



Financial Reporting Packet

Prepared for:

Ocean Cove Homeowners Association

As of: May 01, 2026 - May 31, 2026

Prepared By:

Community Financials

Unaudited; no disclosures; for Board Management purposes only

Date: 5/31/2026

TO: Management and/or Board of Directors
HOA: **Ocean Cove Homeowners' Association**
FROM: Community Financials

GENERAL COMMENTS

- > May 2026 Financials
- > Reserves budget and allocation recording were changed to Semi Annual.

BALANCE SHEET COMMENTS

- > Per FASB 606, Reserve Income and Expenses are posted directly to Balance Sheet, no Reserve Income Statement included

INCOME STATEMENT COMMENTS

Expenses Exception / Over Budget: YTD \$1,000 and above

- > GL 5200 Landscaping/ Maintenance - Ground

OTHERS:

Negative balance this month

- > GL 5408 Repairs & Maintenance - reversal of April accrual

NOTES TO THE BOARD

- > Florida-based Homeowners Association - SIRS not Funded.
SIRS is only required by state statute for condominiums over three stories.

- > **Insurance will expire on August 15, 2026**



Fund Balance Sheet

As Of Day: 05/31/2026

Ocean Cove Homeowners
Association
06/24/2026 05:31:43 PM

Account Number	Account Name	Operating	Reserves	Totals
Assets				
Cash - Operating				
1002	Valley Op 9196 (... 9196)	29,634.41		29,634.41
1003	Columbia Bank - Operating (New) # 3274 (PPB ... 3274)	107,015.17		107,015.17
Total Cash - Operating		136,649.58	0.00	136,649.58
Cash - Reserves				
1200	Columbia Bank - Reserve #4563 (PPB ... 4563)		134,386.68	134,386.68
Total Cash - Reserves		0.00	134,386.68	134,386.68
Other Assets				
1900	Prepaid Insurance	23,900.14		23,900.14
1901	Prepaid Expenses	25.00		25.00
Total Other Assets		23,925.14	0.00	23,925.14
Total Assets		160,574.72	134,386.68	294,961.40
Liabilities and Equity				
Liabilities				
2000	Accounts Payable	1,551.39		1,551.39
2005	Deferred Assessment	25,666.75		25,666.75
2008	Accrued Expenses	1,972.00		1,972.00
Total Liabilities		29,190.14	0.00	29,190.14
Contract Liabilities				
2300	Reserve General		134,142.02	134,142.02
2401	Reserves - Interest		244.66	244.66
Total Contract Liabilities		0.00	134,386.68	134,386.68
Operating Equity				
3114	Retained Earnings	91,651.71		91,651.71
	Net Income / (Loss)	39,732.87		39,732.87
Total Operating Equity		131,384.58	0.00	131,384.58
Total Liabilities & Equity		160,574.72	134,386.68	294,961.40



