



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

Financial Report

Montego Bay Homeowners' Association, Inc.

For the Period Ending
March 2017

Total Units 206

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: 3/31/2017

Assets

Cash

1011 - Wells Fargo *2656

\$0.00

1030 - Operating Account - Alliance Assn Bank

\$47,129.50

Cash Total

\$47,129.50

Current Assets

1310 - Accounts Receivable

\$45,629.26

1315 - Allowance for Doubtful Accts

(\$19,842.00)

Current Assets Total

\$25,787.26

Assets Total

\$72,916.76

Liabilities and Equity

Liabilities

2010 - Accounts Payable

\$0.00

2015 - Accrued Expenses

\$0.00

2310 - Prepaid Owner Assessments

\$3,158.61

2800 - Clearing Account

\$0.00

Liabilities Total

\$3,158.61

Retained Earnings

\$19,990.29

Net Income

\$49,767.86

Liabilities & Equity Total

\$72,916.76

Montego Bay Homeowners' Association, Inc.
Budget Comparison Report
3/1/2017 - 3/31/2017

	3/1/2017 - 3/31/2017			1/1/2017 - 3/31/2017			
	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	\$19,569.99	\$58,710.01	\$78,280.00
4100 - Interest - Operating	\$3.97	\$0.00	\$3.97	\$6.80	\$0.00	\$6.80	\$0.00
4145 - Estoppel Fees	\$0.00	\$0.00	\$0.00	\$225.00	\$0.00	\$225.00	\$0.00
4155 - Pool Keys	\$0.00	\$0.00	\$0.00	\$30.00	\$0.00	\$30.00	\$0.00
<u>Total Income</u>	\$3.97	\$6,523.33	(\$6,519.36)	\$78,541.80	\$19,569.99	\$58,971.81	\$78,280.00
Total Income	\$3.97	\$6,523.33	(\$6,519.36)	\$78,541.80	\$19,569.99	\$58,971.81	\$78,280.00
Expense							
<u>Administrative</u>							
5510 - Administrative Fee	\$0.00	\$0.00	\$0.00	\$100.00	\$0.00	(\$100.00)	\$0.00
5630 - Coupons/Statements	\$0.00	\$0.00	\$0.00	\$382.21	\$0.00	(\$382.21)	\$0.00
5730 - Internet - Cameras	\$64.25	\$56.73	(\$7.52)	\$192.73	\$170.19	(\$22.54)	\$680.76
5745 - Legal Fees - General	\$3,960.92	\$0.00	(\$3,960.92)	\$11,416.95	\$0.00	(\$11,416.95)	\$0.00
5760 - Management Fees	\$721.00	\$721.00	\$0.00	\$2,163.00	\$2,163.00	\$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)	\$250.00	\$25.00	(\$225.00)	\$250.00	\$75.00	(\$175.00)	\$300.00
5920 - Website (Go-Daddy)	\$0.00	\$9.99	\$9.99	\$50.32	\$29.97	(\$20.35)	\$119.88
5999 - Miscellaneous Expense	\$0.00	\$0.00	\$0.00	\$61.25	\$0.00	(\$61.25)	\$0.00
<u>Total Administrative</u>	\$4,996.17	\$812.72	(\$4,183.45)	\$14,724.26	\$2,438.16	(\$12,286.10)	\$9,752.64
<u>Contingency</u>							
9999 - Contingency	\$1,445.59	\$2,303.32	\$857.73	\$1,445.59	\$6,909.96	\$5,464.37	\$27,639.87
<u>Total Contingency</u>	\$1,445.59	\$2,303.32	\$857.73	\$1,445.59	\$6,909.96	\$5,464.37	\$27,639.87
<u>Landscaping</u>							
6025 - Common Area Landscaping - Contract	\$0.00	\$1,283.94	\$1,283.94	\$3,900.00	\$3,851.82	(\$48.18)	\$15,407.28
6070 - Irrigation Maintenance	\$0.00	\$0.00	\$0.00	\$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>	\$0.00	\$1,283.94	\$1,283.94	\$5,189.56	\$3,851.82	(\$1,337.74)	\$15,407.28
<u>Maintenance & Repair</u>							
6620 - Janitorial Contract (Area Cleaning)	\$0.00	\$261.67	\$261.67	\$0.00	\$785.01	\$785.01	\$3,140.00
6680 - Maintenance & Repairs -General	\$0.00	\$0.00	\$0.00	\$1,283.83	\$0.00	(\$1,283.83)	\$0.00
<u>Total Maintenance & Repair</u>	\$0.00	\$261.67	\$261.67	\$1,283.83	\$785.01	(\$498.82)	\$3,140.00
<u>Other Expenses</u>							
7530 - Other Expense	\$0.00	\$5.10	\$5.10	\$0.00	\$15.30	\$15.30	\$61.25
<u>Total Other Expenses</u>	\$0.00	\$5.10	\$5.10	\$0.00	\$15.30	\$15.30	\$61.25
<u>Pool/Spa/Fountain</u>							
6930 - Pool Maintenance	\$0.00	\$590.02	\$590.02	\$3,420.00	\$1,770.06	(\$1,649.94)	\$7,080.26
6960 - Pool Permit	\$0.00	\$31.25	\$31.25	\$0.00	\$93.75	\$93.75	\$375.00
6980 - Pond Maintenance	\$0.00	\$51.67	\$51.67	\$155.00	\$155.01	\$0.01	\$620.00
<u>Total Pool/Spa/Fountain</u>	\$0.00	\$672.94	\$672.94	\$3,575.00	\$2,018.82	(\$1,556.18)	\$8,075.26
<u>Taxes & Insurance</u>							
7310 - Directors & Officers	\$18.74	\$0.00	(\$18.74)	\$18.74	\$0.00	(\$18.74)	\$0.00
7330 - Insurance	\$0.00	\$566.53	\$566.53	\$0.00	\$1,699.59	\$1,699.59	\$6,798.31
<u>Total Taxes & Insurance</u>	\$18.74	\$566.53	\$547.79	\$18.74	\$1,699.59	\$1,680.85	\$6,798.31

