

# **FINANCIAL REPORT**

**For**

**The Heathers at Lake Jovita**

**For the Month of**

**May 2019**

**FIRST CHOICE ASSOCIATION  
MANAGEMENT**

**4174 Woodlands Parkway**

**Palm Harbor, FL 34685**

**(727) 785-8887**

THE HEATHERS AT LAKE JOVITA HOA Inc.

Balance Sheet

As of 05/31/19

ASSETS			
1010	CASH-OPERATING ACCOUNT	\$	14,747.63
	Subtotal Cash		<u>\$ 14,747.63</u>
1040	CASH RESERVE	\$	136,205.08
	Subtotal Reserves		<u>\$ 136,205.08</u>
1310	MAINTENANCE FEES RECEIVABLE	\$	365.81
1395	DEPOSITS - UTILITIES		84.95
	Subtotal Receivables		<u>\$ 450.76</u>
	TOTAL ASSETS		\$ 151,403.47
CURRENT LIABILITIES:			
3020	PREPAID MAINTENANCE FEES	\$	13,155.69
	Subtotal Current Liab.		<u>\$ 13,155.69</u>
RESERVES:			
5010	RESERVE INTEREST	\$	792.49
5020	RESERVE GENERAL		132,660.45
5100	RESERVE INTEREST		1,013.08
5143	RESERVES- GAZEBO & WELL		1,739.06
	Subtotal Reserves		<u>\$ 136,205.08</u>
EQUITY:			
5599	RETAINED EARNINGS	\$	13,100.22
	Current Year Net Income/(Loss)		(11,057.52)
	Subtotal Equity		<u>\$ 2,042.70</u>
	TOTAL LIABILITIES & EQUITY		<u><u>\$ 151,403.47</u></u>

**THE HEATHERS AT LAKE JOVITA HOA Inc.**

Income/Expense Statement

Period: 05/01/19 to 05/31/19

Description	Actual	Current Period Budget	Variance	Actual	Year-To-Date Budget	Variance	Yearly Budget
<b>INCOME:</b>							
06100 MAINTENANCE ASSESSMENTS	13,500.00	13,514.42	(14.42)	67,500.00	67,572.10	(72.10)	162,173.00
06330 SALE / LEASE APPLICATION	.00	.00	.00	100.00	.00	100.00	.00
06340 MISCELLANEOUS INCOME	.00	.00	.00	(225.00)	.00	(225.00)	.00
06440 OPERATING INTEREST	.19	.00	.19	1.22	.00	1.22	.00
06445 RESERVE INTEREST	170.96	.00	170.96	792.49	.00	792.49	.00
06620 ADMINISTRATIVE FEES (INCOME)	.00	.00	.00	150.00	.00	150.00	.00
Subtotal Income	13,671.15	13,514.42	156.73	68,318.71	67,572.10	746.61	162,173.00
<b>EXPENSES</b>							
<b>ADMINISTRATION</b>							
07010 PROFESSIONAL/LEGAL FEES	.00	100.00	100.00	441.00	500.00	59.00	1,200.00
07020 MANAGEMENT FEES	633.94	596.58	(37.36)	2,992.88	2,982.90	(9.98)	7,159.00
07060 OFFICE EXPENSES	51.75	110.00	58.25	922.01	550.00	(372.01)	1,320.00
07080 MISCELLANEOUS	.00	29.58	29.58	110.00	147.90	37.90	355.00
07140 BANK CHARGES	.00	9.16	9.16	.00	45.80	45.80	110.00
07210 TAX PREPARATION	.00	25.00	25.00	175.00	125.00	(50.00)	300.00
07220 INCOME TAX PAYMENT	.00	.00	.00	185.00	.00	(185.00)	.00
07300 STATE CORPORATION FEE	.00	5.17	5.17	61.25	25.85	(35.40)	62.00
ADMINISTRATION	685.69	875.49	189.80	4,887.14	4,377.45	(509.69)	10,506.00
<b>BUILDING &amp; GROUNDS</b>							
07511 COMMON AREA IRRIGATION REPAIR	.00	300.00	300.00	1,625.00	1,500.00	(125.00)	3,600.00
07512 MAILBOX POST	.00	140.00	140.00	.00	700.00	700.00	1,680.00
07513 GAZEBO WALKWAY RETAINING WALL	.00	200.00	200.00	.00	1,000.00	1,000.00	2,400.00
07530 RESIDENTIAL ROOF CLEANING	10,800.00	1,083.00	(9,717.00)	10,800.00	5,415.00	(5,385.00)	12,996.00
07531 RESIDENTIAL PAINTING & SCREEN	.00	850.00	850.00	.00	4,250.00	4,250.00	10,200.00
07532 RESIDENTIAL IRRIGATION REPAIR	.00	833.33	833.33	1,831.75	4,166.65	2,334.90	10,000.00
07605 GROUNDS MAINTENANCE CONTRACT	5,200.00	5,000.00	(200.00)	32,352.50	25,000.00	(7,352.50)	60,000.00
07607 TREE TRIMMING	.00	250.00	250.00	5,500.00	1,250.00	(4,250.00)	3,000.00
BUILDING & GROUNDS	16,000.00	8,656.33	(7,343.67)	52,109.25	43,281.65	(8,827.60)	103,876.00
<b>UTILITIES</b>							
07701 ELECTRICITY	113.22	83.33	(29.89)	365.34	416.65	51.31	1,000.00
07715 CABLE TV	2,655.94	2,250.00	(405.94)	13,290.86	11,250.00	(2,040.86)	27,000.00
UTILITIES	2,769.16	2,333.33	(435.83)	13,656.20	11,666.65	(1,989.55)	28,000.00
<b>INSURANCE</b>							
07742 GENERAL LIABILITY INSURANCE	.00	60.42	60.42	402.00	302.10	(99.90)	725.00
07744 D & O INSURANCE	.00	83.00	83.00	.00	415.00	415.00	996.00
INSURANCE	.00	143.42	143.42	402.00	717.10	315.10	1,721.00
<b>RESERVES</b>							
09020 GENERAL	1,442.83	1,442.83	.00	7,214.15	7,214.15	.00	17,314.00

