

***BYRON GARDENS CONDOMINIUM ASSOC., INC.***

***FINANCIAL STATEMENTS***

***For the month ending  
January 31, 2026***

***Prepared by:***

***J & M CONDO MANAGEMENT AND MAINTENANCE, INC.***

**Note:**

***FOR MANAGEMENT PURPOSES ONLY***

**BYRON GARDENS CONDOMINIUM ASSOC., INC.**  
**INCOME STATEMENT AS OF 01/31/26**  
**(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
				<b>INCOME</b>				
				<u>REVENUES</u>				
45,623	46,729	46,729	0	MAINTENANCE ASSESSMENT FEES	45,623	46,729	46,729	0
0	225	25	(200)	LATE CHARGES	125	225	25	(200)
0	0	17	17	KEYS	50	0	17	17
45,623	46,954	46,771	(183)	TOTAL REVENUES	45,798	46,954	46,771	(183)
				<u>OTHER REVENUES</u>				
20	16	0	(16)	INTEREST -RESERVES	18	16	0	(16)
45,643	46,970	46,771	(200)	TOTAL INCOME	45,816	46,970	46,771	(200)
				<b>EXPENSES</b>				
				<u>ADMINISTRATIVE EXPENSES</u>				
0	0	167	(167)	ACCOUNTANT	0	0	167	(167)
2,412	0	334	(334)	LEGAL FEES	0	0	334	(334)
105	133	200	(67)	PRINTING & POSTAGE	631	133	200	(67)
0	0	47	(47)	MISCELLANEOUS	0	0	47	(47)
2,517	133	748	(615)	TOTAL ADMINISTRATIVE EXPENSES	631	133	748	(615)
				<u>TAXES, LICENSES, PERMITS</u>				
0	0	23	(23)	FLORIDA CONDO FEE	272	0	23	(23)
5,675	117	167	(51)	LICENSES & PERMITS	0	117	167	(51)
61	0	5	(5)	FLORIDA CORP REPORT	0	0	5	(5)
5,736	117	195	(79)	TOTAL TAXES, LICENSES, PERMITS	272	117	195	(79)
				<u>INSURANCES</u>				
26,110	31,829	23,250	8,579	INSURANCES (MULTI-PERIL)	31,829	31,829	23,250	8,579
0	0	1,750	(1,750)	FLOOD	0	0	1,750	(1,750)
26,110	31,829	25,000	6,829	TOTAL INSURANCES	31,829	31,829	25,000	6,829
				<u>PAYROLL</u>				
				<u>CONTRACT SERVICES</u>				
1,950	1,950	1,950	0	MANAGEMENT	1,950	1,950	1,950	0
671	671	650	21	ELEVATOR MAINTENANCE	671	671	650	21
399	385	0	385	POOL MAINTENANCE	394	385	0	385
1,098	1,157	900	257	WASTE REMOVAL	2,663	1,157	900	257
246	230	247	(17)	PEST CONTROL	246	230	247	(17)
1,205	0	210	(210)	FIRE ALARM INSPECT. & MAINT.	240	0	210	(210)
5,569	4,393	3,957	436	TOTAL CONTRACT SERVICES	6,164	4,393	3,957	436
				<u>UTILITY EXPENSES</u>				
1,243	1,412	1,350	62	ELECTRICITY	1,268	1,412	1,350	62

**BYRON GARDENS CONDOMINIUM ASSOC., INC.**  
**INCOME STATEMENT AS OF 01/31/26**  
**(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
11,112	5,563	6,035	(472)	WATER & SEWER	5,800	5,563	6,035	(472)
323	325	324	1	TELEPHONE	328	325	324	1
12,678	7,300	7,709	(409)	TOTAL UTILITY EXPENSES	7,396	7,300	7,709	(409)
				<u>REPAIRS &amp; MAINTENANCE</u>				
0	0	125	(125)	ELECTRICAL REPAIRS	0	0	125	(125)
2,550	180	0	180	PLUMBING REPAIRS	0	180	0	180
0	0	690	(690)	ELEVATOR REPAIRS	0	0	690	(690)
0	0	100	(100)	GATE & INTERCOM REPAIRS	0	0	100	(100)
0	0	100	(100)	JANITORIAL SUPPLIES	0	0	100	(100)
1,400	1,400	1,400	0	JANITORIAL SERVICE	1,400	1,400	1,400	0
0	1,041	300	741	FIRE EQUIPMENT MAINTENANCE	0	1,041	300	741
0	0	100	(100)	HARDWARE SUPPLIES	0	0	100	(100)
445	453	1,667	(1,215)	GENERAL REPAIRS	0	453	1,667	(1,215)
4,395	3,074	4,482	(1,408)	TOTAL REPAIRS & MAINTENANCE	1,400	3,074	4,482	(1,408)
				<u>RESERVES</u>				
0	4,680	4,680	0	SIRS RESERVES	0	4,680	4,680	0
20	16	0	16	RESERVES INTEREST ALLOCATION	18	16	0	16
20	4,696	4,680	16	TOTAL RESERVES	18	4,696	4,680	16
57,025	51,541	46,771	4,770	TOTAL EXPENSES	47,710	51,541	46,771	4,770
	(4,571)			Y-T-D DEFICIT		(4,571)		

**BYRON GARDENS CONDOMINIUM ASSOC., INC.**

BALANCE SHEET AS OF 01/31/26  
(UNAUDITED)

