



FirstService
RESIDENTIAL

3W26 COCO WOOD LAKES ASSOCIATION INC

RESIDENT PACKAGE - 3W26

For period ending October 31, 2025

Confidential - For Management Use Only



COCO WOOD LAKES ASSOCIATION INC
RESIDENT PACKAGE - 3W26
October 31, 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.

Executive Summary

October 31, 2025

TOTAL CASH

Operating	\$511,726
Other	-
Reserves	\$345,497
Security Deposits	-
Special Assessment	-
Total Cash	\$857,223

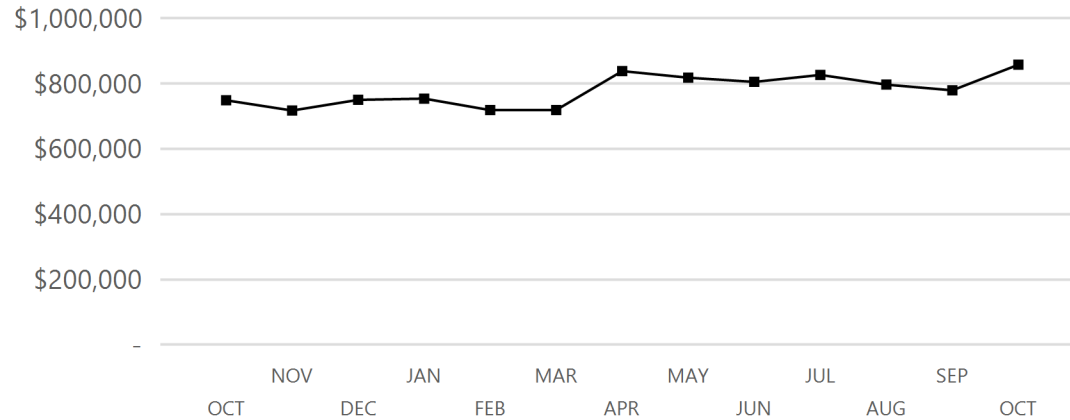
OPERATING CASH

Beginning Cash	\$454,506
Change in Cash	\$57,220
Ending Cash	\$511,726
Less: Accruals	\$16,439
Less: Current Accounts Payable	-
Adjusted Operating Cash	\$495,287

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	\$910	-	-	\$647	\$1,556
MQ Maintenance Fees	\$4,216	(\$1,234)	(\$188)	\$12,847	\$15,641
VF Violation Fees	-	-	-	\$1,395	\$1,395
TOTAL	\$5,126	(\$1,204)	(\$188)	\$15,009	\$18,742

Total Cash Trend



Executive Summary

October 31, 2025

INCOME STATEMENT SUMMARY

Income Recap

Account	Oct Actual	Oct Budget	Oct Variance	YTD Actual	YTD Budget	YTD Variance	2025 Total Budget	2025 Budget Remaining
TOTAL REVENUE	\$81,725	\$78,911	\$2,814	\$813,563	\$789,110	\$24,453	\$946,932	(\$133,369)
TOTAL EXPENSES	\$96,266	\$78,914	(\$17,352)	\$680,981	\$789,140	\$108,159	\$946,932	\$265,951
NET INCOME/(LOSS)	(\$14,541)	(\$3)	(\$14,538)	\$132,583	(\$30)	\$132,613	-	\$132,583

Expense Summary

Account	Oct Actual	Oct Budget	Oct Variance	YTD Actual	YTD Budget	YTD Variance	2025 Total Budget	2025 Budget Remaining
ADMINISTRATIVE	\$4,604	\$2,967	(\$1,637)	\$24,252	\$29,670	\$5,418	\$35,587	\$11,335
PROPERTY INSURANCE	\$8,977	\$11,250	\$2,273	\$88,029	\$112,500	\$24,471	\$135,000	\$46,971
UTILITIES	\$4,531	\$4,791	\$260	\$45,618	\$47,910	\$2,292	\$57,500	\$11,882
CONTRACTS	\$54,219	\$42,455	(\$11,764)	\$393,765	\$424,550	\$30,785	\$509,445	\$115,680
OPERATING SALARIES & BENEFITS	-	\$250	\$250	-	\$2,500	\$2,500	\$3,000	\$3,000
REPAIRS/MAINTENANCE	\$16,212	\$3,776	(\$12,436)	\$49,466	\$37,760	(\$11,706)	\$45,300	(\$4,166)
SPECIAL PROJECTS	-	\$6,758	\$6,758	-	\$67,580	\$67,580	\$81,100	\$81,100
RESERVE TRANSFERS	\$7,722	\$6,667	(\$1,055)	\$79,850	\$66,670	(\$13,180)	\$80,000	\$150

