

BYRON GARDENS CONDOMINIUM ASSOC., INC.

FINANCIAL STATEMENTS

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

Prepared by:

J & M CONDO MANAGEMENT AND MAINTENANCE, INC.

Note:

FOR MANAGEMENT PURPOSES ONLY

BYRON GARDENS CONDOMINIUM ASSOC., INC.
INCOME STATEMENT AS OF 12/31/25
(UNAUDITED)

YEAR TO DATE				DESCRIPTION	THIS Month			
ACTUAL LAST YEAR	ACTUAL THIS YEAR	BUDGET THIS YEAR	BUDGET VARIANCE (FAVORABLE) UNFAVORABLE		ACTUAL PRIOR MO	ACTUAL CURR MO	BUDGET CURR MO	BUDGET VARIANCE (FAVORABLE) UNFAVORABLE
INCOME								
<u>REVENUES</u>								
547,474	547,474	547,474	0	MAINTENANCE ASSESSMENT FEES	45,623	45,623	45,623	0
1,109	597	408	(189)	LATE CHARGES	175	125	34	(91)
300	200	204	4	KEYS	0	50	17	(33)
20	3,122	0	(3,122)	MISCELLANEOUS	0	0	0	0
548,902	551,393	548,086	(3,307)	TOTAL REVENUES	45,798	45,798	45,674	(124)
<u>OTHER REVENUES</u>								
188	226	0	(226)	INTEREST -RESERVES	16	18	0	(18)
0	429	0	(429)	LAUNDRY INCOME	0	0	0	0
188	655	0	(655)	TOTAL OTHER REVENUES	16	18	0	(18)
549,091	552,048	548,086	(3,962)	TOTAL INCOME	45,813	45,816	45,674	(142)
EXPENSES								
<u>ADMINISTRATIVE EXPENSES</u>								
650	550	2,004	(1,454)	ACCOUNTANT	0	0	167	(167)
6,482	8,436	1,500	6,936	LEGAL FEES	525	0	125	(125)
1,744	2,193	2,400	(207)	PRINTING & POSTAGE	119	631	200	431
17,663	13,375	6,000	7,375	ENGINEER	0	5,450	500	4,950
2,287	286	584	(298)	MISCELLANEOUS	0	0	49	(49)
28,825	24,840	12,488	12,353	TOTAL ADMINISTRATIVE EXPENSES	644	6,081	1,041	5,040
<u>TAXES, LICENSES, PERMITS</u>								
272	544	276	268	FLORIDA CONDO FEE	0	272	23	249
4,203	9,133	1,380	7,753	LICENSES & PERMITS	0	0	115	(115)
61	61	62	(1)	FLORIDA CORP REPORT	0	0	5	(5)
4,536	9,739	1,718	8,021	TOTAL TAXES, LICENSES, PERMITS	0	272	143	129
<u>INSURANCES</u>								
315,181	349,877	277,008	72,869	INSURANCES	31,827	31,829	23,084	8,745
<u>PAYROLL</u>								
<u>CONTRACT SERVICES</u>								
23,400	23,400	23,400	0	MANAGEMENT	1,950	1,950	1,950	0
8,666	8,747	7,800	947	ELEVATOR MAINTENANCE	671	671	650	21
3,340	4,688	0	4,688	POOL MAINTENANCE	420	394	0	394
12,023	15,520	10,800	4,720	WASTE REMOVAL	1,157	2,663	900	1,763
2,953	2,937	2,964	(27)	PEST CONTROL	246	246	247	(1)
1,224	2,629	2,520	109	FIRE ALARM INSPECT. & MAINT.	0	240	210	30
51,606	57,922	47,484	10,438	TOTAL CONTRACT SERVICES	4,444	6,164	3,957	2,207

BYRON GARDENS CONDOMINIUM ASSOC., INC.
INCOME STATEMENT AS OF 12/31/25
(UNAUDITED)

YEAR TO DATE				--DESCRIPTION--	THIS Month			
ACTUAL LAST YEAR	ACTUAL THIS YEAR	BUDGET THIS YEAR	BUDGET VARIANCE (FAVORABLE) UNFAVORABLE		ACTUAL PRIOR MO	ACTUAL CURR MO	BUDGET CURR MO	BUDGET VARIANCE (FAVORABLE) UNFAVORABLE
<u>UTILITY EXPENSES</u>								
13,920	14,589	16,200	(1,611)	ELECTRICITY	1,228	1,268	1,350	(82)
70,692	68,908	72,420	(3,512)	WATER & SEWER	5,606	5,800	6,035	(235)
5,407	5,460	4,800	660	TELEPHONE	328	328	400	(72)
90,019	88,957	93,420	(4,463)	TOTAL UTILITY EXPENSES	7,162	7,396	7,785	(389)
<u>REPAIRS & MAINTENANCE</u>								
628	0	1,500	(1,500)	ELECTRICAL REPAIRS	0	0	125	(125)
0	48,260	0	48,260	PLUMBING REPAIRS	6,330	0	0	0
28,927	6,569	8,280	(1,711)	ELEVATOR REPAIRS	0	0	690	(690)
1,597	670	0	670	POOL REPAIRS	0	0	0	0
1,389	684	1,200	(516)	GATE & INTERCOM REPAIRS	0	0	100	(100)
0	0	1,200	(1,200)	JANITORIAL SUPPLIES	0	0	100	(100)
17,180	17,200	16,800	400	JANITORIAL SERVICE	1,400	1,400	1,400	0
0	1,248	3,600	(2,352)	FIRE EQUIPMENT MAINTENANCE	0	0	300	(300)
0	400	0	400	LANDSCAPE IMPROVEMENTS	400	0	0	0
0	0	1,200	(1,200)	HARDWARE SUPPLIES	0	0	100	(100)
40,268	25,468	27,576	(2,108)	GENERAL REPAIRS	0	0	2,298	(2,298)
89,988	100,499	61,356	39,143	TOTAL REPAIRS & MAINTENANCE	8,130	1,400	5,113	(3,713)
<u>RESERVES</u>								
54,612	54,612	54,612	0	RESERVES	4,551	4,551	4,551	0
188	226	0	226	RESERVES INTEREST ALLOCATION	16	18	0	18
54,800	54,838	54,612	226	TOTAL RESERVES	4,567	4,569	4,551	18
634,955	686,672	548,086	138,586	TOTAL EXPENSES	56,774	57,711	45,674	12,037
	(134,624)			Y-T-D DEFICIT		(11,895)		

