

## Balance Sheet

Properties: Marshes at Lanceford Owners Association, Inc. - xxx Yulee, FL 32097

As of: 11/30/2025

Accounting Basis: Cash

GL Account Map: Marshes at Lanceford

Level of Detail: Detail View

Include Zero Balance GL Accounts: No

Account Name	Balance
<b>ASSETS</b>	
<b>Cash</b>	
Operating Cash Bank Account	19,890.35 ✓
First Port Reserves CD \$50k3.7%12/24/25, \$7.5k3.47%4/1/26	61,078.43 ✓
Surplus Money Market Bank Account	10,011.19 ✓
<b>Total Cash</b>	<u>90,979.97</u>
<b>TOTAL ASSETS</b>	<u>90,979.97</u>
<b>LIABILITIES &amp; CAPITAL</b>	
<b>Liabilities</b>	
Prepaid Assessment	1.00 ✓
<b>Total Liabilities</b>	<u>1.00</u>
<b>Capital</b>	
Operating Fund Balance	9,080.12 ✓
Reserves-General/Pooled	61,078.43 ✓
Calculated Retained Earnings	6,118.38 ✓
Calculated Prior Years Retained Earnings	14,702.04 ✓
<b>Total Capital</b>	<u>90,978.97</u>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<u>90,979.97</u>

## Annual Budget - Comparative

Properties: Marshes at Lanceford Owners Association, Inc. - xxx Yulee, FL 32097

As of: Nov 2025

Additional Account Types: None

Accounting Basis: Cash

GL Account Map: Marshes at Lanceford

Level of Detail: Detail View

Account Name	MTD Actual	MTD Budget	MTD \$ Var.	YTD Actual	YTD Budget	YTD \$ Var.	Annual Budget
<b>Income</b>							
Annual Association Income	0.00	0.00	0.00	44,888.00	44,878.45	9.55	44,878.45
MM Interest Earned	1.23	8.33	-7.10	11.19	91.67	-80.48	100.00
Late Fee Income	0.00	0.00	0.00	50.00	0.00	50.00	0.00
CD Income	0.00	0.00	0.00	1,759.06	0.00	1,759.06	0.00
<b>Total Operating Income</b>	<b>1.23</b>	<b>8.33</b>	<b>-7.10</b>	<b>46,708.27</b>	<b>44,970.12</b>	<b>1,738.15</b>	<b>44,978.45</b>
<b>Expense</b>							
<b>General &amp; Administrative Fees</b>							
Accounting/Tax Preparation	0.00	0.00	0.00	350.00	360.00	10.00	360.00
Corporate Filing Expense	0.00	0.00	0.00	61.25	64.98	3.73	64.98
Insurance	0.00	0.00	0.00	1,859.41	2,309.44	450.03	2,309.44
Legal/Attorney Fees	1,032.50	83.33	-949.17	1,947.00	916.67	-1,030.33	1,000.00
Management Fee	460.00	505.76	45.76	5,151.52	5,563.41	411.89	6,069.17
Office Supplies/Postage	117.70	54.31	-63.39	1,759.65	597.41	-1,162.24	651.71
Website Hosting	0.00	0.00	0.00	496.80	496.00	-0.80	496.00
Taxes	0.00	0.00	0.00	43.00	0.00	-43.00	0.00
<b>Total General &amp; Administrative Fees</b>	<b>1,610.20</b>	<b>643.40</b>	<b>-966.80</b>	<b>11,668.63</b>	<b>10,307.91</b>	<b>-1,360.72</b>	<b>10,951.30</b>
<b>Grounds Maintenance</b>							
Lake Maintenance Contract	132.30	121.55	-10.75	1,455.30	1,337.11	-118.19	1,458.66
Landscape Enhancement	85.58	16.86	-68.92	85.58	183.34	97.76	200.00
Repairs & Maintenance Gen	0.00	125.00	125.00	0.00	1,375.00	1,375.00	1,500.00
Landscape Contract	1,020.00	1,250.00	230.00	12,282.50	13,750.00	1,467.50	15,000.00
Dock Rebuild Project	0.00	41.66	41.66	115.27	458.34	343.07	500.00
<b>Total Grounds Maintenance</b>	<b>1,237.88</b>	<b>1,554.87</b>	<b>316.99</b>	<b>13,938.65</b>	<b>17,103.79</b>	<b>3,165.14</b>	<b>18,658.66</b>
<b>Utilities</b>							
Electric	110.54	137.50	26.96	1,267.63	1,512.50	244.87	1,650.00
Electric (Street Lights)	318.18	344.85	26.67	3,492.74	3,793.35	300.61	4,138.19
Lift Station	46.38	44.91	-1.47	478.28	494.04	15.76	538.95
<b>Total Utilities</b>	<b>475.10</b>	<b>527.26</b>	<b>52.16</b>	<b>5,238.65</b>	<b>5,799.89</b>	<b>561.24</b>	<b>6,327.14</b>
<b>Contingency</b>							
Miscellaneous Expense	118.45	124.28	5.83	440.94	1,367.09	926.15	1,491.37
Supplies: Social Committee	0.00	4.16	4.16	43.94	45.84	1.90	50.00
<b>Total Contingency</b>	<b>118.45</b>	<b>128.44</b>	<b>9.99</b>	<b>484.88</b>	<b>1,412.93</b>	<b>928.05</b>	<b>1,541.37</b>
<b>Reserves</b>							
Reserve Transfer-General	0.00	625.00	625.00	7,500.00	6,875.00	-625.00	7,500.00

