

Windemere Court Homeowners Association  
BALANCE SHEET  
for the period ending May 31, 2019

ASSETS		
101	CB&T Operating Account	26,432.49
109	CB&T Reserve Account	155,407.40
114	Accounts Receivable	-8,724.30
	Total Assets	\$173,115.59
FUNDS		
310	Capital	174,082.98
---	Net since 05/01/19	-967.39
	Total Funds	\$173,115.59

Prepared on June 6, 2019 by Management.  
Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

Windemere Court Homeowners Association  
 INCOME STATEMENT  
 for the period May 1, 2019 to May 31, 2019

REVENUE		
402	Dues Assessed	7,105.00
425	Parking Space Rents	75.00
428	Laundry Commissions	195.02
815	Interest Income	0.00
825	Late Fees, Misc. Income	1,090.09
	Total Revenue	\$8,465.11
EXPENDITURES		
686	Camera Monitoring	877.41
G&E	Gas & Electric	390.59
684	Exterminator	108.00
804	Gardening-Landscaping	350.00
702	Insurance	3,174.33
692	Janitorial	657.80
712	Legal and Professional	1,983.64
716	Management Fees	600.00
725	Office Expense	39.39
754	Repairs & Maintenance	580.00
765	Supplies	13.05
782	Telephone	456.36
789	Trash	201.93
	Total Expenditures	\$9,432.50
	NET TAKEN from RESERVES	\$967.39

Prepared on June 6, 2019 by Management.  
 Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

Windemere Court Homeowners Association  
 BUDGET COMPARISON  
 for the period March 1, 2019 to May 31, 2019

	Actual	Budget	Variance
<b>REVENUE</b>			
402	Dues Assessed	21,315	21,315
425	Parking Space Rents	225	375
428	Laundry Commissions	675	0
815	Interest Income	23	69
825	Late Fees, Misc. Income	1,585	0
	Total Revenue	\$23,823	\$21,759
<b>EXPENDITURES</b>			
686	Camera Monitoring	877	0
696	Janitorial Extras	651	75 768% worse
G&E	Gas & Electric	1,165	1,763 34% better
684	Exterminator	108	108
685	Fire Maintenance	420	188 124% worse
804	Gardening-Landscaping	1,050	1,050
805	Gardening Extras	0	25 100% better
702	Insurance	6,891	0
692	Janitorial	658	900 27% better
712	Legal and Professional	1,984	500 297% worse
716	Management Fees	1,800	2,075 13% better
725	Office Expense	171	0
754	Repairs & Maintenance	9,152	3,750 144% worse
765	Supplies	39	0
782	Telephone	1,280	825 55% worse
789	Trash	606	750 19% better
797	Water and Sewer	1,475	1,900 22% better
	Total Expenditures	\$28,327	\$13,908 104% worse
	<b>NET TAKEN from RESERVES</b>	<b>\$4,504</b>	<b>\$7,850</b>

Prepared on June 6, 2019 by Management.  
 Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

WINDEMERE COURT HOA  
Accounts Receivable Aging Report  
as of 05/31/19

Account	>90	>60	>30	<=30	Total	Name
<b>Accounts with Balances Owed:</b>						
40X	1,932.93				1,932.93	Golden
102	265.00			55.00	320.00	Olson
110	545.00			-245.00	300.00	Anfuso
201	340.00	25.00	25.00	-220.00	170.00	Whaley
213	270.00			-220.50	49.50	Jaconette
					<u>2,772.43</u>	
<b>Accounts with Credit Balances:</b>						
107	224.00	5.00	-5.00	-250.00	-26.00	Wemstrom
204	142.13	-30.00	245.00	-400.00	-42.87	Santoro
207	-62.00	245.00	19.50	-260.00	-57.50	Zekri
104	99.50	245.00	245.00	-735.00	-145.50	Ghassemi
101	-24.35		-690.00	564.35	-150.00	&
202			5.00	-245.00	-240.00	Torroella
105	245.00	-245.00		-245.00	-245.00	Doig
106	-245.00	245.00		-245.00	-245.00	& Rossana
209	-55.00	55.00		-245.00	-245.00	Newmeyer
113	-1,470.00	245.00	245.00		-980.00	Salinas
109	-2,205.00	245.00	245.00	300.00	-1,415.00	Pacheco
215	-2,205.00	245.00	245.00	300.00	-1,415.00	Pacheco
203	7,270.00	269.50	**, ***, **		-2,978.10	Wolsey
114	-3,046.76	245.00	245.00	-1,000.00	-3,556.76	Molesko
					<u>-11,741.73</u>	
<b>Totals:</b>	<u>2,020.45</u>	<u>1,794.50</u>	<u>-9,693.10</u>	<u>-3,091.15</u>	<u>-8,969.30</u>	

WINDEMERE COURT HOA  
A/R Reconciliation Report  
as of 05/31/19

Account	Owed	Pd in Adv	Adj	Journal Page
101		150.00		
102	320.00			
104		145.50		
105		245.00		
106		245.00		
107		26.00		
109		1,415.00		
110	300.00			
113		980.00		
114		3,556.76		
201	170.00			
202		240.00		
203		2,978.10		
204		42.87		
207		57.50		
209		245.00		
209			245.00	Folio 11599
213	49.50			
215		1,415.00		
40X	1,932.93			
G/L Total:	<u>2,772.43</u>	<u>-11,741.73</u>	<u>+245.00</u>	<u>= \$-8,724.30</u>
A/R Total:	2,772.43	-11,741.73	=	<u><u>\$-8,969.30</u></u>

Each owner payment to Windemere Court is posted to the owner's account with the date of its receipt. The date used for financial statements and general ledgers, however, is the date of deposit to the bank. Sometimes these two dates are not the same. In order to reconcile owner statements to the financial statements, an adjustment is needed for any check that was outstanding (in-transit to the bank) on the date of this report: 05/31/19. This report prepared on 06/06/19.