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BALANCE SHEET AS OF 12/31/25
(UNAUDITED)

ASSETS

CURRENT ASSETS

CASH IN BANK

CITY NATIONAL-NEW OPERATING	(653.13)
CITY NTL. BANK -SPEC. ASSESS.	70.40
CITY NTL. BANK -RESERVES	196,487.43
CITY NTL. BANK -SEC. DEP.	250.00
FIRST CITIZEN - OPER.	150.00
TOTAL CASH IN BANK	196,304.70

ACCOUNTS RECEIVABLE

MAINTENANCE FEES UNCOLLECTED	6,791.16
A/R ADJ IN TRANSIT	12.16
TOTAL ACCOUNTS RECEIVABLE	6,803.32

PREPAID EXPENSES

TOTAL CURRENT ASSETS	203,108.02
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PROPERTY & EQUIPMENT

DEPOSITS

TOTAL ASSETS	203,108.02
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LIABILITIES

CURRENT LIABILITIES

ACCOUNTS PAYABLE	34.20
MAINT PAID IN ADVANCE	9,565.03
ACCOUNTS PAYABLE -OTHER	643.28
ACCRUED EXPENSES	11,022.26
SECURITY DEPOSITS PAYABLE	1,615.00
TOTAL CURRENT LIABILITIES	22,879.77

RESERVES

RESERVES	155,786.77
TOTAL RESERVES	155,786.77

TOTAL LIABILITIES	178,666.54
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FUND BALANCE

BEGINNING FUND BALANCE	159,065.79
YEAR TO DATE DEFICIT	(134,624.31)

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BALANCE SHEET AS OF 12/31/25
(UNAUDITED)

TOTAL FUND BALANCE	24,441.48
TOTAL LIABILITIES & FUND BALANCE	203,108.02
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Outstanding payables for period ending Dec 31, 2025

