

BYRON GARDENS CONDOMINIUM ASSOC., INC.

FINANCIAL STATEMENTS

***For the month ending
November 30, 2025***

Prepared by:

J & M CONDO MANAGEMENT AND MAINTENANCE, INC.

Note:

FOR MANAGEMENT PURPOSES ONLY

BYRON GARDENS CONDOMINIUM ASSOC., INC.
INCOME STATEMENT AS OF 11/30/25
(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
				INCOME				
				<u>REVENUES</u>				
501,851	501,851	501,851	0	MAINTENANCE ASSESSMENT FEES	45,623	45,623	45,623	0
934	472	374	(98)	LATE CHARGES	0	175	34	(141)
300	150	187	37	KEYS	0	0	17	17
20	3,122	0	(3,122)	MISCELLANEOUS	3,122	0	0	0
503,105	505,595	502,412	(3,183)	TOTAL REVENUES	48,745	45,798	45,674	(124)
				<u>OTHER REVENUES</u>				
168	208	0	(208)	INTEREST -RESERVES	18	16	0	(16)
0	429	0	(429)	LAUNDRY INCOME	0	0	0	0
168	637	0	(637)	TOTAL OTHER REVENUES	18	16	0	(16)
503,273	506,232	502,412	(3,820)	TOTAL INCOME	48,763	45,813	45,674	(140)
				EXPENSES				
				<u>ADMINISTRATIVE EXPENSES</u>				
650	550	1,837	(1,287)	ACCOUNTANT	0	0	167	(167)
6,482	8,436	1,375	7,061	LEGAL FEES	70	525	125	400
1,664	1,563	2,200	(637)	PRINTING & POSTAGE	314	119	200	(82)
11,218	7,925	5,500	2,425	ENGINEER	0	0	500	(500)
2,087	286	535	(249)	MISCELLANEOUS	0	0	49	(49)
22,100	18,760	11,447	7,313	TOTAL ADMINISTRATIVE EXPENSES	384	644	1,041	(397)
				<u>TAXES, LICENSES, PERMITS</u>				
272	272	253	19	FLORIDA CONDO FEE	0	0	23	(23)
4,203	9,133	1,265	7,868	LICENSES & PERMITS	0	0	115	(115)
61	61	57	4	FLORIDA CORP REPORT	0	0	5	(5)
4,536	9,467	1,575	7,892	TOTAL TAXES, LICENSES, PERMITS	0	0	143	(143)
				<u>INSURANCES</u>				
289,071	318,048	253,924	64,124	INSURANCES	32,708	31,827	23,084	8,743
				<u>PAYROLL</u>				
				<u>CONTRACT SERVICES</u>				
21,450	21,450	21,450	0	MANAGEMENT	1,950	1,950	1,950	0
7,996	8,076	7,150	926	ELEVATOR MAINTENANCE	671	671	650	21
2,949	4,294	0	4,294	POOL MAINTENANCE	406	420	0	420
10,779	12,857	9,900	2,957	WASTE REMOVAL	1,157	1,157	900	257
2,707	2,691	2,717	(26)	PEST CONTROL	246	246	247	(1)
1,014	2,389	2,310	79	FIRE ALARM INSPECT. & MAINT.	210	0	210	(210)
46,895	51,758	43,527	8,231	TOTAL CONTRACT SERVICES	4,640	4,444	3,957	487

BYRON GARDENS CONDOMINIUM ASSOC., INC.
INCOME STATEMENT AS OF 11/30/25
(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>								
12,747	13,321	14,850	(1,529)	ELECTRICITY	1,232	1,228	1,350	(122)
65,299	63,108	66,385	(3,277)	WATER & SEWER	5,673	5,606	6,035	(429)
5,084	5,132	4,400	732	TELEPHONE	328	328	400	(72)
83,129	81,561	85,635	(4,074)	TOTAL UTILITY EXPENSES	7,232	7,162	7,785	(623)
<u>REPAIRS & MAINTENANCE</u>								
628	0	1,375	(1,375)	ELECTRICAL REPAIRS	0	0	125	(125)
0	48,260	0	48,260	PLUMBING REPAIRS	1,750	6,330	0	6,330
28,927	6,569	7,590	(1,021)	ELEVATOR REPAIRS	195	0	690	(690)
1,597	670	0	670	POOL REPAIRS	0	0	0	0
1,148	684	1,100	(416)	GATE & INTERCOM REPAIRS	0	0	100	(100)
0	0	1,100	(1,100)	JANITORIAL SUPPLIES	0	0	100	(100)
15,585	15,800	15,400	400	JANITORIAL SERVICE	1,400	1,400	1,400	0
0	1,248	3,300	(2,052)	FIRE EQUIPMENT MAINTENANCE	0	0	300	(300)
0	400	0	400	LANDSCAPE IMPROVEMENTS	0	400	0	400
0	0	1,100	(1,100)	HARDWARE SUPPLIES	0	0	100	(100)
23,558	25,468	25,278	190	GENERAL REPAIRS	0	0	2,298	(2,298)
71,442	99,099	56,243	42,856	TOTAL REPAIRS & MAINTENANCE	3,345	8,130	5,113	3,017
<u>RESERVES</u>								
50,061	50,061	50,061	0	RESERVES	4,551	4,551	4,551	0
168	208	0	208	RESERVES INTEREST ALLOCATION	18	16	0	16
50,229	50,269	50,061	208	TOTAL RESERVES	4,569	4,567	4,551	16
567,402	628,961	502,412	126,549	TOTAL EXPENSES	52,878	56,774	45,674	11,100
	(122,729)			Y-T-D DEFICIT		(10,960)		

