

Monthly Financial Information Package

Ocean Cove Homeowners Association

November 30, 2023

Prepared By:

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Ocean Cove Homeowners' Association
November 30, 2023

FINANCIAL REPORT

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Ocean Cove Homeowners' Association
Balance Sheet
As of 11/30/23

Account	Description	Operating	Reserves	Other	Totals
ASSETS					
1111	Valley Op 7209	14,229.01			14,229.01
1112	Valley MM 8210 (old 1684)		29,399.98		29,399.98
1113	Valley Op 9196	11,760.76			11,760.76
1410	Due to/from Reserves	(60,383.31)			(60,383.31)
1415	Due to/from Operating		60,383.31		60,383.31
1610	Prepaid Insurance	22,306.34			22,306.34
		<u>(12,087.20)</u>	<u>89,783.29</u>	<u>.00</u>	<u>77,696.09</u>
		=====	=====	=====	=====
LIABILITIES & EQUITY					
CURRENT LIABILITIES:					
3345	Accounts Payable	1,070.12			1,070.12
3346	Insurance Payable	(40,225.00)			(40,225.00)
3347	2022 S/A Deferred	20,607.10			20,607.10
3352	Accrued Expenses	1,035.00			1,035.00
3500	Prepaid Owner Assessments	3,501.99			3,501.99
		<u>(14,010.79)</u>	<u>.00</u>	<u>.00</u>	<u>(14,010.79)</u>
RESERVES:					
4600	Reserves		89,783.29		89,783.29
		<u>.00</u>	<u>89,783.29</u>	<u>.00</u>	<u>89,783.29</u>
EQUITY:					
5610	Retained Earnings	37,901.56			37,901.56
	Current Year Net Income/(Loss)	(35,977.97)	.00	.00	(35,977.97)
		<u>1,923.59</u>	<u>.00</u>	<u>.00</u>	<u>1,923.59</u>
TOTAL LIABILITIES & EQUITY		<u>(12,087.20)</u>	<u>89,783.29</u>	<u>.00</u>	<u>77,696.09</u>
		=====	=====	=====	=====

Ocean Cove Homeowners' Association
Income/Expense Statement
Period: 11/01/23 to 11/30/23

Account	Description	Actual	Current Period		Actual	Year-To-Date		Yearly Budget
			Budget	Variance		Budget	Variance	
INCOME:								
06000	HOA semi annual dues	.00	.00	.00	286,000.00	367,358.00	(81,358.00)	367,358.00
06100	Lease Income	.00	.00	.00	450.00	.00	450.00	.00
06150	Interest Income	132.92	.00	132.92	928.68	.00	928.68	.00
06200	Transfer of Ownership Income	.00	.00	.00	450.00	.00	450.00	.00
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		132.92	.00	132.92	287,828.68	367,358.00	(79,529.32)	367,358.00
EXPENSES :								
Administration								
08105	Miscellaneous/Office Exp	(150.00)	66.67	216.67	1,362.33	733.37	(628.96)	800.00
08110	Postage	.00	.00	.00	98.99	.00	(98.99)	.00
08115	Accounting Fee	345.00	345.00	.00	4,830.00	3,795.00	(1,035.00)	4,140.00
08116	Property Management	.00	1,500.00	1,500.00	6,774.00	16,500.00	9,726.00	18,000.00
08120	Supplies/Annual Report	.00	5.16	5.16	172.50	56.76	(115.74)	62.00
08125	Web Site	.00	27.00	27.00	477.62	297.00	(180.62)	324.00
08600	Professional Legal Fees	.00	208.33	208.33	3,105.00	2,291.63	(813.37)	2,500.00
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		195.00	2,152.16	1,957.16	16,820.44	23,673.76	6,853.32	25,826.00
Buildings & Parking Areas								
08210	Balcony PM Project	.00	1,458.33	1,458.33	.00	16,041.63	16,041.63	17,500.00
08225	Irrigation Well:Rust/Cleanup	.00	771.75	771.75	4,299.75	8,489.25	4,189.50	9,261.00
08235	Minor Repairs & Supplies	1,244.60	1,333.33	88.73	11,355.42	14,666.63	3,311.21	16,000.00
08238	Roof Repair	11,254.00	416.67	(10,837.33)	34,252.00	4,583.37	(29,668.63)	5,000.00
08239	Roof Drain Line Cleaning	.00	125.00	125.00	.00	1,375.00	1,375.00	1,500.00
08245	Termite & Pest Control	.00	37.50	37.50	210.00	412.50	202.50	450.00
08247	Speed Bumps	.00	416.67	416.67	.00	4,583.37	4,583.37	5,000.00
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		12,498.60	4,559.25	(7,939.35)	50,117.17	50,151.75	34.58	54,711.00
Insurance								
08300	Insurance	2,788.29	6,083.33	3,295.04	50,561.49	66,916.63	16,355.14	73,000.00
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		2,788.29	6,083.33	3,295.04	50,561.49	66,916.63	16,355.14	73,000.00

Ocean Cove Homeowners' Association
Income/Expense Statement
Period: 11/01/23 to 11/30/23

