

Balance Sheet

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

As of: 12/31/2025

Accounting Basis: Cash

GL Account Map: Marshes at Lanceford

Level of Detail: Detail View

Include Zero Balance GL Accounts: No

Account Name	Balance
ASSETS	
Cash	
Operating Cash Bank Account	20,050.84 ✓
First Port Reserves CD \$50k 3.15%9/24/26, \$7.5k3.47%4/1/26	61,571.30 ✓
Surplus Money Market Bank Account	10,012.64 ✓
Total Cash	91,634.78
TOTAL ASSETS	91,634.78
LIABILITIES & CAPITAL	
Liabilities	
Prepaid Assessment	3,259.00 ✓
Total Liabilities	3,259.00
Capital	
Operating Fund Balance	9,080.12 ✓
Reserves-General/Pooled	61,571.30 ✓
Calculated Retained Earnings	3,022.32 ✓
Calculated Prior Years Retained Earnings	14,702.04 ✓
Total Capital	88,375.78
TOTAL LIABILITIES & CAPITAL	91,634.78

Annual Budget - Comparative

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

As of: Dec 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
Income							
Annual Association Income	0.00	0.00	0.00	44,888.00	44,878.45	9.55	44,878.45
MM Interest Earned	1.45	8.33	-6.88	12.64	100.00	-87.36	100.00
Late Fee Income	0.00	0.00	0.00	50.00	0.00	50.00	0.00
CD Income	492.87	0.00	492.87	2,251.95	0.00	2,251.95	0.00
Total Operating Income	494.32	8.33	485.99	47,202.59	44,978.45	2,224.14	44,978.45
Expense							
General & Administrative Fees							
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	236.00	83.33	-152.67	2,183.00	1,000.00	-1,183.00	1,000.00
Management Fee	460.00	505.76	45.76	5,611.52	6,069.17	457.65	6,069.17
Office Supplies/Postage	784.94	54.30	-730.64	2,544.59	651.71	-1,892.88	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
Total General & Administrative Fees	1,480.94	643.39	-837.55	13,149.57	10,951.30	-2,198.27	10,951.30
Grounds Maintenance							
Lake Maintenance Contract	132.30	121.55	-10.75	1,587.60	1,458.66	-128.94	1,458.66
Landscape Enhancement	0.00	16.66	16.66	85.58	200.00	114.42	200.00
Repairs & Maintance Gen	0.00	125.00	125.00	0.00	1,500.00	1,500.00	1,500.00
Landscape Contract	1,020.00	1,250.00	230.00	13,302.50	15,000.00	1,697.50	15,000.00
Dock Rebuild Project	0.00	41.66	41.66	115.27	500.00	384.73	500.00
Total Grounds Maintenance	1,152.30	1,554.87	402.57	15,090.95	18,658.66	3,567.71	18,658.66
Utilities							
Electric	104.52	137.50	32.98	1,372.15	1,650.00	277.85	1,650.00
Electric (Street Lights)	318.18	344.84	26.66	3,810.92	4,138.19	327.27	4,138.19
Lift Station	41.57	44.91	3.34	519.85	538.95	19.10	538.95
Total Utilities	464.27	527.25	62.98	5,702.92	6,327.14	624.22	6,327.14
Contingency							
Miscellaneous Expense	0.00	124.28	124.28	440.94	1,491.37	1,050.43	1,491.37
Supplies: Social Committee	0.00	4.16	4.16	43.94	50.00	6.06	50.00
Total Contingency	0.00	128.44	128.44	484.88	1,541.37	1,056.49	1,541.37
Reserves							
Reserve Transfer-General	0.00	625.00	625.00	7,500.00	7,500.00	0.00	7,500.00
Transfer To(From) Reserves	492.87	0.00	-492.87	2,251.95	0.00	-2,251.95	0.00
Total Reserves	492.87	625.00	132.13	9,751.95	7,500.00	-2,251.95	7,500.00
Total Operating Expense	3,590.38	3,478.95	-111.43	44,180.27	44,978.47	798.20	44,978.47