**ASSETS**

**CURRENT ASSETS**

**CASH IN BANK**

CITY NATIONAL-NEW OPERATING	3,182.47
CITY NTL. BANK -SPEC. ASSESS.	70.40
CITY NTL. BANK -RESERVES	193,183.34
CITY NTL. BANK -SEC. DEP.	250.00
FIRST CITIZEN - OPER.	150.00
TOTAL CASH IN BANK	196,836.21

**ACCOUNTS RECEIVABLE**

MAINTENANCE FEES UNCOLLECTED	10,929.48
A/R ADJ IN TRANSIT	147.66
TOTAL ACCOUNTS RECEIVABLE	11,077.14

**PREPAID EXPENSES**

TOTAL CURRENT ASSETS	207,913.35
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**PROPERTY & EQUIPMENT**

**DEPOSITS**

TOTAL ASSETS	207,913.35
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**LIABILITIES**

**CURRENT LIABILITIES**

ACCOUNTS PAYABLE	34.20
MAINT PAID IN ADVANCE	20,044.87
ACCOUNTS PAYABLE -OTHER	643.28
ACCRUED EXPENSES	5,222.65
SECURITY DEPOSITS PAYABLE	1,615.00
TOTAL CURRENT LIABILITIES	27,560.00

**RESERVES**

RESERVES	155,786.77
SIRS RESERVES	4,695.91
TOTAL	160,482.68
TOTAL RESERVES	160,482.68

TOTAL LIABILITIES	188,042.68
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**FUND BALANCE**

**BYRON GARDENS CONDOMINIUM ASSOC., INC.**

BALANCE SHEET AS OF 01/31/26  
(UNAUDITED)

BEGINNING FUND BALANCE	24,441.48	
YEAR TO DATE DEFICIT	(4,570.81)	
TOTAL FUND BALANCE		19,870.67
TOTAL LIABILITIES & FUND BALANCE		207,913.35
		=====

Outstanding payables for period ending Jan 31, 2026

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							(653.13)
CH	1455	01/01/26	J & M CONDO. MANAGEMENT & MAIN	Jan 2026 MANAGEMENT FEE		1,950.00	
CH	1456	01/01/26	J & M CONDO. MANAGEMENT & MAIN	Jan 2026 ACCTS. REC. STMTS.		95.20	
CH	1457	01/01/26	J & M CONDO. MANAGEMENT & MAIN	MAILING SUMMARY		37.51	
CH	1460	01/08/26	JPL SERVICES AND MAINTENANCE I	RUN SNAKE RE:LAUNDRY ROON		180.00	
CH	1461	01/08/26	MARMIC FIRE & SAFETY	FIRE EXTINGUISHER ANNUAL INSP.		1,041.13	
CH	1462	01/08/26	PERFECT EXTERMINATOR	PEST SERV. 12/22/25		230.00	
CH	1463	01/08/26	A&Y CLEANING SERVICES CORP.	Jan. 2026 JANITORIAL SERV.		1,400.00	
CH	1464	01/20/26	GLOBAL ELEVATOR SALES	Jan. 2026 ELEVATOR MAINT.		670.59	
CH	1465	01/20/26	FIREWATCH	SERV. CALL ON 1/12/26 UNIT 902		125.00	
CH	1466	01/20/26	FIREWATCH	SERV. CALL 1/12/26 UNIT 1004		125.00	
CH	1467	01/20/26	FIREWATCH	SERV. CALL 12/31/25		202.50	
CH	1468	01/20/26	POOL WIZARDS	Jan. 2026 POOL SERV.		385.41	
TOTAL CHECKS.....						6,442.34	(6,442.34)
CR	504	01/07/26		DEPOSIT	7,544.64		
CR	505	01/12/26		DEPOSIT	8,316.71		
CR	506	01/16/26		DEPOSIT	10,636.41		
CR	507	01/05/26		DEPOSIT	2,755.62		
CR	508	01/06/26		DEPOSIT	10,453.56		
CR	509	01/07/26		DEPOSIT	2,065.43		
CR	510	01/12/26		DEPOSIT	638.72		
CR	511	01/09/26		DEPOSIT	1,302.16		
CR	512	01/08/26		DEPOSIT	767.94		
CR	513	01/13/26		DEPOSIT	1,302.36		
CR	514	01/14/26		DEPOSIT	643.28		
CR	515	01/16/26		DEPOSIT	31.20		
CR	516	01/20/26		DEPOSIT	3,310.00		
CR	517	01/21/26		DEPOSIT	770.85		
CR	518	01/27/26		DEPOSIT	2,768.94		
TOTAL CASH RECEIPTS.....						53,307.82	53,307.82
JE	1001	01/11/26		SERV. 12/31/25-1/30/26		325.23	
JE	1002	01/09/26		INSURANCE PYMT LOAN#103256210		15,281.17	
JE	1012	01/13/26		WATER SERV. TO 11/2/25		5,799.61	
JE	1013	01/13/26		TFR TO OPERATING TO COVER WATER	8,000.00		
JE	1014	01/13/26		SERV. TO 12/2/25		5,562.53	
JE	1023	01/19/26		JAN. 2026 WASTE SERVICE		1,157.03	
JE	1024	01/19/26		2026 REGISTRATION FEE		116.50	
JE	1025	01/06/26		RESERVE TRANSFER		4,551.00	
JE	1026	01/21/26		TFR TO RESERVE JANUARY'S DIFFERENCE		128.69	
JE	1029	01/19/26		SERV. 12/8/25-1/8/26		1,412.43	
JE	1040	01/29/26		INSURANCE PYMT POL#3008083896		16,548.03	
JE	1050	01/28/26		ONLINE DEPOSIT	752.34		
JE	1058	01/16/26		CORRECT DEPOSIT		900.00	
TOTAL JOURNAL ENTRIES.....						8,752.34	51,782.22 (43,029.88)
					62,060.16	58,224.56	3,182.47

