July 31, 2024
Financial Statement

Seacrest
SERVICES INC.

"Leading your community into the future"

Prepared by: Jose Penton
Accounting Dept. 1-888-828-6464

Cambridge G Condominium Association Inc.
Balance Sheet Fund Breakout
07/31/2024

c/o Seacrest Services Inc.
2101 Centrepark W Dr, Ste 110
West Palm Beach FL 33409

Account	Description July 2024	Operating July 2024	Reserves July 2024	Totals July 2024
	CURRENT ASSETS			
1001	Valley National Bank Operating	27,878.59	0.00	27,878.59
1301	Valley National Bank Reserves	0.00	319,746.16	319,746.16
	TOTAL CURRENT ASSETS	**27,878.59**	**319,746.16**	**347,624.75**
	OTHER ASSETS			
1400	Maintenance Receivable	2,351.16	0.00	2,351.16
1600	Allowance for Doubtful Accounts	(251.00)	0.00	(251.00)
1810	Prepaid Insurance	61,871.76	0.00	61,871.76
	TOTAL OTHER ASSETS	**63,971.92**	**0.00**	**63,971.92**
	TOTAL ASSETS	**91,850.51**	**319,746.16**	**411,596.67**
	CURRENT LIABILITIES			
2200	Prepaid Maintenance	6,020.59	0.00	6,020.59
2202	Prepaid Spec Asmt	727.50	0.00	727.50
2450	Insurance Payable	24,747.14	0.00	24,747.14
2650	Refunds Payable	131.30	0.00	131.30
	TOTAL CURRENT LIABILITIES	**31,626.53**	**0.00**	**31,626.53**
	RESERVES			
3100	Roof Reserve	0.00	162,037.14	162,037.14
3200	Painting Reserve	0.00	49,206.34	49,206.34
3300	Paving Reserve	0.00	(0.01)	(0.01)
3301	Parking Lot Resurface	0.00	11,432.87	11,432.87
3400	Elevator Reserve	0.00	38,110.29	38,110.29
3610	Resv: 10 Yr Building	0.00	4,687.46	4,687.46
3820	Capital Improvements	0.00	35,601.30	35,601.30
3890	Interest on Reserves	0.00	18,670.77	18,670.77
	TOTAL RESERVES	**0.00**	**319,746.16**	**319,746.16**
	EQUITY			
3900	Retained Earnings	48,517.06	0.00	48,517.06
	Net Income +/-	11,706.92	0.00	11,706.92
	TOTAL OWNERS EQUITY	**60,223.98**	**0.00**	**60,223.98**
	TOTAL LIABILITIES & OWNERS EQUITY	**91,850.51**	**319,746.16**	**411,596.67**

Cambridge G Condominium Association Inc.
Profit & Loss Statement - Breakout
07/31/2024

c/o Seacrest Services Inc.
2101 Centrepark W Dr, Ste 110
West Palm Beach FL 33409

