



FirstService
RESIDENTIAL

3W26 COCO WOOD LAKES ASSOCIATION INC

RESIDENT PACKAGE - 3W26

For period ending July 31, 2026

Confidential - For Management Use Only



COCO WOOD LAKES ASSOCIATION INC
RESIDENT PACKAGE - 3W26

July 31, 2026

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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

July 31, 2026

TOTAL CASH

Operating	\$404,885
Other	-
Reserves	\$330,476
Security Deposits	-
Special Assessment	-
Total Cash	\$735,361

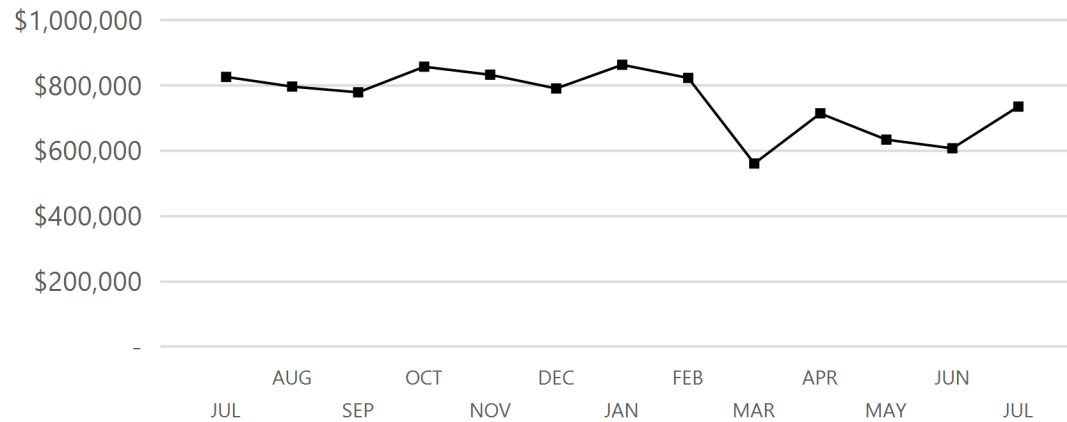
OPERATING CASH

Beginning Cash	\$307,856
Change in Cash	\$97,029
Ending Cash	\$404,885
<i>Less: Accruals</i>	\$26,518
<i>Less: Current Accounts Payable</i>	-
Adjusted Operating Cash	\$378,367

ACCOUNTS RECEIVABLE SUMMARY

Receivable Type	Current	Over 30 Days	Over 60 Days	Over 90 Days	Balance
BC Return Check Fees	\$210	-	-	\$120	\$330
HC House Chgs/Work Ord	\$90	\$90	-	\$225	\$405
II Interest Income	\$328	\$331	\$398	\$295	\$1,352
MQ Maintenance Fees	\$20,179	(\$1,254)	(\$1,907)	\$6,751	\$23,770
VF Violation Fees	\$825	\$250	-	\$1,395	\$2,470
TOTAL	\$21,632	(\$583)	(\$1,509)	\$8,787	\$28,327

Total Cash Trend



Executive Summary

July 31, 2026

INCOME STATEMENT SUMMARY

Income Recap

Account	Jul Actual	Jul Budget	Jul Variance	YTD Actual	YTD Budget	YTD Variance	2026 Total Budget	2026 Budget Remaining/(Over)
TOTAL REVENUE	\$82,638	\$79,611	\$3,027	\$580,582	\$557,277	\$23,305	\$955,345	\$374,763
TOTAL EXPENSES	\$80,311	\$79,616	(\$695)	\$554,655	\$557,312	\$2,657	\$955,345	\$400,690
NET INCOME/(LOSS)	\$2,327	(\$5)	\$2,332	\$25,927	(\$35)	\$25,962	-	(\$25,927)