Annual Budget - Comparative

Account Name	MTD Actual	MTD Budget	MTD \$ Var.	YTD Actual	YTD Budget	YTD \$ Var.	Annual Budget
Total Operating Income	494.32	8.33	485.99	47,202.59	44,978.45	2,224.14	44,978.45
Total Operating Expense	3,590.38	3,478.95	-111.43	44,180.27	44,978.47	798.20	44,978.47
NOI - Net Operating Income	-3,096.06 ✓	-3,470.62	374.56	3,022.32 ✓	-0.02	3,022.34	-0.02
Total Income	494.32	8.33	485.99	47,202.59	44,978.45	2,224.14	44,978.45
Total Expense	3,590.38	3,478.95	-111.43	44,180.27	44,978.47	798.20	44,978.47
Net Income	-3,096.06 ✓	-3,470.62	374.56	3,022.32 ✓	-0.02	3,022.34	-0.02

Cash Flow - 12 Month

GCAM of Amelia, Inc.

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

Period Range: Jan 2025 to Dec 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	Dec 2025	Total
Operating Income & Expense													
Income													
Annual Association Income	28,232.00	4,332.00	7,240.00	3,274.00	0.00	724.00	0.00	1,086.00	0.00	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	1.45	12.64
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	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	492.87	2,251.95
Total Operating 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	494.32	47,202.59
Expense													
General & Administrative Fees													
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	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	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	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	236.00	2,183.00
Management Fee	505.76	505.76	460.00	460.00	460.00	460.00	460.00	460.00	460.00	460.00	460.00	460.00	5,611.52
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	784.94	2,544.59
Website Hosting	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496.80	0.00	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	0.00	43.00
Total General & Administrative Fees	581.01	2,427.85	1,120.22	525.69	633.21	477.50	484.37	976.73	977.14	1,854.71	1,610.20	1,480.94	13,149.57
Grounds Maintenance													
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	132.30	1,587.60
Landscape Enhancement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85.58	0.00	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	1,020.00	13,302.50
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	0.00	115.27
Total Grounds Maintenance	1,100.00	1,364.60	1,232.30	1,232.30	1,215.27	1,947.10	1,152.30	1,152.30	1,152.30	1,152.30	1,237.88	1,152.30	15,090.95

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	Dec 2025	Total
Utilities													
Electric	107.82	122.26	116.14	111.22	118.32	115.44	117.46	116.02	113.68	118.73	110.54	104.52	1,372.15
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	318.18	3,810.92
Lift Station	39.09	44.32	41.17	38.58	41.42	44.58	45.81	47.60	44.17	45.16	46.38	41.57	519.85
Total Utilities	459.15	483.46	475.49	467.98	477.92	478.20	481.45	481.80	476.03	482.07	475.10	464.27	5,702.92
Contingency													
Miscellaneous Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	322.49	118.45	0.00	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	0.00	43.94
Total Contingency	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	366.43	118.45	0.00	484.88
Reserves													
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	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	492.87	2,251.95
Total Reserves	0.00	0.00	0.00	7,500.00	625.00	491.49	0.00	0.00	0.00	642.59	0.00	492.87	9,751.95
Total Operating 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	3,590.38	44,180.27
NOI - Net Operating Income	26,091.84	56.09	5,039.93	-6,450.65	-2,950.08	-2,154.81	-2,116.76	-1,498.56	-2,110.39	-4,347.83	-3,440.40	-3,096.06	3,022.32
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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	494.32	47,202.59
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	3,590.38	44,180.27
Net Income	26,091.84	56.09	5,039.93	-6,450.65	-2,950.08	-2,154.81	-2,116.76	-1,498.56	-2,110.39	-4,347.83	-3,440.40	-3,096.06	3,022.32
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cash Flow	26,091.84	56.09	5,039.93	-6,450.65	-2,950.08	-2,154.81	-2,116.76	-1,498.56	-2,110.39	-4,347.83	-3,440.40	-3,096.06	3,022.32
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	19,890.35	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	16,794.29	32,234.48
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	20,050.84	20,050.84

Reconciliation Report

First Federal Bank of Florida

Account Name	Marshes at Lanceford
Account Number	*****
Ending Statement Date	12/31/2025