**THE HEATHERS AT LAKE JOVITA HOA Inc.**  
**Income/Expense Statement**  
**Period: 05/01/19 to 05/31/19**

Description		Actual	Current Period Budget	Variance	Actual	Year-To-Date Budget	Variance	Yearly Budget
09143	GAZEBO & WELL	63.00	63.00	.00	315.00	315.00	.00	756.00
09150	INTEREST TO RESERVES	170.96	.00	(170.96)	792.49	.00	(792.49)	.00
	RESERVES	1,676.79	1,505.83	(170.96)	8,321.64	7,529.15	(792.49)	18,070.00
TOTAL EXPENSES		21,131.64	13,514.40	(7,617.24)	79,376.23	67,572.00	(11,804.23)	162,173.00
CURRENT YEAR NET INCOME/(LOSS)		(7,460.49)	.02	(7,460.51)	(11,057.52)	.10	(11,057.62)	.00

THE HEATHERS AT LAKE JOVITA HOA Inc.

Reserve Statement

As of 05/31/19

	BEGINNING OF YEAR	YTD ALLOCATION	YTD DISBURSEMENTS	AVAILABLE BALANCE
RESERVES:				
RESERVE INTEREST	0.00	815.31	22.82	792.49
RESERVE GENERAL	125,446.30	7,214.15	0.00	132,660.45
RESERVE INTEREST	1,013.08	0.00	0.00	1,013.08
RESERVES- GAZEBO & WELL	2,341.06	478.53	1,080.53	1,739.06
Subtotal Reserves	<u>128,800.44</u>	<u>8,507.99</u>	<u>1,103.35</u>	<u>136,205.08</u>
TOTAL RESERVES	<u>128,800.44</u>	<u>8,507.99</u>	<u>1,103.35</u>	<u>136,205.08</u>

## CASH DISBURSEMENTS

Starting Check Date: 5/01/19 Cash Account #: 1010

Ending Check Date: 5/31/19

Check Date	Check #	Vend #	Name	Check Amount	Reference			
5/01/19	146	TAMPA	TAMPA ELECTRIC	47.42	211007025136			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		195	ELECTRIC	4/22/19	7701	4/30/19	47.42	211007025136
5/02/19	147	FIRST	FIRST CHOICE ASSOCIATION MGMT	633.94	MANAGEMENT FEE			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		196	MONTHLY	5/02/19	7020	5/02/19	633.94	MANAGEMENT FEE
5/02/19	148	HEATHE	THE HEATHERS AT LAKE JOVI	1,505.83	RESERVE FUNDING			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		197	MONTHLY	5/02/19	9143	5/02/19	63.00	RESERVE FUNDING
		197	MONTHLY	5/02/19	9020	5/02/19	1,442.83	
							-----	
					Totals:		1,505.83	
5/09/19	149	BRIGHT	SPECTRUM	2,655.94	0034087461-01			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		202	5-1-19 5-31-19	5/02/19	7715	5/09/19	2,655.94	0034087461-01
5/09/19	150	FIRSTG	FIRST CLASS GRASS	5,200.00	Bed detail clean out			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		199	258	5/08/19	7605	5/09/19	5,200.00	Bed detail clean out
5/09/19	151	UNDEPS	UNDER PRESSURE SOFT WASHING	5,400.00	Pressure Wash			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		201	ROOF CLEANING	5/09/19	7530	5/09/19	5,400.00	Pressure Wash
5/30/19	153	UNDEPS	UNDER PRESSURE SOFT WASHING	5,400.00	roof soft washing			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		204	SOFT WASHING	5/30/19	7530	5/30/19	5,400.00	roof soft washing
5/31/19	154	FIRST	FIRST CHOICE ASSOCIATION MGMT	51.75	ancilliarries			
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		205	APRIL	5/31/19	7060	5/31/19	51.75	ancilliarries
5/31/19	157	TAMPA	TAMPA ELECTRIC	113.22	211007025136			