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BANK RECONCILIATION CITY NATIONAL-NEW OPERATING

Jan 31, 2026

ASSOCIATION RECORDS

Checkbook Balance as of 01/01/26	(653.13)
Plus: Deposits	62,060.16
Less: Disbursements and Adjustments	58,224.56
<b>CHECKBOOK BALANCE AS OF 01/31/26</b>	<b>3,182.47</b>

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BANK RECORDS

Balance per bank statement as of 01/31/26	7,041.47
Less: Outstanding checks	3,859.00
<b>BANK BALANCE AS PER RECONCILIATION</b>	<b>3,182.47</b>

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BYRON GARDENS CONDOMINIUM ASSOC., INC.

OUTSTANDING CHECKS				
Number	Date	Name	Description	Amount
1411	09/02/25	SOUTHERN CHUTE INC	50% ON CHUTE REPAIRS	2,110.50
1454	12/09/25	FIREWATCH	QUARTERLY ALARM MONITORING	240.00
1464	01/20/26	GLOBAL ELEVATOR SALES	Jan. 2026 ELEVATOR MAINT.	670.59
1465	01/20/26	FIREWATCH	SERV. CALL ON 1/12/26 UNIT 902	125.00
1466	01/20/26	FIREWATCH	SERV. CALL 1/12/26 UNIT 1004	125.00
1467	01/20/26	FIREWATCH	SERV. CALL 12/31/25	202.50
1468	01/20/26	POOL WIZARDS	Jan. 2026 POOL SERV.	385.41
				3,859.00

**BYRON GARDENS CONDOMINIUM ASSOC., INC.**

*FINANCIAL RECAP for the year: 2026*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<u><b>MAINTENANCE FEES</b></u>												
Monthly Billing	46,729											
Maintenance Uncollected	10,929											

<u><b>COLLECTIONS - STATUS</b></u>												
Collection Letter	-											
Lien Authorization	1											
Lien Recorded	-											
Association Foreclosure	-											
Bank Foreclosure	-											
Payment Plan	-											

<u><b>BUDGET SURPLUS (DEFICIT)</b></u>												
For Month	(4,570)											
Year To Date	(4,570)											

<u><b>ACCOUNTS PAYABLE</b></u>												
Outstanding Invoices	34											

<u><b>OPERATING BANK ACCOUNT</b></u>												
Beginning Balance	(653)											
Disbursement & Adjustments	58,224											
Deposits & Adjustments	62,060											
TOTAL Operating Cash Fund	3,182											

<u><b>RESERVES FUND</b></u>												
Beginning Balance	196,487											
Funding, Interest & Adjutments	4,695											
Expenditures & Adjustments	8,000											
TOTAL Reserves Cash Fund	193,183											

**NOTES FOR CURRENT MONTH:**

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

Page: 1 of 6  
Account: XXXXXXX5482

**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

NMLS412469  
**Member**  
**FDIC**



**Association Non-Interest Checking**

**Account Summary**

Account:	XXXXXXX5482	Beginning Balance:	\$4,291.09
Last Statement:	December 31, 2025	Ending Balance:	\$7,041.47
This Statement:	January 30, 2026	Average Ledger Balance:	\$15,225.36
		Low Balance:	\$5,582.56

**Daily Activity**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
01-01	Beginning Balance			\$4,291.09
01-02	FNBCT Waco Net Settle 000025896379678	\$2,112.34		\$6,403.43
01-05	FNBCT Waco Net Settle 000025911604486	\$643.28		\$7,046.71
01-05	FNBCT Waco Net Settle 000025928388966	\$643.28		\$7,689.99
01-05	CHECK # 1449		\$394.39	\$7,295.60
01-05	CHECK # 1448		\$500.00	\$6,795.60
01-05	CHECK # 1450		\$670.59	\$6,125.01
01-06	Aliaswire SV93 XXXXXX5300 Aliaswire	\$643.28		\$6,768.29
01-06	FNBCT Waco Net Settle 000025942343402	\$3,941.17		\$10,709.46
01-06	FNBCT Waco Net Settle 000025939683218	\$5,225.83		\$15,935.29
01-06	WEBXFR TO COMM INT CHK 42031		\$4,551.00	\$11,384.29
01-06	CHECK # 1451		\$246.10	\$11,138.19

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**Association Non-Interest Checking (continued)**

