

# October 31, 2024 Financial Statement



**Seacrest**  
SERVICES INC.

***"Leading your community into the future"***

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

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

| Account                    | Description<br>October 2024                  | Operating<br>October 2024 | Reserves<br>October 2024 | Totals<br>October 2024 |
|----------------------------|----------------------------------------------|---------------------------|--------------------------|------------------------|
| <b>CURRENT ASSETS</b>      |                                              |                           |                          |                        |
| 1001                       | Valley National Bank Operating               | 44,845.04                 | 0.00                     | 44,845.04              |
| 1301                       | Valley National Bank Reserves                | 0.00                      | 340,101.90               | 340,101.90             |
|                            | <b>TOTAL CURRENT ASSETS</b>                  | <b>44,845.04</b>          | <b>340,101.90</b>        | <b>384,946.94</b>      |
| <b>OTHER ASSETS</b>        |                                              |                           |                          |                        |
| 1400                       | Maintenance Receivable                       | 4,671.69                  | 0.00                     | 4,671.69               |
| 1600                       | Allowance for Doubtful Accounts              | (336.00)                  | 0.00                     | (336.00)               |
| 1810                       | Prepaid Insurance                            | 24,044.46                 | 0.00                     | 24,044.46              |
|                            | <b>TOTAL OTHER ASSETS</b>                    | <b>28,380.15</b>          | <b>0.00</b>              | <b>28,380.15</b>       |
|                            | <b>TOTAL ASSETS</b>                          | <b>73,225.19</b>          | <b>340,101.90</b>        | <b>413,327.09</b>      |
| <b>CURRENT LIABILITIES</b> |                                              |                           |                          |                        |
| 2000                       | Accounts Payable                             | 3,326.98                  | 0.00                     | 3,326.98               |
| 2200                       | Prepaid Maintenance                          | 3,780.18                  | 0.00                     | 3,780.18               |
| 2202                       | Prepaid Spec Asmt                            | 727.50                    | 0.00                     | 727.50                 |
| 2650                       | Refunds Payable                              | 131.30                    | 0.00                     | 131.30                 |
|                            | <b>TOTAL CURRENT LIABILITIES</b>             | <b>7,965.96</b>           | <b>0.00</b>              | <b>7,965.96</b>        |
| <b>RESERVES</b>            |                                              |                           |                          |                        |
| 3100                       | Roof Reserve                                 | 0.00                      | 171,743.76               | 171,743.76             |
| 3200                       | Painting Reserve                             | 0.00                      | 50,396.80                | 50,396.80              |
| 3300                       | Paving Reserve                               | 0.00                      | (0.01)                   | (0.01)                 |
| 3301                       | Parking Lot Resurface                        | 0.00                      | 11,688.77                | 11,688.77              |
| 3400                       | Elevator Reserve                             | 0.00                      | 40,012.98                | 40,012.98              |
| 3610                       | Resv: 10 Yr Building                         | 0.00                      | 5,624.96                 | 5,624.96               |
| 3820                       | Capital Improvements                         | 0.00                      | 39,246.51                | 39,246.51              |
| 3890                       | Interest on Reserves                         | 0.00                      | 21,388.13                | 21,388.13              |
|                            | <b>TOTAL RESERVES</b>                        | <b>0.00</b>               | <b>340,101.90</b>        | <b>340,101.90</b>      |
| <b>EQUITY</b>              |                                              |                           |                          |                        |
| 3900                       | Retained Earnings                            | 48,517.06                 | 0.00                     | 48,517.06              |
|                            | Net Income +/-                               | 16,742.17                 | 0.00                     | 16,742.17              |
|                            | <b>TOTAL OWNERS EQUITY</b>                   | <b>65,259.23</b>          | <b>0.00</b>              | <b>65,259.23</b>       |
|                            | <b>TOTAL LIABILITIES &amp; OWNERS EQUITY</b> | <b>73,225.19</b>          | <b>340,101.90</b>        | <b>413,327.09</b>      |

