

Windemere Court Homeowners Association
BALANCE SHEET
for the period ending June 30, 2020

ASSETS		
101	CB&T Operating Account	25,475.22
109	CB&T Reserve Account	70,576.12
114	Accounts Receivable	-6,944.79
	Total Assets	\$89,106.55
FUNDS		
310	Capital	90,771.17
---	Net since 06/01/20	-1,664.62
	Total Funds	\$89,106.55

Prepared on July 17, 2020 by Management.
Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

Windemere Court Homeowners Association
INCOME STATEMENT
for the period June 1, 2020 to June 30, 2020

REVENUE		
402	Dues Assessed	7,105.00
425	Parking Space Rents	100.00
428	Laundry Commissions	474.24
815	Interest Income	0.31
825	Late Fees, Misc. Income	25.00
	Total Revenue	\$7,704.55
EXPENDITURES		
684	Exterminator	36.00
804	Gardening-Landscaping	350.00
693	Gas & Electric	684.53
702	Insurance	3,534.10
692	Janitorial	300.00
716	Management Fees	600.00
725	Office Expense	43.34
754	Repairs & Maintenance	1,076.69
765	Supplies	13.05
782	Telephone	346.12
789	Trash	250.01
797	Water and Sewer	2,135.33
	Total Expenditures	\$9,369.17
	NET TAKEN from RESERVES	\$1,664.62

Prepared on July 17, 2020 by Management.
Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

Windemere Court Homeowners Association
 BUDGET COMPARISON
 for the period January 1, 2020 to June 30, 2020

	Actual	Budget	Variance
REVENUE			
402	Dues Assessed	42,630	44,370
425	Parking Space Rents	600	750
428	Laundry Commissions	1,581	433
815	Interest Income	42	179
825	Late Fees, Misc. Income	297	333
	Total Revenue	\$45,150	\$46,066
EXPENDITURES			
686	Camera Monitoring	1,020	300 240% worse
696	Janitorial Extras	0	83 100% better
G&E	DO NOT USE	0	1,175 100% better
684	Exterminator	180	216 17% better
685	Fire Maintenance	199	375 47% better
804	Gardening-Landscaping	2,100	2,100
805	Gardening Extras	0	50 100% better
693	Gas & Electric	4,123	2,667 55% worse
702	Insurance	6,944	3,733 86% worse
692	Janitorial	1,800	1,800
712	Legal and Professional	0	333 100% better
716	Management Fees	3,600	4,283 16% better
717	Elevator	1,890	667 183% worse
725	Office Expense	274	0
754	Repairs & Maintenance	11,034	9,167 20% worse
765	Supplies	83	0
730	Taxes, Licenses, Fees	35	0
782	Telephone	3,365	1,950 73% worse
789	Trash	1,516	1,500 1% worse
797	Water and Sewer	5,982	5,700 5% worse
	Total Expenditures	\$44,145	\$36,099 22% worse
RESERVE FUND EXPENSES			
331	Reserve Expenses	43,585	0
	NET TAKEN from RESERVES	\$42,579	\$9,966

Prepared on July 17, 2020 by Management.
 Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

WINDEMERE COURT HOA
Accounts Receivable Aging Report
as of 06/30/20

Account	>90	>60	>30	<=30	Total	Name
Accounts with Balances Owed:						
40X	1,932.93				1,932.93	Golden
204	-3.86	-30.00		110.00	76.14	Santoro
104	294.00	-465.50		245.00	73.50	Ghassemi
213	294.50		-245.00		49.50	Jaconette
210	306.50		-270.00		36.50	Cavanaugh
102	265.00		-245.00		20.00	Olson
					<u>2,188.57</u>	
Accounts with Credit Balances:						
207	-28.50	245.00	-475.50	245.00	-14.00	Zekri
202	245.00	269.50	-784.00	245.00	-24.50	Rose Rose
203	-283.10	245.00			-38.10	Wolsey
105			-245.00		-245.00	Doig
106			-245.00		-245.00	& Rossana
205		245.00	24.50	-514.50	-245.00	Norman
209			-245.00		-245.00	Elmer Van
101	245.00	-245.00	-245.00	-245.00	-490.00	&
109	-1,960.00	245.00		245.00	-1,470.00	Pacheco
215	-1,960.00	245.00		245.00	-1,470.00	Pacheco
114	-3,361.76	245.00		245.00	-2,871.76	Molesko
113	-3,490.00	245.00		245.00	-3,000.00	Salinas
					<u>-10,358.36</u>	
Totals:	<u>-7,504.29</u>	<u>1,244.00</u>	<u>-2,975.00</u>	<u>1,065.50</u>	<u>-8,169.79</u>	

