



FirstService
RESIDENTIAL

3W26 COCO WOOD LAKES ASSOCIATION INC

RESIDENT PACKAGE - 3W26

For period ending January 31, 2026

Confidential - For Management Use Only



COCO WOOD LAKES ASSOCIATION INC
RESIDENT PACKAGE - 3W26

January 31, 2026

Table Of Contents

1 . Executive Summary	1
2 . Balance Sheet	4
3 . Income Statement	6

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

January 31, 2026

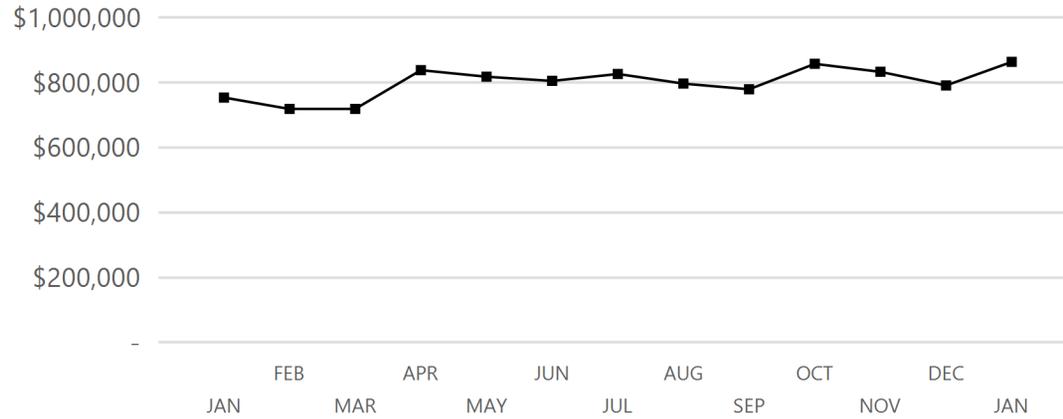
TOTAL CASH

Operating	\$486,204
Other	-
Reserves	\$376,980
Security Deposits	-
Special Assessment	-
Total Cash	\$863,184

OPERATING CASH

Beginning Cash	\$444,738
Change in Cash	\$41,467
Ending Cash	\$486,204
<i>Less: Accruals</i>	\$9,199
<i>Less: Current Accounts Payable</i>	-
Adjusted Operating Cash	\$477,005

Total Cash Trend



ACCOUNTS RECEIVABLE SUMMARY

Receivable Type	Current	Over 30 Days	Over 60 Days	Over 90 Days	Balance
BC Return Check Fees	\$60	-	-	\$120	\$180
LF Late Fees	-	-	-	\$749	\$749
MQ Maintenance Fees	\$486	(\$14,692)	(\$3,755)	\$2,462	(\$15,500)
VF Violation Fees	-	-	-	\$1,395	\$1,395
TOTAL	\$546	(\$14,692)	(\$3,755)	\$4,726	(\$13,176)

Executive Summary

January 31, 2026

INCOME STATEMENT SUMMARY

Income Recap

Account	Jan Actual	Jan Budget	Jan Variance	YTD Actual	YTD Budget	YTD Variance	2026 Total Budget	2026 Budget Remaining
TOTAL REVENUE	\$81,577	\$79,611	\$1,966	\$81,577	\$79,611	\$1,966	\$955,345	(\$873,768)
TOTAL EXPENSES	\$80,365	\$79,616	(\$749)	\$80,365	\$79,616	(\$749)	\$955,345	\$874,980
NET INCOME/(LOSS)	\$1,211	(\$5)	\$1,216	\$1,211	(\$5)	\$1,216	-	\$1,211