Summary

Bank Statement Starting Balance on 11/30/2025	20,094.38
Cleared Deposits and other Increases	724.00
Cleared Checks and other Decreases	3,301.54
Cleared ACH Batches and Reversals	0.00
Cleared Balance	17,516.84

Unreconciled Transactions

Unreconciled Deposits and other Increases (0 Items)		
Total		0.00
Unreconciled Checks and other Decreases (0 Items)		
Total		0.00
Unreconciled ACH Batches and Reversals (0 Items)		
Total		0.00
Unreconciled Payments from ACH Batches Generated after Reconciliation Period (0 Items)		
Total		0.00
Pending ACH Payments Which Have Not Been Batched (0 Items)		
Total		0.00
Unreconciled Checks Voided after Reconciliation Period (0 Items)		
Total		0.00
Unreconciled Receipts Deposited after Reconciliation Period (0 Items)		
Total		0.00
Receipts Reversed after Reconciliation Which Have Not Been Deposited (0 Items)		
Total		0.00
Pending Online Receipts Which Have Not Been Deposited (4 Items)		
Receipt #8229-9630 - John Schuman	12/31/2025	724.00
Receipt #F450-D510 - Charlie & Maethea Rodgers	12/31/2025	362.00
Receipt #D789-6610 - Robert K. Miller	12/31/2025	724.00
Receipt #6E63-FAF0 - Charles T Jones II	12/31/2025	724.00
Total		2,534.00

Cleared Transactions

Cleared Deposits and other Increases (1 Item)

Deposit #Automatic Deposit	12/17/2025	724.00
Total		724.00
Cleared Checks and other Decreases (11 Items)		
Check #2654 - Leslie Boette	11/10/2025	118.45
Check #2655 - Leslie Boette	11/13/2025	85.58
Check #12012025 - GCAM of Amelia, Inc.	12/01/2025	460.00
Check #2656 - Victory Lawn & Landscape	12/01/2025	1,020.00
Check #12012025 - FPL	12/01/2025	76.82
Check #12012025 - FPL	12/01/2025	41.57
Check #12012025 - FPL	12/01/2025	27.70
Check #12012025 - FPL	12/01/2025	318.18
Check #2657 - Solitude Lake Management	12/02/2025	132.30
Check #12052025 - GCAM of Amelia, Inc.	12/05/2025	784.94
Check #2658 - McCabe Law Group P.A.	12/08/2025	236.00
Total		3,301.54
Cleared ACH Batches and Reversals (0 Items)		
Total		0.00
Cash Accounts		
1000: Operating		20,050.84 ✓
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		-2,534.00
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 Pending ACH Payments Which Have Not Been Batched		0.00
Plus Unreconciled Checks Voided after Reconciliation Period		0.00
Adjusted Cash Balance		17,516.84
Bank Statement Balance on 12/31/2025		17,516.84
		In Balance



FIRST FEDERAL BANK

P. O Box 2029
Lake City, FL 32056

Statement Ending 12/31/2025

MARSHES AT LANCEFORD

Page 1 of 4

Customer Number: XXXXXX0806

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

Managing Your Accounts



Branch



Customer Care 1-877-499-0572



Mailing Address P.O. Box 2029
Lake City, FL 32056



Website www.ffbf.com

Starting February 16, 2026 the disposable bag fee will be \$0.21 per bag, rolls of coin will be \$0.25 per roll, and stop item charge(s) will be \$32 in branch or online. If you have questions about these changes, please contact your local branch or contact Customer Care at 1-877-499-0572.