## Annual Budget - Comparative

Account Name	MTD Actual	MTD Budget	MTD \$ Var.	YTD Actual	YTD Budget	YTD \$ Var.	Annual Budget
Transfer To(From) Reserves	0.00	0.00	0.00	1,759.08	0.00	-1,759.08	0.00
<b>Total Reserves</b>	<u>0.00</u>	<u>625.00</u>	<u>625.00</u>	<u>9,259.08</u>	<u>6,875.00</u>	<u>-2,384.08</u>	<u>7,500.00</u>
<b>Total Operating Expense</b>	<u>3,441.63</u>	<u>3,478.97</u>	<u>37.34</u>	<u>40,589.89</u>	<u>41,499.52</u>	<u>909.63</u>	<u>44,978.47</u>
Total Operating Income	1.23	8.33	-7.10	46,708.27	44,970.12	1,738.15	44,978.45
Total Operating Expense	<u>3,441.63</u>	<u>3,478.97</u>	<u>37.34</u>	<u>40,589.89</u>	<u>41,499.52</u>	<u>909.63</u>	<u>44,978.47</u>
<b>NOI - Net Operating Income</b>	<u>-3,440.40</u> ✓	<u>-3,470.64</u>	<u>30.24</u>	<u>6,118.38</u> ✓	<u>3,470.60</u>	<u>2,647.78</u>	<u>-0.02</u>
Total Income	1.23	8.33	-7.10	46,708.27	44,970.12	1,738.15	44,978.45
Total Expense	<u>3,441.63</u>	<u>3,478.97</u>	<u>37.34</u>	<u>40,589.89</u>	<u>41,499.52</u>	<u>909.63</u>	<u>44,978.47</u>
<b>Net Income</b>	<u>-3,440.40</u> ✓	<u>-3,470.64</u>	<u>30.24</u>	<u>6,118.38</u> ✓	<u>3,470.60</u>	<u>2,647.78</u>	<u>-0.02</u>

## Cash Flow - 12 Month

GCAM of Amelia, Inc.