		Current Period			Year-To-Date			Yearly
Account	Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
Maintenance & Grounds								
08410	Landscaping - Maintnce/Ground	2,398.22	1,922.17	(476.05)	21,543.22	21,143.87	(399.35)	23,066.00
08412	Mulch/labor	.00	250.00	250.00	.00	2,750.00	2,750.00	3,000.00
08415	Tree Trimming Service	.00	625.00	625.00	11,310.00	6,875.00	(4,435.00)	7,500.00
08416	Landscape Rplc-Trees/Shrub/So	3,920.00	333.33	(3,586.67)	10,464.50	3,666.63	(6,797.87)	4,000.00
08418	Flowers Annual	.00	68.75	68.75	.00	756.25	756.25	825.00
08425	Fences Perimeter and Patio	1,700.00	833.33	(866.67)	14,440.00	9,166.63	(5,273.37)	10,000.00
08700	Sprinkler Maintenance/Repairs	.00	416.67	416.67	4,955.09	4,583.37	(371.72)	5,000.00
		8,018.22	4,449.25	(3,568.97)	62,712.81	48,941.75	(13,771.06)	53,391.00
Pool								
08505	Cabana Cleaning	180.00	90.83	(89.17)	1,080.00	999.13	(80.87)	1,090.00
08510	Pool Equipment Repairs	.00	250.00	250.00	2,756.00	2,750.00	(6.00)	3,000.00
08530	Pool Maintenance	525.00	450.00	(75.00)	6,060.00	4,950.00	(1,110.00)	5,400.00
08540	Pool Permit	.00	20.83	20.83	300.00	229.13	(70.87)	250.00
08550	Pool Repairs	.00	83.33	83.33	.00	916.63	916.63	1,000.00
08850	Water Pool	53.47	54.17	.70	447.15	595.87	148.72	650.00
		758.47	949.16	190.69	10,643.15	10,440.76	(202.39)	11,390.00
Utilities								
08810	Cable	3,121.41	2,959.17	(162.24)	33,718.26	32,550.87	(1,167.39)	35,510.00
08820	Electric	455.12	650.00	194.88	6,626.68	7,150.00	523.32	7,800.00
08830	Sanitation	458.14	840.00	381.86	6,229.32	9,240.00	3,010.68	10,080.00
08840	Sewer	.00	70.83	70.83	112.50	779.13	666.63	850.00
08845	Water Landscape	28.36	83.33	54.97	281.46	916.63	635.17	1,000.00
		4,063.03	4,603.33	540.30	46,968.22	50,636.63	3,668.41	55,240.00
Reserves								
09000	Reserves	7,816.67	7,816.67	.00	85,983.37	85,983.37	.00	93,800.00
		7,816.67	7,816.67	.00	85,983.37	85,983.37	.00	93,800.00
	TOTAL EXPENSES	36,138.28	30,613.15	(5,525.13)	323,806.65	336,744.65	12,938.00	367,358.00
	Current Year Net Income/(loss	(36,005.36)	(30,613.15)	(5,392.21)	(35,977.97)	30,613.35	(66,591.32)	.00
=====								

PREPAYS AS OF Nov. 30, 2023
Account Number Sequence

* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	PREPAID AMOUNT
CURRENT OWNERS			
Pam Leonard	105	105	10.00
Marilyn and Robert Wagner	108	108	100.00
Elizabeth Brinkworth	111	111	3,292.00
Irene and Michael Whalen	128	128	99.99
			=====
TOTAL HOMES:	4	TOTAL PREPAYS	3,501.99
		TOTAL DISTR: PP	3,501.99

OCEAN COVE
PREPAID INSURANCE
November 30, 2023

1610

Tequesta Agency								
COMPANY	POLICY TYPE	FROM	TO	MONTHS	PREMIUM	PREPAID	EXPENSED	MONTHLY
				LEFT				
IOA/Liberty Mutual	Umbrella	8/15/22	8/15/23	8	1,170.00	780.00	390.00	97.50
IOA/Frontline	Prop/Wind/Ord	8/15/22	8/15/23	8	22,584.45	15,056.30	7,528.15	1,882.04
						-	-	-
IOA/Aspen	GL/DO/CR/Auto	8/15/22	8/15/23	8	7,989.25	5,326.17	2,663.08	665.77
IOA/Zenith	Workers Comp	8/15/22	8/15/23	8	565.00	376.67	188.33	47.08
IOA/Travelers	Equipment	8/15/22	8/15/23	8	1,150.80	767.20	383.60	95.90
					33,459.50	22,306.33	11,153.17	2,788.29

INSURANCE PAYABLE CITIZENS PROPERTY
40,225.00

Payment
Payment
Payment
Payment
Payment
Payment
Payment
Payment
Payment
Payment

40,225.00

11

		UNAUDITED BEGINNING OF YEAR BAL	YTD ADDITIONS	Reallocations	YTD DISTRIBUTION	TRANSFERS	YTD BALANCE	ANNUAL BUDGET	MONTHLY AMOUNT
	Pooled reserves (Savings)	3,799.92	3,483.35				7,283.39	3,800.00	316.67
	Mansard Roof Replacements	0.00	50,416.63				50,416.63	55,000.00	4,583.33
	Pool Cabana Roof	0.00	22,916.63				22,916.63	25,000.00	2,083.33
	Pool heater/Cooler	0.00	9,166.63				9,166.63	10,000.00	833.33
							0.00		
	Reserve Interest	0.00		0.00			0.00		
	TOTAL RESERVES	3,799.92	85,983.24	0.00	0.00	0.00	89,783.28	93,800.00	7,816.66

YTD INCOME 85,983.24

EXPENDITURES:

<u>Date</u>	<u>CK#</u>	<u>Amount</u>
		0.00
		<hr/>
Total Expenditures		-

Ocean Cove Homeowners' Association
November 30, 2023

ACCRUED EXPENSES-3352

June, July and August Accounting fee	\$1,035
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PREPAID EXP-1615

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Ocean Cove HOA
11/30/2023
2022 Roof Special Assessment

