

BYRON GARDENS CONDOMINIUM ASSOC., INC.

FINANCIAL STATEMENTS

***For the month ending
October 31, 2025***

Prepared by:

J & M CONDO MANAGEMENT AND MAINTENANCE, INC.

Note:

FOR MANAGEMENT PURPOSES ONLY

BYRON GARDENS CONDOMINIUM ASSOC., INC.
INCOME STATEMENT AS OF 10/31/25
(UNAUDITED)

YEAR TO DATE				DESCRIPTION	THIS Month			
ACTUAL LAST YEAR	ACTUAL THIS YEAR	BUDGET THIS YEAR	BUDGET VARIANCE (FAVORABLE) UNFAVORABLE		ACTUAL PRIOR MO	ACTUAL CURR MO	BUDGET CURR MO	BUDGET VARIANCE (FAVORABLE) UNFAVORABLE
				<u>REVENUES</u>				
				<u>EXEMPT FUNCTION INCOME</u>				
456,228	456,228	456,228	0	MAINTENANCE ASSESSMENT FEES	45,623	45,623	45,623	0
959	297	340	43	LATE CHARGES	(327)	0	34	34
300	150	170	20	KEYS	50	0	17	17
20	3,122	0	(3,122)	MISCELLANEOUS	0	3,122	0	(3,122)
457,507	459,797	456,738	(3,059)	TOTAL EXEMPT FUNCTION INCOME	45,346	48,745	45,674	(3,071)
				<u>NON-EXEMPT FUNCTION INCOME</u>				
150	192	0	(192)	INTEREST -RESERVES	19	18	0	(18)
0	429	0	(429)	LAUNDRY INCOME	0	0	0	0
150	621	0	(621)	TOTAL NON-EXEMPT FUNCTION INCOME	19	18	0	(18)
457,657	460,419	456,738	(3,680)	TOTAL REVENUES	45,365	48,763	45,674	(3,089)
				<u>EXPENSES</u>				
				<u>ADMINISTRATIVE EXPENSES</u>				
650	550	1,670	(1,120)	ACCOUNTANT	0	0	167	(167)
6,482	7,911	1,250	6,661	LEGAL FEES	601	70	125	(55)
1,113	1,444	2,000	(556)	PRINTING & POSTAGE	118	314	200	114
11,218	7,925	5,000	2,925	ENGINEER	0	0	500	(500)
2,052	286	487	(200)	MISCELLANEOUS	208	0	49	(49)
21,514	18,116	10,407	7,710	TOTAL ADMINISTRATIVE EXPENSES	927	384	1,041	(656)
				<u>TAXES, LICENSES, PERMITS</u>				
272	272	230	42	FLORIDA CONDO FEE	0	0	23	(23)
4,203	9,133	1,150	7,983	LICENSES & PERMITS	0	0	115	(115)
61	61	52	10	FLORIDA CORP REPORT	0	0	5	(5)
4,536	9,467	1,432	8,035	TOTAL TAXES, LICENSES, PERMITS	0	0	143	(143)
				<u>INSURANCES</u>				
262,961	286,221	230,840	55,381	INSURANCES	32,708	32,708	23,084	9,624
				<u>PAYROLL</u>				
				<u>CONTRACT SERVICES</u>				
19,500	19,500	19,500	0	MANAGEMENT	1,950	1,950	1,950	0
7,325	7,406	6,500	906	ELEVATOR MAINTENANCE	1,371	671	650	21
2,570	3,874	0	3,874	POOL MAINTENANCE	400	406	0	406
9,813	11,700	9,000	2,700	WASTE REMOVAL	1,605	1,157	900	257
2,461	2,445	2,470	(25)	PEST CONTROL	246	246	247	(1)
1,014	2,389	2,100	289	FIRE ALARM INSPECT. & MAINT.	0	210	210	0
42,683	47,314	39,570	7,744	TOTAL CONTRACT SERVICES	5,572	4,640	3,957	683

BYRON GARDENS CONDOMINIUM ASSOC., INC.
INCOME STATEMENT AS OF 10/31/25
(UNAUDITED)

----- YEAR TO DATE -----				-----DESCRIPTION-----	----- THIS Month -----			
ACTUAL LAST YEAR	ACTUAL THIS YEAR	BUDGET THIS YEAR	BUDGET VARIANCE (FAVORABLE) UNFAVORABLE		ACTUAL PRIOR MO	ACTUAL CURR MO	BUDGET CURR MO	BUDGET VARIANCE (FAVORABLE) UNFAVORABLE
				<u>UTILITY EXPENSES</u>				
11,742	12,093	13,500	(1,407)	ELECTRICITY	1,372	1,232	1,350	(118)
60,342	57,503	60,350	(2,847)	WATER & SEWER	5,180	5,673	6,035	(362)
4,761	4,803	4,000	803	TELEPHONE	328	328	400	(72)
76,844	74,399	77,850	(3,451)	TOTAL UTILITY EXPENSES	6,879	7,232	7,785	(553)
				<u>REPAIRS & MAINTENANCE</u>				
500	0	1,250	(1,250)	ELECTRICAL REPAIRS	0	0	125	(125)
0	41,930	0	41,930	PLUMBING REPAIRS	0	1,750	0	1,750
28,927	6,569	6,900	(331)	ELEVATOR REPAIRS	0	195	690	(495)
1,597	670	0	670	POOL REPAIRS	0	0	0	0
1,148	684	1,000	(316)	GATE & INTERCOM REPAIRS	684	0	100	(100)
0	0	1,000	(1,000)	JANITORIAL SUPPLIES	0	0	100	(100)
14,185	14,400	14,000	400	JANITORIAL SERVICE	1,400	1,400	1,400	0
0	1,248	3,000	(1,752)	FIRE EQUIPMENT MAINTENANCE	0	0	300	(300)
0	0	1,000	(1,000)	HARDWARE SUPPLIES	0	0	100	(100)
18,883	25,468	22,980	2,488	GENERAL REPAIRS	12,987	0	2,298	(2,298)
65,239	90,969	51,130	39,839	TOTAL REPAIRS & MAINTENANCE	15,071	3,345	5,113	(1,768)
				<u>RESERVES</u>				
45,510	45,510	45,510	0	RESERVES	4,551	4,551	4,551	0
150	192	0	192	RESERVES INTEREST ALLOCATION	19	18	0	18
45,660	45,702	45,510	192	TOTAL RESERVES	4,570	4,569	4,551	18
519,438	572,188	456,738	115,450	TOTAL EXPENSES	65,727	52,878	45,674	7,204
	(111,769)			Y-T-D DEFICIT		(4,115)		