Properties: Marshes at Lanceford Owners Association, Inc. - xxx Yulee, FL 32097

Period Range: Jan 2025 to Nov 2025

Accounting Basis: Cash

GL Account Map: Marshes at Lanceford

Level of Detail: Detail View

Include Zero Balance GL Accounts: No

Account Name	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Total
<b>Operating Income &amp; Expense</b>												
<b>Income</b>												
Annual Association Income	28,232.00	4,332.00	7,240.00	3,274.00	0.00	724.00	0.00	1,066.00	0.00	0.00	0.00	44,888.00
MM Interest Earned	0.00	0.00	0.57	1.32	1.32	1.36	1.36	1.27	1.40	1.36	1.23	11.19
Late Fee Income	0.00	0.00	0.00	0.00	0.00	25.00	0.00	25.00	0.00	0.00	0.00	50.00
CD Income	0.00	0.00	627.37	0.00	0.00	489.12	0.00	0.00	493.68	148.91	0.00	1,759.08
<b>Total Operating Income</b>	<b>28,232.00</b>	<b>4,332.00</b>	<b>7,867.94</b>	<b>3,275.32</b>	<b>1.32</b>	<b>1,239.48</b>	<b>1.36</b>	<b>1,112.27</b>	<b>495.08</b>	<b>150.27</b>	<b>1.23</b>	<b>46,708.27</b>
<b>Expense</b>												
<b>General &amp; Administrative Fees</b>												
Accounting/Tax Preparation	0.00	0.00	350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.00
Corporate Filing Expense	61.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61.25
Insurance	0.00	1,859.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,859.41
Legal/Attorney Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	442.50	0.00	472.00	1,032.50	1,947.00
Management Fee	505.76	505.76	460.00	460.00	460.00	460.00	460.00	460.00	460.00	460.00	460.00	5,151.52
Office Supplies/Postage	14.00	62.68	267.22	65.69	173.21	17.50	24.37	74.23	20.34	922.71	117.70	1,759.65
Website Hosting	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496.80	0.00	0.00	496.80
Taxes	0.00	0.00	43.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.00
<b>Total General &amp; Administrative Fees</b>	<b>581.01</b>	<b>2,427.85</b>	<b>1,120.22</b>	<b>525.69</b>	<b>633.21</b>	<b>477.50</b>	<b>484.37</b>	<b>976.73</b>	<b>977.14</b>	<b>1,854.71</b>	<b>1,610.20</b>	<b>11,688.63</b>
<b>Grounds Maintenance</b>												
Lake Maintenance Contract	0.00	264.60	132.30	132.30	0.00	264.60	132.30	132.30	132.30	132.30	132.30	1,455.30

## Cash Flow - 12 Month

Account Name	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Total
Landscape Enhancement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85.58	85.58
Landscape Contract	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,682.50	1,020.00	1,020.00	1,020.00	1,020.00	1,020.00	12,282.50
Dock Rebuild Project	0.00	0.00	0.00	0.00	115.27	0.00	0.00	0.00	0.00	0.00	0.00	115.27
<b>Total Grounds Maintenance</b>	<b>1,100.00</b>	<b>1,364.60</b>	<b>1,232.30</b>	<b>1,232.30</b>	<b>1,215.27</b>	<b>1,947.10</b>	<b>1,152.30</b>	<b>1,152.30</b>	<b>1,152.30</b>	<b>1,152.30</b>	<b>1,237.88</b>	<b>13,938.65</b>
<b>Utilities</b>												
Electric	107.82	122.26	116.14	111.22	118.32	115.44	117.46	116.02	113.68	118.73	110.54	1,267.63
Electric (Street Lights)	312.24	316.88	318.18	318.18	318.18	318.18	318.18	318.18	318.18	318.18	318.18	3,492.74
Lift Station	39.09	44.32	41.17	38.58	41.42	44.58	45.81	47.60	44.17	45.16	46.38	478.28
<b>Total Utilities</b>	<b>459.15</b>	<b>483.46</b>	<b>475.49</b>	<b>467.98</b>	<b>477.92</b>	<b>478.20</b>	<b>481.45</b>	<b>481.80</b>	<b>476.03</b>	<b>482.07</b>	<b>475.10</b>	<b>5,238.65</b>
<b>Contingency</b>												
Miscellaneous Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	322.49	118.45	440.94
Supplies: Social Committee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.94	0.00	43.94
<b>Total Contingency</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>366.43</b>	<b>118.45</b>	<b>484.88</b>
<b>Reserves</b>												
Reserve Transfer-General	0.00	0.00	0.00	7,500.00	625.00	-625.00	0.00	0.00	0.00	0.00	0.00	7,500.00
Transfer To(From) Reserves	0.00	0.00	0.00	0.00	0.00	1,116.49	0.00	0.00	0.00	642.59	0.00	1,759.08
<b>Total Reserves</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7,500.00</b>	<b>625.00</b>	<b>491.49</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>642.59</b>	<b>0.00</b>	<b>9,259.08</b>
<b>Total Operating Expense</b>	<b>2,140.16</b>	<b>4,275.91</b>	<b>2,828.01</b>	<b>9,725.97</b>	<b>2,951.40</b>	<b>3,394.29</b>	<b>2,118.12</b>	<b>2,610.83</b>	<b>2,605.47</b>	<b>4,498.10</b>	<b>3,441.63</b>	<b>40,589.89</b>
<b>NOI - Net Operating Income</b>	<b>26,091.84</b>	<b>56.09</b>	<b>5,039.93</b>	<b>-6,450.65</b>	<b>-2,950.08</b>	<b>-2,154.81</b>	<b>-2,116.76</b>	<b>-1,498.56</b>	<b>-2,110.39</b>	<b>-4,347.83</b>	<b>-3,440.40</b>	<b>6,118.38</b>
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Total Income	28,232.00	4,332.00	7,867.94	3,275.32	1.32	1,239.48	1.36	1,112.27	495.08	150.27	1.23	46,708.27
Total Expense	2,140.16	4,275.91	2,828.01	9,725.97	2,951.40	3,394.29	2,118.12	2,610.83	2,605.47	4,498.10	3,441.63	40,589.89
<b>Net Income</b>	<b>26,091.84</b>	<b>56.09</b>	<b>5,039.93</b>	<b>-6,450.65</b>	<b>-2,950.08</b>	<b>-2,154.81</b>	<b>-2,116.76</b>	<b>-1,498.56</b>	<b>-2,110.39</b>	<b>-4,347.83</b>	<b>-3,440.40</b>	<b>6,118.38</b>
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Cash Flow</b>	<b>26,091.84</b>	<b>56.09</b>	<b>5,039.93</b>	<b>-6,450.65</b>	<b>-2,950.08</b>	<b>-2,154.81</b>	<b>-2,116.76</b>	<b>-1,498.56</b>	<b>-2,110.39</b>	<b>-4,347.83</b>	<b>-3,440.40</b>	<b>6,118.38</b>