Executive Summary

October 31, 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	\$306,092	\$185,807	\$129,038	\$362,860
MM01 - ENTERPRISE BANK & TRUST OPR MM	OPERATING MONEY MARKET - ENTERPRISE BANK & TRUST OPR MM	\$148,414	\$451	-	\$148,866
Total Operating		\$454,506	\$186,258	\$129,038	\$511,726
Reserves					
RSV2 - WEBSTER BANK RSV MM- ICS	RESERVES MONEY MARKET- ICS - WEBSTER BANK RSV MM- ICS	\$324,441	\$21,055	-	\$345,497
Total Reserves		\$324,441	\$21,055	-	\$345,497
Total Cash		\$778,948	\$207,313	\$129,038	\$857,223



COCO WOOD LAKES ASSOCIATION INC

Balance Sheet

As of October 31, 2025

Account	Description	Current Month October	Prior Month September	Month Inc / (Dec)	Current Year October	Prior Year October	Year Inc / (Dec)
ASSETS							
**CURRENT ASSETS							
10010 22	Cash-Operating - 22 City National Bank	362,860	306,092	56,769	362,860	128,324	234,536
10014 39	Cash-Money Market - 39 Enterprise Bank & Trust	148,866	148,414	451	148,866	208,868	(60,002)
10200	Due (To)/From Reserves	1,463	0	1,463	1,463	0	1,463
10300	Accounts Receivable	41,547	21,707	19,840	41,547	31,605	9,941
10330 85	Other Receivables - 85 Vendors	8,770	0	8,770	8,770	0	8,770
10390 00	Allowance/Bad Debts - 00	(6,972)	(6,764)	(208)	(6,972)	(4,495)	(2,476)
10500	Prepaid Insurance	17,667	26,644	(8,977)	17,667	20,800	(3,133)
10505	Prepaid Expenses	1,077	1,374	(297)	1,077	1,233	(157)
10549	A/P Clearing	1,206	1,443	(237)	1,206	0	1,206
10005	Petty Cash	0	0	0	0	33	(33)
**TOTAL CURRENT ASSETS		\$576,483	\$498,910	\$77,572	\$576,483	\$386,368	\$190,115
**RESTRICTED FUNDS							
12010 742	Cash-Reserves - 742 Webster Bank	345,497	324,441	21,055	345,497	411,244	(65,747)
12045	Due (To)/From Operating	(1,463)	0	(1,463)	(1,463)	0	(1,463)
**TOTAL RESTRICTED FUNDS		\$344,034	\$324,441	\$19,593	\$344,034	\$411,244	(\$67,210)
**TOTAL ASSETS		\$920,517	\$823,352	\$97,165	\$920,517	\$797,612	\$122,905
LIABILITIES							
**CURRENT LIABILITIES							
20010	Accrued Expenses	16,439	34,751	(18,312)	16,439	7,659	8,779
20030	Insurance Payable	0	0	0	0	10,401	(10,401)
20085	Due to Prior Owners	0	0	0	0	1,692	(1,692)
20100	PrePaid Assessments	22,804	51,736	(28,931)	22,804	10,265	12,539

Entity: 3W26

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Balance Sheet

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COCO WOOD LAKES ASSOCIATION INC

