

Income	2026 Budget	2027 Budget	2028 Budget	2029 Budget
HOA Dues	\$ 56,650.00	\$ 59,482.50	\$ 62,456.63	\$ 65,579.46
Late Fees	\$ -	\$ -	\$ -	\$ -
Loan	\$ 47,939.00	\$ -	\$ -	\$ -
Special Assessment	\$ 54,590.00	\$ -	\$ -	\$ -
Interest Income				
Total Income	\$ 159,179.00	\$ 59,482.50	\$ 62,456.63	\$ 65,579.46
Expenses				
Administrative				
Association Services	\$ 360.00	\$ 360.00	\$ 360.00	\$ 360.00
Insurance	\$ 1,700.00	\$ 1,700.00	\$ 1,700.00	\$ 1,700.00
Legal & Accounting	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
Tax Prep Filing	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00
Management - Additional	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Management Contract	\$ 13,467.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Postage & Office Supplies	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
Website Management	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00
Total Administrative	\$ 19,077.00	\$ 25,610.00	\$ 25,610.00	\$ 25,610.00
Backflow Testing and Repair	\$ -	\$ -	\$ -	\$ -
Bank Service Charges	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00
Common Area Maintenance				
General Maintenance	\$ -	\$ -	\$ -	\$ -
Pond Maintenance Inspections	\$ 6,700.00	\$ 7,000.00	\$ 7,500.00	\$ 8,000.00
Pond Mowing- Aqua Doc	\$ 5,600.00	\$ 6,000.00	\$ 6,500.00	\$ 7,000.00
Total Common Area Maintenance	\$ 12,350.00	\$ 13,050.00	\$ 14,050.00	\$ 15,050.00
Landscaping & Grounds keeping				
Landscaping Total	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00
Pine straw & Mulch	\$ -	\$ -	\$ -	\$ -
Total Landscaping & Grounds keeping	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00
Utilities				
Electricity	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
Water & Sewer	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Total Utilities	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
Pond Capital Project New	\$ 45,404.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Already Allocated and Spent	\$ 8,797.50			
Inspection 2026	\$ 2,350.00			
Loan Repayment	\$ 11,894.40	\$ 17,841.60	\$ 17,841.60	\$ 5,947.20
Total Expense	\$ 106,072.90	\$ 77,051.60	\$ 78,051.60	\$ 67,157.20
Delta on Income	\$ 53,106.10	\$ (17,569.10)	\$ (15,594.98)	\$ (1,577.74)

Income	2026 Budget	2027 Budget	2028 Budget	2029 Budget
HOA Dues	\$ 56,650.00	\$ 59,482.50	\$ 62,456.63	\$ 65,579.46
Late Fees	\$ -	\$ -	\$ -	\$ -
Loan	\$ 30,000.00	\$ -	\$ -	\$ -
Special Assessment	\$ -	\$ -	\$ -	\$ -
Reserve Transfer	\$ 2,500.00	\$ 2,500.00	\$ -	\$ -
Interest Income	\$ -	\$ -	\$ -	\$ -
Total Income	\$ 89,150.00	\$ 61,982.50	\$ 62,456.63	\$ 65,579.46
Expenses				
Administrative				
Association Services	\$ 360.00	\$ 360.00	\$ 360.00	\$ 360.00
Insurance	\$ 1,700.00	\$ 1,700.00	\$ 1,700.00	\$ 1,700.00
Legal & Accounting	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
Tax Prep Filing	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00
Management - Additional	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Management Contract	\$ 13,467.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Postage & Office Supplies	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
Website Management	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00
Total Administrative	\$ 19,077.00	\$ 25,610.00	\$ 25,610.00	\$ 25,610.00
Backflow Testing and Repair	\$ -	\$ -	\$ -	\$ -
Bank Service Charges	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00
Common Area Maintenance				
General Maintenance	\$ -	\$ -	\$ -	\$ -
Pond Maintenance Inspections	\$ 6,700.00	\$ 7,000.00	\$ 7,500.00	\$ 8,000.00
Pond Mowing- Aqua Doc	\$ 5,600.00	\$ 6,000.00	\$ 6,500.00	\$ 7,000.00
Total Common Area Maintenance	\$ 12,350.00	\$ 13,050.00	\$ 14,050.00	\$ 15,050.00
Landscaping & Grounds keeping				
Landscaping Total	\$ 8,400.00	\$ 8,400.00	\$ 8,400.00	\$ 8,400.00
Pine straw & Mulch	\$ -	\$ -	\$ -	\$ -
Total Landscaping & Grounds keeping	\$ 8,400.00	\$ 8,400.00	\$ 8,400.00	\$ 8,400.00
Utilities				
Electricity	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
Water & Sewer	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Total Utilities	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
Pond Capital Project New	\$ 30,000.00	\$ -	\$ -	\$ -
Already Allocated and Spent	\$ 8,797.50	\$ -	\$ -	\$ -
Inspection 2026	\$ 2,350.00	\$ -	\$ -	\$ -
Loan Repayment	\$ 7,448.00	\$ 11,172.00	\$ 11,172.00	\$ 3,724.00
Total Expense	\$ 88,622.50	\$ 60,782.00	\$ 61,782.00	\$ 55,334.00
Delta on Income	\$ 527.50	\$ 1,200.50	\$ 674.63	\$ 10,245.46
Estimated loan payment without assement	\$ 931.00			