		MTD Actual July 2024	MTD Budget July 2024	Variance	YTD Actual July 2024	YTD Budget July 2024	Variance	Annual Budget 2024
	INCOME							
4000	Maintenance Income	26,447.20	26,448	(0.80)	184,810.39	185,136	(325.61)	317,370
4100	Late Fees	0.00	0	0.00	75.00	0	75.00	0
4950	Interest Income	27.39	0	27.39	187.46	0	187.46	0
	TOTAL INCOME	**26,474.59**	**26,448**	**26.59**	**185,072.85**	**185,136**	**(63.15)**	**317,370**
	EXPENSES							
	ADMINISTRATIVE EXPENSE							
5010	Office Supplies & Expenses	0.00	58	58.00	523.39	406	(117.39)	700
5100	Petty Cash	0.00	8	8.00	0.00	56	56.00	100
5140	Licenses, Taxes, Fees & Permits	0.00	29	29.00	0.00	203	203.00	350
5145	Division of Land Sales	0.00	27	27.00	0.00	189	189.00	320
5150	Florida Corporate Fee	0.00	5	5.00	61.25	35	(26.25)	61
5200	Accounting Fees	0.00	4	4.00	0.00	28	28.00	50
5300	Legal Fees	0.00	250	250.00	750.64	1,750	999.36	3,000
5500	Awards	0.00	292	292.00	0.00	2,044	2,044.00	3,500
5600	Bad Debt Expense	0.00	17	17.00	51.00	119	68.00	200
5700	Seacrest Service Fee	3,792.08	3,830	37.92	26,544.56	26,810	265.44	45,955
5900	Insurance	12,609.10	13,833	1,223.90	82,767.44	96,831	14,063.56	166,000
	TOTAL ADMINISTRATIVE EXPENSES	**16,401.18**	**18,353**	**1,951.82**	**110,698.28**	**128,471**	**17,772.72**	**220,236**
	GROUNDS MAINTENANCE							
7000	Landscape / Irrigation	250.00	83	(167.00)	947.24	581	(366.24)	1,000
7740	Party Expenses	0.00	42	42.00	575.52	294	(281.52)	500
7951	Pest Control - Termite	0.00	42	42.00	480.00	294	(186.00)	500
	TOTAL GROUNDS MAINTENANCE	**250.00**	**167**	**(83.00)**	**2,002.76**	**1,169**	**(833.76)**	**2,000**
	FACILITIES							
8400	Building Repair & Maintenance	0.00	667	667.00	5,992.31	4,669	(1,323.31)	8,000
8411	Roof Repair & Maintenance	0.00	125	125.00	1,200.00	875	(325.00)	1,500
8450	General Repairs & Maintenance	0.00	83	83.00	545.00	581	36.00	1,000
8459	Fire Equipment/Anl Inspection	0.00	125	125.00	2,333.51	875	(1,458.51)	1,500
8467	Elevator Contract/Repairs	350.00	125	(225.00)	2,029.37	875	(1,154.37)	1,500
8469	Elevator Telephone	50.72	42	(8.72)	355.04	294	(61.04)	500
8491	Laundry Equipment Repairs	1,763.36	882	(881.36)	7,053.44	6,174	(879.44)	10,580
	TOTAL FACILITIES	**2,164.08**	**2,049**	**(115.08)**	**19,508.67**	**14,343**	**(5,165.67)**	**24,580**
	RESERVES							
9100	Resv: Roof Replacement	3,235.54	3,236	0.46	22,648.78	22,652	3.22	38,826
9200	Resv: Painting & Waterproof	396.83	397	0.17	2,777.81	2,779	1.19	4,762
9300	Resv: Parking Lot Repavement	85.30	85	(0.30)	597.10	595	(2.10)	1,024
9400	Resv: Elevator	1,215.07	1,215	(0.07)	8,505.49	8,505	(0.49)	14,581
9610	Resv: 10 Yr Building	312.50	313	0.50	2,187.50	2,191	3.50	3,750
9820	Resv: Capital Improvements	634.22	634	(0.22)	4,439.54	4,438	(1.54)	7,611
	TOTAL RESERVES	**5,879.46**	**5,880**	**0.54**	**41,156.22**	**41,160**	**3.78**	**70,554**
	TOTAL EXPENSES	**24,694.72**	**26,449**	**1,754.28**	**173,365.93**	**185,143**	**11,777.07**	**317,370**
	NET INCOME +/-	**1,779.87**	**(1)**	**1,780.87**	**11,706.92**	**(7)**	**11,713.92**	**0**