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

SCHEDULE - BANK RECONCILIATION

Tp	Number	Date	Name	Description	Debits	Credits	Balance	
			BALANCE FORWARD					6,242.99
CH	1444	12/01/25	J & M CONDO. MANAGEMENT & MAIN	Dec 2025 MANAGEMENT FEE		1,950.00		
CH	1445	12/01/25	J & M CONDO. MANAGEMENT & MAIN	Dec 2025 ACCTS. REC. STMTS.		95.20		
CH	1446	12/01/25	J & M CONDO. MANAGEMENT & MAIN	MAILING SUMMARY		24.66		
CH	1447	12/08/25	DANIELA MONTEAGUDO	REFUND DEPOSIT-APPLIATION DENIED UNIT 702		250.00		
CH	1448	12/09/25	MUNSON DESIGN & CONSULTING	PERMIT FEE		500.00		
CH	1449	12/09/25	POOL WIZARDS	Dec. 2025 POOL SERV.		394.39		
CH	1450	12/09/25	GLOBAL ELEVATOR SALES	Dec. 2025 ELEVATOR MAINT.		670.59		
CH	1451	12/09/25	PERFECT EXTERMINATOR	PEST SERV. 11/24/25		246.10		
CH	1452	12/09/25	WASTE CONNECTIONS	Dec. 2025 WASTE SERVICE		1,174.39		
CH	1453	12/09/25	A&Y CLEANING SERVICES CORP.	Dec. 2025 JANITORIAL SERV.		1,400.00		
CH	1454	12/09/25	FIREWATCH	QUARTERLY ALARM MONITORING		240.00		
CH	1458	12/22/25	J & M CONDO. MANAGEMENT & MAIN	PRINTING/MAILING BUDGET & ELECTION NOTICE		510.64		
CH	1459	12/22/25	DBPR	MA00014246 FL/LANSALE FEE TO 12/31/26		272.00		
TOTAL CHECKS.....						7,727.97	(7,727.97)	
CR	485	12/03/25		DEPOSIT	5,601.33			
CR	486	12/05/25		DEPOSIT	4,042.18			
CR	487	12/01/25		DEPOSIT	643.28			
CR	488	12/02/25		DEPOSIT	6,890.09			
CR	489	12/03/25		DEPOSIT	643.28			
CR	490	12/05/25		DEPOSIT	1,286.56			
CR	491	12/09/25		DEPOSIT	3,207.28			
CR	492	12/12/25		DEPOSIT	2,021.56			
CR	493	12/17/25		DEPOSIT	1,325.34			
CR	494	12/08/25		DEPOSIT	3,854.84			
CR	495	12/09/25		DEPOSIT	2,021.09			
CR	496	12/10/25		DEPOSIT	638.72			
CR	497	12/11/25		DEPOSIT	643.28			
CR	498	12/15/25		DEPOSIT	2,643.28			
CR	499	12/16/25		DEPOSIT	2,011.97			
CR	500	12/17/25		DEPOSIT	734.53			
CR	501	12/18/25		DEPOSIT	733.63			
CR	502	12/23/25		DEPOSIT	2,022.50			
CR	503	12/26/25		DEPOSIT	4,900.00			
TOTAL CASH RECEIPTS.....						45,864.74	45,864.74	
JE	975	12/09/25		INSURANCE PMT LOAN#103256210		15,281.17		
JE	976	12/16/25		WATER SERV. TO 11/2/25		5,605.63		
JE	977	12/05/25		KEY PMT FROM 302	50.00			
JE	978	12/11/25		Dec. 2025 INTERNET SERV.		328.44		
JE	979	12/19/25		SERV. 11/7/25-12/8/25		1,268.14		
JE	993	12/22/25		Nov. 2025 WASTE SERV.		1,488.31		
JE	999	12/30/25		INSURANCE PMT POL#3008083896		16,548.04		
JE	1003	12/30/25		ONLINE DEPOSIT	643.28			
JE	1004	12/31/25		ONLINE DEPOSIT	752.34			
JE	1005	12/08/25		RESERVES TFR		4,551.00		
JE	1006	12/17/25		DEPOSIT ITEM RET		643.28		
JE	1006	12/17/25		DEPOSIT ITEM RET		12.00		
JE	1007	12/29/25		DEPOSIT ITEM RET		740.50		
JE	1007	12/29/25		DEPOSIT ITEM RET		12.00		
TOTAL JOURNAL ENTRIES.....						1,445.62	46,478.51 (45,032.89)	
						47,310.36	54,206.48 (653.13)	

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BANK RECONCILIATION CITY NATIONAL-NEW OPERATING

Dec 31, 2025

ASSOCIATION RECORDS

Checkbook Balance as of 12/01/25	6,242.99	
Plus: Deposits	47,310.36	
Less: Disbursements and Adjustments	54,206.48	
CHECKBOOK BALANCE AS OF 12/31/25		(653.13) =====

BANK RECORDS

Balance per bank statement as of 12/31/25	4,291.09	
Less: Outstanding checks	4,944.22	
BANK BALANCE AS PER RECONCILIATION		(653.13) =====

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
1448	12/09/25	MUNSON DESIGN & CONSULTING	PERMIT FEE	500.00
1449	12/09/25	POOL WIZARDS	Dec. 2025 POOL SERV.	394.39
1450	12/09/25	GLOBAL ELEVATOR SALES	Dec. 2025 ELEVATOR MAINT.	670.59
1451	12/09/25	PERFECT EXTERMINATOR	PEST SERV. 11/24/25	246.10
1454	12/09/25	FIREWATCH	QUARTERLY ALARM MONITORING	240.00
1458	12/22/25	J & M CONDO. MANAGEMENT & MAIN	PRINTING/MAILING BUDGET & ELEC TION NOTICE	510.64
1459	12/22/25	DBPR	MA00014246 FL/LANSALE FEE TO 1 2/31/26	272.00
				4,944.22

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	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	6,791

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

<u>BUDGET SURPLUS (DEFICIT)</u>												
For Month	(21,690)	1,499	(10,754)	7,912	(35,309)	(4,530)	746	(25,165)	(20,361)	(4,114)	(10,960)	(11,894)
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)	(134,624)

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

<u>OPERATING BANK ACCOUNT</u>												
Beginning Balance	49,254	29,216	47,023	22,549	23,956	8,875	5,812	12,752	(4,471)	(5,808)	(1,916)	6,242
Disbursement & Adjustments	74,052	37,792	69,599	37,554	81,600	49,549	45,387	73,693	55,300	52,714	45,972	54,206
Deposits & Adjustments	54,014	55,599	45,125	38,961	66,519	46,487	52,327	56,470	53,963	56,606	54,132	47,310
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	(653)

<u>RESERVES FUND</u>												
Beginning Balance	230,503	235,074	235,092	248,766	239,315	223,886	228,457	230,027	222,196	202,690	198,631	196,868
Funding, Interest & Adjutments	4,570	18	13,673	4,570	4,570	4,570	4,570	4,569	4,569	7,690	4,566	4,569
Expenditures & Adjustments	0	0	0	14,021	20,000	0	3,000	12,400	24,076	11,750	6,330	4,950
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	196,487

NOTES FOR CURRENT MONTH:



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

Page: 1 of 6
Account: 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

EQUAL HOUSING LENDER

Association Non-Interest Checking

Account Summary

Account: XXXXXXX5482 Beginning Balance: \$9,419.96
Last Statement: November 28, 2025 Ending Balance: \$4,291.09
This Statement: December 31, 2025 Average Ledger Balance: \$19,209.52
Low Balance: \$4,291.09

Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
11-29	Beginning Balance			\$9,419.96
12-01	FNBCT Waco Net Settle 000025597814022	\$643.28		\$10,063.24
12-01	CHECK # 1442		\$246.10	\$9,817.14
12-01	CHECK # 1437		\$400.00	\$9,417.14
12-01	CHECK # 1440		\$420.37	\$8,996.77
12-02	Aliaswire SV93 XXXXXX5300 Aliaswire	\$735.00		\$9,731.77
12-02	FNBCT Waco Net Settle 000025621763066	\$1,378.01		\$11,109.78
12-02	FNBCT Waco Net Settle 000025627958174	\$4,777.08		\$15,886.86
12-03	FNBCT Waco Net Settle 000025653504886	\$643.28		\$16,530.14
12-05	DEPOSIT	\$4,042.18		\$20,572.32
12-05	DEPOSIT	\$5,601.33		\$26,173.65
12-05	FNBCT Waco Net Settle 000025681937154	\$1,336.56		\$27,510.21

Institute of Contemporary Art / Miami



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





Outstanding checks, withdrawals and debits:

Number	Description	Amount
		\$
Total	\$	

Bank balance shown on this statement: _____

Add +

Deposits not credited on this statement (if any) _____

Total _____

Subtract – outstanding items _____

Balance* _____

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

In Case of Errors or Questions About Your Electronic Funds Transfer on a Consumer Account:

Contact your local City National Bank of Florida banking center, or for lost check card call us at 1-800-762-2489 24-hours a day or write us (City National Bank of Florida, c/o E.F.T. Department, P.O. Box 025606, Miami, Florida 33102-5606) as soon as possible. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you **no later than 60 days after we sent you the FIRST statement** on which the error or problem appeared. (1) Tell us your name and account number, (2) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information, and (3) tell us the dollar amount of the suspected error and the date the transaction occurred. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this and this is a consumer account, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation. If you are asked to submit your complaint or question in writing and signed by you, and it is not received within 10 business days, we may not credit your account the disputed amount.

Consumer Lines of Credit Finance/Interest Charge Calculation Information:

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

In Case of Errors or Questions About Your Line of Credit Bill or Mortgage Loan Statement:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at City National Bank of Florida, c/o Loan Services Department, P.O. Box 025606, Miami, Florida 33102-5606 or call (305) 577-7343 or call toll free 1-800-230-0332 as soon as possible. We must hear from you **no later than 60 days after we sent you the first bill or statement on which the error or problem appeared**. Telephoning us will not preserve your rights. In your letter, please provide: (1) your name and account number, (2) the dollar amount of the suspected error, and (3) describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount your question.

Mortgage Loan Servicing Errors or Request for Information:

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

Important - for Repurchase Agreements:

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

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



Association Non-Interest Checking (continued)

Daily Activity (continued)

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
12-08	FNBCT Waco Net Settle 000025694227954	\$3,854.84		\$31,365.05
12-08	WEBXFR TO COMM INT CHK 42031		\$4,551.00	\$26,814.05
12-09	DEPOSIT	\$3,207.28		\$30,021.33
12-09	Aliaswire SV93 XXXXXX5300 Aliaswire	\$643.28		\$30,664.61
12-09	FNBCT Waco Net Settle 000025718797154	\$643.28		\$31,307.89
12-09	FNBCT Waco Net Settle 000025713487354	\$734.53		\$32,042.42
12-10	FNBCT Waco Net Settle 000025726535526	\$638.72		\$32,681.14
12-10	FIRST INSURANCE INSURANCE 900-103256210		\$15,281.17	\$17,399.97
12-11	FNBCT Waco Net Settle 000025735603034	\$643.28		\$18,043.25
12-11	CHECK # 1446		\$24.66	\$18,018.59
12-11	CHECK # 1445		\$95.20	\$17,923.39
12-11	CHECK # 1444		\$1,950.00	\$15,973.39
12-15	DEPOSIT	\$2,021.56		\$17,994.95
12-15	FNBCT Waco Net Settle 000025751727750	\$643.28		\$18,638.23
12-15	Aliaswire SV92 XXXXXX5300 Aliaswire	\$2,000.00		\$20,638.23
12-15	BREEZELINE FL EFTPAYMENT 335400012306818		\$328.44	\$20,309.79
12-16	FNBCT Waco Net Settle 000025773121322	\$2,011.97		\$22,321.76
12-16	MIAMI BEACH CITY OF 5673499		\$5,605.63	\$16,716.13
12-17	FNBCT Waco Net Settle 000025776705318	\$734.53		\$17,450.66
12-17	Charge Back Item Check 123		\$643.28	\$16,807.38
12-17	DEPOSITED ITEM RETURNED FEE		\$12.00	\$16,795.38
12-18	DEPOSIT	\$1,325.34		\$18,120.72
12-18	FNBCT Waco Net Settle 000025786762402	\$733.63		\$18,854.35
12-22	FPL DIRECT DEBIT ELEC PYMT XXXXXX0386 PPDA		\$1,268.14	\$17,586.21
12-23	WASTE CONNECTION WEB_PAY 08508698122225		\$1,488.31	\$16,097.90
12-24	DEPOSIT	\$2,022.50		\$18,120.40
12-26	FNBCT Waco Net Settle 000025830777046	\$1,300.00		\$19,420.40
12-26	Aliaswire SV96 XXXXXX5300 Aliaswire	\$3,600.00		\$23,020.40
12-29	Charge Back Item Check 131		\$740.50	\$22,279.90
12-29	DEPOSITED ITEM RETURNED FEE		\$12.00	\$22,267.90
12-30	FNBCT Waco Net Settle 000025863067326	\$643.28		\$22,911.18
12-30	CHECK # 1447		\$250.00	\$22,661.18
12-30	CHECK # 1452		\$1,174.39	\$21,486.79
12-30	CHECK # 1453		\$1,400.00	\$20,086.79
12-31	Aliaswire SV94 XXXXXX5300 Aliaswire	\$752.34		\$20,839.13
12-31	Frontline Ins WEB PAY FrontlineFP3		\$16,548.04	\$4,291.09
12-31	Ending totals	\$47,310.36	\$52,439.23	\$4,291.09

