



HOMEOWNERS ASSOCIATION

Executive Summary
Reporting Period:

May, 2025

Owners: Emerald Park Unit Owners Association, Inc
Contacts: Brad Gordon

Location: Panama City, FL
Total Units: 116
Website: emeraldparkpcb.com

Financial Summary

Total collected income for the month was \$59,005 and total operating expenses were \$55,834, resulting in an NOI of \$3,171.

Capex Items

There was \$-0- in capital expenses in the month of May.

Report Stack

- Executive Summary
- Balance Sheet
- Operating Statements
- Delinquency & Prepaid
- Accounts Payable Aging
- A/P Payment Register
- Trial Balance
- Payments in Transit
- General Ledger Detail

Please advise if you have any questions. It's our pleasure to continue managing your property.

DAS

David A. Sheppard, CAPS
CFO-Woodruff Property Management Co

Balance Sheet
Emerald Park HOA
Accrual Basis
May 2025

Account	Account Name	Prior Period			May 2025
		Apr 2025	Variance	% Change	
Property: Emerald Park HOA					
Assets					
Current Assets					
1001	Operating Account	40,857.34	(16,327.24)	-39.96%	24,530.10
1006	Escrow - Replacement Reserve	185,943.26	8,399.98	4.52%	194,343.24
1019	Payments in Transit	0.00	100.00	100.00%	100.00
1025	Operating - Owner Account	(100,000.00)	0.00	0.00%	(100,000.00)
1290	A/R Tenant Other	8,974.54	(153.16)	-1.71%	8,821.38
1402	Prepaid Insurance	117,058.22	9,282.90	7.93%	126,341.12
1408	RSV Interfund Borrowing	152,050.00	0.00	0.00%	152,050.00
1409	OP Interfund Borrowing	(152,050.00)	0.00	0.00%	(152,050.00)
Current Assets		252,833.36	1,302.48	0.52%	254,135.84
Assets		252,833.36	1,302.48	0.52%	254,135.84
Liabilities & Equity					
Liabilities					
Current Liabilities					
2001	Accounts Payable	15,893.62	(9,742.70)	-61.30%	6,150.92
2022	Contract Liability - special assessment	76,859.00	0.00	0.00%	76,859.00
2122	Other Accrued Expenses	29,999.73	0.00	0.00%	29,999.73
2205	Prepaid Dues	1,052.16	(526.08)	-50.00%	526.08
Current Liabilities		123,804.51	(10,268.78)	-8.29%	113,535.73
Liabilities		123,804.51	(10,268.78)	-8.29%	113,535.73
Equity					
2930	Retained Earnings	107,265.17	0.00	0.00%	107,265.17
3100	Net Income	21,763.68	11,571.26	53.17%	33,334.94
Equity		129,028.85	11,571.26	8.97%	140,600.11
Liabilities & Equity		252,833.36	1,302.48	0.52%	254,135.84

Income Statement - Budget vs Actual
Emerald Park HOA
May 2025
Accrual Basis

Account	Account Name	May 2025				YTD (Jan 2025 - May 2025)				Annual Budget
		Actual	Budget	\$ Variance	% Variance	Actual	Budget	\$ Variance	% Variance	
Property: Emerald Park HOA										
Income										
Total Dues Charged										
3257	Condo Fees	54,181.05	54,376.00	(194.95)	-0.36%	273,172.00	271,880.00	1,292.00	0.48%	652,512.00
	Total Dues Charged	54,181.05	54,376.00	(194.95)	-0.36%	273,172.00	271,880.00	1,292.00	0.48%	652,512.00
Other Income Charged										
3028	Late Fees	150.00	171.00	(21.00)	-12.28%	100.00	855.00	(755.00)	-88.30%	2,050.00
3047	Miscellaneous	4,607.43	1,137.00	3,470.43	305.23%	23,323.92	5,685.00	17,638.92	310.27%	13,642.00
3461	Interest Income	66.98	0.00	66.98	100.00%	301.03	0.00	301.03	100.00%	0.00
	Other Income Charged	4,824.41	1,308.00	3,516.41	268.84%	23,724.95	6,540.00	17,184.95	262.77%	15,692.00
	Income	59,005.46	55,684.00	3,321.46	5.96%	296,896.95	278,420.00	18,476.95	6.64%	668,204.00
Operating Expenses										
Payroll/Benefits										
5001	Management Wages	1,200.00	1,206.00	6.00	0.50%	4,745.63	6,634.00	1,888.37	28.47%	15,683.00
5003	Maintenance Wages	1,241.44	1,831.00	589.56	32.20%	10,054.55	10,070.00	15.45	0.15%	23,797.00
5004	On-Call Wages	0.00	77.00	77.00	100.00%	10.14	423.00	412.86	97.60%	1,000.00
5005	Bonuses	0.00	192.00	192.00	100.00%	0.00	1,056.00	1,056.00	100.00%	2,500.00
5009	Benefits	214.78	298.00	83.22	27.93%	1,828.99	1,639.00	(189.99)	-11.59%	3,878.00
5015	Payroll Taxes	195.17	256.00	60.83	23.76%	1,577.84	1,408.00	(169.84)	-12.06%	3,326.00
	Payroll/Benefits	2,851.39	3,860.00	1,008.61	26.13%	18,217.15	21,230.00	3,012.85	14.19%	50,184.00
Insurance										
5021	General Insurance	6,875.00	6,875.00	0.00	0.00%	34,375.00	34,375.00	0.00	0.00%	82,500.00
	Insurance	6,875.00	6,875.00	0.00	0.00%	34,375.00	34,375.00	0.00	0.00%	82,500.00
Utilities										
5041	Electricity	382.40	1,000.00	617.60	61.76%	3,534.55	5,000.00	1,465.45	29.31%	12,000.00
5041-001	Electricity Vacants	0.00	0.00	0.00	0.00%	1,231.93	0.00	(1,231.93)	-100.00%	0.00
5044	Water	0.00	2,867.00	2,867.00	100.00%	16,435.91	14,335.00	(2,100.91)	-14.66%	34,400.00
5045	Internet	65.29	3,028.00	2,962.71	97.84%	13,294.98	15,140.00	1,845.02	12.19%	36,331.00
5047-001	Telecom	21.51	19.00	(2.51)	-13.21%	148.81	95.00	(53.81)	-56.64%	225.00
	Utilities	469.20	6,914.00	6,444.80	93.21%	34,646.18	34,570.00	(76.18)	-0.22%	82,956.00
Management Fees										
5051	Management Fees	1,500.00	1,500.00	0.00	0.00%	7,500.00	7,500.00	0.00	0.00%	18,000.00
	Management Fees	1,500.00	1,500.00	0.00	0.00%	7,500.00	7,500.00	0.00	0.00%	18,000.00
Advertising/Marketing										
5069	Other Advertising	10.45	0.00	(10.45)	-100.00%	13.39	0.00	(13.39)	-100.00%	0.00
	Advertising/Marketing	10.45	0.00	(10.45)	-100.00%	13.39	0.00	(13.39)	-100.00%	0.00
Office Expense										
5032	Licenses & Permits	0.00	46.00	46.00	100.00%	61.25	230.00	168.75	73.37%	550.00
5071	Training and Education	0.00	42.00	42.00	100.00%	15.26	210.00	194.74	92.73%	500.00
5073	Postage and Freight	50.32	42.00	(8.32)	-19.81%	428.96	210.00	(218.96)	-104.27%	500.00

Account	Account Name	May 2025				YTD (Jan 2025 - May 2025)				Annual Budget
		Actual	Budget	\$ Variance	% Variance	Actual	Budget	\$ Variance	% Variance	
5075	Bank Charges and Fees	0.00	17.00	17.00	100.00%	0.00	85.00	85.00	100.00%	200.00
5076	Office Supplies	0.00	63.00	63.00	100.00%	0.00	315.00	315.00	100.00%	750.00
5078	Mileage Expense	0.00	33.00	33.00	100.00%	0.00	165.00	165.00	100.00%	400.00
5080	Copier Expense	48.22	42.00	(6.22)	-14.81%	260.96	210.00	(50.96)	-24.27%	500.00
5081	Computer Expense	189.07	208.00	18.93	9.10%	1,030.35	1,040.00	9.65	0.93%	2,500.00
5085-002	Dues-Amenities Association	20,960.17	21,136.00	175.83	0.83%	104,800.85	105,680.00	879.15	0.83%	253,627.00
5088	Merchant Processing Fees	67.73	63.00	(4.73)	-7.51%	342.49	315.00	(27.49)	-8.73%	750.00
	Office Expense	21,315.51	21,692.00	376.49	1.74%	106,940.12	108,460.00	1,519.88	1.40%	260,277.00
Amenities Expense										
5115	Fire Control	3,952.00	550.00	(3,402.00)	-618.55%	14,442.00	2,750.00	(11,692.00)	-425.16%	6,600.00
5123	Golf Cart Maintenance	193.55	13.00	(180.55)	-1,388.85%	248.11	65.00	(183.11)	-281.71%	150.00
	Amenities Expense	4,145.55	563.00	(3,582.55)	-636.33%	14,690.11	2,815.00	(11,875.11)	-421.85%	6,750.00
Interior R&M										
5101	Interior Paint	0.00	0.00	0.00	0.00%	411.87	0.00	(411.87)	-100.00%	0.00
5102	Interior Plumbing	0.00	0.00	0.00	0.00%	96.18	0.00	(96.18)	-100.00%	0.00
5105	Elevator Maintenance	853.60	1,250.00	396.40	31.71%	4,014.40	6,250.00	2,235.60	35.77%	15,000.00
5108	Interior Hardware	0.00	0.00	0.00	0.00%	129.62	0.00	(129.62)	-100.00%	0.00
5112	Interior Electrical	0.00	0.00	0.00	0.00%	0.84	0.00	(0.84)	-100.00%	0.00
5119	Other Interior Maintenance	0.00	0.00	0.00	0.00%	12.30	0.00	(12.30)	-100.00%	0.00
	Interior R&M	853.60	1,250.00	396.40	31.71%	4,665.21	6,250.00	1,584.79	25.36%	15,000.00
Exterior Maintenance										
5109	Pest Control	0.00	417.00	417.00	100.00%	192.86	2,085.00	1,892.14	90.75%	5,000.00
5131	Exterior Painting	0.00	0.00	0.00	0.00%	2,800.00	0.00	(2,800.00)	-100.00%	0.00
5132	Exterior Plumbing	0.00	208.00	208.00	100.00%	709.56	1,040.00	330.44	31.77%	2,500.00
5133	Exterior Doors and Windows	0.00	208.00	208.00	100.00%	0.00	1,040.00	1,040.00	100.00%	2,500.00
5135	Exterior roof Maintenance	0.00	583.00	583.00	100.00%	0.00	2,915.00	2,915.00	100.00%	7,000.00
5136	Exterior Concrete & Masonry	0.00	125.00	125.00	100.00%	0.00	625.00	625.00	100.00%	1,500.00
5137	Exterior Lighting	0.00	417.00	417.00	100.00%	0.00	2,085.00	2,085.00	100.00%	5,000.00
5139	Exterior Electrical	0.00	42.00	42.00	100.00%	0.00	210.00	210.00	100.00%	500.00
5149	Other Exterior Maintenance	0.00	208.00	208.00	100.00%	0.00	1,040.00	1,040.00	100.00%	2,500.00
5152	Pressure Washing	0.00	125.00	125.00	100.00%	10.10	625.00	614.90	98.38%	1,500.00
	Exterior Maintenance	0.00	2,333.00	2,333.00	100.00%	3,712.52	11,665.00	7,952.48	68.17%	28,000.00
Professional Services										
5161	Legal Fees	3,413.50	417.00	(2,996.50)	-718.59%	3,413.50	2,085.00	(1,328.50)	-63.72%	5,000.00
5162	Audit & Accounting	6,000.00	417.00	(5,583.00)	-1,338.85%	6,016.83	2,085.00	(3,931.83)	-188.58%	5,000.00
	Professional Services	9,413.50	834.00	(8,579.50)	-1,028.72%	9,430.33	4,170.00	(5,260.33)	-126.15%	10,000.00
Reserve Funding										
1006	Reserve Account	8,399.98	8,333.00	(66.98)	-0.80%	41,966.03	41,665.00	(301.03)	-0.72%	100,000.00
	Total Reserve Funding	8,399.98	8,333.00	(66.98)	-0.80%	41,966.03	41,665.00	(301.03)	-0.72%	100,000.00
	Total Operating Expenses	55,834.18	54,154.00	(1,680.18)	-3.10%	276,156.04	272,700.00	(3,456.04)	-1.27%	653,667.00
	Net Operating Income	3,171.28	1,530.00	1,641.28	107.27%	20,740.91	5,720.00	15,020.91	262.60%	14,537.00
Non-operating Expenses										
Capital Expenses										
5181-002	Capital Building Exterior.	0.00	27,083.00	27,083.00	100.00%	29,372.00	135,415.00	106,043.00	78.31%	325,000.00
5225	Special Assessment Facade	0.00	(27,083.00)	(27,083.00)	-100.00%	0.00	(135,415.00)	(135,415.00)	-100.00%	(325,000.00)
5226	Special Assessment Diff in Insurance	0.00	(14,685.00)	(14,685.00)	-100.00%	0.00	(73,425.00)	(73,425.00)	-100.00%	(176,215.00)

