

**BYRON GARDENS CONDOMINIUM ASSOC., INC.**  
**INCOME STATEMENT AS OF 06/30/25**  
**(UNAUDITED)**

| ----- YEAR TO DATE -----          |                     |                     |                                                  | -----DESCRIPTION-----            | ----- THIS Month ----- |                   |                   |                                                  |
|-----------------------------------|---------------------|---------------------|--------------------------------------------------|----------------------------------|------------------------|-------------------|-------------------|--------------------------------------------------|
| ACTUAL<br>LAST YEAR               | ACTUAL<br>THIS YEAR | BUDGET<br>THIS YEAR | BUDGET<br>VARIANCE<br>(FAVORABLE)<br>UNFAVORABLE |                                  | ACTUAL<br>PRIOR MO     | ACTUAL<br>CURR MO | BUDGET<br>CURR MO | BUDGET<br>VARIANCE<br>(FAVORABLE)<br>UNFAVORABLE |
| <b>REVENUES</b>                   |                     |                     |                                                  |                                  |                        |                   |                   |                                                  |
| <u>EXEMPT FUNCTION INCOME</u>     |                     |                     |                                                  |                                  |                        |                   |                   |                                                  |
| 273,737                           | 273,737             | 273,737             | 0                                                | MAINTENANCE ASSESSMENT FEES      | 45,623                 | 45,623            | 45,623            | 0                                                |
| 534                               | 598                 | 204                 | (394)                                            | LATE CHARGES                     | 275                    | 150               | 34                | (116)                                            |
| 100                               | 50                  | 102                 | 52                                               | KEYS                             | 0                      | 50                | 17                | (33)                                             |
| 274,370                           | 274,385             | 274,043             | (342)                                            | TOTAL EXEMPT FUNCTION INCOME     | 45,898                 | 45,823            | 45,674            | (149)                                            |
| <u>NON-EXEMPT FUNCTION INCOME</u> |                     |                     |                                                  |                                  |                        |                   |                   |                                                  |
| 96                                | 118                 | 0                   | (118)                                            | INTEREST -RESERVES               | 20                     | 19                | 0                 | (19)                                             |
| 0                                 | 288                 | 0                   | (288)                                            | LAUNDRY INCOME                   | 0                      | 0                 | 0                 | 0                                                |
| 96                                | 405                 | 0                   | (405)                                            | TOTAL NON-EXEMPT FUNCTION INCOME | 20                     | 19                | 0                 | (19)                                             |
| 274,466                           | 274,791             | 274,043             | (748)                                            | TOTAL REVENUES                   | 45,918                 | 45,842            | 45,674            | (168)                                            |
| <b>EXPENSES</b>                   |                     |                     |                                                  |                                  |                        |                   |                   |                                                  |
| <u>ADMINISTRATIVE EXPENSES</u>    |                     |                     |                                                  |                                  |                        |                   |                   |                                                  |
| 650                               | 550                 | 1,002               | (452)                                            | ACCOUNTANT                       | 0                      | 0                 | 167               | (167)                                            |
| 5,825                             | 5,891               | 750                 | 5,141                                            | LEGAL FEES                       | 805                    | 731               | 125               | 606                                              |
| 539                               | 580                 | 1,200               | (620)                                            | PRINTING & POSTAGE               | 92                     | 121               | 200               | (79)                                             |
| 6,693                             | 1,525               | 3,000               | (1,475)                                          | ENGINEER                         | 0                      | 0                 | 500               | (500)                                            |