c/o Seacrest Services Inc.  
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|                                      | MTD Actual<br>October 2024 | MTD Budget<br>October 2024 | Variance        | YTD Actual<br>October 2024 | YTD Budget<br>October 2024 | Variance          | Annual Budget<br>2024 |
|--------------------------------------|----------------------------|----------------------------|-----------------|----------------------------|----------------------------|-------------------|-----------------------|
| <b>INCOME</b>                        |                            |                            |                 |                            |                            |                   |                       |
| 4000 Maintenance Income              | 26,447.20                  | 26,448                     | (0.80)          | 264,151.99                 | 264,480                    | (328.01)          | 317,370               |
| 4100 Late Fees                       | 0.00                       | 0                          | 0.00            | 75.00                      | 0                          | 75.00             | 0                     |
| 4950 Interest Income                 | 22.92                      | 0                          | 22.92           | 268.90                     | 0                          | 268.90            | 0                     |
| <b>TOTAL INCOME</b>                  | <b>26,470.12</b>           | <b>26,448</b>              | <b>22.12</b>    | <b>264,495.89</b>          | <b>264,480</b>             | <b>15.89</b>      | <b>317,370</b>        |
| <b>EXPENSES</b>                      |                            |                            |                 |                            |                            |                   |                       |
| <b>ADMINISTRATIVE EXPENSE</b>        |                            |                            |                 |                            |                            |                   |                       |
| 5010 Office Supplies & Expenses      | 0.00                       | 58                         | 58.00           | 653.39                     | 580                        | (73.39)           | 700                   |
| 5100 Petty Cash                      | 0.00                       | 8                          | 8.00            | 0.00                       | 80                         | 80.00             | 100                   |
| 5140 Licenses, Taxes, Fees & Permits | 0.00                       | 29                         | 29.00           | 0.00                       | 290                        | 290.00            | 350                   |
| 5145 Division of Land Sales          | 0.00                       | 27                         | 27.00           | 0.00                       | 270                        | 270.00            | 320                   |
| 5150 Florida Corporate Fee           | 0.00                       | 5                          | 5.00            | 61.25                      | 50                         | (11.25)           | 61                    |
| 5200 Accounting Fees                 | 0.00                       | 4                          | 4.00            | 0.00                       | 40                         | 40.00             | 50                    |
| 5300 Legal Fees                      | 0.00                       | 250                        | 250.00          | 750.64                     | 2,500                      | 1,749.36          | 3,000                 |
| 5500 Awards                          | 0.00                       | 292                        | 292.00          | 0.00                       | 2,920                      | 2,920.00          | 3,500                 |
| 5600 Bad Debt Expense                | 0.00                       | 17                         | 17.00           | 136.00                     | 170                        | 34.00             | 200                   |
| 5700 Seacrest Service Fee            | 3,792.08                   | 3,830                      | 37.92           | 37,920.80                  | 38,300                     | 379.20            | 45,955                |
| 5900 Insurance                       | 12,573.24                  | 13,833                     | 1,259.76        | 123,827.72                 | 138,330                    | 14,502.28         | 166,000               |
| <b>TOTAL ADMINISTRATIVE EXPENSES</b> | <b>16,365.32</b>           | <b>18,353</b>              | <b>1,987.68</b> | <b>163,349.80</b>          | <b>183,530</b>             | <b>20,180.20</b>  | <b>220,236</b>        |
| <b>GROUPS MAINTENANCE</b>            |                            |                            |                 |                            |                            |                   |                       |
