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

Financial Report

Montego Bay Homeowners' Association, Inc.

For the Period Ending
MAY 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
5/31/2017

Assets		
Cash		
1030 - Operating Account - Alliance Assn Bank	$41,161.26	
Cash Total	$41,161.26	
Current Assets		
1310 - Accounts Receivable	$37,674.37	
1315 - Allowance for Doubtful Accts	($19,842.00)	
Current Assets Total	$17,832.37	
Assets Total		$58,993.63
Liabilities and Equity		
Liabilities		
2010 - Accounts Payable	$775.00	
2310 - Prepaid Owner Assessments	$2,795.97	
Liabilities Total	$3,570.97	
Retained Earnings		
3015 - Prior Yr Adjustments	($653.75)	
Retained Earnings Total	($653.75)	
Retained Earnings	$19,990.29	
Net Income	$36,086.12	
Liabilities & Equity Total		$58,993.63

Montego Bay Homeowners' Association, Inc.
Budget Comparison Report
5/1/2017 - 5/31/2017

	5/1/2017 - 5/31/2017			1/1/2017 - 5/31/2017			
	Actual	**Budget**	**Variance**	**Actual**	**Budget**	**Variance**	**Annual Budget**
Income							
Income							
4010 - Assessment Income	$0.00	$6,523.33	($6,523.33)	$78,280.00	$32,616.65	$45,663.35	$78,280.00
4100 - Interest - Operating	$3.48	$0.00	$3.48	$14.07	$0.00	$14.07	$0.00
4145 - Estoppel Fees	$0.00	$0.00	$0.00	$635.00	$0.00	$635.00	$0.00
4150 - Legal Fees - Collections	$0.00	$0.00	$0.00	$93.88	$0.00	$93.88	$0.00
4152 - Legal Fees - General	$767.50	$0.00	$767.50	$0.00	$0.00	$0.00	$0.00
4155 - Pool Keys	$0.00	$0.00	$0.00	$30.00	$0.00	$30.00	$0.00
Total Income	$770.98	$6,523.33	($5,752.35)	$79,052.95	$32,616.65	$46,436.30	$78,280.00
Total Income	$770.98	$6,523.33	($5,752.35)	$79,052.95	$32,616.65	$46,436.30	$78,280.00
Expense							
Administrative							
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	$114.29	$56.73	($57.56)	$453.00	$283.65	($169.35)	$680.76
5740 - Legal Fees - Collections	$0.00	$0.00	$0.00	$507.84	$0.00	($507.84)	$0.00
5745 - Legal Fees - General	$1,954.50	$0.00	($1,954.50)	$14,049.95	$0.00	($14,049.95)	$0.00
5760 - Management Fees	$721.00	$721.00	$0.00	$3,605.00	$3,605.00	$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	$250.00	$125.00	($125.00)	$300.00
5920 - Website (Go-Daddy)	$34.99	$9.99	($25.00)	$85.31	$49.95	($35.36)	$119.88
5999 - Miscellaneous Expense	$0.00	$0.00	$0.00	$61.25	$0.00	($61.25)	$0.00
Total Administrative	$2,824.78	$812.72	($2,012.06)	$19,602.36	$4,063.60	($15,538.76)	$9,752.64
Contingency							
9999 - Contingency	$2,412.89	$2,303.32	($109.57)	$5,149.92	$11,516.60	$6,366.68	$27,639.87
Total Contingency	$2,412.89	$2,303.32	($109.57)	$5,149.92	$11,516.60	$6,366.68	$27,639.87
Landscaping							
6025 - Common Area Landscaping - Contract	$350.00	$1,283.94	$933.94	$8,150.00	$6,419.70	($1,730.30)	$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
Total Landscaping	$350.00	$1,283.94	$933.94	$9,439.56	$6,419.70	($3,019.86)	$15,407.28
Maintenance & Repair							
6620 - Janitorial Contract (Area Cleaning)	$0.00	$261.67	$261.67	$0.00	$1,308.35	$1,308.35	$3,140.00
6680 - Maintenance & Repairs -General	$0.00	$0.00	$0.00	$1,283.83	$0.00	($1,283.83)	$0.00
Total Maintenance & Repair	$0.00	$261.67	$261.67	$1,283.83	$1,308.35	$24.52	$3,140.00
Other Expenses							
7530 - Other Expense	$0.00	$5.10	$5.10	$0.00	$25.50	$25.50	$61.25
Total Other Expenses	$0.00	$5.10	$5.10	$0.00	$25.50	$25.50	$61.25
Pool/Spa/Fountain							
6930 - Pool Maintenance	$0.00	$590.02	$590.02	$3,420.00	$2,950.10	($469.90)	$7,080.26
6960 - Pool Permit	$325.00	$31.25	($293.75)	$325.00	$156.25	($168.75)	$375.00
6980 - Pond Maintenance	$0.00	$51.67	$51.67	$155.00	$258.35	$103.35	$620.00
Total Pool/Spa/Fountain	$325.00	$672.94	$347.94	$3,900.00	$3,364.70	($535.30)	$8,075.26
Taxes & Insurance							