CASH DISBURSEMENTS

Starting Check Date: 5/01/19 Cash Account #: 1010

Ending Check Date: 5/31/19

Check Date	Check #	Vend #	Name	Check Amount		Reference		
		Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
		208	4-16-19 5-16-19	5/21/19	7701	5/31/19	113.22	211007025136

Totals: 21,008.10

-- End of report --



DATE: 6/20/19  
TIME: 4:05 PM

THE HEATHERS AT LAKE JOVITA HOA Inc.  
COLLECTION STATUS REPORT: AS OF May 31, 2019  
ACCOUNT NUMBER SEQUENCE

RPRT02  
PAGE 1

\* - Previous Owner or Renter

NAME ADDRESS	ALT ADDR	LAST PAYMT/ DELQ STATUS	MONTHS DELQ	ACCOUNT CODE/DESCRIPTION	AMOUNT DUE
-----					
CURRENT OWNERS					
ACCT #:13204	LOT #:13204				
Kimberly Jach		Y APR 05, 2019	1	A1 ASSESSMENT	225.00
13204 Palmilla Circle		REMINDER			
ACCT #:13234	LOT #:13234				
Ruthane Chase		Y MAY 02, 2019	1	A1 ASSESSMENT	0.76
13234 Palmilla Circle					
ACCT #:13248	LOT #:13248				
Michael Caraway		N MAY 08, 2019	1	A1 ASSESSMENT	225.00
13248 Palmilla Circle		REMINDER			
=====					
GRAND TOTAL :					450.76
=====					

DATE: 6/20/19  
 TIME: 4:05 PM

THE HEATHERS AT LAKE JOVITA HOA Inc.  
 COLLECTION STATUS REPORT: AS OF May 31, 2019

RPRT02  
 PAGE 2

A C C O U N T S U M M A R Y

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	DELINQUENCY AMOUNT
01310-000	MAINTENANCE FEES RECEIVABLE	450.76
T O T A L		\$450.76

C H A R G E C O D E R E C A P

CODE	YEAR	DESCRIPTION	G/L ACCT #	AMOUNT
A1		ASSESSMENT	1310	\$450.76
T O T A L S				\$450.76

A G I N G S U M M A R Y

DELINQ. PERIOD	TOTAL AMT. OWED	UNITS
0 - 1 MONTH	450.76	3
1 - 2 MONTHS		
2 - 3 MONTHS		
3 - 4 MONTHS		
OVER 4 MONTHS		
OTHER		
T O T A L		3

-- End of report --

DATE: 6/20/19  
TIME: 4:05 PM

THE HEATHERS AT LAKE JOVITA HOA Inc.  
PREPAYS AS OF May 31, 2019  
Account Number Sequence

PAGE 1

\* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER CODE	PREPAID AMOUNT
Edward & Janet Higgins 13123 Palmilla Circle	13123	13123 PP	225.00
Dean & Catherine Smith 13126 Palmilla Circle	13126	13126 PP	1.20
William Booth 13128 Palmilla Circle	13128	13128 PP	225.00
Thomas Leclair 13129 Palmilla Circle	13129	13129 PP	355.27
Roxana J & Randy G Pool 13133 Palmilla Circle	13133	13133 PP	225.24
Nelda Barkley 13134 Palmilla Circle	13134	13134 PP	225.00
Thomas Darell Smith 13137 Palmilla Circle	13137	13137 PP	151.44
William L & Pamela W Christie 13138 Palmilla Circle	13138	13138 PP	225.00
Robert Pillsbury 13139 Palmilla Circle	13139	13139 PP	0.24
Charles & Karin May III 13141 Palmilla Circle	13141	13141 PP	526.44
James & Dayna Ohotnicky 13142 Palmilla Circle	13142	13142 PP	0.24
Thomas & Pamela Brown 13143 Palmilla Circle	13143	13143 PP	225.00
Ronald McCord 13144 Palmilla Circle	13144	13144 PP	1,577.88
Scott Hechler 13145 Palmilla Circle	13145	13145 PP	196.62
Charles & Barbara May 13146 Palmilla Circle	13146	13146 PP	225.00

DATE: 6/20/19

TIME: 4:05 PM

THE HEATHERS AT LAKE JOVITA HOA Inc.