Expense Summary

Account	Jul Actual	Jul Budget	Jul Variance	YTD Actual	YTD Budget	YTD Variance	2026 Total Budget	2026 Budget Remaining/(Over)
ADMINISTRATIVE	\$4,821	\$2,448	(\$2,373)	\$23,124	\$17,136	(\$5,988)	\$29,362	\$6,238
PROPERTY INSURANCE	\$8,222	\$9,263	\$1,041	\$56,529	\$64,841	\$8,312	\$111,159	\$54,630
UTILITIES	\$4,765	\$4,385	(\$380)	\$33,846	\$30,695	(\$3,151)	\$52,620	\$18,774
CONTRACTS	\$49,837	\$48,223	(\$1,614)	\$336,139	\$337,561	\$1,422	\$578,647	\$242,508
OPERATING SALARIES & BENEFITS	-	\$125	\$125	-	\$875	\$875	\$1,500	\$1,500
REPAIRS/MAINTENANCE	\$1,836	\$5,164	\$3,328	\$23,045	\$36,148	\$13,103	\$61,957	\$38,912
SPECIAL PROJECTS	-	\$8	\$8	-	\$56	\$56	\$100	\$100
PRIOR YEAR ACTIVITY	-	-	-	\$5,539	-	(\$5,539)	-	(\$5,539)
RESERVE TRANSFERS	\$10,830	\$10,000	(\$830)	\$76,432	\$70,000	(\$6,432)	\$120,000	\$43,568

Executive Summary

July 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	\$153,218	\$183,018	\$86,402	\$249,835
MM01 - ENTERPRISE BANK & TRUST OPR MM	OPERATING MONEY MARKET - ENTERPRISE BANK & TRUST OPR MM	\$154,638	\$412	-	\$155,050
Total Operating		\$307,856	\$183,431	\$86,402	\$404,885
Reserves					
RSV2 - WEBSTER BANK RSV MM- ICS	RESERVES MONEY MARKET- ICS - WEBSTER BANK RSV MM- ICS	\$299,647	\$30,830	-	\$330,476
Total Reserves		\$299,647	\$30,830	-	\$330,476
Total Cash		\$607,503	\$214,260	\$86,402	\$735,361



COCO WOOD LAKES ASSOCIATION INC

Balance Sheet

As of July 31, 2026

Account	Description	Current Month July	Prior Month June	Month Inc / (Dec)	Current Year July	Prior Year July	Year Inc / (Dec)
ASSETS							
**CURRENT ASSETS							
10010 22	Cash-Operating - 22 City National Bank	249,835	153,218	96,616	249,835	242,764	7,070
10014 39	Cash-Money Market - 39 Enterprise Bank & Trust	155,050	154,638	412	155,050	147,469	7,581
10200	Due (To)/From Reserves	(644)	(644)	0	(644)	113,865	(114,509)
10300	Accounts Receivable	50,778	27,701	23,077	50,778	46,932	3,846
10390 00	Allowance/Bad Debts - 00	(8,753)	(8,544)	(208)	(8,753)	(6,347)	(2,406)
10500	Prepaid Insurance	40,575	48,798	(8,222)	40,575	44,309	(3,734)
10505	Prepaid Expenses	1,575	1,882	(307)	1,575	2,238	(663)
10549	A/P Clearing	3,111	195	2,917	3,111	1,280	1,831
10550	A/R Clearing	1,592	1,592	0	1,592	0	1,592
**TOTAL CURRENT ASSETS		\$493,120	\$378,835	\$114,285	\$493,120	\$592,511	(\$99,391)
**RESTRICTED FUNDS							
12010 742	Cash-Reserves - 742 Webster Bank	330,476	299,647	30,830	330,476	435,883	(105,407)
12045	Due (To)/From Operating	644	644	0	644	(113,865)	114,509
**TOTAL RESTRICTED FUNDS		\$331,120	\$300,291	\$30,830	\$331,120	\$322,018	\$9,102
**TOTAL ASSETS		\$824,241	\$679,126	\$145,115	\$824,241	\$914,529	(\$90,288)

LIABILITIES****CURRENT LIABILITIES**

20010	Accrued Expenses	26,518	8,609	17,909	26,518	44,432	(17,915)
20100	PrePaid Assessments	22,451	63,173	(40,722)	22,451	25,946	(3,495)
20152	Deferred Association Fees	135,366	0	135,366	135,366	139,952	(4,586)
20155	Deferred Cable Revenue	0	0	0	0	1,638	(1,638)
20159 00	Deferred Internet Revenue - 00	66,095	66,690	(595)	66,095	36,323	29,772

Entity: 3W26

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Balance Sheet

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COCO WOOD LAKES ASSOCIATION INC