Cash Disbursement Report
07/01/2024 - 07/31/2024

03G Cambridge G
For All Banks
For All Vendors

Vendor	Name	Voucher	Vch Date	Amount	Disc Taken	Bank	Check	Type	Check Date	Amount
SEAC02	Seacrest Services, Inc	00635236	07/02/2024	250.00	0.00	03G01	002362	C	07/02/2024	250.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	QUART. FERT. PLANTS				03G	7000		155378	250.00
COMM24	Commercial Laundries of	00635338	07/03/2024	881.68	0.00	03G01	002363	C	07/03/2024	881.68
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	SPEED QUEEN WASHER/D				03G	8491		11037	881.68
KING33	Kings III of America Inc	00635495	07/08/2024	50.72	0.00	03G01	002364	C	07/08/2024	50.72
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	07/01 THRU 07/31/202				03G	8469		2753208	50.72
WEST35	Westfield Bank, FSB	00635950	07/12/2024	12,373.57	0.00	03G01	002365	C	07/12/2024	12,373.57
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	7TH INSTALLMENT				03G	2450		712687	12,373.57
ACKE01	Ackerman Law, PLLC	00636132	07/17/2024	960.03	0.00	03G01	002366	C	07/17/2024	960.03
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	auto debit error/uni				03g	2650		07172024	960.03
COMM24	Commercial Laundries of	00636726	07/29/2024	881.68	0.00	03G01	002367	C	07/29/2024	881.68
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	WASHER/DRYER MAINT.				03G	8490		11187	881.68
TKEL01	TK Elevator	00636774	07/30/2024	350.00	0.00	03G01	002368	C	07/30/2024	350.00
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	DWN PMNT QUOTE #: 20				03G	8467		ACIA-28P393T	350.00
CAMB14	Cambridge G Condo Assn	00636977	07/31/2024	5,879.46	0.00	03G01	002369	M	07/31/2024	5,879.46
	Community	Description				Entity	Account		Invoice	Dist.Amount
	Cambridge G	Monthly Reserve				03G	9100		Monthly Resv	3,235.54
	Cambridge G	Monthly Reserve				03G	9200		Monthly Resv	396.83
	Cambridge G	Monthly Reserve				03G	9300		Monthly Resv	85.30
	Cambridge G	Monthly Reserve				03G	9400		Monthly Resv	1,215.07
	Cambridge G	Monthly Reserve				03G	9610		Monthly Resv	312.50
	Cambridge G	Monthly Reserve				03G	9820		Monthly Resv	634.22
	Entity Totals			21,627.14	0.00					21,627.14

Computer Checks:	15,747.68
Manual Checks:	5,879.46

Bank Reconciliation
03G01 Valley Natl Operatng
07/31/2024

Bank Balance As Of 07/31/2024	29,110.27
Outstanding Checks AP	-1,231.68
Adjusted Bank Balance	27,878.59
Book Balance As Of 07/31/2024	27,851.20
Interest Income	27.39
Bank Charges	0.00
Adjusted Book Balance	27,878.59

Check	Date	Vendor		Type	Amount
002367	07/29/2024	comm24	Commercial Laundries of	C	881.68
002368	07/30/2024	tkel01	TK Elevator	C	350.00
			Report Total		1,231.68

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

1 M0656BLK080124091621 80 000000000 9289 004

CAMBRIDGE G CONDOMINIUM ASSOCIATION INC
CVE DEERFIELD
2101 CENTRE PARK WEST DR SUITE 110
WEST PALM BEACH FL 33409-6474

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

580 0002212 0001-0004 1001011475 9289

Account Statement

HOA BUSINESS CHECKING PLUS - 1001011475

SUMMARY FOR THE PERIOD: 07/01/24 - 07/31/24

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$27,118.23	+	$26,179.58	-	$24,187.54	=	$29,110.27

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$27,118.23
07/01	ACH CREDIT ClickPay STL ACH CP STL ACH 240628 45870358		$372.91	$27,491.14
07/01	ACH DEBIT SEACREST SERVICE ACH Collec NULL	-$3,792.08		$23,699.06
07/03	CHECK 2362	-$250.00		$23,449.06
07/05	ACH CREDIT ClickPay STL ACH CP STL ACH 240703 46152905		$320.01	$23,769.07
07/05	ACH CREDIT VANCO PAYMENTS GATEWAY 240705 XX1V55Q76B4K50		$320.01	$24,089.08
07/08	ACH CREDIT CAMBRIDGE G DIR DEBIT 240708		$23,461.31	$47,550.39
07/09	ACH CREDIT ClickPay STL ACH CP STL ACH 240708 46273717		$692.92	$48,243.31
07/09	CHECK 2363	-$881.68		$47,361.63
07/09	PHONE/INTERNET TRNFR REF 1910530L FUNDS TRANSFER TO DEP XXXXXX8900 FROM MONTHLY RESERVES	-$5,879.46		$41,482.17
07/17	CHECK 2364	-$50.72		$41,431.45
07/19	CHECK 2365	-$12,373.57		$29,057.88
07/24	CHECK 2366	-$960.03		$28,097.85
07/26	DEPOSIT		$320.01	$28,417.86

580 0002213 0002-0004 1001011475 9289

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
07/26	DEPOSIT		$665.02	$29,082.88
07/31	INTEREST CREDIT		$27.39	$29,110.27
Ending Balance				**$29,110.27**

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
07/03	2362	$250.00	07/19	2365	$12,373.57
07/09	2363	$881.68	07/24	2366	$960.03
07/17	2364	$50.72			