Summary of Accounts

Account Type	Account Number	Ending Balance
ENHANCED BUSINESS CHECKING	XXXXXXX0806	\$17,516.84

ENHANCED BUSINESS CHECKING - XXXXXX0806

Account Summary

Date	Description	Amount
11/29/2025	Beginning Balance	\$20,094.38
	1 Credit(s) This Period	\$724.00
	11 Debit(s) This Period	\$3,301.54
12/31/2025	Ending Balance	\$17,516.84

Other Credits

Date	Description	Amount
12/17/2025	APPFOLIO VV9T 8666481536	\$724.00

Other Debits

Date	Description	Amount
12/01/2025	MONTHLY MANAGEMENT FEE	\$460.00
12/03/2025	FPL DIRECT DEBIT ELEC PYMT 8893852205 WEBI	\$27.70
12/03/2025	FPL DIRECT DEBIT ELEC PYMT 8198529102 WEBI	\$41.57
12/03/2025	FPL DIRECT DEBIT ELEC PYMT 7762164445 WEBI	\$76.82
12/03/2025	FPL DIRECT DEBIT ELEC PYMT 3960327454 WEBI	\$318.18
12/05/2025	OFFICE SUPPLIES & POSTAGE	\$784.94

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
2654	12/16/2025	\$118.45	2656	12/12/2025	\$1,020.00	2658	12/16/2025	\$236.00
2655	12/02/2025	\$85.58	2657	12/12/2025	\$132.30			

* Indicates skipped check number

ENHANCED BUSINESS CHECKING - XXXXXX0806 (continued)

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/01/2025	\$19,634.38	12/05/2025	\$18,299.59	12/17/2025	\$17,516.84
12/02/2025	\$19,548.80	12/12/2025	\$17,147.29		
12/03/2025	\$19,084.53	12/16/2025	\$16,792.84		

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
 c/o GCAM of Amelia, Inc.
 1800 S 14th Street, Suite 103
 Fernandina Beach, FL 32034
 904-277-6597

First Federal Bank of Florida 2654

11/10/2025

PAY TO THE ORDER OF LESLIE BOETTE \$ 118.45

**** ONE HUNDRED EIGHTEEN AND 45/100 DOLLARS DOLLARS

Leslie Boette
 95343 Windsor Drive
 Yulee, FL 32097

MEMO _____

SECURITY FEATURES INCLUDED: DETAILS ON BACK

Signature: *J. Garcia*

#002654# 1263184488 002070805#

2654 \$118.45 12/16/2025

Marshes at Lanceford Owners Association Inc
 c/o GCAM of Amelia, Inc.
 1800 S 14th Street, Suite 103
 Fernandina Beach, FL 32034
 904-277-6597

First Federal Bank of Florida 2655

11/13/2025

PAY TO THE ORDER OF LESLIE BOETTE \$ 85.58

**** EIGHTY-FIVE AND 58/100 DOLLARS DOLLARS

Leslie Boette
 95343 Windsor Drive
 Yulee, FL 32097

MEMO _____

SECURITY FEATURES INCLUDED: DETAILS ON BACK

Signature: *J. Garcia*

#002655# 1263184488 002070805#

2655 \$85.58 12/2/2025

Marshes at Lanceford Owners Association Inc
 c/o GCAM of Amelia, Inc.
 1800 S 14th Street, Suite 103
 Fernandina Beach, FL 32034
 904-277-6597

First Federal Bank of Florida 2656

12/01/2025

PAY TO THE ORDER OF VICTORY LAWN & LANDSCAPE \$ 1,020.00

**** ONE THOUSAND TWENTY AND 00/100 DOLLARS DOLLARS

Victory Lawn & Landscape
 3465 Barnhart Drive SW
 Folkston, GA 31637-6372

MEMO _____

SECURITY FEATURES INCLUDED: DETAILS ON BACK

Signature: *J. Garcia*

#002656# 1263184488 002070805#

2656 \$1,020.00 12/12/2025

Marshes at Lanceford Owners Association Inc
 c/o GCAM of Amelia, Inc.
 1800 S 14th Street, Suite 103
 Fernandina Beach, FL 32034
 904-277-6597

First Federal Bank of Florida 2657

12/02/2025

PAY TO THE ORDER OF SOLITUDE LAKE MANAGEMENT \$ 132.30

**** ONE HUNDRED THIRTY-TWO AND 30/100 DOLLARS DOLLARS

Solitude Lake Management
 1200 Brookwood Drive, Suite H
 Little Rock, AR 72202

MEMO _____

SECURITY FEATURES INCLUDED: DETAILS ON BACK

Signature: *J. Garcia*

#002657# 1263184488 002070805#

2657 \$132.30 12/12/2025

Marshes at Lanceford Owners Association Inc
 c/o GCAM of Amelia, Inc.
 1800 S 14th Street, Suite 103
 Fernandina Beach, FL 32034
 904-277-6597