Balance Sheet

As of July 31, 2026

Account	Description	Current Month July	Prior Month June	Month Inc / (Dec)	Current Year July	Prior Year July	Year Inc / (Dec)
20160	Deferred Internet Revenue	0	0	0	0	36,323	(36,323)
**TOTAL CURRENT LIABILITIES		\$250,430	\$138,473	\$111,958	\$250,430	\$284,614	(\$34,184)
**RESERVE LIABILITIES							
30000 001	Reserves - 001 Pooled	296,793	266,793	30,000	296,793	293,151	3,642
30007 00	Reserves - Sun Enterprises Loan Interest - 00	(6,425)	(6,425)	0	(6,425)	0	(6,425)
30080	Reserve-Interest	40,752	39,923	830	40,752	28,867	11,886
**TOTAL RESERVE LIABILITIES		\$331,120	\$300,291	\$30,830	\$331,120	\$322,018	\$9,102
**TOTAL LIABILITIES		\$581,550	\$438,763	\$142,787	\$581,550	\$606,632	(\$25,082)
**MEMBERS EQUITY							
38880	Fund Balance	341,914	341,914	0	341,914	193,846	148,068
38882	Fund Balance - Reserves	(125,151)	(125,151)	0	(125,151)	0	(125,151)
Current Year Net Income/ (Loss)		25,927	23,600	2,327	25,927	114,051	(88,124)
**TOTAL MEMBERS EQUITY		\$242,690	\$240,363	\$2,327	\$242,690	\$307,897	(\$65,207)
**TOTAL LIABILITIES & EQUITY		\$824,241	\$679,126	\$145,115	\$824,241	\$914,529	(\$90,288)

Income Statement

July 31, 2026

Account	Description	Jul Actual	Jul Budget	Jul Variance	Jul 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%	473,781	473,781	0	0.0%	812,196	338,415
40002	Reserve Income	10,000	10,000	0	0.0%	70,000	70,000	0	0.0%	120,000	50,000
40011	Late Fee Income	0	167	(167)	-100.0%	(805)	1,169	(1,974)	<-100%	2,000	2,805
40014	Legal Fee Income	0	0	0	0.0%	9,171	0	9,171	0.0%	0	(9,171)
40025	Returned Check Fees	240	0	240	0.0%	330	0	330	0.0%	0	(330)
40029	Lake Services Contract	1,501	500	1,001	>100%	4,503	3,500	1,003	28.7%	6,004	1,501
40052	Newsletter Income	100	183	(83)	-45.4%	2,000	1,281	719	56.1%	2,200	200
40060	Gate/Key Cards	25	25	0	0.0%	525	175	350	>100%	300	(225)
40065	Violation Fees	825	0	825	0.0%	1,075	0	1,075	0.0%	0	(1,075)
40068	Key Fob Income	0	0	0	0.0%	100	0	100	0.0%	0	(100)
40078	Late Fee Interest	337	0	337	0.0%	6,749	0	6,749	0.0%	0	(6,749)
40080	Interest Income	412	458	(46)	-10.0%	2,148	3,206	(1,058)	-33.0%	5,500	3,352
40081	Reserve Interest	830	0	830	0.0%	6,432	0	6,432	0.0%	0	(6,432)
41010	House Charges	90	0	90	0.0%	405	0	405	0.0%	0	(405)
42020	Cable Income	595	595	0	0.1%	4,168	4,165	3	0.1%	7,145	2,977
OPERATING REVENUE TOTAL:		\$82,638	\$79,611	\$3,027	3.8%	\$580,582	\$557,277	\$23,305	4.2%	\$955,345	\$374,763
TOTAL REVENUE:		\$82,638	\$79,611	\$3,027	3.8%	\$580,582	\$557,277	\$23,305	4.2%	\$955,345	\$374,763
EXPENSES											
ADMINISTRATIVE											
50004	Administration	4	125	121	96.5%	53	875	822	94.0%	1,500	1,447
50008	Accounting Fees-CPA	458	458	0	-0.1%	3,208	3,206	(2)	-0.1%	5,500	2,292
50012	Bad Debts	208	208	0	-0.2%	1,458	1,456	(2)	-0.2%	2,500	1,042
50015	Bank Charges	25	17	(8)	-47.1%	250	119	(131)	<-100%	200	(50)
50022	Computer Expense	0	17	17	100.0%	0	119	119	100.0%	200	200
50026	Credit Card Fees	3,111	0	(3,111)	0.0%	3,111	0	(3,111)	0.0%	0	(3,111)