| 1,892                             | 75                  | 292                 | (217)                                            | MISCELLANEOUS                    | 25                     | 0                 | 49                | (49)                                             |
| 15,599                            | 8,620               | 6,244               | 2,377                                            | TOTAL ADMINISTRATIVE EXPENSES    | 922                    | 852               | 1,041             | (189)                                            |
| <u>TAXES, LICENSES, PERMITS</u>   |                     |                     |                                                  |                                  |                        |                   |                   |                                                  |
| 272                               | 272                 | 138                 | 134                                              | FLORIDA CONDO FEE                | 0                      | 0                 | 23                | (23)                                             |
| 115                               | 8,109               | 690                 | 7,419                                            | LICENSES & PERMITS               | 0                      | 0                 | 115               | (115)                                            |
| 61                                | 61                  | 31                  | 30                                               | FLORIDA CORP REPORT              | 0                      | 0                 | 5                 | (5)                                              |
| 448                               | 8,442               | 859                 | 7,583                                            | TOTAL TAXES, LICENSES, PERMITS   | 0                      | 0                 | 143               | (143)                                            |
| <u>INSURANCES</u>                 |                     |                     |                                                  |                                  |                        |                   |                   |                                                  |
| 154,112                           | 164,597             | 138,504             | 26,093                                           | INSURANCES                       | 54,712                 | 24,532            | 23,084            | 1,448                                            |
| <u>PAYROLL</u>                    |                     |                     |                                                  |                                  |                        |                   |                   |                                                  |
| <u>CONTRACT SERVICES</u>          |                     |                     |                                                  |                                  |                        |                   |                   |                                                  |
| 11,700                            | 11,700              | 11,700              | 0                                                | MANAGEMENT                       | 1,950                  | 1,950             | 1,950             | 0                                                |
| 4,643                             | 4,024               | 3,900               | 124                                              | ELEVATOR MAINTENANCE             | 671                    | 671               | 650               | 21                                               |
| 1,500                             | 2,296               | 0                   | 2,296                                            | POOL MAINTENANCE                 | 388                    | 391               | 0                 | 391                                              |
| 5,299                             | 6,624               | 5,400               | 1,224                                            | WASTE REMOVAL                    | 1,066                  | 966               | 900               | 66                                               |
| 1,477                             | 1,707               | 1,482               | 225                                              | PEST CONTROL                     | 246                    | 492               | 247               | 245                                              |
| 804                               | 2,179               | 1,260               | 919                                              | FIRE ALARM INSPECT. & MAINT.     | 0                      | 210               | 210               | 0                                                |
| 25,422                            | 28,530              | 23,742              | 4,788                                            | TOTAL CONTRACT SERVICES          | 4,321                  | 4,680             | 3,957             | 723                                              |
| <u>UTILITY EXPENSES</u>           |                     |                     |                                                  |                                  |                        |                   |                   |                                                  |
| 6,849                             | 7,037               | 8,100               | (1,063)                                          | ELECTRICITY                      | 1,103                  | 1,232             | 1,350             | (118)                                            |