2022 Roof Expenses	\$156,508.00	
ACI-Century	-\$11,000.00	
ACI-Century	-\$33,065.35	
Building Doctor	-\$10,000.00	
ACI-Century	-\$27,278.45	
ACI-Century	-\$54,557.10	
Deffered S/A Balance	\$20,607.10	G/L 3347

AGED ACCOUNTS PAYABLE SUMMARY

Starting vendor: "First" Ending vendor: "Last"
Cut off date: 11/30/23

Contact	Vendor Phone	Current	31-60	61-90	Over 90
FLORIDA POWER & LIGHT		455.12	.00	.00	.00
JUPITER CARPET CARE		90.00	.00	.00	.00
POOL DOCTOR		525.00	.00	.00	.00
	Totals:	1,070.12	.00	.00	.00
	Grand total:	1,070.12			

CASH DISBURSEMENTS

Starting Check Date: 11/01/23Cash Account #: "All"

Ending Check Date: 11/30/23

Check Date	Check #	Vend #	Name	Check Amount	Reference
Cash account #: 1111			Valley Op 7209		
11/06/23	100007	LEOS	LEOS LAWN SERVICE INC	584.00	locate valve and replace
11/06/23	100008	JUPITC	JUPITER CARPET CARE	90.00	Oct service
11/10/23	111023	(M)JUPITE	TOWN OF JUPITER	81.83	AUTOPAY 031304
11/14/23	100009	ACI	ACI-CENTURY, INC	11,254.00	ROOF DRAIN
11/14/23	111423	(M)COMCAS	COMCAST	3,121.41	NOV CABLE AUTO
11/15/23	300001	FPL	FLORIDA POWER & LIGHT	305.30	32360-12443
11/15/23	300002	FPL	FLORIDA POWER & LIGHT	55.61	092523-102523
11/16/23	100010	ACCT	ACCOUNTING DEPARTMENT INC	345.00	Nov service
11/20/23	1073	JOSE	JOSE PAZ	1,700.00	repairs
11/21/23	1074	VOID		.00	Void
11/22/23	1075	WHALEN	MICHAEL WHALEN	1,094.60	reimbursement- supplies
11/26/23	300004	WASTE	WASTE MGMT	458.14	Nov Service
11/28/23	1076	GARY	GARY DISTEFANO	85.22	rembursement
11/29/23	100011	LEOS	LEOS LAWN SERVICE INC	6,233.00	replace valve
11/30/23	1077	WHALEN	MICHAEL WHALEN	150.00	reimbursement
Totals:				25,558.11	

-- End of report --

R E C O N C I L I A T I O N

Bank account #: 03 Valley Bank-Operating

1111 Valley Op 7209

Statement date: 11/30/23

G/L Acct Bal: 14,229.01

Bank Balance: 21,102.01

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
-------	------	-----------	----------	---------------------	-----------------------

OUTSTANDING ITEMS:					
100004	09/21/23	ANGEL & ANDERSON CONST LL		640.00	
100011	11/29/23	LEOS LAWN SERVICE INC		6,233.00	
Total Outstanding				6,873.00	.00

Bank Reconciliation Summary
=====

Checkbook Balance	14,229.01	Reconciling Balance	21,102.01
Uncleared Checks, Credits	6,873.00+	Bank Stmt. Balance	21,102.01
Uncleared Deposits, Debits	0.00	Difference	0.00

-- End of report --



P.O. Box 558
Wayne, NJ 07474-0558

Last Statement:
Statement Ending:
Page:

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November 30, 2023
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80688 M0656DDA120123131904 01 000000000 0 004



OCEAN COVE HOMEOWNERS ASSOCIATION
OPERATING ACCOUNT
C/O ACCOUNTING DEPARTMENT
185 E INDIANTOWN RD SUITE 127
JUPITER FL 33477

- Email:contactus@valley.com
- Visit Us Online:www.valley.com
- Mail To:1720 Route 23, Wayne, NJ 07470

Account Statement

BUSINESS BANKING CHECKING - 42797209

SUMMARY FOR THE PERIOD: 11/01/23 - 11/30/23

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$27,603.07		\$22,845.83		\$29,346.89		\$21,102.01

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$27,603.07
11/01	CHECK 1072	-\$530.00		\$27,073.07
11/08	ACH CREDIT		\$695.83	\$27,768.90
	Ocean Cove HOA OnlinePay 231108 16597			
11/08	ACH DEBIT	-\$55.61		\$27,713.29
	FPL DIRECT DEBIT ELEC PYMT 231107			
11/08	ACH DEBIT	-\$305.30		\$27,407.99
	FPL DIRECT DEBIT ELEC PYMT 231107			
11/10	ACH DEBIT	-\$28.36		\$27,379.63
	TOWN OF JUPITER UT BILL 231109			
11/10	ACH DEBIT	-\$53.47		\$27,326.16
	TOWN OF JUPITER UT BILL 231109			
11/14	ACH DEBIT	-\$3,121.41		\$24,204.75
	COMCAST 8535114 090365509 231113			
11/20	ACH DEBIT	-\$458.14		\$23,746.61
	WASTE MANAGEMENT INTERNET 231117			
11/21	DEPOSIT		\$150.00	\$23,896.61
11/24	PHONE/INTERNET TRNFR		\$22,000.00	\$45,896.61
	REF 3280812L FUNDS TRANSFER FRM DEP			
	54738210 FROM			
11/27	CHECK 1075	-\$1,094.60		\$44,802.01
11/28	CHECK 1073	-\$1,700.00		\$43,102.01
11/29	TRANSFER DEBIT	-\$22,000.00		\$21,102.01
	TRANSFER TO DEPOSIT ACCOUNT			
	00043129196			
Ending Balance				\$21,102.01