Montego Bay Homeowners' Association, Inc.

Budget Comparison Report

3/1/2017 - 3/31/2017

	3/1/2017 - 3/31/2017			1/1/2017 - 3/31/2017			
	Actual	Budget	Variance	Actual	Budget	Variance	Annual Budget
<u>Utilities</u>							
7010 - KUA Irrigation - 393940	\$0.00	\$59.20	\$59.20	\$213.08	\$177.60	(\$35.48)	\$710.39
7020 - KUA Pool Electric - 409250	\$482.35	\$206.99	(\$275.36)	\$1,566.83	\$620.97	(\$945.86)	\$2,483.83
7030 - KUA Water/Sewer - 368530	\$0.00	\$305.82	\$305.82	\$325.68	\$917.46	\$591.78	\$3,669.82
7040 - Internet	\$0.00	\$6.99	\$6.99	\$0.00	\$20.97	\$20.97	\$83.88
7120 - TOHO Water 1	\$66.08	\$18.49	(\$47.59)	\$84.82	\$55.47	(\$29.35)	\$221.91
7125 - TOHO Water 2	\$0.00	\$19.63	\$19.63	\$346.55	\$58.89	(\$287.66)	\$235.56
<u>Total Utilities</u>	\$548.43	\$617.12	\$68.69	\$2,536.96	\$1,851.36	(\$685.60)	\$7,405.39
Total Expense	\$7,008.93	\$6,523.34	(\$485.59)	\$28,773.94	\$19,570.02	(\$9,203.92)	\$78,280.00
Operating Net Income	(\$7,004.96)	(\$0.01)	(\$7,004.95)	\$49,767.86	(\$0.03)	\$49,767.89	\$0.00
Net Income	(\$7,004.96)	(\$0.01)	(\$7,004.95)	\$49,767.86	(\$0.03)	\$49,767.89	\$0.00

Montego Bay Homeowners' Association, Inc.
Accounts Payable Aging Report
Period Through: 3/31/2017

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

Montego Bay Homeowners' Association, Inc.
General Ledger Report
3/1/2017 - 3/31/2017

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						\$17,380.72
3/2/2017	AP	Payment: Montego Bay HOA, Manual Payment, Invoice #: 3414		\$17,380.72		\$0.00
3/6/2017	AP	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201701-0004			\$64.23	(\$64.23)
3/6/2017	AP	[VOID] - Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201701-0004		\$64.23		\$0.00
3/9/2017	AP	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201702-0002			\$64.23	(\$64.23)
3/9/2017	AP	[VOID] - Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201702-0002		\$64.23		\$0.00
Account Total				\$128.46	\$17,509.18	\$0.00
Beginning Balance \$17,380.72						
Net Change (\$17,380.72)						