LEDGER ACCOUNT for WINDEMERE COURT HOMEOWNERS ASSOCIATION  
for the period 05/01/19 to 05/31/19; prepared 06/06/19; page 1

Date	Description	Folio	Check	Contra	Amount
101	CB&T Operating Account				
04/30/19	balance forward				29245.32
05/01/19	ceosd.net	11566	010	725	-646.44
05/01/19	Vic N Ivan's Cleaning	11567	009	692	-303.00
05/06/19	Deposit	11568		114	1690.00
05/08/19	Bay Alarm	11569	011	686	-367.41
05/08/19	Centurium Pest Control	11570	012	684	-108.00
05/08/19	Republic Services	11571	013	789	-201.93
05/13/19	Deposit	11572		114	2970.00
05/15/19	Matthew&Shaun Thomposon	11573	015	114	-469.35
05/15/19	ATT	11574	014	782	-247.01
05/15/19	ATT	11609		782	-209.35
05/16/19	Bay Alarm	11610		686	-510.00
05/16/19	SDGE	11611		694	-390.59
05/16/19	Tobin Creighton Ins	11613		702	-3174.33
05/22/19	ceosd.net	11584	016	754	-30.00
05/22/19	Christian Landscape	11585	017	804	-350.00
05/28/19	Deposit	11591		114	1520.02
05/29/19	Deposit	11592		114	1000.00
05/29/19	Epsten Grinnell & Howell	11593	018	712	-1111.30
05/29/19	Epsten Grinnell & Howell	11594	019	712	-872.34
05/29/19	Homecrafts	11595	020	754	-95.00
05/31/19	Vic N Ivan's Cleaning	11596	021	692	-354.80
05/31/19	Gus Curiel	11597	022	754	-550.00
05/31/19	Paper Statement Fee	11612		650	-3.00
05/31/19	04/19 Interest	11614		825	1.00
	Total for Account 101			(-2812.83 since 05/01)	26432.49



**Statement of Accounts**

Page 1 of 6

This Statement: May 31, 2019

Last Statement: April 30, 2019

Account 0800815901

**DIRECT INQUIRIES TO:**

Customer Service 1 (800) 400-6080

0019696

4152-06-1000-CBF-PC0023-00019

WINDEMERE COURT HOA  
C/O CEOSDNET  
PO BOX 34398-612  
SAN DIEGO CA 92163-4398

Hillcrest  
3737 Fifth Avenue  
San Diego, CA 92103-4217  
(619) 299-9700

You find it. We can close it. For a limited time, we have closing cost incentives when you finance\* an owner-occupied property with us. \*Loans subject to credit approval. Terms and conditions apply. Ask for details or visit [calbanktrust.com/cre-offer](http://calbanktrust.com/cre-offer).

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**SUMMARY OF ACCOUNT BALANCE**

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Business Interest Checking	0800815901	\$28,716.13	

**BUSINESS INTEREST CHECKING 0800815901**

208 19

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
32,352.88	8,182.46	1,112.94	10,706.27	28,716.13

**6 DEPOSITS/CREDITS**

Date	Amount	Description
05/01	1,001.44	DEPOSIT 5353041521
05/07	1,690.00	DEPOSIT 5353097811
05/14	2,970.00	DEPOSIT 5353025802
05/29	1,000.00	DEPOSIT 5353036882
05/29	1,520.02	DEPOSIT 5353045250
05/31	1.00	INTEREST PAYMENT 0002937946

**4 CHARGES/DEBITS**

Date	Amount	Description
05/15	209.35	ATT Payment *****11EPAYREF # 019135005881212 1107343014
05/16	510.00	BAY ALARM CO. CYBL05151 ***** REF # 019136006829862 1108332034
05/16	390.59	SD GAS ELEC PAID SDGE REF # 019136006869163 1108336676
05/31	3.00	PAPER STATEMENT FEE 0000101833



## An Easy Approach To Balancing Your Account

To reconcile your checkbook balance to your statement balance: Mark off each entry in your check register that has been charged to your account during the statement period. List the checks you have written, but are not yet charged to your account in the "Checks Outstanding" column below. Then, follow the instructions in lines 1 through 10.

CHECKS OUTSTANDING	
Check Number	Check Amount
TOTAL:	

Transfer to Line 9.

CHECKBOOK BALANCE	
1. LIST your checkbook balance.	
2. ADD any deposits or other credits listed on the front of this statement which you have not recorded in your checkbook (such as payroll credits or other direct electronic deposits).	
3. SUBTOTAL:	
4. SUBTRACT any charges listed on the front of this statement which you have not recorded (such as service charges, automatic transfers, electronic transactions, etc).	
5. ADJUSTED CHECKBOOK BALANCE:	

This balance should agree with line 10, below.