Account	Account Name	May 2025				YTD (Jan 2025 - May 2025)				Annual Budget
		Actual	Budget	\$ Variance	% Variance	Actual	Budget	\$ Variance	% Variance	
5601	Difference in Insurance Premium	0.00	14,685.00	14,685.00	100.00%	0.00	73,425.00	73,425.00	100.00%	176,215.00
	Capital Expenses	0.00	0.00	0.00	0.00%	29,372.00	0.00	(29,372.00)	-100.00%	0.00
	Non-operating Expenses	0.00	0.00	0.00	0.00%	29,372.00	0.00	(29,372.00)	-100.00%	0.00
	Total Net Income (Loss)	3,171.28	1,530.00	1,641.28	107.27%	(8,631.09)	5,720.00	(14,351.09)	-250.89%	14,537.00

Trailing Income Statement -HOA
Emerald Park HOA
Accrual Basis
Jun 2024 - May 2025

Account	Account Name	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Total
Property: Emerald Park HOA														
Income														
Total Dues Charged														
3257	Condo Fees	76,476.77	76,573.64	76,573.64	76,573.64	76,573.64	76,573.64	76,573.64	76,573.64	34,055.21	54,181.05	54,181.05	54,181.05	809,090.61
	Total Dues Charged	76,476.77	76,573.64	76,573.64	76,573.64	76,573.64	76,573.64	76,573.64	76,573.64	34,055.21	54,181.05	54,181.05	54,181.05	809,090.61
Other Income Charged														
3028	Late Fees	200.00	200.00	250.00	200.00	300.00	100.00	250.00	0.00	(250.00)	50.00	150.00	150.00	1,600.00
3047	Miscellaneous	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00	8,914.86	9,501.63	150.00	4,607.43	23,323.92
3049	Bad Debt-Other Income	(2,078.61)	2,078.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3461	Interest Income	44.04	52.91	48.43	51.56	53.04	50.62	56.10	54.36	52.38	63.13	64.18	66.98	657.73
	Other Income Charged	(1,834.57)	2,331.52	298.43	251.56	353.04	150.62	306.10	204.36	8,717.24	9,614.76	364.18	4,824.41	25,581.65
	Income	74,642.20	78,905.16	76,872.07	76,825.20	76,926.68	76,724.26	76,879.74	76,778.00	42,772.45	63,795.81	54,545.23	59,005.46	834,672.26
Operating Expenses														
Payroll/Benefits														
5001	Management Wages	1,427.70	(4,250.10)	758.46	758.46	1,137.69	758.46	758.46	1,160.00	655.63	1,300.00	430.00	1,200.00	6,094.76
5002	Leasing Wages	0.00	0.00	(188.64)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(188.64)
5003	Maintenance Wages	0.00	(5,858.68)	0.00	1,000.00	0.00	5,475.00	0.00	1,840.79	2,133.48	1,923.91	2,914.93	1,241.44	10,670.87
5004	On-Call Wages	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.14	0.00	10.14
5005	Bonuses	0.00	0.00	0.00	0.00	0.00	0.00	76.50	0.00	0.00	0.00	0.00	0.00	76.50
5009	Benefits	72.29	(803.16)	95.56	41.64	63.95	48.98	45.08	457.15	482.47	290.39	384.20	214.78	1,393.33
5015	Payroll Taxes	109.22	(186.28)	58.02	58.02	87.03	58.02	63.88	438.10	429.10	255.79	259.68	195.17	1,825.75
	Payroll/Benefits	1,609.21	(11,098.22)	723.40	1,858.12	1,288.67	6,340.46	943.92	3,896.04	3,700.68	3,770.09	3,998.95	2,851.39	19,882.71
Insurance														
5021	General Insurance	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	6,875.00	6,875.00	6,875.00	6,875.00	6,875.00	174,375.00
	Insurance	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	6,875.00	6,875.00	6,875.00	6,875.00	6,875.00	174,375.00
Utilities														
5041	Electricity	1,699.39	(4,034.08)	2,069.97	6.60	0.00	1,321.75	489.08	399.26	0.00	2,395.90	356.99	382.40	5,087.26
5041-001	Electricity Vacants	0.00	0.00	62.85	0.00	0.00	0.00	0.00	0.00	0.00	1,231.93	0.00	0.00	1,294.78
5044	Water	11,604.64	0.00	11,720.69	0.00	0.00	0.00	7,511.47	0.00	8,362.00	0.00	8,073.91	0.00	47,272.71
5044-001	Water Utility Billing	0.00	0.00	0.00	0.00	6,382.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,382.55
5045	Internet	3,109.76	518.44	7,702.22	(6,489.68)	0.00	3,087.60	3,087.87	3,242.47	3,309.31	3,368.60	3,309.31	65.29	24,311.19
5046	Garbage	0.00	(5,019.92)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5,019.92)
5047	Cable	0.00	0.00	8,797.51	464.74	0.00	3,097.47	(2,922.50)	0.00	0.00	0.00	0.00	0.00	9,437.22
5047-001	Telecom	0.00	(286.53)	18.47	18.47	18.50	19.22	0.00	39.23	19.59	19.23	49.25	21.51	(63.06)
	Utilities	16,413.79	(8,822.09)	30,371.71	(5,999.87)	6,401.05	7,526.04	8,165.92	3,680.96	11,690.90	7,015.66	11,789.46	469.20	88,702.73
Management Fees														
5051	Management Fees	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	18,000.00
	Management Fees	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	18,000.00
Advertising/Marketing														
5069	Other Advertising	0.00	(1,480.97)	420.89	(420.98)	0.00	0.00	0.00	0.00	0.00	2.94	0.00	10.45	(1,467.67)
	Advertising/Marketing	0.00	(1,480.97)	420.89	(420.98)	0.00	0.00	0.00	0.00	0.00	2.94	0.00	10.45	(1,467.67)
Office Expense														
5032	Licenses & Permits	225.00	0.00	0.00	0.00	149.00	0.00	0.00	0.00	0.00	0.00	61.25	0.00	435.25
5071	Training and Education	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.26	0.00	15.26
5073	Postage and Freight	48.30	0.00	0.00	32.37	29.81	58.33	8.38	108.27	79.27	102.84	88.26	50.32	606.15
5074	Office Phones	0.00	3,259.55	(4,445.51)	0.00	0.00	57.74	(167.37)	0.00	0.00	0.00	0.00	0.00	(1,295.59)

Account	Account Name	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Total
5076	Office Supplies	0.00	(42.37)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(42.37)
5078	Mileage Expense	0.00	0.00	0.00	0.00	0.00	0.00	119.18	0.00	0.00	0.00	0.00	0.00	119.18
5080	Copier Expense	0.00	20.68	46.97	534.11	34.37	89.02	0.00	44.87	0.00	88.87	79.00	48.22	986.11
5081	Computer Expense	75.40	75.40	75.40	(229.34)	178.41	178.87	178.87	189.07	189.07	189.07	274.07	189.07	1,563.36
5085-002	Dues-Amenities Association	41,920.34	104,800.85	20,960.17	20,960.17	20,960.17	20,960.17	20,960.17	20,960.17	20,960.17	20,960.17	20,960.17	20,960.17	356,322.89
5088	Merchant Processing Fees	64.68	57.75	64.08	63.83	71.08	61.28	63.83	64.08	65.12	67.73	77.83	67.73	789.02
	Office Expense	42,333.72	108,171.86	16,701.11	21,361.14	21,422.84	21,405.41	21,163.06	21,366.46	21,293.63	21,408.68	21,555.84	21,315.51	359,499.26
Amenities Expense														
5115	Fire Control	0.00	2,722.00	15,045.00	0.00	75.41	934.00	104.00	0.00	10,490.00	0.00	0.00	3,952.00	33,322.41
5122	Recreational Maintenance	(145.00)	(4,375.65)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(4,520.65)
5123	Golf Cart Maintenance	0.00	56.30	0.00	42.11	0.00	0.00	0.00	54.56	0.00	0.00	0.00	193.55	346.52
5124	Garage Maintenance	0.00	0.00	0.00	0.00	26.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.09
5125	Gate Maintenance	0.00	0.00	0.00	0.00	0.00	375.00	0.00	0.00	0.00	0.00	0.00	0.00	375.00
	Amenities Expense	(145.00)	(1,597.35)	15,045.00	42.11	101.50	1,309.00	104.00	54.56	10,490.00	0.00	0.00	4,145.55	29,549.37
Interior R&M														
5101	Interior Paint	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.87	400.00	0.00	0.00	0.00	411.87
5102	Interior Plumbing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96.18	0.00	0.00	0.00	0.00	96.18
5103	Interior Carpentry	0.00	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00
5105	Elevator Maintenance	34.51	8,850.02	4,064.80	1,131.20	3,850.00	0.00	0.00	0.00	853.60	1,453.60	853.60	853.60	21,944.93
5108	Interior Hardware	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129.62	0.00	0.00	0.00	0.00	129.62
5112	Interior Electrical	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.84	0.00	0.00	0.00	0.00	0.84
5119	Other Interior Maintenance	0.00	0.00	0.00	0.00	0.00	0.00	41.78	0.00	0.00	12.30	0.00	0.00	54.08
	Interior R&M	34.51	9,050.02	4,064.80	1,131.20	3,850.00	0.00	41.78	238.51	1,253.60	1,465.90	853.60	853.60	22,837.52
Exterior Maintenance														
5109	Pest Control	1,030.00	115.00	200.00	2,922.50	0.00	407.14	207.14	0.00	0.00	0.00	192.86	0.00	5,074.64
5131	Exterior Painting	800.00	0.00	0.00	0.00	0.00	0.00	112.76	700.00	2,100.00	0.00	0.00	0.00	3,712.76
5132	Exterior Plumbing	0.00	514.17	954.17	(4,418.34)	12.95	0.00	0.00	709.56	0.00	0.00	0.00	0.00	(2,227.49)
5134	Exterior Carpentry	0.00	2,200.00	0.00	4,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,700.00
5137	Exterior Lighting	0.00	0.00	0.00	481.16	1,479.01	1,149.85	203.84	0.00	0.00	0.00	0.00	0.00	3,313.86
5139	Exterior Electrical	0.00	0.00	0.00	0.00	420.00	525.00	0.00	0.00	0.00	0.00	0.00	0.00	945.00
5147	Exterior Signage	0.00	0.00	156.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	156.97
5149	Other Exterior Maintenance	0.00	29.11	0.00	(3,765.31)	1,973.13	2,900.00	3,000.00	0.00	0.00	0.00	0.00	0.00	4,136.93
5152	Pressure Washing	0.00	0.00	0.00	0.00	0.00	51.58	0.00	10.10	0.00	0.00	0.00	0.00	61.68
	Exterior Maintenance	1,830.00	2,858.28	1,311.14	(279.99)	3,885.09	5,033.57	3,523.74	1,419.66	2,100.00	0.00	192.86	0.00	21,874.35
Grounds Maintenance														
5151	Landscaping Maintenance	0.00	(20,727.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(20,727.00)
5160	Tree Removal/Trimming	0.00	0.00	(1,834.62)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,834.62)
	Grounds Maintenance	0.00	(20,727.00)	(1,834.62)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(22,561.62)
Professional Services														
5161	Legal Fees	0.00	0.00	2,523.00	0.00	0.00	0.00	2,213.00	0.00	0.00	0.00	0.00	3,413.50	8,149.50
5162	Audit & Accounting	0.00	0.00	0.00	7,000.00	0.00	6,500.00	750.00	0.00	16.83	0.00	0.00	6,000.00	20,266.83
	Professional Services	0.00	0.00	2,523.00	7,000.00	0.00	6,500.00	2,963.00	0.00	16.83	0.00	0.00	9,413.50	28,416.33
Reserve Funding														
1006	Reserve Account	3,008.29	3,017.16	3,012.68	3,015.81	3,017.29	3,014.87	56.10	54.36	16,718.38	8,396.13	8,397.18	8,399.98	60,108.23
	Total Reserve Funding	3,008.29	3,017.16	3,012.68	3,015.81	3,017.29	3,014.87	56.10	54.36	16,718.38	8,396.13	8,397.18	8,399.98	60,108.23
	Total Operating Expenses	86,584.52	100,871.69	93,839.11	49,207.54	61,466.44	72,629.35	58,461.52	39,085.55	75,639.02	50,434.40	55,162.89	55,834.18	799,216.21
	Net Operating Income	(11,942.32)	(21,966.53)	(16,967.04)	27,617.66	15,460.24	4,094.91	18,418.22	37,692.45	(32,866.57)	13,361.41	(617.66)	3,171.28	35,456.05
Non-operating Expenses														
Capital Expenses														
5181-002	Capital Building Exterior	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,372.00	0.00	0.00	0.00	29,372.00
	Capital Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,372.00	0.00	0.00	0.00	29,372.00