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						\$37,083.88
3/1/2017	AR	Payment		\$380.00		\$37,463.88
3/1/2017	AP	Payment: CMH Management, LLC, Check #: 1009, Invoice #: 784			\$721.00	\$36,742.88
3/1/2017	GL	Charge bank fee for return Deposit Item			\$10.00	\$36,732.88
3/1/2017	AR	REVERSAL - [Payment]			\$380.00	\$36,352.88
3/2/2017	AP	Payment: CMH Management, LLC, Check #: 1010, Invoice #:			\$7.92	\$36,344.96
3/2/2017	AP	Montego Bay HOA, Invoice #: 3414; Closed Wells Fargo Bank		\$17,380.72		\$53,725.68
3/2/2017	AR	Lockbox Payment		\$230.00		\$53,955.68
3/3/2017	AR	Lockbox Payment		\$782.98		\$54,738.66
3/3/2017	GL	Adjust transfer made on 1021016801 and 1021018001 to prior yr			\$280.00	\$54,458.66
3/6/2017	AP	Payment: CMH Management, LLC, Check #: 1011, Invoice #: 793, 793(2)			\$17.82	\$54,440.84
3/7/2017	AR	Payment		\$380.00		\$54,820.84
3/8/2017	AP	Payment: LAW OFFICES OF STAGE & ASSOCIATES, P.A., Check #: 1012, Invoice #: 1967-72, 74, 1888 and 1951			\$3,837.72	\$50,983.12
3/9/2017	AR	Lockbox Payment		\$380.00		\$51,363.12
3/9/2017	AP	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201703-0002			\$64.23	\$51,298.89
3/9/2017	AP	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201703-0003			\$0.02	\$51,298.87
3/10/2017	AR	Lockbox Payment		\$380.00		\$51,678.87
3/13/2017	GL	Correction in Deposit error in Feb			\$5,011.34	\$46,667.53
3/20/2017	AP	Payment: ENotescom Communications Inc, Check #: 1013, Invoice #:			\$719.85	\$45,947.68
3/20/2017	AR	Payment		\$380.00		\$46,327.68
3/20/2017	GL	100002- Cole & Associates			\$250.00	\$46,077.68
3/20/2017	GL	100001- Law Office of Stage & Associates			\$123.20	\$45,954.48
3/20/2017	GL	TOHO Water			\$66.08	\$45,888.40
3/20/2017	GL	TOHO Water			\$18.74	\$45,869.66
3/20/2017	GL	300003 KUA Kissimmee Utility			\$210.03	\$45,659.63
3/20/2017	GL	300002 KUA Kissimmee Utility			\$272.32	\$45,387.31
3/23/2017	AR	Payment		\$391.49		\$45,778.80
3/24/2017	AR	Payment disbursement from attorney Barbara Stage made on 12/17/2017 to bring to zero balance		\$883.75		\$46,662.55
3/27/2017	AR	Lockbox Payment		\$771.49		\$47,434.04
3/30/2017	AP	Payment: Crime Stoppers, Check #: 1014, Invoice #: Email 3-30-2017			\$700.00	\$46,734.04
3/30/2017	AR	Lockbox Payment		\$391.49		\$47,125.53
3/31/2017		Bank Statement Interest		\$3.97		\$47,129.50
Account Total				\$22,735.89	\$12,690.27	\$47,129.50

Montego Bay Homeowners' Association, Inc.
General Ledger Report
3/1/2017 - 3/31/2017

Beginning Balance **\$37,083.88**
Net Change **\$10,045.62**

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							\$50,164.50
3/1/2017	AR	Payment Application				\$380.00	\$49,784.50
3/1/2017	AR	[REVERSAL] - Payment Application			\$380.00		\$50,164.50
3/1/2017	AR	Bank Charge Back Fees			\$10.00		\$50,174.50
3/2/2017	AR	Payment Application				\$230.00	\$49,944.50
3/3/2017	AR	Payment Application				\$380.00	\$49,564.50
3/7/2017	AR	Payment Application				\$380.00	\$49,184.50
3/9/2017	AR	Payment Application				\$380.00	\$48,804.50
3/10/2017	AR	Payment Application				\$380.00	\$48,424.50
3/20/2017	AR	Payment Application				\$380.00	\$48,044.50
3/23/2017	AR	Payment Application				\$391.49	\$47,653.01
3/24/2017	AR	Payment Application				\$503.75	\$47,149.26
3/24/2017	AR	Payment Application				\$380.00	\$46,769.26
3/27/2017	AR	Payment Application				\$760.00	\$46,009.26
3/30/2017	AR	Payment Application				\$380.00	\$45,629.26
Account Total					\$390.00	\$4,925.24	\$45,629.26
Beginning Balance		\$50,164.50					
Net Change		(\$4,535.24)					