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BALANCE SHEET AS OF 10/31/25
(UNAUDITED)

ASSETS

CURRENT ASSETS

CASH IN BANK

CITY NATIONAL-NEW OPERATING	(1,916.72)
CITY NTL. BANK -SPEC. ASSESS.	70.40
CITY NTL. BANK -RESERVES	198,631.70
CITY NTL. BANK -SEC. DEP.	250.00
FIRST CITIZEN - OPER.	150.00
TOTAL CASH IN BANK	197,185.38

ACCOUNTS RECEIVABLE

MAINTENANCE FEES UNCOLLECTED	18,289.15
A/R ADJ IN TRANSIT	(9,943.60)
TOTAL ACCOUNTS RECEIVABLE	8,345.55

PREPAID EXPENSES

TOTAL CURRENT ASSETS	205,530.93
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PROPERTY & EQUIPMENT

DEPOSITS

TOTAL ASSETS	205,530.93
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LIABILITIES

CURRENT LIABILITIES

ACCOUNTS PAYABLE	34.20
MAINT PAID IN ADVANCE	3,818.17
ACCOUNTS PAYABLE -OTHER	643.28
ACCRUED EXPENSES	5,222.65
SECURITY DEPOSITS PAYABLE	1,865.00
TOTAL CURRENT LIABILITIES	11,583.30

RESERVES

RESERVES	146,651.04
TOTAL RESERVES	146,651.04

TOTAL LIABILITIES	158,234.34
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FUND BALANCE

BEGINNING FUND BALANCE	159,065.79
YEAR TO DATE DEFICIT	(111,769.20)

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BALANCE SHEET AS OF 10/31/25
(UNAUDITED)

TOTAL FUND BALANCE	47,296.59
TOTAL LIABILITIES & FUND BALANCE	205,530.93
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Outstanding payables for period ending Oct 31, 2025

Number	Date	Name/Description	Amount
JM50090	07/01/25	J & M CONDO. MANAGEMENT & MAINT. INC. 51007 MAILING SUMMARY	34.20
			----- 34.20 =====

SCHEDULE - BANK RECONCILIATION

Tp	Number	Date	Name	Description	Debits	Credits	Balance
			BALANCE FORWARD				(5,808.04)
CH	1421	10/01/25	FIREWATCH	ALARM MONITORING 10/25 TO 12/25		210.00	
CH	1422	10/01/25	J & M CONDO. MANAGEMENT & MAIN	MAILING SUMMARY		26.63	
CH	1423	10/01/25	J & M CONDO. MANAGEMENT & MAIN	Oct 2025 MANAGEMENT FEE		1,950.00	
CH	1424	10/01/25	J & M CONDO. MANAGEMENT & MAIN	Oct 2025 ACCTS. REC. STMTS.		95.20	
CH	1425	10/09/25	STRALEY OTTO	ATTORNEY'S FEES RE:501		70.00	
CH	1426	10/09/25	A&Y CLEANING SERVICES CORP.	Oct. 2025 JANITORIAL SERV.		1,400.00	
CH	1427	10/09/25	GLOBAL ELEVATOR SALES	Oct. 2025 ELEVATOR MAINT.		670.59	
CH	1428	10/09/25	POOL WIZARDS	Oct. 2025 POOL SERV./SUPPLIES		406.36	
CH	1429	10/09/25	PERFECT EXTERMINATOR	PEST SERV. 9/22/25		246.10	
CH	1430	10/27/25	GLOBAL ELEVATOR SALES	RESET COMPUTER DUE TO DOOR FAILURE		195.00	
CH	1431	10/27/25	J & M CONDO. MANAGEMENT & MAIN	PRINTING/MAILING FIRST NOTICE OF ANNUAL		192.36	
TOTAL CHECKS.....						5,462.24	(5,462.24)
CR	455	10/03/25		DEPOSIT	7,613.52		
CR	456	10/06/25		DEPOSIT	4,585.09		
CR	457	10/07/25		DEPOSIT	5,136.84		
CR	458	10/08/25		DEPOSIT	1,377.81		
CR	459	10/09/25		DEPOSIT	1,282.00		
CR	460	10/09/25		DEPOSIT	2,659.81		
CR	461	10/14/25		DEPOSIT	4,717.43		
CR	462	10/10/25		DEPOSIT	638.72		
CR	463	10/14/25		DEPOSIT	1,929.84		
CR	464	10/16/25		DEPOSIT	734.53		
CR	465	10/17/25		DEPOSIT	734.53		
CR	466	10/22/25		DEPOSIT	2,019.56		
TOTAL CASH RECEIPTS.....					33,429.68		33,429.68
JE	910	10/17/25		WATER SERV. TO 9/4/25		5,672.84	
JE	914	10/11/25		Oct. 2025 INTERNET SERV.		327.67	
JE	915	10/09/25		INSURANCE PYMT LOAN#103256210		15,281.17	
JE	916	10/06/25		VOID CK#1418	1,604.87		
JE	917	10/07/25		Sept. 2025 WASTE SERV.		1,604.87	
JE	919	10/20/25		SERV. 9/9/25-10/9/25		1,231.53	
JE	920	10/22/25		Oct. 2025 WASTE SERV.		1,157.03	
JE	929	10/01/25		ONLINE PYMT 9/30/25	734.73		
JE	930	10/01/25		ONLINE PYMT 9/30/25	643.28		
JE	931	10/28/25		403 DEPOSIT	250.00		
JE	943	10/29/25		TFR TO OPERATING TO PAY INS.	10,000.00		
JE	944	10/29/25		INSURANCE PYMT LOAN#3008083896		17,426.49	
JE	964	10/02/25		ONLINE DEPOSIT	735.00		
JE	965	10/02/25		ONLINE DEPOSIT	6,642.04		
JE	966	10/03/25		ONLINE DEPOSIT	643.28		
JE	967	10/29/25		ONLINE DEPOSIT	1,280.00		
JE	968	10/30/25		ONLINE DEPOSIT	643.28		
JE	969	10/06/25		RESERVES TFR		4,551.00	
TOTAL JOURNAL ENTRIES.....					23,176.48	47,252.60	(24,076.12)
					56,606.16	52,714.84	(1,916.72)