STATEMENT BALANCE	
6. LIST your current statement balance as shown on the front of this statement.	
7. ADD deposits made, but not shown on this statement.	
8. SUBTOTAL:	
9. SUBTRACT total from "Checks Outstanding."	
10. ADJUSTED STATEMENT BALANCE:	

This balance should agree with line 5, above.

**PROMPTLY EXAMINE YOUR STATEMENT AND REPORT ANY PROBLEM**

You must promptly examine your account statements and report any discoverable errors, unauthorized signatures, alterations, missing endorsements, or unauthorized transfers. Failure to do so may result in your loss of certain rights or remedies. For example, you must identify the discoverable alteration or forgery of a check within 30 days of us sending you, or making available to you, the statement reflecting that check, and you must also immediately report to us what you find. Businesses should check their account transactions daily, for which various online services are available. For additional information, please see your deposit account agreement and application service agreement(s) for details. See also the consumer disclosures below.

**CONSUMER ACCOUNTS: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR MONEY RESERVE TRANSACTIONS**

If you think your statement is wrong, or if you need more information about a transfer on this statement or on a receipt, please telephone or write us. Please use the telephone number or address listed on the front of this statement to contact us as you can. We must hear from you no later than 60 days after we sent or made available the FIRST statement on which the problem or error appeared. The provisions in this paragraph do not apply to business or other non-personal accounts. The owners of those accounts must settle all unauthorized transactions or errors within 24 hours of receipt of the item posting in order to be returned.

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

We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**FOR MONEY RESERVE ACCOUNTS:**

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR PERSONAL CREDIT LINE  
*(This is a Summary of Your Billing Rights)***

If you think your statement is wrong, or you need more information about a transaction on your statement, write us at the address on the front of this statement as soon as possible. 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 telephone us but doing so will not preserve your rights. In your letter, give us the following information.

- 1. Your name and account number.
- 2. The dollar amount of the suspected error
- 3. 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 bill that are not in question. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question. You must notify us in writing. You can telephone us, but doing so will not preserve your rights. Contact us at California Bank & Trust, PO Box 25787, Salt Lake City, UT 84125-0787.

Balance Subject to Interest Rate: We use the method called "average daily balance", (including current transactions) to calculate the daily balance. If you have any further questions about the method and how resulting interest charges are determined, please feel free to contact us at 1-800-400-6080.

We may report information about your Money Reserve account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Please notify us if we report any inaccurate information about your account(s) to a credit bureau. Your written notice describing the specific inaccuracy should be sent to us at the following address: California Bank & Trust, PO Box 25787, Salt Lake City, UT 84125-0787.

*Thank you for banking with California Bank & Trust.*

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P.O. Box 489, Lawndale, CA 90260-0489

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 May 31, 2019  
 WINDEMERE COURT HOA  
 0800815901

**14 CHECKS PROCESSED**

Number.....	Date.....	Amount	Number.....	Date.....	Amount	Number.....	Date.....	Amount
6006	05/01	30.00	6012	05/15	108.00	6016	05/29	30.00
6008*	05/09	4,129.00	6013	05/14	201.93	6020*	05/31	95.00
6009	05/01	303.00	6014	05/16	3,174.33	6021	05/31	354.80
6010	05/02	646.44	6014*	05/24	247.01	6022	05/31	550.00
6011	05/13	367.41	6015	05/20	469.35			

\* Not in check sequence

**AGGREGATE OVERDRAFT AND RETURNED ITEM FEES**

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

To learn more about our other products and services that may lower the cost of managing account overdrafts or to discuss removing overdraft coverage from your account, please contact Customer Service or visit your local branch.

**DAILY BALANCES**

Date.....	Balance	Date.....	Balance	Date.....	Balance
05/01	33,021.32	05/13	29,568.47	05/20	27,474.92
05/02	32,374.88	05/14	32,336.54	05/24	27,227.91
05/07	34,064.88	05/15	32,019.19	05/29	29,717.93
05/09	29,935.88	05/16	27,944.27	05/31	28,716.13

**INTEREST**

Interest Earned This Interest Period	\$1.00	Number Of Days This Interest Period	31
Interest Paid Year-To-Date 2019	\$5.24	Annual Percentage Yield Earned	0.04%



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WINDERMERE COURT HOA  
 1800 SAN DIEGO ST  
 SAN DIEGO, CA 92108-4388