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
3/1/2017	AP	CMH Management, LLC, Invoice #: 784				\$721.00	(\$721.00)
3/1/2017	AP	Payment: CMH Management, LLC, Check #: 1009, Invoice #: 784			\$721.00		\$0.00
3/1/2017	AP	TOHO Water Authority, Invoice #: 021917-3940				\$66.08	(\$66.08)
3/1/2017	AP	TOHO Water Authority, Invoice #: 021917-8530				\$18.74	(\$84.82)
3/2/2017	AP	CMH Management, LLC				\$7.92	(\$92.74)
3/2/2017	AP	Payment: CMH Management, LLC, Check #: 1010, Invoice #:			\$7.92		(\$84.82)
3/2/2017	AP	Montego Bay HOA, Invoice #: 3414				\$17,380.72	(\$17,465.54)
3/2/2017	AP	Payment: Montego Bay HOA, Manual Payment, Invoice #: 3414			\$17,380.72		(\$84.82)
3/6/2017	AP	CMH Management, LLC, Invoice #: 793				\$10.00	(\$94.82)
3/6/2017	AP	CMH Management, LLC, Invoice #: 793(2)				\$7.82	(\$102.64)
3/6/2017	AP	Payment: CMH Management, LLC, Check #: 1011, Invoice #: 793, 793(2)			\$17.82		(\$84.82)
3/6/2017	AP	Payment: TOHO Water Authority, API Payment - Check #: 300000, Invoice #: 021917-3940			\$66.08		(\$18.74)
3/6/2017	AP	Payment: TOHO Water Authority, API Payment - Check #: 300000, Invoice #: 021917-3940				\$66.08	(\$84.82)
3/6/2017	AP	Payment: TOHO Water Authority, API Payment - Check #: 300001, Invoice #: 021917-8530			\$18.74		(\$66.08)

Montego Bay Homeowners' Association, Inc.
General Ledger Report
3/1/2017 - 3/31/2017

3/6/2017	AP	Payment: TOHO Water Authority, API Payment - Check #: 300001, Invoice #: 021917-8530		\$18.74	(\$84.82)
3/6/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 022817-9250		\$210.03	(\$294.85)
3/6/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 022817-8530		\$272.32	(\$567.17)
3/6/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201701-0004		\$64.23	(\$631.40)
3/6/2017	AP	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201701-0004	\$64.23		(\$567.17)
3/6/2017	AP	[VOID] - Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201701-0004		\$64.23	(\$631.40)
3/6/2017	AP	[VOID] - BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201701-0004	\$64.23		(\$567.17)
3/8/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A., Invoice #: 1967-72, 74, 1888 and 1951		\$3,837.72	(\$4,404.89)
3/8/2017	AP	Payment: LAW OFFICES OF STAGE & ASSOCIATES, P.A., Check #: 1012, Invoice #: 1967-72, 74, 1888 and 1951	\$3,837.72		(\$567.17)
3/9/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201702-0002		\$64.23	(\$631.40)
3/9/2017	AP	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201702-0002	\$64.23		(\$567.17)
3/9/2017	AP	[VOID] - Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201702-0002		\$64.23	(\$631.40)
3/9/2017	AP	[VOID] - BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201702-0002	\$64.23		(\$567.17)
3/9/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201703-0002		\$64.23	(\$631.40)
3/9/2017	AP	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201703-0002	\$64.23		(\$567.17)
3/9/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201703-0003		\$0.02	(\$567.19)
3/9/2017	AP	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201703-0003	\$0.02		(\$567.17)
3/10/2017	AP	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 300002, Invoice #: 022817-8530		\$272.32	(\$294.85)
3/10/2017	AP	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 300002, Invoice #: 022817-8530		\$272.32	(\$567.17)
3/10/2017	AP	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 300003, Invoice #: 022817-9250		\$210.03	(\$357.14)
3/10/2017	AP	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 300003, Invoice #: 022817-9250		\$210.03	(\$567.17)
3/16/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A., Invoice #: 02044		\$123.20	(\$690.37)
3/20/2017	AP	ENotescom Communications Inc		\$719.85	(\$1,410.22)
3/20/2017	AP	Payment: ENotescom Communications Inc, Check #: 1013, Invoice #:	\$719.85		(\$690.37)
3/20/2017	AP	Payment: LAW OFFICES OF STAGE & ASSOCIATES, P.A., API Payment - Check #: 100001, Invoice #: 02044	\$123.20		(\$567.17)
3/20/2017	AP	Payment: LAW OFFICES OF STAGE & ASSOCIATES, P.A., API Payment - Check #: 100001, Invoice #: 02044		\$123.20	(\$690.37)
3/20/2017	GL	Adjustment to correct entry posted twice in AP/ sb Bank Account	\$940.37		\$250.00
3/23/2017	AP	COLE & ASSOCIATES LLC, Invoice #: 71439		\$250.00	\$0.00
3/28/2017	AP	Payment: COLE & ASSOCIATES LLC, API Payment - Check #: 100002, Invoice #: 71439	\$250.00		\$250.00
3/28/2017	AP	Payment: COLE & ASSOCIATES LLC, API Payment - Check #: 100002, Invoice #: 71439		\$250.00	\$0.00
3/30/2017	AP	Iron Workx, LLC (dba: Crime Stoppers), Invoice #: Email 3-30-2017		\$700.00	(\$700.00)
3/30/2017	AP	Payment: Crime Stoppers, Check #: 1014, Invoice #: Email 3-30-2017	\$700.00		\$0.00
Account Total			\$25,586.94	\$25,586.94	\$0.00
Beginning Balance					\$0.00
Net Change					\$0.00