LEDGER ACCOUNT for WINDEMERE COURT HOMEOWNERS ASSOCIATION
for the period 06/01/20 to 06/30/20; prepared 07/17/20; page 1

Date	Description	Folio	Check	Contra	Amount
101	CB&T Operating Account				
05/31/20	balance forward				27950.34
06/01/20	ceosd.net	11962	187	725	-653.39
06/02/20	Deposit	11963		114	1954.24
06/03/20	AT&T	11964	188	782	-58.85
06/03/20	BS Venture Inc	11965	189	754	-190.00
06/05/20	Toby Creighton Insurance	11966	190	702	-3534.10
06/09/20	Deposit	11967		114	1764.50
06/10/20	void	11968	191	---	0.00
06/10/20	BS Venture Inc	11969	192	754	-95.00
06/10/20	Homecrafts	11970	193	754	-142.00
06/10/20	Homecrafts	11971	194	754	-95.00
06/10/20	Republic Services	11972	195	789	-250.01
06/10/20	Vic N Ivan's Cleaning	11973	196	692	-300.00
06/10/20	Vincent Santoro	11974	197	754	-149.69
06/15/20	Mary Moser	11993	198	754	-150.00
06/16/20	Deposit	11994		114	3175.00
06/16/20	City Treasurer	12017		797	-2135.33
06/16/20	ATT	12018		782	-215.15
06/16/20	SDGE	12019		693	-10.72
06/16/20	SDGE	12020		693	-673.81
06/17/20	AT&T	11995	199	782	-72.12
06/17/20	Christian Landscape	11996	200	804	-350.00
06/17/20	House Of Automation	11997	201	754	-255.00
06/17/20	Kennedy Pest Control	11998	202	684	-36.00
06/30/20	Paper Stmt Fee	12021		650	-3.00
06/30/20	06/20 Interest	12022		815	0.31
	Total for Account 101			(-2475.12 since 06/01)	25475.22



CALIFORNIA BANK
TRUST

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

Statement of Accounts

Page 1 of 6
This Statement: June 30, 2020
Last Statement: May 29, 2020

Account 0800815901

DIRECT INQUIRIES TO:
Customer Service 1 (800) 400-6080

P37172 05-0000-CBT-PG0023-00017

0037135 01 SP 0.500 **SINGLP T6 0 4183 92163

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



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

We are revising our Deposit Account Agreement, a copy which can be obtained by visiting your local branch or found in the Agreement Center online at www.calbanktrust.com. Effective 08/19/2020, the Daily Overdraft Service Fee (Section 7(q)) will be replaced by a Continuing Overdraft Fee ("COF"). We will charge a COF of \$30 if your account remains overdrawn more than \$5.00 for 7 consecutive calendar days. The COF will be charged for up to three consecutive 7-calendar day periods that your account is overdrawn more than \$5.00. For additional details, please refer to calbanktrust.com/overdrafts or visit your local branch.

Effective 08/19/2020, the fees in the schedule provided below will apply to all CB&T deposit accounts. These fees will replace those in effect when you opened your account or disclosed to you in prior notifications. If you have any questions, please contact your banker to discuss solutions that can minimize your fees.

Overdraft Transactions

Insufficient Funds - Paid and Returned Items -\$36/each

- Per check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction.
- Per multiple-use debit card transaction paid against insufficient funds.
- Per non-debit card withdrawal transaction paid against insufficient funds.

A maximum of 10 fees will be charged per account per business day. Fees will be charged if the account is overdrawn \$5 or less after all transactions post following the close of business.

Effective July 1, 2020, we are revising our funds availability policy. At least \$225 of every daily deposit of checks will be made available to you by the next business day after the date of deposit (increasing from \$200 in paragraph 6(a)(i)). Also, the large daily deposit level of checks that may trigger a delay on funds availability is increased to \$5,525 (increasing from \$5,000 in paragraph 6(a)(ii)(2)). In addition, for accounts of new customers, the first \$5,525 deposited in one day from cashier's, certified, teller's, traveler's, and government checks will generally be made available to you by the next business day after the date of deposit (increasing from \$5,000 in paragraph 6(b)).