Have Questions? 800-522-4100

valley.com

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80688 0352685 0001-0004 M0656DDA120123131904 01 L 0





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
Page :

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11/30/2023
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CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
11/01	1072	\$530.00	11/27	1075*	\$1,094.60
11/28	1073	\$1,700.00			

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

80688 0352686 0002-0004 42797209 0





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
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Check Images for Account 42797209

Valley Bank

Ocean Cove Homeowner's Assoc.
c/o Accounting Department, Inc
185 E. Indiantown Rd STE 127
Jupiter FL 33477

CHECK NO. 001072 CHECK DATE 10/26/23 VENDOR NO. JOSE

CHECK AMOUNT *****530.00

FIVE HUNDRED THIRTY AND 00/100 DOLLARS*****

PAY TO THE ORDER OF JOSE PAZ
1600 Windorah Way Apt C
WPB, FL 33411

Michael E. Whalen
AUTHORIZED SIGNATURE

⑈001072⑈ ⑆021201383⑆ 42797209⑈

10/31/2023 # 1072 \$530.00

Valley Bank

Ocean Cove Homeowner's Assoc.
c/o Accounting Department, Inc
185 E. Indiantown Rd STE 127
Jupiter FL 33477

CHECK NO. 001075 CHECK DATE 11/22/23 VENDOR NO. WHALEN

CHECK AMOUNT *****1,094.60

ONE THOUSAND NINETY-FOUR AND 60/100 DOLLARS*****

PAY TO THE ORDER OF MICHAEL WHALEN

Michael E. Whalen
AUTHORIZED SIGNATURE

⑈001075⑈ ⑆021201383⑆ 42797209⑈

11/24/2023 # 1075 \$1,094.60

Valley Bank

Ocean Cove Homeowner's Assoc.
c/o Accounting Department, Inc
185 E. Indiantown Rd STE 127
Jupiter FL 33477

CHECK NO. 001073 CHECK DATE 11/20/23 VENDOR NO. JOSE

CHECK AMOUNT *****1,700.00

ONE THOUSAND SEVEN HUNDRED AND 00/100 DOLLARS*****

PAY TO THE ORDER OF JOSE PAZ
1600 Windorah Way Apt C
WPB, FL 33411

Michael E. Whalen
AUTHORIZED SIGNATURE

⑈001073⑈ ⑆021201383⑆ 42797209⑈

11/27/2023 # 1073 \$1,700.00





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
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To Reconcile Your Account

- 1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
- 2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
- 3. Add to your checkbook balance any credit not already recorded in the checkbook.
- 4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
- 5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. 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. 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 if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally 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.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.



R E C O N C I L I A T I O N

Bank account #: 04 Valley Bank MM

1112 Valley MM 8210 (old 1684) G/L Acct Bal: 29,399.98

Statement date: 11/30/23 Bank Balance: 29,399.98

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
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OUTSTANDING ITEMS:

Total Outstanding	.00	.00
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Bank Reconciliation Summary
=====

Checkbook Balance	29,399.98	Reconciling Balance	29,399.98
Uncleared Checks, Credits	0.00+	Bank Stmt. Balance	29,399.98
Uncleared Deposits, Debits	0.00	Difference	0.00

-- End of report --



P.O. Box 558
Wayne, NJ 07474-0558



117600 M0656DDA120123131904 01 000000000 0 002
OCEAN COVE HOMEOWNERS ASSOCIATIONS
185 E INDIANTOWN RD SUITE 127
JUPITER FL 33477-5044

 Email:

contactus@valley.com

 Visit Us Online:

www.valley.com

 Mail To:

1720 Route 23, Wayne, NJ 07470

Account Statement

PROPERTY MANAGEMENT MMA - 54738210

SUMMARY FOR THE PERIOD: 11/01/23 - 11/30/23

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$51,267.07		\$132.91		\$22,000.00		\$29,399.98

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$51,267.07
11/24	PHONE/INTERNET TRNFR REF 3280812L FUNDS TRANSFER TO DEP 42797209 FROM	-\$22,000.00		\$29,267.07
11/30	INTEREST CREDIT		\$132.91	\$29,399.98
Ending Balance				\$29,399.98

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$46,133.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	\$304.68	Interest Paid	\$132.91





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
Page :

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11/30/2023
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To Reconcile Your Account

- 1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
- 2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
- 3. Add to your checkbook balance any credit not already recorded in the checkbook.
- 4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
- 5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. 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. 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 if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally 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.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.



R E C O N C I L I A T I O N

Bank account #: 05 Valley Bank 9196

1113 Valley Op 9196

Statement date: 11/30/23

G/L Acct Bal: 11,760.76

Bank Balance: 11,995.98

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
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OUTSTANDING ITEMS:					
GJ-158	11/28/23	1076-GARY DISTEFANO		85.22	
GJ-158	11/30/23	1077-MICHAEL WHALEN		150.00	
Total Outstanding				235.22	.00

Bank Reconciliation Summary
=====

Checkbook Balance	11,760.76	Reconciling Balance	11,995.98
Uncleared Checks, Credits	235.22+	Bank Stmt. Balance	11,995.98
Uncleared Deposits, Debits	0.00	Difference	0.00

-- End of report --



P.O. Box 558
Wayne, NJ 07474-0558



OCEAN COVE HOMEOWNERS ASSOCIATIONS
C/O ACCOUNTING DEPARTMENT INC
NEW OPERATING ACCOUNT
185 E INDIANTOWN RD SUITE 127
JUPITER FL 33477-5044