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Liabilities

Account: 2310 - Prepaid Owner Assessments

Account Type: Liability

Posting Date	Source Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance						(\$2,732.65)
3/1/2017	AR	Payment			\$380.00	(\$3,112.65)
3/1/2017	AR	Payment Application		\$380.00		(\$2,732.65)
3/1/2017	AR	REVERSAL - [Payment]		\$380.00		(\$2,352.65)
3/1/2017	AR	[REVERSAL] - Payment Application			\$380.00	(\$2,732.65)
3/2/2017	AR	Lockbox Payment			\$230.00	(\$2,962.65)
3/2/2017	AR	Payment Application		\$230.00		(\$2,732.65)

Montego Bay Homeowners' Association, Inc.
General Ledger Report
3/1/2017 - 3/31/2017

3/3/2017	AR	Lockbox Payment					\$782.98	(\$3,515.63)
3/3/2017	AR	Payment Application				\$380.00		(\$3,135.63)
3/7/2017	AR	Payment					\$380.00	(\$3,515.63)
3/7/2017	AR	Payment Application				\$380.00		(\$3,135.63)
3/9/2017	AR	Lockbox Payment					\$380.00	(\$3,515.63)
3/9/2017	AR	Payment Application				\$380.00		(\$3,135.63)
3/10/2017	AR	Lockbox Payment					\$380.00	(\$3,515.63)
3/10/2017	AR	Payment Application				\$380.00		(\$3,135.63)
3/20/2017	AR	Payment					\$380.00	(\$3,515.63)
3/20/2017	AR	Payment Application				\$380.00		(\$3,135.63)
3/23/2017	AR	Payment					\$391.49	(\$3,527.12)
3/23/2017	AR	Payment Application				\$391.49		(\$3,135.63)
3/24/2017	AR	Payment Application				\$503.75		(\$2,631.88)
3/24/2017	AR	Payment Application				\$380.00		(\$2,251.88)
3/24/2017	AR	Payment disbursement from attorney Barbara Stage made on 12/17/2017 to bring to zero balance					\$883.75	(\$3,135.63)
3/27/2017	AR	Lockbox Payment					\$771.49	(\$3,907.12)
3/27/2017	AR	Payment Application				\$760.00		(\$3,147.12)
3/30/2017	AR	Lockbox Payment					\$391.49	(\$3,538.61)
3/30/2017	AR	Payment Application				\$380.00		(\$3,158.61)

Account Total							\$5,305.24	\$5,731.20	(\$3,158.61)
Beginning Balance									(\$2,732.65)
Net Change									(\$425.96)

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Liabilities

Account: 2800 - Clearing Account

Account Type: Liability

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							(\$5,011.34)
3/13/2017	GL	Correction in Deposit error in Feb			\$5,011.34		\$0.00
Account Total					\$5,011.34	\$0.00	\$0.00
Beginning Balance							(\$5,011.34)
Net Change							\$5,011.34

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Retained Earnings

Account: 3010 - Retained Earnings- Operating

Account Type: Equity

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							(\$20,270.29)
3/3/2017	GL	Adjust transfer made on 1021016801 and 1021018001 to prior yr			\$280.00		(\$19,990.29)
Account Total					\$280.00	\$0.00	(\$19,990.29)
Beginning Balance							(\$20,270.29)
Net Change							\$280.00

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Income

Account: 4010 - Assessment Income

Account Type: Income

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							(\$78,280.00)
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: 4100 - Interest - Operating

Account Type: Income

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							(\$2.83)

Montego Bay Homeowners' Association, Inc.
General Ledger Report
3/1/2017 - 3/31/2017

3/31/2017	Bank Statement Interest						\$3.97	(\$6.80)
Account Total						\$0.00	\$3.97	(\$6.80)
Beginning Balance		(\$2.83)						
Net Change		(\$3.97)						