Balance Sheet

As of October 31, 2025

Account	Description	Current Month October	Prior Month September	Month Inc / (Dec)	Current Year October	Prior Year October	Year Inc / (Dec)
20152	Deferred Association Fees	139,952	0	139,952	139,952	121,546	18,406
20155	Deferred Cable Revenue	0	0	0	0	8,709	(8,709)
20159 00	Deferred Internet Revenue - 00	35,430	35,727	(298)	35,430	39,300	(3,870)
20160	Deferred Internet Revenue	35,430	35,727	(298)	35,430	0	35,430
**TOTAL CURRENT LIABILITIES		\$250,054	\$157,941	\$92,113	\$250,054	\$199,572	\$50,482
**RESERVE LIABILITIES							
30000 001	Reserves - 001 Pooled	114,614	293,151	(178,538)	114,614	395,120	(280,507)
30006 00	Reserves - Sun Enterprises Loan - 00	200,000	0	200,000	200,000	0	200,000
30007 00	Reserves - Sun Enterprises Loan Interest - 00	(2,925)	0	(2,925)	(2,925)	0	(2,925)
30080	Reserve-Interest	32,345	31,290	1,055	32,345	16,124	16,222
**TOTAL RESERVE LIABILITIES		\$344,034	\$324,441	\$19,593	\$344,034	\$411,244	(\$67,210)
**TOTAL LIABILITIES		\$594,088	\$482,382	\$111,706	\$594,088	\$610,816	(\$16,727)
**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)		132,583	147,123	(14,541)	132,583	90,887	41,696
**TOTAL MEMBERS EQUITY		\$326,429	\$340,970	(\$14,541)	\$326,429	\$186,797	\$139,632
**TOTAL LIABILITIES & EQUITY		\$920,517	\$823,352	\$97,165	\$920,517	\$797,612	\$122,905

Income Statement

October 31, 2025

Account	Description	Oct Actual	Oct Budget	Oct Variance	Oct 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%	699,761	699,760	1	0.0%	839,717	139,956
40002	Reserve Income	6,667	6,667	0	0.0%	66,667	66,670	(3)	0.0%	80,000	13,333
40011	Late Fee Income	1,243	167	1,076	>100%	3,861	1,670	2,191	>100%	2,000	(1,861)
40025	Returned Check Fees	0	0	0	0.0%	240	0	240	0.0%	0	(240)
40029	Lake Services Contract	1,738	579	1,159	>100%	6,950	5,790	1,160	20.0%	6,950	0
40052	Newsletter Income	0	30	(30)	-100.0%	1,085	300	785	>100%	360	(725)
40060	Gate/Key Cards	0	25	(25)	-100.0%	150	250	(100)	-40.0%	300	150
40065	Violation Fees	0	0	0	0.0%	1,170	0	1,170	0.0%	0	(1,170)
40078	Late Fee Interest	0	0	0	0.0%	263	0	263	0.0%	0	(263)
40080	Interest Income	451	250	201	80.5%	4,727	2,500	2,227	89.1%	3,000	(1,727)
40081	Reserve Interest	1,055	0	1,055	0.0%	13,184	0	13,184	0.0%	0	(13,184)
40090	Miscellaneous Income	0	0	0	0.0%	2,092	0	2,092	0.0%	0	(2,092)
41010	House Charges	0	0	0	0.0%	90	0	90	0.0%	0	(90)
42020	Cable Income	595	1,217	(622)	-51.1%	13,323	12,170	1,153	9.5%	14,605	1,282
OPERATING REVENUE TOTAL:		\$81,725	\$78,911	\$2,814	3.6%	\$813,563	\$789,110	\$24,453	3.1%	\$946,932	\$133,369
TOTAL REVENUE:		\$81,725	\$78,911	\$2,814	3.6%	\$813,563	\$789,110	\$24,453	3.1%	\$946,932	\$133,369

EXPENSES											
ADMINISTRATIVE											
50004	Administration	414	125	(289)	<-100%	1,130	1,250	120	9.6%	1,500	370
50008	Accounting Fees-CPA	406	406	0	-0.1%	4,438	4,060	(378)	-9.3%	4,875	438
50012	Bad Debts	208	208	0	-0.2%	2,083	2,080	(3)	-0.2%	2,500	417
50015	Bank Charges	31	17	(14)	-82.4%	256	170	(86)	-50.6%	200	(56)
50022	Computer Expense	41	17	(24)	<-100%	1,117	170	(947)	<-100%	200	(917)
50035	Dues & Subscriptions	13	13	1	3.8%	125	130	5	3.8%	150	25