## Cash Flow - 12 Month

Account Name	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Total
Beginning Cash	29,212.16	49,874.00	49,930.09	44,342.08	37,890.11	35,563.71	33,410.91	31,292.79	29,792.96	27,187.49	23,331.98	29,212.16
Beginning Cash + Cash Flow	55,304.00	49,930.09	54,970.02	37,891.43	34,940.03	33,408.90	31,294.15	29,794.23	27,682.57	22,839.66	19,891.58	35,330.54
Actual Ending Cash	49,874.00	49,930.09	44,342.08	37,890.11	35,563.71	33,410.91	31,292.79	29,792.96	27,187.49	23,331.98	19,890.35	19,890.35

## Reconciliation Report

## First Federal Bank of Florida

Account Name		
Account Number		Marshes at Lanceford
Ending Statement Date		*****
		11/30/2025

## Summary

Bank Statement Starting Balance on 10/31/2025		23,331.98
Cleared Deposits and other Increases		0.00
Cleared Checks and other Decreases		3,237.60
Cleared ACH Batches and Reversals		0.00
Cleared Balance		20,094.38

## Unreconciled Transactions

Unreconciled Deposits and other Increases (0 Items)

<b>Total</b>		<b>0.00</b>
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Unreconciled Checks and other Decreases (2 Items)

Check #2654 - Leslie Boette	11/10/2025	118.45
Check #2655 - Leslie Boette	11/13/2025	85.56
<b>Total</b>		<b>204.03</b>

Unreconciled ACH Batches and Reversals (0 Items)

<b>Total</b>		<b>0.00</b>
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Unreconciled Payments from ACH Batches Generated after Reconciliation Period (0 Items)

<b>Total</b>		<b>0.00</b>
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Unreconciled Checks Voided after Reconciliation Period (0 Items)

<b>Total</b>		<b>0.00</b>
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Unreconciled Receipts Deposited after Reconciliation Period (0 Items)

<b>Total</b>		<b>0.00</b>
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Receipts Reversed after Reconciliation Which Have Not Been Deposited (0 Items)

<b>Total</b>		<b>0.00</b>
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Pending Online Receipts Which Have Not Been Deposited (0 Items)

<b>Total</b>		<b>0.00</b>
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## Cleared Transactions

Cleared Deposits and other Increases (0 Items)

<b>Total</b>		<b>0.00</b>
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Cleared Checks and other Decreases (9 Items)

Check #11012025 - FPL	11/01/2025	318.18
Check #11012025 - FPL	11/01/2025	82.84

Check #11012025 - FPL	11/01/2025	46.38
Check #11012025 - FPL	11/01/2025	27.70
Check #2651 - Solitude Lake Management	11/03/2025	132.30
Check #11032025 - GCAM of Amelia, Inc.	11/03/2025	460.00
Check #2652 - Victory Lawn & Landscape	11/06/2025	1,020.00
Check #2653 - McCabe Law Group P.A.	11/10/2025	1,032.50
Check #11122025 - GCAM of Amelia, Inc.	11/12/2025	117.70
<b>Total</b>		<b>3,237.60</b>

Cleared ACH Batches and Reversals (0 Items)

<b>Total</b>		<b>0.00</b>
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**Cash Accounts**