First Federal Bank of Florida 2658

12/08/2025

PAY TO THE ORDER OF MCCABE LAW GROUP P.A. \$ 236.00

**** TWO HUNDRED THIRTY-SIX AND 00/100 DOLLARS DOLLARS

McCabe Law Group P.A.
 110 Soloma Rd
 Suite 102
 Ponte Vedra Beach, FL 32082

MEMO _____

SECURITY FEATURES INCLUDED: DETAILS ON BACK

Signature: *J. Garcia*

#002658# 1263184488 002070805#

2658 \$236.00 12/16/2025

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

ED = 61,571.30 ✓

Accounts

 Edit Accounts  Print

9 Months CDs
XXXX8217

Current balance
\$53,922.39 

Date	Description	Amount
Dec 24, 2025	Accr Earning Payment Added to Acct	492.87
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 

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 

© 2015-2026 Fiserv, Inc. or its affiliates.

Reconciliation Report

First Federal

Account Name	Marshes Surplus Money Market
Account Number	*****
Ending Statement Date	12/31/2025

Summary

Bank Statement Starting Balance on 11/30/2025	10,011.19
Cleared Deposits and other Increases	1.45
Cleared Checks and other Decreases	0.00
Cleared ACH Batches and Reversals	0.00
Cleared Balance	10,012.64

Unreconciled Transactions

Unreconciled Deposits and other Increases (0 Items)	
Total	0.00

Unreconciled Checks and other Decreases (0 Items)	
Total	0.00

Unreconciled ACH Batches and Reversals (0 Items)	
Total	0.00

Unreconciled Payments from ACH Batches Generated after Reconciliation Period (0 Items)	
Total	0.00

Pending ACH Payments Which Have Not Been Batched (0 Items)	
Total	0.00

Unreconciled Checks Voided after Reconciliation Period (0 Items)	
Total	0.00

Unreconciled Receipts Deposited after Reconciliation Period (0 Items)	
Total	0.00

Receipts Reversed after Reconciliation Which Have Not Been Deposited (0 Items)	
Total	0.00

Pending Online Receipts Which Have Not Been Deposited (0 Items)	
Total	0.00

Cleared Transactions

Cleared Deposits and other Increases (1 Item)		
Journal Entry - Interest Earned	12/31/2025	1.45
Total		1.45

Cleared Checks and other Decreases (0 Items)		
--	--	--

Total	0.00
--------------	-------------

Cleared ACH Batches and Reversals (0 Items)

Total	0.00
--------------	-------------

Cash Accounts

1031.1: Marshes Surplus Money Market	10,012.64 ✓
--------------------------------------	-------------

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 Pending ACH Payments Which Have Not Been Batched	0.00
---	------

Plus Unreconciled Checks Voided after Reconciliation Period	0.00
---	------

Adjusted Cash Balance	10,012.64
------------------------------	------------------

Bank Statement Balance on 12/31/2025	10,012.64
--------------------------------------	-----------

In Balance



FIRST FEDERAL BANK

P.O. Box 2029
Lake City, FL 32056

Account Statement

Page 1 of 2
Statement Period:
11-29-25 thru 12-31-25

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

Starting February 16, 2026 the disposable bag fee will be \$0.21 per bag, rolls of coin will be \$0.25 per roll, and stop item charge(s) will be \$32 in branch or online. If you have questions about these changes, please contact your local branch or contact Customer Care at 1-877-499-0572.