Checks

Number	Date	Amount	Number	Date	Amount
1437	12-01	\$400.00	1446	12-11	\$24.66
1440*	12-01	\$420.37	1447	12-30	\$250.00
1442*	12-01	\$246.10	1452*	12-30	\$1,174.39
1444*	12-11	\$1,950.00	1453	12-30	\$1,400.00
1445	12-11	\$95.20			

* Skip in Check Sequence

1444-1454; 1458-1459

BYRON GARDENS CONDOMINIUM ASSOC., INC.
5500 N.W. 25 ST. #4-D
DORAL, FL 33122-4511

CITY NATIONAL BANK
MIAMI, FL

Check # 1437

PAY TO THE ORDER OF DARYLL DARCELS

DATE 11/10/25

AMOUNT \$400.00

#001437# 00560043674 30000725482#

For Deposit Only - JPMC

8888307743
2025-12-01

#1437 12/01/2025 \$400.00

BYRON GARDENS CONDOMINIUM ASSOC., INC.
5500 N.W. 25 ST. #4-D
MIAMI, FL 33122-4511

CITY NATIONAL BANK
MIAMI, FL

Check # 1440

PAY TO THE ORDER OF POOL WARDEN
P.O. BOX 53102
MIAMI, FL 33163

DATE 11/10/25

AMOUNT \$420.37

#001440# 00560043674 30000725482#

For Deposit Only - JPMC

8888307743
2025-12-01

#1440 12/01/2025 \$420.37

BYRON GARDENS CONDOMINIUM ASSOC., INC.
5500 N.W. 25 ST. #4-D
MIAMI, FL 33122-4511

CITY NATIONAL BANK
MIAMI, FL

Check # 1442

PAY TO THE ORDER OF PERFECT EXTERMINATOR
635 W 17 CT
HALEAH, FL 33014

DATE 11/10/25

AMOUNT \$246.10

#001442# 00560043674 30000725482#

20251128622495500173 04 1614

Refuge Bank #062000018

8888307743
2025-12-01

#1442 12/01/2025 \$246.10

BYRON GARDENS CONDOMINIUM ASSOC., INC.
5500 N.W. 25 ST. #4-D
MIAMI, FL 33122-4511

CITY NATIONAL BANK
MIAMI, FL

Check # 1444

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT. INC.
5500 N.W. 25 ST., SITE 5-D
DORAL, FL 33172

DATE 12/10/25

AMOUNT \$1,950.00

#001444# 00560043674 30000725482#

053101121 < 12/10/2025 012972097

0541210 0007 00241

8888307743
2025-12-11

#1444 12/11/2025 \$1,950.00

BYRON GARDENS CONDOMINIUM ASSOC., INC.
5500 N.W. 25 ST. #4-D
MIAMI, FL 33122-4511

CITY NATIONAL BANK
MIAMI, FL

Check # 1445

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT. INC.
5500 N.W. 25 ST., SITE 5-D
DORAL, FL 33172