1000: Operating	19,890.35	✓
Less Unreconciled Deposits	0.00	
Less Unreconciled Receipts Deposited after Reconciliation Period	0.00	
Less Receipts Reversed after Reconciliation Which Have Not Been Deposited	0.00	
Less Pending Online Receipts Which Have Not Been Deposited	0.00	
Plus Unreconciled Checks	204.03	
Plus Unreconciled ACH Batches and Reversals	0.00	
Plus Unreconciled Payments from ACH Batches Generated after Reconciliation Period	0.00	
Plus Unreconciled Checks Voided after Reconciliation Period	0.00	
<b>Adjusted Cash Balance</b>	<b>20,094.38</b>	
Bank Statement Balance on 11/30/2025	20,094.38	
	In Balance	



# FIRST FEDERAL BANK

P. O Box 2029  
Lake City, FL 32056

MARSHES AT LANCEFORD  
OWNERS ASSOCIATION INC  
OPERATING ACCOUNT  
1880 S 14TH ST STE 103  
FERNANDINA BEACH FL 32034-3290





## Statement Ending 11/28/2025

MARSHES AT LANCEFORD

Page 1 of 4

Customer Number: XXXXXX0806

### Managing Your Accounts

	Branch	
	Customer Care	1-877-499-0572
	Mailing Address	P.O. Box 2029 Lake City, FL 32056
	Website	www.ffbf.com

### Summary of Accounts

Account Type	Account Number	Ending Balance
ENHANCED BUSINESS CHECKING	XXXXXX0806	\$20,094.38

### ENHANCED BUSINESS CHECKING - XXXXXX0806

#### Account Summary

Date	Description	Amount
11/01/2025	Beginning Balance	\$23,331.98
	0 Credit(s) This Period	\$0.00
	9 Debit(s) This Period	\$3,237.60
11/28/2025	Ending Balance	\$20,094.38

#### Other Debits

Date	Description	Amount
11/03/2025	MONTHLY MANAGEMENT FEE	\$460.00
11/04/2025	FPL DIRECT DEBIT ELEC PYMT 8893852205 WEBI	\$27.70
11/04/2025	FPL DIRECT DEBIT ELEC PYMT 8198529102 WEBI	\$46.38
11/04/2025	FPL DIRECT DEBIT ELEC PYMT 7762164445 WEBI	\$82.84
11/04/2025	FPL DIRECT DEBIT ELEC PYMT 3960327454 WEBI	\$318.18
11/12/2025	OFFICE SUPPLIES & POSTAGE	\$117.70

#### Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
2651	11/13/2025	\$132.30	2652	11/13/2025	\$1,020.00	2653	11/19/2025	\$1,032.50

\* Indicates skipped check number

#### Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/03/2025	\$22,871.98	11/12/2025	\$22,279.18	11/19/2025	\$20,094.38
11/04/2025	\$22,396.88	11/13/2025	\$21,126.88		

#### Overdraft and Returned 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



Marshes at Lanceford Owners Association Inc		First Federal Bank of Florida	3551
Attn: OSCAR of America, Inc			11/13/2025
100 S 1st Street, Suite 101			
Fort Lauderdale, FL 33304			
9527102			
TO ORDER	ALUFINE LAKE MANAGEMENT	\$ 1430	
FOR DEPOSIT ONLY	ONE THOUSAND FORTY TWO AND 10/100 DOLLARS		
Balfour Lake Management			
1200 Southeast Lake Dr #111			
Lake Park, FL 32909			
MEMO			
PDC 265129			
PDC 265129 4263481488C 031010806P			

2651 \$132.30 11/13/2025

Marshes at Lanceford Owners Association Inc		First Federal Bank of Florida	2652
Attn: OSCAR of America, Inc			11/13/2025
100 S 1st Street, Suite 101			
Fort Lauderdale, FL 33304			
9527102			
TO ORDER	VIOLATION LAKE & LAKEBOAT	\$ 1,020.00	
FOR DEPOSIT ONLY	ONE THOUSAND TWENTY AND 00/100 DOLLARS		
VIOLATION LAKE & LAKEBOAT			
1200 Southeast Lake Dr #111			
Lake Park, FL 32909			
MEMO			
PDC 265129			
PDC 265129 4263481488C 031010806P			

2652 \$1,020.00 11/13/2025

Marshes at Lanceford Owners Association Inc		First Federal Bank of Florida	2653
Attn: OSCAR of America, Inc			11/19/2025
100 S 1st Street, Suite 101			
Fort Lauderdale, FL 33304			
9527102			
TO ORDER	MOBILE LAKE BOAT P.A.	\$ 1,032.50	
FOR DEPOSIT ONLY	ONE THOUSAND THIRTY TWO AND 50/100 DOLLARS		
Mobile Lake Boat P.A.			
1200 Southeast Lake Dr #111			
Lake Park, FL 32909			
MEMO			
PDC 265129			
PDC 265129 4263481488C 031010806P			

2653 \$1,032.50 11/19/2025

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**FDIC** FDIC-insured - Backed by the full faith and credit of the U.S. Government

## Home

## Alerts

### Stay Alert

Know about changes to your finances and online security. Choose when and what alerts you get by email or text message.