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BANK RECONCILIATION CITY NATIONAL-NEW OPERATING

Oct 31, 2025

ASSOCIATION RECORDS

Checkbook Balance as of 10/01/25	(5,808.04)
Plus: Deposits	56,606.16
Less: Disbursements and Adjustments	52,714.84
CHECKBOOK BALANCE AS OF 10/31/25	(1,916.72) =====

BANK RECORDS

Balance per bank statement as of 10/31/25	2,397.83
Less: Outstanding checks	4,314.55
BANK BALANCE AS PER RECONCILIATION	(1,916.72) =====

BYRON GARDENS CONDOMINIUM ASSOC., INC.

OUTSTANDING CHECKS				
Number	Date	Name	Description	Amount
1400	08/18/25	NYDIA CABRERA	PYMT OF DRYWALL REPAIRS UNIT 9 01	900.00
1411	09/02/25	SOUTHERN CHUTE INC	50% ON CHUTE REPAIRS	2,110.50
1427	10/09/25	GLOBAL ELEVATOR SALES	Oct. 2025 ELEVATOR MAINT.	670.59
1429	10/09/25	PERFECT EXTERMINATOR	PEST SERV. 9/22/25	246.10
1430	10/27/25	GLOBAL ELEVATOR SALES	RESET COMPUTER DUE TO DOOR FAI LURE	195.00
1431	10/27/25	J & M CONDO. MANAGEMENT & MAIN	PRINTING/MAILING FIRST NOTICE OF ANNUAL	192.36
				4,314.55

BYRON GARDENS CONDOMINIUM ASSOC., INC.

FINANCIAL RECAP for the year: 2025

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<u>MAINTENANCE FEES</u>												
Monthly Billing	45,622	45,622	45,622	45,622	45,622	45,622	45,622	45,622	45,622	45,622		
Maintenance Uncollected	10,786	6,884	3,934	14,571	11,103	11,309	8,102	7,597	11,982	18,289		

<u>COLLECTIONS - STATUS</u>												
Collection Letter	-	3	1	1	5	4	2	3	2	2		
Lien Authorization	-	-	-	-	-	-	-	-	-	-		
Lien Recorded	-	-	-	-	-	-	-	-	-	-		
Association Foreclosure	-	-	-	-	-	-	-	-	-	-		
Bank Foreclosure	-	-	-	-	-	-	-	-	-	-		
Payment Plan	-	-	-	-	-	-	-	-	-	-		

<u>BUDGET SURPLUS (DEFICIT)</u>												
For Month	(21,690)	1,499	(10,754)	7,912	(35,309)	(4,530)	746	(25,165)	(20,361)	(4,114)		
Year To Date	(21,690)	(20,190)	(30,945)	(23,033)	(58,342)	(62,873)	(62,127)	(87,292)	(107,654)	(111,769)		

<u>ACCOUNTS PAYABLE</u>												
Outstanding Invoices	13	2,788	0	0	246	492	1,834	502	34	34		

<u>OPERATING BANK ACCOUNT</u>												
Beginning Balance	49,254	29,216	47,023	22,549	23,956	8,875	5,812	12,752	(4,471)	(5,808)		
Disbursement & Adjustments	74,052	37,792	69,599	37,554	81,600	49,549	45,387	73,693	55,300	52,714		
Deposits & Adjustments	54,014	55,599	45,125	38,961	66,519	46,487	52,327	56,470	53,963	56,606		
TOTAL Operating Cash Fund	29,216	47,023	22,549	23,956	8,875	5,812	12,752	(4,471)	(5,808)	(1,916)		

<u>RESERVES FUND</u>												
Beginning Balance	230,503	235,074	235,092	248,766	239,315	223,886	228,457	230,027	222,196	202,690		
Funding, Interest & Adjutments	4,570	18	13,673	4,570	4,570	4,570	4,570	4,569	4,569	7,690		
Expenditures & Adjustments	0	0	0	14,021	20,000	0	3,000	12,400	24,076	11,750		
TOTAL Reserves Cash Fund	235,074	235,092	248,766	239,315	223,886	228,457	230,027	222,196	202,690	198,631		

NOTES FOR CURRENT MONTH:



100 S.E. 2nd Street, 19th Floor
 Miami, FL 33131-2151
 833-448-6500
 citynational.com

Page: 1 of 6
 Account: XXXXXX5482

Client Services

Online
 citynational.com **CityTel**
 1-800-762-CITY (2489)

Your Banking Center
 Miami Beach - 71st Street
 300 71st Street
 Miami Beach, FL 33141 **Telephone**
 305-866-6861
 800-435-8839

Your Banking Center Hours
 Lobby: Monday - Thursday: 8:30am - 4:00pm
 Friday: 8:30am - 6:00pm

BYRON GARDENS CONDOMINIUM
 ASSOCIATION INC
 OPERATING 2
 7850 BYRON AVE
 MIAMI BEACH FL 33141-2090

For additional locations
 and hours, please visit
 citynational.com/locations **Member
 FDIC** **EQUAL HOUSING
 LENDER**