Montego Bay Homeowners' Association, Inc.
Budget Comparison Report
5/1/2017 - 5/31/2017

	5/1/2017 - 5/31/2017			1/1/2017 - 5/31/2017			
	Actual	**Budget**	**Variance**	**Actual**	**Budget**	**Variance**	**Annual Budget**
7310 - Directors & Officers	$0.00	$0.00	$0.00	$18.74	$0.00	($18.74)	$0.00
7330 - Insurance	$0.00	$566.53	$566.53	$0.00	$2,832.65	$2,832.65	$6,798.31
Total Taxes & Insurance	$0.00	$566.53	$566.53	$18.74	$2,832.65	$2,813.91	$6,798.31
Utilities							
7010 - KUA Irrigation - 393940	$0.00	$59.20	$59.20	$340.53	$296.00	($44.53)	$710.39
7020 - KUA Pool Electric - 409250	$743.95	$206.99	($536.96)	$2,265.36	$1,034.95	($1,230.41)	$2,483.83
7030 - KUA Water/Sewer - 368530	$0.00	$305.82	$305.82	$344.42	$1,529.10	$1,184.68	$3,669.82
7040 - Internet	$0.00	$6.99	$6.99	$0.00	$34.95	$34.95	$83.88
7120 - TOHO Water 8530	$18.74	$18.49	($0.25)	$103.56	$92.45	($11.11)	$221.91
7125 - TOHO Water 3940	$172.00	$19.63	($152.37)	$518.55	$98.15	($420.40)	$235.56
Total Utilities	$934.69	$617.12	($317.57)	$3,572.42	$3,085.60	($486.82)	$7,405.39
Total Expense	$6,847.36	$6,523.34	($324.02)	$42,966.83	$32,616.70	($10,350.13)	$78,280.00
Operating Net Income	($6,076.38)	($0.01)	($6,076.37)	$36,086.12	($0.05)	$36,086.17	$0.00
Net Income	($6,076.38)	($0.01)	($6,076.37)	$36,086.12	($0.05)	$36,086.17	$0.00

Montego Bay Homeowners' Association, Inc.
Accounts Payable Aging Report
Period Through: 5/31/2017

Payee	Invoice	Invoice Date	Due Date	Description	Expense	Total	Current	30 Days	60 Days	90 Days
Bluescapes Pools & Spas	8718	5/31/2017	5/31/2017	Pool Equipment Repairs	9999-Contingency	$775.00	$775.00			
					8718 Total:	$775.00	$775.00	$0.00	$0.00	$0.00
					Totals:	$775.00	$775.00	$0.00	$0.00	$0.00

Montego Bay Homeowners' Association, Inc.
General Ledger Report
5/1/2017 - 5/31/2017