**Daily Activity (continued)**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
01-07	FNBCT Waco Net Settle 000025959560782	\$2,065.43		\$13,203.62
01-08	DEPOSIT	\$7,544.64		\$20,748.26
01-08	FNBCT Waco Net Settle 000025971219582	\$767.94		\$21,516.20
01-09	Aliaswire SV96 XXXXXX5300 Aliaswire	\$1,302.16		\$22,818.36
01-12	FNBCT Waco Net Settle 000025989195678	\$638.72		\$23,457.08
01-12	FIRST INSURANCE INSURANCE 900-103256210		\$15,281.17	\$8,175.91
01-12	CHECK # 1457		\$37.51	\$8,138.40
01-12	CHECK # 1456		\$95.20	\$8,043.20
01-12	CHECK # 1458		\$510.64	\$7,532.56
01-12	CHECK # 1455		\$1,950.00	\$5,582.56
01-13	DEPOSIT	\$8,316.71		\$13,899.27
01-13	FNBCT Waco Net Settle 000026003359410	\$1,302.36		\$15,201.63
01-13	WEBXFR FR COMM INT CHK 42031	\$8,000.00		\$23,201.63
01-13	BREEZELINE FL EFTPAYMENT 335400012306818		\$325.23	\$22,876.40
01-14	FNBCT Waco Net Settle 000026015162050	\$643.28		\$23,519.68
01-14	MIAMI BEACH CITY OF 5221301		\$5,562.53	\$17,957.15
01-14	MIAMI BEACH CITY OF 5221768		\$5,799.61	\$12,157.54
01-16	Aliaswire SV96 XXXXXX5300 Aliaswire	\$15.60		\$12,173.14
01-16	FNBCT Waco Net Settle 000026033326590	\$15.60		\$12,188.74
01-20	DEPOSIT	\$9,736.41		\$21,925.15
01-20	Aliaswire SV93 XXXXXX5300 Aliaswire	\$3,310.00		\$25,235.15
01-20	WASTE CONNECTION WEB_PAY 10146961011926		\$1,157.03	\$24,078.12
01-20	CHECK # 1463		\$1,400.00	\$22,678.12
01-21	FNBCT Waco Net Settle 000026053292998	\$770.85		\$23,448.97
01-21	WEBXFR TO COMM INT CHK 42031		\$128.69	\$23,320.28
01-21	MDCBUILDINGS PURCHASE BYRON GARDENS C		\$116.50	\$23,203.78
01-21	FPL DIRECT DEBIT ELEC PYMT XXXXXX0386 PPDA		\$1,412.43	\$21,791.35
01-21	CHECK # 1460		\$180.00	\$21,611.35
01-22	CHECK # 1461		\$1,041.13	\$20,570.22
01-27	CHECK # 1462		\$230.00	\$20,340.22
01-28	FNBCT Waco Net Settle 000026107503678	\$752.34		\$21,092.56
01-29	DEPOSIT	\$2,768.94		\$23,861.50
01-30	Frontline Ins WEB PAY FrontlineFP3		\$16,548.03	\$7,313.47
01-30	CHECK # 1459		\$272.00	\$7,041.47
01-30	Ending totals	\$61,160.16	\$58,409.78	\$7,041.47

**Checks**

Number	Date	Amount	Number	Date	Amount
1448	01-05	\$500.00	1458	01-12	\$510.64
1449	01-05	\$394.39	1459	01-30	\$272.00
1450	01-05	\$670.59	1460	01-21	\$180.00
1451	01-06	\$246.10	1461	01-22	\$1,041.13
1455*	01-12	\$1,950.00	1462	01-27	\$230.00
1456	01-12	\$95.20	1463	01-20	\$1,400.00
1457	01-12	\$37.51			

\* Skip in Check Sequence

1455-1457; 1460-1462

DATE	DESCRIPTION	AMOUNT	BALANCE
01/08/2026	DEPOSIT	7,544.64	
	TOTAL	11	
	TOTAL DEPOSIT	7,544.64	

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#0000 01/08/2026 \$7,544.64

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#0000 01/08/2026 \$7,544.64

DATE	DESCRIPTION	AMOUNT	BALANCE
01/13/2026	DEPOSIT	8,316.71	
	TOTAL	16	
	TOTAL DEPOSIT	8,316.71	

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#0000 01/13/2026 \$8,316.71

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#0000 01/13/2026 \$8,316.71

DATE	DESCRIPTION	AMOUNT	BALANCE
01/20/2026	DEPOSIT	9,736.41	
	TOTAL	8	
	TOTAL DEPOSIT	9,736.41	

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#0000 01/20/2026 \$9,736.41

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#0000 01/20/2026 \$9,736.41

DATE	DESCRIPTION	AMOUNT	BALANCE
01/29/2026	DEPOSIT	2,768.94	
	TOTAL	4	
	TOTAL DEPOSIT	2,768.94	

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#0000 01/29/2026 \$2,768.94

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#0000 01/29/2026 \$2,768.94

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#1448 01/05/2026 \$500.00

PAY TO THE ORDER OF: HILSON DESIGN & CONSULTING, P.O. BOX 771058, CORAL SPRINGS, FL 33077

AMOUNT: \$500.00

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#1448 01/05/2026 \$500.00

HILSON DESIGN + CONSULTING 01/04/2026

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#1449 01/05/2026 \$394.39

PAY TO THE ORDER OF: POOL WIZARDS, P.O. BOX 800023, MIAMI, FL 33163

AMOUNT: \$394.39

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
#1449 01/05/2026 \$394.39

For Deposit Only - JPMC

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
 600 HWY 26 ST #4-D  
 WALKER, FL 33724-4574

CITY NATIONAL BANK  
 MIAMI, FL

ORIGINAL 1450

PAY TO THE ORDER OF GLOBAL ELEVATOR SALES  
 2173 W 78 ST  
 HALEBETH, FL 33018

PAY TO THE ORDER OF GLOBAL ELEVATOR SALES AND SERVICE  
 TO THE ACCOUNT OF 55207948

DATE 12/09/25 AMOUNT \$670.59

#1450 01/05/2026 \$670.59

Regions Bank -06200018

2026010562249640028 07 0916

0982509878  
 2526-01-06

#1450 01/05/2026 \$670.59

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
 600 HWY 26 ST #4-D  
 WALKER, FL 33724-4574