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BALANCE SHEET AS OF 11/30/25
(UNAUDITED)

ASSETS

CURRENT ASSETS

CASH IN BANK

CITY NATIONAL-NEW OPERATING	6,242.99
CITY NTL. BANK -SPEC. ASSESS.	70.40
CITY NTL. BANK -RESERVES	196,868.23
CITY NTL. BANK -SEC. DEP.	250.00
FIRST CITIZEN - OPER.	150.00
TOTAL CASH IN BANK	203,581.62

ACCOUNTS RECEIVABLE

MAINTENANCE FEES UNCOLLECTED	6,572.84
A/R ADJ IN TRANSIT	(734.53)
TOTAL ACCOUNTS RECEIVABLE	5,838.31

PREPAID EXPENSES

TOTAL CURRENT ASSETS	209,419.93
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PROPERTY & EQUIPMENT

DEPOSITS

TOTAL ASSETS	209,419.93
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LIABILITIES

CURRENT LIABILITIES

ACCOUNTS PAYABLE	34.20
MAINT PAID IN ADVANCE	8,495.25
ACCOUNTS PAYABLE -OTHER	643.28
ACCRUED EXPENSES	10,828.28
SECURITY DEPOSITS PAYABLE	1,865.00
TOTAL CURRENT LIABILITIES	21,866.01

RESERVES

RESERVES	151,217.57
TOTAL RESERVES	151,217.57

TOTAL LIABILITIES	173,083.58
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FUND BALANCE

BEGINNING FUND BALANCE	159,065.79
YEAR TO DATE DEFICIT	(122,729.44)

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BALANCE SHEET AS OF 11/30/25
(UNAUDITED)

TOTAL FUND BALANCE	36,336.35
TOTAL LIABILITIES & FUND BALANCE	209,419.93
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Outstanding payables for period ending Nov 30, 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					(1,916.72)
CH	1432	11/01/25	GLOBAL ELEVATOR SALES	Nov. 2025 ELEVATOR MAINT.		670.59		
CH	1433	11/01/25	J & M CONDO. MANAGEMENT & MAIN	Nov 2025 MANAGEMENT FEE		1,950.00		
CH	1434	11/01/25	J & M CONDO. MANAGEMENT & MAIN	Nov 2025 ACCTS. REC. STMTS.		95.20		
CH	1435	11/01/25	J & M CONDO. MANAGEMENT & MAIN	MAILING SUMMARY		23.30		
CH	1436	11/12/25	STRALEY OTTO	LEGAL FEES RE:MGMT TERMINATION		525.00		
CH	1437	11/12/25	DARYLL DANIELS	TREE TRIMMING/HAULING		400.00		
CH	1438	11/12/25	NYDIA CABRERA	REPLACE CK#1400-DRYWALL PYMT UNIT 901		900.00		
CH	1439	11/12/25	A&Y CLEANING SERVICES CORP.	Nov. 2025 JANITORIAL SERV.		1,400.00		
CH	1440	11/12/25	POOL WIZARDS	Nov. 2025 POOL SERV.		420.37		
CH	1441	11/12/25	WASTE CONNECTIONS	Nov. 2025 WASTE SERVICE ACT#6440-078272		1,157.03		
CH	1442	11/12/25	PERFECT EXTERMINATOR	INV#26245 PEST SERV. 10/27/25		246.10		
CH	1443	11/12/25	SABINA TORRIERI	REGUND DEPOSIT-LEASE CANCELLED UNIT 403		250.00		
TOTAL CHECKS.....						8,037.59	(8,037.59)	
CR	467	11/04/25		DEPOSIT	9,634.61			
CR	468	11/06/25		DEPOSIT	3,393.93			
CR	469	11/11/25		DEPOSIT	3,862.40			
CR	470	11/03/25		DEPOSIT	1,468.63			
CR	471	11/04/25		DEPOSIT	6,012.34			
CR	472	11/05/25		DEPOSIT	2,340.24			
CR	473	11/06/25		DEPOSIT	2,573.12			
CR	474	11/07/25		DEPOSIT	1,282.39			
CR	475	11/10/25		DEPOSIT	2,664.09			
CR	476	11/12/25		DEPOSIT	1,282.00			
CR	477	11/13/25		DEPOSIT	1,377.81			
CR	478	11/17/25		DEPOSIT	643.28			
CR	479	11/18/25		DEPOSIT	5,269.46			
CR	480	11/18/25		DEPOSIT	734.53			
CR	481	11/19/25		DEPOSIT	734.53			
CR	482	11/24/25		DEPOSIT	3,572.49			
CR	483	11/24/25		DEPOSIT	3,485.59			
CR	484	11/25/25		DEPOSIT	1,916.16			
TOTAL CASH RECEIPTS.....					52,247.60	52,247.60		
JE	945	11/09/25		INSURANCE PYMT LOAN#103256210		15,281.17		
JE	951	11/01/25		SERV. 10/31/25-11/30/25		328.44		
JE	953	11/06/25		VOID CK#1400	900.00			
JE	958	11/18/25		SERV. 10/9/25-11/7/25		1,228.20		
JE	963	11/18/25		702 DEPOSIT	250.00			
JE	974	11/25/25		INSURANCE PYMT POL#3008083896		16,546.02		
JE	981	11/06/25		RESERVES TFR		4,551.00		
JE	982	11/24/25		DEPOSIT	734.53			
TOTAL JOURNAL ENTRIES.....					1,884.53	37,934.83	(36,050.30)	
					54,132.13	45,972.42	6,242.99	