Expense Summary

Account	Jan Actual	Jan Budget	Jan Variance	YTD Actual	YTD Budget	YTD Variance	2026 Total Budget	2026 Budget Remaining
ADMINISTRATIVE	\$2,205	\$2,448	\$243	\$2,205	\$2,448	\$243	\$29,362	\$27,157
PROPERTY INSURANCE	\$8,316	\$9,263	\$947	\$8,316	\$9,263	\$947	\$111,159	\$102,843
UTILITIES	\$4,884	\$4,385	(\$499)	\$4,884	\$4,385	(\$499)	\$52,620	\$47,736
CONTRACTS	\$48,142	\$48,223	\$81	\$48,142	\$48,223	\$81	\$578,647	\$530,505
OPERATING SALARIES & BENEFITS	-	\$125	\$125	-	\$125	\$125	\$1,500	\$1,500
REPAIRS/MAINTENANCE	\$3,199	\$5,164	\$1,965	\$3,199	\$5,164	\$1,965	\$61,957	\$58,758
SPECIAL PROJECTS	-	\$8	\$8	-	\$8	\$8	\$100	\$100
PRIOR YEAR ACTIVITY	\$2,649	-	(\$2,649)	\$2,649	-	(\$2,649)	-	(\$2,649)
RESERVE TRANSFERS	\$10,970	\$10,000	(\$970)	\$10,970	\$10,000	(\$970)	\$120,000	\$109,030

Executive Summary

January 31, 2026

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	\$295,031	\$199,015	\$60,928	\$433,118
MM01 - ENTERPRISE BANK & TRUST OPR MM	OPERATING MONEY MARKET - ENTERPRISE BANK & TRUST OPR MM	\$149,707	\$184	\$96,804	\$53,087
Total Operating		\$444,738	\$199,199	\$157,732	\$486,204
Reserves					
RSV2 - WEBSTER BANK RSV MM- ICS	RESERVES MONEY MARKET- ICS - WEBSTER BANK RSV MM- ICS	\$346,009	\$30,970	-	\$376,980
Total Reserves		\$346,009	\$30,970	-	\$376,980
Total Cash		\$790,747	\$230,169	\$157,732	\$863,184



COCO WOOD LAKES ASSOCIATION INC

Balance Sheet

As of January 31, 2026

Account	Description	Current Month January	Prior Month December	Month Inc / (Dec)	Current Year January	Prior Year January	Year Inc / (Dec)
ASSETS							
**CURRENT ASSETS							
10010 22	Cash-Operating - 22 City National Bank	433,118	295,031	138,087	433,118	209,961	223,157
10014 39	Cash-Money Market - 39 Enterprise Bank & Trust	53,087	149,707	(96,621)	53,087	143,934	(90,848)
10300	Accounts Receivable	44,399	22,485	21,914	44,399	38,141	6,258
10390 00	Allowance/Bad Debts - 00	(7,597)	(7,389)	(208)	(7,597)	(5,097)	(2,500)
10500	Prepaid Insurance	88,488	0	88,488	88,488	96,725	(8,237)
10505	Prepaid Expenses	2,333	32,600	(30,267)	2,333	2,307	25
10549	A/P Clearing	1,105	224	881	1,105	0	1,105
10550	A/R Clearing	0	0	0	0	750	(750)
**TOTAL CURRENT ASSETS		\$614,932	\$492,658	\$122,274	\$614,932	\$486,721	\$128,211
**RESTRICTED FUNDS							
12010 742	Cash-Reserves - 742 Webster Bank	376,980	346,009	30,970	376,980	399,681	(22,701)
**TOTAL RESTRICTED FUNDS		\$376,980	\$346,009	\$30,970	\$376,980	\$399,681	(\$22,701)
**TOTAL ASSETS		\$991,912	\$838,668	\$153,244	\$991,912	\$886,402	\$105,510

LIABILITIES

**CURRENT LIABILITIES							
20010	Accrued Expenses	9,199	6,993	2,206	9,199	8,280	919
20085	Due to Prior Owners	0	0	0	0	1,692	(1,692)
20100	PrePaid Assessments	57,574	73,488	(15,914)	57,574	41,774	15,800
20152	Deferred Association Fees	135,366	0	135,366	135,366	139,952	(4,586)
20155	Deferred Cable Revenue	0	0	0	0	6,550	(6,550)
20159 00	Deferred Internet Revenue - 00	69,668	70,263	(595)	69,668	38,109	31,559
20160	Deferred Internet Revenue	0	0	0	0	38,109	(38,109)