CITY NATIONAL BANK  
 MIAMI, FL

ORIGINAL 1451

PAY TO THE ORDER OF PERFECT EXTERMINATOR  
 6889 W 12 CT  
 HALEBETH, FL 33014

PAY TO THE ORDER OF PERFECT EXTERMINATOR

DATE 12/09/25 AMOUNT \$246.10

#1451 01/06/2026 \$246.10

Regions Bank -06200018

202601062249640028 07 0916

0982509878  
 2526-01-06

#1451 01/06/2026 \$246.10

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
 600 HWY 26 ST #4-D  
 WALKER, FL 33724-4574

CITY NATIONAL BANK  
 MIAMI, FL

ORIGINAL 1455

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT. INC.  
 9500 HWY 26 ST, STE 6-D  
 DORAL, FL 33172

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT. INC.

DATE 01/01/26 AMOUNT \$1,950.00

#1455 01/12/2026 \$1,950.00

J & M CONDO. MANAGEMENT & MAINT. INC.  
 9500 HWY 26 ST, STE 6-D  
 DORAL, FL 33172

0653101121-01/09/2026 014126508

65421000300195

0982509878  
 2526-01-06

#1455 01/12/2026 \$1,950.00

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
 600 HWY 26 ST #4-D  
 WALKER, FL 33724-4574

CITY NATIONAL BANK  
 MIAMI, FL

ORIGINAL 1460

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT. INC.  
 9500 HWY 26 ST, STE 6-D  
 DORAL, FL 33172

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT. INC.

DATE 01/01/26 AMOUNT \$95.20

#1456 01/12/2026 \$95.20

J & M CONDO. MANAGEMENT & MAINT. INC.  
 9500 HWY 26 ST, STE 6-D  
 DORAL, FL 33172

0653101121-01/09/2026 014126506

65421000300195

0982509878  
 2526-01-06

#1456 01/12/2026 \$95.20

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
 600 HWY 26 ST #4-D  
 WALKER, FL 33724-4574

CITY NATIONAL BANK  
 MIAMI, FL

ORIGINAL 1457

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT. INC.  
 9500 HWY 26 ST, STE 6-D  
 DORAL, FL 33172

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT. INC.

DATE 01/01/26 AMOUNT \$37.51

#1457 01/12/2026 \$37.51

J & M CONDO. MANAGEMENT & MAINT. INC.  
 9500 HWY 26 ST, STE 6-D  
 DORAL, FL 33172

0653101121-01/09/2026 014126507

65421000300195

0982509878  
 2526-01-06

#1457 01/12/2026 \$37.51

BYRON GARDENS CONDOMINIUM ASSOC., INC.  
 600 HWY 26 ST #4-D  
 WALKER, FL 33724-4574

CITY NATIONAL BANK  
 MIAMI, FL

ORIGINAL 1458

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT. INC.  
 9500 HWY 26 ST, STE 6-D  
 DORAL, FL 33172

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT. INC.

DATE 12/22/25 AMOUNT \$510.64

#1458 01/12/2026 \$510.64

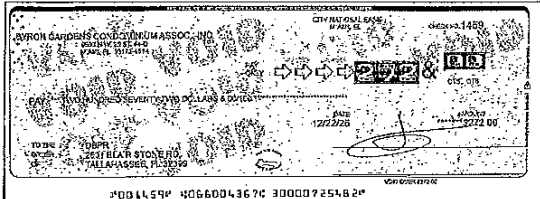
J & M CONDO. MANAGEMENT & MAINT. INC.  
 9500 HWY 26 ST, STE 6-D  
 DORAL, FL 33172