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BANK RECONCILIATION CITY NATIONAL-NEW OPERATING

Nov 30, 2025

ASSOCIATION RECORDS

Checkbook Balance as of 11/01/25	(1,916.72)
Plus: Deposits	54,132.13
Less: Disbursements and Adjustments	45,972.42
CHECKBOOK BALANCE AS OF 11/30/25	6,242.99 =====

BANK RECORDS

Balance per bank statement as of 11/30/25	9,419.96
Less: Outstanding checks	3,176.97
BANK BALANCE AS PER RECONCILIATION	6,242.99 =====

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
1437	11/12/25	DARYLL DANIELS	TREE TRIMMING/HAULING	400.00
1440	11/12/25	POOL WIZARDS	Nov. 2025 POOL SERV.	420.37
1442	11/12/25	PERFECT EXTERMINATOR	INV#26245 PEST SERV. 10/27/25	246.10
				3,176.97

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	45,622	
Maintenance Uncollected	10,786	6,884	3,934	14,571	11,103	11,309	8,102	7,597	11,982	18,289	6,572	

COLLECTIONS - STATUS

Collection Letter	-	3	1	1	5	4	2	3	2	2	1	
Lien Authorization	-	-	-	-	-	-	-	-	-	-	-	
Lien Recorded	-	-	-	-	-	-	-	-	-	-	-	
Association Foreclosure	-	-	-	-	-	-	-	-	-	-	-	
Bank Foreclosure	-	-	-	-	-	-	-	-	-	-	-	
Payment Plan	-	-	-	-	-	-	-	-	-	-	-	

BUDGET SURPLUS (DEFICIT)

For Month	(21,690)	1,499	(10,754)	7,912	(35,309)	(4,530)	746	(25,165)	(20,361)	(4,114)	(10,960)	
Year To Date	(21,690)	(20,190)	(30,945)	(23,033)	(58,342)	(62,873)	(62,127)	(87,292)	(107,654)	(111,769)	(122,729)	

ACCOUNTS PAYABLE

Outstanding Invoices	13	2,788	0	0	246	492	1,834	502	34	34	34	
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OPERATING BANK ACCOUNT

Beginning Balance	49,254	29,216	47,023	22,549	23,956	8,875	5,812	12,752	(4,471)	(5,808)	(1,916)	
Disbursement & Adjustments	74,052	37,792	69,599	37,554	81,600	49,549	45,387	73,693	55,300	52,714	45,972	
Deposits & Adjustments	54,014	55,599	45,125	38,961	66,519	46,487	52,327	56,470	53,963	56,606	54,132	
TOTAL Operating Cash Fund	29,216	47,023	22,549	23,956	8,875	5,812	12,752	(4,471)	(5,808)	(1,916)	6,242	