Account	Account Name	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Total
	Non-operating Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,372.00	0.00	0.00	0.00	29,372.00
	Total Net Income (Loss)	(11,942.32)	(21,966.53)	(16,967.04)	27,617.66	15,460.24	4,094.91	18,418.22	37,692.45	(62,238.57)	13,361.41	(617.66)	3,171.28	6,084.05

AP Aging
Emerald Park HOA
May 2025

Invoice Number	Post Month	Invoice Date	Due Date	Open Balance	Current	1-30 Days	31-60 Days	61-90 Days	91+ Days
Property: Emerald Park HOA									
Vendor: FPL Northwest FL									
6880-Summary-051425	05/2025	05/14/2025	06/13/2025	382.40	0.00	382.40	0.00	0.00	0.00
FPL Northwest FL Total:				382.40	0.00	382.40	0.00	0.00	0.00
Vendor: PANAMA CITY GOLF CARTS, LLC									
23-5821	05/2025	05/21/2025	06/20/2025	193.55	0.00	193.55	0.00	0.00	0.00
PANAMA CITY GOLF CARTS, LLC Total:				193.55	0.00	193.55	0.00	0.00	0.00
Vendor: The Fire Protection Company									
3125	05/2025	05/05/2025	06/19/2025	3,952.00	0.00	3,952.00	0.00	0.00	0.00
The Fire Protection Company Total:				3,952.00	0.00	3,952.00	0.00	0.00	0.00
Vendor: The Overby Company									
192559	05/2025	05/19/2025	06/18/2025	25.72	0.00	25.72	0.00	0.00	0.00
The Overby Company Total:				25.72	0.00	25.72	0.00	0.00	0.00
Vendor: WOODRUFF PROPERTY MANAGEMENT COMPANY									
SpringMgrMeeting-5.25	05/2025	05/28/2025	05/28/2025	10.45	0.00	10.45	0.00	0.00	0.00
WOODRUFF PROPERTY MANAGEMENT COMPANY Total:				10.45	0.00	10.45	0.00	0.00	0.00
Vendor: WOW									
6878-WOW-050525	05/2025	05/05/2025	06/04/2025	65.29	0.00	65.29	0.00	0.00	0.00
WOW Total:				65.29	0.00	65.29	0.00	0.00	0.00
Vendor: WPMC AMEX									
1148-broadvoiceemerald-05162025	05/2025	05/16/2025	05/16/2025	21.51	0.00	21.51	0.00	0.00	0.00
WPMC AMEX Total:				21.51	0.00	21.51	0.00	0.00	0.00
Vendor: WPMC-Florida, Inc									
Management Fees	05/2025	05/31/2025	05/31/2025	1,500.00	1,500.00	0.00	0.00	0.00	0.00
WPMC-Florida, Inc Total:				1,500.00	1,500.00	0.00	0.00	0.00	0.00
Emerald Park HOA Total:				6,150.92	1,500.00	4,650.92	0.00	0.00	0.00

AP Payment Register
Emerald Park HOA
May 2025

		Payment Information										Invoice Details						
Number	Type	Date	Post Month	Status	Bank Account	Payee	Amount	Number	Date	Post Month	BLDG-Unit	GL Account	Description	Sub Total	Tax	Discounts	Shipping	Amount
Property: Emerald Park HOA																		
3042	Check	05/02/2025	05/2025	Received	Emerald Park HOA- Operating-8519	WPMC-Florida, Inc	2,996.07	LL6878-04302025	04/29/2025	04/2025		5001: Management Wages	Management Wages	300.00	0.00	0.00	0.00	300.00
												5003: Maintenance Wages	Maintenance Wages	969.56	0.00	0.00	0.00	969.56
												5009: Benefits	Benefits	127.29	0.00	0.00	0.00	127.29
												5015: Payroll Taxes	Payroll Taxes	99.22	0.00	0.00	0.00	99.22
								Management Fees	04/30/2025		5051: Management Fees	Management Fees	1,500.00	0.00	0.00	0.00	1,500.00	
													Total:	2,996.07	0.00	0.00	0.00	2,996.07
3043	Check	05/07/2025	05/2025	Received	Emerald Park HOA- Operating-8519	FEDERAL EXPRESS	40.72	8-838-66016	04/22/2025	04/2025		5073: Postage and Freight	3274-8493-1	19.82	0.00	0.00	0.00	19.82
								8-845-23269	04/29/2025		5073: Postage and Freight	3274-8493-1	20.90	0.00	0.00	0.00	20.90	
3044	Check	05/07/2025	05/2025	Received	Emerald Park HOA- Operating-8519	Knox Pest Control, Inc.	192.86	158029	04/10/2025	04/2025		5109: Pest Control	April Pest Control	192.86	0.00	0.00	0.00	192.86
3045	Check	05/07/2025	05/2025	Received	Emerald Park HOA- Operating-8519	Mowrey Elevator Company of Florida, Inc.	853.60	961479	04/01/2025	04/2025		5105: Elevator Maintenance	Buildings L M O P	853.60	0.00	0.00	0.00	853.60
3046	Check	05/07/2025	05/2025	Received	Emerald Park HOA- Operating-8519	The Overby Company	20.91	191592	04/16/2025	04/2025		5080: Copier Expense	006171	20.91	0.00	0.00	0.00	20.91
3047	Check	05/09/2025	05/2025	Received	Emerald Park HOA- Operating-8519	FPL Northwest FL	356.99	6880-Summary-041425	05/14/2025	04/2025		5041: Electricity	24002-10007	356.99	0.00	0.00	0.00	356.99
3048	Check	05/14/2025	05/2025	Received	Emerald Park HOA- Operating-8519	Greenspoon Marder LLP	3,413.50	1600229	05/13/2025	05/2025		5161: Legal Fees	General Association Matters	3,413.50	0.00	0.00	0.00	3,413.50
3049	Check	05/14/2025	05/2025	Received	Emerald Park HOA- Operating-8519	Mowrey Elevator Company of Florida, Inc.	853.60	966553	05/01/2025	05/2025		5105: Elevator Maintenance	Buildings L M O P	853.60	0.00	0.00	0.00	853.60
3050	Check	05/14/2025	05/2025	Received	Emerald Park HOA- Operating-8519	The Overby Company	22.50	190313	02/17/2025	05/2025		5080: Copier Expense	006171	22.50	0.00	0.00	0.00	22.50
3051	Check	05/14/2025	05/2025	Received	Emerald Park HOA- Operating-8519	WPMC-Florida, Inc	1,656.18	LL6878-05162025	05/12/2025	05/2025		5001: Management Wages	Management Wages	600.00	0.00	0.00	0.00	600.00
												5003: Maintenance Wages	Maintenance Wages	780.69	0.00	0.00	0.00	780.69
												5009: Benefits	Benefits	165.67	0.00	0.00	0.00	165.67
												5015: Payroll Taxes	Payroll Taxes	109.82	0.00	0.00	0.00	109.82
													Total:	1,656.18	0.00	0.00	0.00	1,656.18
3052	Check	05/19/2025	05/2025	Received	Emerald Park HOA- Operating-8519	Willis Towers Watson Northeast, Inc.#4557	16,157.90	4012848	03/29/2025	05/2025		1402: Prepaid Insurance	Policy#VTLGL01506201-Comm GL	16,157.90	0.00	0.00	0.00	16,157.90
3053	Check	05/22/2025	05/2025	Received	Emerald Park HOA- Operating-8519	City of Panama City Beach	8,073.91	6878-CityOfPanamaCityBeach-040825	04/08/2025	04/2025		5044: Water	108017-91550	8,073.91	0.00	0.00	0.00	8,073.91
3054	Check	05/23/2025	05/2025	Received	Emerald Park HOA- Operating-8519	FEDERAL EXPRESS	10.85	8-867-09187	05/20/2025	05/2025		5073: Postage and Freight	3274-8493-1	10.85	0.00	0.00	0.00	10.85
3055	Check	05/23/2025	05/2025	Received	Emerald Park HOA- Operating-8519	WPMC AMEX	3,469.91	1031-DIALPAD-041525	04/15/2025	04/2025		5047-001: Telecom	Conference Line	30.00	0.00	0.00	0.00	30.00
								1148-broadvoiceemerald-041625	04/16/2025		5047-001: Telecom	office phones	19.25	0.00	0.00	0.00	19.25	
								2005-6877-RedWolf-050125	05/01/2025	05/2025	5081: Computer Expense	IT Services 17%	111.35	0.00	0.00	0.00	111.35	
								2005-IPacket2-042525	04/25/2025	04/2025	5045: Internet	11172017-02	3,307.34	1.97	0.00	0.00	3,309.31	
3056	Check	05/28/2025	05/2025	Received	Emerald Park HOA- Operating-8519	FEDERAL EXPRESS	39.47	8-875-06025	05/27/2025	05/2025		5073: Postage and Freight	3274-8493-1	39.47	0.00	0.00	0.00	39.47

Payment Information																						
Number	Type	Date	Post Month	Status	Bank Account	Payee	Amount	Number	Date	Post Month	BLDG-Unit	GL Account	Invoice Details Description	Sub Total	Tax	Discounts	Shipping	Amount				
3057	Check	05/28/2025	05/2025	Received	Emerald Park HOA- Operating-8519	Warren Averett, LLC	6,000.00	1458595	05/21/2025	05/2025		5162: Audit & Accounting	Progress billing for Audit Services relative to year ended December 31, 2024	6,000.00	0.00	0.00	0.00	6,000.00				
Total:														6,000.00	0.00	0.00	0.00	6,000.00				
3058	Check	05/28/2025	05/2025	Received	Emerald Park HOA- Operating-8519	WPMC-Florida, Inc	1,195.21	LL6878-05302025	05/27/2025	05/2025		5001: Management Wages	Management Wages	600.00	0.00	0.00	0.00	600.00				
												5003: Maintenance Wages	Maintenance Wages	460.75	0.00	0.00	0.00	460.75				
												5009: Benefits	Benefits	49.11	0.00	0.00	0.00	49.11				
												5015: Payroll Taxes	Payroll Taxes	85.35	0.00	0.00	0.00	85.35				
Total:														1,195.21	0.00	0.00	0.00	1,195.21				
Emerald Park HOA Total:							45,354.18											45,352.21	1.97	0.00	0.00	45,354.18