SUMMARY OF ACCOUNT BALANCE

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Business Interest Checking	0800815901	\$25,825.22	

BUSINESS INTEREST CHECKING 0800815901

206 17

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
27,950.34	6,894.05	3,038.01	5,981.16	25,825.22





6 DEPOSITS/CREDITS

Date	Amount	Description
06/02	1,480.00	DEPOSIT 5353046006
06/05	474.24	Adj-140-50-0155000385-ERROR IN ADDITION 2407800018
06/10	1,764.50	DEPOSIT 5353013619
06/16	3,175.00	DEPOSIT 5353029985
06/30	0.31	INTEREST PAYMENT 0002606335

5 CHARGES/DEBITS

Date	Amount	Description
06/04	2,135.33	CITY OF SANDIEGO WATER *****17812 REF # 020155005940209 1108306056
06/16	215.15	ATT Payment *****11EPAYREF # 020167004344494 1107817906
06/16	10.72	SD GAS ELEC PAID SDGE REF # 020168004605367 1107838219
06/16	673.81	SD GAS ELEC PAID SDGE REF # 020168004605366 1107838218
06/30	3.00	PAPER STATEMENT FEE 0000101422

14 CHECKS PROCESSED

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
6187	06/01	653.39	6193	06/16	142.00	6198	06/15	150.00
6188	06/10	58.85	6194	06/16	95.00	6199	06/23	72.12
6189	06/10	190.00	6195	06/15	250.01	6201*	06/23	255.00
6190	06/10	3,534.10	6196	06/22	300.00	6202	06/24	36.00
6192*	06/16	95.00	6197	06/19	149.69			

* 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
06/01	27,296.95	06/10	25,097.41	06/22	26,191.03
06/02	28,776.95	06/15	24,697.40	06/23	25,863.91
06/04	26,641.62	06/16	26,640.72	06/24	25,827.91
06/05	27,115.86	06/19	26,491.03	06/30	25,825.22

INTEREST

Interest Earned This Interest Period	\$0.31	Number Of Days This Interest Period	32
Interest Paid Year-To-Date 2020	\$2.59	Annual Percentage Yield Earned	0.01%



Bank Reconciliation

6/31/2020

612 Windemere Court Association

CA Bank & Trust - Operating

Bank Ending Balance 6/31/2020 25,825.22

Outstanding Checks 350.00

<u>Check #</u>	<u>Pay To</u>	<u>Date</u>	<u>Amt</u>
6200	Christian Landscape	17-Jun	\$350.00

Outstanding Deposits/Corrections 0.00

<u>Folio #</u>	<u>Date</u>	<u>Amt</u>
----------------	-------------	------------

Adjusted Bank Balance 6/31/2020 25,475.22

Ledger Balance 6/31/2020 25,475.22

Difference Between Ledger & Bank 6/31/2020 0.00

LEDGER ACCOUNT for WINDEMERE COURT HOMEOWNERS ASSOCIATION
for the period 06/01/20 to 06/30/20; prepared 07/17/20; page 1

Date	Description	Folio	Check	Contra	Amount
109	CB&T Reserve Account				
05/31/20	balance forward				70576.12
06/30/20	06/20 Interest	12023		815	4.32
	Total for Account 109	(4.32 since 06/01)			70580.44



CALIFORNIA BANK
TRUST

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

Statement of Accounts

Page 1 of 4

This Statement: June 30, 2020

Last Statement: May 29, 2020

Account 0860643909

DIRECT INQUIRIES TO:

Customer Service 1 (800) 400-6080

P37008 05-0000-CBT-PG0021-00000

0036972 01 SP 0.500 **SINGLP T6 0 4183 92163

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



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

We are revising our Deposit Account Agreement, a copy which can be obtained by visiting your local branch or found in the Agreement Center online at www.calbanktrust.com. Effective 08/19/2020, the Daily Overdraft Service Fee (Section 7(q)) will be replaced by a Continuing Overdraft Fee ("COF"). We will charge a COF of \$30 if your account remains overdrawn more than \$5.00 for 7 consecutive calendar days. The COF will be charged for up to three consecutive 7-calendar day periods that your account is overdrawn more than \$5.00. For additional details, please refer to calbanktrust.com/overdrafts or visit your local branch.

Effective 08/19/2020, the fees in the schedule provided below will apply to all CB&T deposit accounts. These fees will replace those in effect when you opened your account or disclosed to you in prior notifications. If you have any questions, please contact your banker to discuss solutions that can minimize your fees.