PAGE 2

PREPAYS AS OF May 31, 2019

Account Number Sequence

\* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER CODE	PREPAID AMOUNT
Brigitte Grimes 13147 Palmilla Circle	13147	13147 PP	1,577.88
John & Judith Borowiec 13148 Palmilla Circle	13148	13148 PP	1,577.88
William Dunn 13149 Palmilla Circle	13149	13149 PP	225.24
Marilyn Dinoia 13200 Palmilla Circle	13200	13200 PP	0.48
John & Dwillis Wallman 13203 Tradition Drive	13203	13203 PP	1.20
Karen Urdahl 13206 Palmilla Circle	13206	13206 PP	1,577.88
James & Nancy Scowcroft 13209 Palmilla Circle	13209	13209 PP	0.24
John Rossler 13211 Tradition Drive	13211	13211 PP	251.44
Michael J & Carolyn P Kersten 13213 Palmilla Circle	13213	13213 PP	450.96
Joseph & Karyn Riba 13219 Tradition Drive	13219	13219 PP	0.24
Larry R & Jackie A Pearson 13223 Palmilla Circle	13223	13223 PP	0.24
Ronald S Miller/Mary McGarvey 13225 Tradition Drive	13225	13225 PP	0.24
Edwin & Linda Poole 13227 Palmilla Circle	13227	13227 PP	225.00
Mary Altman 13230 Palmilla Circle	13230	13230 PP	1.20
Warren & Regina Neumann 13231 Palmilla Circle	13231	13231 PP	225.00

DATE: 6/20/19  
TIME: 4:05 PM

THE HEATHERS AT LAKE JOVITA HOA Inc.  
PREPAYS AS OF May 31, 2019  
Account Number Sequence

PAGE 3

\* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	CODE	PREPAID AMOUNT
John & Shirella Leipold 13232 Palmilla Circle	13232	13232	PP	225.24
Edward & Kristi Staff 13235 Palmilla Circle	13235	13235	PP	0.24
Calvin & Dorothy Phillips 13236 Palmilla Circle	13236	13236	PP	225.24
Timothy & Debra Petters 13237 Palmilla Circle	13237	13237	PP	0.24
Anthony Ragano 13240 Palmilla Circle	13240	13240	PP	0.96
Wanda Lowry 13241 Palmilla Circle	13241	13241	PP	175.00
Marshall & Kate Brumback 13247 Palmilla Circle	13247	13247	PP	0.24
Daniel Dwyer 13249 Palmilla Circle	13249	13249	PP	1,577.88
Judy S Daniel 13147 Tradition Drive	113147	113147	PP	0.24
James Yockey Jr/Alan Burck Tru 13209 Tradition Drive	113209	113209	PP	225.48
Berlin H & Kernelia C Comer 13229 Tradition Drive	113229	113229	PP	225.24
TOTAL HOMES: 41				TOTAL PREPAYS 13,155.69
				TOTAL DISTR: PP 13,155.69