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							(\$225.00)
Account Total					\$0.00	\$0.00	(\$225.00)
Beginning Balance			(\$225.00)				
Net Change			\$0.00				

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
3/8/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A., Invoice #: 1967-72, 74, 1888 and 1951			\$3,837.72		\$3,837.72
3/8/2017	GL	ck #1012 Law Office of Barbara Stage - Recode				\$3,837.72	\$0.00
Account Total					\$3,837.72	\$3,837.72	\$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							(\$30.00)
Account Total					\$0.00	\$0.00	(\$30.00)
Beginning Balance			(\$30.00)				
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							\$100.00
Account Total					\$0.00	\$0.00	\$100.00
Beginning Balance			\$100.00				
Net Change			\$0.00				

Client: Montego Bay Homeowners' Association, Inc. Account Category: Administrative
Account: 5570 - Bank Charges Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
3/1/2017	GL	Charge bank fee for return Deposit Item			\$10.00		\$10.00
3/1/2017	AR	Bank Charge Back Fees				\$10.00	\$0.00
Account Total					\$10.00	\$10.00	\$0.00
Beginning Balance	\$0.00						
Net Change	\$0.00						

Montego Bay Homeowners' Association, Inc.
General Ledger Report
3/1/2017 - 3/31/2017

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							\$382.21
Account Total					\$0.00	\$0.00	\$382.21
Beginning Balance		\$382.21					
Net Change		\$0.00					

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							\$128.48
3/6/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201701-0004; Camera Internet			\$64.23		\$192.71
3/6/2017	AP	[VOID] - BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201701-0004; Camera Internet				\$64.23	\$128.48
3/9/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201702-0002; Camera Internet			\$64.23		\$192.71
3/9/2017	AP	[VOID] - BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201702-0002; Camera Internet				\$64.23	\$128.48
3/9/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201703-0002; Camera Internet			\$64.23		\$192.71
3/9/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201703-0003; Camera Internet			\$0.02		\$192.73
Account Total					\$192.71	\$128.46	\$192.73
Beginning Balance		\$128.48					
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							\$7,456.03
3/8/2017	GL	ck #1012 Law Office of Barbara Stage - Recode			\$3,837.72		\$11,293.75
3/16/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A., Invoice #: 02044			\$123.20		\$11,416.95
Account Total					\$3,960.92	\$0.00	\$11,416.95
Beginning Balance		\$7,456.03					
Net Change		\$3,960.92					

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							\$1,442.00
3/1/2017	AP	CMH Management, LLC, Invoice #: 784			\$721.00		\$2,163.00
Account Total					\$721.00	\$0.00	\$2,163.00
Beginning Balance		\$1,442.00					
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					

Montego Bay Homeowners' Association, Inc.
General Ledger Report
3/1/2017 - 3/31/2017

Client: Montego Bay Homeowners' Association, Inc.

Account Category: Administrative

Account: 5840 - CPA (Tax Returns)

Account Type: Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
3/23/2017	AP	COLE & ASSOCIATES LLC, Invoice #: 71439			\$250.00		\$250.00
Account Total					\$250.00	\$0.00	\$250.00
Beginning Balance		\$0.00					
Net Change		\$250.00					

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							\$50.32
Account Total					\$0.00	\$0.00	\$50.32
Beginning Balance		\$50.32					
Net Change		\$0.00					

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							\$61.25
Account Total					\$0.00	\$0.00	\$61.25
Beginning Balance		\$61.25					
Net Change		\$0.00					

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					
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							\$26.26
Account Total					\$0.00	\$0.00	\$26.26
Beginning Balance		\$26.26					
Net Change		\$0.00					

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					

Montego Bay Homeowners' Association, Inc.
General Ledger Report
3/1/2017 - 3/31/2017

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							\$1,283.83
Account Total					\$0.00	\$0.00	\$1,283.83
Beginning Balance		\$1,283.83					
Net Change		\$0.00					

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					

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
Account Total					\$0.00	\$0.00	\$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							\$1,084.48
3/6/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 022817-9250			\$210.03		\$1,294.51
3/6/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 022817-8530			\$272.32		\$1,566.83
Account Total					\$482.35	\$0.00	\$1,566.83
Beginning Balance		\$1,084.48					
Net Change		\$482.35					

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							\$325.68
Account Total					\$0.00	\$0.00	\$325.68

Montego Bay Homeowners' Association, Inc.
General Ledger Report
3/1/2017 - 3/31/2017

Beginning Balance \$325.68
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
3/1/2017	AP	TOHO Water Authority, Invoice #: 021917-3940			\$66.08		\$84.82
Account Total					\$66.08	\$0.00	\$84.82
Beginning Balance		\$18.74					
Net Change		\$66.08					

