FirstService RESIDENTIAL

3W26 COCO WOOD LAKES ASSOCIATION INC

RESIDENT PACKAGE - 3W26

For period ending September 30, 2025

Confidential - For Management Use Only

COCO WOOD LAKES ASSOCIATION INC

RESIDENT PACKAGE - 3W26

September 30, 2025

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Disclosures:

1. Please note that effective January 1, 2013 - for all accounts, FDIC coverage is $250,000 per depositor at FDIC insured institutions.
2. Financial information is provided for owners who are members of this association only. The information is believed to be accurate as of the date the documents are posted. Any owner receiving this information shall not use the information in any way which is inconsistent with the requirements of governing state or federal law.

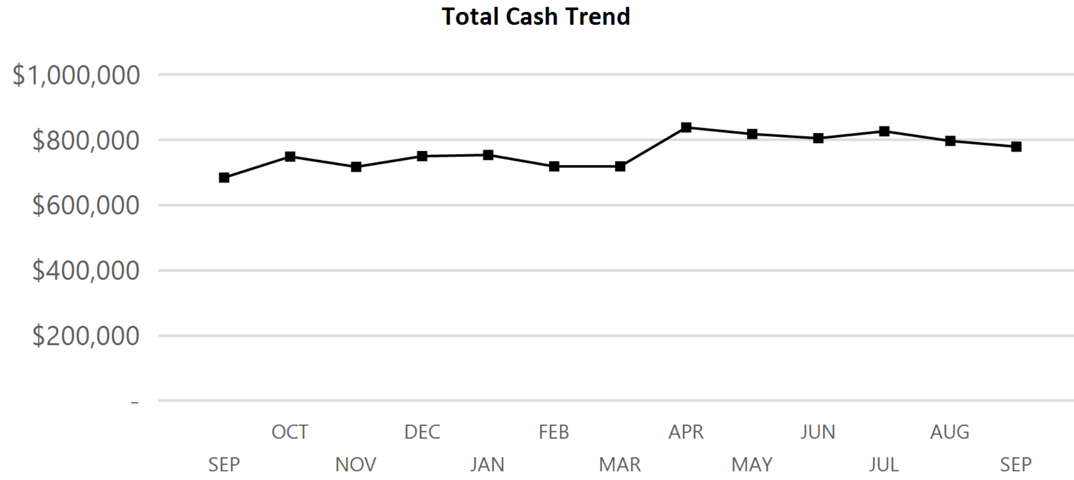
COCO WOOD LAKES ASSOCIATION INC

Executive Summary

September 30, 2025

TOTAL CASH

Operating	$454,506
Other	-
Reserves	$324,441
Security Deposits	-
Special Assessment	-
Total Cash	$778,948



OPERATING CASH

Beginning Cash	$472,976
Change in Cash	($18,470)
Ending Cash	$454,506
Less: Accruals	$34,751
Less: Current Accounts Payable	-
Adjusted Operating Cash	$419,755

ACCOUNTS RECEIVABLE SUMMARY

Receivable Type	Current	Over 30 Days	Over 60 Days	Over 90 Days	Balance
BC Return Check Fees	$30	-	-	$120	$150
LF Late Fees	-	($26)	$343	$380	$697
MQ Maintenance Fees	($23,957)	($1,806)	$1,865	($8,373)	($32,271)
VF Violation Fees	-	-	$90	$1,305	$1,395
TOTAL	**($23,927)**	**($1,832)**	**$2,298**	**($6,568)**	**($30,029)**

COCO WOOD LAKES ASSOCIATION INC

Executive Summary

September 30, 2025

INCOME STATEMENT SUMMARY

Income Recap

Account	Sep Actual	Sep Budget	Sep Variance	YTD Actual	YTD Budget	YTD Variance	2025 Total Budget	2025 Budget Remaining
TOTAL REVENUE	$80,008	$78,911	$1,097	$731,838	$710,199	$21,639	$946,932	($215,094)
TOTAL EXPENSES	$69,028	$78,914	$9,886	$584,715	$710,226	$125,511	$946,932	$362,217
NET INCOME/(LOSS)	$10,980	($3)	$10,983	$147,123	($27)	$147,150	-	$147,123