-- End of report --

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

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

Starting date: 05/01/19  
Ending date: 05/31/19

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
1010	CASH-OPERATING ACCOUNT	23,378.66	12,377.07	21,008.10	8,631.03CR	14,747.63
1040	CASH RESERVE	134,528.29	1,676.79	.00	1,676.79	136,205.08
1310	MAINTENANCE FEES RECEIVABLE	589.57	13,500.00	13,723.76	223.76CR	365.81
1340	MISCELLANEOUS RECEIVABLE	75.00	.00	75.00	75.00CR	.00
1395	DEPOSITS - UTILITIES	84.95	.00	.00	.00	84.95
3010	ACCOUNTS PAYABLE	47.42CR	21,008.10	20,960.68	47.42	.00
3020	PREPAID MAINTENANCE FEES	14,577.57CR	5,731.93	4,310.05	1,421.88	13,155.69CR
5005	RESERVE INTEREST	.00	.00	.00	.00	.00
5010	RESERVE INTEREST	621.53CR	.00	170.96	170.96CR	792.49CR
5020	RESERVE GENERAL	131,217.62CR	.00	1,442.83	1,442.83CR	132,660.45CR
5100	RESERVE INTEREST	1,013.08CR	.00	.00	.00	1,013.08CR
5143	RESERVES- GAZEBO & WELL	1,676.06CR	.00	63.00	63.00CR	1,739.06CR
5599	RETAINED EARNINGS	13,100.22CR	.00	.00	.00	13,100.22CR
6100	MAINTENANCE ASSESSMENTS	54,000.00CR	.00	13,500.00	13,500.00CR	67,500.00CR
6330	SALE / LEASE APPLICATION	100.00CR	.00	.00	.00	100.00CR
6340	MISCELLANEOUS INCOME	225.00	.00	.00	.00	225.00
6440	OPERATING INTEREST	1.03CR	.00	.19	.19CR	1.22CR
6445	RESERVE INTEREST	621.53CR	.00	170.96	170.96CR	792.49CR
6620	ADMINISTRATIVE FEES (INCOME)	150.00CR	.00	.00	.00	150.00CR
7010	PROFESSIONAL/LEGAL FEES	441.00	.00	.00	.00	441.00
7020	MANAGEMENT FEES	2,358.94	633.94	.00	633.94	2,992.88
7060	OFFICE EXPENSES	870.26	51.75	.00	51.75	922.01

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

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
7080	MISCELLANEOUS	110.00	.00	.00	.00	110.00
7210	TAX PREPARATION	175.00	.00	.00	.00	175.00
7220	INCOME TAX PAYMENT	185.00	.00	.00	.00	185.00
7300	STATE CORPORATION FEE	61.25	.00	.00	.00	61.25
7511	COMMON AREA IRRIGATION REPAIR	1,625.00	.00	.00	.00	1,625.00
7530	RESIDENTIAL ROOF CLEANING	.00	10,800.00	.00	10,800.00	10,800.00
7532	RESIDENTIAL IRRIGATION REPAIR	1,831.75	.00	.00	.00	1,831.75
7605	GROUNDS MAINTENANCE CONTRACT	27,152.50	5,200.00	.00	5,200.00	32,352.50
7607	TREE TRIMMING	5,500.00	.00	.00	.00	5,500.00
7701	ELECTRICITY	252.12	113.22	.00	113.22	365.34
7715	CABLE TV	10,634.92	2,655.94	.00	2,655.94	13,290.86
7742	GENERAL LIABILITY INSURANCE	402.00	.00	.00	.00	402.00
9020	GENERAL	5,771.32	1,442.83	.00	1,442.83	7,214.15
9143	GAZEBO & WELL	252.00	63.00	.00	63.00	315.00
9150	INTEREST TO RESERVES	621.53	170.96	.00	170.96	792.49
Grand totals:		.00	75,425.53	75,425.53	.00	.00

-- End of report --

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

Bank account #: 01 BBT - OPERATING

1010 CASH-OPERATING ACCOUNT

G/L Acct Bal: 14,747.63

Statement date: 05/31/19

Bank Balance: 20,312.60

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

153	05/30/19	UNDER PRESSURE SOFT WASHI		5,400.00	
154	05/31/19	FIRST CHOICE ASSOCIATION		51.75	
157	05/31/19	TAMPA ELECTRIC		113.22	
Total Outstanding				5,564.97	.00

## Bank Reconciliation Summary

Checkbook Balance	14,747.63	Reconciling Balance	20,312.60
Uncleared Checks, Credits	5,564.97+	Bank Stmt. Balance	20,312.60
Uncleared Deposits, Debits	0.00	Difference	0.00

-- End of report --



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

Bank account #: 02 BBT - RESERVE

1040 CASH RESERVE

G/L Acct Bal: 136,205.08

Statement date: 05/31/19

Bank Balance: 136,205.08

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

OUTSTANDING ITEMS:

Total Outstanding	.00	.00
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Bank Reconciliation Summary

Checkbook Balance	136,205.08	Reconciling Balance	136,205.08
Uncleared Checks, Credits	0.00+	Bank Stmt. Balance	136,205.08
Uncleared Deposits, Debits	0.00	Difference	0.00

-- End of report --



860-25-01-00 10525 8 C 001 30 S 55 004  
 THE HEATHERS AT LAKE JOVITA HOA INC  
 OPERATING ACCT  
 C/O FIRST CHOICE ASSOCIATION MGT  
 4174 WOODLANDS PKWY  
 PALM HARBOR FL 34685-3494

# Your account statement

For 05/31/2019

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#### ■ ASSOC SVCS INTEREST CHECKING 1100013556278