Income Statement Detail - Operating

Ocean Cove Homeowners Association
06/24/2026 05:31:48 PM

05/01/2026 - 05/31/2026

Account Number	Account Name	Current Month	Budget Monthly	Variance	YTD Actual	YTD Budget	YTD Variance	Yearly Budget
Income Statement Group								
Revenue								
4000	HOA Semi-Annual Dues	25,666.65	25,666.67	(0.02)	128,332.65	128,333.35	(0.70)	308,000.00
4080	Misc. Income	0.00	0.00	0.00	800.00	0.00	800.00	0.00
Total Revenue		25,666.65	25,666.67	(0.02)	129,132.65	128,333.35	799.30	308,000.00
Operating Expenses								
Administration								
5001	Accounting Fee	366.45	400.00	33.55	1,836.23	2,000.00	163.77	4,800.00
5007	Supplies/Annual Report	0.00	67.00	67.00	61.25	335.00	273.75	800.00
5008	Postage	0.00	0.00	0.00	86.00	0.00	(86.00)	0.00
5011	Website	0.00	63.00	63.00	185.00	315.00	130.00	750.00
5013	Miscellaneous/Office Exp	0.00	0.00	0.00	239.00	0.00	(239.00)	0.00
5040	Professional Legal Fees	0.00	215.00	215.00	0.00	1,075.00	1,075.00	2,575.00
Total Administration		366.45	745.00	378.55	2,407.48	3,725.00	1,317.52	8,925.00
Buildings & Parking Areas								
5203	Irrigation Well: Rust/Cleanup	0.00	250.00	250.00	0.00	1,250.00	1,250.00	3,000.00
5406	Termite & Pest Control	30.00	67.00	37.00	150.00	335.00	185.00	800.00
5436	Roof Repair	0.00	5,417.00	5,417.00	600.00	27,085.00	26,485.00	65,000.00
5437	Fence and Gate Repair	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Buildings & Parking Areas		30.00	5,734.00	5,704.00	750.00	28,670.00	27,920.00	68,800.00
Insurance								
5100	Insurance	9,560.07	10,000.00	439.93	47,800.35	50,000.00	2,199.65	120,000.00
Total Insurance		9,560.07	10,000.00	439.93	47,800.35	50,000.00	2,199.65	120,000.00
Maintenance & Grounds								
5200	Landscaping-Maintenance/Ground	2,787.00	2,000.00	(787.00)	13,056.45	10,000.00	(3,056.45)	24,000.00
5201	Tree Trimming Service	0.00	1,000.00	1,000.00	0.00	5,000.00	5,000.00	12,000.00
5293	Mulch/Labor	0.00	333.00	333.00	1,089.00	1,669.00	580.00	4,000.00
5403	Sprinkler Maintenance/Repairs	200.00	0.00	(200.00)	200.00	0.00	(200.00)	0.00
5408	Repairs & Maintenance	(100.00)	1,417.00	1,517.00	3,019.90	7,085.00	4,065.10	17,000.00
5628	Flowers Annual	0.00	417.00	417.00	0.00	2,085.00	2,085.00	5,000.00
Total Maintenance & Grounds		2,887.00	5,167.00	2,280.00	17,365.35	25,839.00	8,473.65	62,000.00
Pool								
5500	Pool Maint. & Repairs	1,243.07	983.00	(260.07)	3,788.07	4,919.00	1,130.93	11,800.00
Total Pool		1,243.07	983.00	(260.07)	3,788.07	4,919.00	1,130.93	11,800.00
Utilities								
5280	Sanitation	953.93	833.00	(120.93)	4,769.65	4,169.00	(600.65)	10,000.00
5317	Sewer	86.37	83.00	(3.37)	247.06	419.00	171.94	1,000.00
5318	Electric	285.29	542.00	256.71	2,657.90	2,710.00	52.10	6,500.00
5322	Water Pool & Landscape	90.29	125.00	34.71	876.42	625.00	(251.42)	1,500.00
Total Utilities		1,415.88	1,583.00	167.12	8,551.03	7,923.00	(628.03)	19,000.00
Reserve Transfer								
5999	Reserves	0.00	0.00	0.00	8,737.50	8,737.50	0.00	17,475.00
Total Reserve Transfer		0.00	0.00	0.00	8,737.50	8,737.50	0.00	17,475.00
Total Operating Expenses		15,502.47	24,212.00	8,709.53	89,399.78	129,813.50	40,413.72	308,000.00
Net Income / (Loss)		10,164.18	1,454.67	8,709.51	39,732.87	(1,480.15)	41,213.02	0.00



Reserve Report

05/01/2026 - 05/31/2026

Ocean Cove Homeowners Association
06/24/2026 05:31:53 PM

GL Code	GL Description	Begin-Balance	Debits	Credits	Net-Change	End-Balance
1200	Columbia Bank - Reserve #4563	134,346.74	0.00	39.94	39.94	134,386.68
1202	Valley MM 8210 (Old 1684)	0.00	0.00	0.00	0.00	0.00
1300	Due To/From Operating	0.00	0.00	0.00	0.00	0.00
2300	Reserve General	(134,142.02)	0.00	0.00	0.00	(134,142.02)
2401	Reserves - Interest	(204.72)	(39.94)	0.00	(39.94)	(244.66)
Total		0.00	(39.94)	39.94	0.00	0.00



Delinquent Summary Aging

As Of Day: 05/31/2026

Ocean Cove Homeowners Association
06/24/2026 05:31:57 PM

Acct	Name	Unit	Status	Last Payment	Total	0 - 30	Over 30	Over 60	Over 90
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Prepaid Summary Report

As Of Day: 05/31/2026

Ocean Cove Homeowners Association
06/24/2026 05:32:01 PM

Acct	Name	Unit	Balance
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Aged Payables Report

As Of Day: 05/31/2026

Invoice	Vendor	Date	Balance	Current	Over 30	Over 60	Over 90
104384	TUKY'S LANDSCAPING LLC 5403 Sprinkler Maintenance/Repairs	02/11/2026	200.00	200.00	0.00	0.00	0.00
052226-1298	Town of Jupiter Utilities 5322 Water Pool & Landscape	05/22/2026	55.07	55.07	0.00	0.00	0.00
052226-1304	Town of Jupiter Utilities 5322 Water Pool & Landscape	05/22/2026	35.22	35.22	0.00	0.00	0.00
21194	LEO'S LAWN SERVICE, INC 5200 Landscaping- Maintenance/Ground	05/24/2026	845.00	845.00	0.00	0.00	0.00
232	Jupiter Carpet Care 5500 Pool Maint. & Repairs	05/30/2026	110.00	110.00	0.00	0.00	0.00
052626-2443	FLORIDA POWER & LIGHT 5318 Electric	05/26/2026	270.95	270.95	0.00	0.00	0.00
052626-5580	FLORIDA POWER & LIGHT 5318 Electric	05/26/2026	35.15	35.15	0.00	0.00	0.00
Total			1,551.39	1,551.39	0.00	0.00	0.00