Income Statement

July 31, 2026

Account	Description	Jul Actual	Jul Budget	Jul Variance	Jul Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2026 Total Budget	2026 Budget Remaining/ (Over)
50035	Dues & Subscriptions	10	13	3	19.8%	83	91	8	8.7%	150	67
50041	Admin. & General - Election Monitoring	0	167	167	100.0%	577	1,169	592	50.6%	2,000	1,423
50043	Gate /Key Cards Exp.	0	42	42	100.0%	571	294	(277)	-94.3%	500	(71)
50045	Legal Fees	779	667	(112)	-16.7%	7,043	4,669	(2,374)	-50.8%	8,000	957
50050	License,Taxes,Permit	0	233	233	100.0%	3,684	1,631	(2,053)	<-100%	2,800	(884)
50050	License,Taxes,Permit - Fire Alarm/Sprink Inspct	0	21	21	100.0%	0	147	147	100.0%	250	250
50053	Corporate Annual Rep	0	5	5	100.0%	0	35	35	100.0%	62	62
50060	Newsletters	120	183	63	34.3%	856	1,281	425	33.2%	2,200	1,344
50065	Office Equipment & Rental	104	42	(62)	<-100%	849	294	(555)	<-100%	500	(349)
50075	Office Supplies	0	83	83	100.0%	352	581	229	39.5%	1,000	648
50080	Postage	0	167	167	100.0%	1,027	1,169	142	12.1%	2,000	973
ADMINISTRATIVE TOTAL:		\$4,821	\$2,448	(\$2,373)	-96.9%	\$23,124	\$17,136	(\$5,988)	-34.9%	\$29,362	\$6,238
PROPERTY INSURANCE											
52030	Multiperil Insurance	8,222	9,263	1,041	11.2%	56,529	64,841	8,312	12.8%	111,159	54,630
PROPERTY INSURANCE TOTAL:		\$8,222	\$9,263	\$1,041	11.2%	\$56,529	\$64,841	\$8,312	12.8%	\$111,159	\$54,630
UTILITIES											
54050	Electricity - Street Lights	2,470	2,250	(220)	-9.8%	16,734	15,750	(984)	-6.3%	27,000	10,266
54050	Electricity - Clubhouse	1,656	1,500	(156)	-10.4%	12,407	10,500	(1,907)	-18.2%	18,000	5,593
54070	Water & Sewer	640	625	(15)	-2.4%	4,655	4,375	(280)	-6.4%	7,500	2,845
54100	Telephone	0	10	10	100.0%	50	70	20	28.4%	120	70
UTILITIES TOTAL:		\$4,765	\$4,385	(\$380)	-8.7%	\$33,846	\$30,695	(\$3,151)	-10.3%	\$52,620	\$18,774
CONTRACTS											

Income Statement

July 31, 2026

Account	Description	Jul Actual	Jul Budget	Jul Variance	Jul Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2026 Total Budget	2026 Budget Remaining/ (Over)
60013	Cable Television	31,427	31,571	144	0.5%	219,982	220,997	1,015	0.5%	378,846	158,864
60072	Fitness Center Maintenance	71	72	1	1.4%	497	504	7	1.4%	860	363
60074	Hvac System	131	131	0	0.1%	916	917	1	0.1%	1,570	654
60085	Lake Maintenance	578	500	(78)	-15.6%	4,046	3,500	(546)	-15.6%	6,004	1,958
60090	Lawn Maintenance	1,665	2,420	755	31.2%	11,655	16,940	5,285	31.2%	29,040	17,385
61000	Management Services	14,623	12,422	(2,201)	-17.7%	89,945	86,954	(2,991)	-3.4%	149,064	59,119
61010	Pest Control	103	94	(9)	-9.9%	714	658	(56)	-8.5%	1,128	414
61020	Pool/Spa Contract	910	838	(72)	-8.6%	6,498	5,866	(632)	-10.8%	10,050	3,552
61045	Security Services	178	25	(153)	<-100%	848	175	(673)	<-100%	295	(553)
61055	Trash Removal	87	92	5	5.0%	612	644	32	5.0%	1,100	488
61064	Termite Treatment	63	58	(5)	-9.1%	426	406	(20)	-4.8%	690	265
CONTRACTS TOTAL:		\$49,837	\$48,223	(\$1,614)	-3.3%	\$336,139	\$337,561	\$1,422	0.4%	\$578,647	\$242,508
OPERATING SALARIES & BENEFITS											
65000	Salaries - General	0	125	125	100.0%	0	875	875	100.0%	1,500	1,500
OPERATING SALARIES & BENEFITS TOTAL:		\$0	\$125	\$125	100.0%	\$0	\$875	\$875	100.0%	\$1,500	\$1,500
REPAIRS/MAINTENANCE											
70005	R&M-Air Conditioning	0	133	133	100.0%	5,444	931	(4,513)	<-100%	1,600	(3,844)
70025	R&M-Building	0	2,046	2,046	100.0%	4,593	14,322	9,729	67.9%	24,557	19,964
70032	R&M-Common Area	0	167	167	100.0%	550	1,169	619	53.0%	2,000	1,450
70043	R&M Locks & Keys	0	17	17	100.0%	0	119	119	100.0%	200	200
70060	R&M-General	0	208	208	100.0%	201	1,456	1,255	86.2%	2,500	2,299
70066	R&M-Hardware	0	8	8	100.0%	0	56	56	100.0%	100	100
70068	R&M-Lighting	0	83	83	100.0%	24	581	557	95.8%	1,000	976
70085	R & M.Fire Safety Maintenance	149	17	(132)	<-100%	149	119	(30)	-25.3%	200	51
70090	R&M-Plumbing	100	17	(83)	<-100%	200	119	(81)	-68.1%	200	0