CALIFORNIA BANK & TRUST  
 3750 FIFTH AVENUE  
 SAN DIEGO, CA 92161

6012  
 DATE: 05/02/2019

FOR THE ORDER OF: CENTURION PEST CONTROL  
 AMOUNT: \$108.00

One Hundred Eight and 00/100 Dollars

CENTURION PEST CONTROL  
 PO BOX 720258  
 SAN DIEGO, CA 92172-0258

02719 - 04719 SVC  
 #6012# 41222321094 0800815901#

Ref# 53042404 \$108.00 Ch# 6012

WINDERMERE COURT HOA  
 1800 SAN DIEGO ST  
 SAN DIEGO, CA 92108-4388

CALIFORNIA BANK & TRUST  
 3750 FIFTH AVENUE  
 SAN DIEGO, CA 92161

6013  
 DATE: 05/02/2019

FOR THE ORDER OF: REPUBLIC SERVICES #529  
 AMOUNT: \$201.93

Two Hundred One and 93/100 Dollars

REPUBLIC SERVICES #529  
 PO BOX 78329  
 PHOENIX, AZ

05118 SVC #V#0329-00303487  
 #6013# 41222321094 0800815901#

Ref# 53075149 \$201.93 Ch# 6013

WINDERMERE COURT HOA  
 PO BOX 34008-412  
 SAN DIEGO, CA 92163

CALIFORNIA BANK & TRUST  
 3750 FIFTH AVENUE  
 SAN DIEGO, CA 92161

6014  
 DATE: 07/16/2018

FOR THE ORDER OF: TOBIN CRUGHTON INSURANCE AGENCY INC.  
 AMOUNT: \$3,174.33

Three Thousand One Hundred Seventy Four Dollars and 33/100 DOLLARS

MEMO: Automobile Insurance 3208-8208  
 No Cash Returned by Your Depositor! NO SIGNATURE REQUIRED!

41222321094 0800815901# #0006014#

Ref# 53070351 \$3174.33 Ch# 6014

WINDERMERE COURT HOA  
 1800 SAN DIEGO ST  
 SAN DIEGO, CA 92108-4388

CALIFORNIA BANK & TRUST  
 3750 FIFTH AVENUE  
 SAN DIEGO, CA 92161

6014  
 DATE: 05/15/2018

FOR THE ORDER OF: AT&T  
 AMOUNT: \$247.01

Two Hundred Forty Seven and 1/100 Dollars

AT&T  
 PO BOX 5025  
 CAROL STREAM, IL 60197-5025

ACCT#016-294-5708 353 2  
 #6014# 41222321094 0800815901#

Ref# 53060221 \$247.01 Ch# 6014

WINDERMERE COURT HOA  
 1800 SAN DIEGO ST  
 SAN DIEGO, CA 92108-4388

CALIFORNIA BANK & TRUST  
 3750 FIFTH AVENUE  
 SAN DIEGO, CA 92161

6015  
 DATE: 03/15/2018

FOR THE ORDER OF: MATTHEW & SHALIN THOMPSON  
 AMOUNT: \$469.35

Four Hundred Sixty Nine and 35/100 Dollars

MATTHEW & SHALIN THOMPSON  
 1415 E DEWYN ST  
 PHOENIX, AZ 85042

REPL HOA PAID IN ADVANCE  
 #6015# 41222321094 0800815901#

Ref# 53128621 \$469.35 Ch# 6015

WINDERMERE COURT HOA  
 1800 SAN DIEGO ST  
 SAN DIEGO, CA 92108-4388

CALIFORNIA BANK & TRUST  
 3750 FIFTH AVENUE  
 SAN DIEGO, CA 92161

6018  
 DATE: 04/22/2018

FOR THE ORDER OF: CEOSO NET  
 AMOUNT: \$30.00

Thirty and 00/100 Dollars

CEOSUNET  
 PO BOX 84298  
 SAN DIEGO, CA 92163-0908

77178 Day Astm MTO  
 #6018# 41222321094 0800815901#

Ref# 53045268 \$30.00 Ch# 6016

WINDERMERE COURT HOA  
 1800 SAN DIEGO ST  
 SAN DIEGO, CA 92108-4388

CALIFORNIA BANK & TRUST  
 3750 FIFTH AVENUE  
 SAN DIEGO, CA 92161

6020  
 DATE: 05/28/2019

FOR THE ORDER OF: HOMECRAFTS  
 AMOUNT: \$95.00

Ninety Five and 00/100 Dollars

HOMECRAFTS  
 3433 UNIVERSITY AVENUE  
 SAN DIEGO, CA 92104

C-V 738 77283 VIZOR SHUT OFF  
 #6020# 41222321094 0800815901#

Ref# 53074585 \$95.00 Ch# 6020

WINDERMERE COURT HOA  
 1800 SAN DIEGO ST  
 SAN DIEGO, CA 92108-4388

CALIFORNIA BANK & TRUST  
 3750 FIFTH AVENUE  
 SAN DIEGO, CA 92161

6021  
 DATE: 05/01/2019

FOR THE ORDER OF: VIC N IVANS CLEANING AND JANIT.  
 AMOUNT: \$354.80

Three Hundred Fifty Four and 80/100 Dollars

VIC N IVANS CLEANING AND JANIT.  
 412 MONTGOMERY ST, UNIT D  
 CHULA VISTA, CA 91911

05118 SVC  
 #6021# 41222321094 0800815901#

Ref# 53101603 \$354.80 Ch# 6021

WINDERMERE COURT HOA  
 1800 SAN DIEGO ST  
 SAN DIEGO, CA 92108-4388

CALIFORNIA BANK & TRUST  
 3750 FIFTH AVENUE  
 SAN DIEGO, CA 92161

6022  
 DATE: 06/31/2019

FOR THE ORDER OF: GUS CURIELL  
 AMOUNT: \$550.00

Five Hundred Fifty and 00/100 Dollars

GUS CURIELL  
 2820 PROSPECT STREET  
 NATIONAL CITY, CA 91950

77253 77282  
 #6022# 41222321094 0800815901#

Ref# 53101481 \$550.00 Ch# 6022

DEPOSIT TICKET  
CALIFORNIA BANK & TRUST  
DATE: 4/30/19  
CURRENCY: 1001.44  
TOTAL ITEMS: 1  
WINDERMERE COURT MOA  
C/O CECO.NET  
P.O. BOX 34388 - 010  
SAN DIEGO, CA 92163-4388  
11564  
#5454-0140# 0800815901# 352