Overdraft Transactions

Insufficient Funds - Paid and Returned Items -\$36/each

-Per check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction.

-Per multiple-use debit card transaction paid against insufficient funds.

-Per non-debit card withdrawal transaction paid against insufficient funds.

A maximum of 10 fees will be charged per account per business day. Fees will be charged if the account is overdrawn \$5 or less after all transactions post following the close of business.

Effective July 1, 2020, we are revising our funds availability policy. At least \$225 of every daily deposit of checks will be made available to you by the next business day after the date of deposit (increasing from \$200 in paragraph 6(a)(i)). Also, the large daily deposit level of checks that may trigger a delay on funds availability is increased to \$5,525 (increasing from \$5,000 in paragraph 6(a)(ii)(2)). In addition, for accounts of new customers, the first \$5,525 deposited in one day from cashier's, certified, teller's, traveler's, and government checks will generally be made available to you by the next business day after the date of deposit (increasing from \$5,000 in paragraph 6(b)).

SUMMARY OF ACCOUNT BALANCE

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Business Money Market	0860643909	\$70,581.68	

BUSINESS MONEY MARKET 0860643909

927 0

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
70,580.36	4.32	3.00	0.00	70,581.68





1 DEPOSIT/CREDIT

Date	Amount	Description
06/30	4.32	INTEREST PAYMENT 0007058026

1 CHARGE/DEBIT

Date	Amount	Description
06/30	3.00	PAPER STATEMENT FEE 0000101509

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.

DAILY BALANCES

Date	Balance
06/30	70,581.68

INTEREST

Interest Earned This Interest Period	\$4.32	Number Of Days This Interest Period	32
Interest Paid Year-To-Date 2020	\$56.61	Annual Percentage Yield Earned	0.07%



GENERAL LEDGER for WINDEMERE COURT HOMEOWNERS ASSOCIATION
for the period 06/01/20 to 06/30/20; prepared 07/17/20; page 1

Date	Description	Folio	Check	Contra	Amount
101	CB&T Operating Account				
05/31/20	balance forward				27950.34
06/01/20	ceosd.net	11962	187	725	-653.39
06/02/20	Deposit	11963		114	1954.24
06/03/20	AT&T	11964	188	782	-58.85
06/03/20	BS Venture Inc	11965	189	754	-190.00
06/05/20	Toby Creighton Insurance	11966	190	702	-3534.10
06/09/20	Deposit	11967		114	1764.50
06/10/20	void	11968	191	---	0.00
06/10/20	BS Venture Inc	11969	192	754	-95.00
06/10/20	Homecrafts	11970	193	754	-142.00
06/10/20	Homecrafts	11971	194	754	-95.00
06/10/20	Republic Services	11972	195	789	-250.01
06/10/20	Vic N Ivan's Cleaning	11973	196	692	-300.00
06/10/20	Vincent Santoro	11974	197	754	-149.69
06/15/20	Mary Moser	11993	198	754	-150.00
06/16/20	Deposit	11994		114	3175.00
06/16/20	City Treasurer	12017		797	-2135.33
06/16/20	ATT	12018		782	-215.15
06/16/20	SDGE	12019		693	-10.72
06/16/20	SDGE	12020		693	-673.81
06/17/20	AT&T	11995	199	782	-72.12
06/17/20	Christian Landscape	11996	200	804	-350.00
06/17/20	House Of Automation	11997	201	754	-255.00
06/17/20	Kennedy Pest Control	11998	202	684	-36.00
06/30/20	Paper Stmt Fee	12021		650	-3.00
06/30/20	06/20 Interest	12022		815	0.31
	Total for Account 101			(-2475.12 since 06/01)	25475.22
109	CB&T Reserve Account				
05/31/20	balance forward				70576.12
	Total for Account 109				70576.12
114	Accounts Receivable				
05/31/20	balance forward				-7755.29
06/01/20	A/R Recurring Jrnl	11958		402	7105.00
06/01/20	A/R Recurring Jrnl	11958		425	100.00
06/01/20	A/R Recurring Jrnl	11958		825	25.00
06/02/20	A/R Payments Rcvd	11963		101	-1480.00
06/09/20	A/R Payments Rcvd	11967		101	-1764.50
06/16/20	A/R Payments Rcvd	11994		101	-3175.00
	Total for Account 114			(810.50 since 06/01)	-6944.79
310	Capital				
05/31/20	balance forward				-5800.00
	Total for Account 310				-5800.00
402	Dues Assessed				
06/01/20	A/R Recurring Jrnl	11958		114	-7105.00
	Total for Account 402				-7105.00