Email:
Visit Us Online:
Mail To:

contactus@valley.com
www.valley.com
1720 Route 23, Wayne, NJ 07470

Account Statement

BUSINESS BANKING CHECKING - 43129196

SUMMARY FOR THE PERIOD: 11/01/23 - 11/30/23

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$4,465.74		\$22,000.00		\$14,469.76		\$11,995.98

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$4,465.74
11/03	CHECK 100004	-\$1,850.00		\$2,615.74
11/10	CHECK 100005	-\$346.76		\$2,268.98
11/20	CHECK 100007	-\$584.00		\$1,684.98
11/21	CHECK 100008	-\$90.00		\$1,594.98
11/22	CHECK 100009	-\$11,254.00		-\$9,659.02
11/28	TRANSFER CREDIT TRANSFER FROM DEPOSIT ACCOUNT 00042797209		\$22,000.00	\$12,340.98
11/30	CHECK 100010	-\$345.00		\$11,995.98
Ending Balance				\$11,995.98

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
11/03	100004	\$1,850.00	11/21	100008	\$90.00
11/10	100005	\$346.76	11/22	100009	\$11,254.00
11/20	100007*	\$584.00	11/30	100010	\$345.00

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.



P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
Page :

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11/30/2023
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Check Images for Account 43129196

THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE BACK FOR DETAILS

Ocean Cove Homeowners Assoc.
c/o Accounting Department
185 E Indiantown Rd, #127
Jupiter, FL 33477

Valley Bank
185 E Indiantown Rd, #101
Jupiter, FL 33477

DATE: 10/24/2023

100004

PAY TO THE ORDER OF: LEOS LAWN SERVICE INC

\$ 1,850.00

One Thousand Eight Hundred Fifty Dollars and Zero Cents

memo: Inv: 17447

Michael E. Whalen

3780300122

For Deposit Only 2023/11/03/23

LC's Lawn Services, Inc

11/03/2023 # 100004 \$1,850.00

THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE BACK FOR DETAILS

Ocean Cove Homeowners Assoc.
c/o Accounting Department
185 E Indiantown Rd, #127
Jupiter, FL 33477

Valley Bank
185 E Indiantown Rd, #101
Jupiter, FL 33477

DATE: 10/27/2023

100005

PAY TO THE ORDER OF: LEOS LAWN SERVICE INC

\$ 346.76

Three Hundred Forty-Six Dollars and Seventy-Six Cents

memo: Inv: 17486

Michael E. Whalen

3780300245

For Deposit Only 2023/11/03/23

LC's Lawn Services, Inc

11/10/2023 # 100005 \$346.76

THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE BACK FOR DETAILS

Ocean Cove Homeowners Assoc.
c/o Accounting Department
185 E Indiantown Rd, #127
Jupiter, FL 33477

Valley Bank
185 E Indiantown Rd, #101
Jupiter, FL 33477

DATE: 11/06/2023

100007

PAY TO THE ORDER OF: LEOS LAWN SERVICE INC

\$ 584.00

Five Hundred Eighty-Four Dollars and Zero Cents

memo: Inv: 17491

Michael E. Whalen

3780304054

For Deposit Only 2023/11/03/23

LC's Lawn Services, Inc

11/20/2023 # 100007 \$584.00

THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE BACK FOR DETAILS

Ocean Cove Homeowners Assoc.
c/o Accounting Department
185 E Indiantown Rd, #127
Jupiter, FL 33477

Valley Bank
185 E Indiantown Rd, #101
Jupiter, FL 33477

DATE: 11/06/2023

100008

PAY TO THE ORDER OF: JUPITER CARPET CARE

\$ 90.00

Ninety Dollars and Zero Cents

memo: Inv: 202

Michael E. Whalen

37803004620

For Deposit Only 2023/11/03/23

Jupiter Carpet Care, Inc

11/21/2023 # 100008 \$90.00

THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE BACK FOR DETAILS

Ocean Cove Homeowners Assoc.
c/o Accounting Department
185 E Indiantown Rd, #127
Jupiter, FL 33477

Valley Bank
185 E Indiantown Rd, #101
Jupiter, FL 33477

DATE: 11/14/2023

100009

PAY TO THE ORDER OF: ACI-CENTURY, INC

\$ 11,254.00

Eleven Thousand Two Hundred Fifty-Four Dollars and Zero Cents

memo: Inv: 10070

Michael E. Whalen

37803004620

For Deposit Only 2023/11/03/23

ACI-CENTURY, INC

11/22/2023 # 100009 \$11,254.00

THIS DOCUMENT CONTAINS SECURITY FEATURES - SEE BACK FOR DETAILS

Ocean Cove Homeowners Assoc.
c/o Accounting Department
185 E Indiantown Rd, #127
Jupiter, FL 33477

Valley Bank
185 E Indiantown Rd, #101
Jupiter, FL 33477

DATE: 11/16/2023

100010

PAY TO THE ORDER OF: ACCOUNTING DEPARTMENT INC

\$ 345.00

Three Hundred Forty-Five Dollars and Zero Cents

memo: Inv: 1691

Michael E. Whalen

37803004620

For Deposit Only 2023/11/03/23

Accounting Department Inc - OP

11/30/2023 # 100010 \$345.00

89655 0389156 0002-0003 M0656DDA120123131904 01 L 0



P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
Page :

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11/30/2023
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To Reconcile Your Account

- 1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
- 2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
- 3. Add to your checkbook balance any credit not already recorded in the checkbook.
- 4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
- 5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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For additional terms and conditions applicable to your account statement, please refer to your account agreement.