Income Statement

October 31, 2025

Account	Description	Oct Actual	Oct Budget	Oct Variance	Oct Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2025 Total Budget	2025 Budget Remaining/ (Over)
50041	Admin. & General - Election Monitoring	967	167	(800)	<-100%	874	1,670	796	47.7%	2,000	1,126
50043	Gate /Key Cards Exp.	1,775	29	(1,746)	<-100%	2,061	290	(1,771)	<-100%	350	(1,711)
50045	Legal Fees	260	667	407	61.0%	7,010	6,670	(340)	-5.1%	8,000	990
50045	Legal Fees - Litigation	0	667	667	100.0%	0	6,670	6,670	100.0%	8,000	8,000
50050	License,Taxes,Permit	0	233	233	100.0%	1,590	2,330	740	31.8%	2,800	1,210
50050	License,Taxes,Permit - Fire Alarm/Sprink Inspct	0	21	21	100.0%	0	210	210	100.0%	250	250
50053	Corporate Annual Rep	0	5	5	100.0%	61	50	(11)	-22.5%	62	1
50060	Newsletters	131	100	(31)	-30.9%	1,303	1,000	(303)	-30.3%	1,200	(103)
50065	Office Equipment & Rental	0	42	42	100.0%	0	420	420	100.0%	500	500
50075	Office Supplies	197	83	(114)	<-100%	762	830	68	8.2%	1,000	238
50080	Postage	162	167	5	2.9%	1,442	1,670	229	13.7%	2,000	559
ADMINISTRATIVE TOTAL:		\$4,604	\$2,967	(\$1,637)	-55.2%	\$24,252	\$29,670	\$5,418	18.3%	\$35,587	\$11,335
PROPERTY INSURANCE											
52030	Multiperil Insurance	8,977	11,250	2,273	20.2%	88,029	112,500	24,471	21.8%	135,000	46,971
PROPERTY INSURANCE TOTAL:		\$8,977	\$11,250	\$2,273	20.2%	\$88,029	\$112,500	\$24,471	21.8%	\$135,000	\$46,971
UTILITIES											
54050	Electricity - Street Lights	2,299	2,208	(91)	-4.1%	22,349	22,080	(269)	-1.2%	26,500	4,151
54050	Electricity - Clubhouse	1,468	1,583	115	7.3%	14,295	15,830	1,535	9.7%	19,000	4,705
54070	Water & Sewer	557	767	210	27.4%	5,804	7,670	1,866	24.3%	9,200	3,396
54100	Telephone	207	233	26	11.1%	3,170	2,330	(840)	-36.0%	2,800	(370)
UTILITIES TOTAL:		\$4,531	\$4,791	\$260	5.4%	\$45,618	\$47,910	\$2,292	4.8%	\$57,500	\$11,882
CONTRACTS											

Income Statement

October 31, 2025

Account	Description	Oct Actual	Oct Budget	Oct Variance	Oct Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2025 Total Budget	2025 Budget Remaining/ (Over)
60013	Cable Television	34,683	22,453	(12,230)	-54.5%	205,088	224,530	19,442	8.7%	269,440	64,352
60072	Fitness Center Maintenance	71	72	1	0.9%	713	720	7	0.9%	860	147
60074	Hvac System	131	131	0	0.1%	1,308	1,310	2	0.1%	1,570	262
60083	Internet Svc/Support	3,199	2,535	(664)	-26.2%	22,393	25,350	2,957	11.7%	30,420	8,027
60085	Lake Maintenance	578	579	1	0.2%	5,780	5,790	10	0.2%	6,950	1,170
60090	Lawn Maintenance	2,057	2,420	363	15.0%	22,629	24,200	1,571	6.5%	29,040	6,411
61000	Management Services	12,299	13,019	720	5.5%	123,922	130,190	6,268	4.8%	156,226	32,304
61010	Pest Control	94	94	0	-0.2%	942	940	(2)	-0.2%	1,128	186
61020	Pool/Spa Contract	934	977	43	4.4%	9,298	9,770	472	4.8%	11,726	2,428
61045	Security Services	28	25	(3)	-11.2%	272	250	(22)	-8.7%	295	23
61055	Trash Removal	87	92	5	5.0%	861	920	59	6.4%	1,100	239
61064	Termite Treatment	58	58	1	0.9%	559	580	21	3.6%	690	131
CONTRACTS TOTAL:		\$54,219	\$42,455	(\$11,764)	-27.7%	\$393,765	\$424,550	\$30,785	7.3%	\$509,445	\$115,680
OPERATING SALARIES & BENEFITS											
65000	Salaries - General	0	250	250	100.0%	0	2,500	2,500	100.0%	3,000	3,000
OPERATING SALARIES & BENEFITS TOTAL:		\$0	\$250	\$250	100.0%	\$0	\$2,500	\$2,500	100.0%	\$3,000	\$3,000
REPAIRS/MAINTENANCE											
70005	R&M-Air Conditioning	0	175	175	100.0%	337	1,750	1,413	80.7%	2,100	1,763
70025	R&M-Building	15,323	667	(14,656)	<-100%	25,297	6,670	(18,627)	<-100%	8,000	(17,297)
70032	R&M-Common Area	738	167	(571)	<-100%	6,364	1,670	(4,694)	<-100%	2,000	(4,364)
70043	R&M Contingency	0	0	0	0.0%	90	0	(90)	0.0%	0	(90)
70043	R&M Locks & Keys	0	17	17	100.0%	0	170	170	100.0%	200	200
70060	R&M-General	7	167	160	96.0%	1,663	1,670	7	0.4%	2,000	337
70066	R&M-Hardware	0	8	8	100.0%	0	80	80	100.0%	100	100
70068	R&M-Lighting	0	8	8	100.0%	1,618	80	(1,538)	<-100%	100	(1,518)