Check Register by Date

05/01/2026 - 05/31/2026

Ocean Cove Homeowners Association
06/24/2026 05:32:11 PM

Check Date	Check	Vendor	Reference	Check Amount
05/01/2026	300071	Accounting Department Inc.	Inv: 6143	366.45
05/04/2026	100041	Pool Doctor of the Palm Beaches	Inv: 257169	525.00
05/06/2026	100042	Jupiter Carpet Care	Inv: 231	165.00
05/06/2026	100043	Stephen M. Russo	Inv: 010526-123456	518.07
05/06/2026	100044	STAGE BUILDING INSPECTIONS, LLC	Inv: 140	600.00
05/08/2026	300070	Town of Jupiter Utilities	Inv: 042326-1298	85.26
05/09/2026	300069	Town of Jupiter Utilities	Inv: 042426-1304	36.07
05/11/2026	300076	FLORIDA POWER & LIGHT	Inv: 042326-2443	425.63
05/11/2026	100045	Pool Doctor of the Palm Beaches	Inv: 259219	525.00
05/14/2026	300078	FLORIDA POWER & LIGHT	Inv: 042326-5580	35.09
05/14/2026	300080	Loxahatchee River District	Inv: 040926-8600	126.54
05/15/2026	100046	Pool Doctor of the Palm Beaches	Inv: 259298	425.00
05/24/2026	300068	WASTE MANAGEMENT	Inv: 0164687-0290-3	953.93
Total				4,787.04



General Ledger Report

Ocean Cove Homeowners Association

06/24/2026 05:32:14 PM

05/01/2026 - 05/31/2026

Date	Number	Type	Description	Transaction Notes	Debit	Credit	Balance
1002 Valley Op 9196							
05/01/2026			Beginning Balance				29,634.41
Total 1002 Valley Op 9196					0.00	0.00	
1003 Columbia Bank - Operating (New) # 3274							
05/01/2026			Beginning Balance				111,802.21
05/01/2026		Payment	Payment 300071 Accounting Department Inc.			(366.45)	111,435.76
05/04/2026		Payment	Payment 100041 Pool Doctor of the Palm Beaches			(525.00)	110,910.76
05/06/2026		Payment	Payment 100044 STAGE BUILDING INSPECTIONS, LLC			(600.00)	110,310.76
05/06/2026		Payment	Payment 100043 Stephen M. Russo			(518.07)	109,792.69
05/06/2026		Payment	Payment 100042 Jupiter Carpet Care			(165.00)	109,627.69
05/08/2026		Payment	Payment 300070 Town of Jupiter Utilities			(85.26)	109,542.43
05/09/2026		Payment	Payment 300069 Town of Jupiter Utilities			(36.07)	109,506.36
05/11/2026		Payment	Payment 300076 FLORIDA POWER & LIGHT			(425.63)	109,080.73
05/11/2026		Payment	Payment 100045 Pool Doctor of the Palm Beaches			(525.00)	108,555.73
05/14/2026		Payment	Payment 300080 Loxahatchee River District			(126.54)	108,429.19
05/14/2026		Payment	Payment 300078 FLORIDA POWER & LIGHT			(35.09)	108,394.10
05/15/2026		Payment	Payment 100046 Pool Doctor of the Palm Beaches			(425.00)	107,969.10
05/24/2026		Payment	Payment 300068 WASTE MANAGEMENT			(953.93)	107,015.17
Total 1003 Columbia Bank - Operating (New) # 3274					0.00	(4,787.04)	
1200 Columbia Bank - Reserve #4563							
05/01/2026			Beginning Balance				134,346.74
05/31/2026		Adjustment	Bank Entry - Columbia Bank - Reserve #4563 May CB Res interest		39.94		134,386.68
Total 1200 Columbia Bank - Reserve #4563					39.94	0.00	
1900 Prepaid Insurance							
05/01/2026			Beginning Balance				33,460.21
05/01/2026		Adjustment	Expense Prepaid Insurance - May 2026			(9,560.07)	23,900.14
Total 1900 Prepaid Insurance					0.00	(9,560.07)	
1901 Prepaid Expenses							
05/01/2026			Beginning Balance				25.00
Total 1901 Prepaid Expenses					0.00	0.00	
2000 Accounts Payable							
05/01/2026			Beginning Balance				(1,246.33)
05/01/2026		Invoice	Invoice 010526-123456 Stephen M. Russo			(518.07)	(1,764.40)
05/01/2026		Invoice	Invoice 042326-2443 FLORIDA POWER & LIGHT			(425.63)	(2,190.03)
05/01/2026		Payment	Payment 300071 Accounting Department Inc.		366.45		(1,823.58)
05/03/2026		Invoice	Invoice 231 Jupiter Carpet Care			(165.00)	(1,988.58)
05/04/2026		Invoice	Invoice 0164687-0290-3 WASTE MANAGEMENT			(953.93)	(2,942.51)
05/04/2026		Payment	Payment 100041 Pool Doctor of the Palm Beaches		525.00		(2,417.51)
05/06/2026		Invoice	Invoice 6143 Accounting Department Inc.			(366.45)	(2,783.96)
05/06/2026		Invoice	Invoice 259219 Pool Doctor of the Palm Beaches			(525.00)	(3,308.96)
05/06/2026		Payment	Payment 100042 Jupiter Carpet Care		165.00		(3,143.96)
05/06/2026		Payment	Payment 100043 Stephen M. Russo		518.07		(2,625.89)
05/06/2026		Payment	Payment 100044 STAGE BUILDING INSPECTIONS, LLC		600.00		(2,025.89)
05/08/2026		Payment	Payment 300070 Town of Jupiter Utilities		85.26		(1,940.63)
05/09/2026		Payment	Payment 300069 Town of Jupiter Utilities		36.07		(1,904.56)
05/11/2026		Invoice	Invoice 259298 Pool Doctor of the Palm Beaches			(425.00)	(2,329.56)
05/11/2026		Payment	Payment 300076 FLORIDA POWER & LIGHT		425.63		(1,903.93)
05/11/2026		Payment	Payment 100045 Pool Doctor of the Palm Beaches		525.00		(1,378.93)
05/13/2026		Invoice	Invoice 042326-5580 FLORIDA POWER & LIGHT			(35.09)	(1,414.02)
05/13/2026		Invoice	Invoice 040926-8600 Loxahatchee River District			(126.54)	(1,540.56)
05/14/2026		Payment	Payment 300080 Loxahatchee River District		126.54		(1,414.02)
05/14/2026		Payment	Payment 300078 FLORIDA POWER & LIGHT		35.09		(1,378.93)
05/15/2026		Payment	Payment 100046 Pool Doctor of the Palm Beaches		425.00		(953.93)
05/24/2026		Invoice	Invoice 21194 LEO'S LAWN SERVICE, INC			(845.00)	(1,798.93)
05/24/2026		Payment	Payment 300068 WASTE MANAGEMENT		953.93		(845.00)
05/27/2026		Invoice	Invoice 104384 TUKY'S LANDSCAPING			(200.00)	(1,045.00)