**BYRON GARDENS CONDOMINIUM ASSOC., INC.**  
**INCOME STATEMENT AS OF 06/30/25**  
**(UNAUDITED)**

| ----- YEAR TO DATE ----- |                     |                     |                                                  | -----DESCRIPTION-----            | ----- THIS Month ----- |                   |                   |                                                  |
|--------------------------|---------------------|---------------------|--------------------------------------------------|----------------------------------|------------------------|-------------------|-------------------|--------------------------------------------------|
| ACTUAL<br>LAST YEAR      | ACTUAL<br>THIS YEAR | BUDGET<br>THIS YEAR | BUDGET<br>VARIANCE<br>(FAVORABLE)<br>UNFAVORABLE |                                  | ACTUAL<br>PRIOR MO     | ACTUAL<br>CURR MO | BUDGET<br>CURR MO | BUDGET<br>VARIANCE<br>(FAVORABLE)<br>UNFAVORABLE |
| 39,255                   | 36,408              | 36,210              | 198                                              | WATER & SEWER                    | 4,666                  | 5,223             | 6,035             | (812)                                            |
| 3,474                    | 3,499               | 2,400               | 1,099                                            | TELEPHONE                        | 324                    | 1,884             | 400               | 1,484                                            |
| 49,578                   | 46,945              | 46,710              | 235                                              | TOTAL UTILITY EXPENSES           | 6,093                  | 8,339             | 7,785             | 554                                              |
|                          |                     |                     |                                                  | <u>REPAIRS &amp; MAINTENANCE</u> |                        |                   |                   |                                                  |
| 500                      | 0                   | 750                 | (750)                                            | ELECTRICAL REPAIRS               | 0                      | 0                 | 125               | (125)                                            |
| 0                        | 34,045              | 0                   | 34,045                                           | PLUMBING REPAIRS                 | 5,725                  | 5,200             | 0                 | 5,200                                            |
| 15,338                   | 2,226               | 4,140               | (1,914)                                          | ELEVATOR REPAIRS                 | 1,356                  | 0                 | 690               | (690)                                            |
| 765                      | 225                 | 0                   | 225                                              | POOL REPAIRS                     | 225                    | 0                 | 0                 | 0                                                |
| 369                      | 0                   | 600                 | (600)                                            | GATE & INTERCOM REPAIRS          | 0                      | 0                 | 100               | (100)                                            |
| 0                        | 0                   | 600                 | (600)                                            | JANITORIAL SUPPLIES              | 0                      | 0                 | 100               | (100)                                            |
| 8,585                    | 8,800               | 8,400               | 400                                              | JANITORIAL SERVICE               | 1,400                  | 1,640             | 1,400             | 240                                              |
| 0                        | 1,248               | 1,800               | (552)                                            | FIRE EQUIPMENT MAINTENANCE       | 0                      | 0                 | 300               | (300)                                            |
| 0                        | 0                   | 600                 | (600)                                            | HARDWARE SUPPLIES                | 0                      | 0                 | 100               | (100)                                            |
| 16,185                   | 6,561               | 13,788              | (7,227)                                          | GENERAL REPAIRS                  | 1,903                  | 560               | 2,298             | (1,738)                                          |
| 41,743                   | 53,105              | 30,678              | 22,427                                           | TOTAL REPAIRS & MAINTENANCE      | 10,609                 | 7,400             | 5,113             | 2,287                                            |
|                          |                     |                     |                                                  | <u>RESERVES</u>                  |                        |                   |                   |                                                  |
| 27,306                   | 27,306              | 27,306              | 0                                                | RESERVES                         | 4,551                  | 4,551             | 4,551             | 0                                                |
| 96                       | 118                 | 0                   | 118                                              | RESERVES INTEREST ALLOCATION     | 20                     | 19                | 0                 | 19                                               |
| 27,402                   | 27,424              | 27,306              | 118                                              | TOTAL RESERVES                   | 4,571                  | 4,570             | 4,551             | 19                                               |
| 314,302                  | 337,664             | 274,043             | 63,621                                           | TOTAL EXPENSES                   | 81,227                 | 50,372            | 45,674            | 4,699                                            |
| (62,873)                 |                     |                     |                                                  | Y-T-D DEFICIT                    | (4,530)                |                   |                   |                                                  |
| =====                    |                     |                     |                                                  |                                  | =====                  |                   |                   |                                                  |

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

## **BALANCE SHEET AS OF 06/30/25 (UNAUDITED)**

### **ASSETS**

#### **CURRENT ASSETS**

##### **CASH IN BANK**

|                               |            |
|-------------------------------|------------|
| CITY NATIONAL-NEW OPERATING   | 5,812.92   |
| CITY NTL. BANK -SPEC. ASSESS. | 70.40      |
| CITY NTL. BANK -RESERVES      | 228,457.02 |
| CITY NTL. BANK -SEC. DEP.     | 250.00     |
| FIRST CITIZEN - OPER.         | 150.00     |
| TOTAL CASH IN BANK            | 234,740.34 |

##### **ACCOUNTS RECEIVABLE**

|                              |           |
|------------------------------|-----------|
| MAINTENANCE FEES UNCOLLECTED | 11,309.27 |
|------------------------------|-----------|

##### **PREPAID EXPENSES**

|                      |            |
|----------------------|------------|
| TOTAL CURRENT ASSETS | 246,049.61 |
|----------------------|------------|

#### **PROPERTY & EQUIPMENT**

##### **DEPOSITS**

|              |            |
|--------------|------------|
| TOTAL ASSETS | 246,049.61 |
|              | =====      |

### **LIABILITIES**

#### **CURRENT LIABILITIES**

|                           |           |
|---------------------------|-----------|
| ACCOUNTS PAYABLE          | 492.20    |
| MAINT PAID IN ADVANCE     | 13,511.29 |
| ACCOUNTS PAYABLE -OTHER   | 643.28    |
| ACCRUED EXPENSES          | 5,222.65  |
| SECURITY DEPOSITS PAYABLE | 1,615.00  |
| TOTAL CURRENT LIABILITIES | 21,484.42 |

#### **RESERVES**

|                   |            |
|-------------------|------------|
| RESERVES          | 128,372.60 |
| TOTAL RESERVES    | 128,372.60 |
| TOTAL LIABILITIES | 149,857.02 |