Expense Summary

Account	Sep Actual	Sep Budget	Sep Variance	YTD Actual	YTD Budget	YTD Variance	2025 Total Budget	2025 Budget Remaining
ADMINISTRATIVE	$2,855	$2,967	$112	$19,648	$26,703	$7,055	$35,587	$15,939
PROPERTY INSURANCE	$8,688	$11,250	$2,562	$79,052	$101,250	$22,198	$135,000	$55,948
UTILITIES	$4,678	$4,791	$113	$41,087	$43,119	$2,032	$57,500	$16,413
CONTRACTS	$38,485	$42,455	$3,970	$339,546	$382,095	$42,549	$509,445	$169,899
OPERATING SALARIES & BENEFITS	-	$250	$250	-	$2,250	$2,250	$3,000	$3,000
REPAIRS/MAINTENANCE	$6,617	$3,776	($2,841)	$33,254	$33,984	$730	$45,300	$12,046
SPECIAL PROJECTS	-	$6,758	$6,758	-	$60,822	$60,822	$81,100	$81,100
RESERVE TRANSFERS	$7,705	$6,667	($1,038)	$72,128	$60,003	($12,125)	$80,000	$7,872

COCO WOOD LAKES ASSOCIATION INC

Executive Summary

September 30, 2025

CASH SUMMARY

Bank Code/Bank Name	Account Description	Beginning Balance	Increases	Decreases	Ending Balance
Operating					
OPR1 - CITY NATIONAL BANK OPR CLICK	OPERATING CLICK CHECKING - CITY NATIONAL BANK OPR CLICK	$325,027	$45,529	$64,465	$306,092
MM01 - ENTERPRISE BANK & TRUST OPR MM	OPERATING MONEY MARKET - ENTERPRISE BANK & TRUST OPR MM	$147,949	$466	-	$148,414
Total Operating		**$472,976**	**$45,995**	**$64,465**	**$454,506**
Reserves					
RSV2 - WEBSTER BANK RSV MM-ICS	RESERVES MONEY MARKET- ICS - WEBSTER BANK RSV MM- ICS	$323,403	$1,038	-	$324,441
Total Reserves		**$323,403**	**$1,038**	**-**	**$324,441**
Total Cash		**$796,379**	**$47,033**	**$64,465**	**$778,948**

COCO WOOD LAKES ASSOCIATION INC

Balance Sheet

As of September 30, 2025

Account	Description	Current Month September	Prior Month August	Month Inc / (Dec)	Current Year September	Prior Year September	Year Inc / (Dec)
ASSETS							
**CURRENT ASSETS							
10010 22	Cash-Operating - 22 City National Bank	306,092	325,027	(18,935)	306,092	54,190	251,902
10014 39	Cash-Money Market - 39 Enterprise Bank & Trust	148,414	147,949	466	148,414	207,256	(58,841)
10300	Accounts Receivable	21,707	27,718	(6,011)	21,707	15,947	5,760
10390 00	Allowance/Bad Debts - 00	(6,764)	(6,555)	(208)	(6,764)	(4,287)	(2,476)
10500	Prepaid Insurance	26,644	35,332	(8,688)	26,644	31,371	(4,727)
10505	Prepaid Expenses	1,374	2,320	(947)	1,374	1,454	(80)
10549	A/P Clearing	1,443	238	1,205	1,443	0	1,443
10005	Petty Cash	0	0	0	0	33	(33)
****TOTAL CURRENT ASSETS**		**$498,910**	**$532,029**	**($33,119)**	**$498,910**	**$305,963**	**$192,947**
**RESTRICTED FUNDS							
12010 742	Cash-Reserves - 742 Webster Bank	324,441	323,403	1,038	324,441	422,718	(98,277)
****TOTAL RESTRICTED FUNDS**		**$324,441**	**$323,403**	**$1,038**	**$324,441**	**$422,718**	**($98,277)**
****TOTAL ASSETS**		**$823,352**	**$855,433**	**($32,081)**	**$823,352**	**$728,681**	**$94,670**
LIABILITIES							
**CURRENT LIABILITIES							
20010	Accrued Expenses	34,751	31,417	3,334	34,751	6,880	27,870
20030	Insurance Payable	0	0	0	0	20,801	(20,801)
20085	Due to Prior Owners	0	0	0	0	1,692	(1,692)
20100	PrePaid Assessments	51,736	27,778	23,957	51,736	49,560	2,175
20152	Deferred Association Fees	0	69,976	(69,976)	0	0	0
20155	Deferred Cable Revenue	0	819	(819)	0	9,825	(9,825)
20159 00	Deferred Internet Revenue - 00	35,727	36,025	(298)	35,727	39,300	(3,573)

