FirstService RESIDENTIAL

3W26 COCO WOOD LAKES ASSOCIATION INC

RESIDENT PACKAGE - 3W26

For period ending November 30, 2025

COCO WOOD LAKES ASSOCIATION INC

RESIDENT PACKAGE - 3W26

November 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

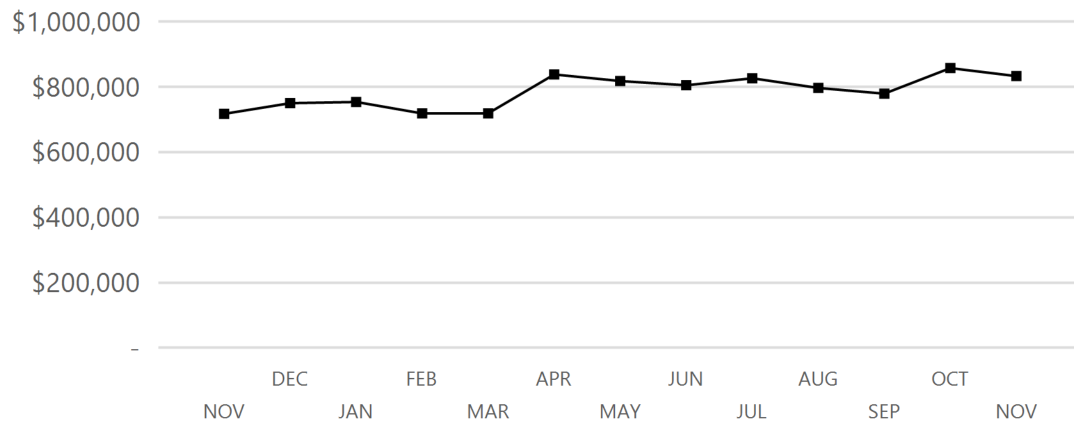
Executive Summary

November 30, 2025

TOTAL CASH

Operating	$486,237
Other	-
Reserves	$346,471
Security Deposits	-
Special Assessment	-
Total Cash	$832,707

Total Cash Trend



OPERATING CASH

Beginning Cash	$511,726
Change in Cash	($25,489)
Ending Cash	$486,237
Less: Accruals	$10,916
Less: Current Accounts Payable	-
Adjusted Operating Cash	$475,321

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	-	$368	-	$512	$880
MQ Maintenance Fees	($7,152)	($6,246)	($1,234)	$8,440	($6,192)
VF Violation Fees	-	-	-	$1,395	$1,395
TOTAL	**($7,152)**	**($5,877)**	**($1,204)**	**$10,467**	**($3,767)**

Executive Summary

November 30, 2025

INCOME STATEMENT SUMMARY

Income Recap

Account	Nov Actual	Nov Budget	Nov Variance	YTD Actual	YTD Budget	YTD Variance	2025 Total Budget	2025 Budget Remaining
TOTAL REVENUE	$79,845	$78,911	$934	$893,408	$868,021	$25,387	$946,932	($53,524)
TOTAL EXPENSES	$68,473	$78,914	$10,441	$749,454	$868,054	$118,600	$946,932	$197,478
NET INCOME/(LOSS)	$11,372	($3)	$11,375	$143,955	($33)	$143,988	-	$143,955

Expense Summary

Account	Nov Actual	Nov Budget	Nov Variance	YTD Actual	YTD Budget	YTD Variance	2025 Total Budget	2025 Budget Remaining
ADMINISTRATIVE	$3,415	$2,967	($448)	$27,667	$32,637	$4,970	$35,587	$7,920
PROPERTY INSURANCE	$8,688	$11,250	$2,562	$96,717	$123,750	$27,033	$135,000	$38,283
UTILITIES	$4,012	$4,791	$779	$49,630	$52,701	$3,071	$57,500	$7,870
CONTRACTS	$41,418	$42,455	$1,037	$435,183	$467,005	$31,822	$509,445	$74,262
OPERATING SALARIES & BENEFITS	-	$250	$250	-	$2,750	$2,750	$3,000	$3,000
REPAIRS/MAINTENANCE	$3,301	$3,776	$475	$52,767	$41,536	($11,231)	$45,300	($7,467)
SPECIAL PROJECTS	-	$6,758	$6,758	-	$74,338	$74,338	$81,100	$81,100
RESERVE TRANSFERS	$7,641	$6,667	($974)	$87,491	$73,337	($14,154)	$80,000	($7,491)