#### **FUND BALANCE**

|                                  |             |
|----------------------------------|-------------|
| BEGINNING FUND BALANCE           | 159,065.79  |
| YEAR TO DATE DEFICIT             | (62,873.20) |
| TOTAL FUND BALANCE               | 96,192.59   |
| TOTAL LIABILITIES & FUND BALANCE | 246,049.61  |
|                                  | =====       |

## Outstanding payables for period ending Jun 30, 2025

| Number | Date     | Name/Description     | Amount       |
|--------|----------|----------------------|--------------|
| 5349   | 06/30/25 | PERFECT EXTERMINATOR | 55010 246.10 |
|        |          | PEST SERV. 4/28/25   |              |
| 5350   | 06/30/25 | PERFECT EXTERMINATOR | 55010 246.10 |
|        |          | PEST SERV. 6/23/25   |              |
|        |          |                      | -----        |
|        |          |                      | 492.20       |
|        |          |                      | =====        |

| SCHEDULE - BANK RECONCILIATION |        |          |                                |                                 |           |           |             |             |
|--------------------------------|--------|----------|--------------------------------|---------------------------------|-----------|-----------|-------------|-------------|
| TP                             | Number | Date     | Name                           | Description                     | Debits    | Credits   | Balance     |             |
|                                |        |          | BALANCE FORWARD                |                                 |           |           | 8,875.26    |             |
| CH                             | 1352   | 06/01/25 | J & M CONDO. MANAGEMENT & MAIN | Jun 2025 ACCTS. REC. STMTS.     |           | 91.80     |             |             |
| CH                             | 1353   | 06/01/25 | J & M CONDO. MANAGEMENT & MAIN | Jun 2025 MANAGEMENT FEE         |           | 1,950.00  |             |             |
| CH                             | 1354   | 06/01/25 | J & M CONDO. MANAGEMENT & MAIN | MAILING SUMMARY                 |           | 28.80     |             |             |
| CH                             | 1355   | 06/12/25 | A&Y CLEANING SERVICES CORP.    | June 2025 JANITORIAL SERV.      |           | 1,400.00  |             |             |
| CH                             | 1356   | 06/12/25 | FIREWATCH                      | MONITORING 7/1/25 TO 9/30/25    |           | 210.00    |             |             |
| CH                             | 1357   | 06/12/25 | POOL WIZARDS                   | June 2025 POOL SERVICE          |           | 391.40    |             |             |
| CH                             | 1358   | 06/12/25 | A&Y CLEANING SERVICES CORP.    | CLEANING GARBAGE ROOM 5/31/25   |           | 120.00    |             |             |
| CH                             | 1359   | 06/12/25 | PERFECT EXTERMINATOR           | PEST SERV. 5/26/25              |           | 246.10    |             |             |
| CH                             | 1360   | 06/12/25 | STRALEY OTTO                   | LEGAL FEES                      |           | 731.25    |             |             |
| CH                             | 1361   | 06/12/25 | GLOBAL ELEVATOR SALES          | June 2025 ELEVATOR MAINT.       |           | 670.59    |             |             |
| CH                             | 1362   | 06/12/25 | WASTE CONNECTIONS              | June 2025 WASTE SERVICES        |           | 965.67    |             |             |
| CH                             | 1363   | 06/12/25 | CERTIFIED ELEVATOR TELEPHONE   | ANNUAL PHONE MONITORING SERV.   |           | 1,560.00  |             |             |
| CH                             | 1364   | 06/12/25 | A&Y CLEANING SERVICES CORP.    | CLEANING GARBAGE ROOM 6/6/25    |           | 120.00    |             |             |
| CH                             | 1365   | 06/12/25 | MR. VIEIRA LLC                 | BATHROOM REPAIRS UNIT 1001      |           | 560.00    |             |             |
| CH                             | 1366   | 06/12/25 | JABES AMJ CORP.                | PLUMBING WORK UNITS 1001 & 1101 |           | 5,200.00  |             |             |
| TOTAL CHECKS.....              |        |          |                                |                                 |           | 14,245.61 | (14,245.61) |             |
| CR                             | 391    | 06/02/25 |                                | DEPOSIT                         | 10,086.27 |           |             |             |
| CR                             | 392    | 06/04/25 |                                | DEPOSIT                         | 2,956.09  |           |             |             |
| CR                             | 393    | 06/06/25 |                                | DEPOSIT                         | 3,946.37  |           |             |             |
| CR                             | 394    | 06/10/25 |                                | DEPOSIT                         | 1,929.81  |           |             |             |
| CR                             | 395    | 06/02/25 |                                | DEPOSIT                         | 2,826.56  |           |             |             |
| CR                             | 396    | 06/03/25 |                                | DEPOSIT                         | 5,369.16  |           |             |             |