| 7000 Landscape / Irrigation          | 0.00                       | 83                         | 83.00           | 1,197.24                   | 830                        | (367.24)          | 1,000                 |
| 7740 Party Expenses                  | 0.00                       | 42                         | 42.00           | 575.52                     | 420                        | (155.52)          | 500                   |
| 7951 Pest Control - Termite          | 0.00                       | 42                         | 42.00           | 480.00                     | 420                        | (60.00)           | 500                   |
| <b>TOTAL GROUPS MAINTENANCE</b>      | <b>0.00</b>                | <b>167</b>                 | <b>167.00</b>   | <b>2,252.76</b>            | <b>1,670</b>               | <b>(582.76)</b>   | <b>2,000</b>          |
| <b>FACILITIES</b>                    |                            |                            |                 |                            |                            |                   |                       |
| 8400 Building Repair & Maintenance   | 0.00                       | 667                        | 667.00          | 6,492.31                   | 6,670                      | 177.69            | 8,000                 |
| 8411 Roof Repair & Maintenance       | 0.00                       | 125                        | 125.00          | 1,200.00                   | 1,250                      | 50.00             | 1,500                 |
| 8450 General Repairs & Maintenance   | 1,125.60                   | 83                         | (1,042.60)      | 1,670.60                   | 830                        | (840.60)          | 1,000                 |
| 8459 Fire Equipment/Anl Inspection   | 0.00                       | 125                        | 125.00          | 2,333.51                   | 1,250                      | (1,083.51)        | 1,500                 |
| 8467 Elevator Contract/Repairs       | (1,181.03)                 | 125                        | 1,306.03        | 2,531.65                   | 1,250                      | (1,281.65)        | 1,500                 |
| 8469 Elevator Telephone              | 0.00                       | 42                         | 42.00           | 1,193.37                   | 420                        | (773.37)          | 500                   |
| 8491 Laundry Equipment Repairs       | 0.00                       | 882                        | 882.00          | 7,935.12                   | 8,820                      | 884.88            | 10,580                |
| <b>TOTAL FACILITIES</b>              | <b>(55.43)</b>             | <b>2,049</b>               | <b>2,104.43</b> | <b>23,356.56</b>           | <b>20,490</b>              | <b>(2,866.56)</b> | <b>24,580</b>         |
| <b>RESERVES</b>                      |                            |                            |                 |                            |                            |                   |                       |
| 9100 Resv: Roof Replacement          | 3,235.54                   | 3,236                      | 0.46            | 32,355.40                  | 32,360                     | 4.60              | 38,826                |
| 9200 Resv: Painting & Waterproof     | 396.83                     | 397                        | 0.17            | 3,968.30                   | 3,970                      | 1.70              | 4,762                 |
| 9300 Resv: Parking Lot Repavement    | 85.30                      | 85                         | (0.30)          | 853.00                     | 850                        | (3.00)            | 1,024                 |
| 9400 Resv: Elevator                  | 1,215.07                   | 1,215                      | (0.07)          | 12,150.70                  | 12,150                     | (0.70)            | 14,581                |
| 9610 Resv: 10 Yr Building            | 312.50                     | 313                        | 0.50            | 3,125.00                   | 3,130                      | 5.00              | 3,750                 |
| 9820 Resv: Capital Improvements      | 634.22                     | 634                        | (0.22)          | 6,342.20                   | 6,340                      | (2.20)            | 7,611                 |
| <b>TOTAL RESERVES</b>                | <b>5,879.46</b>            | <b>5,880</b>               | <b>0.54</b>     | <b>58,794.60</b>           | <b>58,800</b>              | <b>5.40</b>       | <b>70,554</b>         |
| <b>TOTAL EXPENSES</b>                | <b>22,189.35</b>           | <b>26,449</b>              | <b>4,259.65</b> | <b>247,753.72</b>          | <b>264,490</b>             | <b>16,736.28</b>  | <b>317,370</b>        |
| <b>NET INCOME +/-</b>                | <b>4,280.77</b>            | <b>(1)</b>                 | <b>4,281.77</b> | <b>16,742.17</b>           | <b>(10)</b>                | <b>16,752.17</b>  | <b>0</b>              |

