

September 30, 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 September 2024	Operating September 2024	Reserves September 2024	Totals September 2024
CURRENT ASSETS				
1001	Valley National Bank Operating	28,915.20	0.00	28,915.20
1301	Valley National Bank Reserves	0.00	333,363.23	333,363.23
	TOTAL CURRENT ASSETS	28,915.20	333,363.23	362,278.43
OTHER ASSETS				
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	36,653.56	0.00	36,653.56
	TOTAL OTHER ASSETS	40,989.25	0.00	40,989.25
	TOTAL ASSETS	69,904.45	333,363.23	403,267.68
CURRENT LIABILITIES				
2000	Accounts Payable	3,326.98	0.00	3,326.98
2200	Prepaid Maintenance	4,740.21	0.00	4,740.21
2202	Prepaid Spec Asmt	727.50	0.00	727.50
2650	Refunds Payable	131.30	0.00	131.30
	TOTAL CURRENT LIABILITIES	8,925.99	0.00	8,925.99
RESERVES				
3100	Roof Reserve	0.00	168,508.22	168,508.22
3200	Painting Reserve	0.00	49,999.98	49,999.98
3300	Paving Reserve	0.00	(0.01)	(0.01)
3301	Parking Lot Resurface	0.00	11,603.47	11,603.47
3400	Elevator Reserve	0.00	39,378.75	39,378.75
3610	Resv: 10 Yr Building	0.00	5,312.46	5,312.46
3820	Capital Improvements	0.00	38,031.44	38,031.44
3890	Interest on Reserves	0.00	20,528.92	20,528.92
	TOTAL RESERVES	0.00	333,363.23	333,363.23
EQUITY				
3900	Retained Earnings	48,517.06	0.00	48,517.06
	Net Income +/-	12,461.40	0.00	12,461.40
	TOTAL OWNERS EQUITY	60,978.46	0.00	60,978.46
	TOTAL LIABILITIES & OWNERS EQUITY	69,904.45	333,363.23	403,267.68

