\$5,475.00	\$10,765.83	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
3399	2/13	350.00	3407 *	2/1	61.25	3413 *	2/22	10,000.00
3400	2/13	250.00						

* Gap in check sequence.

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 02/01/2017 - 02/28/2017	Standard monthly service fee \$14.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Average ledger balance	\$7,500.00	\$24,960.00 ☒
· Qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 ☐
· Qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	0 ☐
· Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	\$10,000.00	☒
- Average ledger balances in business checking, savings, and time accounts		
- Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balances from the previous month in eligible Wells Fargo business and commercial loans and lines of credit		
- For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 7 of the Business Account Fee and Information Schedule at www.wellsfargo.com/biz/fee-information		

WX/WX

Account transaction fees summary

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Cash Deposited (\$)	0	7,500	0	0.0030	0.00
Transactions	23	200	0	0.50	0.00
Total service charges					\$0.00



IMPORTANT ACCOUNT INFORMATION

Effective 4/15/2017 if the primary checking account for your debit card is closed or delinked for any reason, we will designate another eligible linked checking account as the primary account. If there are no other eligible linked checking accounts, your debit card will be closed. If you have one or more savings accounts linked to this debit card, you may request an ATM card for continued access.

Amendment to our Funds Availability Policy

Good news! Effective April 5, 2017, we've updated our funds availability policy to remove the delay of funds by one additional business day for certain checks deposited at a Wells Fargo location in Alaska. This applies only if the check was drawn on or payable at or through a paying bank not located in Alaska. Other funds availability policies are still in effect. Please see our Consumer Account Agreement for additional funds availability policies and details.