COCO WOOD LAKES ASSOCIATION INC

Executive Summary

November 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	$362,860	$34,637	$60,540	$336,957
MM01 - ENTERPRISE BANK & TRUST OPR MM	OPERATING MONEY MARKET - ENTERPRISE BANK & TRUST OPR MM	$148,866	$414	-	$149,280
Total Operating		**$511,726**	**$35,051**	**$60,540**	**$486,237**
Reserves					
RSV2 - WEBSTER BANK RSV MM-ICS	RESERVES MONEY MARKET- ICS - WEBSTER BANK RSV MM- ICS	$345,497	$974	-	$346,471
Total Reserves		**$345,497**	**$974**	**-**	**$346,471**
Total Cash		**$857,223**	**$36,025**	**$60,540**	**$832,707**

COCO WOOD LAKES ASSOCIATION INC

Balance Sheet

As of November 30, 2025

Account	Description	Current Month November	Prior Month October	Month Inc / (Dec)	Current Year November	Prior Year November	Year Inc / (Dec)
ASSETS							
**CURRENT ASSETS							
10010 22	Cash-Operating - 22 City National Bank	336,957	362,860	(25,903)	336,957	94,635	242,322
10014 39	Cash-Money Market - 39 Enterprise Bank & Trust	149,280	148,866	414	149,280	209,609	(60,329)
10200	Due (To)/From Reserves	1,463	1,463	0	1,463	0	1,463
10300	Accounts Receivable	26,190	41,547	(15,357)	26,190	21,718	4,472
10330 85	Other Receivables - 85 Vendors	0	8,770	(8,770)	0	0	0
10390 00	Allowance/Bad Debts - 00	(7,180)	(6,972)	(208)	(7,180)	(4,704)	(2,476)
10500	Prepaid Insurance	8,979	17,667	(8,688)	8,979	10,569	(1,590)
10505	Prepaid Expenses	1,429	1,077	352	1,429	451	978
10549	A/P Clearing	1,797	1,206	591	1,797	0	1,797
10005	Petty Cash	0	0	0	0	33	(33)
****TOTAL CURRENT ASSETS**		**$518,914**	**$576,483**	**($57,569)**	**$518,914**	**$332,312**	**$186,602**
**RESTRICTED FUNDS							
12010 742	Cash-Reserves - 742 Webster Bank	346,471	345,497	974	346,471	412,836	(66,365)
12045	Due (To)/From Operating	(1,463)	(1,463)	0	(1,463)	0	(1,463)
****TOTAL RESTRICTED FUNDS**		**$345,008**	**$344,034**	**$974**	**$345,008**	**$412,836**	**($67,827)**
****TOTAL ASSETS**		**$863,922**	**$920,517**	**($56,595)**	**$863,922**	**$745,147**	**$118,774**
LIABILITIES							
**CURRENT LIABILITIES							
20010	Accrued Expenses	10,916	16,439	(5,522)	10,916	8,366	2,550
20085	Due to Prior Owners	0	0	0	0	1,692	(1,692)
20100	PrePaid Assessments	29,957	22,804	7,152	29,957	16,662	13,294
20152	Deferred Association Fees	69,976	139,952	(69,976)	69,976	60,773	9,203