| CR                             | 397    | 06/18/25 |                                | DEPOSIT                         | 2,056.87  |           |             |             |
| CR                             | 398    | 06/04/25 |                                | DEPOSIT                         | 1,311.56  |           |             |             |
| CR                             | 399    | 06/05/25 |                                | DEPOSIT                         | 1,286.84  |           |             |             |
| CR                             | 400    | 06/06/25 |                                | DEPOSIT                         | 1,929.84  |           |             |             |
| CR                             | 401    | 06/09/25 |                                | DEPOSIT                         | 1,929.84  |           |             |             |
| CR                             | 402    | 06/10/25 |                                | DEPOSIT                         | 4,586.38  |           |             |             |
| CR                             | 403    | 06/11/25 |                                | DEPOSIT                         | 643.28    |           |             |             |
| CR                             | 404    | 06/13/25 |                                | DEPOSIT                         | 643.28    |           |             |             |
| CR                             | 405    | 06/17/25 |                                | DEPOSIT                         | 734.53    |           |             |             |
| CR                             | 406    | 06/25/25 |                                | DEPOSIT                         | 1,377.81  |           |             |             |
| CR                             | 407    | 06/24/25 |                                | DEPOSIT                         | 2,573.12  |           |             |             |
| TOTAL CASH RECEIPTS.....       |        |          |                                |                                 |           | 46,187.61 | 46,187.61   |             |
| JE                             | 783    | 06/09/25 |                                | SERV. TO 5/1/25                 |           | 4,665.68  |             |             |
| JE                             | 795    | 06/14/25 |                                | INSURANCE PYMT ACT#101849040    |           | 7,215.53  |             |             |
| JE                             | 796    | 06/09/25 |                                | INSURANCE PYMT ACT#103256210    |           | 2,223.12  |             |             |
| JE                             | 797    | 06/11/25 |                                | SERV. 5/31/25-6/30/25           |           | 324.00    |             |             |
| JE                             | 800    | 06/20/25 |                                | SERV. 5/8/25-6/9/25             |           | 1,231.89  |             |             |
| JE                             | 805    | 06/18/25 |                                | KEY PMT 404                     | 50.00     |           |             |             |
| JE                             | 812    | 06/24/25 |                                | INSURANCE PAYMENT               |           | 15,093.12 |             |             |
|                                |        |          |                                | LOAN#3008083896                 |           |           |             |             |
| JE                             | 813    | 06/25/25 |                                | 207 DEPOSIT                     | 250.00    |           |             |             |
| JE                             | 822    | 06/06/25 |                                | RESERVES TFR                    |           | 4,551.00  |             |             |
| TOTAL JOURNAL ENTRIES.....     |        |          |                                |                                 |           | 300.00    | 35,304.34   | (35,004.34) |
|                                |        |          |                                |                                 |           | 46,487.61 | 49,549.95   | 5,812.92    |

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

**BANK RECONCILIATION CITY NATIONAL-NEW OPERATING**

*Jun 30, 2025*

**ASSOCIATION RECORDS**

|                                                |                                               |
|------------------------------------------------|-----------------------------------------------|
| <i>Checkbook Balance as of 06/01/25</i>        | <i>8,875.26</i>                               |
| <i>Plus: Deposits</i>                          | <i>46,487.61</i>                              |
| <i>Less: Disbursements and Adjustments</i>     | <i>49,549.95</i>                              |
| <b><i>CHECKBOOK BALANCE AS OF 06/30/25</i></b> | <b><i>5,812.92</i></b><br><b><i>=====</i></b> |

**BANK RECORDS**

|                                                  |                                               |
|--------------------------------------------------|-----------------------------------------------|
| <i>Balance per bank statement as of 06/30/25</i> | <i>5,812.92</i>                               |
| <b><i>BANK BALANCE AS PER RECONCILIATION</i></b> | <b><i>5,812.92</i></b><br><b><i>=====</i></b> |