Income	2026 Budget	2027 Budget	2028 Budget	2029 Budget
HOA Dues	\$ 56,650.00	\$ 59,482.50	\$ 62,456.63	\$ 65,579.46
Late Fees	\$ -	\$ -	\$ -	\$ -
Loan	\$ -	\$ -	\$ -	\$ -
Special Assessment	\$ 53,524.80		\$ -	\$ -
Reserve Transfer	\$ 2,500.00			
Interest Income				
Total Income	\$ 112,674.80	\$ 59,482.50	\$ 62,456.63	\$ 65,579.46
Expenses				
Administrative				
Association Services	\$ 360.00	\$ 360.00	\$ 360.00	\$ 360.00
Insurance	\$ 1,700.00	\$ 1,700.00	\$ 1,700.00	\$ 1,700.00
Legal & Accounting	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
Tax Prep Filing	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00
Management - Additional	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Management Contract	\$ 13,467.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Postage & Office Supplies	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
Website Management	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00
Total Administrative	\$ 19,077.00	\$ 25,610.00	\$ 25,610.00	\$ 25,610.00
Backflow Testing and Repair	\$ -	\$ -	\$ -	\$ -
Bank Service Charges	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00
Common Area Maintenance				
General Maintenance	\$ -	\$ -	\$ -	\$ -
Pond Maintenance Inspections	\$ 6,700.00	\$ 7,000.00	\$ 7,500.00	\$ 8,000.00
Pond Mowing- Aqua Doc	\$ 5,600.00	\$ 6,000.00	\$ 6,500.00	\$ 7,000.00
Total Common Area Maintenance	\$ 12,350.00	\$ 13,050.00	\$ 14,050.00	\$ 15,050.00
Landscaping & Grounds keeping				
Landscaping Total	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00
Pine straw & Mulch	\$ -	\$ -	\$ -	\$ -
Total Landscaping & Grounds keeping	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00
Utilities				
Electricity	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
Water & Sewer	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Total Utilities	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
Pond Capital Project New	\$ 47,939.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Already Allocated and Spent	\$ 8,797.50			
Loan Repayment		\$ -	\$ -	\$ -
Total Expense	\$ 96,713.50	\$ 59,210.00	\$ 60,210.00	\$ 61,210.00
Delta on Income	\$ 15,961.30	\$ 272.50	\$ 2,246.63	\$ 4,369.46

Income	2026 Budget	2027 Budget	2028 Budget	2029 Budget
HOA Dues	\$ 56,650.00	\$ 59,482.50	\$ 62,456.63	\$ 65,579.46
Late Fees	\$ -	\$ -	\$ -	\$ -
Loan	\$ 47,939.00			
Special Assessment	\$ -		\$ -	\$ -
Reserve Transfer	\$ -		\$ -	\$ -
Interest Income				
Total Income	\$ 104,589.00	\$ 59,482.50	\$ 62,456.63	\$ 65,579.46
Expenses				
Administrative				
Association Services	\$ 360.00	\$ 360.00	\$ 360.00	\$ 360.00
Insurance	\$ 1,700.00	\$ 1,700.00	\$ 1,700.00	\$ 1,700.00
Legal & Accounting	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
Tax Prep Filing	\$ 450.00	\$ 450.00	\$ 450.00	\$ 450.00
Management - Additional	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Management Contract	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00
Postage & Office Supplies	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
Website Management	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00
Total Administrative	\$ 9,210.00	\$ 9,210.00	\$ 9,210.00	\$ 9,210.00
Backflow Testing and Repair	\$ -	\$ -	\$ -	\$ -
Bank Service Charges	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00
Common Area Maintenance				
General Maintenance	\$ -	\$ -	\$ -	\$ -
Pond Maintenance Inspections	\$ 6,700.00	\$ 7,000.00	\$ 7,500.00	\$ 8,000.00
Pond Mowing- Aqua Doc	\$ 5,600.00	\$ 6,000.00	\$ 6,500.00	\$ 7,000.00
Total Common Area Maintenance	\$ 12,350.00	\$ 13,050.00	\$ 14,050.00	\$ 15,050.00
Landscaping & Grounds keeping				
Landscaping Total	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00
Pine straw & Mulch	\$ -	\$ -	\$ -	\$ -
Total Landscaping & Grounds keeping	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00
Utilities				
Electricity	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
Water & Sewer	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Total Utilities	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
Pond Capital Project New	\$ 47,939.00	\$ 8,000.00	\$ 8,000.00	\$ 8,000.00
Already Allocated and Spent	\$ 8,797.50			
Loan Repayment	\$ 11,894.40	\$ 17,841.60	\$ 17,841.60	\$ 17,841.60
Total Expense	\$ 98,740.90	\$ 56,651.60	\$ 57,651.60	\$ 58,651.60
Delta on Income	\$ 5,848.10	\$ 2,830.90	\$ 4,805.03	\$ 6,927.86

Loan

Loan Details of Totals

DP-1	Cattail Removal	\$14,154.00		
DP-4	Cattail Removal	\$0.00	- This work is being done for free as part of our maintenar	
DP-3	Stabilizing erosion	\$2,738.00		
DP-4	Rework	\$15,326.00		
DP-5	Rework	\$13,186.00		
Engineering		\$2,535.00		
Total		\$47,939.00	\$232.71	\$51,500.00

Monthly payment	\$1,486.80
Annual	\$17,841.60
Fees	\$225.00
Contingency	

Special Assessment	\$53,524.80	54590
Per household	\$262.38	

Loan