COCO WOOD LAKES ASSOCIATION INC

Balance Sheet

As of November 30, 2025

Account	Description	Current Month November	Prior Month October	Month Inc / (Dec)	Current Year November	Prior Year November	Year Inc / (Dec)
20155	Deferred Cable Revenue	0	0	0	0	7,592	(7,592)
20159 00	Deferred Internet Revenue - 00	35,132	35,430	(298)	35,132	39,300	(4,168)
20160	Deferred Internet Revenue	35,132	35,430	(298)	35,132	0	35,132
****TOTAL CURRENT LIABILITIES**		**$181,113**	**$250,054**	**($68,941)**	**$181,113**	**$134,386**	**$46,727**
**RESERVE LIABILITIES							
30000 001	Reserves - 001 Pooled	114,614	114,614	0	114,614	395,120	(280,507)
30006 00	Reserves - Sun Enterprises Loan - 00	200,000	200,000	0	200,000	0	200,000
30007 00	Reserves - Sun Enterprises Loan Interest - 00	(2,925)	(2,925)	0	(2,925)	0	(2,925)
30080	Reserve-Interest	33,319	32,345	974	33,319	17,715	15,604
****TOTAL RESERVE LIABILITIES**		**$345,008**	**$344,034**	**$974**	**$345,008**	**$412,836**	**($67,827)**
****TOTAL LIABILITIES**		**$526,121**	**$594,088**	**($67,967)**	**$526,121**	**$547,221**	**($21,101)**
**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)		143,955	132,583	11,372	143,955	102,016	41,939
****TOTAL MEMBERS EQUITY**		**$337,801**	**$326,429**	**$11,372**	**$337,801**	**$197,926**	**$139,875**
****TOTAL LIABILITIES & EQUITY**		**$863,922**	**$920,517**	**($56,595)**	**$863,922**	**$745,147**	**$118,774**

COCO WOOD LAKES ASSOCIATION INC

Income Statement

November 30, 2025

Account	Description	Nov Actual	Nov Budget	Nov Variance	Nov 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%	769,737	769,736	1	0.0%	839,717	69,980
40002	Reserve Income	6,667	6,667	0	0.0%	73,333	73,337	(4)	0.0%	80,000	6,667
40011	Late Fee Income	(105)	167	(272)	<-100%	3,756	1,837	1,919	>100%	2,000	(1,756)
40014	Legal Fee Income	200	0	200	0.0%	200	0	200	0.0%	0	(200)
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%	6,950	6,369	581	9.1%	6,950	0
40052	Newsletter Income	885	30	855	>100%	1,970	330	1,640	>100%	360	(1,610)
40060	Gate/Key Cards	50	25	25	100.0%	200	275	(75)	-27.3%	300	100
40065	Violation Fees	0	0	0	0.0%	1,170	0	1,170	0.0%	0	(1,170)
40078	Late Fee Interest	189	0	189	0.0%	452	0	452	0.0%	0	(452)
40080	Interest Income	414	250	164	65.6%	5,141	2,750	2,391	86.9%	3,000	(2,141)
40081	Reserve Interest	974	0	974	0.0%	14,157	0	14,157	0.0%	0	(14,157)
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%	13,919	13,387	532	4.0%	14,605	686
	OPERATING REVENUE TOTAL:	**$79,845**	**$78,911**	**$934**	**1.2%**	**$893,408**	**$868,021**	**$25,387**	**2.9%**	**$946,932**	**$53,524**
	TOTAL REVENUE:	**$79,845**	**$78,911**	**$934**	**1.2%**	**$893,408**	**$868,021**	**$25,387**	**2.9%**	**$946,932**	**$53,524**
EXPENSES											
ADMINISTRATIVE											
50004	Administration	468	125	(343)	<-100%	1,598	1,375	(223)	-16.2%	1,500	(98)
50008	Accounting Fees-CPA	406	406	0	-0.1%	4,844	4,466	(378)	-8.5%	4,875	31
50012	Bad Debts	208	208	0	-0.2%	2,292	2,288	(4)	-0.2%	2,500	208
50015	Bank Charges	0	17	17	100.0%	256	187	(69)	-36.9%	200	(56)
50022	Computer Expense	0	17	17	100.0%	1,117	187	(930)	<-100%	200	(917)