General Ledger Report

05/01/2026 - 05/31/2026

Ocean Cove Homeowners Association

06/24/2026 05:32:14 PM

Date	Number	Type	Description	Transaction Notes	Debit	Credit	Balance
05/31/2026		Invoice	Invoice 052226-1298 Town of Jupiter Utilities			(55.07)	(1,100.07)
05/31/2026		Invoice	Invoice 052226-1304 Town of Jupiter Utilities			(35.22)	(1,135.29)
05/31/2026		Invoice	Invoice 052626-5580 FLORIDA POWER & LIGHT			(35.15)	(1,170.44)
05/31/2026		Invoice	Invoice 052626-2443 FLORIDA POWER & LIGHT			(270.95)	(1,441.39)
05/31/2026		Invoice	Invoice 232 Jupiter Carpet Care			(110.00)	(1,551.39)
Total 2000 Accounts Payable					4,787.04	(5,092.10)	
2005 Deferred Assessment							
05/01/2026			Beginning Balance				(51,333.40)
05/31/2026		Adjustment	Monthly Assessment	Monthly Assessment	25,666.65		(25,666.75)
Total 2005 Deferred Assessment					25,666.65	0.00	
2008 Accrued Expenses							
05/01/2026			Beginning Balance				(1,121.70)
05/01/2026		Adjustment	Reverse - April Accruals		1,121.70		0.00
05/31/2026		Adjustment	May accrual - BEACH ENVIRONMENTAL Inv# 90179386	May accrual - BEACH ENVIRONMENTAL Inv# 90179386		(30.00)	(30.00)
05/31/2026		Adjustment	May Accruals			(1,942.00)	(1,972.00)
Total 2008 Accrued Expenses					1,121.70	(1,972.00)	
2300 Reserve General							
05/01/2026			Beginning Balance				(134,142.02)
Total 2300 Reserve General					0.00	0.00	
2401 Reserves - Interest							
05/01/2026			Beginning Balance				(204.72)
05/31/2026		Adjustment	Bank Entry - Columbia Bank - Reserve #4563 May CB Res interest			(39.94)	(244.66)
Total 2401 Reserves - Interest					0.00	(39.94)	
3114 Retained Earnings							
05/01/2026			Beginning Balance				(91,651.71)
Total 3114 Retained Earnings					0.00	0.00	
4000 HOA Semi-Annual Dues							
05/01/2026			Beginning Balance				(102,666.00)
05/31/2026		Adjustment	Monthly Assessment	Monthly Assessment		(25,666.65)	(128,332.65)
Total 4000 HOA Semi-Annual Dues					0.00	(25,666.65)	
4080 Misc. Income							
05/01/2026			Beginning Balance				(800.00)
Total 4080 Misc. Income					0.00	0.00	
5001 Accounting Fee							
05/01/2026			Beginning Balance				1,469.78
05/06/2026		Invoice	Invoice 6143 Accounting Department Inc.	March 2026 service	366.45		1,836.23
Total 5001 Accounting Fee					366.45	0.00	
5007 Supplies/Annual Report							
05/01/2026			Beginning Balance				61.25
Total 5007 Supplies/Annual Report					0.00	0.00	
5008 Postage							
05/01/2026			Beginning Balance				86.00
Total 5008 Postage					0.00	0.00	
5011 Website							
05/01/2026			Beginning Balance				185.00
Total 5011 Website					0.00	0.00	
5013 Miscellaneous/Office Exp							
05/01/2026			Beginning Balance				239.00
Total 5013 Miscellaneous/Office Exp					0.00	0.00	
5100 Insurance							
05/01/2026			Beginning Balance				38,240.28