**BYRON GARDENS CONDOMINIUM ASSOC., INC.****FINANCIAL RECAP for the year: 2025**

|                                | Jan    | Feb    | Mar    | Apr    | May    | Jun    | Jul | Aug | Sep | Oct | Nov | Dec |
|--------------------------------|--------|--------|--------|--------|--------|--------|-----|-----|-----|-----|-----|-----|
| <b><u>MAINTENANCE FEES</u></b> |        |        |        |        |        |        |     |     |     |     |     |     |
| Monthly Billing                | 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 |     |     |     |     |     |     |

**COLLECTIONS - STATUS**

|                         |   |   |   |   |   |   |  |  |  |  |  |  |
|-------------------------|---|---|---|---|---|---|--|--|--|--|--|--|
| Collection Letter       | - | 3 | 1 | 1 | 5 | 4 |  |  |  |  |  |  |
| 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)  |  |  |  |  |  |  |
| Year To Date | (21,690) | (20,190) | (30,945) | (23,033) | (58,342) | (62,873) |  |  |  |  |  |  |

**ACCOUNTS PAYABLE**

|                      |    |       |   |   |     |     |  |  |  |  |  |  |
|----------------------|----|-------|---|---|-----|-----|--|--|--|--|--|--|
| Outstanding Invoices | 13 | 2,788 | 0 | 0 | 246 | 492 |  |  |  |  |  |  |
|----------------------|----|-------|---|---|-----|-----|--|--|--|--|--|--|

**OPERATING BANK ACCOUNT**

|                            |        |        |        |        |        |        |  |  |  |  |  |  |
|----------------------------|--------|--------|--------|--------|--------|--------|--|--|--|--|--|--|
| Beginning Balance          | 49,254 | 29,216 | 47,023 | 22,549 | 23,956 | 8,875  |  |  |  |  |  |  |
| Disbursement & Adjustments | 74,052 | 37,792 | 69,599 | 37,554 | 81,600 | 49,549 |  |  |  |  |  |  |
| Deposits & Adjustments     | 54,014 | 55,599 | 45,125 | 38,961 | 66,519 | 46,487 |  |  |  |  |  |  |
| TOTAL Operating Cash Fund  | 29,216 | 47,023 | 22,549 | 23,956 | 8,875  | 5,812  |  |  |  |  |  |  |

**RESERVES FUND**

|                                |         |         |         |         |         |         |  |  |  |  |  |  |
|--------------------------------|---------|---------|---------|---------|---------|---------|--|--|--|--|--|--|
| Beginning Balance              | 230,503 | 235,074 | 235,092 | 248,766 | 239,315 | 223,886 |  |  |  |  |  |  |
| Funding, Interest & Adjutments | 4,570   | 18      | 13,673  | 4,570   | 4,570   | 4,570   |  |  |  |  |  |  |
| Expenditures & Adjustments     | 0       | 0       | 0       | 14,021  | 20,000  | 0       |  |  |  |  |  |  |
| TOTAL Reserves Cash Fund       | 235,074 | 235,092 | 248,766 | 239,315 | 223,886 | 228,457 |  |  |  |  |  |  |

**NOTES FOR CURRENT MONTH:**

---

---

---

---



Page:  
Account:

1 of 1  
XXXXXXX2031

### Client Service



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

P:31015 / T: / S:



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



For additional locations  
and hours, please visit  
citynational.com

NMLS 412469  
**Member**  
**FDIC**



### Condo Tiered

#### Account Summary

|                 |               |                                 |              |
|-----------------|---------------|---------------------------------|--------------|
| Account:        | XXXXXXX2031   | Beginning Balance:              | \$223,886.69 |
| Last Statement: | May 30, 2025  | Ending Balance:                 | \$228,457.02 |
| This Statement: | June 30, 2025 | Average Ledger Balance:         | \$227,556.85 |
|                 |               | Low Balance:                    | \$223,886.69 |
|                 |               | Interest Earned This Period:    | \$19.33      |
|                 |               | Interest Earned 2025:           | \$117.72     |
|                 |               | Days In Period:                 | 31           |
|                 |               | Annual Percentage Yield Earned: | 0.10%        |