COCO WOOD LAKES ASSOCIATION INC

Income Statement

November 30, 2025

Account	Description	Nov Actual	Nov Budget	Nov Variance	Nov Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2025 Total Budget	2025 Budget Remaining/ (Over)
50035	Dues & Subscriptions	13	13	1	3.8%	138	143	6	3.8%	150	13
50041	Admin. & General - Election Monitoring	0	167	167	100.0%	874	1,837	963	52.4%	2,000	1,126
50043	Gate /Key Cards Exp.	0	29	29	100.0%	2,061	319	(1,742)	<-100%	350	(1,711)
50045	Legal Fees	0	667	667	100.0%	7,010	7,337	327	4.5%	8,000	990
50045	Legal Fees - Litigation	0	667	667	100.0%	0	7,337	7,337	100.0%	8,000	8,000
50050	License,Taxes,Permit	2,235	233	(2,002)	<-100%	3,825	2,563	(1,262)	-49.2%	2,800	(1,025)
50050	License,Taxes,Permit - Fire Alarm/Sprink Inspct	0	21	21	100.0%	0	231	231	100.0%	250	250
50053	Corporate Annual Rep	0	5	5	100.0%	61	55	(6)	-11.4%	62	1
50060	Newsletters	(22)	100	122	>100%	1,281	1,100	(181)	-16.5%	1,200	(81)
50065	Office Equipment & Rental	0	42	42	100.0%	0	462	462	100.0%	500	500
50075	Office Supplies	6	83	77	92.3%	769	913	144	15.8%	1,000	231
50080	Postage	100	167	67	40.1%	1,542	1,837	296	16.1%	2,000	459
	ADMINISTRATIVE TOTAL:	**$3,415**	**$2,967**	**($448)**	**-15.1%**	**$27,667**	**$32,637**	**$4,970**	**15.2%**	**$35,587**	**$7,920**
PROPERTY INSURANCE											
52030	Multiperil Insurance	8,688	11,250	2,562	22.8%	96,717	123,750	27,033	21.8%	135,000	38,283
	PROPERTY INSURANCE TOTAL:	**$8,688**	**$11,250**	**$2,562**	**22.8%**	**$96,717**	**$123,750**	**$27,033**	**21.8%**	**$135,000**	**$38,283**
UTILITIES											
54050	Electricity - Street Lights	2,111	2,208	97	4.4%	24,460	24,288	(172)	-0.7%	26,500	2,040
54050	Electricity - Clubhouse	936	1,583	647	40.9%	15,231	17,413	2,182	12.5%	19,000	3,769
54070	Water & Sewer	729	767	38	4.9%	6,533	8,437	1,904	22.6%	9,200	2,667

Account	Description	Nov Actual	Nov Budget	Nov Variance	Nov Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2025 Total Budget	2025 Budget Remaining/ (Over)
54100	Telephone	236	233	(3)	-1.3%	3,406	2,563	(843)	-32.9%	2,800	(606)
	UTILITIES TOTAL:	**$4,012**	**$4,791**	**$779**	**16.3%**	**$49,630**	**$52,701**	**$3,071**	**5.8%**	**$57,500**	**$7,870**
CONTRACTS											
60013	Cable Television	31,479	22,453	(9,026)	-40.2%	236,567	246,983	10,416	4.2%	269,440	32,873
60072	Fitness Center Maintenance	71	72	1	0.9%	785	792	7	0.9%	860	75
60074	Hvac System	131	131	0	0.1%	1,439	1,441	2	0.1%	1,570	131
60083	Internet Svc/Support	(6,398)	2,535	8,933	>100%	15,995	27,885	11,890	42.6%	30,420	14,425
60085	Lake Maintenance	578	579	1	0.2%	6,358	6,369	11	0.2%	6,950	592
60090	Lawn Maintenance	2,057	2,420	363	15.0%	24,685	26,620	1,935	7.3%	29,040	4,355
61000	Management Services	12,299	13,019	720	5.5%	136,221	143,209	6,988	4.9%	156,226	20,005
61010	Pest Control	94	94	0	-0.2%	1,036	1,034	(2)	-0.2%	1,128	92
61020	Pool/Spa Contract	934	977	43	4.4%	10,233	10,747	514	4.8%	11,726	1,493
61045	Security Services	28	25	(3)	-11.2%	299	275	(24)	-8.9%	295	(4)
61055	Trash Removal	87	92	5	5.2%	948	1,012	64	6.3%	1,100	152
61064	Termite Treatment	58	58	1	0.9%	617	638	21	3.3%	690	73
	CONTRACTS TOTAL:	**$41,418**	**$42,455**	**$1,037**	**2.4%**	**$435,183**	**$467,005**	**$31,822**	**6.8%**	**$509,445**	**$74,262**
OPERATING SALARIES & BENEFITS											
65000	Salaries - General	0	250	250	100.0%	0	2,750	2,750	100.0%	3,000	3,000
	OPERATING SALARIES & BENEFITS TOTAL:	**$0**	**$250**	**$250**	**100.0%**	**$0**	**$2,750**	**$2,750**	**100.0%**	**$3,000**	**$3,000**
REPAIRS/MAINTENANCE											
70005	R&M-Air Conditioning	0	175	175	100.0%	337	1,925	1,588	82.5%	2,100	1,763
70025	R&M-Building	1,700	667	(1,033)	<-100%	26,997	7,337	(19,660)	<-100%	8,000	(18,997)
70032	R&M-Common Area	655	167	(488)	<-100%	7,019	1,837	(5,182)	<-100%	2,000	(5,019)
70043	R&M Contingency	0	0	0	0.0%	90	0	(90)	0.0%	0	(90)