Ref# 53041521 \$1001.44

DEPOSIT TICKET  
CALIFORNIA BANK & TRUST  
DATE: 5/16/19  
CURRENCY: 1690.00  
TOTAL ITEMS: 1  
WINDERMERE COURT MOA  
C/O CECO.NET  
P.O. BOX 34388 - 010  
SAN DIEGO, CA 92163-4388  
F11568  
#5454-0140# 0800815901# 352

Ref# 53097811 \$1690.00

DEPOSIT TICKET  
CALIFORNIA BANK & TRUST  
DATE: 5/13/19  
CURRENCY: 2970.00  
TOTAL ITEMS: 1  
WINDERMERE COURT MOA  
C/O CECO.NET  
P.O. BOX 34388 - 010  
SAN DIEGO, CA 92163-4388  
F11572  
#5454-0140# 0800815901# 352

Ref# 53025802 \$2970.00

DEPOSIT TICKET  
CALIFORNIA BANK & TRUST  
DATE: 5-28-19  
CURRENCY: 1000.00  
TOTAL ITEMS: 1  
WINDERMERE COURT MOA  
C/O CECO.NET  
P.O. BOX 34388 - 010  
SAN DIEGO, CA 92163-4388  
F: 11592  
#5454-0140# 0800815901# 352

Ref# 53036882 \$1000.00

DEPOSIT TICKET  
CALIFORNIA BANK & TRUST  
DATE: 5/27/19  
CURRENCY: 1520.02  
TOTAL ITEMS: 1  
WINDERMERE COURT MOA  
C/O CECO.NET  
P.O. BOX 34388 - 010  
SAN DIEGO, CA 92163-4388  
F: 11591  
#5454-0140# 0800815901# 352

Ref# 53045250 \$1520.02

WINDERMERE COURT MOA  
C/O CECO.NET  
P.O. BOX 34388 - 010  
SAN DIEGO, CA 92163-4388  
HOUSE OF AUTOMATION  
1487 N CUYAMACA STREET  
EL CAJON, CA 92020  
6006  
DATE: 04/24/2019  
AMOUNT: \$30.00  
#6006# 0122232109# 0800815901#

Ref# 53002578 \$30.00 Ch# 6006

WINDERMERE COURT MOA  
C/O CECO.NET  
P.O. BOX 34388 - 010  
SAN DIEGO, CA 92163-4388  
FARMERS INSURANCE EXCHANGE  
P.O. BOX 4225  
CAROL STREAM, IL 60197-4225  
6008  
DATE: 04/29/2019  
AMOUNT: \$4,129.00  
#6008# 0122232109# 0800815901#

Ref# 53050495 \$4129.00 Ch# 6008

WINDERMERE COURT MOA  
C/O CECO.NET  
P.O. BOX 34388 - 010  
SAN DIEGO, CA 92163-4388  
VIC N NAYS CLEANING AND JANIT.  
413 MONTGOMERY ST. UNIT B  
CHULA VISTA, CA 91913  
6009  
DATE: 05/01/2019  
AMOUNT: \$303.00  
#6009# 0122232109# 0800815901#

Ref# 53084961 \$303.00 Ch# 6009

WINDERMERE COURT MOA  
C/O CECO.NET  
P.O. BOX 34388 - 010  
SAN DIEGO, CA 92163-4388  
CECO.NET  
P.O. BOX 34388  
SAN DIEGO, CA 92163-4388  
6010  
DATE: 05/01/2019  
AMOUNT: \$646.44  
#6010# 0122232109# 0800815901#

Ref# 53044538 \$646.44 Ch# 6010

WINDERMERE COURT MOA  
C/O CECO.NET  
P.O. BOX 34388 - 010  
SAN DIEGO, CA 92163-4388  
BAY ALARM  
1150 COMMERCIAL CIRCLE  
CONCORD, CA 94520  
6011  
DATE: 05/02/2019  
AMOUNT: \$367.41  
#6011# 0122232109# 0800815901#

Ref# 53115459 \$367.41 Ch# 6011

Bank Reconciliation

May 31, 2019

612 Windemere Court Association

CA Bank & Trust - Operating

Bank Ending Balance 05/31/19 28,716.13

Outstanding Checks 2,333.64

Check #	Pay To	Date	Amt
6017	Christian Landscape	22-May	\$350.00
6018	Epsten Grinnell & Howell	29-May	\$1,111.30
6019	Epsten Grinnell & Howell	29-May	\$872.34

Outstanding Deposits/Corrections 50.00

Folio #	Date	Amt
Outstanding		50.00

Adjusted Bank Balance 5/31/19 26,432.49

Ledger Balance 5/31/19 26,432.49

Difference Between Ledger & Bank 5/31/19 0.00

LEDGER ACCOUNT for WINDEMERE COURT HOMEOWNERS ASSOCIATION  
for the period 05/01/19 to 05/31/19; prepared 06/06/19; page 1