Delinquency
Emerald Park HOA
May 2025

Details

Bldg-Unit	Resident	Lease Status	Unpaid Rent	Unpaid Other	Unpaid Deposit	Last Delinquency Note	Past Due	Current Due	Delinquency	Unapplied Credits	Pre-payments	Balance
Property: Emerald Park HOA												
D-104	Arnold, Nicholas	Current (Month To Month)	0.00	248.42	0.00		0.00	248.42	248.42	0.00	0.00	248.42
F-107	Malcomson, William & Jennifer	Current (Month To Month)	0.00	0.00	0.00		0.00	0.00	0.00	0.00	(526.08)	(526.08)
G-106	Hardoin, Brenda	Past	0.00	560.28	0.00	07/11/2023 10:03 AM amintz@thewoodruffway.co m:unit has sold; jessica has been requesting warranty deed; new owner - Hamony Ellsworth	560.28	0.00	560.28	0.00	0.00	560.28
G-106	Mitchell, Hamoni	Current (Month To Month)	0.00	8,012.68	0.00		7,514.26	498.42	8,012.68	0.00	0.00	8,012.68
Emerald Park HOA Totals:			0.00	8,821.38	0.00		8,074.54	746.84	8,821.38	0.00	(526.08)	8,295.30

Payments In Transit
Emerald Park HOA
May 2025

BLDG-Unit	Payment ID	Transaction ID	Lease ID	Lease Status	Resident	Payment Status	Payment Type	Post Month	Post Date	Amount
Property: Emerald Park HOA										
D-104	1649526199	488370445	15752448	Current	Arnold, Nicholas	Captured	MasterCard	05/2025	05/28/2025	100.00
Emerald Park HOA Total:										100.00

Trial Balance
Emerald Park HOA
Accrual Basis
May 2025

Account	Account Name	Beginning Balance	Debit	Credit	Net Change	Ending Balance
Property: Emerald Park HOA						
1001	Operating Account	40,857.34	58,465.56	(74,792.80)	(16,327.24)	24,530.10
1006	Escrow - Replacement Reserve	185,943.26	8,399.98	0.00	8,399.98	194,343.24
1019	Payments in Transit	0.00	58,565.56	(58,465.56)	100.00	100.00
1025	Operating - Owner Account	(100,000.00)	0.00	0.00	0.00	(100,000.00)
1290	A/R Tenant Other	8,974.54	59,868.26	(60,021.42)	(153.16)	8,821.38
1402	Prepaid Insurance	117,058.22	16,157.90	(6,875.00)	9,282.90	126,341.12
1408	RSV Interfund Borrowing	152,050.00	0.00	0.00	0.00	152,050.00
1409	OP Interfund Borrowing	(152,050.00)	0.00	0.00	0.00	(152,050.00)
2001	Accounts Payable	(15,893.62)	45,354.18	(35,611.48)	9,742.70	(6,150.92)
2022	Contract Liability - special assessment	(76,859.00)	0.00	0.00	0.00	(76,859.00)
2122	Other Accrued Expenses	(29,999.73)	0.00	0.00	0.00	(29,999.73)
2202	Prepaid Rent	0.00	8,884.01	(8,884.01)	0.00	0.00
2205	Prepaid Dues	(1,052.16)	50,672.52	(50,146.44)	526.08	(526.08)
2930	Retained Earnings	(107,265.17)	0.00	0.00	0.00	(107,265.17)
3028	Late Fees	50.00	0.00	(150.00)	(150.00)	(100.00)
3047	Miscellaneous	(18,716.49)	0.00	(4,607.43)	(4,607.43)	(23,323.92)
3257	Condo Fees	(218,990.95)	464.89	(54,645.94)	(54,181.05)	(273,172.00)
3461	Interest Income	(234.05)	0.00	(66.98)	(66.98)	(301.03)
5001	Management Wages	3,545.63	1,200.00	0.00	1,200.00	4,745.63
5003	Maintenance Wages	8,813.11	1,241.44	0.00	1,241.44	10,054.55
5004	On-Call Wages	10.14	0.00	0.00	0.00	10.14
5009	Benefits	1,614.21	214.78	0.00	214.78	1,828.99
5015	Payroll Taxes	1,382.67	195.17	0.00	195.17	1,577.84
5021	General Insurance	27,500.00	6,875.00	0.00	6,875.00	34,375.00
5032	Licenses & Permits	61.25	0.00	0.00	0.00	61.25
5041	Electricity	3,152.15	382.40	0.00	382.40	3,534.55
5041-001	Electricity Vacants	1,231.93	0.00	0.00	0.00	1,231.93
5044	Water	16,435.91	0.00	0.00	0.00	16,435.91
5045	Internet	13,229.69	65.29	0.00	65.29	13,294.98
5047-001	Telecom	127.30	21.51	0.00	21.51	148.81
5051	Management Fees	6,000.00	1,500.00	0.00	1,500.00	7,500.00
5069	Other Advertising	2.94	10.45	0.00	10.45	13.39
5071	Training and Education	15.26	0.00	0.00	0.00	15.26
5073	Postage and Freight	378.64	50.32	0.00	50.32	428.96
5080	Copier Expense	212.74	48.22	0.00	48.22	260.96
5081	Computer Expense	841.28	189.07	0.00	189.07	1,030.35
5085-002	Dues-Amenities Association	83,840.68	20,960.17	0.00	20,960.17	104,800.85
5088	Merchant Processing Fees	274.76	67.73	0.00	67.73	342.49
5101	Interior Paint	411.87	0.00	0.00	0.00	411.87
5102	Interior Plumbing	96.18	0.00	0.00	0.00	96.18
5105	Elevator Maintenance	3,160.80	853.60	0.00	853.60	4,014.40
5108	Interior Hardware	129.62	0.00	0.00	0.00	129.62
5109	Pest Control	192.86	0.00	0.00	0.00	192.86
5112	Interior Electrical	0.84	0.00	0.00	0.00	0.84
5115	Fire Control	10,490.00	3,952.00	0.00	3,952.00	14,442.00
5119	Other Interior Maintenance	12.30	0.00	0.00	0.00	12.30
5123	Golf Cart Maintenance	54.56	193.55	0.00	193.55	248.11
5131	Exterior Painting	2,800.00	0.00	0.00	0.00	2,800.00
5132	Exterior Plumbing	709.56	0.00	0.00	0.00	709.56
5152	Pressure Washing	10.10	0.00	0.00	0.00	10.10
5161	Legal Fees	0.00	3,413.50	0.00	3,413.50	3,413.50
5162	Audit & Accounting	16.83	6,000.00	0.00	6,000.00	6,016.83

Account	Account Name	Beginning Balance	Debit	Credit	Net Change	Ending Balance
5181-002	Capital Building Exterior.	29,372.00	0.00	0.00	0.00	29,372.00
	Emerald Park HOA Total:	0.00	354,267.06	(354,267.06)	0.00	0.00

GL Details
Emerald Park HOA
Accrual Basis
May 2025

Account	Transaction Date	Post Date	Post Month	Reference	Transaction Type	Memo/Note	BLDG-Unit	Resident/Vendor	Net Change	Debit	Credit	Balance
Property: Emerald Park HOA												
GL Account: 1001: Operating Account												
1001					Beginning Balance					0.00	0.00	40,857.34
1001	05/01/2025	05/02/2025	05/2025	JE #77886 - Emerald Park HOA Dues to Amenities	General Journal Entry	Emerald Park HOA Dues to Amenities				0.00	(20,960.17)	19,897.17
1001	05/01/2025	05/02/2025	05/2025	JE #77885 - Emerald Park HOA to Reserves	General Journal Entry	Emerald Park HOA to Reserves				0.00	(8,333.00)	11,564.17
1001	05/02/2025	05/02/2025	05/2025	Check #3042	Vendor Payment			WPMC-Florida, Inc		0.00	(2,996.07)	8,568.10
1001	05/05/2025	05/05/2025	05/2025	JE #77981 - To record Entrata Core Fees	General Journal Entry	To record Entrata Core Fees				0.00	(77.72)	8,490.38
1001	05/07/2025	05/07/2025	05/2025	Check #3043	Vendor Payment			FEDERAL EXPRESS		0.00	(40.72)	8,449.66
1001	05/07/2025	05/07/2025	05/2025	Check #3044	Vendor Payment			Knox Pest Control, Inc.		0.00	(192.86)	8,256.80
1001	05/07/2025	05/07/2025	05/2025	Check #3045	Vendor Payment			Mowrey Elevator Company of Florida, Inc.		0.00	(853.60)	7,403.20
1001	05/07/2025	05/07/2025	05/2025	Check #3046	Vendor Payment			The Overby Company		0.00	(20.91)	7,382.29
1001	05/09/2025	05/09/2025	05/2025	Check #3047	Vendor Payment			FPL Northwest FL		0.00	(356.99)	7,025.30
1001	05/10/2025	05/16/2025	05/2025	JE #78206 - To record Entrata PS Fee	General Journal Entry	To record Entrata PS Fee				0.00	(67.73)	6,957.57
1001	05/14/2025	05/14/2025	05/2025	Check #3048	Vendor Payment			Greenspoon Marder LLP		0.00	(3,413.50)	3,544.07
1001	05/14/2025	05/14/2025	05/2025	Check #3049	Vendor Payment			Mowrey Elevator Company of Florida, Inc.		0.00	(853.60)	2,690.47
1001	05/14/2025	05/14/2025	05/2025	Check #3050	Vendor Payment			The Overby Company		0.00	(22.50)	2,667.97
1001	05/14/2025	05/14/2025	05/2025	Check #3051	Vendor Payment			WPMC-Florida, Inc		0.00	(1,656.18)	1,011.79
1001	05/19/2025	05/19/2025	05/2025	Check #3052	Vendor Payment			Willis Towers Watson Northeast, Inc.#4557		0.00	(16,157.90)	(15,146.11)
1001	05/22/2025	05/22/2025	05/2025	Check #3053	Vendor Payment			City of Panama City Beach		0.00	(8,073.91)	(23,220.02)
1001	05/23/2025	05/23/2025	05/2025	Check #3054	Vendor Payment			FEDERAL EXPRESS		0.00	(10.85)	(23,230.87)
1001	05/23/2025	05/23/2025	05/2025	Check #3055	Vendor Payment			WPMC AMEX		0.00	(3,469.91)	(26,700.78)
1001	05/28/2025	05/28/2025	05/2025	Check #3056	Vendor Payment			FEDERAL EXPRESS		0.00	(39.47)	(26,740.25)

Account	Transaction Date	Post Date	Post Month	Reference	Transaction Type	Memo/Note	BLDG-Unit	Resident/Vendor	Net Change	Debit	Credit	Balance
1001	05/28/2025	05/28/2025	05/2025	Check #3057	Vendor Payment			Warren Averett, LLC		0.00	(6,000.00)	(32,740.25)
1001	05/28/2025	05/28/2025	05/2025	Check #3058	Vendor Payment			WPMC-Florida, Inc		0.00	(1,195.21)	(33,935.46)
1001			05/2025		AR Transactions					58,465.56	0.00	24,530.10
						1001: Operating Account:			(16,327.24)	58,465.56	(74,792.80)	24,530.10
GL Account: 1006: Escrow - Replacement Reserve												
1006					Beginning Balance					0.00	0.00	185,943.26
1006	05/01/2025	05/02/2025	05/2025	JE #77885 - Emerald Park HOA to Reserves	General Journal Entry	Emerald Park HOA to Reserves				8,333.00	0.00	194,276.26
1006	05/31/2025	06/02/2025	05/2025	JE #78594 - To record bank interest- Emeralds	General Journal Entry	To rod interest pmt- Security-Emerald Park HOA Reserves				66.98	0.00	194,343.24
						1006: Escrow - Replacement Reserve:			8,399.98	8,399.98	0.00	194,343.24
GL Account: 1019: Payments in Transit												
1019					Beginning Balance					0.00	0.00	0.00
1019			05/2025		AR Transactions					58,565.56	(58,465.56)	100.00
						1019: Payments in Transit:			100.00	58,565.56	(58,465.56)	100.00
GL Account: 1025: Operating - Owner Account												
1025					Beginning Balance					0.00	0.00	(100,000.00)
						1025: Operating - Owner Account:			0.00	0.00	0.00	(100,000.00)
GL Account: 1290: A/R Tenant Other												
1290					Beginning Balance					0.00	0.00	8,974.54
1290			05/2025		AR Transactions					59,868.26	(60,021.42)	8,821.38
						1290: A/R Tenant Other:			(153.16)	59,868.26	(60,021.42)	8,821.38
GL Account: 1402: Prepaid Insurance												
1402					Beginning Balance					0.00	0.00	117,058.22
1402	03/29/2025	05/19/2025	05/2025	Inv #4012848	Invoice	Policy#VTGL015062 01-Comm GL		Willis Towers Watson Northeast, Inc.#4557		16,157.90	0.00	133,216.12
1402	05/01/2025	05/01/2025	05/2025	JE #77746 - Emerald Park HOA Monthly Accrual	General Journal Entry	Emerald Park HOA Monthly Accrual				0.00	(6,875.00)	126,341.12
						1402: Prepaid Insurance:			9,282.90	16,157.90	(6,875.00)	126,341.12