General Ledger Report

05/01/2026 - 05/31/2026

Ocean Cove Homeowners Association

06/24/2026 05:32:14 PM

Date	Number	Type	Description	Transaction Notes	Debit	Credit	Balance
05/01/2026		Adjustment	Expense Prepaid Insurance - May 2026		9,560.07		47,800.35
Total 5100 Insurance					9,560.07	0.00	
5200 Landscaping-Maintenance/Ground							
05/01/2026			Beginning Balance				10,269.45
05/24/2026		Invoice	Invoice 21194 LEO'S LAWN SERVICE, INC	extra work unit #102	845.00		11,114.45
05/31/2026		Adjustment	May Accruals	Leo's Lawn Service - May	1,942.00		13,056.45
Total 5200 Landscaping-Maintenance/Ground					2,787.00	0.00	
5280 Sanitation							
05/01/2026			Beginning Balance				3,815.72
05/04/2026		Invoice	Invoice 0164687-0290-3 WASTE MANAGEMENT	050126-053126	953.93		4,769.65
Total 5280 Sanitation					953.93	0.00	
5293 Mulch/Labor							
05/01/2026			Beginning Balance				1,089.00
Total 5293 Mulch/Labor					0.00	0.00	
5317 Sewer							
05/01/2026			Beginning Balance				160.69
05/01/2026		Adjustment	Reverse - April Accruals	April Accrual - Loxahatchee		(40.17)	120.52
05/13/2026		Invoice	Invoice 040926-8600 Loxahatchee River District	040126-063026	126.54		247.06
Total 5317 Sewer					126.54	(40.17)	
5318 Electric							
05/01/2026			Beginning Balance				2,372.61
05/01/2026		Invoice	Invoice 042326-2443 FLORIDA POWER & LIGHT	032526-042326	425.63		2,798.24
05/01/2026		Adjustment	Reverse - April Accruals	April Accrual FPL		(481.53)	2,316.71
05/13/2026		Invoice	Invoice 042326-5580 FLORIDA POWER & LIGHT	032526-042326	35.09		2,351.80
05/31/2026		Invoice	Invoice 052626-5580 FLORIDA POWER & LIGHT	042326-052626	35.15		2,386.95
05/31/2026		Invoice	Invoice 052626-2443 FLORIDA POWER & LIGHT	042326-052626	270.95		2,657.90
Total 5318 Electric					766.82	(481.53)	
5322 Water Pool & Landscape							
05/01/2026			Beginning Balance				786.13
05/31/2026		Invoice	Invoice 052226-1298 Town of Jupiter Utilities	042226-052126	55.07		841.20
05/31/2026		Invoice	Invoice 052226-1304 Town of Jupiter Utilities	042226-052126	35.22		876.42
Total 5322 Water Pool & Landscape					90.29	0.00	
5403 Sprinkler Maintenance/Repairs							
05/01/2026			Beginning Balance				0.00
05/27/2026		Invoice	Invoice 104384 TUKY'S LANDSCAPING LLC	repairs - Apt #110	200.00		200.00
Total 5403 Sprinkler Maintenance/Repairs					200.00	0.00	
5406 Termite & Pest Control							
05/01/2026			Beginning Balance				120.00
05/31/2026		Adjustment	May accrual - BEACH ENVIRONMENTAL Inv# 90179386	May accrual - BEACH ENVIRONMENTAL Inv# 90179386	30.00		150.00
Total 5406 Termite & Pest Control					30.00	0.00	
5408 Repairs & Maintenance							
05/01/2026			Beginning Balance				3,119.90
05/01/2026		Adjustment	Reverse - April Accruals	Sprague Electric LLC - Inv# 3014-1		(600.00)	2,519.90
05/01/2026		Adjustment	Reclass Invoice 010526-123456 Stephen M. Russo from unbudgetted 5437 to 5408		500.00		3,019.90
Total 5408 Repairs & Maintenance					500.00	(600.00)	
5436 Roof Repair							
05/01/2026			Beginning Balance				600.00
Total 5436 Roof Repair					0.00	0.00	
5437 Fence and Gate Repair							
05/01/2026			Beginning Balance				0.00
05/01/2026		Adjustment	Reclass Invoice 010526-123456 Stephen M. Russo from unbudgetted 5437 to 5408			(500.00)	(500.00)



General Ledger Report

05/01/2026 - 05/31/2026

Ocean Cove Homeowners Association

06/24/2026 05:32:14 PM

Date	Number	Type	Description	Transaction Notes	Debit	Credit	Balance
05/01/2026		Invoice	Invoice 010526-123456 Stephen M. Russo	repair balconies/replace valve	500.00		0.00
Total 5437 Fence and Gate Repair					500.00	(500.00)	
5500 Pool Maint. & Repairs							
05/01/2026			Beginning Balance				2,545.00
05/01/2026		Invoice	Invoice 010526-123456 Stephen M. Russo		18.07		2,563.07
05/03/2026		Invoice	Invoice 231 Jupiter Carpet Care	April 2026 service	165.00		2,728.07
05/06/2026		Invoice	Invoice 259219 Pool Doctor of the Palm Beaches	pool maintenance	525.00		3,253.07
05/11/2026		Invoice	Invoice 259298 Pool Doctor of the Palm Beaches	install new century motor	425.00		3,678.07
05/31/2026		Invoice	Invoice 232 Jupiter Carpet Care	May 2026 service	110.00		3,788.07
Total 5500 Pool Maint. & Repairs					1,243.07	0.00	
5999 Reserves							
05/01/2026			Beginning Balance				8,737.50
Total 5999 Reserves					0.00	0.00	
Total					48,739.50	(48,739.50)	