Association Non-Interest Checking

Account Summary

Account:	XXXXXX5482	Beginning Balance:	\$438.81
Last Statement:	September 30, 2025	Ending Balance:	\$2,397.83
This Statement:	October 31, 2025	Average Ledger Balance:	\$12,156.00
		Low Balance:	\$1,816.82

Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
10-01	Beginning Balance			\$438.81
10-01	FNBCT Waco Net Settle 000025109375606	\$1,378.01		\$1,816.82
10-02	NET SETLMT 5/3 BANKCARD SYS 5/3 BANKCARD NET SETLMT 4445061574190 REV	\$735.00		\$2,551.82
10-02	FNBCT Waco Net Settle 000025124209394	\$6,642.04		\$9,193.86
10-03	FNBCT Waco Net Settle 000025146764930	\$643.28		\$9,837.14
10-06	DEPOSIT	\$7,613.52		\$17,450.66
10-06	WEBXFR TO COMM INT CHK 42031		\$4,551.00	\$12,899.66
10-06	CHECK # 1417		\$400.38	\$12,499.28
10-07	DEPOSIT	\$4,585.09		\$17,084.37
10-07	FNBCT Waco Net Settle 000025197046490	\$643.00		\$17,727.37
10-07	FNBCT Waco Net Settle 000025185819274	\$4,493.84		\$22,221.21

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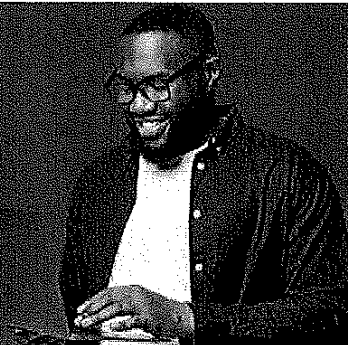
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Association Non-Interest Checking (continued)

Daily Activity (continued)

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
10-08	FNBCT Waco Net Settle 000025201023130	\$1,377.81		\$23,599.02
10-08	WASTE CONNECTION WEB_PAY 05155289100725		\$1,604.87	\$21,994.15
10-08	CHECK # 141		\$246.10	\$21,748.05
10-09	FNBCT Waco Net Settle 000025210666286	\$638.72		\$22,386.77
10-09	NET SETLMT 5/3 BANKCARD SYS 5/3 BANKCARD NET SETLMT 4445061574190 REV	\$643.28		\$23,030.05
10-10	DEPOSIT	\$2,659.81		\$25,689.86
10-10	FNBCT Waco Net Settle 000025220082714	\$638.72		\$26,328.58
10-10	FIRST INSURANCE INSURANCE 900-103256210		\$15,281.17	\$11,047.41
10-14	FNBCT Waco Net Settle 000025228195182	\$1,929.84		\$12,977.25
10-14	BREEZELINE FL EFTPAYMENT 335400012306818		\$327.67	\$12,649.58
10-14	CHECK # 1422		\$26.63	\$12,622.95
10-14	CHECK # 1424		\$95.20	\$12,527.75
10-14	CHECK # 1423		\$1,950.00	\$10,577.75
10-15	DEPOSIT	\$4,717.43		\$15,295.18
10-16	FNBCT Waco Net Settle 000025259605370	\$734.53		\$16,029.71
10-17	FNBCT Waco Net Settle 000025267401542	\$734.53		\$16,764.24
10-17	CHECK # 1412		\$285.00	\$16,479.24
10-20	CHECK # 1415		\$700.00	\$15,779.24
10-21	FPL DIRECT DEBIT ELEC PYMT XXXXXX0386 PPDA		\$1,231.53	\$14,547.71
10-22	DEPOSIT	\$2,019.56		\$16,567.27
10-23	WASTE CONNECTION WEB_PAY 05585491102225		\$1,157.03	\$15,410.24
10-23	MIAMI BEACH CITY OF 6267015		\$5,672.84	\$9,737.40
10-23	CHECK # 1426		\$1,400.00	\$8,337.40
10-28	DEPOSIT	\$250.00		\$8,587.40
10-28	CHECK # 1425		\$70.00	\$8,517.40
10-29	FNBCT Waco Net Settle 000025346044050	\$1,280.00		\$9,797.40
10-29	WEBXFR FR COMM INT CHK 42031	\$10,000.00		\$19,797.40
10-29	CHECK # 1428		\$406.36	\$19,391.04
10-30	FNBCT Waco Net Settle 000025351582054	\$643.28		\$20,034.32
10-30	Frontline Ins WEB PAY FrontlineFP3		\$17,426.49	\$2,607.83
10-30	CHECK # 1421		\$210.00	\$2,397.83
10-31	Ending totals	\$55,001.29	\$53,042.27	\$2,397.83

Checks

Number	Date	Amount	Number	Date	Amount
141	10-08	\$246.10	1423	10-14	\$1,950.00
1412*	10-17	\$285.00	1424	10-14	\$95.20
1415*	10-20	\$700.00	1425	10-28	\$70.00
1417*	10-06	\$400.38	1426	10-23	\$1,400.00
1421*	10-30	\$210.00	1428*	10-29	\$406.36
1422	10-14	\$26.63			