ENROLL

€ ① = 61,078.43 ✓

## Accounts

 Edit Accounts  Print

### 9 Months CDs

XXXX8217

Current balance

\$53,429.52 ①

Date	Description	Amount
Sep 24, 2025	Accr Earning Payment Added to Acct	493.68
Jun 24, 2025	Accr Earning Payment Added to Acct	489.12
Mar 24, 2025	Accr Earning Payment Added to Acct	627.37
Dec 24, 2024	Accr Earning Payment Added to Acct	626.67
Sep 24, 2024	Accr Earning Payment Added to Acct	625.81
Jun 28, 2024	Opening Deposit	50,566.87


### 6 Month CDs

XXXX8584

Current balance

\$7,648.91 ①

Date	Description	Amount
Oct 01, 2025	Accr Earning Payment Added to Acct	148.91
Apr 01, 2025	Opening Deposit	7,500.00

Member FDIC. Equal Housing Lender 

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## Reconciliation Report

## First Federal

Account Name	Marshes Surplus Money Market
Account Number	*****
Ending Statement Date	11/30/2025

## Summary

Bank Statement Starting Balance on 10/31/2025	10,009.96
Cleared Deposits and other Increases	1.23
Cleared Checks and other Decreases	0.00
Cleared ACH Batches and Reversals	0.00
Cleared Balance	10,011.19

## Unreconciled Transactions

Unreconciled Deposits and other Increases (0 Items)

<b>Total</b>	<b>0.00</b>
--------------	-------------

Unreconciled Checks and other Decreases (0 Items)

<b>Total</b>	<b>0.00</b>
--------------	-------------

Unreconciled ACH Batches and Reversals (0 Items)

<b>Total</b>	<b>0.00</b>
--------------	-------------

Unreconciled Payments from ACH Batches Generated after Reconciliation Period (0 Items)

<b>Total</b>	<b>0.00</b>
--------------	-------------

Unreconciled Checks Voided after Reconciliation Period (0 Items)

<b>Total</b>	<b>0.00</b>
--------------	-------------

Unreconciled Receipts Deposited after Reconciliation Period (0 Items)

<b>Total</b>	<b>0.00</b>
--------------	-------------

Receipts Reversed after Reconciliation Which Have Not Been Deposited (0 Items)

<b>Total</b>	<b>0.00</b>
--------------	-------------

Pending Online Receipts Which Have Not Been Deposited (0 Items)

<b>Total</b>	<b>0.00</b>
--------------	-------------

## Cleared Transactions

Cleared Deposits and other Increases (1 Item)

Journal Entry - Interest Earned	11/28/2025	1.23
<b>Total</b>		<b>1.23</b>

Cleared Checks and other Decreases (0 Items)

<b>Total</b>	<b>0.00</b>
--------------	-------------

Cleared ACH Batches and Reversals (0 Items)

<b>Total</b>	<b>0.00</b>
<b>Cash Accounts</b>	
1031.1; Marshes Surplus Money Market	10,011.19 ✓
Less Unreconciled Deposits	0.00
Less Unreconciled Receipts Deposited after Reconciliation Period	0.00
Less Receipts Reversed after Reconciliation Which Have Not Been Deposited	0.00
Less Pending Online Receipts Which Have Not Been Deposited	0.00
Plus Unreconciled Checks	0.00
Plus Unreconciled ACH Batches and Reversals	0.00
Plus Unreconciled Payments from ACH Batches Generated after Reconciliation Period	0.00
Plus Unreconciled Checks Voided after Reconciliation Period	0.00
<b>Adjusted Cash Balance</b>	<b>10,011.19</b>
Bank Statement Balance on 11/30/2025	10,011.19
	In Balance



FIRST FEDERAL BANK

P.O. Box 2029  
Lake City, FL 32056

# Account Statement

Page 1 of 1  
Statement Period:  
11-01-25 thru 11-28-25

MARSHES SURPLUS EARNINGS  
MARSHES AT LANCEFORD 0  
JOANNE C MCCORMICK  
1880 S 14TH STREET STE 103  
FERNANDINA BEACH FL 32034