Date	Description	Folio	Check	Contra	Amount
109	CB&T Reserve Account				
04/30/19	balance forward				155370.81
05/31/19	05/19 Interest	11615		825	39.59
05/31/19	Paper Statement Fee	11616		650	-3.00
	Total for Account 109	(36.59	since	05/01)	155407.40



P.O. Box 489, Lawndale, CA 90260-0489

**Statement of Accounts**

Page 1 of 4

This Statement: May 31, 2019

Last Statement: April 30, 2019

Account 0860643909

**DIRECT INQUIRIES TO:**

Customer Service 1 (800) 400-6080

0009564

4152-06-1000-CBT-PG0021-00000

WINDEMERE COURT HOA  
 C/O CEOSDNET  
 PO BOX 34398-612  
 SAN DIEGO CA 92163-4398

Hillcrest  
 3737 Fifth Avenue  
 San Diego, CA 92103-4217  
 (619) 299-9700

You find it. We can close it. For a limited time, we have closing cost incentives when you finance\* an owner-occupied property with us. \*Loans subject to credit approval. Terms and conditions apply. Ask for details or visit [calbanktrust.com/cre-offer](http://calbanktrust.com/cre-offer).

Want a greener way to bank? Enter our Paperless Perks Sweepstakes when you opt out of paper statements. See [calbanktrust.com](http://calbanktrust.com). For official rules, see [calbanktrust.com/paperless-sweepstakes-rules](http://calbanktrust.com/paperless-sweepstakes-rules).

**SUMMARY OF ACCOUNT BALANCE**

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Business Money Market	0860643909	\$155,407.40	

**BUSINESS MONEY MARKET 0860643909**

927 0

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
155,370.81	39.59	3.00	0.00	155,407.40

**1 DEPOSIT/CREDIT**

Date	Amount	Description
05/31	39.59	INTEREST PAYMENT 0015537071

**1 CHARGE/DEBIT**

Date	Amount	Description
05/31	3.00	PAPER STATEMENT FEE 0000101943

**0 CHECKS PROCESSED**

There were no transactions this period.

**AGGREGATE OVERDRAFT AND RETURNED ITEM FEES**

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

To learn more about our other products and services that may lower the cost of managing account overdrafts or to discuss removing overdraft coverage from your account, please contact Customer Service or visit your local branch.

**An Easy Approach To Balancing Your Account**

To reconcile your checkbook balance to your statement balance: Mark off each entry in your check register that has been charged to your account during the statement period. List the checks you have written, but are not yet charged to your account in the "Checks Outstanding" column below. Then, follow the instructions in lines 1 through 10.

CHECKS OUTSTANDING	
Check Number	Check Amount
TOTAL:	

*Transfer to Line 9.*

CHECKBOOK BALANCE	
1. LIST your checkbook balance.	
2. ADD any deposits or other credits listed on the front of this statement which you have not recorded in your checkbook (such as payroll credits or other direct electronic deposits).	
3. SUBTOTAL:	
4. SUBTRACT any charges listed on the front of this statement which you have not recorded (such as service charges, automatic transfers, electronic transactions, etc).	
5. ADJUSTED CHECKBOOK BALANCE:	

*This balance should agree with line 10, below.*

STATEMENT BALANCE	
6. LIST your current statement balance as shown on the front of this statement.	
7. ADD deposits made, but not shown on this statement.	
8. SUBTOTAL:	
9. SUBTRACT total from "Checks Outstanding."	
10. ADJUSTED STATEMENT BALANCE:	

*This balance should agree with line 5, above.*

**PROMPTLY EXAMINE YOUR STATEMENT AND REPORT ANY PROBLEM**

You must promptly examine your account statements and report any discoverable errors, unauthorized signatures, alterations, missing endorsements, or unauthorized transfers. Failure to do so may result in your loss of certain rights or remedies. For example, you must identify the discoverable alteration or forgery of a check within 30 days of us sending you, or making available to you, the statement reflecting that check, and you must also immediately report to us what you find. Businesses should check their account transactions daily, for which various online services are available. For additional information, please see your deposit account agreement and application service agreement(s) for details. See also the consumer disclosures below.

**CONSUMER ACCOUNTS: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR MONEY RESERVE TRANSACTIONS**

If you think your statement is wrong, or if you need more information about a transfer on this statement or on a receipt, please telephone or write us. Please use the telephone number or address listed on the front of this statement to contact us as you can. We must hear from you no later than 60 days after we sent or made available the FIRST statement on which the problem or error appeared. The provisions in this paragraph do not apply to business or other non-personal accounts. The owners of these accounts must settle all unauthorized transactions or errors within 24 hours of receipt of the item posting in order to be returned.

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

We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**FOR MONEY RESERVE ACCOUNTS:**

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR PERSONAL CREDIT LINE**

*(This is a Summary of Your Billing Rights).*

If you think your statement is wrong, or you need more information about a transaction on your statement, write us at the address on the front of this statement as soon as possible. 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 telephone us but doing so will not preserve your rights. In your letter, give us the following information.