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							$50,866.39
5/1/2017	AP	Payment: CMH Management, LLC, Check #: 1019, Invoice #:				$721.00	$50,145.39
5/1/2017	AR	REVERSAL - [Payment]				$230.00	$49,915.39
5/1/2017	AR	Payment via lockbox on 01/30/2017 was applied to wrong account.			$300.00		$50,215.39
5/1/2017	AR	REVERSAL - [Payment via lockbox on 01/30/2017 was applied to wrong account.]				$300.00	$49,915.39
5/1/2017	AR	Payment on01/30/2017 via lockbox was credited to wrong account			$380.00		$50,295.39
5/1/2017	AR	REVERSAL - [Payment]				$380.00	$49,915.39
5/1/2017	AR	Payment for this lot made by lot 2684 in January of 2016			$380.00		$50,295.39
5/1/2017	AR	REVERSAL - [Payment for this lot made by lot 2684 in January of 2016]				$380.00	$49,915.39
5/1/2017	AR	Payment via lockbox on 01-30-2017			$380.00		$50,295.39
5/1/2017	AR	Payment posted via lockbox on 01-30-2017 to Lopez account			$380.00		$50,675.39
5/1/2017	AR	REVERSAL - [Payment posted via lockbox on 01-30-2017 to Lopez account]				$380.00	$50,295.39
5/1/2017	AR	REVERSAL - [Payment via lockbox on 01-30-2017]				$380.00	$49,915.39
5/1/2017	AR	Payment from Stewart Titlte dated 11-02-2016			$130.00		$50,045.39
5/1/2017	AR	REVERSAL - [Payment from Stewart Titlte dated 11-02-2016]				$130.00	$49,915.39
5/1/2017	AR	Payment via lockbox to this account number dated 01-30-2017			$380.00		$50,295.39
5/1/2017	AR	REVERSAL - [Payment on01/30/2017 via lockbox was credited to wrong account]				$380.00	$49,915.39
5/2/2017	AR	REVERSAL - [Payment via lockbox to this account number dated 01-30-2017]				$380.00	$49,535.39
5/2/2017	AR	Lockbox payment dated 01-30-2017 will be applied to 2684 Montego Bay			$380.00		$49,915.39
5/4/2017	AP	Payment: OUTDOORS REVOLUTIONS, API Payment - Check #: 100005, Invoice #: 1101				$3,900.00	$46,015.39
5/5/2017	AP	Payment: DON MACKAY, Check #: 1020, Invoice #:				$100.00	$45,915.39
5/8/2017	AP	Payment: OUTDOORS REVOLUTIONS, API Payment - Check #: 100006, Invoice #: 1126				$350.00	$45,565.39
5/8/2017	AP	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201704-0003				$114.29	$45,451.10
5/16/2017	AP	Payment: ENotescom Communications Inc, Check #: 1021, Invoice #:				$797.25	$44,653.85
5/16/2017	AP	Payment: DON MACKAY, Check #: 1022, Invoice #:				$205.00	$44,448.85
5/17/2017	AP	Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201704-0004				$210.85	$44,238.00
5/17/2017	AP	Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201705-0001				$337.28	$43,900.72
5/19/2017	AP	Payment: Aquatic Weed Management, API Payment - Check #: 100007, Invoice #: 13437				$155.00	$43,745.72
5/21/2017	AP	Payment: CMH Management, LLC, Check #: 1023, Invoice #:				$5.64	$43,740.08
5/21/2017	AP	Payment: Department of Health Osceola County, Check #: 1024, Invoice #:				$325.00	$43,415.08
5/22/2017	AP	Payment: TOHO Water Authority, API Payment - Check #: 300008, Invoice #: 031917-3940				$172.00	$43,243.08
5/22/2017	AP	Payment: TOHO Water Authority, API Payment - Check #: 300009, Invoice #: 041917-8530				$18.74	$43,224.34
5/22/2017	AP	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 300010, Invoice #: 042817-9250				$180.40	$43,043.94
5/22/2017	AP	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 300011, Invoice #: 042817-8530				$15.42	$43,028.52
5/25/2017	AP	Payment: LAW OFFICES OF STAGE & ASSOCIATES, P.A., API Payment - Check #: 100008, Invoice #: 02327, 02325, 02324				$1,012.00	$42,016.52
5/30/2017	AP	Payment: GO DADDY WEB, On-Line Payment, Invoice #: MB-201702-0003				$34.99	$41,981.53
5/30/2017	GL	Adjust writeoff/entered as Deposit 3/24- Barbara Stage				$883.75	$41,097.78
5/30/2017	GL	Bank Adj/ off due to all reverse and correction			$380.00		$41,477.78
5/30/2017	GL	Bank Adj/ off due to all reverse and correction			$230.00		$41,707.78
5/31/2017	AP	Payment: LAW OFFICES OF STAGE & ASSOCIATES, P.A., Check #: 1025, Invoice #:				$175.00	$41,532.78
5/31/2017	AP	Payment: DON MACKAY, Check #: 1026, Invoice #:				$375.00	$41,157.78
5/31/2017		Bank Statement Interest			$3.48		$41,161.26
Account Total					$3,323.48	$13,028.61	$41,161.26

Beginning Balance	**$50,866.39**
Net Change	**($9,705.13)**

Montego Bay Homeowners' Association, Inc.
General Ledger Report
5/1/2017 - 5/31/2017