G E N E R A L L E D G E R T R I A L B A L A N C E

Starting account #: "First"
Ending account #: "Last"

Starting date: 11/01/23
Ending date: 11/30/23

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
1110	BOA Operating account 7778	.00	.00	.00	.00	.00
1111	Valley Op 7209	18,702.04	43,856.78	48,329.81	4,473.03CR	14,229.01
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/01/23 GJ0156 SK 1,850.00 LEO'S LAWN SERVICE INC					
	11/01/23 GJ0156 SK 346.76 LEO'S LAN SERVICE INC					
	11/01/23 GJ0156 SK 584.00 LEO'S LAN SERVICE INC					
	11/01/23 GJ0157 SK 90.00 BEACH ENVIRONMENTAL					
	11/01/23 GJ0157 SK 2,387.64 LEOS LAWN SERVICE INC					
	11/01/23 GJ0157 SK 90.00 JUPITER CARPET CARE					
	11/01/23 GJ0157 SK 345.63 ACCOUNTING DEPARTMENT INC					
	11/01/23 GJ0157 SK 2,621.00 POOL DOCTOR					
	11/06/23 AP0098 100007 584.00 LEO'S LAWN SERVICE INC locate valve and replace					
	11/06/23 AP0098 100008 90.00 JUPITER CARPET CARE Oct service					
	11/06/23 GJ0156 SK 90.00 JUPITER CARPET CARE					
	11/06/23 GJ0156 SK 345.00 ACCOUNTING DEPARTMENT INC					
	11/07/23 AR6802 AR04 695.83 Owner Cash Receipts					
	11/10/23 AP2495 111023 28.36 TOWN OF JUPITER					
	11/10/23 AP2495 111023 53.47 TOWN OF JUPITER					
	11/14/23 AP0098 100009 11,254.00 ACI-CENTURY, INC ROOF DRAIN					
	11/14/23 AP2495 111423 3,121.41 COMCAST					
	11/14/23 GJ0156 SK 11,254.00 ACI-CENTURY INC					
	11/15/23 AP0098 300001 305.30 FLORIDA POWER & LIGHT 32360-12443					
	11/15/23 AP0098 300002 55.61 FLORIDA POWER & LIGHT 092523-102523					
	11/16/23 AP0098 100010 345.00 ACCOUNTING DEPARTMENT INC Nov service					
	11/20/23 AP2472 1073 1,700.00 JOSE PAZ repairs					
	11/21/23 AP0000 1074 771.70 Void chk, MICHAEL WHALEN wrong amount					
	11/21/23 AP2474 1074 771.70 MICHAEL WHALEN reimbursement					
	11/22/23 AP2477 1075 1,094.60 MICHAEL WHALEN reimbursement- supplies					
	11/22/23 AR0000 1053 150.00 142 Ocean Cove - app fee					
	11/24/23 GJ0154 LAW 22,000.00 Trf fm Res to Op					
	11/24/23 GJ0155 LAW 22,000.00 Trf from 7209 to 9197					
	11/26/23 AP0098 300004 458.14 WASTE MGMT Nov Service					
	11/28/23 AP2479 1076 85.22 GARY DISTEFANO reimbursement					
	11/28/23 GJ0158 SK 85.22 1076-GARY DISTEFANO					
	11/29/23 AP0098 100011 6,233.00 LEOS LAWN SERVICE INC replace valve					
	11/30/23 AP2481 1077 150.00 MICHAEL WHALEN reimbursement					
	11/30/23 GJ0158 SK 150.00 1077-MICHAEL WHALEN					
1112	Valley MM 8210 (old 1684)	51,267.07	132.91	22,000.00	21,867.09CR	29,399.98
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/24/23 GJ0154 LAW 22,000.00 Trf fm Res to Op					
	11/30/23 CR0000 ADJUST 132.91 Reserve int November					

G E N E R A L L E D G E R T R I A L B A L A N C E

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
1113	Valley Op 9196	10,000.00	32,000.01	30,239.25	1,760.76	11,760.76
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/01/23 CR0000 ADJUST .01 VALLEY BEGINNING BALANCE					
	11/01/23 GJ0156 SK 1,850.00 LEO'S LAN SERVICE INC					
	11/01/23 GJ0156 SK 346.76 LEO'S LAN SERVICE INC					
	11/01/23 GJ0156 SK 584.00 LEO'S LAN SERVICE INC					
	11/01/23 GJ0157 SK 90.00 BEACH ENVIRONMENTAL					
	11/01/23 GJ0157 SK 2,387.64 LEOS LAWN SERVICE INC					
	11/01/23 GJ0157 SK 90.00 JUPITER CARPET CARE					
	11/01/23 GJ0157 SK 345.63 ACCOUNTING DEPARTMENT INC					
	11/01/23 GJ0157 SK 2,621.00 POOL DOCTOR					
	11/01/23 GJ0157 SK 10,000.00 TRANSFER FROM 7209					
	11/01/23 GJ0157 SK 10,000.00 TRANSFER FROM 7209					
	11/06/23 GJ0156 SK 90.00 JUPITER CARPET CARE					
	11/06/23 GJ0156 SK 345.00 ACCOUNTING DEPARTMENT INC					
	11/14/23 GJ0156 SK 11,254.00 ACI-CENTURY INC					
	11/24/23 GJ0155 LAW 22,000.00 Trf from 7209 to 9197					
	11/28/23 GJ0158 SK 85.22 1076-GARY DISTEFANO					
	11/30/23 GJ0158 SK 150.00 1077-MICHAEL WHALEN					
1120	BOA Business Savings	.00	.00	.00	.00	.00
1210	Accounts Receivable	695.83	.00	695.83	695.83CR	.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/07/23 AR6802 AR04 695.83 Owner Cash Receipts					
1410	Due to/from Reserves	30,699.55CR	.00	29,683.76	29,683.76CR	60,383.31CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/30/23 RJ0006 CS 29,683.76 Reserve Adj					
1415	Due to/from Operating	30,699.55	29,683.76	.00	29,683.76	60,383.31
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/30/23 RJ0006 CS 29,683.76 Reserve Adj					
1610	Prepaid Insurance	25,094.63	.00	2,788.29	2,788.29CR	22,306.34
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/30/23 RJ0001 102119GB 2,788.29 REC INS EXP FROM PPD INS					
1615	Prepaid Expenses	.00	.00	.00	.00	.00
3345	Accounts Payable	944.91CR	28,851.51	28,976.72	125.21CR	1,070.12CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/01/23 AP0099 VH1148 458.14 WASTE MGMT Nov Service					
	11/03/23 AP0099 VH1147 90.00 JUPITER CARPET CARE Oct service					
	11/06/23 AP0098 100007 584.00 LEOS LAWN SERVICE INC locate valve and replace					
	11/06/23 AP0098 100008 90.00 JUPITER CARPET CARE Oct service					