COCO WOOD LAKES ASSOCIATION INC

Balance Sheet

As of September 30, 2025

Account	Description	Current Month September	Prior Month August	Month Inc / (Dec)	Current Year September	Prior Year September	Year Inc / (Dec)
20160	Deferred Internet Revenue	35,727	36,025	(298)	35,727	0	35,727
****TOTAL CURRENT LIABILITIES**		**$157,941**	**$202,040**	**($44,099)**	**$157,941**	**$128,059**	**$29,882**
**RESERVE LIABILITIES							
30000 001	Reserves - 001 Pooled	293,151	293,151	0	293,151	408,350	(115,199)
30080	Reserve-Interest	31,290	30,252	1,038	31,290	14,368	16,922
****TOTAL RESERVE LIABILITIES**		**$324,441**	**$323,403**	**$1,038**	**$324,441**	**$422,718**	**($98,277)**
****TOTAL LIABILITIES**		**$482,382**	**$525,444**	**($43,061)**	**$482,382**	**$550,778**	**($68,395)**
**MEMBERS EQUITY							
38020 00	Prior Year Adjustment - 00	0	0	0	0	1,970	(1,970)
38880	Fund Balance	193,846	193,846	0	193,846	93,940	99,906
Current Year Net Income/ (Loss)		147,123	136,143	10,980	147,123	81,994	65,130
****TOTAL MEMBERS EQUITY**		**$340,970**	**$329,989**	**$10,980**	**$340,970**	**$177,904**	**$163,066**
****TOTAL LIABILITIES & EQUITY**		**$823,352**	**$855,433**	**($32,081)**	**$823,352**	**$728,681**	**$94,670**

COCO WOOD LAKES ASSOCIATION INC

Income Statement

September 30, 2025

Account	Description	Sep Actual	Sep Budget	Sep Variance	Sep Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2025 Total Budget	2025 Budget Remaining/ (Over)
REVENUE											
OPERATING REVENUE											
40000	Owner Assessments	69,976	69,976	0	0.0%	629,785	629,784	1	0.0%	839,717	209,932
40002	Reserve Income	6,667	6,667	0	0.0%	60,000	60,003	(3)	0.0%	80,000	20,000
40011	Late Fee Income	(53)	167	(220)	<-100%	2,619	1,503	1,116	74.2%	2,000	(619)
40025	Returned Check Fees	0	0	0	0.0%	240	0	240	0.0%	0	(240)
40029	Lake Services Contract	0	579	(579)	-100.0%	5,213	5,211	2	0.0%	6,950	1,738
40052	Newsletter Income	700	30	670	>100%	1,085	270	815	>100%	360	(725)
40060	Gate/Key Cards	25	25	0	0.0%	150	225	(75)	-33.3%	300	150
40065	Violation Fees	0	0	0	0.0%	1,170	0	1,170	0.0%	0	(1,170)
40068	Key Fob Income	(25)	0	(25)	0.0%	0	0	0	0.0%	0	0
40078	Late Fee Interest	0	0	0	0.0%	263	0	263	0.0%	0	(263)
40080	Interest Income	466	250	216	86.3%	4,276	2,250	2,026	90.0%	3,000	(1,276)
40081	Reserve Interest	1,038	0	1,038	0.0%	12,128	0	12,128	0.0%	0	(12,128)
40090	Miscellaneous Income	0	0	0	0.0%	2,092	0	2,092	0.0%	0	(2,092)
40115	Administrative Fee	(200)	0	(200)	0.0%	0	0	0	0.0%	0	0
41010	House Charges	0	0	0	0.0%	90	0	90	0.0%	0	(90)
42020	Cable Income	1,414	1,217	197	16.2%	12,728	10,953	1,775	16.2%	14,605	1,877
	OPERATING REVENUE TOTAL:	**$80,008**	**$78,911**	**$1,097**	**1.4%**	**$731,838**	**$710,199**	**$21,639**	**3.0%**	**$946,932**	**$215,094**
	TOTAL REVENUE:	**$80,008**	**$78,911**	**$1,097**	**1.4%**	**$731,838**	**$710,199**	**$21,639**	**3.0%**	**$946,932**	**$215,094**
EXPENSES											
ADMINISTRATIVE											
50004	Administration	4	125	121	96.5%	717	1,125	408	36.3%	1,500	783
50008	Accounting Fees-CPA	406	406	0	-0.1%	4,031	3,654	(377)	-10.3%	4,875	844
50012	Bad Debts	208	208	0	-0.2%	1,875	1,872	(3)	-0.2%	2,500	625
50015	Bank Charges	0	17	17	100.0%	225	153	(72)	-47.1%	200	(25)