DATE 12/01/25

AMOUNT \$95.20

#001445# 00560043674 30000725482#

053101121 < 12/10/2025 012972095

0541210 0007 00241

8888307743
2025-12-11

#1445 12/11/2025 \$95.20

BYRON GARDENS CONDOMINIUM ASSOC., INC.
5500 N.W. 25 ST. #4-D
MIAMI, FL 33122-4511

CITY NATIONAL BANK
MIAMI, FL

Check # 1446

PAY TO THE ORDER OF J & M CONDO. MANAGEMENT & MAINT. INC.
5500 N.W. 25 ST., SITE 5-D
DORAL, FL 33172

DATE 12/01/25

AMOUNT \$24.66

#001446# 00560043674 30000725482#

053101121 < 12/10/2025 012972096

0541210 0007 00241

8888307743
2025-12-11

#1446 12/11/2025 \$24.66

BYRON GARDENS CONDOMINIUM ASSOC., INC.
 8501 HWY 28 ST #10
 MIAMI, FL 33154-4774

CITY NATIONAL BANK
 MIAMI, FL

CHECK NO 1447

PAY TO THE ORDER OF DANIELA MONTENEGRO

DATE 12/30/25

AMOUNT \$250.00

#001447# 43660043674 30000725482#

9822-14936
 2025-12-30

10/1

#1447 12/30/2025 \$250.00

#1447 12/30/2025 \$250.00

BYRON GARDENS CONDOMINIUM ASSOC., INC.
 8501 HWY 28 ST #10
 MIAMI, FL 33154-4774

CITY NATIONAL BANK
 MIAMI, FL

CHECK NO 1452

PAY TO THE ORDER OF WASTE CONNECTIONS
 2809 HWY 27 COURT
 MIAMI, FL 33140-4208

DATE 12/30/25

AMOUNT \$1,174.39

#001452# 43660043674 30000725482#

FOR DEPOSIT ONLY
 131020555812
 915
 8441 - Great Western Handling

9822-14936
 2025-12-30

#1452 12/30/2025 \$1,174.39

#1452 12/30/2025 \$1,174.39

BYRON GARDENS CONDOMINIUM ASSOC., INC.
 8501 HWY 28 ST #10
 MIAMI, FL 33154-4774

CITY NATIONAL BANK
 MIAMI, FL

CHECK NO 1453

PAY TO THE ORDER OF ASY CLEANING SERVICES CORP.
 921 JOHNSON ST
 HOLLYWOOD, FL 33019

DATE 12/30/25

AMOUNT \$1,400.00

#001453# 43660043674 30000725482#

FOR DEPOSIT ONLY
 131020555812
 915
 8441 - Great Western Handling

9822-14936
 2025-12-30

10/1

#1453 12/30/2025 \$1,400.00

#1453 12/30/2025 \$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

Client Services

Online
 citynational.com

CityTel
 1-800-762-CITY (2489)

Your Banking Center
 Miami Beach - 71st Street
 300 71st Street
 Miami Beach, FL 33141

Telephone
 305-866-6861
 800-435-8839

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

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

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

NMLS412469
Member
FDIC



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Account Summary

Account:	XXXXXXXX2533	Beginning Balance:	\$70.40
Last Statement:	November 28, 2025	Ending Balance:	\$70.40
This Statement:	December 31, 2025	Average Ledger Balance:	\$70.40
		Low Balance:	\$70.40
		Interest Earned This Period:	\$0.00
		Interest Earned 2025:	\$0.00
		Days of Interest This Period:	33
		Annual Percentage Yield Earned:	0.00%

Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
11-29	Beginning Balance			\$70.40
	No activity this statement period			
12-31	Ending totals	\$0.00	\$0.00	\$70.40

Institute of Contemporary Art / Miami



**Have you visited
 The Institute
 of Contemporary
 Art (ICA), Miami?**

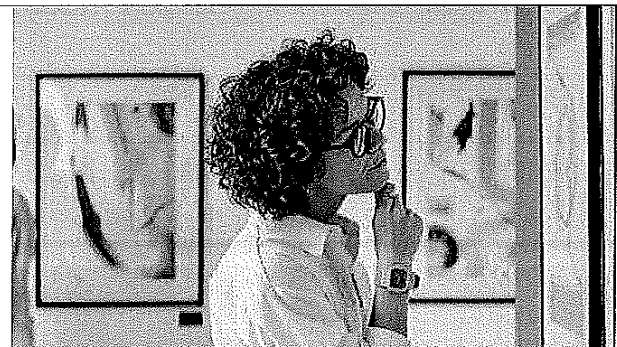
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 The Institute of
 Contemporary Art, Miami**

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



11106



Outstanding checks, withdrawals and debits:

Number	Description	Amount
		\$
Total	\$	

Bank balance shown on this statement: _____

Add + _____

Deposits not credited on this statement (if any) _____

Total _____

Subtract – outstanding items _____

Balance* _____

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

In Case of Errors or Questions About Your Electronic Funds Transfer on a Consumer Account:

Contact your local City National Bank of Florida banking center, or for lost check card call us at 1-800-762-2489 24-hours a day or write us (City National Bank of Florida, c/o E.F.T. Department, P.O. Box 025606, Miami, Florida 33102-5606) as soon as possible. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you **no later than 60 days after we sent you the FIRST statement** on which the error or problem appeared. (1) Tell us your name and account number, (2) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information, and (3) tell us the dollar amount of the suspected error and the date the transaction occurred. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this and this is a consumer account, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation. If you are asked to submit your complaint or question in writing and signed by you, and it is not received within 10 business days, we may not credit your account the disputed amount.

Consumer Lines of Credit Finance/Interest Charge Calculation Information:

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

In Case of Errors or Questions About Your Line of Credit Bill or Mortgage Loan Statement:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at City National Bank of Florida, c/o Loan Services Department, P.O. Box 025606, Miami, Florida 33102-5606 or call (305) 577-7343 or call toll free 1-800-230-0332 as soon as possible. We must hear from you **no later than 60 days after we sent you the first bill or statement on which the error or problem appeared**. Telephoning us will not preserve your rights. In your letter, please provide: (1) your name and account number, (2) the dollar amount of the suspected error, and (3) describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount your question.