Income Statement

October 31, 2025

Account	Description	Oct Actual	Oct Budget	Oct Variance	Oct Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2025 Total Budget	2025 Budget Remaining/ (Over)
70085	R & M.Fire Safety Maintenance	0	8	8	100.0%	128	80	(48)	-60.5%	100	(28)
70090	R&M-Plumbing	0	17	17	100.0%	0	170	170	100.0%	200	200
70095	R&M-Pool/Spa/Fountai	0	500	500	100.0%	64	5,000	4,936	98.7%	6,000	5,936
70097	R&M - Pool	(64)	0	64	0.0%	321	0	(321)	0.0%	0	(321)
70097	R&M - Pool - Chemicals/Supply	0	42	42	100.0%	0	420	420	100.0%	500	500
70125	R&M-Signage	0	42	42	100.0%	204	420	216	51.3%	500	296
70135	Landscaping Extras	0	625	625	100.0%	0	6,250	6,250	100.0%	7,500	7,500
70137	Landscaping/Irrig	220	208	(12)	-5.9%	3,540	2,080	(1,460)	-70.2%	2,500	(1,040)
70138	Tree Trim/Replace	0	542	542	100.0%	6,400	5,420	(980)	-18.1%	6,500	100
70176	Cleaning Supplies	0	133	133	100.0%	754	1,330	576	43.3%	1,600	846
70289	Contingency	(12)	450	462	>100%	2,686	4,500	1,814	40.3%	5,400	2,714
REPAIRS/MAINTENANCE TOTAL:		\$16,212	\$3,776	(\$12,436)	<-100%	\$49,466	\$37,760	(\$11,706)	-31.0%	\$45,300	(\$4,166)
SPECIAL PROJECTS											
74004	Capital Improvements	0	6,750	6,750	100.0%	0	67,500	67,500	100.0%	81,000	81,000
74005	Special Projects Catastrophic Events	0	8	8	100.0%	0	80	80	100.0%	100	100
SPECIAL PROJECTS TOTAL:		\$0	\$6,758	\$6,758	100.0%	\$0	\$67,580	\$67,580	100.0%	\$81,100	\$81,100
RESERVE TRANSFERS											
80000	Reserve Transfers	6,667	6,667	0	0.0%	66,667	66,670	3	0.0%	80,000	13,333
80001	Reserve Interest	1,055	0	(1,055)	0.0%	13,184	0	(13,184)	0.0%	0	(13,184)
RESERVE TRANSFERS TOTAL:		\$7,722	\$6,667	(\$1,055)	-15.8%	\$79,850	\$66,670	(\$13,180)	-19.8%	\$80,000	\$150
TOTAL EXPENSES:		\$96,266	\$78,914	(\$17,352)	-22.0%	\$680,981	\$789,140	\$108,159	13.7%	\$946,932	\$265,951
NET INCOME/ (LOSS):		(14,541)	(3)	(\$14,538)	>100%	132,583	(30)	132,613	<-100%	0	(132,583)