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							$37,824.37
5/1/2017	AR	[REVERSAL] - Payment Application			$230.00		$38,054.37
5/1/2017	AR	Payment Application				$300.00	$37,754.37
5/1/2017	AR	[REVERSAL] - Payment Application			$300.00		$38,054.37
5/1/2017	AR	Payment Application				$380.00	$37,674.37
5/1/2017	AR	[REVERSAL] - Payment Application			$380.00		$38,054.37
5/1/2017	AR	Payment Application				$380.00	$37,674.37
5/1/2017	AR	[REVERSAL] - Payment Application			$380.00		$38,054.37
5/1/2017	AR	Payment Application				$380.00	$37,674.37
5/1/2017	AR	[REVERSAL] - Payment Application			$380.00		$38,054.37
5/1/2017	AR	Payment Application				$130.00	$37,924.37
5/1/2017	AR	[REVERSAL] - Payment Application			$130.00		$38,054.37
5/1/2017	AR	Payment Application				$380.00	$37,674.37
5/1/2017	AR	[REVERSAL] - Payment Application			$380.00		$38,054.37
5/2/2017	AR	[REVERSAL] - Payment Application			$380.00		$38,434.37
5/2/2017	AR	Payment Application				$380.00	$38,054.37
5/30/2017	GL	AR/ off due to all reverse and correction				$380.00	$37,674.37
Account Total					$2,560.00	$2,710.00	$37,674.37
Beginning Balance		**$37,824.37**					
Net Change		**($150.00)**					

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							($3,900.00)
5/1/2017	AP	CMH Management, LLC				$721.00	($4,621.00)
5/1/2017	AP	Payment: CMH Management, LLC, Check #: 1019, Invoice #:			$721.00		($3,900.00)
5/4/2017	AP	Payment: OUTDOORS REVOLUTIONS, API Payment - Check #: 100005, Invoice #: 1101			$3,900.00		$0.00
5/5/2017	AP	DON MACKAY				$100.00	($100.00)
5/5/2017	AP	Payment: DON MACKAY, Check #: 1020, Invoice #:			$100.00		$0.00
5/5/2017	AP	OUTDOORS REVOLUTIONS, Invoice #: 1126				$350.00	($350.00)
5/5/2017	AP	TOHO Water Authority, Invoice #: 031917-3940				$172.00	($522.00)
5/5/2017	AP	TOHO Water Authority, Invoice #: 041917-8530				$18.74	($540.74)
5/8/2017	AP	Payment: OUTDOORS REVOLUTIONS, API Payment - Check #: 100006, Invoice #: 1126			$350.00		($190.74)
5/8/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 042817-9250				$180.40	($371.14)
5/8/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 042817-8530				$15.42	($386.56)
5/8/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201704-0003				$114.29	($500.85)
5/8/2017	AP	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201704-0003			$114.29		($386.56)
5/16/2017	AP	ENotescom Communications Inc				$797.25	($1,183.81)
5/16/2017	AP	Payment: ENotescom Communications Inc, Check #: 1021, Invoice #:			$797.25		($386.56)
5/16/2017	AP	DON MACKAY				$100.00	($486.56)
5/16/2017	AP	DON MACKAY				$105.00	($591.56)

5/16/2017	AP	Payment: DON MACKAY, Check #: 1022, Invoice #:	$205.00		($386.56)
5/16/2017	AP	Aquatic Weed Management, Invoice #: 13437		$155.00	($541.56)
5/17/2017	AP	KUA Kissimmee Utility Authority, Invoice #: MB-201704-0004		$210.85	($752.41)
5/17/2017	AP	Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201704-0004	$210.85		($541.56)
5/17/2017	AP	KUA Kissimmee Utility Authority, Invoice #: MB-201705-0001		$337.28	($878.84)
5/17/2017	AP	Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201705-0001	$337.28		($541.56)
5/19/2017	AP	Payment: Aquatic Weed Management, API Payment - Check #: 100007, Invoice #: 13437	$155.00		($386.56)
5/21/2017	AP	CMH Management, LLC		$5.64	($392.20)
5/21/2017	AP	Payment: CMH Management, LLC, Check #: 1023, Invoice #:	$5.64		($386.56)
5/21/2017	AP	Department of Health Osceola County		$325.00	($711.56)
5/21/2017	AP	Payment: Department of Health Osceola County, Check #: 1024, Invoice #:	$325.00		($386.56)
5/22/2017	AP	Payment: TOHO Water Authority, API Payment - Check #: 300008, Invoice #: 031917-3940	$172.00		($214.56)
5/22/2017	AP	Payment: TOHO Water Authority, API Payment - Check #: 300009, Invoice #: 041917-8530	$18.74		($195.82)
5/22/2017	AP	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 300010, Invoice #: 042817-9250	$180.40		($15.42)
5/22/2017	AP	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 300011, Invoice #: 042817-8530	$15.42		$0.00
5/23/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A., Invoice #: 02327		$25.00	($25.00)
5/23/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A., Invoice #: 02325		$73.50	($98.50)
5/23/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A., Invoice #: 02324		$913.50	($1,012.00)
5/25/2017	AP	Payment: LAW OFFICES OF STAGE & ASSOCIATES, P.A., API Payment - Check #: 100008, Invoice #: 02327, 02325, 02324	$1,012.00		$0.00
5/30/2017	AP	GO DADDY WEB, Invoice #: MB-201702-0003		$34.99	($34.99)
5/30/2017	AP	Payment: GO DADDY WEB, On-Line Payment, Invoice #: MB-201702-0003	$34.99		$0.00
5/31/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A.		$175.00	($175.00)
5/31/2017	AP	Payment: LAW OFFICES OF STAGE & ASSOCIATES, P.A., Check #: 1025, Invoice #:	$175.00		$0.00
5/31/2017	AP	DON MACKAY		$375.00	($375.00)
5/31/2017	AP	Payment: DON MACKAY, Check #: 1026, Invoice #:	$375.00		$0.00
5/31/2017	AP	Bluescapes Pools & Spas, Invoice #: 8718		$775.00	($775.00)
Account Total			$9,204.86	$6,079.86	($775.00)
Beginning Balance		**($3,900.00)**			
Net Change		**$3,125.00**			