## Account XXXXXX5803 ELITE CMA - HOA

Beginning balance on 10-31-25		\$10,009.96
Credits and deposits		
Debits and withdrawals	+	1.23
	-	0.00
Ending balance on 11-28-2025		\$10,011.19

## Interest Information

Interest Earned:	1.23	Days in Period:	28
Interest Paid This Period:	1.23	Annual Percentage Yield Earned:	0.1600%
Interest Paid 2025:	11.19		

## Your Account Activity

Date	Description	Credits	Debits	Balance
11-28-25	Interest	1.23		10,011.19

## Itemization of NSF Paid and Returned 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



## Homeowner Prepayment Balance

Properties: Marshes at Lanceford Owners Association, Inc. - xxx Yulee, FL 32097

Homeowners: All

Homeowner Status: All

Prepayment Account: 2000: Prepaid Assessment

As of: 11/30/2025

Unit	Homeowner	Amount
Marshes at Lanceford Owners Association, Inc. - xxx Yulee, FL 32097		
96066 Windsor Drive #34	Ploegert, Gage and Michelle	1.00
<b>Total</b>		<b>1.00</b>

✓

# General Ledger

Properties: Marshes at Lanceford Owners Association, Inc. - xxx Yulee, FL 32097

Created By: All

GL Accounts: All

Exclude Zero Dollar Receipts From Cash Accounts: Yes

Date Range: 11/01/2025 to 11/30/2025

Accounting Basis: Cash

Show Reversed Transactions: No

GL Account Map: Marshes at Lanceford

Date	Payee / Payer	Type	Reference	Debit	Credit	Balance	Description	
1005 - Operating Cash Bank Account							23,331.98	
							Starting Balance	
11/01/2025	FPL	Check	11012025		318.18	23,013.80	SL 09/22-10/22	
11/01/2025	FPL	Check	11012025		82.84	22,930.96	96074 WINDSOR IRR 09/22-10/22	
11/01/2025	FPL	Check	11012025		46.38	22,884.58	96124 WINDSOR LFY STAT 09/22-10/22	
11/01/2025	FPL	Check	11012025		27.70	22,856.88	96289 windsor IRR 09/22-10/22	
11/03/2025	Solitude Lake Management	Check	2851		132.30	22,724.58	November service	
11/03/2025	GCAM of Amelia, Inc.	Check	11032025		460.00	22,264.58		
11/06/2025	Victory Lawn & Landscape	Check	2652		1,020.00	21,244.58	November	
11/10/2025	McCabe Law Group P.A.	Check	2653		1,032.50	20,212.08	Amendments	
11/10/2025	Leslie Boette	Check	2654		118.45	20,093.63	front pond sign lights, system replacement	
11/12/2025	GCAM of Amelia, Inc.	Check	11122025		117.70	19,975.93	Oct office supply	
11/13/2025	Leslie Boette	Check	2655		85.58	19,890.35	2 ligustrum	
							-3,441.63	
							Net Change	
				0.00	3,441.63	19,890.35		
1030.2 - First Port Reserves CD \$50k3.7%12/24/25, \$7.5k3.47%4/1/26							61,078.43	
							Starting Balance	
							0.00	
							Net Change	
				0.00	0.00	61,078.43		
1031.2 - Surplus Money Market Bank Account							10,009.96	
							Starting Balance	
11/28/2025		JE	5580	1.23		10,011.19	Interest Earned	
							1.23	
							Net Change	
				1.23	0.00	10,011.19		
2000 - Prepaid Assessment							-1.00	
							Starting Balance	
							0.00	
							Net Change	
				0.00	0.00	-1.00		

# General Ledger

Date	Payee / Payer	Type	Reference	Debit	Credit	Balance	Description
3000 - Operating Fund Balance							
						-9,080.12	Starting Balance
						0.00	Net Change
				0.00	0.00	-9,080.12	
3025 - Reserves-General/Poolled							
						-61,078.43	Starting Balance
						0.00	Net Change
				0.00	0.00	-61,078.43	
4000 - Annual Association Income							
						-44,888.00	Starting Balance
						0.00	Net Change
				0.00	0.00	-44,888.00	
4051 - MM Interest Earned							
						-0.96	Starting Balance
11/28/2025		JE	5580		1.23	-11.19	Interest Earned
						-1.23	Net Change
				0.00	1.23	-11.19	
4100 - Late Fee Income							
						-50.00	Starting Balance
						0.00	Net Change
				0.00	0.00	-50.00	
4125 - CD Income							
						-1,759.08	Starting Balance
						0.00	Net Change
				0.00	0.00	-1,759.08	
5001 - Accounting/Tax Preparation							
						350.00	Starting Balance
						0.00	Net Change
				0.00	0.00	350.00	
5003 - Corporate Filing Expense							
						61.25	Starting Balance
						0.00	Net Change
				0.00	0.00	61.25	