RESERVES FUND

Beginning Balance	230,503	235,074	235,092	248,766	239,315	223,886	228,457	230,027	222,196	202,690	198,631	
Funding, Interest & Adjutments	4,570	18	13,673	4,570	4,570	4,570	4,570	4,569	4,569	7,690	4,566	
Expenditures & Adjustments	0	0	0	14,021	20,000	0	3,000	12,400	24,076	11,750	6,330	
TOTAL Reserves Cash Fund	235,074	235,092	248,766	239,315	223,886	228,457	230,027	222,196	202,690	198,631	196,868	

NOTES FOR CURRENT MONTH:



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

Page: 1 of 8
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
305-868-6861
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:	\$2,397.83
Last Statement:	October 31, 2025	Ending Balance:	\$9,419.96
This Statement:	November 28, 2025	Average Ledger Balance:	\$16,232.90
		Low Balance:	\$3,839.05

Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
11-01	Beginning Balance			\$2,397.83
11-03	FNBCT Waco Net Settle 000025382798110	\$643.18		\$3,041.01
11-03	FNBCT Waco Net Settle 000025368183634	\$733.63		\$3,774.64
11-03	NET SETLMT 5/3 BANKCARD SYS 5/3 BANKCARD NET SETLMT 4445061574190 REV	\$735.00		\$4,509.64
11-03	CHECK # 1427		\$670.59	\$3,839.05
11-04	FNBCT Waco Net Settle 000025421034730	\$643.28		\$4,482.33
11-04	FNBCT Waco Net Settle 000025403724458	\$4,725.88		\$9,208.21
11-05	DEPOSIT	\$9,634.61		\$18,842.82
11-05	NET SETLMT 5/3 BANKCARD SYS 5/3 BANKCARD NET SETLMT 4445061574190 REV	\$410.40		\$19,253.22
11-05	FNBCT Waco Net Settle 000025427438378	\$1,929.84		\$21,183.06

**Excellence,
earned
together.**

- Best Private Bank
- Best Business Bank
- Best Community Bank
- Best Bank for Commercial Real Estate Lending
- Best Bank for Jumbo Loans
- Best Foreign National Mortgage Lenders



**Thank you
for your trust.**

Your confidence continues to make City National Bank one of Florida's most recognized and awarded names in banking excellence.

Association Non-Interest Checking (continued)

Daily Activity (continued)