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							($2,795.97)
5/1/2017	AR	REVERSAL - [Payment]			$230.00		($2,565.97)
5/1/2017	AR	[REVERSAL] - Payment Application				$230.00	($2,795.97)
5/1/2017	AR	Payment Application			$300.00		($2,495.97)
5/1/2017	AR	Payment via lockbox on 01/30/2017 was applied to wrong account.				$300.00	($2,795.97)
5/1/2017	AR	REVERSAL - [Payment via lockbox on 01/30/2017 was applied to wrong account.]			$300.00		($2,495.97)
5/1/2017	AR	[REVERSAL] - Payment Application				$300.00	($2,795.97)
5/1/2017	AR	Payment Application			$380.00		($2,415.97)
5/1/2017	AR	Payment on01/30/2017 via lockbox was credited to wrong account				$380.00	($2,795.97)
5/1/2017	AR	REVERSAL - [Payment]			$380.00		($2,415.97)
5/1/2017	AR	[REVERSAL] - Payment Application				$380.00	($2,795.97)
5/1/2017	AR	Payment Application			$380.00		($2,415.97)
5/1/2017	AR	Payment for this lot made by lot 2684 in January of 2016				$380.00	($2,795.97)
5/1/2017	AR	REVERSAL - [Payment for this lot made by lot 2684 in January of 2016]			$380.00		($2,415.97)
5/1/2017	AR	[REVERSAL] - Payment Application				$380.00	($2,795.97)
5/1/2017	AR	Payment Application			$380.00		($2,415.97)
5/1/2017	AR	Payment via lockbox on 01-30-2017				$380.00	($2,795.97)
5/1/2017	AR	Payment posted via lockbox on 01-30-2017 to Lopez account				$380.00	($3,175.97)

5/1/2017	AR	REVERSAL - [Payment posted via lockbox on 01-30-2017 to Lopez account]	$380.00		($2,795.97)
5/1/2017	AR	REVERSAL - [Payment via lockbox on 01-30-2017]	$380.00		($2,415.97)
5/1/2017	AR	[REVERSAL] - Payment Application		$380.00	($2,795.97)
5/1/2017	AR	Payment Application	$130.00		($2,665.97)
5/1/2017	AR	Payment from Stewart Titlte dated 11-02-2016		$130.00	($2,795.97)
5/1/2017	AR	REVERSAL - [Payment from Stewart Titlte dated 11-02-2016]	$130.00		($2,665.97)
5/1/2017	AR	[REVERSAL] - Payment Application		$130.00	($2,795.97)
5/1/2017	AR	Payment Application	$380.00		($2,415.97)
5/1/2017	AR	Payment via lockbox to this account number dated 01-30-2017		$380.00	($2,795.97)
5/1/2017	AR	REVERSAL - [Payment on01/30/2017 via lockbox was credited to wrong account]	$380.00		($2,415.97)
5/1/2017	AR	[REVERSAL] - Payment Application		$380.00	($2,795.97)
5/2/2017	AR	REVERSAL - [Payment via lockbox to this account number dated 01-30-2017]	$380.00		($2,415.97)
5/2/2017	AR	[REVERSAL] - Payment Application		$380.00	($2,795.97)
5/2/2017	AR	Payment Application	$380.00		($2,415.97)
5/2/2017	AR	Lockbox payment dated 01-30-2017 will be applied to 2684 Montego Bay		$380.00	($2,795.97)
Account Total			$5,270.00	$5,270.00	($2,795.97)
Beginning Balance	**($2,795.97)**				
Net Change	**$0.00**				