Entity: 3W26
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Balance Sheet
Page 1 of 2



COCO WOOD LAKES ASSOCIATION INC

Balance Sheet

As of January 31, 2026

Account	Description	Current Month January	Prior Month December	Month Inc / (Dec)	Current Year January	Prior Year January	Year Inc / (Dec)
**TOTAL CURRENT LIABILITIES		\$271,807	\$150,745	\$121,063	\$271,807	\$274,467	(\$2,660)
**RESERVE LIABILITIES							
30000 001	Reserves - 001 Pooled	144,614	114,614	30,000	144,614	379,108	(234,494)
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	35,291	34,320	970	35,291	20,573	14,718
**TOTAL RESERVE LIABILITIES		\$376,980	\$346,009	\$30,970	\$376,980	\$399,681	(\$22,701)
**TOTAL LIABILITIES		\$648,787	\$496,754	\$152,033	\$648,787	\$674,148	(\$25,361)
**MEMBERS EQUITY							
38880	Fund Balance	341,914	341,914	0	341,914	193,846	148,068
	Current Year Net Income/ (Loss)	1,211	0	1,211	1,211	18,408	(17,197)
**TOTAL MEMBERS EQUITY		\$343,125	\$341,914	\$1,211	\$343,125	\$212,254	\$130,871
**TOTAL LIABILITIES & EQUITY		\$991,912	\$838,668	\$153,244	\$991,912	\$886,402	\$105,510

Income Statement

January 31, 2026

Account	Description	Jan Actual	Jan Budget	Jan Variance	Jan Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2026 Total Budget	2026 Budget Remaining/ (Over)
REVENUE											
OPERATING REVENUE											
40000	Owner Assessments	67,683	67,683	0	0.0%	67,683	67,683	0	0.0%	812,196	744,513
40002	Reserve Income	10,000	10,000	0	0.0%	10,000	10,000	0	0.0%	120,000	110,000
40011	Late Fee Income	0	167	(167)	-100.0%	0	167	(167)	-100.0%	2,000	2,000
40025	Returned Check Fees	60	0	60	0.0%	60	0	60	0.0%	0	(60)
40029	Lake Services Contract	1,501	500	1,001	>100%	1,501	500	1,001	>100%	6,004	4,503
40052	Newsletter Income	333	183	150	82.1%	333	183	150	82.1%	2,200	1,867
40060	Gate/Key Cards	150	25	125	>100%	150	25	125	>100%	300	150
40068	Key Fob Income	100	0	100	0.0%	100	0	100	0.0%	0	(100)
40080	Interest Income	184	458	(274)	-59.9%	184	458	(274)	-59.9%	5,500	5,316
40081	Reserve Interest	970	0	970	0.0%	970	0	970	0.0%	0	(970)
42020	Cable Income	595	595	0	0.1%	595	595	0	0.1%	7,145	6,550
OPERATING REVENUE TOTAL:		\$81,577	\$79,611	\$1,966	2.5%	\$81,577	\$79,611	\$1,966	2.5%	\$955,345	\$873,768
TOTAL REVENUE:		\$81,577	\$79,611	\$1,966	2.5%	\$81,577	\$79,611	\$1,966	2.5%	\$955,345	\$873,768
EXPENSES											
ADMINISTRATIVE											
50004	Administration	4	125	121	96.5%	4	125	121	96.5%	1,500	1,496
50008	Accounting Fees-CPA	458	458	0	-0.1%	458	458	0	-0.1%	5,500	5,042
50012	Bad Debts	274	208	(66)	-31.9%	274	208	(66)	-31.9%	2,500	2,226
50015	Bank Charges	0	17	17	100.0%	0	17	17	100.0%	200	200
50022	Computer Expense	0	17	17	100.0%	0	17	17	100.0%	200	200
50026	Credit Card Fees	6	0	(6)	0.0%	6	0	(6)	0.0%	0	(6)
50035	Dues & Subscriptions	13	13	1	3.8%	13	13	1	3.8%	150	138
50041	Admin. & General - Election Monitoring	571	167	(404)	<-100%	571	167	(404)	<-100%	2,000	1,429