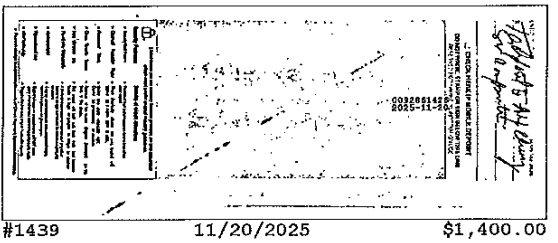
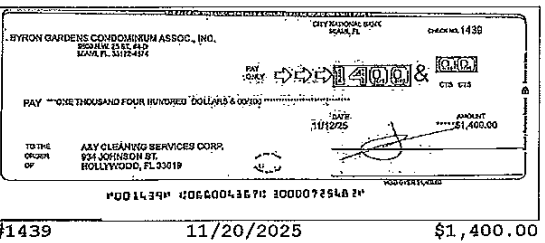
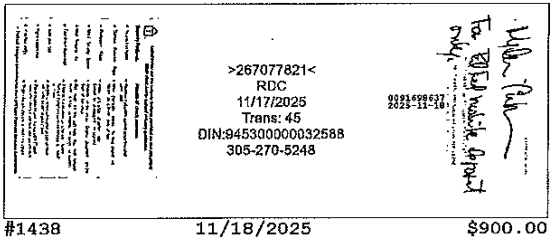
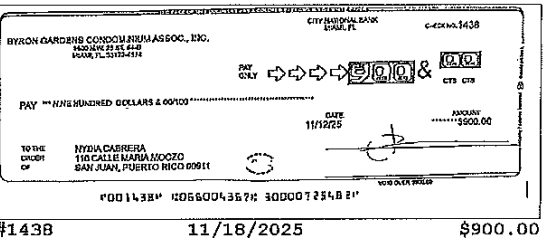
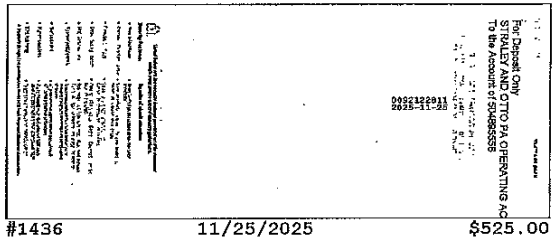
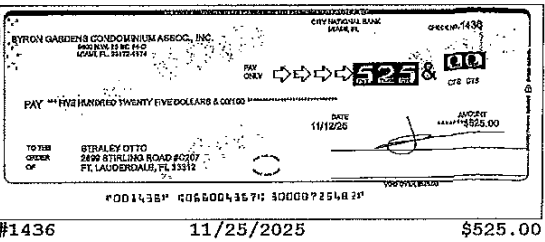
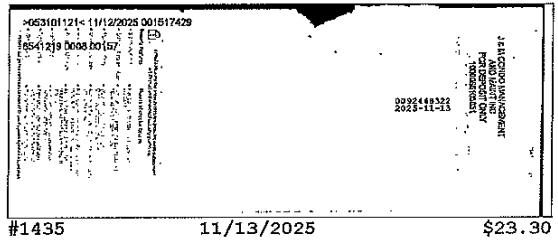
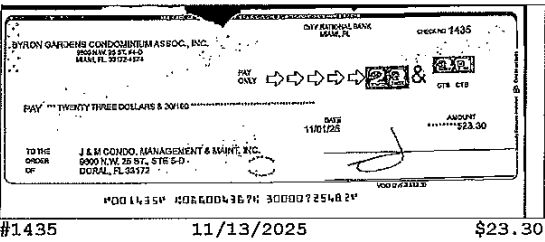
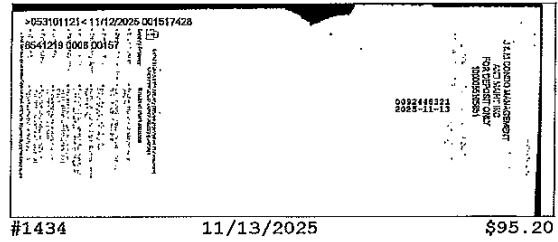
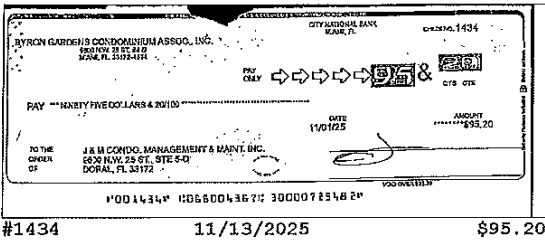
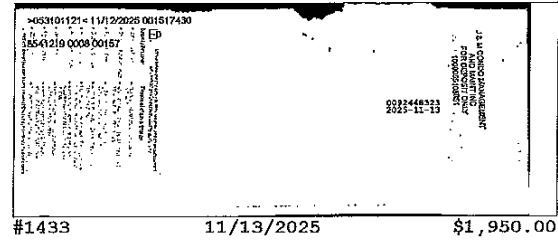
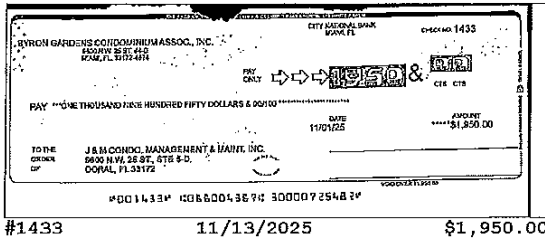
Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
11-06	FNBCT Waco Net Settle 000025441493098	\$2,573.12		\$23,756.18
11-06	WEBXFR TO COMM INT CHK 42031		\$4,551.00	\$19,205.18
11-06	CHECK # 1429		\$246.10	\$18,959.08
11-07	DEPOSIT	\$3,393.93		\$22,353.01
11-07	NET SETLMT 5/3 BANKCARD SYS 5/3 BANKCARD NET SETLMT 4445061574190 REV	\$1,282.39		\$23,635.40
11-10	NET SETLMT 5/3 BANKCARD SYS 5/3 BANKCARD NET SETLMT 4445061574190 REV	\$643.28		\$24,278.68
11-10	FNBCT Waco Net Settle 000025462596334	\$2,020.81		\$26,299.49
11-12	DEPOSIT	\$3,862.40		\$30,161.89
11-12	FNBCT Waco Net Settle 000025477802890	\$1,282.00		\$31,443.89
11-12	FIRST INSURANCE INSURANCE 900-103256210		\$15,281.17	\$16,162.72
11-13	FNBCT Waco Net Settle 000025491358778	\$1,377.81		\$17,540.53
11-13	BREEZELINE FL EFTPAYMENT 335400012306818		\$328.44	\$17,212.09
11-13	CHECK # 1435		\$23.30	\$17,188.79
11-13	CHECK # 1434		\$95.20	\$17,093.59
11-13	CHECK # 1431		\$192.36	\$16,901.23
11-13	CHECK # 1433		\$1,950.00	\$14,951.23
11-17	FNBCT Waco Net Settle 000025516351230	\$643.28		\$15,594.51
11-18	DEPOSIT	\$250.00		\$15,844.51
11-18	DEPOSIT	\$5,269.46		\$21,113.97
11-18	FNBCT Waco Net Settle 000025524905678	\$734.53		\$21,848.50
11-18	CHECK # 1438		\$900.00	\$20,948.50
11-19	FNBCT Waco Net Settle 000025539082886	\$734.53		\$21,683.03
11-19	FPL DIRECT DEBIT ELEC PYMT XXXXXX0386 PPDA		\$1,228.20	\$20,454.83
11-20	CHECK # 1439		\$1,400.00	\$19,054.83
11-24	DEPOSIT	\$734.53		\$19,789.36
11-24	NET SETLMT 5/3 BANKCARD SYS 5/3 BANKCARD NET SETLMT 4445061574190 REV	\$1,361.56		\$21,150.92
11-24	FNBCT Waco Net Settle 000025562139278	\$2,210.93		\$23,361.85
11-24	CHECK # 1430		\$195.00	\$23,166.85
11-24	CHECK # 1432		\$670.59	\$22,496.26
11-25	DEPOSIT	\$3,485.59		\$25,981.85
11-25	FNBCT Waco Net Settle 000025571508258	\$1,916.16		\$27,898.01
11-25	CHECK # 1436		\$525.00	\$27,373.01
11-25	CHECK # 1441		\$1,157.03	\$26,215.98
11-26	Frontline Ins WEB PAY FrontlineFP3		\$16,546.02	\$9,669.96
11-28	CHECK # 1443		\$250.00	\$9,419.96
11-28	Ending totals	\$53,232.13	\$46,210.00	\$9,419.96