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

	MTD Actual September 2024	MTD Budget September 2024	Variance	YTD Actual September 2024	YTD Budget September 2024	Variance	Annual Budget 2024
INCOME							
4000 Maintenance Income	26,447.20	26,448	(0.80)	237,704.79	238,032	(327.21)	317,370
4100 Late Fees	0.00	0	0.00	75.00	0	75.00	0
4950 Interest Income	26.08	0	26.08	245.98	0	245.98	0
TOTAL INCOME	26,473.28	26,448	25.28	238,025.77	238,032	(6.23)	317,370
EXPENSES							
ADMINISTRATIVE EXPENSE							
5010 Office Supplies & Expenses	50.00	58	8.00	653.39	522	(131.39)	700
5100 Petty Cash	0.00	8	8.00	0.00	72	72.00	100
5120 Bank Charges	(25.00)	0	25.00	0.00	0	0.00	0
5140 Licenses, Taxes, Fees & Permits	0.00	29	29.00	0.00	261	261.00	350
5145 Division of Land Sales	0.00	27	27.00	0.00	243	243.00	320
5150 Florida Corporate Fee	0.00	5	5.00	61.25	45	(16.25)	61
5200 Accounting Fees	0.00	4	4.00	0.00	36	36.00	50
5300 Legal Fees	0.00	250	250.00	750.64	2,250	1,499.36	3,000
5500 Awards	0.00	292	292.00	0.00	2,628	2,628.00	3,500
5600 Bad Debt Expense	0.00	17	17.00	136.00	153	17.00	200
5700 Seacrest Service Fee	3,792.08	3,830	37.92	34,128.72	34,470	341.28	45,955
5900 Insurance	15,877.94	13,833	(2,044.94)	111,254.48	124,497	13,242.52	166,000
TOTAL ADMINISTRATIVE EXPENSES	19,695.02	18,353	(1,342.02)	146,984.48	165,177	18,192.52	220,236
GROUNDS MAINTENANCE							
7000 Landscape / Irrigation	250.00	83	(167.00)	1,197.24	747	(450.24)	1,000
7740 Party Expenses	0.00	42	42.00	575.52	378	(197.52)	500
7951 Pest Control - Termite	0.00	42	42.00	480.00	378	(102.00)	500
TOTAL GROUNDS MAINTENANCE	250.00	167	(83.00)	2,252.76	1,503	(749.76)	2,000
FACILITIES							
8400 Building Repair & Maintenance	0.00	667	667.00	6,492.31	6,003	(489.31)	8,000
8411 Roof Repair & Maintenance	0.00	125	125.00	1,200.00	1,125	(75.00)	1,500
8450 General Repairs & Maintenance	0.00	83	83.00	545.00	747	202.00	1,000
8459 Fire Equipment/Anl Inspection	0.00	125	125.00	2,333.51	1,125	(1,208.51)	1,500
8467 Elevator Contract/Repairs	502.28	125	(377.28)	3,712.68	1,125	(2,587.68)	1,500
8469 Elevator Telephone	787.61	42	(745.61)	1,193.37	378	(815.37)	500
8491 Laundry Equipment Repairs	881.68	882	0.32	7,935.12	7,938	2.88	10,580
TOTAL FACILITIES	2,171.57	2,049	(122.57)	23,411.99	18,441	(4,970.99)	24,580
RESERVES							
9100 Resv: Roof Replacement	3,235.54	3,236	0.46	29,119.86	29,124	4.14	38,826
9200 Resv: Painting & Waterproof	396.83	397	0.17	3,571.47	3,573	1.53	4,762
9300 Resv: Parking Lot Repavement	85.30	85	(0.30)	767.70	765	(2.70)	1,024
9400 Resv: Elevator	1,215.07	1,215	(0.07)	10,935.63	10,935	(0.63)	14,581
9610 Resv: 10 Yr Building	312.50	313	0.50	2,812.50	2,817	4.50	3,750
9820 Resv: Capital Improvements	634.22	634	(0.22)	5,707.98	5,706	(1.98)	7,611
TOTAL RESERVES	5,879.46	5,880	0.54	52,915.14	52,920	4.86	70,554
TOTAL EXPENSES	27,996.05	26,449	(1,547.05)	225,564.37	238,041	12,476.63	317,370
NET INCOME +/-	(1,522.77)	(1)	(1,521.77)	12,461.40	(9)	12,470.40	0

03

Unit Space	R Type	Sts Co-Resident	Resident	CC	Move In Description	Move Out	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
03-G001 - CAMBRIDGE G												
1146	01	C	Judith Barr					-960.03				-960.03
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
1154	02	C	Sharlene Scher		09/27/2018			-320.01	-320.01			
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			-1,053.78				-1,053.78
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								-5,467.71	-640.02	0.00	0.00	-4,827.69
Net								-5,467.71	-640.02	0.00	0.00	-4,827.69
Net Distribution												
MM Maintenance Fee								-4,740.21	-640.02	0.00	0.00	-4,100.19
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
KING33	Kings III of America Inc	00639636	09/04/2024	50.72	0.00	03G01	002377	C	09/04/2024	50.72
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	Monitoring	09/01-09/			03G	8469		0802377	50.72
COMM24	Commercial Laundries of	00639641	09/04/2024	881.68	0.00	03G01	002378	C	09/04/2024	881.68
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	LAUNDRIES				03G	8491		11294	881.68
WEST35	Westfield Bank, FSB	00639991	09/11/2024	12,373.57	0.00	03G01	002379	C	09/11/2024	12,373.57
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	09/10/24-WFB712687				03G	2450		091024	12,373.57
THYS07	TK Elevator Corporation	00640182	09/13/2024	502.28	0.00	03G01	002380	C	09/13/2024	502.28
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	Full maintenance 08/				03G	8467		3008018846	502.28
THYS07	TK Elevator Corporation	00640184	09/13/2024	678.75	0.00	03G01	002380	C	09/13/2024	678.75
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	Service outside main				03G	8469		5002540904	678.75
SEAC02	Seacrest Services, Inc	00641254	09/26/2024	250.00	0.00	03G01	002381	C	09/26/2024	250.00
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Cambridge G	Quarterly fertilizat				03G	7000		156873	250.00
CAMB14	Cambridge G Condo Assn	00640593	09/17/2024	5,879.46	0.00	03G01	002382	M	09/30/2024	5,879.46
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	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			20,616.46	0.00					20,616.46