#### Daily Activity

| Date  | Description                   | Deposits/<br>Additions | Withdrawals/<br>Subtractions | Balance    |
|-------|-------------------------------|------------------------|------------------------------|------------|
| 05-30 | Beginning balance             |                        |                              | 223,886.69 |
| 06-06 | Webxfr Fr Assoc Non Br 725482 | 4,551.00               |                              | 228,437.69 |
| 06-30 | Interest                      | 19.33                  |                              | 228,457.02 |
| 06-30 | Ending totals                 | 4,570.33               | 0.00                         | 228,457.02 |

## Make yourself at home

Thinking bigger? Our  
experienced team is ready  
with solutions for buying  
your first home or even  
second home and beyond.

Scan the code  
to learn more.



## The Right Loan. The Right Support.

Explore our customized mortgage solutions for domestic and  
international buyers, backed by people who know the market.

All loans are subject to credit approval and loan requirements. Terms and conditions apply.  
This is not a commitment to lend. Loan programs, terms, rates, and conditions are subject to change without notice.

000000

11109

## Delinquencies Report as of 06/30/2025

| Account | Owner's name                   | Apt # |             | 1 - 30<br>days | 31 - 60<br>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    |             |          |
| 1004    | DOCE, MIRTHA E.                | 1004  | Maintenance | 2.60           | 0.00            | 0.00    | 2.60     |             | C        |
|         |                                |       | Late Charge | 0.00           | 0.00            | 50.00   | 50.00    |             |          |
|         |                                |       |             | 2.60           | 0.00            | 50.00   | 52.60    |             |          |
| 202     | LOPEZ, DANIEL & FUENTES, MARTH | 202   | Late Charge | 0.00           | 25.00           | 0.00    | 25.00    |             | C        |
|         |                                |       |             | 0.00           | 25.00           | 0.00    | 25.00    |             |          |
| 302     | ROCHEL, LUIS E.                | 302   | Others      | 0.00           | 0.00            | 20.00   | 20.00    |             | C        |
|         |                                |       |             | 0.00           | 0.00            | 20.00   | 20.00    |             |          |
| 303     | SZULMAN, SUSAN                 | 303   | Maintenance | 638.72         | 0.00            | 0.00    | 638.72   |             |          |
|         |                                |       | Late Charge | 25.00          | 0.00            | 0.00    | 25.00    |             |          |
|         |                                |       |             | 663.72         | 0.00            | 0.00    | 663.72   |             |          |
| 307     | HUJA, DROR & HOFFMAN, JORDAN D | 307   | Maintenance | 734.53         | 734.06          | 0.00    | 1,468.59 |             | C        |
|         |                                |       | Late Charge | 25.00          | 25.00           | 50.00   | 100.00   |             |          |
|         |                                |       |             | 759.53         | 759.06          | 50.00   | 1,568.59 |             |          |
| 404     | ABRAMS, JENNIFER & NIMNI, EVYA | 404   | Late Charge | 0.00           | 25.00           | 25.00   | 50.00    |             | C        |
|         |                                |       |             | 0.00           | 25.00           | 25.00   | 50.00    |             |          |
| 407     | BLACK, LESIA & GUNN, CLAUDINE  | 407   | Maintenance | 734.53         | 511.42          | 0.00    | 1,245.95 | MGR. LETTER | 01/19/25 |
|         |                                |       | Late Charge | 0.00           | 25.00           | 75.00   | 100.00   |             |          |
|         |                                |       |             | 734.53         | 536.42          | 75.00   | 1,345.95 |             |          |
| 501     | CABRERA, NYDIA M.              | 501   | Maintenance | 44.34          | 0.00            | 0.00    | 44.34    |             | C        |
|         |                                |       |             | 44.34          | 0.00            | 0.00    | 44.34    |             |          |
| 505     | DRAGO, CLAUDIA L.              | 505   | Maintenance | 0.03           | 0.00            | 0.00    | 0.03     |             |          |
|         |                                |       |             | 0.03           | 0.00            | 0.00    | 0.03     |             |          |
| 607     | MSR INCASA LLC                 | 607   | Maintenance | 734.53         | 734.53          | 734.53  | 2,203.59 | MGR. LETTER | 05/19/25 |
|         |                                |       | Late Charge | 25.00          | 25.00           | 0.00    | 50.00    |             | C        |
|         |                                |       |             | 759.53         | 759.53          | 734.53  | 2,253.59 |             |          |
| 701     | STOYANOVSKI, LILY              | 701   | Maintenance | 11.28          | 0.00            | 0.00    | 11.28    |             | C        |
|         |                                |       |             | 11.28          | 0.00            | 0.00    | 11.28    |             |          |
| 702     | RAMIREZ, LUCIO & VILLANUEVA, R | 702   | Maintenance | 643.28         | 643.28          | 643.28  | 1,929.84 | MGR. LETTER | 05/19/25 |
|         |                                |       | Late Charge | 25.00          | 25.00           | 0.00    | 50.00    |             | C        |
|         |                                |       |             | 668.28         | 668.28          | 643.28  | 1,979.84 |             |          |
| 704     | BATISTA, MONTSERRAT            | 704   | Maintenance | 643.28         | 643.28          | 643.28  | 1,929.84 | MGR. LETTER | 05/19/25 |
|         |                                |       | Late Charge | 25.00          | 25.00           | 0.00    | 50.00    |             | C        |
|         |                                |       |             | 668.28         | 668.28          | 643.28  | 1,979.84 |             |          |
| 801     | FONT, MILAGROS                 | 801   | Maintenance | 734.53         | 0.00            | 0.00    | 734.53   |             | C        |
|         |                                |       | Late Charge | 25.00          | 0.00            | 0.00    | 25.00    |             |          |
|         |                                |       |             | 759.53         | 0.00            | 0.00    | 759.53   |             |          |
| 804     | CARTIER, HUBERT                | 804   | Late Charge | 0.00           | 25.00           | 126.67  | 151.67   |             | C        |
|         |                                |       |             | 0.00           | 25.00           | 126.67  | 151.67   |             |          |