03

| Unit<br>Space            | R<br>Type | Sts<br>Co-Resident | Resident          | Move In<br>CC | Move Out<br>Description | Deposit<br>Date | Amount    | Current | 30 Days | 60 Days | 90 Days   |
|--------------------------|-----------|--------------------|-------------------|---------------|-------------------------|-----------------|-----------|---------|---------|---------|-----------|
| 03-G001 - CAMBRIDGE G    |           |                    |                   |               |                         |                 |           |         |         |         |           |
| 1146                     | 01        | C                  | Judith Barr       |               |                         |                 | -640.02   |         |         |         | -640.02   |
| 1147                     | 01        | P                  | Robert Caron      |               | 06/27/2016              |                 | -122.94   |         |         |         | -122.94   |
| 1148                     | 02        | C                  | Jacques Dominique |               | 03/27/2020              |                 | -320.01   |         | -320.01 |         |           |
| 1152                     | 01        | P                  | Donna Reynolds    |               | 04/30/2019              |                 | -277.11   |         |         |         | -277.11   |
| 2145                     | 02        | P                  | Jean Vitas        |               | 03/16/2020              | 04/12/2023      | -184.74   |         |         |         | -184.74   |
| 2149                     | 01        | P                  | Ruth Cosner       |               | 04/15/2016              |                 | -277.11   |         |         |         | -277.11   |
| 2149                     | 02        | C                  | Cornel Bran       |               | 04/15/2016              |                 | -733.77   |         |         |         | -733.77   |
| 2156                     | 02        | C                  | Liba Paige        |               | 04/04/2024              |                 | -320.01   |         |         |         | -320.01   |
| 2158                     | 01        | C                  | Jorge Pimentel    |               | 05/03/2012              |                 | -76.79    |         |         |         | -76.79    |
| 3141                     | 01        | P                  | William Garofalo  |               | 02/16/2010              | 03/31/2022      | -204.95   |         |         |         | -204.95   |
| 3150                     | 01        | P                  | Al Gallo          |               |                         |                 | -112.82   |         |         |         | -112.82   |
| 3151                     | 01        | C                  | Daniel Lupien     |               | 04/24/2013              |                 | -12.21    |         |         |         | -12.21    |
| 4141                     | 01        | P                  | Corinne Podell    |               | 01/31/2018              |                 | -157.70   |         |         |         | -157.70   |
| 4142                     | 01        | C                  | Roger Davis       |               | 03/30/2011              |                 | -30.52    |         |         |         | -30.52    |
| 4143                     | 01        | C                  | Rita Silverman    |               |                         |                 | -320.01   |         |         |         | -320.01   |
| 4144                     | 01        | P                  | Bruce Farr        |               | 03/03/2010              | 05/23/2017      | -131.30   |         |         |         | -131.30   |
| 4144                     | 03        | C                  | Eleana Koritar    |               | 07/16/2018              |                 | -17.36    |         |         |         | -17.36    |
| 4146                     | 02        | C                  | Dagmar Galdi      |               | 03/20/2017              |                 | -202.07   |         |         |         | -202.07   |
| 4153                     | 01        | P                  | Marion Rosenzweig |               | 01/30/2019              |                 | -142.76   |         |         |         | -142.76   |
| 4160                     | 01        | C                  | Bill Martin       |               |                         |                 | -223.48   |         |         |         | -223.48   |
| Entity Totals Delinquent |           |                    |                   |               |                         |                 | 0.00      | 0.00    | 0.00    | 0.00    | 0.00      |
| Prepays                  |           |                    |                   |               |                         |                 | -4,507.68 | 0.00    | -320.01 | 0.00    | -4,187.67 |
| Net                      |           |                    |                   |               |                         |                 | -4,507.68 | 0.00    | -320.01 | 0.00    | -4,187.67 |
| Net Distribution         |           |                    |                   |               |                         |                 |           |         |         |         |           |
| MM Maintenance Fee       |           |                    |                   |               |                         |                 | -3,780.18 | 0.00    | -320.01 | 0.00    | -3,460.17 |
| XA Special Asmt - 4012   |           |                    |                   |               |                         |                 | -727.50   | 0.00    | 0.00    | 0.00    | -727.50   |