Computer Checks:	14,737.00
Manual Checks:	5,879.46

Bank Balance As Of 09/30/2024	28,915.20
Adjusted Bank Balance	28,915.20
Book Balance As Of 09/30/2024	28,914.12
Interest Income	26.08
Bank Charges	-25.00
Adjusted Book Balance	28,915.20



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

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Statement Ending:
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1 M0656BLK100124100957 66 000000000 7819 005



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

Account Statement

HOA BUSINESS CHECKING PLUS - 1001011475

SUMMARY FOR THE PERIOD: 09/01/24 - 09/30/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$29,550.14		\$26,473.28		\$27,108.22		\$28,915.20

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$29,550.14
09/03	ACH CREDIT		\$372.91	\$29,923.05
	ClickPay STL ACH CP STL ACH 240830 47962703			
09/03	CHECK 2376	-\$350.00		\$29,573.05
09/04	ACH CREDIT		\$320.01	\$29,893.06
	ClickPay STL ACH CP STL ACH 240903 48205116			
09/04	ACH CREDIT		\$320.01	\$30,213.07
	VANCO PAYMENTS GATEWAY 240904 XX1V55VR6G1MGX			
09/04	LOCK BOX DEPOSIT		\$320.01	\$30,533.08
09/04	CHECK 2372	-\$1,181.03		\$29,352.05
09/05	ACH CREDIT		\$320.01	\$29,672.06
	ClickPay STL ACH CP STL ACH 240904 48284796			
09/05	ACH DEBIT	-\$25.00		\$29,647.06
	ClickPay PROPRTYPAY			
09/05	CHECK 2374	-\$50.72		\$29,596.34
09/06	ACH CREDIT		\$23,781.32	\$53,377.66
	CAMBRIDGE G DIR DEBIT 240906			
09/09	ACH DEBIT	-\$3,792.08		\$49,585.58
	SEACREST SERVICE ACH Collec NULL			
09/09	CHECK 2378	-\$881.68		\$48,703.90
09/09	PHONE/INTERNET TRNFR	-\$5,879.46		\$42,824.44





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

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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
09/10	REF 2530530L FUNDS TRANSFER TO DEP XXXXXX8900 FROM MONTHLY RESERVES ACH CREDIT ClickPay STL ACH CP STL ACH 240909 48429375		\$372.91	\$43,197.35
09/10	ACH ORIG DR RETURN RETURN SETTLE A ACH RTN - R16 GARDNER REV LIV TR 03G001 2146 01 ORIGINAL ENTRY EFF DATE = 240906	-\$320.01		\$42,877.34
09/10	ACH ORIG DR RETURN RETURN SETTLE A ACH RTN - R16 OZ, FRANCES 03G001 4155 01 ORIGINAL ENTRY EFF DATE = 240906	-\$320.01		\$42,557.33
09/10	ACH ORIG DR RETURN RETURN SETTLE A ACH RTN - R01 RIZZO, MARILYN 03G001 2159 02 ORIGINAL ENTRY EFF DATE = 240906	-\$372.91		\$42,184.42
09/12	CHECK 2377	-\$50.72		\$42,133.70
09/18	CHECK 2379	-\$12,373.57		\$29,760.13
09/23	ACH CREDIT ClickPay STL ACH CP STL ACH 240920 49123964		\$320.01	\$30,080.14
09/24	CHECK 2373	-\$80.00		\$30,000.14
09/24	CHECK 2380	-\$1,181.03		\$28,819.11
09/25	LOCK BOX DEPOSIT		\$320.01	\$29,139.12
09/26	CHECK 2381	-\$250.00		\$28,889.12
09/30	INTEREST CREDIT		\$26.08	\$28,915.20
Ending Balance				\$28,915.20