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							($19,990.29)
Account Total					$0.00	$0.00	($19,990.29)
Beginning Balance		**($19,990.29)**					
Net Change		**$0.00**					

Client: Montego Bay Homeowners' Association, Inc. **Account Category: Retained Earnings**
Account: 3015 - Prior Yr Adjustments **Account Type: Equity**

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							$0.00
5/30/2017	GL	Adjustments			$653.75		$653.75
Account Total					$653.75	$0.00	$653.75
Beginning Balance		**$0.00**					
Net Change		**$653.75**					

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							($10.59)
5/31/2017		Bank Statement Interest				$3.48	($14.07)
Account Total					$0.00	$3.48	($14.07)
Beginning Balance		**($10.59)**					

Montego Bay Homeowners' Association, Inc.
General Ledger Report
5/1/2017 - 5/31/2017

Net Change **($3.48)**

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							($635.00)
Account Total					$0.00	$0.00	($635.00)
Beginning Balance		**($635.00)**					
Net Change		**$0.00**					

Client: Montego Bay Homeowners' Association, Inc. **Account Category: Income**
Account: 4150 - Legal Fees - Collections **Account Type: Income**

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							($93.88)
Account Total					$0.00	$0.00	($93.88)
Beginning Balance		**($93.88)**					
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							$767.50
5/23/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A., Invoice #: 02327			$25.00		$792.50
5/23/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A., Invoice #: 02325			$73.50		$866.00
5/23/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A., Invoice #: 02324			$913.50		$1,779.50
5/31/2017	GL	Recode Legal Fees from Income to Expense				$1,779.50	$0.00
Account Total					$1,012.00	$1,779.50	$0.00
Beginning Balance		**$767.50**					
Net Change		**($767.50)**					

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: 5630 - Coupons/Statements **Account Type: Expense**

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance

Montego Bay Homeowners' Association, Inc.
General Ledger Report
5/1/2017 - 5/31/2017

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							$338.71
5/8/2017	AP	BRIGHT HOUSE NET CABLE TV, Invoice #: MB-201704-0003; Camera Internet			$114.29		$453.00
Account Total					$114.29	$0.00	$453.00
Beginning Balance	**$338.71**						
Net Change	**$114.29**						

Client: Montego Bay Homeowners' Association, Inc. **Account Category: Administrative**
Account: 5740 - Legal Fees - Collections **Account Type: Expense**

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							$507.84
Account Total					$0.00	$0.00	$507.84
Beginning Balance		**$507.84**					
Net Change		**$0.00**					

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							$12,095.45
5/31/2017	AP	LAW OFFICES OF STAGE & ASSOCIATES, P.A.; Estoppel 4821 JL			$175.00		$12,270.45
5/31/2017	GL	Recode Legal Fees from Income to Expense			$1,779.50		$14,049.95
Account Total					$1,954.50	$0.00	$14,049.95
Beginning Balance		**$12,095.45**					
Net Change		**$1,954.50**					

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							$2,884.00
5/1/2017	AP	CMH Management, LLC			$721.00		$3,605.00
Account Total					$721.00	$0.00	$3,605.00
Beginning Balance		**$2,884.00**					
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
5/1/2017 - 5/31/2017

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							$250.00
Account Total					$0.00	$0.00	$250.00
Beginning Balance		**$250.00**					
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							$50.32
5/30/2017	AP	GO DADDY WEB, Invoice #: MB-201702-0003; FEB Website			$34.99		$85.31
Account Total					$34.99	$0.00	$85.31
Beginning Balance		**$50.32**					
Net Change		**$34.99**					

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							$7,800.00
5/5/2017	AP	OUTDOORS REVOLUTIONS, Invoice #: 1126			$350.00		$8,150.00
Account Total					$350.00	$0.00	$8,150.00
Beginning Balance		**$7,800.00**					
Net Change		**$350.00**					

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**

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: 6960 - Pool Permit **Account Type: Expense**

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							$0.00
5/21/2017	AP	Department of Health Osceola County			$325.00		$325.00
Account Total					$325.00	$0.00	$325.00
Beginning Balance		**$0.00**					
Net Change		**$325.00**					

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							$340.53
Account Total					$0.00	$0.00	$340.53
Beginning Balance		**$340.53**					
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							$1,521.41
5/8/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 042817-9250			$180.40		$1,701.81