G E N E R A L L E D G E R T R I A L B A L A N C E

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/10/23 AP0003 VH1175 28.36 TOWN OF JUPITER AUTOPAY 031304					
	11/10/23 AP0017 VH1176 53.47 TOWN OF JUPITER AUTOPAY					
	11/10/23 AP0099 VH1154 11,254.00 ACI-CENTURY, INC ROOF DRAIN					
	11/10/23 AP2495 1175 28.36 TOWN OF JUPITER					
	11/10/23 AP2495 1176 53.47 TOWN OF JUPITER					
	11/14/23 AP0007 VH1174 3,121.41 COMCAST NOV CABLE AUTO					
	11/14/23 AP0098 100009 11,254.00 ACI-CENTURY, INC ROOF DRAIN					
	11/14/23 AP0099 VH1155 345.00 ACCOUNTING DEPARTMENT INC Nov service					
	11/14/23 AP2495 1174 3,121.41 COMCAST					
	11/15/23 AP0098 300001 305.30 FLORIDA POWER & LIGHT 32360-12443					
	11/15/23 AP0098 300002 55.61 FLORIDA POWER & LIGHT 092523-102523					
	11/16/23 AP0098 100010 345.00 ACCOUNTING DEPARTMENT INC Nov service					
	11/18/23 AP2469 VH1156 1,750.00 JOSE PAZ repairs					
	11/18/23 AP2470 1156 1,750.00 JOSE PAZ wrong amount					
	11/18/23 AP2471 VH1157 1,700.00 JOSE PAZ repairs					
	11/20/23 AP2472 1073 1,700.00 JOSE PAZ repairs					
	11/21/23 AP0000 1074 771.70 Void chk, MICHAEL WHALEN wrong amount					
	11/21/23 AP2473 VH1158 771.70 MICHAEL WHALEN reimbursement					
	11/21/23 AP2474 1074 771.70 MICHAEL WHALEN reimbursement					
	11/21/23 AP2475 1158 771.70 MICHAEL WHALEN wrong amount					
	11/22/23 AP2476 VH1159 1,094.60 MICHAEL WHALEN reimbursement- supplies					
	11/22/23 AP2477 1075 1,094.60 MICHAEL WHALEN reimbursement- supplies					
	11/23/23 AP0099 VH1161 463.00 LEOS LAWN SERVICE INC replace valve					
	11/23/23 AP0099 VH1162 1,850.00 LEOS LAWN SERVICE INC Dec service					
	11/23/23 AP0099 VH1163 3,920.00 LEOS LAWN SERVICE INC pallets of mulch					
	11/26/23 AP0098 300004 458.14 WASTE MGMT Nov Service					
	11/28/23 AP2478 VH1160 85.22 GARY DISTEFANO reimbursement					
	11/28/23 AP2479 1076 85.22 GARY DISTEFANO reimbursement					
	11/28/23 AP2480 VH1164 150.00 MICHAEL WHALEN reimbursement					
	11/29/23 AP0098 100011 6,233.00 LEOS LAWN SERVICE INC replace valve					
	11/29/23 AP0099 VH1165 525.00 POOL DOCTOR weekly pool service					
	11/30/23 AP0099 VH1166 90.00 JUPITER CARPET CARE 110123-113123					
	11/30/23 AP0099 VH1167 28.94 FLORIDA POWER & LIGHT 102523-112223					
	11/30/23 AP0099 VH1168 426.18 FLORIDA POWER & LIGHT 102523-112223					
	11/30/23 AP2481 1077 150.00 MICHAEL WHALEN reimbursement					
3346	Insurance Payable	40,225.00	.00	.00	.00	40,225.00
3347	2022 S/A Deferred	20,607.10CR	.00	.00	.00	20,607.10CR
3352	Accrued Expenses	1,035.00CR	.00	.00	.00	1,035.00CR
3500	Prepaid Owner Assessments	3,501.99CR	.00	.00	.00	3,501.99CR
4600	Reserves	81,966.62CR	.00	7,816.67	7,816.67CR	89,783.29CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/30/23 RJ0004 CS 7,816.67 REC MONTHLY RESERVES					