RECONCILIATION REPORT

**Ocean Cove Homeowners Association
Valley Op 9196 9196
Bank End Date: 05/31/2026**

06/04/2026 6:11 PM

Valley Op 9196 | 1002 Valley Op 9196

Bank Begin Date: 05/01/2026
Bank Begin Balance: \$29,634.41

Bank End Date: 05/31/2026
Bank End Balance: \$29,634.41

GL Calculations Summary

GL Balance as of Bank End Date: **\$29,634.41**
+ Unmatched Payments: \$0.00
- Unmatched Deposits: \$0.00

Reconciled Balance: \$29,634.41
\$0.00
Bank End Balance: **\$29,634.41**

Reconciled on 06/04/2026



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

Last Statement:
Statement Ending:
Page:

April 30, 2026
May 31, 2026
1 of 2

1019 M0656DDA053026062738 05 000000000 69536 002



OCEAN COVE HOMEOWNERS ASSOCIATIONS
C/O ACCOUNTING DEPARTMENT INC
NEW OPERATING ACCOUNT
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

69536 0320417 0001-0002 69536

Account Statement

HOA BUSINESS CHECKING - XXXXXX9196

SUMMARY FOR THE PERIOD: 05/01/26 - 05/31/26

OCEAN COVE HOMEOWNERS ASSOCIATIONS

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$29,634.41		\$0.00		\$0.00		\$29,634.41

*** No Activity For This Period ***

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00
Total Return Fees	\$0.00	\$0.00





Account Number:

XXXXXX9196

Statement Date:

05/31/2026

Page :

2 of 2

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

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.

69536 0320418 0002-0002 69536



RECONCILIATION REPORT

**Ocean Cove Homeowners Association
Columbia Bank - Reserve #4563 4563
Bank End Date: 05/31/2026**

06/04/2026 6:12 PM

Columbia Bank - Reserve #4563 | 1200 Columbia Bank - Reserve #4563

GL Calculations Summary

Bank Begin Date: 05/01/2026
Bank Begin Balance: \$134,346.74

GL Balance as of Bank End Date: **\$134,386.68**
+ Unmatched Payments: \$0.00
- Unmatched Deposits: \$0.00

Bank End Date: 05/31/2026
Bank End Balance: \$134,386.68

Reconciled Balance: \$134,386.68
\$0.00
Bank End Balance: **\$134,386.68**

Reconciled on 06/04/2026

GL TRANSACTIONS - MATCHED

Date	Description	Check#	Additions & Deposits (\$)	Withdrawals (\$)
05/31/2026	Bank Entry - Columbia Bank - Reserve #4563 May CB Res interest		39.94	
Totals			39.94	0.00

BANK TRANSACTIONS - IMPORTED

Date	Description	Check#	Additions & Deposits (\$)	Withdrawals (\$)
05/29/2026	INTEREST CREDIT		39.94	
Totals			39.94	0.00

Customer Service:
1-866-486-7782

OCEAN COVE HOME OWNERS' ASSOCIATION INC
COMMUNITY FINANCIALS INC
185 E INDIANTOWN RD SUITE 127
JUPITER FL 33477-5072

Last statement: April 30, 2026
This statement: May 31, 2026

HOA MONEY MARKET

Account number	XXXXXX4563	Beginning balance	\$134,346.74
Low balance	\$134,346.74	Additions/Deposits	\$39.94
Average balance	\$134,346.74	Withdrawals/Subtractions	\$0.00
Interest paid year to date	\$124.20	Ending balance	\$134,386.68
Interest earned	\$39.94		

Other Deposits/ Additions

<u>Date</u>	<u>Description</u>	<u>Additions</u>
05-31	Interest Credit	39.94
Total Other Deposits/ Additions		\$39.94

Daily Balances

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
04-30	134,346.74	05-31	134,386.68

Interest Information

Annual percentage yield earned	.35%
Interest-bearing days	31
Average balance for APY	\$134,346.74
Interest earned	\$39.94
Interest paid year to date	\$124.20
Statement period	05/01 to 05/31

Overdraft Fee Summary

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Checks

(* Skip in check sequence, R-Check has been returned, + Electronified check))

Total Checks paid: 0 for **-\$0.00**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at 1-866-486-7782 or write us at Columbia Bank, P.O. Box 19243, Spokane, WA 99219, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appears.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

RECONCILIATION REPORT

**Ocean Cove Homeowners Association
Columbia Bank - Operating (New) # 3274 3274
Bank End Date: 05/31/2026**

06/17/2026 11:18 AM

Columbia Bank - Operating (New) # 3274 | 1003 Columbia Bank - Operating (New) # 3274