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$32,318.00	Annual % Yield Earned	1.01%
Year-to-Date Interest Paid	$188.46	Interest Paid	$27.39

1 0002213 0002-0004 M0656BLK080124091621 80 L 9289

580 0002214 0003-0004 1001011475 9289

Check Images for Account 1001011475

Date	Check	Amount
07/03/2024	2362	$250.00
07/19/2024	2365	$12,373.57
07/09/2024	2363	$881.68
07/24/2024	2366	$960.03
07/17/2024	2364	$50.72

Check 002362 — Cambridge G Condominium Association Inc., 2101 Centrepark West Drive, Suite 110, West Palm Beach, FL 33409. Date 07/02/2024. Pay This Amount $****250.00. Two Hundred Fifty and no/100 DOLLARS. Pay to the order of Seacrest Services, Inc, 2101 Centrepark W Drive, Ste 110, West Palm Beach, FL 33409.

Check 002365 — Date 07/12/2024. Pay This Amount $****12,373.57. Twelve Thousand Three Hundred Seventy-Three and 57/100 DOLLARS. Pay to the order of Westfield Bank, FSB, P.O. BOX 692, Westfield Center, OH 44251-0692.
Endorsement: >>041272279<< 7/18/2024 14:22:50 DEVAN TMID 287562002451752. PAY TO THE ORDER OF WESTFIELD BANK FOR DEPOSIT ONLY WESTFIELD BANK

Check 002363 — Date 07/03/2024. Pay This Amount $*******881.68. Eight Hundred Eighty-One and 68/100 DOLLARS. Pay to the order of Commercial Laundries of West Florida, Inc, 5313 Johns Rd #210, Tampa, FL 33634.
Endorsement: For Deposit Only Mianc Investments LLF 07/08/2024 SEACOAST BANK FOR DEPOSIT ONLY. Remote Capture >067005158< 9309154000050 07/08/2024

Check 002366 — Date 07/17/2024. Pay This Amount $*******960.03. Nine Hundred Sixty and 03/100 DOLLARS. Pay to the order of Ackerman Law, PLLC, 2255 Glades Road, Suite 324A, Boca Raton, FL 33431.
Endorsement: For Deposit Only Ackerman Law PLLC >267089712<

Check 002364 — Date 07/08/2024. Pay This Amount $********50.72. Fifty and 72/100 DOLLARS. Pay to the order of Kings III of America Inc, 751 Canyon Dr., Ste 100, Coppell, TX 75019-3857.
Endorsement: Credited to the account of the within named payee. Absence of Endorsement Guaranteed. CIBC Bank USA. Merchant Cap>071006486<899321791000410 7/16/2024

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

580 0002215 0004-0004 1001011475 9289

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.

1 0002215 0004-0004 M0656BLK080124091621 80 L 9289

Bank Reconciliation
03GR1 Valley Natl Reserve
07/31/2024

Bank Balance As Of 07/31/2024	319,746.16
Adjusted Bank Balance	319,746.16
Book Balance As Of 07/31/2024	318,804.23
Interest Income	941.93
Bank Charges	0.00
Adjusted Book Balance	319,746.16

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

Last Statement: June 30, 2024
Statement Ending: July 31, 2024

1 M0656BLK080124091621 14 000000000 9423 002

CAMBRIDGE G CONDOMINIUM ASSOCIATION INC
RESERVE ACCOUNT
2101 CENTRE PARK WEST DR SUITE 110
WEST PALM BEACH FL 33409-6474

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

714 0002732 0001-0002 1001018900 9423

Account Statement

PROPERTY MANAGEMENT MMA - 1001018900

SUMMARY FOR THE PERIOD: 07/01/24 - 07/31/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
$312,924.77		$6,821.39		$0.00		$319,746.16

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$312,924.77
07/09	PHONE/INTERNET TRNFR REF 1910530L FUNDS TRANSFER FRM DEP XXXXXX1475 FROM MONTHLY RESERVES		$5,879.46	$318,804.23
07/31	INTEREST CREDIT		$941.93	$319,746.16
Ending Balance				**$319,746.16**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$317,286.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	$6,041.13	Interest Paid	$941.93

Valley

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

714 0002733 0002-0002 1001018900 9423

To Reconcile Your Account

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3. Add to your checkbook balance any credit not already recorded in the checkbook.
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Balance Reconciliation

1 Enter ending statement balance	
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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.

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