G E N E R A L L E D G E R T R I A L B A L A N C E

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
5610	Retained Earnings	37,901.56CR	.00	.00	.00	37,901.56CR
5615	Prior year adjustments	.00	.00	.00	.00	.00
6000	HOA semi annual dues	286,000.00CR	.00	.00	.00	286,000.00CR
6100	Lease Income	450.00CR	.00	.00	.00	450.00CR
6150	Interest Income	795.76CR	.00	132.92	132.92CR	928.68CR
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/01/23 CR0000 ADJUST .01 VALLEY BEGINNING BALANCE					
	11/30/23 CR0000 ADJUST 132.91 Reserve int November					
6200	Transfer of Ownership Income	450.00CR	.00	.00	.00	450.00CR
8105	Miscellaneous/Office Exp	1,512.33	.00	150.00	150.00CR	1,362.33
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/22/23 AR0000 1053 150.00 142 Ocean Cove - app fee					
8110	Postage	98.99	.00	.00	.00	98.99
8115	Accounting Fee	4,485.00	345.00	.00	345.00	4,830.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/14/23 AP0099 VH1155 345.00 ACCOUNTING DEPARTMENT INC Nov service					
8116	Property Management	6,774.00	.00	.00	.00	6,774.00
8120	Supplies/Annual Report	172.50	.00	.00	.00	172.50
8125	Web Site	477.62	.00	.00	.00	477.62
8225	Irrigation Well:Rust/Cleanup	4,299.75	.00	.00	.00	4,299.75
8235	Minor Repairs & Supplies	10,110.82	2,016.30	771.70	1,244.60	11,355.42
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/21/23 AP2473 VH1158 771.70 MICHAEL WHALEN reimbursement					
	11/21/23 AP2475 1158 771.70 MICHAEL WHALEN reimbursement					
	11/22/23 AP2476 VH1159 1,094.60 MICHAEL WHALEN reimbursement- supplies					
	11/28/23 AP2480 VH1164 150.00 MICHAEL WHALEN reimbursement					
8238	Roof Repair	22,998.00	11,254.00	.00	11,254.00	34,252.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/10/23 AP0099 VH1154 11,254.00 ACI-CENTURY, INC ROOF DRAIN					

G E N E R A L L E D G E R T R I A L B A L A N C E

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
8245	Termite & Pest Control	210.00	.00	.00	.00	210.00
8300	Insurance	47,773.20	2,788.29	.00	2,788.29	50,561.49
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/30/23 RJ0001 102119GB 2,788.29 REC INS EXP FROM PPD INS					
8410	Landscaping - Maintnce/Grounds	19,145.00	2,398.22	.00	2,398.22	21,543.22
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/23/23 AP0099 VH1161 463.00 LEOS LAWN SERVICE INC replace valve					
	11/23/23 AP0099 VH1162 1,850.00 LEOS LAWN SERVICE INC Dec service					
	11/28/23 AP2478 VH1160 85.22 GARY DISTEFANO reimbursement					
8415	Tree Trimming Service	11,310.00	.00	.00	.00	11,310.00
8416	Landscape Rplc-Trees/Shrub/Sod	6,544.50	3,920.00	.00	3,920.00	10,464.50
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/23/23 AP0099 VH1163 3,920.00 LEOS LAWN SERVICE INC pallets of mulch					
8425	Fences Perimeter and Patio	12,740.00	3,450.00	1,750.00	1,700.00	14,440.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/18/23 AP2469 VH1156 1,750.00 JOSE PAZ repairs					
	11/18/23 AP2470 1156 1,750.00 JOSE PAZ Fences Perimeter and Pati					
	11/18/23 AP2471 VH1157 1,700.00 JOSE PAZ repairs					
8505	Cabana Cleaning	900.00	180.00	.00	180.00	1,080.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/03/23 AP0099 VH1147 90.00 JUPITER CARPET CARE Oct service					
	11/30/23 AP0099 VH1166 90.00 JUPITER CARPET CARE 110123-113123					
8510	Pool Equipment Repairs	2,756.00	.00	.00	.00	2,756.00
8530	Pool Maintenance	5,535.00	525.00	.00	525.00	6,060.00
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/29/23 AP0099 VH1165 525.00 POOL DOCTOR weekly pool service					
8540	Pool Permit	300.00	.00	.00	.00	300.00
8600	Professional Legal Fees	3,105.00	.00	.00	.00	3,105.00
8700	Sprinkler Maintenance/Repairs	4,955.09	.00	.00	.00	4,955.09
8810	Cable	30,596.85	3,121.41	.00	3,121.41	33,718.26
	DATE SOURCE REFERENCE DR-AMOUNT CR-AMOUNT DESCRIPTION A/P REFERENCE					
	11/14/23 AP0007 VH1174 3,121.41 COMCAST NOV CABLE AUTO					

GENERAL LEDGER TRIAL BALANCE

Acct-#	Description			Begin-balance	Total-DR	Total-CR	Net-change	End-balance
8820	Electric			6,171.56	455.12	.00	455.12	6,626.68
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/23	AP0099	VH1167	28.94		FLORIDA POWER & LIGHT	102523-112223	
	11/30/23	AP0099	VH1168	426.18		FLORIDA POWER & LIGHT	102523-112223	
8830	Sanitation			5,771.18	458.14	.00	458.14	6,229.32
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/01/23	AP0099	VH1148	458.14		WASTE MGMT	Nov Service	
8840	Sewer			112.50	.00	.00	.00	112.50
8845	Water Landscape			253.10	28.36	.00	28.36	281.46
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/10/23	AP0003	VH1175	28.36		TOWN OF JUPITER	AUTOPAY 031304	
8850	Water Pool			393.68	53.47	.00	53.47	447.15
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/10/23	AP0017	VH1176	53.47		TOWN OF JUPITER	AUTOPAY	
9000	Reserves			78,166.70	7,816.67	.00	7,816.67	85,983.37
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/30/23	RJ0004	CS	7,816.67		REC MONTHLY RESERVES		
Grand totals:				.00	173,334.95	173,334.95	.00	.00

-- End of report --