Client: Montego Bay Homeowners' Association, Inc. **Account Category:** Utilities
Account: 7125 - TOHO Water 2 **Account Type:** Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$346.55
Account Total					\$0.00	\$0.00	\$346.55
Beginning Balance		\$346.55					
Net Change		\$0.00					

Client: Montego Bay Homeowners' Association, Inc. **Account Category:** Taxes & Insurance
Account: 7310 - Directors & Officers **Account Type:** Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
3/1/2017	AP	TOHO Water Authority, Invoice #: 021917-8530			\$18.74		\$18.74
Account Total					\$18.74	\$0.00	\$18.74
Beginning Balance		\$0.00					
Net Change		\$18.74					

Client: Montego Bay Homeowners' Association, Inc. **Account Category:** Contingency
Account: 9999 - Contingency **Account Type:** Expense

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							\$0.00
3/2/2017	AP	CMH Management, LLC; Certified Mail to Attorney			\$7.92		\$7.92
3/6/2017	AP	CMH Management, LLC, Invoice #: 793; Caliber			\$10.00		\$17.92
3/6/2017	AP	CMH Management, LLC, Invoice #: 793(2); Postage - certified mail			\$7.82		\$25.74
3/20/2017	AP	ENotescom Communications Inc; Security camera upgrades			\$719.85		\$745.59
3/30/2017	AP	Iron Workx, LLC (dba: Crime Stoppers), Invoice #: Email 3-30-2017; Fence repair			\$700.00		\$1,445.59
Account Total					\$1,445.59	\$0.00	\$1,445.59
Beginning Balance		\$0.00					
Net Change		\$1,445.59					

**Montego Bay HOA
Reconciliation Report**

Alliance Association Bank - Operating Account - Alliance Assn Bank-1030
Statement Date: 3/31/2017

Statement Balance: \$48,060.31
GL Balance: \$47,129.50
Last Statement Balance: \$36,986.77
Outstanding Checks: \$1,814.56
Outstanding Deposits: \$883.75
Calculated Balance: \$48,060.31
GL vs. Balance Difference: \$0.00

Cleared

Checks	Description	Date	Check #	Amount
	Ck# 100000- Kissmmee Utiltiy Authority	2/28/2017		-\$560.68
	Charge bank fee for return Deposit Item	3/1/2017		-\$10.00
	REVERSAL - [Payment]	3/1/2017		-\$380.00
	Payment: CMH Management, LLC, Check #: 1009, Invoice #: 784	3/1/2017	1009	-\$721.00
	Payment: CMH Management, LLC, Check #: 1010, Invoice #:	3/2/2017	1010	-\$7.92
	Adjust transfer made on 1021016801 and 1021018001 to prior yr	3/3/2017		-\$280.00
	Payment: CMH Management, LLC, Check #: 1011, Invoice #: 793, 793(2)	3/6/2017	1011	-\$17.82
	Payment: LAW OFFICES OF STAGE & ASSOCIATES, P.A., Check #: 1012, Invoice #: 1967-72, 74, 1888 and 1951	3/8/2017	1012	-\$3,837.72
	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201703-0002	3/9/2017	On-Line	-\$64.23
	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201703-0003	3/9/2017	On-Line	-\$0.02
	Correction in Deposit error in Feb	3/13/2017		-\$5,011.34
	100001- Law Office of Stage & Associates	3/20/2017		-\$123.20
	TOHO Water	3/20/2017		-\$66.08
	TOHO Water	3/20/2017		-\$18.74
	Payment: ENotescom Communications Inc, Check #: 1013, Invoice #:	3/20/2017	1013	-\$719.85
Total Cleared Checks:				\$11,818.60

Deposits	Description	Date	Amount
	Payment	1/28/2017	\$190.00
	Payment	1/28/2017	\$90.00
	Payment	2/23/2017	\$380.00
	Payment	2/26/2017	\$380.00
	Payment	3/1/2017	\$380.00
	Montego Bay HOA, Invoice #: 3414; Closed Wells Fargo Bank	3/2/2017	\$17,380.72
	Lockbox Payment	3/2/2017	\$230.00
	Lockbox Payment	3/3/2017	\$782.98
	Payment	3/7/2017	\$380.00
	Lockbox Payment	3/9/2017	\$380.00
	Lockbox Payment	3/10/2017	\$380.00
	Payment	3/20/2017	\$380.00
	Payment	3/23/2017	\$391.49
	Lockbox Payment	3/27/2017	\$771.49
	Lockbox Payment	3/30/2017	\$391.49
	4100 - Interest - Operating	3/31/2017	\$3.97
Total Cleared Deposits:			\$22,892.14