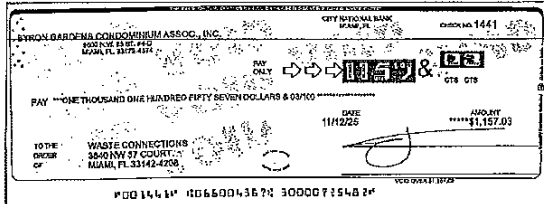
Checks

Number	Date	Amount	Number	Date	Amount
1427	11-03	\$670.59	1435	11-13	\$23.30
1429*	11-06	\$246.10	1436	11-25	\$525.00
1430	11-24	\$195.00	1438*	11-18	\$900.00
1431	11-13	\$192.36	1439	11-20	\$1,400.00
1432	11-24	\$670.59	1441*	11-25	\$1,157.03
1433	11-13	\$1,950.00	1443*	11-28	\$250.00
1434	11-13	\$95.20			

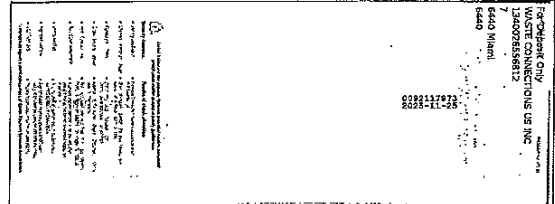
* Skip in Check Sequence

1432 - 1443

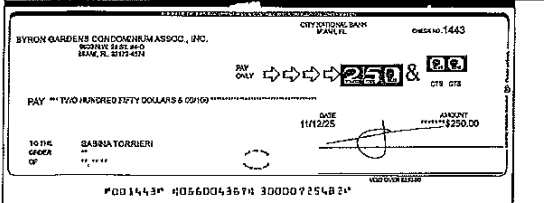




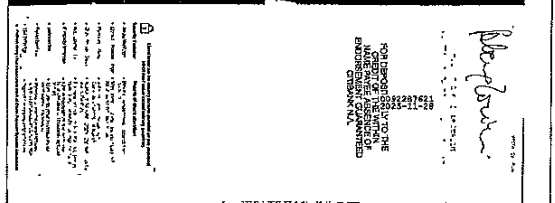
#1441 11/25/2025 \$1,157.03



#1441 11/25/2025 \$1,157.03



#1443 11/28/2025 \$250.00



#1443 11/28/2025 \$250.00




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

Page: 1 of 2
 Account: XXXXXXX2533

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
 EQUAL HOUSING LENDER


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Account Summary

Account:	XXXXXX2533	Beginning Balance:	\$70.40
Last Statement:	October 31, 2025	Ending Balance:	\$70.40
This Statement:	November 28, 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:	28
		Annual Percentage Yield Earned:	0.00%


Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
11-01	Beginning Balance			\$70.40
	No activity this statement period			
11-28	Ending totals	\$0.00	\$0.00	\$70.40



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- Best Community Bank
- Best Bank for Commercial Real Estate Lending
- Best Bank for Jumbo Loans
- Best Foreign National Mortgage Lenders



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BYRON GARDENS CONDOMINIUM ASSOC., INC.