1. Your name and account number.
2. The dollar amount of the suspected error.
3. 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 bill that are not in question. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. You must notify us in writing. You can telephone us, but doing so will not preserve your rights. Contact us at California Bank & Trust, PO Box 25787, Salt Lake City, UT 84125-0787.

**Balance Subject to Interest Rate:** We use the method called "average daily balance", (including current transactions) to calculate the daily balance. If you have any further questions about the method and how resulting interest charges are determined, please feel free to contact us at 1-800-400-6060.

We may report information about your Money Reserve account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Please notify us if we report any inaccurate information about your account(s) to a credit bureau. Your written notice describing the specific inaccuracy should be sent to us at the following address: California Bank & Trust, PO Box 25787, Salt Lake City, UT 84125-0787.

*Thank you for banking with California Bank & Trust.*

*Become an Online Banking Customer for 24-hour account access.*

*\*Review account balances \*Review posted transactions \*Pay bills \*Transfer funds  
Sign up today at [www.calbanktrust.com](http://www.calbanktrust.com) or call 888-217-1285.*





P.O. Box 489, Lawndale, CA 90260-0489

Page 3 of 4  
May 31, 2019  
WINDEMERE COURT HOA  
0860643909

.....  
**DAILY BALANCES**

*Date*.....*Balance*  
05/31            155,407.40

.....  
**INTEREST**

Interest Earned This Interest Period	\$39.59	Number Of Days This Interest Period	31
Interest Paid Year-To-Date 2019	\$146.69	Annual Percentage Yield Earned	0.30%



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GENERAL LEDGER for WINDEMERE COURT HOMEOWNERS ASSOCIATION  
for the period 05/01/19 to 05/31/19; prepared 06/06/19; page 1

Date	Description	Folio	Check	Contra	Amount
<b>101 CB&amp;T Operating Account</b>					
04/30/19	balance forward				29245.32
05/01/19	ceosd.net	11566	010	725	-646.44
05/01/19	Vic N Ivan's Cleaning	11567	009	692	-303.00
05/06/19	Deposit	11568		114	1690.00
05/08/19	Bay Alarm	11569	011	686	-367.41
05/08/19	Centurium Pest Control	11570	012	684	-108.00
05/08/19	Republic Services	11571	013	789	-201.93
05/13/19	Deposit	11572		114	2970.00
05/15/19	Matthew&Shaun Thomposon	11573	015	114	-469.35
05/15/19	ATT	11574	014	782	-247.01
05/15/19	ATT	11609		782	-209.35
05/16/19	Bay Alarm	11610		686	-510.00
05/16/19	SDGE	11611		694	-390.59
05/16/19	Tobin Creighton Ins	11613		702	-3174.33
05/22/19	ceosd.net	11584	016	754	-30.00
05/22/19	Christian Landscape	11585	017	804	-350.00
05/28/19	Deposit	11591		114	1520.02
05/29/19	Deposit	11592		114	1000.00
05/29/19	Epsten Grinnell & Howell	11593	018	712	-1111.30
05/29/19	Epsten Grinnell & Howell	11594	019	712	-872.34
05/29/19	Homecrafts	11595	020	754	-95.00
05/31/19	Vic N Ivan's Cleaning	11596	021	692	-354.80
05/31/19	Gus Curiel	11597	022	754	-550.00
05/31/19	Paper Statement Fee	11612		650	-3.00
05/31/19	04/19 Interest	11614		825	1.00
	Total for Account 101	(-2812.83	since	05/01)	26432.49
<b>109 CB&amp;T Reserve Account</b>					
04/30/19	balance forward				155370.81
05/31/19	05/19 Interest	11615		825	39.59
05/31/19	Paper Statement Fee	11616		650	-3.00
	Total for Account 109	(36.59	since	05/01)	155407.40
<b>114 Accounts Receivable</b>					
04/30/19	balance forward				-10533.15
05/01/19	A/R Recurring Jrnl	11547		402	7105.00
05/01/19	A/R Recurring Jrnl	11547		425	75.00
05/01/19	A/R Recurring Jrnl	11547		825	25.00
05/06/19	A/R Payments Rcvd	11568		101	-1690.00
05/10/19	Homcrafts Plumbing	11586		754	95.00
05/13/19	A/R Payments Rcvd	11572		101	-2970.00
05/15/19	Reim. Paid in Advnance	11573	015	101	469.35
05/16/19	05/19 Late Fee	11583		825	24.50
05/28/19	Unauthorized Move	11587		825	300.00
05/28/19	Unauthorized Move In/Out	11588		825	300.00
05/28/19	Unauthorized Move In/Out	11589		825	300.00
05/28/19	Move In Fee	11590		825	100.00
05/28/19	A/R Payments Rcvd	11591		101	-1325.00
05/29/19	A/R Payments Rcvd	11592		101	-1000.00
	Total for Account 114	(1808.85	since	05/01)	-8724.30

GENERAL LEDGER for WINDEMERE COURT HOMEOWNERS ASSOCIATION  
for the period 05/01/19 to 05/31/19; prepared 06/06/19; page 2