##### Account summary

Your previous balance as of 04/30/2019	\$26,128.74
Checks	- 18,193.21
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 12,377.07
Your new balance as of 05/31/2019	= \$20,312.60

##### Interest summary

Interest paid this statement period	\$0.19
2019 interest paid year-to-date	\$1.22
Interest rate	0.01%

##### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	
05/01	145	241.50	05/22	148	1,505.83	05/17	151	5,400.00	
05/06	146	47.42	05/17	149	2,655.94	05/17	152	2,508.58	
05/08	147	633.94	05/15	150	5,200.00				
								Total checks	= \$18,193.21

##### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
05/01	CONSOLIDATED COUPON PAYMENT 1	225.24
05/02	CONSOLIDATED COUPON PAYMENT 1	224.00
05/02	CONSOL ELEC BILL PAY DEPOSIT 4	900.00

continued

ASSOC SVCS INTEREST CHECKING 1100013556278 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
05/03	CONSOL ELEC DEPOSIT 1	225.00
05/03	CONSOLIDATED COUPON PAYMENT 2	450.00
05/03	CONSOL ELEC DEPOSIT 7	1,575.00
05/06	REMOTE DEPOSIT	225.24
05/06	REMOTE DEPOSIT	225.24
05/06	CONSOL ELEC BILL PAY DEPOSIT 2	450.00
05/06	CONSOLIDATED COUPON PAYMENT 3	675.72
05/07	REMOTE DEPOSIT	225.00
05/07	CONSOL ELEC BILL PAY DEPOSIT 1	225.00
05/08	CONSOLIDATED COUPON PAYMENT 1	225.00
05/08	CONSOL ELEC BILL PAY DEPOSIT 1	225.00
05/09	CONSOLIDATED COUPON PAYMENT 1	225.00
05/09	CONSOL ELEC BILL PAY DEPOSIT 2	450.00
05/10	CONSOLIDATED COUPON PAYMENT 1	450.48
05/13	REMOTE DEPOSIT	225.00
05/13	CONSOLIDATED COUPON PAYMENT 3	675.00
05/15	REMOTE DEPOSIT	225.00
05/15	CONSOLIDATED COUPON PAYMENT 1	225.00
05/16	CONSOLIDATED COUPON PAYMENT 1	450.48
05/20	CONSOLIDATED COUPON PAYMENT 3	675.00
05/22	CONSOLIDATED COUPON PAYMENT 1	225.00
05/22	CONSOL ELEC DEPOSIT 1	225.00
05/24	CONSOL ELEC DEPOSIT 1	225.00
05/29	REMOTE DEPOSIT	225.00
05/29	CONSOLIDATED COUPON PAYMENT 1	225.00
05/29	CONSOL ELEC BILL PAY DEPOSIT 1	225.00
05/30	CONSOLIDATED COUPON PAYMENT 1	225.00
05/30	CONSOL ELEC BILL PAY DEPOSIT 2	450.00
05/31	CONSOL ELEC BILL PAY DEPOSIT 1	225.24
05/31	CONSOLIDATED COUPON PAYMENT 2	450.24
05/31	INTEREST PAYMENT	0.19
Total deposits, credits and interest		= \$12,377.07

**AMENDMENT TO YOUR DEPOSIT AGREEMENT**

**EFFECTIVE IMMEDIATELY**

The following changes have been made to the applicable deposit agreement that you were provided when you opened your account at BB&T. Continued use of your account after the effective date of this Amendment constitutes your acceptance of the change. You are directed to obtain the most current version of the deposit agreement from any branch or online at [www.bbt.com](http://www.bbt.com). The current version of the deposit agreement will govern your account upon receipt of this Amendment. If you have any questions about this change, contact your local BB&T financial center, your relationship manager, or call 1-800-BANK BBT (1-800-226-5228).

**F. FUNDS AVAILABILITY**

The FUNDS AVAILABILITY section of your current BSA is replaced with the following:

**F. AVAILABILITY OF FUNDS**

**1. General Ability to Withdraw Funds**

Our policy is to provide availability of funds based upon the deposit type and how your deposit is received. Until funds are available, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written, point-of-sale transactions, debit card, ACH or preauthorized transfers.