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
09/04	2372	\$1,181.03	09/09	2378	\$881.68
09/24	2373	\$80.00	09/18	2379	\$12,373.57
09/05	2374	\$50.72	09/24	2380	\$1,181.03
09/03	2376*	\$350.00	09/26	2381	\$250.00
09/12	2377	\$50.72			

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

INTEREST RATE CALCULATIONS

	Avg. Stmt. Collected Balance	\$35,613.00	Annual % Yield Earned	0.90%
	Year-to-Date Interest Paid	\$246.98	Interest Paid	\$26.08





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

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Check Images for Account 1001011475

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank
Operating Account

581340912 002372

Date: 08/23/2024 Check: 002372 Pay This Amount: \$*****1,181.03

One Thousand One Hundred Eighty-One and 03/100 DOLLARS*****

Pay to the order of
DK Elevator
PO Box 3786
Cund Stream, FL 60132-3786

Alayne E. Framing

Authorized Signature - Not valid after 90 days

⑈002372⑈ ⑆021201383⑆ 1001011475⑈

For >031100208< 08/03/24 CHI-TX Elevator
Deposit Cashbank N.A.
Only New Castle DE 30784833
3708 227787 042 000 227787-00-10-6150004-015

09/04/2024 # 2372 \$1,181.03

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank
Operating Account

581340912 002376

Date: 08/23/2024 Check: 002376 Pay This Amount: \$*****350.00

Three Hundred Fifty and no/100 DOLLARS*****

Pay to the order of
SouthEast Iguanas
Removal, LLC
723 SE 8 Ave.
Doverfield Beach, FL 33441

Alayne E. Framing

Authorized Signature - Not valid after 90 days

⑈002376⑈ ⑆021201383⑆ 1001011475⑈

09/03/2024 # 2376 \$350.00

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank
Operating Account

581340912 002373

Date: 08/23/2024 Check: 002373 Pay This Amount: \$*****80.00

Eighty and no/100 DOLLARS*****

Pay to the order of
Dagmar Gladi
4146 Cambridge G
Doverfield Beach, FL 33442

Alayne E. Framing

Authorized Signature - Not valid after 90 days

⑈002373⑈ ⑆021201383⑆ 1001011475⑈

⑈0027498⑈ ⑆03102704⑈ Date: 09/23/24 5:04:0001
CorrelationID: 04040923152757 DeviceID: DFL70126

09/24/2024 # 2373 \$80.00

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank
Operating Account

581340912 002377

Date: 09/04/2024 Check: 002377 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

Alayne E. Framing

Authorized Signature - Not valid after 90 days

⑈002377⑈ ⑆021201383⑆ 1001011475⑈

Merchant Cap: 071006486-615004023000600 9/11/2024

09/12/2024 # 2377 \$50.72

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank
Operating Account

581340912 002374

Date: 08/23/2024 Check: 002374 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

Alayne E. Framing

Authorized Signature - Not valid after 90 days

⑈002374⑈ ⑆021201383⑆ 1001011475⑈

09/05/2024 # 2374 \$50.72

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank
Operating Account

581340912 002378

Date: 09/04/2024 Check: 002378 Pay This Amount: \$*****881.68

Eight Hundred Eighty-One and 68/100 DOLLARS*****

Pay to the order of
Commercial Landscapes of
West Florida, Inc.
2113 Johna Rd #210
Tampa, FL 33634