Account XXXXXX5803 ELITE CMA - HOA

Beginning balance on 11-28-25		\$10,011.19
Credits and deposits	+	1.45
Debits and withdrawals	-	0.00
Ending balance on 12-31-2025		\$10,012.64

Interest Information

Interest Earned:	1.45	Days in Period:	33
Interest Paid This Period:	1.45	Annual Percentage Yield Earned:	0.1600%
Interest Paid 2025:	12.64		

Your Account Activity

<i>Date</i>	<i>Description</i>	<i>Credits</i>	<i>Debits</i>	<i>Balance</i>
12-31-25	Interest	1.45		10,012.64

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: 12/31/2025

Unit	Homeowner	Amount
Marshes at Lanceford Owners Association, Inc. - xxx Yulee, FL 32097		
96027 Windsor Drive #17	Cook , Molly K.	724.00
96066 Windsor Drive #34	Ploegert, Gage and Michelle	1.00
96068 Ashford Court #25	Rodgers, Charlie & Maethea	362.00
96114 Windsor Drive #39	Miller, Robert K.	724.00
96228 Windsor Drive #47	Schuman, John	724.00
96385 Windsor Drive #1	Jones II, Charles T	724.00
		3,259.00
Total		3,259.00



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: 12/01/2025 to 12/31/2025

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

						19,890.35	
						Starting Balance	
12/01/2025	GCAM of Amelia, Inc.	Check	12012025		460.00	19,430.35	
12/01/2025	Victory Lawn & Landscape	Check	2656		1,020.00	18,410.35	December
12/01/2025	FPL	Check	12012025		76.82	18,333.53	windsor irrigation
12/01/2025	FPL	Check	12012025		41.57	18,291.96	lift station
12/01/2025	FPL	Check	12012025		27.70	18,264.26	
12/01/2025	FPL	Check	12012025		318.18	17,946.08	
12/02/2025	Solitude Lake Management	Check	2657		132.30	17,813.78	December
12/05/2025	GCAM of Amelia, Inc.	Check	12052025		784.94	17,028.84	Nov office & postage
12/08/2025	McCabe Law Group P.A.	Check	2658		236.00	16,792.84	prepare certificate of amendment
12/15/2025	Molly K. Cook	CC receipt	837E-5860	724.00		17,516.84	Online Payment
12/31/2025	John Schuman	eCheck receipt	8229-9630	724.00		18,240.84	Online Payment
12/31/2025	Charlie & Maethea Rodgers	CC receipt	F450-D510	362.00		18,602.84	Online Payment
12/31/2025	Robert K. Miller	CC receipt	D789-6610	724.00		19,326.84	Online Payment
12/31/2025	Charles T Jones II	CC receipt	6E63-FAF0	724.00		20,050.84	Online Payment
						160.49	
						Net Change	
				3,258.00	3,097.51	20,050.84	

1030.2 - First Port Reserves CD \$50k 3.4%9/24/26, \$7.5k3.47%4/1/26

						61,078.43	
						Starting Balance	
12/24/2025		JE	5679	492.87		61,571.30	Interest earned on CD
						492.87	
						Net Change	
				492.87	0.00	61,571.30	

1031.2 - Surplus Money Market Bank Account

						10,011.19	
						Starting Balance	
12/31/2025		JE	5733	1.45		10,012.64	Interest Earned
						1.45	
						Net Change	
				1.45	0.00	10,012.64	

General Ledger

Date	Payee / Payer	Type	Reference	Debit	Credit	Balance	Description
2000 - Prepaid Assessment							
						-1.00	
						Starting Balance	
12/15/2025	Molly K. Cook	CC receipt	837E-5860		724.00	-725.00	Online Payment
12/31/2025	John Schuman	eCheck receipt	8229-9630		724.00	-1,449.00	Online Payment
12/31/2025	Charlie & Maethea Rodgers	CC receipt	F450-D510		362.00	-1,811.00	Online Payment
12/31/2025	Robert K. Miller	CC receipt	D789-6610		724.00	-2,535.00	Online Payment
12/31/2025	Charles T Jones II	CC receipt	6E63-FAF0		724.00	-3,259.00	Online Payment
						-3,258.00	
						Net Change	
				0.00	3,258.00	-3,259.00	
3000 - Operating Fund Balance							
						-9,080.12	
						Starting Balance	
						0.00	
						Net Change	
				0.00	0.00	-9,080.12	
3025 - Reserves-General/Pooled							
						-61,078.43	
						Starting Balance	
12/31/2025		JE	5744		492.87	-61,571.30	Interest earned on Reserves to equity
						-492.87	
						Net Change	
				0.00	492.87	-61,571.30	
4000 - Annual Association Income							
						-44,888.00	
						Starting Balance	
						0.00	
						Net Change	
				0.00	0.00	-44,888.00	
4051 - MM Interest Earned							
						-11.19	
						Starting Balance	
12/31/2025		JE	5733		1.45	-12.64	Interest Earned
						-1.45	
						Net Change	
				0.00	1.45	-12.64	
4100 - Late Fee Income							
						-50.00	
						Starting Balance	
						0.00	
						Net Change	
				0.00	0.00	-50.00	