Date	Description	Folio	Check	Contra	Amount
<b>310 Capital</b>					
04/30/19	balance forward				-5800.00
		Total for Account 310			-5800.00
<b>402 Dues Assessed</b>					
05/01/19	A/R Recurring Jrnl	11547		114	-7105.00
		Total for Account 402			-7105.00
<b>425 Parking Space Rents</b>					
05/01/19	A/R Recurring Jrnl	11547		114	-75.00
		Total for Account 425			-75.00
<b>428 Laundry Commissions</b>					
05/28/19	Wash Multifamily	11591		101	-195.02
		Total for Account 428			-195.02
<b>650 Bank Charges</b>					
05/31/19	Paper Statement Fee	11612		101	3.00
05/31/19	Paper Statement Fee	11616		109	3.00
		Total for Account 650			6.00
<b>684 Exterminator</b>					
05/08/19	Centurium Pest Control	11570	012	101	108.00
		Total for Account 684			108.00
<b>686 Camera Monitoring</b>					
05/08/19	Bay Alarm	11569	011	101	367.41
05/16/19	Bay Alarm	11610		101	510.00
		Total for Account 686			877.41
<b>692 Janitorial</b>					
05/01/19	Vic N Ivan's Cleaning	11567	009	101	303.00
05/31/19	Vic N Ivan's Cleaning	11596	021	101	354.80
		Total for Account 692			657.80
<b>694 Gas &amp; Electric HM 109 2</b>					
05/16/19	SDGE	11611		101	390.59
		Total for Account 694			390.59
<b>702 Insurance</b>					
05/16/19	Tobin Creighton Ins	11613		101	3174.33
		Total for Account 702			3174.33
<b>712 Legal and Professional</b>					
05/29/19	J7203 U203 Sale	11593	018	101	1111.30
05/29/19	J7150 Ins Claim	11594	019	101	872.34
		Total for Account 712			1983.64
<b>716 Management Fees</b>					
05/01/19	05/19 Mgmt Fee	11566	010	101	600.00
		Total for Account 716			600.00

GENERAL LEDGER for WINDEMERE COURT HOMEOWNERS ASSOCIATION  
for the period 05/01/19 to 05/31/19; prepared 06/06/19; page 3

Date	Description	Folio	Check	Contra	Amount
<b>725 Office Expense</b>					
04/30/19	balance fwd since 03/01		Acc	650	1334.15
04/30/19	balance fwd since 03/01		Acc	718	6264.45
04/30/19	balance fwd since 03/01		Acc	744	7335.29
04/30/19	balance fwd since 03/01		Acc	745	9786.65
04/30/19	balance fwd since 03/01		Acc	746	57.20
05/01/19	05/19 Website Hosting	11566	010	101	5.00
05/31/19	Bank Charges		Acc	650	6.00
05/31/19	Postage		Acc	744	19.25
05/31/19	Printing and Copies		Acc	745	9.14
	Total for Account 725	(39.39	since	05/01)	24817.13
<b>744 Postage</b>					
05/01/19	04/19 Postage	11566	010	101	19.25
	Total for Account 744				19.25
<b>745 Printing and Copies</b>					
05/01/19	04/19 Printing	11566	010	101	9.14
	Total for Account 745				9.14
<b>754 Repairs &amp; Maintenance</b>					
05/10/19	J7265 H2O Shut Off U101	11586		114	-95.00
05/22/19	J7178 Bay Alarm MTG	11584	016	101	30.00
05/29/19	J7265 Water Shut Off	11595	020	101	95.00
05/31/19	J7263 Rock/Dirt Removal	11597	022	101	300.00
05/31/19	J7262 Front Door Repairs	11597	022	101	250.00
	Total for Account 754				580.00
<b>765 Supplies</b>					
05/01/19	05/19 Supplies	11566	010	101	13.05
	Total for Account 765				13.05
<b>782 Telephone</b>					
05/15/19	ATT	11574	014	101	247.01
05/15/19	ATT	11609		101	209.35
	Total for Account 782				456.36
<b>789 Trash</b>					
05/08/19	Republic Services	11571	013	101	201.93
	Total for Account 789				201.93
<b>804 Gardening-Landscaping</b>					
05/22/19	Christian Landscape	11585	017	101	350.00
	Total for Account 804				350.00
<b>825 Late Fees, Misc. Income</b>					
05/01/19	A/R Recurring Jrnl	11547		114	-25.00
05/16/19	05/19 Late Fee	11583		114	-24.50
05/28/19	Unauthorized Move	11587		114	-300.00
05/28/19	Unauthorized Move In/Out	11588		114	-300.00
05/28/19	Unauthorized Move In/Out	11589		114	-300.00
05/28/19	Move In Fee	11590		114	-100.00
05/31/19	04/19 Interest	11614		101	-1.00

GENERAL LEDGER for WINDEMERE COURT HOMEOWNERS ASSOCIATION  
for the period 05/01/19 to 05/31/19; prepared 06/06/19; page 4

Date	Description	Folio	Check	Contra	Amount
825 Late Fees, Misc. Income (continued)					
05/31/19	05/19 Interest	11615		109	-39.59
Total for Account 825					-1090.09
G&E Gas & Electric					
04/30/19	balance fwd since 03/01		Acc	694	55264.01
04/30/19	balance fwd since 03/01		Acc	695	940.23
05/31/19	Gas & Electric HM 109 2		Acc	694	390.59
Total for Account G&E (390.59 since 05/01)					56594.83