0653101121-01/09/2026 014126503

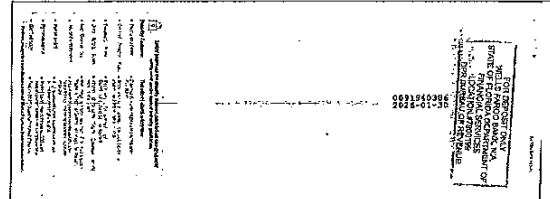
65421000300195

0982509878  
 2526-01-06

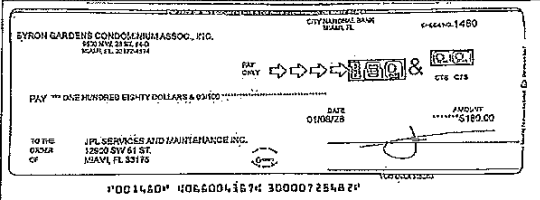
#1458 01/12/2026 \$510.64



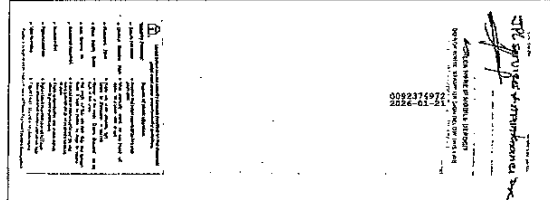
#1459 01/30/2026 \$272.00



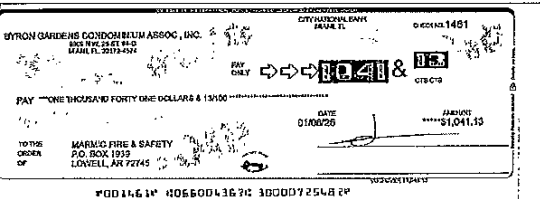
#1459 01/30/2026 \$272.00



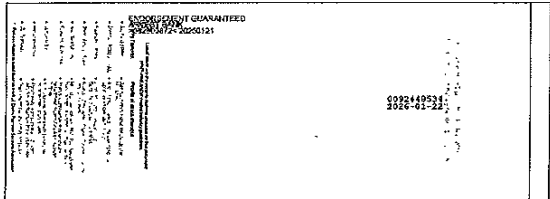
#1460 01/21/2026 \$180.00



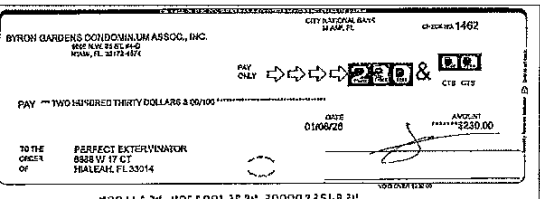
#1460 01/21/2026 \$180.00



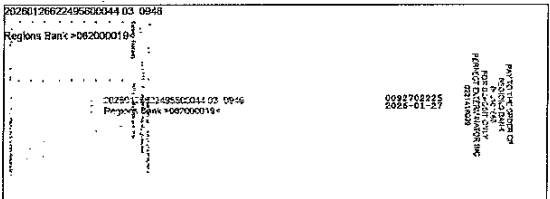
#1461 01/22/2026 \$1,041.13



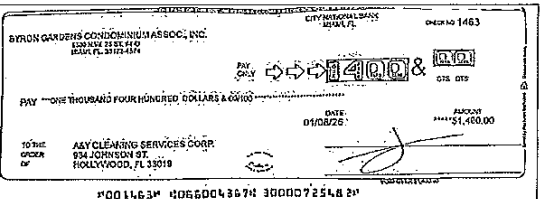
#1461 01/22/2026 \$1,041.13



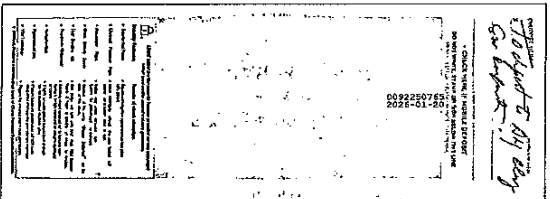
#1462 01/27/2026 \$230.00



#1462 01/27/2026 \$230.00



#1463 01/20/2026 \$1,400.00



#1463 01/20/2026 \$1,400.00



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

Page: 1 of 2  
 Account: XXXXXXX2533

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 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  
 9600 NW 25TH ST STE 4D  
 C/O J&M MANAGEMENT  
 DORAL FL 33172-1416

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

NMLS412469  
**Member**  
**FDIC**



**Condo Tiered**

**Account Summary**

Account:	XXXXXXXX2533	Beginning Balance:	\$70.40
Last Statement:	December 31, 2025	Ending Balance:	\$70.40
This Statement:	January 30, 2026	Average Ledger Balance:	\$70.40
		Low Balance:	\$70.40
		Interest Earned This Period:	\$0.00
		Interest Earned 2026:	\$0.00
		Days of Interest This Period:	30
		Annual Percentage Yield Earned:	0.00%

**Daily Activity**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
01-01	Beginning Balance			\$70.40
	No activity this statement period			
01-30	Ending totals	\$0.00	\$0.00	\$70.40

Institute of  
 Contemporary  
 Art / Miami



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 The Institute  
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 The Institute of  
 Contemporary Art, Miami**

Experience bold exhibitions and innovative ideas—all  
 made accessible by City National Bank of Florida's  
 partnership with the Institute of Contemporary Art.





BYRON GARDENS CONDOMINIUM ASSOC., INC.

				SCHEDULE - BANK RECONCILIATION			
TP	Number	Date	Name	Description	Debits	Credits	Balance
			BALANCE FORWARD				196,487.43
JE	1013	01/13/26		TFR TO OPERATING TO COVER WATER		8,000.00	
JE	1025	01/06/26		RESERVE TRANSFER	4,551.00		
JE	1026	01/21/26		TFR TO RESERVE JANUARY'S DIFFERENCE	128.69		
JE	1055	01/31/26		INTEREST	16.22		
TOTAL JOURNAL ENTRIES.....					4,695.91	8,000.00	(3,304.09)
					4,695.91	8,000.00	193,183.34

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BANK RECONCILIATION CITY NTL. BANK -RESERVES

Jan 31, 2026

ASSOCIATION RECORDS

Checkbook Balance as of 01/01/26	196,487.43
Plus: Deposits	4,695.91
Less: Disbursements and Adjustments	8,000.00
<b>CHECKBOOK BALANCE AS OF 01/31/26</b>	<b>193,183.34</b>

=====

BANK RECORDS

Balance per bank statement as of 01/31/26	193,183.34
<b>BANK BALANCE AS PER RECONCILIATION</b>	<b>193,183.34</b>

=====



100 S.E. 2nd Street, 19th Floor  
Miami, FL 33131-2151  
833-448-6500  
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Page: 1 of 4  
Account: XXXXXXX2031

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300 71st Street  
Miami Beach, FL 33141 **Telephone**  
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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  
9600 NW 25TH ST STE 4D  
C/O J&M MANAGEMENT  
DORAL FL 33172-1416