Income Statement

January 31, 2026

Account	Description	Jan Actual	Jan Budget	Jan Variance	Jan Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2026 Total Budget	2026 Budget Remaining/ (Over)
50043	Gate /Key Cards Exp.	286	42	(244)	<-100%	286	42	(244)	<-100%	500	214
50045	Legal Fees	0	667	667	100.0%	0	667	667	100.0%	8,000	8,000
50050	License,Taxes,Permit	362	233	(129)	-55.2%	362	233	(129)	-55.2%	2,800	2,438
50050	License,Taxes,Permit - Fire Alarm/Sprink Inspct	0	21	21	100.0%	0	21	21	100.0%	250	250
50053	Corporate Annual Rep	0	5	5	100.0%	0	5	5	100.0%	62	62
50060	Newsletters	121	183	62	34.1%	121	183	62	34.1%	2,200	2,079
50065	Office Equipment & Rental	0	42	42	100.0%	0	42	42	100.0%	500	500
50075	Office Supplies	0	83	83	100.0%	0	83	83	100.0%	1,000	1,000
50080	Postage	110	167	57	34.1%	110	167	57	34.1%	2,000	1,890
ADMINISTRATIVE TOTAL:		\$2,205	\$2,448	\$243	9.9%	\$2,205	\$2,448	\$243	9.9%	\$29,362	\$27,157
PROPERTY INSURANCE											
52030	Multiperil Insurance	8,316	9,263	947	10.2%	8,316	9,263	947	10.2%	111,159	102,843
PROPERTY INSURANCE TOTAL:		\$8,316	\$9,263	\$947	10.2%	\$8,316	\$9,263	\$947	10.2%	\$111,159	\$102,843
UTILITIES											
54050	Electricity - Street Lights	2,404	2,250	(154)	-6.8%	2,404	2,250	(154)	-6.8%	27,000	24,596
54050	Electricity - Clubhouse	1,612	1,500	(112)	-7.5%	1,612	1,500	(112)	-7.5%	18,000	16,388
54070	Water & Sewer	578	625	47	7.4%	578	625	47	7.4%	7,500	6,922
54100	Telephone	290	10	(280)	<-100%	290	10	(280)	<-100%	120	(170)
UTILITIES TOTAL:		\$4,884	\$4,385	(\$499)	-11.4%	\$4,884	\$4,385	(\$499)	-11.4%	\$52,620	\$47,736
CONTRACTS											
60013	Cable Television	31,419	31,571	152	0.5%	31,419	31,571	152	0.5%	378,846	347,427
60072	Fitness Center Maintenance	0	72	72	100.0%	0	72	72	100.0%	860	860
60074	Hvac System	131	131	0	0.1%	131	131	0	0.1%	1,570	1,439