## General Ledger

Date	Payee / Payer	Type	Reference	Debit	Credit	Balance	Description
5005 - Insurance							
						1,859.41	Starting Balance
						0.00	Net Change
				0.00	0.00	1,859.41	
5006 - Legal/Attorney Fees							
						914.50	Starting Balance
11/10/2025	McCabe Law Group P.A.	Check	2653	1,032.50		1,947.00	Amendments
						1,032.50	Net Change
				1,032.50	0.00	1,947.00	
5007 - Management Fee							
						4,691.52	Starting Balance
11/03/2025	GCAM of Amelia, Inc.	Check	11032025	460.00		5,151.52	
						460.00	Net Change
				460.00	0.00	5,151.52	
5008 - Office Supplies/Postage							
						1,841.95	Starting Balance
11/12/2025	GCAM of Amelia, Inc.	Check	11122025	117.70		1,759.65	Oct office supply
						117.70	Net Change
				117.70	0.00	1,759.65	
5024 - Website Hosting							
						496.80	Starting Balance
						0.00	Net Change
				0.00	0.00	496.80	
5052 - Lake Maintenance Contract							
						1,323.00	Starting Balance
11/03/2025	Solitude Lake Management	Check	2651	132.30		1,455.30	November service
						132.30	Net Change
				132.30	0.00	1,455.30	
5053 - Landscape Enhancement							
						0.00	Starting Balance
11/13/2025	Leslie Boette	Check	2655	85.58		85.58	2 ligustrum
						85.58	Net Change
				85.58	0.00	85.58	

## General Ledger

Date	Payee / Payer	Type	Reference	Debit	Credit	Balance	Description
5079 - Miscellaneous Expense						322.49	
						Starting Balance	
11/10/2025	Leslie Boette	Check	2654	118.45		440.94	front pond sign lights, system replacement
						118.45	
						Net Change	
				118.45	0.00	440.94	
5089 - Landscape Contract						11,282.50	
						Starting Balance	
11/08/2025	Victory Lawn & Landscape	Check	2652	1,020.00		12,282.50	November
						1,020.00	
						Net Change	
				1,020.00	0.00	12,282.50	
5101 - Electric						1,157.09	
						Starting Balance	
11/01/2025	FPL	Check	11012025	82.84		1,239.93	96074 WINDSOR IRR 09/22-10/22
11/01/2025	FPL	Check	11012025	27.70		1,267.63	96289 windsor IRR 09/22-10/22
						110.54	
						Net Change	
				110.54	0.00	1,267.63	
5102 - Electric (Street Lights)						3,174.56	
						Starting Balance	
11/01/2025	FPL	Check	11012025	318.18		3,492.74	SL 09/22-10/22
						318.18	
						Net Change	
				318.18	0.00	3,492.74	
5114 - Dock Rebuild Project						115.27	
						Starting Balance	
						0.00	
						Net Change	
				0.00	0.00	115.27	
5127 - Supplies: Social Committee						43.94	
						Starting Balance	
						0.00	
						Net Change	
				0.00	0.00	43.94	

# General Ledger

Date	Payee / Payer	Type	Reference	Debit	Credit	Balance	Description	
5244.1 - Taxes							43.00	Starting Balance
							0.00	Net Change
				0.00	0.00	43.00		
5249 - Lift Station							431.90	Starting Balance
11/01/2025	FPL	Check	11012025	46.38		478.28	96124 WINDSOR LFY STAT 09/22-10/22	
							46.38	Net Change
				46.38	0.00	478.28		
7001 - Reserve Transfer-General							7,500.00	Starting Balance
							0.00	Net Change
				0.00	0.00	7,500.00		
9020 - Transfer To(From) Reserves							1,759.08	Starting Balance
							0.00	Net Change
				0.00	0.00	1,759.08		
<b>Total</b>				<b>3,442.86</b>	<b>3,442.86</b>	<b>14,702.94</b>		