Account	Transaction Date	Post Date	Post Month	Reference	Transaction Type	Memo/Note	BLDG-Unit	Resident/Vendor	Net Change	Debit	Credit	Balance
GL Account: 1408: RSV Interfund Borrowing												
1408					Beginning Balance					0.00	0.00	152,050.00
						1408: RSV Interfund Borrowing:			0.00	0.00	0.00	152,050.00
GL Account: 1409: OP Interfund Borrowing												
1409					Beginning Balance					0.00	0.00	(152,050.00)
						1409: OP Interfund Borrowing:			0.00	0.00	0.00	(152,050.00)
GL Account: 2001: Accounts Payable												
2001					Beginning Balance					0.00	0.00	(15,893.62)
2001	02/17/2025	05/08/2025	05/2025	Inv #190313	Invoice	006171		The Overby Company		0.00	(22.50)	(15,916.12)
2001	03/29/2025	05/19/2025	05/2025	Inv #4012848	Invoice	Policy#VTGL015062 01-Comm GL		Willis Towers Watson Northeast, Inc.#4557		0.00	(16,157.90)	(32,074.02)
2001	05/01/2025	05/01/2025	05/2025	Inv #2005-6877.RedWolf-050125	Invoice	IT Services 17%		WPMC AMEX		0.00	(111.35)	(32,185.37)
2001	05/01/2025	05/06/2025	05/2025	Inv #966553	Invoice	Buildings L M O P		Mowrey Elevator Company of Florida, Inc.		0.00	(853.60)	(33,038.97)
2001	05/02/2025	05/02/2025	05/2025	Check #3042	Vendor Payment	Management Fees		WPMC-Florida, Inc		1,500.00	0.00	(31,538.97)
2001	05/02/2025	05/02/2025	05/2025	Check #3042	Vendor Payment	Payroll Taxes		WPMC-Florida, Inc		99.22	0.00	(31,439.75)
2001	05/02/2025	05/02/2025	05/2025	Check #3042	Vendor Payment	Benefits		WPMC-Florida, Inc		127.29	0.00	(31,312.46)
2001	05/02/2025	05/02/2025	05/2025	Check #3042	Vendor Payment	Maintenance Wages		WPMC-Florida, Inc		969.56	0.00	(30,342.90)
2001	05/02/2025	05/02/2025	05/2025	Check #3042	Vendor Payment	Management Wages		WPMC-Florida, Inc		300.00	0.00	(30,042.90)
2001	05/05/2025	05/28/2025	05/2025	Inv #3125	Invoice	Annual fire sprinkler, hydrant, and alarm panel inspection		The Fire Protection Company		0.00	(3,952.00)	(33,994.90)
2001	05/05/2025	05/29/2025	05/2025	Inv #6878-WOW-050525	Invoice	019675849		WOW		0.00	(65.29)	(34,060.19)
2001	05/07/2025	05/07/2025	05/2025	Check #3043	Vendor Payment	3274-8493-1		FEDERAL EXPRESS		19.82	0.00	(34,040.37)
2001	05/07/2025	05/07/2025	05/2025	Check #3043	Vendor Payment	3274-8493-1		FEDERAL EXPRESS		20.90	0.00	(34,019.47)
2001	05/07/2025	05/07/2025	05/2025	Check #3044	Vendor Payment	April Pest Control		Knox Pest Control, Inc.		192.86	0.00	(33,826.61)
2001	05/07/2025	05/07/2025	05/2025	Check #3045	Vendor Payment	Buildings L M O P		Mowrey Elevator Company of Florida, Inc.		853.60	0.00	(32,973.01)
2001	05/07/2025	05/07/2025	05/2025	Check #3046	Vendor Payment	006171		The Overby Company		20.91	0.00	(32,952.10)
2001	05/09/2025	05/09/2025	05/2025	Check #3047	Vendor Payment	24002-10007		FPL Northwest FL		356.99	0.00	(32,595.11)
2001	05/12/2025	05/12/2025	05/2025	Inv #LL6878-05162025	Invoice	Management Wages		WPMC-Florida, Inc		0.00	(600.00)	(33,195.11)
2001	05/12/2025	05/12/2025	05/2025	Inv #LL6878-05162025	Invoice	Maintenance Wages		WPMC-Florida, Inc		0.00	(780.69)	(33,975.80)

Account	Transaction Date	Post Date	Post Month	Reference	Transaction Type	Memo/Note	BLDG-Unit	Resident/Vendor	Net Change	Debit	Credit	Balance
2001	05/12/2025	05/12/2025	05/2025	Inv #LL6878-05162025	Invoice	Benefits		WPMC-Florida, Inc		0.00	(165.67)	(34,141.47)
2001	05/12/2025	05/12/2025	05/2025	Inv #LL6878-05162025	Invoice	Payroll Taxes		WPMC-Florida, Inc		0.00	(109.82)	(34,251.29)
2001	05/13/2025	05/13/2025	05/2025	Inv #1600229	Invoice	General Association Matters		Greenspoon Marder LLP		0.00	(3,413.50)	(37,664.79)
2001	05/14/2025	05/14/2025	05/2025	Check #3048	Vendor Payment	General Association Matters		Greenspoon Marder LLP		3,413.50	0.00	(34,251.29)
2001	05/14/2025	05/14/2025	05/2025	Check #3049	Vendor Payment	Buildings L M O P		Mowrey Elevator Company of Florida, Inc.		853.60	0.00	(33,397.69)
2001	05/14/2025	05/14/2025	05/2025	Check #3050	Vendor Payment	006171		The Overby Company		22.50	0.00	(33,375.19)
2001	05/14/2025	05/14/2025	05/2025	Check #3051	Vendor Payment	Management Wages		WPMC-Florida, Inc		600.00	0.00	(32,775.19)
2001	05/14/2025	05/14/2025	05/2025	Check #3051	Vendor Payment	Maintenance Wages		WPMC-Florida, Inc		780.69	0.00	(31,994.50)
2001	05/14/2025	05/14/2025	05/2025	Check #3051	Vendor Payment	Benefits		WPMC-Florida, Inc		165.67	0.00	(31,828.83)
2001	05/14/2025	05/14/2025	05/2025	Check #3051	Vendor Payment	Payroll Taxes		WPMC-Florida, Inc		109.82	0.00	(31,719.01)
2001	05/14/2025	05/28/2025	05/2025	Inv #6880-Summary-051425	Invoice	24002-10007		FPL Northwest FL		0.00	(382.40)	(32,101.41)
2001	05/16/2025	05/19/2025	05/2025	Inv #1148-broadvoiceemerald-05162025	Invoice	office phones		WPMC AMEX		0.00	(21.51)	(32,122.92)
2001	05/19/2025	05/19/2025	05/2025	Check #3052	Vendor Payment	Policy#VTGL015062 01-Comm GL		Willis Towers Watson Northeast, Inc.#4557		16,157.90	0.00	(15,965.02)
2001	05/19/2025	06/03/2025	05/2025	Inv #192559	Invoice	006171		The Overby Company		0.00	(25.72)	(15,990.74)
2001	05/20/2025	05/21/2025	05/2025	Inv #8-867-09187	Invoice	3274-8493-1		FEDERAL EXPRESS		0.00	(10.85)	(16,001.59)
2001	05/21/2025	05/22/2025	05/2025	Inv #1458595	Invoice	Progress billing for Audit Services relative to year ended December 31, 2024		Warren Averett, LLC		0.00	(6,000.00)	(22,001.59)
2001	05/21/2025	05/28/2025	05/2025	Inv #23-5821	Invoice	Golf cart repair		PANAMA CITY GOLF CARTS, LLC		0.00	(193.55)	(22,195.14)
2001	05/22/2025	05/22/2025	05/2025	Check #3053	Vendor Payment	108017-91550		City of Panama City Beach		8,073.91	0.00	(14,121.23)
2001	05/23/2025	05/23/2025	05/2025	Check #3054	Vendor Payment	3274-8493-1		FEDERAL EXPRESS		10.85	0.00	(14,110.38)
2001	05/23/2025	05/23/2025	05/2025	Check #3055	Vendor Payment	IT Services 17%		WPMC AMEX		111.35	0.00	(13,999.03)
2001	05/23/2025	05/23/2025	05/2025	Check #3055	Vendor Payment	11172017-02		WPMC AMEX		3,309.31	0.00	(10,689.72)
2001	05/23/2025	05/23/2025	05/2025	Check #3055	Vendor Payment	office phones		WPMC AMEX		19.25	0.00	(10,670.47)
2001	05/23/2025	05/23/2025	05/2025	Check #3055	Vendor Payment	Conference Line		WPMC AMEX		30.00	0.00	(10,640.47)
2001	05/27/2025	05/27/2025	05/2025	Inv #LL6878-05302025	Invoice	Management Wages		WPMC-Florida, Inc		0.00	(600.00)	(11,240.47)
2001	05/27/2025	05/27/2025	05/2025	Inv #LL6878-05302025	Invoice	Maintenance Wages		WPMC-Florida, Inc		0.00	(460.75)	(11,701.22)
2001	05/27/2025	05/27/2025	05/2025	Inv #LL6878-05302025	Invoice	Benefits		WPMC-Florida, Inc		0.00	(49.11)	(11,750.33)

Account	Transaction Date	Post Date	Post Month	Reference	Transaction Type	Memo/Note	BLDG-Unit	Resident/Vendor	Net Change	Debit	Credit	Balance	
2001	05/27/2025	05/27/2025	05/2025	Inv #LL6878-05302025	Invoice	Payroll Taxes		WPMC-Florida, Inc		0.00	(85.35)	(11,835.68)	
2001	05/27/2025	05/28/2025	05/2025	Inv #8-875-06025	Invoice	3274-8493-1		FEDERAL EXPRESS		0.00	(39.47)	(11,875.15)	
2001	05/28/2025	05/28/2025	05/2025	Check #3056	Vendor Payment	3274-8493-1		FEDERAL EXPRESS		39.47	0.00	(11,835.68)	
2001	05/28/2025	05/28/2025	05/2025	Check #3057	Vendor Payment	Progress billing for Audit Services relative to year ended December 31, 2024		Warren Averett, LLC		6,000.00	0.00	(5,835.68)	
2001	05/28/2025	05/28/2025	05/2025	Check #3058	Vendor Payment	Management Wages		WPMC-Florida, Inc		600.00	0.00	(5,235.68)	
2001	05/28/2025	05/28/2025	05/2025	Check #3058	Vendor Payment	Maintenance Wages		WPMC-Florida, Inc		460.75	0.00	(4,774.93)	
2001	05/28/2025	05/28/2025	05/2025	Check #3058	Vendor Payment	Benefits		WPMC-Florida, Inc		49.11	0.00	(4,725.82)	
2001	05/28/2025	05/28/2025	05/2025	Check #3058	Vendor Payment	Payroll Taxes		WPMC-Florida, Inc		85.35	0.00	(4,640.47)	
2001	05/28/2025	05/29/2025	05/2025	Inv #SpringMgrMeeting-5.25	Invoice	Spring manager meeting		WOODRUFF PROPERTY MANAGEMENT COMPANY		0.00	(10.45)	(4,650.92)	
2001	05/31/2025	06/02/2025	05/2025	Inv #Management Fees	Invoice	Management Fees		WPMC-Florida, Inc		0.00	(1,500.00)	(6,150.92)	
									2001: Accounts Payable:	9,742.70	45,354.18	(35,611.48)	(6,150.92)
GL Account: 2022: Contract Liability - special assessment													
2022						Beginning Balance					0.00	0.00	(76,859.00)
									2022: Contract Liability - special assessment:	0.00	0.00	0.00	(76,859.00)
GL Account: 2122: Other Accrued Expenses													
2122						Beginning Balance					0.00	0.00	(29,999.73)
									2122: Other Accrued Expenses:	0.00	0.00	0.00	(29,999.73)
GL Account: 2202: Prepaid Rent													
2202						Beginning Balance					0.00	0.00	0.00
2202	05/2025			AR Transactions						8,884.01	(8,884.01)	0.00	
									2202: Prepaid Rent:	0.00	8,884.01	(8,884.01)	0.00
GL Account: 2205: Prepaid Dues													
2205						Beginning Balance					0.00	0.00	(1,052.16)
2205	05/2025			AR Transactions						50,672.52	(50,146.44)	(526.08)	
									2205: Prepaid Dues:	526.08	50,672.52	(50,146.44)	(526.08)