GL Calculations Summary

Bank Begin Date:	05/01/2026
Bank Begin Balance:	\$113,854.21
Bank End Date:	05/31/2026
Bank End Balance:	\$107,015.17

GL Balance as of Bank End Date:	\$107,015.17
+ Unmatched Payments:	\$0.00
- Unmatched Deposits:	\$0.00
Reconciled Balance:	\$107,015.17
	\$0.00
Bank End Balance:	\$107,015.17

Reconciled on 06/17/2026

GL TRANSACTIONS - MATCHED

Date	Description	Check#	Additions & Deposits (\$)	Withdrawals (\$)
04/17/2026	Inv: 230	100036		110.00
04/22/2026	Inv: 21101	100039		1,942.00
05/01/2026	Inv: 6143	300071		366.45
05/04/2026	Inv: 257169	100041		525.00
05/06/2026	Inv: 231	100042		165.00
05/06/2026	Inv: 010526-123456	100043		518.07
05/06/2026	Inv: 140	100044		600.00
05/08/2026	Inv: 042326-1298	300070		85.26
05/09/2026	Inv: 042426-1304	300069		36.07
05/11/2026	Inv: 259219	100045		525.00
05/11/2026	Inv: 042326-2443	300076		425.63
05/14/2026	Inv: 042326-5580	300078		35.09
05/14/2026	Inv: 040926-8600	300080		126.54
05/15/2026	Inv: 259298	100046		425.00
05/24/2026	Inv: 0164687-0290-3	300068		953.93
Totals			0.00	6,839.04

BANK TRANSACTIONS - IMPORTED

Date	Description	Check#	Additions & Deposits (\$)	Withdrawals (\$)
05/01/2026	CHECK	100039		1,942.00
05/01/2026	AD FEE TRANSFER -/3	0		366.45
05/07/2026	AVIDPAY SERVICE/AVIDPAY/CK100043	0		518.07
05/08/2026	TOWN OF JUPITER/UT BILL/20260508	0		85.26
05/11/2026	TOWN OF JUPITER/UT BILL/20260511	0		36.07
05/11/2026	FPL DIRECT DEBIT/ELEC PYMT/20260511	0		425.63
05/12/2026	CHECK	100036		110.00
05/13/2026	CHECK	100041		525.00

Date	Description	Check#	Additions & Deposits (\$)	Withdrawals (\$)
05/14/2026	FPL DIRECT DEBIT/ELEC PYMT/20260514	0		35.09
05/14/2026	Loxahatchee Rive/LoxRiver/3921449035 WASTE	0		126.54
05/15/2026	MANAGEMENT/PAYMENT/Log in to the MY W	0		953.93
05/20/2026	CHECK	100045		525.00
05/20/2026	CHECK	100044		600.00
05/26/2026	CHECK	100046		425.00
05/27/2026	CHECK	100042		165.00
Totals			0.00	6,839.04

Customer Service:
1-866-486-7782

OCEAN COVE HOME OWNERS' ASSOCIATION INC
COMMUNITY FINANCIALS INC
185 E INDIANTOWN RD SUITE 127
JUPITER FL 33477-5072

Last statement: April 30, 2026
This statement: May 31, 2026

HOA CHECKING

Account number	XXXXXX3274	Beginning balance	\$113,854.21
Low balance	\$107,015.17	Deposits/Additions	\$0.00
Average balance	\$109,195.12	Withdrawals/Subtractions	\$6,839.04
Interest earned	\$0.00	Ending balance	\$107,015.17

ACH and Electronic Payments/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
05-07	ACH Debit Avidpay Service Avidpay Ck100043 Ref*ck*100043*2605 06*stephen M Russo V209033598\1689140	518.07
05-08	ACH Debit Town Of Jupiter Ut Bill 20260508	85.26
05-11	ACH Debit Town Of Jupiter Ut Bill 20260511	36.07
05-11	ACH Debit Fpl Direct Debit Elec Pymt 20260511	425.63
05-14	ACH Debit Fpl Direct Debit Elec Pymt 20260514	35.09
05-14	ACH Debit Loxahatchee Rive Loxriver 3921449035 20260514	126.54
05-15	ACH Debit Waste Management Payment Log In To The My W M Account Page For Payment Details.	953.93
Total ACH and Electronic Payments/Subtractions		\$2,180.59

Other Withdrawals/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
05-01	Online Book Trsfr Db Ad Fee Transfer - 3	366.45
Total Other Withdrawals/Subtractions		\$366.45

Daily Balances

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
04-30	113,854.21	05-11	110,480.73	05-15	108,730.17
05-01	111,545.76	05-12	110,370.73	05-20	107,605.17
05-07	111,027.69	05-13	109,845.73	05-26	107,180.17
05-08	110,942.43	05-14	109,684.10	05-27	107,015.17
				05-31	107,015.17

Overdraft Fee Summary

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Checks

<u>Check #</u>	<u>Amount</u>	<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Date</u>
100036	\$110.00	05-12	*100044	\$600.00	05-20
*100039	\$1,942.00	05-01	100045	\$525.00	05-20
*100041	\$525.00	05-13	100046	\$425.00	05-26
100042	\$165.00	05-27			