5/8/2017	AP	KUA Kissimmee Utility Authority, Invoice #: 042817-8530	$15.42		$1,717.23
5/17/2017	AP	KUA Kissimmee Utility Authority, Invoice #: MB-201704-0004; Utilties	$210.85		$1,928.08
5/17/2017	AP	KUA Kissimmee Utility Authority, Invoice #: MB-201705-0001; Utilties	$337.28		$2,265.36
Account Total			$743.95	$0.00	$2,265.36
Beginning Balance	**$1,521.41**				
Net Change	**$743.95**				

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							$344.42
Account Total					$0.00	$0.00	$344.42
Beginning Balance		**$344.42**					
Net Change		**$0.00**					

Client: Montego Bay Homeowners' Association, Inc. **Account Category: Utilities**
Account: 7120 - TOHO Water 8530 **Account Type: Expense**

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							$84.82
5/5/2017	AP	TOHO Water Authority, Invoice #: 041917-8530			$18.74		$103.56
Account Total					$18.74	$0.00	$103.56
Beginning Balance		**$84.82**					
Net Change		**$18.74**					

Client: Montego Bay Homeowners' Association, Inc. **Account Category: Utilities**
Account: 7125 - TOHO Water 3940 **Account Type: Expense**

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							$346.55
5/5/2017	AP	TOHO Water Authority, Invoice #: 031917-3940			$172.00		$518.55
Account Total					$172.00	$0.00	$518.55
Beginning Balance		**$346.55**					
Net Change		**$172.00**					

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							$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: Contingency**
Account: 9999 - Contingency **Account Type: Expense**

Posting Date	Source	Description	Long Desc.	Cost Center	Debit	Credit	Balance
Beginning Balance							$2,737.03
5/5/2017	AP	DON MACKAY; Common area maintenance and removal of broken equipment and hazards			$100.00		$2,837.03
5/16/2017	AP	ENotescom Communications Inc; DVR Repair Per Board 5-12-2017			$797.25		$3,634.28
5/16/2017	AP	DON MACKAY; Repairs to common area			$100.00		$3,734.28
5/16/2017	AP	DON MACKAY; Electrical repairs to front entrance, irrigation and lighting			$105.00		$3,839.28
5/16/2017	AP	Aquatic Weed Management, Invoice #: 13437			$155.00		$3,994.28

Montego Bay Homeowners' Association, Inc.
General Ledger Report
5/1/2017 - 5/31/2017

5/21/2017	AP	CMH Management, LLC; Postage - Pool Keys	$5.64		$3,999.92
5/31/2017	AP	DON MACKAY; Lighting Repairs - pool and parking lot	$375.00		$4,374.92
5/31/2017	AP	Bluescapes Pools & Spas, Invoice #: 8718; Pool Equipment Repairs	$775.00		$5,149.92
Account Total			$2,412.89	$0.00	$5,149.92
Beginning Balance	**$2,737.03**				
Net Change	**$2,412.89**				

Montego Bay HOA
Reconciliation Report

Alliance Association Bank - Operating Account - Alliance Assn Bank-1030
Statement Date: 5/31/2017

Statement Balance:	$42,062.08
GL Balance:	$41,161.26
Last Statement Balance:	$43,745.36
Outstanding Checks:	$900.82
Outstanding Deposits:	$0.00
Calculated Balance:	$42,062.08
GL vs. Balance Difference:	$0.00