Income Statement

July 31, 2026

Account	Description	Jul Actual	Jul Budget	Jul Variance	Jul Pct Var	YTD Actual	YTD Budget	YTD Variance	YTD Pct Var	2026 Total Budget	2026 Budget Remaining/ (Over)
70095	R&M- Pool/Spa/Fountai	0	250	250	100.0%	2,313	1,750	(563)	-32.1%	3,000	687
70097	R&M - Pool	70	0	(70)	0.0%	348	0	(348)	0.0%	0	(348)
70097	R&M - Pool - Chemicals/Supply	0	42	42	100.0%	0	294	294	100.0%	500	500
70125	R&M-Signage	0	42	42	100.0%	259	294	35	11.8%	500	241
70135	Landscaping Extras	290	625	335	53.6%	3,457	4,375	918	21.0%	7,500	4,043
70137	Landscaping/Irrig	1,085	417	(668)	<-100%	4,109	2,919	(1,190)	-40.8%	5,000	891
70138	Tree Trim/Replace	0	542	542	100.0%	0	3,794	3,794	100.0%	6,500	6,500
70176	Cleaning Supplies	53	100	47	47.1%	910	700	(210)	-30.1%	1,200	290
70289	Contingency	90	450	360	80.0%	489	3,150	2,661	84.5%	5,400	4,911
REPAIRS/MAINTENANCE TOTAL:		\$1,836	\$5,164	\$3,328	64.4%	\$23,045	\$36,148	\$13,103	36.2%	\$61,957	\$38,912
SPECIAL PROJECTS											
74005	Special Projects Catastrophic Events	0	8	8	100.0%	0	56	56	100.0%	100	100
SPECIAL PROJECTS TOTAL:		\$0	\$8	\$8	100.0%	\$0	\$56	\$56	100.0%	\$100	\$100
PRIOR YEAR ACTIVITY											
70298	Prior Year Expense	0	0	0	0.0%	5,539	0	(5,539)	0.0%	0	(5,539)
PRIOR YEAR ACTIVITY TOTAL:		\$0	\$0	\$0	0.0%	\$5,539	\$0	(\$5,539)	0.0%	\$0	(\$5,539)
RESERVE TRANSFERS											
80000	Reserve Transfers	10,000	10,000	0	0.0%	70,000	70,000	0	0.0%	120,000	50,000
80001	Reserve Interest	830	0	(830)	0.0%	6,432	0	(6,432)	0.0%	0	(6,432)
RESERVE TRANSFERS TOTAL:		\$10,830	\$10,000	(\$830)	-8.3%	\$76,432	\$70,000	(\$6,432)	-9.2%	\$120,000	\$43,568
TOTAL EXPENSES:		\$80,311	\$79,616	(\$695)	-0.9%	\$554,655	\$557,312	\$2,657	0.5%	\$955,345	\$400,690
NET INCOME/ (LOSS):		2,327	(5)	\$2,332	<-100%	25,927	(35)	25,962	<-100%	0	(25,927)