Income Statement

January 31, 2026

Account	Description	Jan Actual	Jan Budget	Jan Variance	Jan Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2026 Total Budget	2026 Budget Remaining/(Over)
60085	Lake Maintenance	578	500	(78)	-15.6%	578	500	(78)	-15.6%	6,004	5,426
60090	Lawn Maintenance	1,665	2,420	755	31.2%	1,665	2,420	755	31.2%	29,040	27,375
61000	Management Services	12,907	12,422	(485)	-3.9%	12,907	12,422	(485)	-3.9%	149,064	136,157
61010	Pest Control	94	94	0	-0.2%	94	94	0	-0.2%	1,128	1,034
61020	Pool/Spa Contract	974	838	(136)	-16.3%	974	838	(136)	-16.3%	10,050	9,076
61045	Security Services	229	25	(204)	<-100%	229	25	(204)	<-100%	295	66
61055	Trash Removal	87	92	5	5.2%	87	92	5	5.2%	1,100	1,013
61064	Termite Treatment	58	58	1	0.9%	58	58	1	0.9%	690	633
CONTRACTS TOTAL:		\$48,142	\$48,223	\$81	0.2%	\$48,142	\$48,223	\$81	0.2%	\$578,647	\$530,505
OPERATING SALARIES & BENEFITS											
65000	Salaries - General	0	125	125	100.0%	0	125	125	100.0%	1,500	1,500
OPERATING SALARIES & BENEFITS TOTAL:		\$0	\$125	\$125	100.0%	\$0	\$125	\$125	100.0%	\$1,500	\$1,500
REPAIRS/MAINTENANCE											
70005	R&M-Air Conditioning	0	133	133	100.0%	0	133	133	100.0%	1,600	1,600
70025	R&M-Building	43	2,046	2,003	97.9%	43	2,046	2,003	97.9%	24,557	24,514
70032	R&M-Common Area	0	167	167	100.0%	0	167	167	100.0%	2,000	2,000
70043	R&M Locks & Keys	0	17	17	100.0%	0	17	17	100.0%	200	200
70060	R&M-General	104	208	104	49.8%	104	208	104	49.8%	2,500	2,396
70066	R&M-Hardware	0	8	8	100.0%	0	8	8	100.0%	100	100
70068	R&M-Lighting	0	83	83	100.0%	0	83	83	100.0%	1,000	1,000
70085	R & M.Fire Safety Maintenance	0	17	17	100.0%	0	17	17	100.0%	200	200
70090	R&M-Plumbing	0	17	17	100.0%	0	17	17	100.0%	200	200
70095	R&M-Pool/Spa/Fountain	0	250	250	100.0%	0	250	250	100.0%	3,000	3,000
70097	R&M - Pool - Chemicals/Supply	0	42	42	100.0%	0	42	42	100.0%	500	500
70125	R&M-Signage	228	42	(186)	<-100%	228	42	(186)	<-100%	500	272

Income Statement

January 31, 2026

Account	Description	Jan Actual	Jan Budget	Jan Variance	Jan Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2026 Total Budget	2026 Budget Remaining/ (Over)
70135	Landscaping Extras	2,502	625	(1,877)	<-100%	2,502	625	(1,877)	<-100%	7,500	4,998
70137	Landscaping/Irrig	165	417	252	60.4%	165	417	252	60.4%	5,000	4,835
70138	Tree Trim/Replace	0	542	542	100.0%	0	542	542	100.0%	6,500	6,500
70176	Cleaning Supplies	162	100	(62)	-62.5%	162	100	(62)	-62.5%	1,200	1,038
70289	Contingency	(6)	450	456	>100%	(6)	450	456	>100%	5,400	5,406
	REPAIRS/MAINTENANCE TOTAL:	\$3,199	\$5,164	\$1,965	38.1%	\$3,199	\$5,164	\$1,965	38.1%	\$61,957	\$58,758
SPECIAL PROJECTS											
74005	Special Projects Catastrophic Events	0	8	8	100.0%	0	8	8	100.0%	100	100
	SPECIAL PROJECTS TOTAL:	\$0	\$8	\$8	100.0%	\$0	\$8	\$8	100.0%	\$100	\$100
PRIOR YEAR ACTIVITY											
70298	Prior Year Expense	2,649	0	(2,649)	0.0%	2,649	0	(2,649)	0.0%	0	(2,649)
	PRIOR YEAR ACTIVITY TOTAL:	\$2,649	\$0	(\$2,649)	0.0%	\$2,649	\$0	(\$2,649)	0.0%	\$0	(\$2,649)
RESERVE TRANSFERS											
80000	Reserve Transfers	10,000	10,000	0	0.0%	10,000	10,000	0	0.0%	120,000	110,000
80001	Reserve Interest	970	0	(970)	0.0%	970	0	(970)	0.0%	0	(970)
	RESERVE TRANSFERS TOTAL:	\$10,970	\$10,000	(\$970)	-9.7%	\$10,970	\$10,000	(\$970)	-9.7%	\$120,000	\$109,030
	TOTAL EXPENSES:	\$80,365	\$79,616	(\$749)	-0.9%	\$80,365	\$79,616	(\$749)	-0.9%	\$955,345	\$874,980
	NET INCOME/ (LOSS):	1,211	(5)	\$1,216	<-100%	1,211	(5)	1,216	<-100%	0	(1,211)