**Determining the Availability of a Deposit**

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit during regular business hours on a business day that we are open, we will consider that day the day of your deposit. However, if you make a deposit after the end of a current business day, a Saturday or Sunday, a federal holiday, or on a day we are not



THE HEATHERS AT LAKE JOVITA HO  
 C/O First Choice Assn. Mgmt  
 4174 Woodlands Parkway  
 Palm Harbor FL 34685

CHECK NO: 000145 CHECK DATE: 04/29/19 VENDOR NO: FRS1

CHECK AMOUNT: \*\*\*\*\*241.50

TWO HUNDRED FORTY-ONE AND 50/100 DOLLARS

PAY TO THE ORDER OF: FIRST CHOICE ASSOCIATION MGMT

*Margaret M. Salen*  
 AUTHORIZED SIGNATURE

⑆000145⑆ ⑆263191387⑆⑆100013556278

CHECK#: 145 \$241.50

FEDERAL RESERVE BOARD OF GOVERNORS REG. NO. CC

⑆ deposit only

THE HEATHERS AT LAKE JOVITA HO  
 C/O First Choice Assn. Mgmt  
 4174 Woodlands Parkway  
 Palm Harbor FL 34685

CHECK NO: 000146 CHECK DATE: 05/07/19 VENDOR NO: TAMPA

CHECK AMOUNT: \*\*\*\*\*47.42

FORTY-SEVEN AND 42/100 DOLLARS

PAY TO THE ORDER OF: TAMPA ELECTRIC  
 PO BOX 31318  
 TAMPA, FL 33631-3318

*Margaret M. Salen*  
 AUTHORIZED SIGNATURE

⑆000146⑆ ⑆263191387⑆⑆100013556278

CHECK#: 146 \$47.42

⑆ deposit only

For Deposit Only  
 ⑆063100152⑆  
 TAMPA CITI TRIC  
 1090187148287

THE HEATHERS AT LAKE JOVITA HO  
 C/O First Choice Assn. Mgmt  
 4174 Woodlands Parkway  
 Palm Harbor FL 34685

CHECK NO: 000147 CHECK DATE: 05/02/19 VENDOR NO: FRS1

CHECK AMOUNT: \*\*\*\*\*633.94

SIX HUNDRED THIRTY-THREE AND 94/100 DOLLARS

PAY TO THE ORDER OF: FIRST CHOICE ASSOCIATION MGMT

*Margaret M. Salen*  
 AUTHORIZED SIGNATURE

⑆000147⑆ ⑆263191387⑆⑆100013556278

CHECK#: 147 \$633.94

FEDERAL RESERVE BOARD OF GOVERNORS REG. NO. CC

⑆ deposit only

THE HEATHERS AT LAKE JOVITA HO  
 C/O First Choice Assn. Mgmt  
 4174 Woodlands Parkway  
 Palm Harbor FL 34685

CHECK NO: 000148 CHECK DATE: 05/02/19 VENDOR NO: HSAT/HE

CHECK AMOUNT: \*\*\*\*\*1,505.83

ONE THOUSAND FIVE HUNDRED FIVE AND 83/100 DOLLARS

PAY TO THE ORDER OF: THE HEATHERS AT LAKE JOVI

*Margaret M. Salen*  
 AUTHORIZED SIGNATURE

⑆000148⑆ ⑆263191387⑆⑆100013556278

CHECK#: 148 \$1,505.83

FEDERAL RESERVE BOARD OF GOVERNORS REG. NO. CC

⑆ deposit only

POSTAL SERVICE  
 X  
 For Deposit Only  
 Post Office Box 31318  
 Tampa, FL 33631-3318

THE HEATHERS AT LAKE JOVITA HO  
 C/O First Choice Assn. Mgmt  
 4174 Woodlands Parkway  
 Palm Harbor FL 34685

CHECK NO: 000149 CHECK DATE: 05/07/19 VENDOR NO: DRU/PT

CHECK AMOUNT: \*\*\*\*\*2,655.94

TWO THOUSAND SIX HUNDRED FIFTY-FIVE AND 94/100 DOLLARS

PAY TO THE ORDER OF: SPECTRUM  
 PO BOX 790450  
 SAINT LOUIS MO 63179

*Margaret M. Salen*  
 AUTHORIZED SIGNATURE

⑆000149⑆ ⑆263191387⑆⑆100013556278 ⑆0000265594⑆

CHECK#: 149 \$2,655.94

FEDERAL RESERVE BOARD OF GOVERNORS REG. NO. CC

⑆ deposit only

POSTAL SERVICE  
 X  
 For Deposit Only  
 Post Office Box 790450  
 Saint Louis, MO 63179

⑆051719 0000000000⑆  
 ⑆000149⑆ ⑆263191387⑆⑆100013556278⑆

THE HEATHERS AT LAKE JOVITA HO  
 C/O First Choice Assn. Mgmt  
 4174 Woodlands Parkway  
 Palm Harbor FL 34685

CHECK NO: 000150 CHECK DATE: 05/15/19 VENDOR NO: FRS110

CHECK AMOUNT: \$5,200.00

FIVE THOUSAND TWO HUNDRED AND 00/100 DOLLARS

PAY TO THE ORDER OF: FIRST CLASS GRASS  
 37231 Citron Ave  
 Dade City, FL 33525

*Margaret M. Selzer*  
 AUTHORIZED SIGNATURE

⑆000150⑆ ⑆26319138⑆⑆100013556276

CHECK#: 150 \$5,200.00

Seq: 55  
 Batch: 072299  
 Date: 05/15/19

STATE OF FLORIDA  
 FEDERAL RESERVE BOARD OF GOVERNORS REG. CO.