(* Skip in check sequence, R-Check has been returned, + Electronified check))

Total Checks paid: 7 for **-\$4,292.00**

check images

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

Pacific Premier Bank
12001 N. Central Expressway
Ste 1165
Dallas, TX 76243

DATE: 04/17/2026

100036

PAY TO THE ORDER OF: Jupiter Carpet Care
\$ 110.00 DOLLARS
One Hundred Ten Dollars and Zero Cents

memo: Inv: 230

100036# ⑆111025453⑆ 6698813274#

Check # 100036, Posted 05-12-26, Amount \$110.00

>053101121< 05/11/2026 015347293

8540820 0007 00055

21228866

LEO'S LAWN SERVICE, INC.
Jupiter, FL 33477

DO NOT WRITE IN THESE SPACES

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

Pacific Premier Bank
12001 N. Central Expressway
Ste 1165
Dallas, TX 76243

DATE: 04/22/2026

100039

PAY TO THE ORDER OF: LEO'S LAWN SERVICE, INC
\$ 1,942.00 DOLLARS
One Thousand Nine Hundred Forty-Two Dollars and Zero Cents

memo: Inv: 2101

100039# ⑆111025453⑆ 6698813274#

Check # 100039, Posted 05-01-26, Amount \$1,942.00

6211699312

21258885

LEO'S LAWN SERVICE, INC.
Jupiter, FL 33477

DO NOT WRITE IN THESE SPACES

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

Pacific Premier Bank
12001 N. Central Expressway
Ste 1165
Dallas, TX 76243

DATE: 05/04/2026

100041

PAY TO THE ORDER OF: Pool Doctor of the Palm Beaches
\$ 525.00 DOLLARS
Five Hundred Twenty-Five Dollars and Zero Cents

memo: Inv: 257169

100041# ⑆111025453⑆ 6698813274#

Check # 100041, Posted 05-13-26, Amount \$525.00

Seq: 7
Dep: 001924
Date: 05/12/26

21228866

BRITTE WATER POOL PROS CORP
Jupiter, FL 33477

DO NOT WRITE IN THESE SPACES

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

Pacific Premier Bank
12001 N. Central Expressway
Ste 1165
Dallas, TX 76243

DATE: 05/06/2026

100042

PAY TO THE ORDER OF: Jupiter Carpet Care
\$ 165.00 DOLLARS
One Hundred Sixty-Five Dollars and Zero Cents

memo: Inv: 231

100042# ⑆111025453⑆ 6698813274#

Check # 100042, Posted 05-27-26, Amount \$165.00

>053101121< 05/26/2026 003343789

8540820 0005 00057

21237395

Jupiter Carpet Care, Inc.
Jupiter, FL 33477

DO NOT WRITE IN THESE SPACES

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

Pacific Premier Bank
12001 N. Central Expressway
Ste 1165
Dallas, TX 76243

DATE: 05/06/2026

100044

PAY TO THE ORDER OF: STAGE BUILDING INSPECTIONS, LLC
\$ 600.00 DOLLARS
Six Hundred Dollars and Zero Cents

memo: Inv: 140

100044# ⑆111025453⑆ 6698813274#

Check # 100044, Posted 05-20-26, Amount \$600.00

For Deposit Only - JPMC

21267401

BRITTE WATER POOL PROS CORP
Jupiter, FL 33477

DO NOT WRITE IN THESE SPACES

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

Pacific Premier Bank
12001 N. Central Expressway
Ste 1165
Dallas, TX 76243

DATE: 05/11/2026

100045

PAY TO THE ORDER OF: Pool Doctor of the Palm Beaches
\$ 525.00 DOLLARS
Five Hundred Twenty-Five Dollars and Zero Cents

memo: Inv: 259219

100045# ⑆111025453⑆ 6698813274#

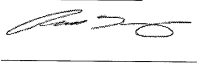
Check # 100045, Posted 05-20-26, Amount \$525.00

Seq: 2
Dep: 001930
Date: 05/19/26

214923

BRITTE WATER POOL PROS CORP
Jupiter, FL 33477

DO NOT WRITE IN THESE SPACES

Ocean Cove Homeowners Assoc. c/o Accounting Department 185 E Indianrow Rd, #127 Jupiter, FL 33477		Pacific Premier Bank 12001 N. Central Expressway Ste 1105 Dallas, TX 75243	100046 DATE: 05/15/2026
PAY TO THE ORDER OF Pool Doctor of the Palm Beaches		\$ 425.00	DOLLARS
memo: Inv 259298			

⑆100046⑆ ⑆11025453⑆ 6698813274⑆

Check # 100046, Posted 05-26-26, Amount \$425.00

Seq: 3
Dep: 001933
Date: 05/22/26

For Deposit Only to
BRIE WATER POOL PROCS CORP
BRIE WATER POOL PROCS CORP
Deposited by
Bank of America
Briarwood Pool Procs Corp
10000 N. Central Expressway
Ste 1105
Dallas, TX 75243

1-49 05/20/25 © 2015 31933-H&I-Cover-49-49C-User

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at 1-866-486-7782 or write us at Columbia Bank, P.O. Box 19243, Spokane, WA 99219, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appears.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.