* Skip in Check Sequence

1421-1431

BYRON GARDENS CONDOMINIUM ASSOC., INC.
 5625 W 17 ST
 MIAMI, FL 33174-4271

CITY NATIONAL BANK
 MIAMI, FL

check no. 1418

PAY TO THE ORDER OF PERFECT EXTERMINATOR
 5625 W 17 ST
 MIAMI, FL 33114

PAY **246** & **10**
 CTS CTS

DATE 10/08/25 AMOUNT *****246.10

#001416# 40660043674 3000072548 2#

#0141 10/08/2025 \$246.10

202510078224958500035 03 0644

Regions Bank -062000018-

0622349238
 2025-10-08

FOR DEPOSIT ONLY
 PERMIT NO. 223
 MIAMI, FL 33133

#0141 10/08/2025 \$246.10

BYRON GARDENS CONDOMINIUM ASSOC., INC.
 5625 W 17 ST
 MIAMI, FL 33174-4271

CITY NATIONAL BANK
 MIAMI, FL

check no. 1412

PAY TO THE ORDER OF FIREWATCH
 P.O. BOX 15385
 PLANTATION, FL 33318

PAY **285** & **00**
 CTS CTS

DATE 10/17/25 AMOUNT *****285.00

#001412# 40660043674 3000072548 2#

#1412 10/17/2025 \$285.00

419324206

0622009889
 2025-10-17

FOR DEPOSIT ONLY
 PERMIT NO. 223
 MIAMI, FL 33133

#1412 10/17/2025 \$285.00

BYRON GARDENS CONDOMINIUM ASSOC., INC.
 5625 W 17 ST
 MIAMI, FL 33174-4271

CITY NATIONAL BANK
 MIAMI, FL

check no. 1415

PAY TO THE ORDER OF GLOBAL ELEVATOR SALES
 2273 W 78 ST
 MIAMI, FL 33176

PAY **700** & **00**
 CTS CTS

DATE 10/20/25 AMOUNT *****700.00

#001415# 40660043674 3000072548 2#

#1415 10/20/2025 \$700.00

0622022098
 2025-10-20

FOR DEPOSIT ONLY
 PERMIT NO. 223
 MIAMI, FL 33133

#1415 10/20/2025 \$700.00

BYRON GARDENS CONDOMINIUM ASSOC., INC.
 5625 W 17 ST
 MIAMI, FL 33174-4271

CITY NATIONAL BANK
 MIAMI, FL

check no. 1417

PAY TO THE ORDER OF POOL VAZARDS
 P.O. BOX 830102
 MIAMI, FL 33183

PAY **400** & **38**
 CTS CTS

DATE 10/06/25 AMOUNT *****400.38

#001417# 40660043674 3000072548 2#

#1417 10/06/2025 \$400.38

For Deposit Only - JPMC

0622369166
 2025-10-06

FOR DEPOSIT ONLY
 PERMIT NO. 223
 MIAMI, FL 33133

#1417 10/06/2025 \$400.38

BYRON GARDENS CONDOMINIUM ASSOC., INC.
 5625 W 17 ST
 MIAMI, FL 33174-4271

CITY NATIONAL BANK
 MIAMI, FL

check no. 1421

PAY TO THE ORDER OF FIREWATCH
 P.O. BOX 15385
 PLANTATION, FL 33318

PAY **210** & **00**
 CTS CTS

DATE 10/1/25 AMOUNT *****210.00

#001421# 40660043674 3000072548 2#

#1421 10/30/2025 \$210.00

1849267547

0622478984
 2025-10-01

FOR DEPOSIT ONLY
 PERMIT NO. 223
 MIAMI, FL 33133

#1421 10/30/2025 \$210.00

BYRON GARDENS CONDOMINIUM ASSOC., INC.
 5625 W 17 ST
 MIAMI, FL 33174-4271

CITY NATIONAL BANK
 MIAMI, FL

check no. 1422

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT, INC.
 5000 N.W. 28 ST, STE 2-0
 CORAL, FL 33172

PAY **26** & **63**
 CTS CTS

DATE 10/1/25 AMOUNT *****26.63

#001422# 40660043674 3000072548 2#

#1422 10/14/2025 \$26.63

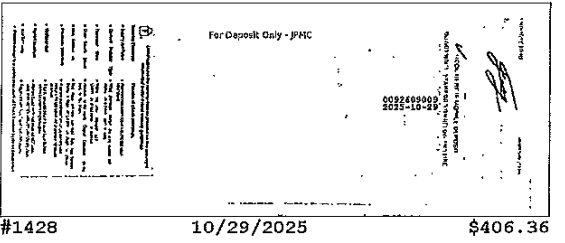
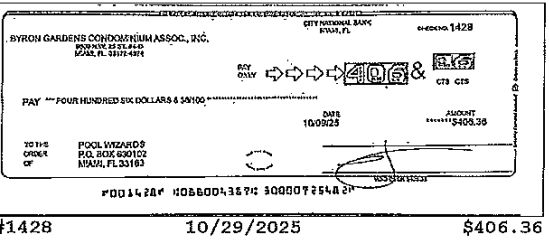
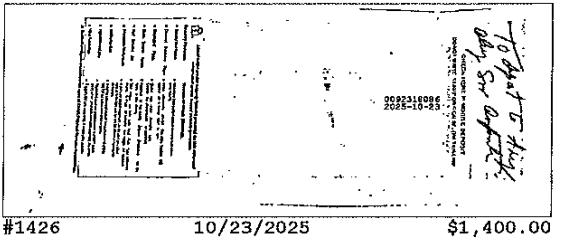
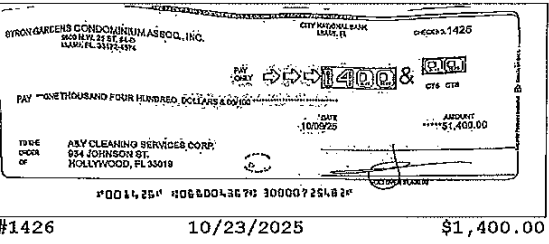
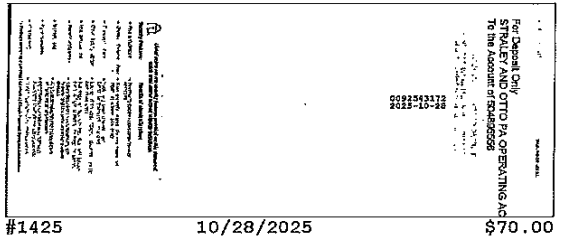
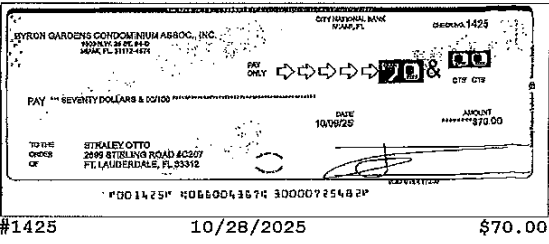
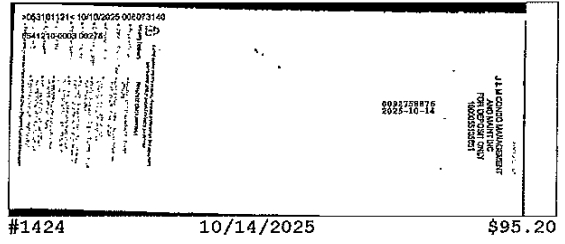
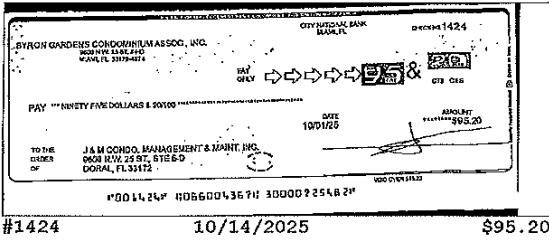
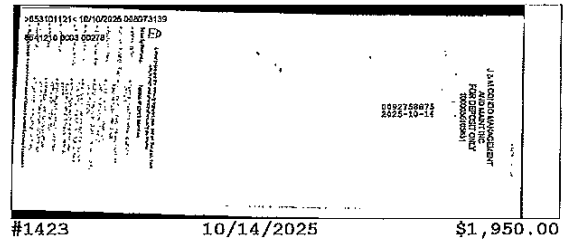
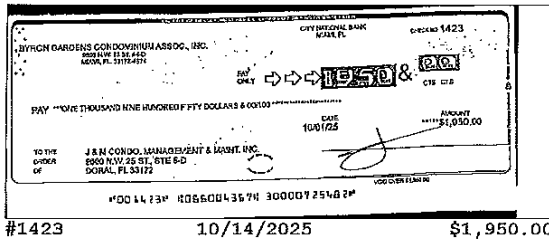
0531011214 10/10/2025 000073141