San Antonio CSCU 263192868 @ 1 04/11/2019

DO NOT WRITE, STAMP OR SIGN ON THIS LINE

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THE HEATHERS AT LAKE JOVITA HO  
 C/O First Choice Assn. Mgmt  
 4174 Woodlands Parkway  
 Palm Harbor FL 34685

CHECK NO: 000151 CHECK DATE: 05/15/19 VENDOR NO: UNDEPS

CHECK AMOUNT: \$5,400.00

FIVE THOUSAND FOUR HUNDRED AND 00/100 DOLLARS

PAY TO THE ORDER OF: UNDER PRESSURE SOFT WASHING  
 C/O Clay Harley  
 31317 Daisy Road  
 Dade City, FL 33525

*Margaret M. Selzer*  
 AUTHORIZED SIGNATURE

⑆000151⑆ ⑆26319138⑆⑆100013556276

CHECK#: 151 \$5,400.00

San Antonio CSCU 263192868 @ 1 04/11/2019

DO NOT WRITE, STAMP OR SIGN ON THIS LINE

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8004

THE HEATHERS AT LAKE JOVITA HO  
 C/O First Choice Assn. Mgmt  
 4174 Woodlands Parkway  
 Palm Harbor FL 34685

CHECK NO: 000152 CHECK DATE: 12/09/18 VENDOR NO: BRIGHT

CHECK AMOUNT: \$2,508.58

TWO THOUSAND FIVE HUNDRED EIGHT AND 68/100 DOLLARS

PAY TO THE ORDER OF: SPECTRUM  
 PO BOX 70450  
 SAINT LOUIS MO 63179

*Margaret M. Selzer*  
 AUTHORIZED SIGNATURE

⑆000152⑆ ⑆26319138⑆⑆100013556276

CHECK#: 152 \$2,508.58

STATE OF FLORIDA  
 FEDERAL RESERVE BOARD OF GOVERNORS REG. CO.

DO NOT WRITE, STAMP OR SIGN ON THIS LINE

ENDORSE HERE



860-25-01-00 10525 0 C 001 30 S 66 002  
 THE HEATHERS AT LAKE JOVITA HOA INC  
 RESERVE ACCT  
 C/O FIRST CHOICE ASSOCIATION MGT  
 4174 WOODLANDS PKWY  
 PALM HARBOR FL 34685-3494

# Your account statement

For 05/31/2019

## Contact us



BBT.com



(800) BANK-BBT or  
 (800) 226-5228

### Association Lending Solutions Moving your association in the right direction

BB&T's flexible loan options are tailored to your needs, goals and vision. Let's get started today and move your association forward!

A BB&T Association Services relationship manager can work with you to apply for a loan with these attractive features:

- Funds for such items as property improvement, maintenance and repairs, hurricane preparation and renovations
- Fund up to 100% of the project costs
- Fixed competitive interest rates
- No mortgages on individual units or community common areas
- No personal guarantees

BB&T partners with our association clients to help you meet your needs. With a trusted advisor by your side, you can focus on what you do best running your association.

Start the conversation by contacting a BB&T Association Services relationship manager today at 727-549-1202 or toll free 888-722-6669.

All loans subject to credit approval.  
 BB&T, Member FDIC.

#### ■ ASSOC SVCS MONEY MKT SAVINGS 1100013556316

#### Account summary

Your previous balance as of 04/30/2019	\$134,528.29
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 1,676.79
Your new balance as of 05/31/2019	= \$136,205.08

#### Interest summary

Interest paid this statement period	\$170.96
2019 interest paid year-to-date	\$815.31
Interest rate	1.49%
Annual percentage yield (APY) earned	1.50%

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
05/22	REMOTE DEPOSIT	1,505.83
05/31	INTEREST PAYMENT	170.96
Total deposits, credits and interest		= \$1,676.79

### AMENDMENT TO YOUR DEPOSIT AGREEMENT

EFFECTIVE IMMEDIATELY