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

NMLS412469  
**Member**  
**FDIC**



**Condo Tiered**

**Account Summary**

Account:	XXXXXXXX2031	Beginning Balance:	\$201,437.43
Last Statement:	December 31, 2025	Ending Balance:	\$193,183.34
This Statement:	January 30, 2026	Average Ledger Balance:	\$197,337.82
		Low Balance:	\$193,038.43
		Interest Earned This Period:	\$16.22
		Interest Earned 2026:	\$16.22
		Days of Interest This Period:	30
		Annual Percentage Yield Earned:	0.10%

**Daily Activity**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
01-01	Beginning Balance			\$201,437.43
01-06	WEBXFR FR ASSOC NON BR 725482	\$4,551.00		\$205,988.43
01-12	CHECK # 9002		\$4,950.00	\$201,038.43
01-13	WEBXFR TO ASSOC NON BR 725482		\$8,000.00	\$193,038.43
01-21	WEBXFR FR ASSOC NON BR 725482	\$128.69		\$193,167.12
01-30	INTEREST	\$16.22		\$193,183.34
01-30	Ending totals	\$4,695.91	\$12,950.00	\$193,183.34

**Checks**

Number	Date	Amount	Number	Date	Amount
9002	01-12	\$4,950.00			

\* Skip in Check Sequence

Institute of Contemporary Art / Miami



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Scan the code to claim your ticket.

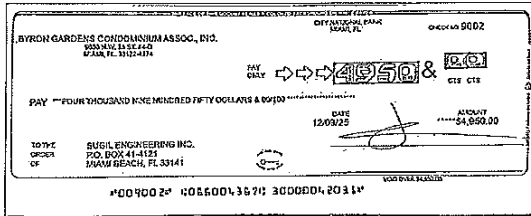


**Proud Partner Of  
The Institute of  
Contemporary Art, Miami**

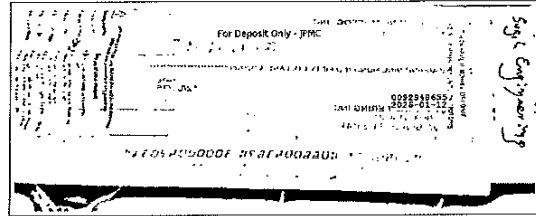
Experience bold exhibitions and innovative ideas—all made accessible by City National Bank of Florida's partnership with the Institute of Contemporary Art.







#9002 01/12/2026 \$4,950.00



#9002 01/12/2026 \$4,950.00

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Delinquencies Report as of 01/31/2026

Account	Owner's name	Apt #		1 - 30 days	31 - 60 days	90 days	Total	Description	Date
1001	CARTIER, HUBERT	1001	Maintenance	56.70	0.00	0.00	56.70		
				56.70	0.00	0.00	56.70		
1004	DOCE, MIRTHA E.	1004	Maintenance	2.16	0.00	0.00	2.16		C
				2.16	0.00	0.00	2.16		
1104	RODRIGUEZ, DINORAH DE JESUS	1104	Maintenance	15.60	0.00	0.00	15.60		
				15.60	0.00	0.00	15.60		
1105	1105 BYRON LLC	1105	Late Charge	0.00	25.00	0.00	25.00		C
				0.00	25.00	0.00	25.00		
1106	PERFECKY, MARIA & ULANA	1106	Maintenance	15.60	0.00	0.00	15.60		
				15.60	0.00	0.00	15.60		
301	RANKOVIC, BOBAN	301	Maintenance	387.08	0.00	0.00	387.08		
			Late Charge	25.00	0.00	0.00	25.00		
				412.08	0.00	0.00	412.08		
302	ROCHEL, LUIS E.	302	Maintenance	15.49	0.00	0.00	15.49		C
			Others	0.00	0.00	20.00	20.00		
				15.49	0.00	20.00	35.49		
304	URBINA, LILA LOURDES	304	Maintenance	654.21	0.00	0.00	654.21		C
			Late Charge	25.00	0.00	50.00	75.00		
				679.21	0.00	50.00	729.21		
306	RICCIO URBINA, PAOLO F.	306	Maintenance	654.21	0.00	0.00	654.21		C
				654.21	0.00	0.00	654.21		
307	HUJA, DROR & HOFFMAN, JORDAN D	307	Maintenance	751.87	0.00	0.00	751.87		C
			Late Charge	25.00	0.00	23.59	48.59		
				776.87	0.00	23.59	800.46		
403	ALIGALU CORP.	403	Maintenance	15.60	0.00	0.00	15.60		C
				15.60	0.00	0.00	15.60		
404	ABRAMS, JENNIFER & NIMNI, EVYA	404	Maintenance	658.88	0.00	0.00	658.88		C
			Late Charge	25.00	25.00	61.40	111.40		
				683.88	25.00	61.40	770.28		
407	BLACK, LESIA & GUNN, CLAUDINE	407	Maintenance	610.47	0.00	0.00	610.47		
			Late Charge	25.00	25.00	0.00	50.00		
				635.47	25.00	0.00	660.47		
501	CABRERA, NYDIA M.	501	Maintenance	44.34	0.00	0.00	44.34		C
				44.34	0.00	0.00	44.34		
502	CALLEJA, LAZARO T. & MAYDELIN	502	Maintenance	657.58	0.00	0.00	657.58		
			Sp. Assessm	(643.28)	0.00	0.00	(643.28)		
			Late Charge	25.00	0.00	0.00	25.00		
				39.30	0.00	0.00	39.30		
506	BRAUSTEIN, SHAINDE & MARSHA	506	Maintenance	7.86	0.00	0.00	7.86		
				7.86	0.00	0.00	7.86		