Account	Transaction Date	Post Date	Post Month	Reference	Transaction Type	Memo/Note	BLDG-Unit	Resident/Vendor	Net Change	Debit	Credit	Balance
GL Account: 2930: Retained Earnings												
2930					Beginning Balance					0.00	0.00	(107,265.17)
						2930: Retained Earnings:			0.00	0.00	0.00	(107,265.17)
GL Account: 3028: Late Fees												
3028					Beginning Balance					0.00	0.00	50.00
3028			05/2025		AR Transactions					0.00	(150.00)	(100.00)
						3028: Late Fees:			(150.00)	0.00	(150.00)	(100.00)
GL Account: 3047: Miscellaneous												
3047					Beginning Balance					0.00	0.00	(18,716.49)
3047			05/2025		AR Transactions					0.00	(4,607.43)	(23,323.92)
						3047: Miscellaneous:			(4,607.43)	0.00	(4,607.43)	(23,323.92)
GL Account: 3257: Condo Fees												
3257					Beginning Balance					0.00	0.00	(218,990.95)
3257			05/2025		AR Transactions					464.89	(54,645.94)	(273,172.00)
						3257: Condo Fees:			(54,181.05)	464.89	(54,645.94)	(273,172.00)
GL Account: 3461: Interest Income												
3461					Beginning Balance					0.00	0.00	(234.05)
3461	05/31/2025	06/02/2025	05/2025	JE #78594 - To record bank interest- Emeralds	General Journal Entry	To rcd interest pmt- Security-Emerald Park HOA Reserves				0.00	(66.98)	(301.03)
						3461: Interest Income:			(66.98)	0.00	(66.98)	(301.03)
GL Account: 5001: Management Wages												
5001					Beginning Balance					0.00	0.00	3,545.63
5001	05/12/2025	05/12/2025	05/2025	Inv #LL6878-05162025	Invoice	Management Wages		WPMC-Florida, Inc		600.00	0.00	4,145.63
5001	05/27/2025	05/27/2025	05/2025	Inv #LL6878-05302025	Invoice	Management Wages		WPMC-Florida, Inc		600.00	0.00	4,745.63
						5001: Management Wages:			1,200.00	1,200.00	0.00	4,745.63
GL Account: 5003: Maintenance Wages												
5003					Beginning Balance					0.00	0.00	8,813.11
5003	05/12/2025	05/12/2025	05/2025	Inv #LL6878-05162025	Invoice	Maintenance Wages		WPMC-Florida, Inc		780.69	0.00	9,593.80
5003	05/27/2025	05/27/2025	05/2025	Inv #LL6878-05302025	Invoice	Maintenance Wages		WPMC-Florida, Inc		460.75	0.00	10,054.55
						5003: Maintenance Wages:			1,241.44	1,241.44	0.00	10,054.55

Account	Transaction Date	Post Date	Post Month	Reference	Transaction Type	Memo/Note	BLDG-Unit	Resident/Vendor	Net Change	Debit	Credit	Balance
GL Account: 5004: On-Call Wages												
5004					Beginning Balance					0.00	0.00	10.14
						5004: On-Call Wages:			0.00	0.00	0.00	10.14
GL Account: 5009: Benefits												
5009					Beginning Balance					0.00	0.00	1,614.21
5009	05/12/2025	05/12/2025	05/2025	Inv #LL6878-05162025	Invoice	Benefits		WPMC-Florida, Inc		165.67	0.00	1,779.88
5009	05/27/2025	05/27/2025	05/2025	Inv #LL6878-05302025	Invoice	Benefits		WPMC-Florida, Inc		49.11	0.00	1,828.99
						5009: Benefits:			214.78	214.78	0.00	1,828.99
GL Account: 5015: Payroll Taxes												
5015					Beginning Balance					0.00	0.00	1,382.67
5015	05/12/2025	05/12/2025	05/2025	Inv #LL6878-05162025	Invoice	Payroll Taxes		WPMC-Florida, Inc		109.82	0.00	1,492.49
5015	05/27/2025	05/27/2025	05/2025	Inv #LL6878-05302025	Invoice	Payroll Taxes		WPMC-Florida, Inc		85.35	0.00	1,577.84
						5015: Payroll Taxes:			195.17	195.17	0.00	1,577.84
GL Account: 5021: General Insurance												
5021					Beginning Balance					0.00	0.00	27,500.00
5021	05/01/2025	05/01/2025	05/2025	JE #77746 - Emerald Park HOA Monthly Accrual	General Journal Entry	Emerald Park HOA Monthly Accrual				6,875.00	0.00	34,375.00
						5021: General Insurance:			6,875.00	6,875.00	0.00	34,375.00
GL Account: 5032: Licenses & Permits												
5032					Beginning Balance					0.00	0.00	61.25
						5032: Licenses & Permits:			0.00	0.00	0.00	61.25
GL Account: 5041: Electricity												
5041					Beginning Balance					0.00	0.00	3,152.15
5041	05/14/2025	05/28/2025	05/2025	Inv #6880-Summary-051425	Invoice	24002-10007		FPL Northwest FL		382.40	0.00	3,534.55
						5041: Electricity:			382.40	382.40	0.00	3,534.55
GL Account: 5041-001: Electricity Vacants												
5041-001					Beginning Balance					0.00	0.00	1,231.93
						5041-001: Electricity Vacants:			0.00	0.00	0.00	1,231.93

Account	Transaction Date	Post Date	Post Month	Reference	Transaction Type	Memo/Note	BLDG-Unit	Resident/Vendor	Net Change	Debit	Credit	Balance
GL Account: 5044: Water												
5044					Beginning Balance					0.00	0.00	16,435.91
						5044: Water:			0.00	0.00	0.00	16,435.91
GL Account: 5045: Internet												
5045					Beginning Balance					0.00	0.00	13,229.69
5045	05/05/2025	05/29/2025	05/2025	Inv #6878-WOW-050525	Invoice	019675849		WOW		65.29	0.00	13,294.98
						5045: Internet:			65.29	65.29	0.00	13,294.98
GL Account: 5047-001: Telecom												
5047-001					Beginning Balance					0.00	0.00	127.30
5047-001	05/16/2025	05/19/2025	05/2025	Inv #1148-broadvoiceemerald-05162025	Invoice	office phones		WPMC AMEX		21.51	0.00	148.81
						5047-001: Telecom:			21.51	21.51	0.00	148.81
GL Account: 5051: Management Fees												
5051					Beginning Balance					0.00	0.00	6,000.00
5051	05/31/2025	06/02/2025	05/2025	Inv #Management Fees	Invoice	Management Fees		WPMC-Florida, Inc		1,500.00	0.00	7,500.00
						5051: Management Fees:			1,500.00	1,500.00	0.00	7,500.00
GL Account: 5069: Other Advertising												
5069					Beginning Balance					0.00	0.00	2.94
5069	05/28/2025	05/29/2025	05/2025	Inv #SpringMgrMeeting-5.25	Invoice	Spring manager meeting		WOODRUFF PROPERTY MANAGEMENT COMPANY		10.45	0.00	13.39
						5069: Other Advertising:			10.45	10.45	0.00	13.39
GL Account: 5071: Training and Education												
5071					Beginning Balance					0.00	0.00	15.26
						5071: Training and Education:			0.00	0.00	0.00	15.26
GL Account: 5073: Postage and Freight												
5073					Beginning Balance					0.00	0.00	378.64
5073	05/20/2025	05/21/2025	05/2025	Inv #8-867-09187	Invoice	3274-8493-1		FEDERAL EXPRESS		10.85	0.00	389.49
5073	05/27/2025	05/28/2025	05/2025	Inv #8-875-06025	Invoice	3274-8493-1		FEDERAL EXPRESS		39.47	0.00	428.96
						5073: Postage and Freight:			50.32	50.32	0.00	428.96

Account	Transaction Date	Post Date	Post Month	Reference	Transaction Type	Memo/Note	BLDG-Unit	Resident/Vendor	Net Change	Debit	Credit	Balance
GL Account: 5080: Copier Expense												
5080					Beginning Balance					0.00	0.00	212.74
5080	02/17/2025	05/08/2025	05/2025	Inv #190313	Invoice	006171		The Overby Company		22.50	0.00	235.24
5080	05/19/2025	06/03/2025	05/2025	Inv #192559	Invoice	006171		The Overby Company		25.72	0.00	260.96
						5080: Copier Expense:			48.22	48.22	0.00	260.96
GL Account: 5081: Computer Expense												
5081					Beginning Balance					0.00	0.00	841.28
5081	05/01/2025	05/01/2025	05/2025	Inv #2005-6877.RedWolf-050125	Invoice	IT Services 17%		WPMC AMEX		111.35	0.00	952.63
5081	05/05/2025	05/05/2025	05/2025	JE #77981 - To record Entrata Core Fees	General Journal Entry	To record Entrata Core Fees				77.72	0.00	1,030.35
						5081: Computer Expense:			189.07	189.07	0.00	1,030.35
GL Account: 5085-002: Dues-Amenities Association												
5085-002					Beginning Balance					0.00	0.00	83,840.68
5085-002	05/01/2025	05/02/2025	05/2025	JE #77886 - Emerald Park HOA Dues to Amenities	General Journal Entry	Emerald Park HOA Dues to Amenities				20,960.17	0.00	104,800.85
						5085-002: Dues-Amenities Association:			20,960.17	20,960.17	0.00	104,800.85
GL Account: 5088: Merchant Processing Fees												
5088					Beginning Balance					0.00	0.00	274.76
5088	05/10/2025	05/16/2025	05/2025	JE #78206 - To record Entrata PS Fee	General Journal Entry	To record Entrata PS Fee				67.73	0.00	342.49
						5088: Merchant Processing Fees:			67.73	67.73	0.00	342.49
GL Account: 5101: Interior Paint												
5101					Beginning Balance					0.00	0.00	411.87
						5101: Interior Paint:			0.00	0.00	0.00	411.87
GL Account: 5102: Interior Plumbing												
5102					Beginning Balance					0.00	0.00	96.18
						5102: Interior Plumbing:			0.00	0.00	0.00	96.18