0641210000 00078

0622789771
 2025-10-14

J & M CONDO. MANAGEMENT & MAINT, INC.
 PERMIT NO. 223
 MIAMI, FL 33133

#1422 10/14/2025 \$26.63





100 S.E. 2nd Street, 19th Floor
Miami, FL 33131-2151
833-448-6500
citynational.com

Page: 1 of 2
Account: XXXXXX2533

Client Services

Online citynational.com **CityTel** 1-800-762-CITY (2489)

Your Banking Center Miami Beach - 71st Street 300 71st Street Miami Beach, FL 33141 **Telephone** 305-866-6861 800-435-8839

Your Banking Center Hours
Lobby: Monday - Thursday: 8:30am - 4:00pm
Friday: 8:30am - 6:00pm

BYRON GARDENS CONDOMINIUM
ASSOCIATION NC
SPECIAL ASSESSMENT
7850 BYRON AVE
MIAMI BEACH FL 33141-2090

For additional locations and hours, please visit citynational.com/locations

NMLS412469
Member FDIC



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Account Summary

Account:	XXXXXXX2533	Beginning Balance:	\$70.40
Last Statement:	September 30, 2025	Ending Balance:	\$70.40
This Statement:	October 31, 2025	Average Ledger Balance:	\$70.40
		Low Balance:	\$70.40
		Interest Earned This Period:	\$0.00
		Interest Earned 2025:	\$0.00
		Days of Interest This Period:	31
		Annual Percentage Yield Earned:	0.00%

Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
10-01	Beginning Balance			\$70.40
	No activity this statement period			
10-31	Ending totals	\$0.00	\$0.00	\$70.40

Visit our Fraud & Security Center

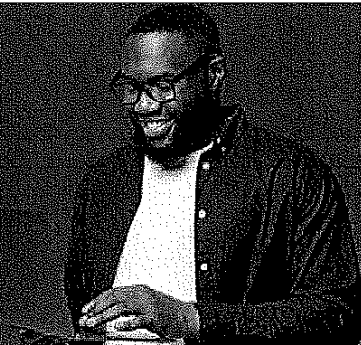
to learn more about how to stay safe online.

Scan me for more info

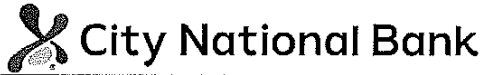


Think Twice, Stay Secure

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11106



Outstanding checks, withdrawals and debits:

Number	Description	Amount
		\$
Total	\$	

Bank balance shown on this statement: _____

Add + _____

Deposits not credited on this statement (if any) _____

Total _____

Subtract – outstanding items _____

Balance* _____

*This balance should agree with your checkbook balance after deducting service charge (if any) or adding interest (if any) shown on this statement.

In Case of Errors or Questions About Your Electronic Funds Transfer on a Consumer Account: Contact your local City National Bank of Florida banking center, or for lost check card call us at 1-800-762-2489 24-hours a day or write us (City National Bank of Florida, c/o E.F.T. Department, P.O. Box 025606, Miami, Florida 33102-5606) as soon as possible. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number, (2) describe the error or the 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, and (3) tell us the dollar amount of the suspected error and the date the transaction occurred. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this and this is a consumer account, 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. If you are asked to submit your complaint or question in writing and signed by you, and it is not received within 10 business days, we may not credit your account the disputed amount.

Consumer Lines of Credit Finance/Interest Charge Calculation Information: City National Bank of Florida calculates FINANCE/INTEREST CHARGES on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. These daily finance charges are added together to determine the finance charge for the billing cycle. To get the "daily balance" we take the beginning balance of your account each day of the billing cycle, add any new advances, and subtract any payments made or credits issued and any unpaid interest or other finance charges.

In Case of Errors or Questions About Your Line of Credit Bill or Mortgage Loan Statement: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at City National Bank of Florida, c/o Loan Services Department, P.O. Box 025606, Miami, Florida 33102-5606 or call (305) 577-7343 or call toll free 1-800-230-0332 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill or statement on which the error or problem appeared. Telephoning us will not preserve your rights. In your letter, please provide: (1) your name and account number, (2) the dollar amount of the suspected error, and (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. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount your question.