Cleared

Checks	Description	Date	Check #	Amount
	REVERSAL - [Lockbox Payment]	4/8/2017		-$380.00
	REVERSAL - [Payment]	5/1/2017		-$230.00
	REVERSAL - [Payment via lockbox on 01/30/2017 was applied to wrong account.]	5/1/2017		-$300.00
	REVERSAL - [Payment]	5/1/2017		-$380.00
	REVERSAL - [Payment for this lot made by lot 2684 in January of 2016]	5/1/2017		-$380.00
	REVERSAL - [Payment posted via lockbox on 01-30-2017 to Lopez account]	5/1/2017		-$380.00
	REVERSAL - [Payment via lockbox on 01-30-2017]	5/1/2017		-$380.00
	REVERSAL - [Payment from Stewart Titlte dated 11-02-2016]	5/1/2017		-$130.00
	REVERSAL - [Payment on01/30/2017 via lockbox was credited to wrong account]	5/1/2017		-$380.00
	Payment: CMH Management, LLC, Check #: 1019, Invoice #:	5/1/2017	1019	-$721.00
	REVERSAL - [Payment via lockbox to this account number dated 01-30-2017]	5/2/2017		-$380.00
	Payment: OUTDOORS REVOLUTIONS, API Payment - Check #: 100005, Invoice #: 1101	5/4/2017	100005	-$3,900.00
	Payment: DON MACKAY, Check #: 1020, Invoice #:	5/5/2017	1020	-$100.00
	Payment: OUTDOORS REVOLUTIONS, API Payment - Check #: 100006, Invoice #: 1126	5/8/2017	100006	-$350.00
	Payment: BRIGHT HOUSE NET CABLE TV, On-Line Payment, Invoice #: MB-201704-0003	5/8/2017	On-Line	-$114.29
	Payment: ENotescom Communications Inc, Check #: 1021, Invoice #:	5/16/2017	1021	-$797.25
	Payment: DON MACKAY, Check #: 1022, Invoice #:	5/16/2017	1022	-$205.00
	Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201704-0004	5/17/2017	On-Line	-$210.85
	Payment: KUA Kissimmee Utility Authority, On-Line Payment, Invoice #: MB-201705-0001	5/17/2017	On-Line	-$337.28
	Payment: CMH Management, LLC, Check #: 1023, Invoice #:	5/21/2017	1023	-$5.64
	Payment: Department of Health Osceola County, Check #: 1024, Invoice #:	5/21/2017	1024	-$325.00
	Payment: TOHO Water Authority, API Payment - Check #: 300008, Invoice #: 031917-3940	5/22/2017	300008	-$172.00
	Payment: TOHO Water Authority, API Payment - Check #: 300009, Invoice #: 041917-8530	5/22/2017	300009	-$18.74
	Payment: LAW OFFICES OF STAGE & ASSOCIATES, P.A., API Payment - Check #: 100008, Invoice #: 02327, 02325, 02324	5/25/2017	100008	-$1,012.00
	Adjust writeoff/entered as Deposit 3/24- Barbara Stage	5/30/2017		-$883.75
	Payment: GO DADDY WEB, On-Line Payment, Invoice #: MB-201702-0003	5/30/2017	On-Line	-$34.99
			Total Cleared Checks:	**$12,507.79**

Deposits	Description	Date	Amount
	Payment disbusement from attorney Barbara Stage made on 12/17/2017 to bring to zero balance	3/24/2017	$883.75
	Payment - Dispursement from Stage & Associates - paid through 12/31/2017	4/23/2017	$6,617.28
	Payment via lockbox on 01/30/2017 was applied to wrong account.	5/1/2017	$300.00
	Payment on01/30/2017 via lockbox was credited to wrong account	5/1/2017	$380.00

Montego Bay HOA
Reconciliation Report

Alliance Association Bank - Operating Account - Alliance Assn Bank-1030
Statement Date: 5/31/2017

Statement Balance:	$42,062.08
GL Balance:	$41,161.26
Last Statement Balance:	$43,745.36
Outstanding Checks:	$900.82
Outstanding Deposits:	$0.00
Calculated Balance:	$42,062.08
GL vs. Balance Difference:	$0.00

Payment for this lot made by lot 2684 in January of 2016	5/1/2017	$380.00
Payment via lockbox on 01-30-2017	5/1/2017	$380.00
Payment posted via lockbox on 01-30-2017 to Lopez account	5/1/2017	$380.00
Payment from Stewart Titlte dated 11-02-2016	5/1/2017	$130.00
Payment via lockbox to this account number dated 01-30-2017	5/1/2017	$380.00
Lockbox payment dated 01-30-2017 will be applied to 2684 Montego Bay	5/2/2017	$380.00
Bank Adj/ off due to all reverse and correction	5/30/2017	$380.00
Bank Adj/ off due to all reverse and correction	5/30/2017	$230.00
4100 - Interest - Operating	5/31/2017	$3.48
	Total Cleared Deposits:	**$10,824.51**

Outstanding

Checks	Description	Date	Check #	Amount
	Payment: Aquatic Weed Management, API Payment - Check #: 100007, Invoice #: 13437	5/19/2017	100007	-$155.00
	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 300010, Invoice #: 042817-9250	5/22/2017	300010	-$180.40
	Payment: KUA Kissimmee Utility Authority, API Payment - Check #: 300011, Invoice #: 042817-8530	5/22/2017	300011	-$15.42
	Payment: LAW OFFICES OF STAGE & ASSOCIATES, P.A., Check #: 1025, Invoice #:	5/31/2017	1025	-$175.00
	Payment: DON MACKAY, Check #: 1026, Invoice #:	5/31/2017	1026	-$375.00
			Total Outstanding Checks:	**$900.82**

Deposits	Description	Date	Amount
		Total Outstanding Deposits:	**$0.00**

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.
RESERVE
PO BOX 570950
ORLANDO FL 32857-0950

Last statement: April 30, 2017
This statement: May 31, 2017
Total days in statement period: 31

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.