GENERAL LEDGER for WINDEMERE COURT HOMEOWNERS ASSOCIATION
for the period 06/01/20 to 06/30/20; prepared 07/17/20; page 2

Date	Description	Folio	Check	Contra	Amount
425	Parking Space Rents				
06/01/20	A/R Recurring Jrnl	11958		114	-100.00
	Total for Account 425				-100.00
428	Laundry Commissions				
06/02/20	Wash Multifamily Laundry	11963		101	-474.24
	Total for Account 428				-474.24
650	Bank Charges				
06/30/20	Paper Stmt Fee	12021		101	3.00
	Total for Account 650				3.00
684	Exterminator				
06/17/20	Kennedy Pest Control	11998	202	101	36.00
	Total for Account 684				36.00
692	Janitorial				
06/10/20	Vic N Ivan's Cleaning	11973	196	101	300.00
	Total for Account 692				300.00
693	Gas & Electric				
06/16/20	SDGE	12019		101	10.72
06/16/20	SDGE	12020		101	673.81
	Total for Account 693				684.53
702	Insurance				
06/05/20	Earthquake Insurance	11966	190	101	3534.10
	Total for Account 702				3534.10
716	Management Fees				
06/01/20	06/20 Mgmt Fee	11962	187	101	600.00
	Total for Account 716				600.00
725	Office Expense				
05/31/20	balance fwd since 03/01		Acc	650	1403.15
05/31/20	balance fwd since 03/01		Acc	718	6764.45
05/31/20	balance fwd since 03/01		Acc	744	7636.55
05/31/20	balance fwd since 03/01		Acc	745	9983.23
05/31/20	balance fwd since 03/01		Acc	746	57.20
06/01/20	06/20 Website Hosting	11962	187	101	5.00
06/30/20	Bank Charges		Acc	650	3.00
06/30/20	Postage		Acc	744	23.10
06/30/20	Printing and Copies		Acc	745	12.24
	Total for Account 725 (43.34 since 06/01)				25887.92
744	Postage				
06/01/20	05/20 Postage	11962	187	101	23.10
	Total for Account 744				23.10

GENERAL LEDGER for WINDEMERE COURT HOMEOWNERS ASSOCIATION
for the period 06/01/20 to 06/30/20; prepared 07/17/20; page 3

Date	Description	Folio	Check	Contra	Amount
745 Printing and Copies					
06/01/20	05/20 Printing	11962	187	101	12.24
Total for Account 745					12.24
754 Repairs & Maintenance					
06/03/20	BS Venture Inc	11965	189	101	190.00
06/10/20	BS Venture Inc	11969	192	101	95.00
06/10/20	J7290 Tub Clogged	11970	193	101	142.00
06/10/20	JPLMB Water Shut off	11971	194	101	95.00
06/10/20	Reimb Hardware Store	11974	197	101	149.69
06/15/20	Reimb 2 Common Area keys	11993	198	101	150.00
06/17/20	J7292 Back Gate	11997	201	101	255.00
Total for Account 754					1076.69
765 Supplies					
06/01/20	06/20 Supplies	11962	187	101	13.05
Total for Account 765					13.05
782 Telephone					
06/03/20	AT&T	11964	188	101	58.85
06/16/20	ATT	12018		101	215.15
06/17/20	AT&T	11995	199	101	72.12
Total for Account 782					346.12
789 Trash					
06/10/20	Republic Services	11972	195	101	250.01
Total for Account 789					250.01
797 Water and Sewer					
06/16/20	City Treasurer	12017		101	2135.33
Total for Account 797					2135.33
804 Gardening-Landscaping					
06/17/20	Christian Landscape	11996	200	101	350.00
Total for Account 804					350.00
815 Interest Income					
06/30/20	06/20 Interest	12022		101	-0.31
Total for Account 815					-0.31
825 Late Fees, Misc. Income					
06/01/20	A/R Recurring Jrnl	11958		114	-25.00
Total for Account 825					-25.00
G&E DO NOT USE					
05/31/20	balance fwd since 03/01		Acc	694	54489.90
05/31/20	balance fwd since 03/01		Acc	695	940.23
Total for Account G&E					55430.13