				SCHEDULE - BANK RECONCILIATION			
TP	Number	Date	Name	Description	Debits	Credits	Balance
			BALANCE FORWARD				198,631.70
CH	9001	11/25/25	JABES AMJ CORP.	REPLACEMENT OF CAST IRON PIPES		6,330.00	
TOTAL CHECKS.....						6,330.00	(6,330.00)
JE	981	11/06/25		RESERVES TFR	4,551.00		
JE	994	11/30/25		INTERST	15.53		
TOTAL JOURNAL ENTRIES.....					4,566.53		4,566.53
					4,566.53	6,330.00	196,868.23

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BANK RECONCILIATION CITY NTL. BANK -RESERVES

Nov 30, 2025

ASSOCIATION RECORDS

Checkbook Balance as of 11/01/25	198,631.70
Plus: Deposits	4,566.53
Less: Disbursements and Adjustments	6,330.00
CHECKBOOK BALANCE AS OF 11/30/25	<u>196,868.23</u>

BANK RECORDS

Balance per bank statement as of 11/30/25	203,198.23
Less: Outstanding checks	6,330.00
BANK BALANCE AS PER RECONCILIATION	<u>196,868.23</u>

BYRON GARDENS CONDOMINIUM ASSOC., INC.

OUTSTANDING CHECKS			
Number	Date	Name	Amount
9001	11/25/25	JABES AMJ CORP.	6,330.00
			6,330.00



100 S.E. 2nd Street, 19th Floor
Miami, FL 33131-2151
833-448-6500
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Page: 1 of 4
Account: XXXXXXXX2031

Client Services

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Miami Beach - 71st Street
300 71st Street
Miami Beach, FL 33141 **Telephone**
305-868-6861
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

NMLS412469
Member
FDIC



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Account Summary

Account:	XXXXXXXX2031	Beginning Balance:	\$200,381.70
Last Statement:	October 31, 2025	Ending Balance:	\$203,198.23
This Statement:	November 28, 2025	Average Ledger Balance:	\$202,495.02
		Low Balance:	\$198,631.70
		Interest Earned This Period:	\$15.53
		Interest Earned 2025:	\$207.69
		Days of Interest This Period:	28
		Annual Percentage Yield Earned:	0.10%


Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
11-01	Beginning Balance			\$200,381.70
11-03	CHECK # 9000		\$1,750.00	\$198,631.70
11-06	WEBXFR FR ASSOC NON BR 725482	\$4,551.00		\$203,182.70
11-28	INTEREST	\$15.53		\$203,198.23
11-28	Ending totals	\$4,566.53	\$1,750.00	\$203,198.23

Checks


Number	Date	Amount	Number	Date	Amount
9000	11-03	\$1,750.00			

* Skip in Check Sequence



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- Best Foreign National Mortgage Lenders



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BYRON GARDENS CONDOMINIUM ASSOC., INC.
500 N.W. 23 ST #402
MIAMI, FL 33135

CITY NATIONAL BANK
MIAMI, FL

check no 9000

PAY TO THE ORDER OF JAMES AMAR & ASSOCIATES, INC.

PAY TO THE ORDER OF JAMES AMAR CORP.
2190 NW 108th TER.
CORAL SPRINGS, FL 33065

DATE 11/03/25 AMOUNT \$1,750.00

⑆00000⑆ 0065004367⑆ 10000042031⑆

#9000 11/03/2025 \$1,750.00

0002829091
2025-11-03

#9000 11/03/2025 \$1,750.00

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Delinquencies Report as of 11/30/2025