Mortgage Loan Servicing Errors or Request for Information: Send a written request to City National Bank of Florida, c/o Loan Services Department, P.O. Box 025606, Miami, Florida 33102-5606. In your written request, please provide your name, loan account number, and the specific error you believe occurred or the loan information being requested.

Important - for Repurchase Agreements: Investment products are not insured by the FDIC or by any federal government agency. They are not a deposit or other obligation of, or guaranteed by City National Bank of Florida or any of its affiliates. They are subject to investment risks, including possible loss of the principal amount invested.

Access your account(s) 24 hours a day via online banking, mobile apps and with CityTel by calling 800-762-CITY or 856-470-1000.

				SCHEDULE - BANK RECONCILIATION				
TP	Number	Date	Name	Description	Debits	Credits	Balance	
			BALANCE FORWARD				202,690.72	
CH	9000	10/21/25	JABES AMJ CORP.	REPLACED 5"INCH CAST IRON PIPE		1,750.00		
TOTAL CHECKS.....						1,750.00	(1,750.00)	
JE	921	10/22/25		PYMT ON PLUMBING CLAIM	3,122.45			
JE	943	10/29/25		TFR TO OPERATING TO PAY INS.		10,000.00		
JE	969	10/06/25		RESERVES TFR	4,551.00			
JE	972	10/31/25		INTEREST	17.53			
TOTAL JOURNAL ENTRIES.....						7,690.98	10,000.00	(2,309.02)
						7,690.98	11,750.00	198,631.70

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BANK RECONCILIATION CITY NTL. BANK -RESERVES

Oct 31, 2025

ASSOCIATION RECORDS

Checkbook Balance as of 10/01/25	202,690.72
Plus: Deposits	7,690.98
Less: Disbursements and Adjustments	11,750.00
CHECKBOOK BALANCE AS OF 10/31/25	<u>198,631.70</u>

BANK RECORDS

Balance per bank statement as of 10/31/25	200,381.70
Less: Outstanding checks	1,750.00
BANK BALANCE AS PER RECONCILIATION	<u>198,631.70</u>

BYRON GARDENS CONDOMINIUM ASSOC., INC.

OUTSTANDING CHECKS

Number	Date	Name	Description	Amount
9000	10/21/25	JABES AMJ CORP.	REPLACED 5"INCH CAST IRON PIPE	1,750.00
				1,750.00



100 S.E. 2nd Street, 19th Floor
Miami, FL 33131-2151
833-448-6500
citynational.com

Page: 1 of 4
Account: XXXXXXX2031

Client Services

Online
citynational.com **CityTel**
1-800-762-CITY (2489)

Your Banking Center
Miami Beach - 71st Street
300 71st Street
Miami Beach, FL 33141 **Telephone**
305-866-6861
800-435-8839

Your Banking Center Hours
Lobby: Monday - Thursday: 8:30am - 4:00pm
Friday: 8:30am - 6:00pm

BYRON GARDENS CONDOMINIUM
ASSOCIATION INC
RESERVE ACCOUNT
7850 BYRON AVE
MIAMI BEACH FL 33141-2090

For additional locations
and hours, please visit
citynational.com/locations **Member FDIC**
 EQUAL HOUSING LENDER

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Account Summary

Account:	XXXXXXX2031	Beginning Balance:	\$202,690.72
Last Statement:	September 30, 2025	Ending Balance:	\$200,381.70
This Statement:	October 31, 2025	Average Ledger Balance:	\$206,547.18
		Low Balance:	\$200,364.17
		Interest Earned This Period:	\$17.53
		Interest Earned 2025:	\$192.16
		Days of Interest This Period:	31
		Annual Percentage Yield Earned:	0.10%

Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
10-01	Beginning Balance			\$202,690.72
10-06	WEBXFR FR ASSOC NON BR 725482	\$4,551.00		\$207,241.72
10-22	DEPOSIT	\$3,122.45		\$210,364.17
10-29	WEBXFR TO ASSOC NON BR 725482		\$10,000.00	\$200,364.17
10-31	INTEREST	\$17.53		\$200,381.70
10-31	Ending totals	\$7,690.98	\$10,000.00	\$200,381.70

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Security
Center**

to learn more about
how to stay safe online.

Scan me for more info



**Think Twice,
Stay Secure**

Think before you click.



11109



Outstanding checks, withdrawals and debits:

Number	Description	Amount
		\$
Total	\$	

Bank balance shown on this statement: _____

Add + _____

Deposits not credited on this statement (if any) _____

Total _____

Subtract – outstanding items _____

Balance* _____

*This balance should agree with your checkbook balance after deducting service charge (if any) or adding interest (if any) shown on this statement.

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Delinquencies Report as of 10/31/2025