General Ledger

Date	Payee / Payer	Type	Reference	Debit	Credit	Balance	Description	
4125 - CD Income							-1,759.08	
						Starting Balance		
12/24/2025		JE	5679		492.87	-2,251.95	Interest earned on CD	
						-492.87	Net Change	
				0.00	492.87	-2,251.95		
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		
5005 - Insurance							1,859.41	
						Starting Balance		
						0.00	Net Change	
				0.00	0.00	1,859.41		
5006 - Legal/Attorney Fees							1,947.00	
						Starting Balance		
12/08/2025	McCabe Law Group P.A.	Check	2658	236.00		2,183.00	prepare certificate of amendment	
						236.00	Net Change	
				236.00	0.00	2,183.00		
5007 - Management Fee							5,151.52	
						Starting Balance		
12/01/2025	GCAM of Amelia, Inc.	Check	12012025	460.00		5,611.52		
						460.00	Net Change	
				460.00	0.00	5,611.52		
5008 - Office Supplies/Postage							1,759.65	
						Starting Balance		
12/05/2025	GCAM of Amelia, Inc.	Check	12052025	784.94		2,544.59	Nov office & postage	
						784.94	Net Change	
				784.94	0.00	2,544.59		
5024 - Website Hosting							496.80	

General Ledger

Date	Payee / Payer	Type	Reference	Debit	Credit	Balance	Description
						Starting Balance	
						0.00	
						Net Change	
				0.00	0.00	496.80	
5052 - Lake Maintenance Contract							
						1,455.30	
						Starting Balance	
12/02/2025	Solitude Lake Management	Check	2657	132.30		1,587.60	December
						132.30	
						Net Change	
				132.30	0.00	1,587.60	
5053 - Landscape Enhancement							
						85.58	
						Starting Balance	
						0.00	
						Net Change	
				0.00	0.00	85.58	
5079 - Miscellaneous Expense							
						440.94	
						Starting Balance	
						0.00	
						Net Change	
				0.00	0.00	440.94	
5089 - Landscape Contract							
						12,282.50	
						Starting Balance	
12/01/2025	Victory Lawn & Landscape	Check	2656	1,020.00		13,302.50	December
						1,020.00	
						Net Change	
				1,020.00	0.00	13,302.50	
5101 - Electric							
						1,267.63	
						Starting Balance	
12/01/2025	FPL	Check	12012025	76.82		1,344.45	windsor irrigation
12/01/2025	FPL	Check	12012025	27.70		1,372.15	
						104.52	
						Net Change	
				104.52	0.00	1,372.15	
5102 - Electric (Street Lights)							
						3,492.74	
						Starting Balance	
12/01/2025	FPL	Check	12012025	318.18		3,810.92	
						318.18	
						Net Change	
				318.18	0.00	3,810.92	

General Ledger

Date	Payee / Payer	Type	Reference	Debit	Credit	Balance	Description
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	
5244.1 - Taxes							
						43.00	Starting Balance
						0.00	Net Change
				0.00	0.00	43.00	
5249 - Lift Station							
						478.28	Starting Balance
12/01/2025	FPL	Check	12012025	41.57		519.85	lift station
						41.57	Net Change
				41.57	0.00	519.85	
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
12/31/2025		JE	5744	492.87		2,251.95	Interest earned on Reserves to equity
						492.87	Net Change
				492.87	0.00	2,251.95	
Total				7,342.70	7,342.70	14,702.04	