03G Cambridge G  
For All Banks  
For All Vendors

| Vendor        | Name                     | Voucher         | Vch Date   | Amount   | Disc Taken | Bank   | Check   | Type | Check Date       | Amount      |          |
|---------------|--------------------------|-----------------|------------|----------|------------|--------|---------|------|------------------|-------------|----------|
| CLBU01        | C.L. Burks Construction- | 00641596        | 10/02/2024 | 925.60   | 0.00       | 03G01  | 002383  | C    | 10/02/2024       | 925.60      |          |
|               | Community                | Description     |            |          |            | Entity | Account |      | Invoice          | Dist.Amount |          |
|               | Cambridge G              | Roof leak       |            |          |            | 03G    | 8450    |      | 8399829-R        | 925.60      |          |
| CAMB14        | Cambridge G Condo Assn   | 00641654        | 10/03/2024 | 5,879.46 | 0.00       | 03G01  | 002384  | M    | 10/03/2024       | 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      |          |
| SOUT98        | SouthEast Iguana         | 00641645        | 10/03/2024 | 200.00   | 0.00       | 03G01  | 002385  | C    | 10/03/2024       | 200.00      |          |
|               | Community                | Description     |            |          |            | Entity | Account |      | Invoice          | Dist.Amount |          |
|               | Cambridge G              | Sept/October    |            |          |            | 03G    | 8450    |      | CG1024           | 200.00      |          |
| Entity Totals |                          |                 |            | 7,005.06 | 0.00       |        |         |      |                  |             | 7,005.06 |
|               |                          |                 |            |          |            |        |         |      | Computer Checks: | 1,125.60    |          |
|               |                          |                 |            |          |            |        |         |      | Manual Checks:   | 5,879.46    |          |

|                                   |           |
|-----------------------------------|-----------|
| Bank Balance As Of 10/31/2024     | 44,169.16 |
| Journal Entries GL                | 35.86     |
| Adjustments: Gardner RTN 10/15/24 | 320.01    |
| Frances RTN 10/15/24              | 320.01    |
| Adjusted Bank Balance             | 44,845.04 |
| Book Balance As Of 10/31/2024     | 44,822.12 |
| Interest Income                   | 22.92     |
| Bank Charges                      | 0.00      |
| Adjusted Book Balance             | 44,845.04 |



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

Last Statement:  
Statement Ending:  
Page:

September 30, 2024  
October 31, 2024  
1 of 4

1 M0656BLK110124085058 62 000000000 7768 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



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Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

### HOA BUSINESS CHECKING PLUS - XXXXXX1475

SUMMARY FOR THE PERIOD: 10/01/24 - 10/31/24

CAMBRIDGE G CONDOMINIUM ASSOCIATION INC

|                   |   |                          |   |                            |   |                |
|-------------------|---|--------------------------|---|----------------------------|---|----------------|
| Beginning Balance | + | Deposits & Other Credits | - | Withdrawals & Other Debits | = | Ending Balance |
| \$28,915.20       |   | \$26,691.12              |   | \$11,437.16                |   | \$44,169.16    |