Account	Transaction Date	Post Date	Post Month	Reference	Transaction Type	Memo/Note	BLDG-Unit	Resident/Vendor	Net Change	Debit	Credit	Balance
GL Account: 5105: Elevator Maintenance												
5105					Beginning Balance					0.00	0.00	3,160.80
5105	05/01/2025	05/06/2025	05/2025	Inv #966553	Invoice	Buildings L M O P		Mowrey Elevator Company of Florida, Inc.		853.60	0.00	4,014.40
						5105: Elevator Maintenance:			853.60	853.60	0.00	4,014.40
GL Account: 5108: Interior Hardware												
5108					Beginning Balance					0.00	0.00	129.62
						5108: Interior Hardware:			0.00	0.00	0.00	129.62
GL Account: 5109: Pest Control												
5109					Beginning Balance					0.00	0.00	192.86
						5109: Pest Control:			0.00	0.00	0.00	192.86
GL Account: 5112: Interior Electrical												
5112					Beginning Balance					0.00	0.00	0.84
						5112: Interior Electrical:			0.00	0.00	0.00	0.84
GL Account: 5115: Fire Control												
5115					Beginning Balance					0.00	0.00	10,490.00
5115	05/05/2025	05/28/2025	05/2025	Inv #3125	Invoice	Annual fire sprinkler, hydrant, and alarm panel inspection		The Fire Protection Company		3,952.00	0.00	14,442.00
						5115: Fire Control:			3,952.00	3,952.00	0.00	14,442.00
GL Account: 5119: Other Interior Maintenance												
5119					Beginning Balance					0.00	0.00	12.30
						5119: Other Interior Maintenance:			0.00	0.00	0.00	12.30
GL Account: 5123: Golf Cart Maintenance												
5123					Beginning Balance					0.00	0.00	54.56
5123	05/21/2025	05/28/2025	05/2025	Inv #23-5821	Invoice	Golf cart repair		PANAMA CITY GOLF CARTS, LLC		193.55	0.00	248.11
						5123: Golf Cart Maintenance:			193.55	193.55	0.00	248.11
GL Account: 5131: Exterior Painting												
5131					Beginning Balance					0.00	0.00	2,800.00
						5131: Exterior Painting:			0.00	0.00	0.00	2,800.00

Account	Transaction Date	Post Date	Post Month	Reference	Transaction Type	Memo/Note	BLDG-Unit	Resident/Vendor	Net Change	Debit	Credit	Balance
GL Account: 5132: Exterior Plumbing												
5132					Beginning Balance					0.00	0.00	709.56
						5132: Exterior Plumbing:			0.00	0.00	0.00	709.56
GL Account: 5152: Pressure Washing												
5152					Beginning Balance					0.00	0.00	10.10
						5152: Pressure Washing:			0.00	0.00	0.00	10.10
GL Account: 5161: Legal Fees												
5161					Beginning Balance					0.00	0.00	0.00
5161	05/13/2025	05/13/2025	05/2025	Inv #1600229	Invoice	General Association Matters		Greenspoon Marder LLP		3,413.50	0.00	3,413.50
						5161: Legal Fees:			3,413.50	3,413.50	0.00	3,413.50
GL Account: 5162: Audit & Accounting												
5162					Beginning Balance					0.00	0.00	16.83
5162	05/21/2025	05/22/2025	05/2025	Inv #1458595	Invoice	Progress billing for Audit Services relative to year ended December 31, 2024		Warren Averett, LLC		6,000.00	0.00	6,016.83
						5162: Audit & Accounting:			6,000.00	6,000.00	0.00	6,016.83
GL Account: 5181-002: Capital Building Exterior.												
5181-002					Beginning Balance					0.00	0.00	29,372.00
						5181-002: Capital Building Exterior.:			0.00	0.00	0.00	29,372.00
Total:										354,267.06	(354,267.06)	0.00

Summary

Bank Account:	Emerald Park HOA-Operating-8519	Beginning Bank Balance:	\$40,937.94
GL Account:	1001 - Operating Account	Ending Bank Balance:	\$30,569.57
Through Post Month:	05/2025	Attachment:	CHECKING ACCOUNT...

Beginning Bank Balance:	\$40,937.94
Cleared Transactions	
Deposits & Additions:	\$58,465.56
Checks Paid (Decreases):	(\$68,833.93)
Reconciling Items:	\$0.00
Ending Bank Balance:	\$30,569.57
Uncleared Transactions	
Deposits & Additions:	\$0.00
Checks Paid (Decreases):	(\$6,039.47)
Reconciling Items:	\$0.00
Ending Cash Balance:	\$24,530.10
Ending GL Balance:	\$24,530.10
Difference:	\$0.00

Details

Bank Account:	Emerald Park HOA-Operating-8519	Beginning Bank Balance:	\$40,937.94
GL Account:	1001 - Operating Account	Ending Bank Balance:	\$30,569.57
Through Post Month:	05/2025	Attachment:	CHECKING ACCOUNT...

Cleared Transactions

Date	Type	Trans. #	Name/Description	Amount	Balance
Deposits & Additions - 9 Item(s)					
05/02/2025	AR Deposit	119276		\$37,917.59	\$37,917.59
05/06/2025	AR Deposit	119393		\$5,485.97	\$5,485.97
05/07/2025	AR Deposit	119425		\$2,805.05	\$2,805.05
05/08/2025	AR Deposit	119497		\$5,168.76	\$5,168.76
05/12/2025	AR Deposit	119612		\$5,598.40	\$5,598.40
05/14/2025	AR Deposit	119711		\$841.37	\$841.37
05/22/2025	AR Deposit	119978		\$100.00	\$100.00
05/28/2025	AR Deposit	120114		\$498.42	\$498.42
05/29/2025	AR Deposit	120172		\$50.00	\$50.00
Total Deposits & Additions:				\$58,465.56	\$58,465.56
Checks Paid (Decreases) - 21 Item(s)					
04/21/2025	Check	3037	Canon Financial Services, Inc	(\$35.18)	(\$35.18)
04/23/2025	Check	3039	FEDERAL EXPRESS	(\$45.42)	(\$45.42)
05/02/2025	Check	3042	WPMC-Florida, Inc	(\$2,996.07)	(\$2,996.07)
05/07/2025	Check	3043	FEDERAL EXPRESS	(\$40.72)	(\$40.72)
05/07/2025	Check	3044	Knox Pest Control, Inc.	(\$192.86)	(\$192.86)
05/07/2025	Check	3045	Mowrey Elevator Company of Florida, Inc.	(\$853.60)	(\$853.60)
05/07/2025	Check	3046	The Overby Company	(\$20.91)	(\$20.91)
05/09/2025	Check	3047	FPL Northwest FL	(\$356.99)	(\$356.99)
05/14/2025	Check	3048	Greenspoon Marder LLP	(\$3,413.50)	(\$3,413.50)
05/14/2025	Check	3049	Mowrey Elevator Company of Florida, Inc.	(\$853.60)	(\$853.60)
05/14/2025	Check	3050	The Overby Company	(\$22.50)	(\$22.50)
05/14/2025	Check	3051	WPMC-Florida, Inc	(\$1,656.18)	(\$1,656.18)
05/19/2025	Check	3052	Willis Towers Watson Northeast, Inc.#4557	(\$16,157.90)	(\$16,157.90)
05/22/2025	Check	3053	City of Panama City Beach	(\$8,073.91)	(\$8,073.91)
05/23/2025	Check	3054	FEDERAL EXPRESS	(\$10.85)	(\$10.85)
05/23/2025	Check	3055	WPMC AMEX	(\$3,469.91)	(\$3,469.91)

05/28/2025	Check	3058	WPMC-Florida, Inc	(\$1,195.21)	(\$1,195.21)
05/01/2025	J/E	77886	Emerald Park HOA Dues to Amenities	(\$20,960.17)	(\$20,960.17)
05/01/2025	J/E	77885	Emerald Park HOA to Reserves	(\$8,333.00)	(\$8,333.00)
05/05/2025	J/E	77981	To record Entrata Core Fees	(\$77.72)	(\$77.72)
05/10/2025	J/E	78206	To record Entrata PS Fee	(\$67.73)	(\$67.73)
Total Checks Paid (Decreases):				(\$68,833.93)	(\$68,833.93)
Reconciling Items - 0					
Total Reconciling Items:				\$0.00	\$0.00
Cleared Total:				(\$10,368.37)	(\$10,368.37)

Uncleared Transactions

Date	Type	Trans. #	Name/Description	Amount	Balance
Checks Paid (Decreases) 2 - Item(s)					
05/28/2025	Check	3056	FEDERAL EXPRESS	(\$39.47)	(\$39.47)
05/28/2025	Check	3057	Warren Averett, LLC	(\$6,000.00)	(\$6,000.00)
Total Checks Paid (Decreases):				(\$6,039.47)	(\$6,039.47)
Deposits & Additions 0 Item(s)					
Total Deposits & Additions:				\$0.00	\$0.00
Reconciling Items - 0 Item(s)					
Total Reconciling Items:				\$0.00	\$0.00
Uncleared Total:				(\$6,039.47)	(\$6,039.47)

Summary

Bank Account:	Emerald Park HOA-Reserve-7008	Beginning Bank Balance:	\$185,943.26
GL Account:	1006 - Escrow - Replacement Reserve	Ending Bank Balance:	\$194,343.24
Through Post Month:	05/2025	Attachment:	CHECKING ACCOUNT...

Beginning Bank Balance:	\$185,943.26
Cleared Transactions	
Deposits & Additions:	\$8,399.98
Checks Paid (Decreases):	\$0.00
Reconciling Items:	\$0.00
Ending Bank Balance:	\$194,343.24
Uncleared Transactions	
Deposits & Additions:	\$0.00
Checks Paid (Decreases):	\$0.00
Reconciling Items:	\$0.00
Ending Cash Balance:	\$194,343.24
Ending GL Balance:	\$194,343.24
Difference:	\$0.00

Details

Bank Account:	Emerald Park HOA-Reserve-7008	Beginning Bank Balance:	\$185,943.26
GL Account:	1006 - Escrow - Replacement Reserve	Ending Bank Balance:	\$194,343.24
Through Post Month:	05/2025	Attachment:	CHECKING ACCOUNT...

Cleared Transactions					
Date	Type	Trans. #	Name/Description	Amount	Balance
Deposits & Additions - 2 Item(s)					
05/01/2025	J/E	77885	Emerald Park HOA to Reserves	\$8,333.00	\$8,333.00
05/31/2025	J/E	78594	To rcd interest pmt- Security-Emerald Park HOA Reserves	\$66.98	\$66.98
Total Deposits & Additions:				\$8,399.98	\$8,399.98
Reconciling Items - 0					
Total Reconciling Items:				\$0.00	\$0.00
Cleared Total:				\$8,399.98	\$8,399.98

Uncleared Transactions					
Date	Type	Trans. #	Name/Description	Amount	Balance
Deposits & Additions 0 Item(s)					
Total Deposits & Additions:				\$0.00	\$0.00
Reconciling Items - 0 Item(s)					
Total Reconciling Items:				\$0.00	\$0.00
Uncleared Total:				\$0.00	\$0.00



FIRST FEDERAL BANK

P.O. Box 2029
Lake City, FL 32056

Account Statement

Page 1 of 2
Statement Period:
05-01-25 thru 05-30-25

EMERALD UNIT OWNERS ASSOC INC
3580 MASSEE LANE STE 240
COLUMBUS GA 31909

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Starting July 1, 2025, we are making updates to our Funds Availability Policy as required by the Federal Reserve. The following changes will take place:

\$275 of your check deposits will be available next business day (up from \$225).

For cash withdrawals, you will have access to \$550 next business day (up from \$450).

Large deposits over \$6,725 may be held for longer.

These updates ensure we remain in compliance with federal regulations. If you have any questions, please contact Customer Care at 1-877-499-0572 or visit your local branch.