Income Statement

November 30, 2025

Account	Description	Nov Actual	Nov Budget	Nov Variance	Nov 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	187	187	100.0%	200	200
70060	R&M-General	77	167	90	53.7%	1,741	1,837	96	5.2%	2,000	259
70066	R&M-Hardware	0	8	8	100.0%	0	88	88	100.0%	100	100
70068	R&M-Lighting	0	8	8	100.0%	1,618	88	(1,530)	<-100%	100	(1,518)
70085	R & M.Fire Safety Maintenance	0	8	8	100.0%	128	88	(40)	-45.9%	100	(28)
70090	R&M-Plumbing	0	17	17	100.0%	0	187	187	100.0%	200	200
70095	R&M-Pool/Spa/Fountai	0	500	500	100.0%	64	5,500	5,436	98.8%	6,000	5,936
70097	R&M - Pool	0	0	0	0.0%	321	0	(321)	0.0%	0	(321)
70097	R&M - Pool - Chemicals/Supply	0	42	42	100.0%	0	462	462	100.0%	500	500
70125	R&M-Signage	0	42	42	100.0%	204	462	258	55.8%	500	296
70135	Landscaping Extras	15	625	610	97.6%	15	6,875	6,860	99.8%	7,500	7,485
70137	Landscaping/Irrig	165	208	43	20.7%	3,705	2,288	(1,417)	-61.9%	2,500	(1,205)
70138	Tree Trim/Replace	0	542	542	100.0%	6,400	5,962	(438)	-7.3%	6,500	100
70176	Cleaning Supplies	97	133	36	26.8%	851	1,463	612	41.8%	1,600	749
70289	Contingency	591	450	(141)	-31.3%	3,277	4,950	1,673	33.8%	5,400	2,123
	REPAIRS/MAINTENANCE TOTAL:	**$3,301**	**$3,776**	**$475**	**12.6%**	**$52,767**	**$41,536**	**($11,231)**	**-27.0%**	**$45,300**	**($7,467)**
SPECIAL PROJECTS											
74004	Capital Improvements	0	6,750	6,750	100.0%	0	74,250	74,250	100.0%	81,000	81,000
74005	Special Projects Catastrophic Events	0	8	8	100.0%	0	88	88	100.0%	100	100
	SPECIAL PROJECTS TOTAL:	**$0**	**$6,758**	**$6,758**	**100.0%**	**$0**	**$74,338**	**$74,338**	**100.0%**	**$81,100**	**$81,100**
RESERVE TRANSFERS											
80000	Reserve Transfers	6,667	6,667	0	0.0%	73,333	73,337	4	0.0%	80,000	6,667
80001	Reserve Interest	974	0	(974)	0.0%	14,157	0	(14,157)	0.0%	0	(14,157)
	RESERVE TRANSFERS TOTAL:	**$7,641**	**$6,667**	**($974)**	**-14.6%**	**$87,491**	**$73,337**	**($14,154)**	**-19.3%**	**$80,000**	**($7,491)**

COCO WOOD LAKES ASSOCIATION INC

Income Statement

November 30, 2025

Account	Description	Nov Actual	Nov Budget	Nov Variance	Nov Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2025 Total Budget	2025 Budget Remaining/ (Over)
	TOTAL EXPENSES:	**$68,473**	**$78,914**	**$10,441**	**13.2%**	**$749,454**	**$868,054**	**$118,600**	**13.7%**	**$946,932**	**$197,478**
	NET INCOME/ (LOSS):	**11,372**	**(3)**	**$11,375**	**<-100%**	**143,955**	**(33)**	**143,988**	**<-100%**	**0**	**(143,955)**