#### TRANSACTIONS

| Date  | Description                                                                                      | Withdrawals & Other Debits | Deposits & Other Credits | Balance     |
|-------|--------------------------------------------------------------------------------------------------|----------------------------|--------------------------|-------------|
|       | Beginning Balance                                                                                |                            |                          | \$28,915.20 |
| 10/01 | ACH CREDIT                                                                                       |                            | \$372.91                 | \$29,288.11 |
|       | ClickPay STL ACH CP STL ACH 240930 49361480                                                      |                            |                          |             |
| 10/01 | ACH DEBIT                                                                                        | -\$3,792.08                |                          | \$25,496.03 |
|       | SEACREST SERVICE ACH Collec NULL                                                                 |                            |                          |             |
| 10/04 | ACH CREDIT                                                                                       |                            | \$320.01                 | \$25,816.04 |
|       | VANCO PAYMENTS GATEWAY 241004 XX1V55YJ6IU1QF                                                     |                            |                          |             |
| 10/04 | ACH CREDIT                                                                                       |                            | \$320.01                 | \$26,136.05 |
|       | ClickPay STL ACH CP STL ACH 241003 49680515                                                      |                            |                          |             |
| 10/08 | ACH CREDIT                                                                                       |                            | \$372.91                 | \$26,508.96 |
|       | ClickPay STL ACH CP STL ACH 241007 49812374                                                      |                            |                          |             |
| 10/08 | CHECK 2385                                                                                       | -\$200.00                  |                          | \$26,308.96 |
| 10/09 | PHONE/INTERNET TRNFR                                                                             | -\$5,879.46                |                          | \$20,429.50 |
|       | REF 2830530L FUNDS TRANSFER TO DEP XXXXXX8900 FROM MONTHLY RESERVES                              |                            |                          |             |
| 10/10 | ACH CREDIT                                                                                       |                            | \$23,781.32              | \$44,210.82 |
|       | CAMBRIDGE G DIR DEBIT 241007                                                                     |                            |                          |             |
| 10/15 | ACH ORIG DR RETURN                                                                               | -\$320.01                  |                          | \$43,890.81 |
|       | RETURN SETTLE A ACH RTN - R02 GARDNER REV LIV TR 03G001 2146 01 ORIGINAL ENTRY EFF DATE = 241007 |                            |                          |             |
| 10/15 | ACH ORIG DR RETURN                                                                               | -\$320.01                  |                          | \$43,570.80 |





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

Account Number:  
Statement Date:  
Page :

XXXXXX1475  
10/31/2024  
2 of 4

#### TRANSACTIONS (continued)

| Date           | Description                                                                                     | Withdrawals &<br>Other Debits | Deposits &<br>Other Credits | Balance     |
|----------------|-------------------------------------------------------------------------------------------------|-------------------------------|-----------------------------|-------------|
|                | RETURN SETTLE A ACH RTN - R16 OZ,<br>FRANCES 03G001 4155 01 ORIGINAL ENTRY<br>EFF DATE = 241007 |                               |                             |             |
| 10/21          | DEPOSIT                                                                                         |                               | \$1,181.03                  | \$44,751.83 |
| 10/22          | LOCK BOX DEPOSIT                                                                                |                               | \$320.01                    | \$45,071.84 |
| 10/25          | CHECK 2383                                                                                      | -\$925.60                     |                             | \$44,146.24 |
| 10/31          | INTEREST CREDIT                                                                                 |                               | \$22.92                     | \$44,169.16 |
| Ending Balance |                                                                                                 |                               |                             | \$44,169.16 |

#### CHECKS IN ORDER

| Date  | Number | Amount   | Date  | Number | Amount   |
|-------|--------|----------|-------|--------|----------|
| 10/25 | 2383   | \$925.60 | 10/08 | 2385*  | \$200.00 |

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

#### INTEREST RATE CALCULATIONS

|                              |             |                       |         |
|------------------------------|-------------|-----------------------|---------|
| Avg. Stmt. Collected Balance | \$38,636.00 | Annual % Yield Earned | 0.70%   |
| Year-to-Date Interest Paid   | \$269.90    | Interest Paid         | \$22.92 |

562 0002110 0002-0004 1001011475 7768



P.O. Box 558  
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**Account Number:**  
**Statement Date:**  
**Page :**

XXXXXX1475  
10/31/2024  
3 of 4

**Check Images for Account XXXXXX1475**

Cambridge G Contemlum Association Inc.  
210 Conquest Way Drive  
Suite 119  
West Palm Beach, FL 33409