## Delinquencies Report as of 08/30/2025

| Account           | Owner's name                   | Apt #       |             | 1 - 30<br>days | 31 - 60<br>days | 90 days  | Total     | Description | Date |
|-------------------|--------------------------------|-------------|-------------|----------------|-----------------|----------|-----------|-------------|------|
| 805               | BROWN, BERNARD E., IDA & ELEAN | 805         | Late Charge | 0.00           | 25.00           | 0.00     | 25.00     |             | C    |
|                   |                                |             |             | 0.00           | 25.00           | 0.00     | 25.00     |             |      |
| 901               | CABRERA PEREZ, NYDIA M.        | 901         | Maintenance | 169.20         | 0.00            | 0.00     | 169.20    |             |      |
|                   |                                |             |             | 169.20         | 0.00            | 0.00     | 169.20    |             |      |
| 907               | CISNEROS, CHARLES & GRISET B.  | 907         | Maintenance | 153.90         | 0.00            | 0.00     | 153.90    |             | C    |
|                   |                                |             |             | 153.90         | 0.00            | 0.00     | 153.90    |             |      |
|                   |                                | Total.....  |             | 5,449.94       | 3,491.57        | 2,367.76 | 11,309.27 |             |      |
|                   |                                | Maintenance |             | 5,299.94       | 3,266.57        | 2,021.09 | 10,587.60 |             |      |
|                   |                                | Sp. Assessm |             | 0.00           | 0.00            | 0.00     | 0.00      |             |      |
|                   |                                | Late Charge |             | 150.00         | 225.00          | 326.67   | 701.67    |             |      |
|                   |                                | Legal Fees  |             | 0.00           | 0.00            | 0.00     | 0.00      |             |      |
|                   |                                | Others      |             | 0.00           | 0.00            | 20.00    | 20.00     |             |      |
| PREPAID BALANCES  |                                | (13,511.29) |             |                |                 |          |           |             |      |
| TOTAL UNCOLLECTED |                                | 11,309.27   |             |                |                 |          |           |             |      |
| 15                | NOT DELINQUENT                 | 3,750.05    | 33.15       |                |                 |          |           |             |      |
|                   | REMINDER                       | 0.00        | 0.00        |                |                 |          |           |             |      |
|                   | FINAL NOTICE                   | 0.00        | 0.00        |                |                 |          |           |             |      |
| 4                 | MGR. LETTER                    | 7,559.22    | 66.84       |                |                 |          |           |             |      |

## Prepaid balances as of 06/30/25

[illegible]