COCO WOOD LAKES ASSOCIATION INC

Income Statement

September 30, 2025

Account	Description	Sep Actual	Sep Budget	Sep Variance	Sep Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2025 Total Budget	2025 Budget Remaining/ (Over)
50022	Computer Expense	0	17	17	100.0%	1,077	153	(924)	<-100%	200	(877)
50035	Dues & Subscriptions	13	13	1	3.8%	113	117	5	3.8%	150	38
50041	Admin. & General - Election Monitoring	0	167	167	100.0%	(93)	1,503	1,596	>100%	2,000	2,093
50043	Gate /Key Cards Exp.	0	29	29	100.0%	286	261	(25)	-9.7%	350	64
50045	Legal Fees	2,026	667	(1,359)	<-100%	6,750	6,003	(747)	-12.4%	8,000	1,250
50045	Legal Fees - Litigation	0	667	667	100.0%	0	6,003	6,003	100.0%	8,000	8,000
50050	License,Taxes,Permit	0	233	233	100.0%	1,590	2,097	507	24.2%	2,800	1,210
50050	License,Taxes,Permit - Fire Alarm/Sprink Inspct	0	21	21	100.0%	0	189	189	100.0%	250	250
50053	Corporate Annual Rep	0	5	5	100.0%	61	45	(16)	-36.1%	62	1
50060	Newsletters	98	100	2	2.4%	1,172	900	(272)	-30.2%	1,200	28
50065	Office Equipment & Rental	0	42	42	100.0%	0	378	378	100.0%	500	500
50075	Office Supplies	0	83	83	100.0%	565	747	182	24.4%	1,000	435
50080	Postage	100	167	67	40.1%	1,279	1,503	224	14.9%	2,000	721
	ADMINISTRATIVE TOTAL:	**$2,855**	**$2,967**	**$112**	**3.8%**	**$19,648**	**$26,703**	**$7,055**	**26.4%**	**$35,587**	**$15,939**
PROPERTY INSURANCE											
52030	Multiperil Insurance	8,688	11,250	2,562	22.8%	79,052	101,250	22,198	21.9%	135,000	55,948
	PROPERTY INSURANCE TOTAL:	**$8,688**	**$11,250**	**$2,562**	**22.8%**	**$79,052**	**$101,250**	**$22,198**	**21.9%**	**$135,000**	**$55,948**
UTILITIES											
54050	Electricity - Street Lights	2,316	2,208	(108)	-4.9%	20,050	19,872	(178)	-0.9%	26,500	6,450
54050	Electricity - Clubhouse	1,611	1,583	(28)	-1.7%	12,828	14,247	1,419	10.0%	19,000	6,172
54070	Water & Sewer	519	767	248	32.4%	5,247	6,903	1,656	24.0%	9,200	3,953

Income Statement

September 30, 2025

Account	Description	Sep Actual	Sep Budget	Sep Variance	Sep Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2025 Total Budget	2025 Budget Remaining/ (Over)
54100	Telephone	233	233	0	0.2%	2,963	2,097	(866)	-41.3%	2,800	(163)
	UTILITIES TOTAL:	**$4,678**	**$4,791**	**$113**	**2.4%**	**$41,087**	**$43,119**	**$2,032**	**4.7%**	**$57,500**	**$16,413**
CONTRACTS											
60013	Cable Television	18,951	22,453	3,502	15.6%	170,405	202,077	31,672	15.7%	269,440	99,035
60072	Fitness Center Maintenance	71	72	1	0.9%	642	648	6	0.9%	860	218
60074	Hvac System	131	131	0	0.1%	1,177	1,179	2	0.1%	1,570	393
60083	Internet Svc/Support	3,199	2,535	(664)	-26.2%	19,194	22,815	3,621	15.9%	30,420	11,226
60085	Lake Maintenance	578	579	1	0.2%	5,202	5,211	9	0.2%	6,950	1,748
60090	Lawn Maintenance	2,057	2,420	363	15.0%	20,572	21,780	1,208	5.5%	29,040	8,468
61000	Management Services	12,299	13,019	720	5.5%	111,623	117,171	5,548	4.7%	156,226	44,603
61010	Pest Control	94	94	0	-0.2%	847	846	(1)	-0.2%	1,128	281
61020	Pool/Spa Contract	934	977	43	4.4%	8,364	8,793	429	4.9%	11,726	3,362
61045	Security Services	28	25	(3)	-11.2%	244	225	(19)	-8.4%	295	51
61055	Trash Removal	86	92	6	6.9%	773	828	55	6.6%	1,100	327
61064	Termite Treatment	58	58	1	0.9%	502	522	20	3.9%	690	188
	CONTRACTS TOTAL:	**$38,485**	**$42,455**	**$3,970**	**9.4%**	**$339,546**	**$382,095**	**$42,549**	**11.1%**	**$509,445**	**$169,899**
OPERATING SALARIES & BENEFITS											
65000	Salaries - General	0	250	250	100.0%	0	2,250	2,250	100.0%	3,000	3,000
	OPERATING SALARIES & BENEFITS TOTAL:	**$0**	**$250**	**$250**	**100.0%**	**$0**	**$2,250**	**$2,250**	**100.0%**	**$3,000**	**$3,000**
REPAIRS/MAINTENANCE											
70005	R&M-Air Conditioning	0	175	175	100.0%	337	1,575	1,238	78.6%	2,100	1,763
70025	R&M-Building	5,343	667	(4,676)	<-100%	9,974	6,003	(3,971)	-66.1%	8,000	(1,974)
70032	R&M-Common Area	0	167	167	100.0%	5,626	1,503	(4,123)	<-100%	2,000	(3,626)
70043	R&M Contingency	0	0	0	0.0%	90	0	(90)	0.0%	0	(90)