Enhanced Business Account XXXXXX8519 Summary

Balance Last Statement	04-30-25	40,937.94
Amount of Credits	9	58,465.56
Amount of Debits	21	68,833.93
Balance This Statement	05-30-25	30,569.57
Average Balance		\$50,592.14

YOUR DEPOSITS / CREDITS

22388519

<u>Date</u>	<u>Description</u>	<u>Amount</u>
05-02	MAY DUES	37,917.59
05-06	VILLAS AT SUNCRE PSI DISTRI XXXXX1188	5,485.97
05-07	VILLAS AT SUNCRE PSI DISTRI XXXXX4418	2,805.05
05-08	VILLAS AT SUNCRE PSI DISTRI XXXXX9057	5,168.76
05-12	VILLAS AT SUNCRE PSI DISTRI XXXXX9976	5,598.40
05-14	VILLAS AT SUNCRE PSI DISTRI XXXXX2461	841.37
05-22	VILLAS AT SUNCRE PSI DISTRI XXXXX5221	100.00

YOUR DEPOSITS / CREDITS (Continued)

<u>Date</u>	<u>Description</u>	<u>Amount</u>
05-28	VILLAS AT SUNCRE PSI DISTRI XXXXX1909	498.42
05-29	VILLAS AT SUNCRE PSI DISTRI XXXXX1741	50.00

YOUR WITHDRAWALS AND OTHER DEBITS

22388519

<u>Date</u>	<u>Description</u>	<u>Amount</u>
05-02	MAY TRSF	8,333.00
05-02	MAY DUES	20,960.17
05-02	ENTRATA PS BILLING 21609219	77.72
05-13	ENTRATA PS BILLING 21773176	67.73
05-23	WATER UTL PMT BILLPAY PANAMA CITY BEA	8,073.91
05-27	WPM AMEX ACH 27464262	3,469.91

YOUR CHECKS SEQUENCED

22388519

<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Date</u>	<u>Check #</u>	<u>Amount</u>
05-05	3037*	35.18	05-14	3045	853.60	05-23	3050	22.50
05-01	3039*	45.42	05-14	3046	20.91	05-15	3051	1,656.18
05-05	3042	2,996.07	05-14	3047	356.99	05-22	3052*	16,157.90
05-13	3043	40.72	05-20	3048	3,413.50	05-29	3054*	10.85
05-13	3044	192.86	05-22	3049	853.60	05-29	3058	1,195.21

(*) Indicates a gap in check number sequence

ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES

	Total for This Period	Total Year to Date
TOTAL OVERDRAFT FEES:	0.00	0.00
TOTAL RETURNED ITEM FEES:	\$0.00	\$0.00

DAILY BALANCE

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
05-01	40,892.52	05-12	65,466.15	05-23	34,697.12
05-02	49,439.22	05-13	65,164.84	05-27	31,227.21
05-05	46,407.97	05-14	64,774.71	05-28	31,725.63
05-06	51,893.94	05-15	63,118.53	05-29	30,569.57
05-07	54,698.99	05-20	59,705.03		
05-08	59,867.75	05-22	42,793.53		

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
Date: 04/21/2025

Amount
\$35.18

PAY TO Canon Financial Services, Inc
Thirty Five Dollars And 18/100

VOID after 180 days

PAY TO THE ORDER OF Canon Financial Services, Inc
14904 Collections Center Dr
Chicago, IL 60693-0149

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑈003037⑈ ⑆263184488⑆22388519⑈ ⑈

3037 \$35.18 5/5/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
Date: 04/23/2025

Amount
\$45.42

PAY TO FEDERAL EXPRESS
Forty Five Dollars And 42/100

VOID after 180 days

PAY TO THE ORDER OF FEDERAL EXPRESS
PO Box 660481
Dallas, TX 75266-0481

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑈003039⑈ ⑆263184488⑆22388519⑈ ⑈

3039 \$45.42 5/1/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
Date: 05/02/2025

Amount
\$2,996.07

PAY TO WPMC-Florida, Inc
Two Thousand Nine Hundred Ninety Six Dollars And 07/100

VOID after 180 days

PAY TO THE ORDER OF WPMC-Florida, Inc
3580 MASSEE LN STE 240
COLUMBUS, GA 31909-2595

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑈003042⑈ ⑆263184488⑆22388519⑈ ⑈

3042 \$2,996.07 5/5/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
Date: 05/07/2025

Amount
\$40.72

PAY TO FEDERAL EXPRESS
Forty Dollars And 72/100

VOID after 180 days

PAY TO THE ORDER OF FEDERAL EXPRESS
PO Box 660481
Dallas, TX 75266-0481

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑈003043⑈ ⑆263184488⑆22388519⑈ ⑈

3043 \$40.72 5/13/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
Date: 05/07/2025

Amount
\$192.86

PAY TO Knox Pest Control, Inc
One Hundred Ninety Two Dollars And 86/100

VOID after 180 days

PAY TO THE ORDER OF Knox Pest Control, Inc
PO Box 870
Jorison, GA 31908

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑈003044⑈ ⑆263184488⑆22388519⑈ ⑈

3044 \$192.86 5/13/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
Date: 05/07/2025

Amount
\$853.60

PAY TO Mowrey Elevator Company of Florida, Inc
Eight Hundred Fifty Three Dollars And 60/100

VOID after 180 days

PAY TO THE ORDER OF Mowrey Elevator Company of Florida, Inc
4518 Lafayette Street
Margahna, FL 32446

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑈003045⑈ ⑆263184488⑆22388519⑈ ⑈

3045 \$853.60 5/14/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
Date: 05/07/2025

Amount
\$20.91

PAY TO The Overby Company
Twenty Dollars And 91/100

VOID after 180 days

PAY TO THE ORDER OF The Overby Company
1170 10th Ave
Columbus, GA 31901

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑈003046⑈ ⑆263184488⑆22388519⑈ ⑈

3046 \$20.91 5/14/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
Date: 05/09/2025

Amount
\$356.99

PAY TO FPL Northwest FL
Three Hundred Fifty Six Dollars And 99/100

VOID after 180 days

PAY TO THE ORDER OF FPL Northwest FL
PO BOX 526843
Miami, FL 33152

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑈003047⑈ ⑆263184488⑆22388519⑈ ⑈

3047 \$356.99 5/14/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM™ FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
3048
Date: 05/14/2025

PAY TO Greenspoon Marder LLP
Amount \$3,413.50

Three Thousand Four Hundred Thirteen Dollars And 50/100

VOID after 180 days

PAY TO THE ORDER OF Greenspoon Marder LLP
100 W Cypress Creek RD
Suite 700
Fort Lauderdale, FL 33309

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑆003048⑆ ⑆263184488⑆22388519⑆

3048 \$3,413.50 5/20/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM™ FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
3049
Date: 05/14/2025

PAY TO Mowrey Elevator Company of Florida, Inc.
Amount \$853.60

Eight Hundred Fifty Three Dollars And 60/100

VOID after 180 days

PAY TO THE ORDER OF Mowrey Elevator Company of Florida, Inc.
4518 Lafayette Street
Marianna, FL 32446

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑆003049⑆ ⑆263184488⑆22388519⑆

3049 \$853.60 5/22/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM™ FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
3050
Date: 05/14/2025

PAY TO The Overby Company
Amount \$22.50

Twenty Two Dollars And 50/100

VOID after 180 days

PAY TO THE ORDER OF The Overby Company
170 10th Ave
Columbus, GA 31901

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑆003050⑆ ⑆263184488⑆22388519⑆

3050 \$22.50 5/23/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM™ FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
3051
Date: 05/14/2025

PAY TO WPMC-Florida, Inc.
Amount \$1,656.18

One Thousand Six Hundred Fifty Six Dollars And 18/100

VOID after 180 days

PAY TO THE ORDER OF WPMC-Florida, Inc.
3580 MASSEE LN STE 240
COLUMBUS, GA 31909-2595

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑆003051⑆ ⑆263184488⑆22388519⑆

3051 \$1,656.18 5/15/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM™ FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
3052
Date: 05/19/2025

PAY TO Willis Towers Watson Northeast, Inc.#4557
Amount \$16,157.90

Sixteen Thousand One Hundred Fifty Seven Dollars And 90/100

VOID after 180 days

PAY TO THE ORDER OF Willis Towers Watson Northeast, Inc.#4557
Church Street
PO Box 4507
New York, NY 10249-4557

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑆003052⑆ ⑆263184488⑆22388519⑆ ⑆0001615790⑆

3052 \$16,157.90 5/22/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM™ FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
3054
Date: 05/23/2025

PAY TO FEDERAL EXPRESS
Amount \$10.85

Ten Dollars And 85/100

VOID after 180 days

PAY TO THE ORDER OF FEDERAL EXPRESS
PO Box 660481
Dallas, TX 75266-0481

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑆003054⑆ ⑆263184488⑆22388519⑆

3054 \$10.85 5/29/2025

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM™ FEATURES

Emerald Park Unit Owners Assoc, Inc
Operating Account
3580 Massee Lane, Suite 240
Columbus, GA 31909

First Federal Bank
3058
Date: 05/28/2025

PAY TO WPMC-Florida, Inc.
Amount \$1,195.21

One Thousand One Hundred Ninety Five Dollars And 21/100

VOID after 180 days

PAY TO THE ORDER OF WPMC-Florida, Inc.
3580 MASSEE LN STE 240
COLUMBUS, GA 31909-2595

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

⑆003058⑆ ⑆263184488⑆22388519⑆

3058 \$1,195.21 5/29/2025

[illegible]

- To figure the finance charge for each billing cycle, a daily periodic rate is multiplied by the daily balance of my loan account balance each day. To figure the daily balance, you first take my loan balance at the beginning of each day, and add any new advances, and subtract any payments or credits that apply to debit repayment, and any unpaid finance charges, fees and charges. This gives you the daily balance.

ENTER FINAL BALANCE AS PER STATEMENT	
ADD	
ANY DEPOSITS NOT CREDITED	
TOTAL	
SUBTRACT CHECKS OUTSTANDING	
BALANCE SHOULD AGREE WITH YOUR CHECKBOOK	

You may ask for copies of the documents that we used in our investigation.



FIRST FEDERAL BANK

P. O Box 2029
Lake City, FL 32056

EMERALD UNIT OWNERS ASSOC INC
3580 MASSEE LN STE 240
COLUMBUS GA 31909-2595

Statement Ending 05/30/2025

EMERALD UNIT OWNERS ASSOC

Page 1 of 4

Customer Number: XXXXXX7008

Managing Your Accounts

	Branch	Panama City
	Customer Care	1-877-499-0572
	Mailing Address	P.O. Box 2029 Lake City, FL 32056
	Website	www.ffbf.com

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Earning Points is Easy!

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Credit cards must be registered to earn and redeem points. Debit cards must be registered to redeem points. Points may take up to 40 days to show in your account. Cashback rewards are only applicable to debit cards, personal reward credit cards, and business reward credit cards. Please be aware that these rewards may be subject to tax reporting. Debit cards earn 1 point for every \$3 spent. Personal Classic and Business Classic credit cards earn 1 point for every \$1 spent on transactions exceeding \$3. Personal Rewards credit cards earn 1 point for every \$1 spent. Business Rewards Credit Card earns 1.25 points for every \$1 spent. For full terms and conditions, please register your First Federal Bank debit/credit card or login to your uChoose Rewards account at uchooserewards.com.



Starting **July 1, 2025**, we are making updates to our Funds Availability Policy as required by the Federal Reserve. The following changes will take place:

- **\$275** of your check deposits will be available next business day (up from \$225).
- For cash withdrawals, you will have access to **\$550** next business day (up from \$450).
- Large deposits over **\$6,725** may be held for longer.

These updates ensure we remain in compliance with federal regulations. If you have any questions, please contact Customer Care at 1-877-499-0572 or visit your local branch.

Summary of Accounts

Account Type	Account Number	Ending Balance
ELITE CASH MANAGEMENT ACCOUNT - HOA	XXXXXXX7008	\$194,343.24

You may ask for copies of the documents that we used in our investigation.

ELITE CASH MANAGEMENT ACCOUNT - HOA - XXXXXX7008

Account Summary			Interest Summary	
Date	Description	Amount	Description	Amount
05/01/2025	Beginning Balance	\$185,943.26	Interest Earned From 05/01/2025 Through 05/30/2025	
	2 Credit(s) This Period	\$8,399.98	Annual Percentage Yield Earned	0.42%
	0 Debit(s) This Period	\$0.00	Interest Days	30
05/30/2025	Ending Balance	\$194,343.24	Interest Earned	\$66.98
			Interest Paid This Period	\$66.98
			Interest Paid Year-to-Date	\$301.03
			Average Ledger Balance	\$193,998.49

Deposits		
Date	Description	Amount
05/02/2025	May Trsf	\$8,333.00

Other Credits		
Date	Description	Amount
05/30/2025	INTEREST	\$66.98

Daily Balances			
Date	Amount	Date	Amount
05/02/2025	\$194,276.26	05/30/2025	\$194,343.24

Overdraft and Returned Item Fees		
	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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