Mortgage Loan Servicing Errors or Request for Information:

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

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

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

BYRON GARDENS CONDOMINIUM ASSOC., INC.

				SCHEDULE - BANK RECONCILIATION			
TP	Number	Date	Name	Description	Debits	Credits	Balance
				BALANCE FORWARD			196,868.23
CH	9002	12/09/25	SUGIL ENGINEERING INC.	PREPARATION OF SIRS REPORTS		4,950.00	
TOTAL CHECKS.....						4,950.00	(4,950.00)
JE	1005	12/08/25		RESERVES TFR	4,551.00		
JE	1016	12/31/25		INTEREST	18.20		
TOTAL JOURNAL ENTRIES.....					4,569.20		4,569.20
					4,569.20	4,950.00	196,487.43

BYRON GARDENS CONDOMINIUM ASSOC., INC.

BANK RECONCILIATION CITY NTL. BANK -RESERVES

Dec 31, 2025

ASSOCIATION RECORDS

Checkbook Balance as of 12/01/25	196,868.23
Plus: Deposits	4,569.20
Less: Disbursements and Adjustments	4,950.00
CHECKBOOK BALANCE AS OF 12/31/25	<u>196,487.43</u>

BANK RECORDS

Balance per bank statement as of 12/31/25	201,437.43
Less: Outstanding checks	4,950.00
BANK BALANCE AS PER RECONCILIATION	<u>196,487.43</u>

BYRON GARDENS CONDOMINIUM ASSOC., INC.

OUTSTANDING CHECKS				
Number	Date	Name	Description	Amount
9002	12/09/25	SUGIL ENGINEERING INC.	PREPARATION OF SIRS REPORTS	4,950.00
				4,950.00



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

Page: 1 of 4
Account: XXXXXXX2031

Client Services

Online
citynational.com

CityTel
1-800-762-CITY (2489)

Your Banking Center
Miami Beach - 71st Street
300 71st Street
Miami Beach, FL 33141

Telephone
305-866-6861
800-435-8839

Your Banking Center Hours

Lobby: Monday - Thursday: 8:30am - 4:00pm
Friday: 8:30am - 6:00pm

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

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

NMLS412469
**Member
FDIC**



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Account Summary

Account:	XXXXXXXX2031	Beginning Balance:	\$203,198.23
Last Statement:	November 28, 2025	Ending Balance:	\$201,437.43
This Statement:	December 31, 2025	Average Ledger Balance:	\$201,328.95
		Low Balance:	\$196,868.23
		Interest Earned This Period:	\$18.20
		Interest Earned 2025:	\$225.89
		Days of Interest This Period:	33
		Annual Percentage Yield Earned:	0.10%

Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
11-29	Beginning Balance			\$203,198.23
12-05	CHECK # 9001		\$6,330.00	\$196,868.23
12-08	WEBXFR FR ASSOC NON BR 725482	\$4,551.00		\$201,419.23
12-31	INTEREST	\$18.20		\$201,437.43
12-31	Ending totals	\$4,569.20	\$6,330.00	\$201,437.43

Checks

Number	Date	Amount	Number	Date	Amount
9001	12-05	\$6,330.00			

* Skip In Check Sequence

Institute of Contemporary Art / Miami



Have you visited
The Institute
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Art (ICA), Miami?

Free admission to ICA is made possible by City National Bank.

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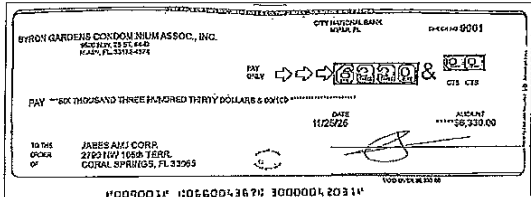


**Proud Partner Of
The Institute of
Contemporary Art, Miami**

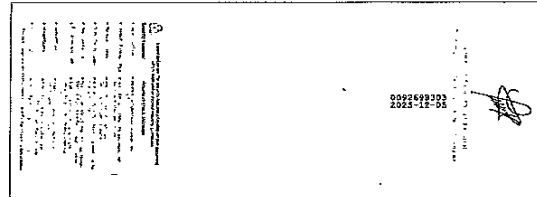
Experience bold exhibitions and innovative ideas—all made accessible by City National Bank of Florida's partnership with the Institute of Contemporary Art.



11109



#9001 12/05/2025 \$6,330.00



#9001 12/05/2025 \$6,330.00

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Delinquencies Report as of 12/31/2025