Income Statement

September 30, 2025

Account	Description	Sep Actual	Sep Budget	Sep Variance	Sep Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2025 Total Budget	2025 Budget Remaining/ (Over)
70043	R&M Locks & Keys	0	17	17	100.0%	0	153	153	100.0%	200	200
70060	R&M-General	0	167	167	100.0%	1,657	1,503	(154)	-10.2%	2,000	343
70066	R&M-Hardware	0	8	8	100.0%	0	72	72	100.0%	100	100
70068	R&M-Lighting	0	8	8	100.0%	1,618	72	(1,546)	<-100%	100	(1,518)
70085	R & M.Fire Safety Maintenance	0	8	8	100.0%	128	72	(56)	-78.3%	100	(28)
70090	R&M-Plumbing	0	17	17	100.0%	0	153	153	100.0%	200	200
70095	R&M-Pool/Spa/Fountai	0	500	500	100.0%	64	4,500	4,436	98.6%	6,000	5,936
70097	R&M - Pool	64	0	(64)	0.0%	385	0	(385)	0.0%	0	(385)
70097	R&M - Pool - Chemicals/Supply	0	42	42	100.0%	0	378	378	100.0%	500	500
70125	R&M-Signage	0	42	42	100.0%	204	378	174	45.9%	500	296
70135	Landscaping Extras	0	625	625	100.0%	0	5,625	5,625	100.0%	7,500	7,500
70137	Landscaping/Irrig	(48)	208	256	>100%	3,319	1,872	(1,447)	-77.3%	2,500	(819)
70138	Tree Trim/Replace	0	542	542	100.0%	6,400	4,878	(1,522)	-31.2%	6,500	100
70176	Cleaning Supplies	53	133	80	60.0%	754	1,197	443	37.0%	1,600	846
70289	Contingency	1,205	450	(755)	<-100%	2,698	4,050	1,352	33.4%	5,400	2,702
	REPAIRS/MAINTENANCE TOTAL:	**$6,617**	**$3,776**	**($2,841)**	**-75.2%**	**$33,254**	**$33,984**	**$730**	**2.1%**	**$45,300**	**$12,046**
SPECIAL PROJECTS											
74004	Capital Improvements	0	6,750	6,750	100.0%	0	60,750	60,750	100.0%	81,000	81,000
74005	Special Projects Catastrophic Events	0	8	8	100.0%	0	72	72	100.0%	100	100
	SPECIAL PROJECTS TOTAL:	**$0**	**$6,758**	**$6,758**	**100.0%**	**$0**	**$60,822**	**$60,822**	**100.0%**	**$81,100**	**$81,100**
RESERVE TRANSFERS											
80000	Reserve Transfers	6,667	6,667	0	0.0%	60,000	60,003	3	0.0%	80,000	20,000
80001	Reserve Interest	1,038	0	(1,038)	0.0%	12,128	0	(12,128)	0.0%	0	(12,128)
	RESERVE TRANSFERS TOTAL:	**$7,705**	**$6,667**	**($1,038)**	**-15.6%**	**$72,128**	**$60,003**	**($12,125)**	**-20.2%**	**$80,000**	**$7,872**

COCO WOOD LAKES ASSOCIATION INC

Income Statement

September 30, 2025

Account	Description	Sep Actual	Sep Budget	Sep Variance	Sep Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2025 Total Budget	2025 Budget Remaining/ (Over)
	TOTAL EXPENSES:	**$69,028**	**$78,914**	**$9,886**	**12.5%**	**$584,715**	**$710,226**	**$125,511**	**17.7%**	**$946,932**	**$362,217**
	NET INCOME/ (LOSS):	**10,980**	**(3)**	**$10,983**	**<-100%**	**147,123**	**(27)**	**147,150**	**<-100%**	**0**	**(147,123)**