Alayne E. Framing

Authorized Signature - Not valid after 90 days

⑈002378⑈ ⑆021201383⑆ 1001011475⑈

09/09/2024 # 2378 \$881.68

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank
Operating Account

581340912 002375

Date: 09/05/2024 Check: 002375 Pay This Amount: \$*****66.00

Sixty and 00/100 DOLLARS*****

Pay to the order of
Kings III of America Inc
751 Canyon Dr.
Ste 100
Coppell, TX 75019-3857

Alayne E. Framing

Authorized Signature - Not valid after 90 days

⑈002375⑈ ⑆021201383⑆ 1001011475⑈

FOR ELECTRONIC DEPOSIT ONLY - AF-005-071006486-615004023000600

Merchant Cap: 071006486-608450317000270 9/4/2024

09/05/2024 # 2375 \$66.00

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank
Operating Account

581340912 002379

Date: 09/05/2024 Check: 002379 Pay This Amount: \$*****66.00

Sixty and 00/100 DOLLARS*****

Pay to the order of
Kings III of America Inc
751 Canyon Dr.
Ste 100
Coppell, TX 75019-3857

Alayne E. Framing

Authorized Signature - Not valid after 90 days

⑈002379⑈ ⑆021201383⑆ 1001011475⑈

Signature: 067005158- 0741070000060 09/05/2024

09/05/2024 # 2379 \$66.00



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

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Check Images for Account 1001011475 (Continued)

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank
Overnight Account

09/11/2024 Check 002379 Pay This Amount \$*****12,373.57

Twelve Thousand Three Hundred Seventy-Three and 57/100 DOLLARS*****

Pay to the order of
Westfield Bank, PSH
P.O. BOX 692
Westfield Conn, CT 04251-0692

Alayne E. Framming

Authorized Signature - not valid after 90 days

09/18/2024 # 2379 \$12,373.57

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank
Overnight Account

09/26/2024 Check 002381 Pay This Amount \$*****250.00

Two Hundred Fifty and no/100 DOLLARS*****

Pay to the order of
Socorot Services, Inc
2101 Centrepark W Drive
Ste 110
West Palm Beach, FL 33409

Alayne E. Framming

Authorized Signature - not valid after 90 days

09/26/2024 # 2381 \$250.00

Cambridge G Condominium Association Inc.
2101 Centrepark West Drive
Suite 110
West Palm Beach, FL 33409

Valley National Bank
Overnight Account

09/13/2024 Check 002380 Pay This Amount \$*****1,181.03

One Thousand One Hundred Eighty-One and 03/100 DOLLARS*****

Pay to the order of
IK Elevator Corporation
P.O. Box 3796
Carol Stream, IL 60132-3796

Alayne E. Framming

Authorized Signature - not valid after 90 days

09/24/2024 # 2380 \$1,181.03



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

Account Number:
Statement Date:
Page :

1001011475
09/30/2024
5 of 5

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.



Bank Balance As Of 09/30/2024	333,363.23
Adjusted Bank Balance	333,363.23
Book Balance As Of 09/30/2024	332,467.27
Interest Income	895.96
Bank Charges	0.00
Adjusted Book Balance	333,363.23



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

Last Statement:
Statement Ending:
Page:

August 31, 2024
September 30, 2024
1 of 2

1 M0656BLK100124100957 99 000000000 7952 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

Account Statement

PROPERTY MANAGEMENT MMA - 1001018900

SUMMARY FOR THE PERIOD: 09/01/24 - 09/30/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$326,587.81		\$6,775.42		\$0.00		\$333,363.23

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$326,587.81
09/09	PHONE/INTERNET TRNFR REF 2530530L FUNDS TRANSFER FRM DEP XXXXXX1475 FROM MONTHLY RESERVES		\$5,879.46	\$332,467.27
09/30	INTEREST CREDIT		\$895.96	\$333,363.23
Ending Balance				\$333,363.23

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$330,899.00	Annual % Yield Earned	3.35%
Year-to-Date Interest Paid	\$7,899.28	Interest Paid	\$895.96





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

Account Number:
Statement Date:
Page :

1001018900
09/30/2024
2 of 2

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