Vendor Payment Date  
Clearing Balance

05/01/2012 002383

Date  
10/03/2024

Check  
002383

Pay This Amount  
\$\*\*\*\*\*925.00

Nine Hundred Twenty-Five and 60/100 DOLLARS\*\*\*\*\*

Pay to the order of

C.L. Durks Construction-  
Commercial Roofing Center LLC  
20 SW 5th Court  
Pompano Beach, FL 33060

*Dyck & Home*

*Alayne E. framing*

Authorized Signature - use water proof ink type

00023830 4021203831 1001014750

THE BACK SIDE OF THE SIGNATURE MUST HAVE A TRUE COPYMAN. THIS PAPER IS AERIALITY PROTECTED. 40

FOR DEPOSIT ONLY  
TO WITHHOLD  
PENSE  
DO NOT WRITE IN THESE SPACES  
Stamp: 10/03/2024 1:25:07 PM  
Ben 1 140/100 Seal Type 1 25 07 PM  
SerialNumber000 35403511

10/25/2024

# 2383

**\$925.60**

[illegible]

10/08/2024

# 2385

\$200.00





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Account Number:

XXXXXX1475

Statement Date:

10/31/2024

Page :

4 of 4

#### 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](mailto: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](mailto: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.**



Bank Reconciliation  
03GR1 Valley Natl Reserve  
10/31/2024

|                               |            |
|-------------------------------|------------|
| Bank Balance As Of 10/31/2024 | 340,101.90 |
| Adjusted Bank Balance         | 340,101.90 |
| Book Balance As Of 10/31/2024 | 339,242.69 |
| Interest Income               | 859.21     |
| Bank Charges                  | 0.00       |
| Adjusted Book Balance         | 340,101.90 |



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

Last Statement:  
Statement Ending:  
Page:

September 30, 2024  
October 31, 2024  
1 of 2

1 M0656BLK110124085058 95 000000000 7901 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](mailto:contactus@valley.com)



Visit Us Online: [www.valley.com](http://www.valley.com)



Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

### PROPERTY MANAGEMENT MMA - XXXXXX8900

SUMMARY FOR THE PERIOD: 10/01/24 - 10/31/24

CAMBRIDGE G CONDOMINIUM ASSOCIATION INC

|                   |   |                          |   |                            |   |                |
|-------------------|---|--------------------------|---|----------------------------|---|----------------|
| Beginning Balance | + | Deposits & Other Credits | - | Withdrawals & Other Debits | = | Ending Balance |
| \$333,363.23      |   | \$6,738.67               |   | \$0.00                     |   | \$340,101.90   |

### TRANSACTIONS

| Date           | Description                                                                                     | Withdrawals & Other Debits | Deposits & Other Credits | Balance      |
|----------------|-------------------------------------------------------------------------------------------------|----------------------------|--------------------------|--------------|
|                | Beginning Balance                                                                               |                            |                          | \$333,363.23 |
| 10/09          | PHONE/INTERNET TRNFR<br>REF 2830530L FUNDS TRANSFER FRM DEP<br>XXXXXX1475 FROM MONTHLY RESERVES |                            | \$5,879.46               | \$339,242.69 |
| 10/31          | INTEREST CREDIT                                                                                 |                            | \$859.21                 | \$340,101.90 |
| Ending Balance |                                                                                                 |                            |                          | \$340,101.90 |

### INTEREST RATE CALCULATIONS

|                              |              |                       |          |
|------------------------------|--------------|-----------------------|----------|
| Avg. Stmt. Collected Balance | \$337,725.00 | Annual % Yield Earned | 3.05%    |
| Year-to-Date Interest Paid   | \$8,758.49   | Interest Paid         | \$859.21 |







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

Account Number:  
Statement Date:  
Page :

XXXXXX8900  
10/31/2024  
2 of 2

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