Account	Owner's name	Apt #		1 - 30 days	31 - 60 days	90 days	Total	Description	Date
1001	CARTIER, HUBERT	1001	Maintenance	55.19	0.00	0.00	55.19		
				55.19	0.00	0.00	55.19		
1002	CALDERON, PAOLA MARTINEZ	1002	Maintenance	0.20	0.00	0.00	0.20		
				0.20	0.00	0.00	0.20		
1105	1105 BYRON LLC	1105	Maintenance	643.28	0.00	0.00	643.28		C
			Late Charge	25.00	0.00	0.00	25.00		
				668.28	0.00	0.00	668.28		
301	RANKOVIC, BOBAN	301	Maintenance	314.08	0.00	0.00	314.08		
				314.08	0.00	0.00	314.08		
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	0.00	50.00	0.00	50.00		C
				0.00	50.00	0.00	50.00		
307	HUJA, DROR & HOFFMAN, JORDAN D	307	Maintenance	(0.47)	0.00	0.00	(0.47)		C
			Late Charge	0.00	0.00	23.59	23.59		
				(0.47)	0.00	23.59	23.12		
404	ABRAMS, JENNIFER & NIMNI, EVYA	404	Late Charge	25.00	0.00	61.40	86.40		C
				25.00	0.00	61.40	86.40		
407	BLACK, LESIA & GUNN, CLAUDINE	407	Maintenance	593.13	0.00	0.00	593.13		
			Late Charge	25.00	0.00	0.00	25.00		
				618.13	0.00	0.00	618.13		
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		
605	KAY, MELANIE	605	Maintenance	(2.16)	0.00	0.00	(2.16)		C
			Late Charge	25.00	0.00	0.00	25.00		
				22.84	0.00	0.00	22.84		
607	MSR INCASA LLC	607	Maintenance	734.53	734.53	2,203.59	3,672.65	LIEN AUTHORIZED 12/03/25	C
			Late Charge	25.00	50.00	25.00	100.00		
				759.53	784.53	2,228.59	3,772.65		
701	STOYANOVSKI, LILY	701	Maintenance	16.92	0.00	0.00	16.92		C
				16.92	0.00	0.00	16.92		
702	RAMIREZ, LUCIO & VILLANUEVA, R	702	Maintenance	643.28	0.00	0.00	643.28		C
			Late Charge	25.00	50.00	0.00	75.00		
				668.28	50.00	0.00	718.28		
801	FONT, MILAGROS	801	Late Charge	25.00	0.00	0.00	25.00		C
			Others	0.00	0.00	186.50	186.50		
				25.00	0.00	186.50	211.50		

Delinquencies Report as of 12/31/2025

Account	Owner's name	Apt #	1 - 30 days	31 - 60 days	90 days	Total	Description	Date
901	CABRERA PEREZ, NYDIA M.	901	Maintenance	169.20	0.00	0.00	169.20	
				169.20	0.00	0.00	169.20	
		Total.....		<u>3,386.55</u>	<u>884.53</u>	<u>2,520.08</u>	<u>6,791.16</u>	
		Maintenance		3,211.55	734.53	2,203.59	6,149.67	
		Sp. Assessm		0.00	0.00	0.00	0.00	
		Late Charge		175.00	150.00	109.99	434.99	
		Legal Fees		0.00	0.00	0.00	0.00	
		Others		0.00	0.00	206.50	206.50	

PREPAID BALANCES (9,565.03)
 TOTAL UNCOLLECTED 6,791.16

16	NOT DELINQUENT	3,018.51	44.44
	REMINDER	0.00	0.00
	FINAL NOTICE	0.00	0.00
	MGR. LETTER	0.00	0.00
	ATTY. LETTER	0.00	0.00
1	LIEN AUTHORIZED	3,772.65	55.55

Prepaid balances as of 12/31/25

Account	Owner's name	Apt #	Maintenance	Special Assessment	Late Charge	Legal Fees	Others	Total
1003	VINAS, NELIA S.	1003	(1.72)	0.00	0.00	0.00	0.00	(1.72)
1004	DOCE, MIRTHA E.	1004	(10.72)	0.00	0.00	0.00	0.00	(10.72)
202	LOPEZ, DANIEL & FUENTES, MARTH	202	(2.00)	0.00	0.00	0.00	0.00	(2.00)
205	SPERO, MICHAEL & NANCY	205	(1,277.44)	0.00	0.00	0.00	0.00	(1,277.44)
207	VERAS, NORBERTO P.	207	(1.41)	0.00	0.00	0.00	0.00	(1.41)
303	SZULMAN, SUSAN	303	(638.72)	0.00	0.00	0.00	0.00	(638.72)
401	COLON, CHRISTOPHER M. & JOHANN	401	0.00	(0.86)	0.00	0.00	0.00	(0.86)
406	BARRERA, ANNE & DREY, LUIS	406	(1.72)	0.00	0.00	0.00	0.00	(1.72)
502	CALLEJA, LAZARO T. & MAYDELIN	502	641.98	(643.28)	0.00	0.00	0.00	(1.30)
506	BRAUSTEIN, SHAINDLER & MARSHA	506	(7.74)	0.00	0.00	0.00	0.00	(7.74)
507	AGUILAR, GAUDENCIA	507	(733.83)	0.00	0.00	0.00	0.00	(733.83)
902	VASQUEZ, LEON & LUZ	902	(4,956.72)	0.00	0.00	0.00	0.00	(4,956.72)
903	HEE, WILLIAM H.	903	(1,286.56)	0.00	0.00	0.00	0.00	(1,286.56)
906	CAMPOS, MIRIAM	906	(592.99)	0.00	0.00	0.00	0.00	(592.99)
907	CISNEROS, CHARLES & GRISET B.	907	(51.30)	0.00	0.00	0.00	0.00	(51.30)
	Total prepaid.....							<u>(9,565.03)</u>