Delinquencies Report as of 01/31/2026

Account	Owner's name	Apt #	1 - 30 days	31 - 60 days	90 days	Total	Description	Date
601	CARDENAS HENKE, OLGA	601	Maintenance	17.81	0.00	0.00	17.81	C
				17.81	0.00	0.00	17.81	
603	ZAPATA, NELSON	603	Maintenance	15.60	0.00	0.00	15.60	
				15.60	0.00	0.00	15.60	
605	KAY, MELANIE	605	Maintenance	12.83	0.00	0.00	12.83	C
			Late Charge	0.00	25.00	0.00	25.00	
				12.83	25.00	0.00	37.83	
606	FORECLOSURE ASSETS LLC	606	Maintenance	15.60	0.00	0.00	15.60	C
				15.60	0.00	0.00	15.60	
607	MSR INCASA LLC	607	Maintenance	752.34	734.53	2,938.12	4,424.99	LIEN AUTHORIZED 12/03/25
			Late Charge	25.00	25.00	75.00	125.00	C
				777.34	759.53	3,013.12	4,549.99	
702	RAMIREZ, LUCIO & VILLANUEVA, R	702	Late Charge	0.00	25.00	50.00	75.00	C
				0.00	25.00	50.00	75.00	
703	BERHAULT, CATHERINE	703	Maintenance	658.88	0.00	0.00	658.88	C
			Late Charge	25.00	0.00	0.00	25.00	
			Others	12.00	0.00	0.00	12.00	
				695.88	0.00	0.00	695.88	
704	BATISTA, MONTSERRAT	704	Maintenance	15.60	0.00	0.00	15.60	C
				15.60	0.00	0.00	15.60	
801	FONT, MILAGROS	801	Maintenance	739.50	0.00	0.00	739.50	C
			Late Charge	25.00	25.00	0.00	50.00	
			Others	12.00	0.00	186.50	198.50	
				776.50	25.00	186.50	988.00	
803	STARK, JUDITH H.	803	Maintenance	15.60	0.00	0.00	15.60	C
				15.60	0.00	0.00	15.60	
807	NESSIM, ELIZABETH & ISKANDAR,	807	Maintenance	17.81	0.00	0.00	17.81	
				17.81	0.00	0.00	17.81	
901	CABRERA PEREZ, NYDIA M.	901	Maintenance	169.20	0.00	0.00	169.20	
				169.20	0.00	0.00	169.20	
904	CAMPOS, SAULO D.	904	Maintenance	15.60	0.00	0.00	15.60	C
				15.60	0.00	0.00	15.60	
905	PETTRAKS INC/PETTRAKS.COM	905	Maintenance	15.60	0.00	0.00	15.60	C
				15.60	0.00	0.00	15.60	
		Total.....		<u>6,615.34</u>	<u>909.53</u>	<u>3,404.61</u>	<u>10,929.48</u>	
		Maintenance		7,009.62	734.53	2,938.12	10,682.27	
		Sp. Assessm		(643.28)	0.00	0.00	(643.28)	
		Late Charge		225.00	175.00	259.99	659.99	
		Legal Fees		0.00	0.00	0.00	0.00	
		Others		24.00	0.00	206.50	230.50	



## Prepaid balances as of 01/31/26

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)
1005	SLOTNICK, AARON M.	1005	(643.28)	0.00	0.00	0.00	0.00	(643.28)
1102	FARINACCI, LANETTE	1102	(3,294.40)	0.00	0.00	0.00	0.00	(3,294.40)
202	LOPEZ, DANIEL & FUENTES, MARTH	202	(2.00)	0.00	0.00	0.00	0.00	(2.00)
205	SPERO, MICHAEL & NANCY	205	(654.21)	0.00	0.00	0.00	0.00	(654.21)
206	SECEROVIC, ANISA	206	(1,308.42)	0.00	0.00	0.00	0.00	(1,308.42)
207	VERAS, NORBERTO P.	207	(1.41)	0.00	0.00	0.00	0.00	(1.41)
303	SZULMAN, SUSAN	303	(623.23)	0.00	0.00	0.00	0.00	(623.23)
401	COLON, CHRISTOPHER M. & JOHANN	401	0.00	(0.86)	0.00	0.00	0.00	(0.86)
402	CARTIER, HUBERT	402	(0.81)	0.00	0.00	0.00	0.00	(0.81)
406	BARRERA, ANNE & DREY, LUIS	406	(1.72)	0.00	0.00	0.00	0.00	(1.72)
505	DRAGO, CLAUDIA L.	505	(841.09)	0.00	0.00	0.00	0.00	(841.09)
701	STOYANOVSKI, LILY	701	(464.33)	0.00	0.00	0.00	0.00	(464.33)
802	HENDERSON, JADWIGA J.	802	(7,247.68)	0.00	0.00	0.00	0.00	(7,247.68)
804	CARTIER, HUBERT	804	(0.70)	0.00	0.00	0.00	0.00	(0.70)
902	VASQUEZ, LEON & LUZ	902	(4,297.84)	0.00	0.00	0.00	0.00	(4,297.84)
903	HEE, WILLIAM H.	903	(627.68)	0.00	0.00	0.00	0.00	(627.68)
907	CISNEROS, CHARLES & GRISET B.	907	(33.49)	0.00	0.00	0.00	0.00	(33.49)
Total prepaid.....								<u>(20,044.87)</u>