Account	Owner's name	Apt #		1 - 30 days	31 - 60 days	90 days	Total	Description	Date
1001	CARTIER, HUBERT	1001	Maintenance	55.19	0.00	0.00	55.19		
				55.19	0.00	0.00	55.19		
1002	CALDERON, PAOLA MARTINEZ	1002	Maintenance	643.28	0.00	0.00	643.28		
				643.28	0.00	0.00	643.28		
1103	JAMISON, ELLIS M.	1103	Maintenance	643.28	0.00	0.00	643.28		C
				643.28	0.00	0.00	643.28		
202	LOPEZ, DANIEL & FUENTES, MARTH	202	Maintenance	732.53	0.00	0.00	732.53		C
				732.53	0.00	0.00	732.53		
206	SECEROVIC, ANISA	206	Maintenance	638.72	0.00	0.00	638.72		C
				638.72	0.00	0.00	638.72		
207	VERAS, NORBERTO P.	207	Maintenance	734.53	0.00	0.00	734.53		C
				734.53	0.00	0.00	734.53		
301	RANKOVIC, BOBAN	301	Maintenance	203.70	0.00	0.00	203.70		
				203.70	0.00	0.00	203.70		
302	ROCHEL, LUIS E.	302	Others	0.00	0.00	20.00	20.00		C
				0.00	0.00	20.00	20.00		
304	URBINA, LILA LOURDES	304	Maintenance	638.72	0.00	0.00	638.72		C
				638.72	0.00	0.00	638.72		
307	HUJA, DROR & HOFFMAN, JORDAN D	307	Maintenance	734.53	734.53	732.65	2,201.71	MGR. LETTER	08/14/25
			Late Charge	0.00	0.00	125.00	125.00		C
				734.53	734.53	857.65	2,326.71		
404	ABRAMS, JENNIFER & NIMNI, EYVA	404	Maintenance	643.28	636.56	0.00	1,279.84		C
			Late Charge	0.00	0.00	75.00	75.00		
				643.28	636.56	75.00	1,354.84		
407	BLACK, LESIA & GUNN, CLAUDINE	407	Maintenance	594.07	0.00	0.00	594.07		
				594.07	0.00	0.00	594.07		
501	CABRERA, NYDIA M.	501	Maintenance	44.34	0.00	0.00	44.34		C
				44.34	0.00	0.00	44.34		
503	MAMEDOVA, MAYA	503	Maintenance	643.28	0.00	0.00	643.28		
				643.28	0.00	0.00	643.28		
505	DRAGO, CLAUDIA L.	505	Maintenance	0.03	0.00	0.00	0.03		
				0.03	0.00	0.00	0.03		
603	ZAPATA, NELSON	603	Maintenance	643.28	0.00	0.00	643.28		
				643.28	0.00	0.00	643.28		
607	MSR INCASA LLC	607	Maintenance	734.53	734.53	734.53	2,203.59		C
			Late Charge	0.00	0.00	25.00	25.00		
				734.53	734.53	759.53	2,228.59		

Delinquencies Report as of 10/31/2025

Account	Owner's name	Apt #		1 - 30 days	31 - 60 days	90 days	Total	Description	Date
701	STOYANOVSKI, LILY	701	Maintenance	15.04	0.00	0.00	15.04		C
				15.04	0.00	0.00	15.04		
702	RAMIREZ, LUCIO & VILLANUEVA, R	702	Maintenance	643.28	643.28	643.28	1,929.84	MGR. LETTER	05/19/25
			Late Charge	0.00	0.00	75.00	75.00		
				643.28	643.28	718.28	2,004.84		
801	FONT, MILAGROS	801	Others	0.00	187.50	0.00	187.50		C
				0.00	187.50	0.00	187.50		
805	BROWN, BERNARD E., IDA & ELEAN	805	Maintenance	643.28	0.00	0.00	643.28		C
				643.28	0.00	0.00	643.28		
807	NESSIM, ELIZABETH & ISKANDAR,	807	Maintenance	734.53	0.00	0.00	734.53		
				734.53	0.00	0.00	734.53		
901	CABRERA PEREZ, NYDIA M.	901	Maintenance	169.20	0.00	0.00	169.20		
				169.20	0.00	0.00	169.20		
902	VASQUEZ, LEON & LUZ	902	Maintenance	639.11	0.00	0.00	639.11		C
				639.11	0.00	0.00	639.11		
907	CISNEROS, CHARLES & GRISET B.	907	Maintenance	734.53	734.53	256.50	1,725.56		C
			Late Charge	0.00	0.00	25.00	25.00		
				734.53	734.53	281.50	1,750.56		
			Total.....	<u>11,906.26</u>	<u>3,670.93</u>	<u>2,711.96</u>	<u>18,289.15</u>		
			Maintenance	11,906.26	3,483.43	2,366.96	17,756.65		
			Sp. Assessm	0.00	0.00	0.00	0.00		
			Late Charge	0.00	0.00	325.00	325.00		
			Legal Fees	0.00	0.00	0.00	0.00		
			Others	0.00	187.50	20.00	207.50		
PREPAID BALANCES		(3,818.17)							
TOTAL UNCOLLECTED		18,289.15							
23	NOT DELINQUENT	13,957.60	76.31						
	REMINDER	0.00	0.00						
	FINAL NOTICE	0.00	0.00						
2	MGR. LETTER	4,331.55	23.68						

Prepaid balances as of 10/31/25

Account	Owner's name	Apt #	Maintenance	Special Assessment	Late Charge	Legal Fees	Others	Total
1003	VINAS, NELIA S.	1003	(1.72)	0.00	0.00	0.00	0.00	(1.72)
1004	DOCE, MIRTHA E.	1004	(5.28)	0.00	0.00	0.00	0.00	(5.28)
205	SPERO, MICHAEL & NANCY	205	(1,277.44)	0.00	0.00	0.00	0.00	(1,277.44)
303	SZULMAN, SUSAN	303	(638.72)	0.00	0.00	0.00	0.00	(638.72)
401	COLON, CHRISTOPHER M. & JOHANN	401	0.00	(0.86)	0.00	0.00	0.00	(0.86)
406	BARRERA, ANNE & DREY, LUIS	406	(1.72)	0.00	0.00	0.00	0.00	(1.72)
502	CALLEJA, LAZARO T. & MAYDELIN	502	641.98	(643.28)	0.00	0.00	0.00	(1.30)
506	BRAUSTEIN, SHAINDLER & MARSHA	506	(7.74)	0.00	0.00	0.00	0.00	(7.74)
507	AGUILAR, GAUDENCIA	507	(0.90)	0.00	0.00	0.00	0.00	(0.90)
605	KAY, MELANIE	605	(2.38)	0.00	0.00	0.00	0.00	(2.38)
802	HENDERSON, JADWIGA J.	802	(1,286.56)	0.00	0.00	0.00	0.00	(1,286.56)
906	CAMPOS, MIRIAM	906	(593.55)	0.00	0.00	0.00	0.00	(593.55)
	Total prepaid.....							<u>(3,818.17)</u>