Account	Owner's name	Apt #		1 - 30 days	31 - 60 days	90 days	Total	Description	Date
1002	CALDERON, PAOLA MARTINEZ	1002	Maintenance	0.10	0.00	0.00	0.10		
				0.10	0.00	0.00	0.10		
202	LOPEZ, DANIEL & FUENTES, MARTH	202	Maintenance	732.53	0.00	0.00	732.53		C
			Late Charge	50.00	0.00	0.00	50.00		
				782.53	0.00	0.00	782.53		
301	RANKOVIC, BOBAN	301	Maintenance	258.89	0.00	0.00	258.89		
				258.89	0.00	0.00	258.89		
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	Late Charge	50.00	0.00	0.00	50.00		C
				50.00	0.00	0.00	50.00		
307	HUJA, DROR & HOFFMAN, JORDAN D	307	Late Charge	0.00	0.00	23.59	23.59		C
				0.00	0.00	23.59	23.59		
404	ABRAMS, JENNIFER & NIMNI, EVYA	404	Maintenance	643.12	0.00	0.00	643.12		C
			Late Charge	0.00	0.00	75.00	75.00		
				643.12	0.00	75.00	718.12		
407	BLACK, LESIA & GUNN, CLAUDINE	407	Maintenance	593.60	0.00	0.00	593.60		
				593.60	0.00	0.00	593.60		
501	CABRERA, NYDIA M.	501	Maintenance	44.34	0.00	0.00	44.34		C
				44.34	0.00	0.00	44.34		
605	KAY, MELANIE	605	Maintenance	640.90	0.00	0.00	640.90		C
				640.90	0.00	0.00	640.90		
607	MSR INCASA LLC	607	Maintenance	734.53	734.53	1,469.06	2,938.12	MGR. LETTER	09/18/25
			Late Charge	50.00	0.00	25.00	75.00		C
				784.53	734.53	1,494.06	3,013.12		
701	STOYANOVSKI, LILY	701	Maintenance	15.98	0.00	0.00	15.98		C
				15.98	0.00	0.00	15.98		
702	RAMIREZ, LUCIO & VILLANUEVA, R	702	Late Charge	50.00	0.00	0.00	50.00		C
				50.00	0.00	0.00	50.00		
801	FONT, MILAGROS	801	Maintenance	4.97	0.00	0.00	4.97		C
			Others	0.00	0.00	187.50	187.50		
				4.97	0.00	187.50	192.47		
901	CABRERA PEREZ, NYDIA M.	901	Maintenance	169.20	0.00	0.00	169.20		
				169.20	0.00	0.00	169.20		
			Total.....	4,038.16	734.53	1,800.15	6,572.84		
			Maintenance	3,838.16	734.53	1,469.06	6,041.75		
			Sp. Assessm	0.00	0.00	0.00	0.00		
			Late Charge	200.00	0.00	123.59	323.59		
			Legal Fees	0.00	0.00	0.00	0.00		

Delinquencies Report as of 11/30/2025

Account	Owner's name	Apt #	1 - 30 days	31 - 60 days	90 days	Total	Description	Date
		Others	0.00	0.00	207.50	207.50		
		PREPAID BALANCES	(8,495.25)					
		TOTAL UNCOLLECTED	6,572.84					
14	NOT DELINQUENT	3,559.72	54.15					
	REMINDER	0.00	0.00					
	FINAL NOTICE	0.00	0.00					
1	MGR. LETTER	3,013.12	45.84					

Prepaid balances as of 11/30/25

Account	Owner's name	Apt #	Maintenance	Special Assessment	Late Charge	Legal Fees	Others	Total
1001	CARTIER, HUBERT	1001	(679.34)	0.00	0.00	0.00	0.00	(679.34)
1003	VINAS, NELIA S.	1003	(1.72)	0.00	0.00	0.00	0.00	(1.72)
1004	DOCE, MIRTHA E.	1004	(8.00)	0.00	0.00	0.00	0.00	(8.00)
1107	CUBILLAS, CRISEL V.	1107	(734.53)	0.00	0.00	0.00	0.00	(734.53)
205	SPERO, MICHAEL & NANCY	205	(638.72)	0.00	0.00	0.00	0.00	(638.72)
206	SECEROVIC, ANISA	206	(638.72)	0.00	0.00	0.00	0.00	(638.72)
207	VERAS, NORBERTO P.	207	(0.94)	0.00	0.00	0.00	0.00	(0.94)
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)
402	CARTIER, HUBERT	402	(638.72)	0.00	0.00	0.00	0.00	(638.72)
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)
505	DRAGO, CLAUDIA L.	505	(643.25)	0.00	0.00	0.00	0.00	(643.25)
506	BRAUSTEIN, SHAINDLER & MARSHA	506	(7.74)	0.00	0.00	0.00	0.00	(7.74)
802	HENDERSON, JADWIGA J.	802	(643.28)	0.00	0.00	0.00	0.00	(643.28)
804	CARTIER, HUBERT	804	(643.28)	0.00	0.00	0.00	0.00	(643.28)
903	HEE, WILLIAM H.	903	(1,929.84)	0.00	0.00	0.00	0.00	(1,929.84)
906	CAMPOS, MIRIAM	906	(593.27)	0.00	0.00	0.00	0.00	(593.27)
907	CISNEROS, CHARLES & GRISET B.	907	(51.30)	0.00	0.00	0.00	0.00	(51.30)
	Total prepaid.....							<u>(8,495.25)</u>