Outstanding

Checks	Description	Date	Check #	Amount
	Payment: SouthData, Inc., Check #: 1000, Invoice #: 6129	2/1/2017	1000	-\$382.21
	100002- Cole & Associates	3/20/2017		-\$250.00
	300003 KUA Kissimmee Utility	3/20/2017		-\$210.03
	300002 KUA Kissimmee Utility	3/20/2017		-\$272.32

Montego Bay HOA
Reconciliation Report

Alliance Association Bank - Operating Account - Alliance Assn Bank-1030
Statement Date: 3/31/2017

Statement Balance: \$48,060.31
GL Balance: \$47,129.50
Last Statement Balance: \$36,986.77
Outstanding Checks: \$1,814.56
Outstanding Deposits: \$883.75
Calculated Balance: \$48,060.31
GL vs. Balance Difference: \$0.00

Payment: Crime Stoppers, Check #: 1014, Invoice #: Email 3-30-2017	3/30/2017	1014	-\$700.00
Total Outstanding Checks:			\$1,814.56

Deposits	Description	Date	Amount
	Payment disbursement from attorney Barbara Stage made on 12/17/2017 to bring to zero balance	3/24/2017	\$883.75
	Total Outstanding Deposits:		\$883.75



Alliance Association Bank

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

Page 1 of 3
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	\$36,986.77
Low balance	\$36,305.09	Total additions	22,612.14
Average balance	\$47,440.19	Total subtractions	11,538.60
Avg collected balance	\$46,709	Ending balance	\$48,060.31

CHECKS

Number	Date	Amount	Number	Date	Amount
1009	03-02	721.00	1012	03-14	3,837.72
1010	03-03	7.92	1013	03-24	719.85
1011	03-07	17.82			

DEBITS

Date	Description	Subtractions
03-01	' Return Deposit Item	380.00
03-01	' Direct S/C CHARGE BACK FEE	10.00
03-01	' ACH Debit AVIDPAY SERVICE AVIDPAY 170301 CK100000	560.68
03-09	' ACH Debit BRIGHT HOUSE NET CABLE TV 170309	64.25
03-13	' Miscellaneous Debit DEPOSIT CRX TRNSFR	5,011.34

MONTEGO BAY HOMEOWNERS' ASSOCIATION, INC
March 31, 2017

Page 2 of 3
XXXXXX4633

Date	Description	Subtractions
03-21	' ACH Debit TOHO Toho Water 170320 100000113374572	18.74
03-21	' ACH Debit TOHO Toho Water 170320 100000113370992	66.08
03-21	' ACH Debit AVIDPAY SERVICE AVIDPAY 170321 CK100001	123.20

CREDITS

Date	Description	Additions
03-01	' ACH Credit PAYLEASE.COM CREDIT 170301 69894853	380.00
03-02	' ACH Credit PAYLEASE.COM CREDIT 170302 70187065	380.00
03-02	' Lockbox Deposit	230.00
03-03	' Lockbox Deposit	782.98
03-06	' Remote Deposit	17,380.72
03-06	' ACH Credit PAYLEASE.COM CREDIT 170306 70548145	380.00
03-09	' Lockbox Deposit	380.00
03-10	' ACH Credit PAYLEASE.COM CREDIT 170310 71167462	380.00
03-10	' Lockbox Deposit	380.00
03-23	' ACH Credit PAYLEASE.COM CREDIT 170323 71561213	380.00
03-27	' Lockbox Deposit	771.49
03-28	' ACH Credit PAYLEASE.COM CREDIT 170328 71684775	391.49
03-30	' Lockbox Deposit	391.49
03-31	' Interest Credit	3.97

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
02-28	36,986.77	03-06	54,840.87	03-13	50,887.46
03-01	36,416.09	03-07	54,823.05	03-14	47,049.74
03-02	36,305.09	03-09	55,138.80	03-21	46,841.72
03-03	37,080.15	03-10	55,898.80	03-23	47,221.72

MONTEGO BAY HOMEOWNERS' ASSOCIATION, INC
March 31, 2017

Page 3 of 3
XXXXXX4633

Date	Amount	Date	Amount	Date	Amount
03-24	46,501.87	03-28	47,664.85	03-31	48,060.31
03-27	47,273.36	03-30	48,056.34		

INTEREST INFORMATION

Annual percentage yield earned	0.10%
Interest-bearing days	31
Average balance for APY	\$46,709.80
Interest earned	\$3.97

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

Page 1 of 1
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	31
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.

