

**Oswego Ridge, A Condominiums
Funds Statement
Accrual Basis
July 2019**

		Operating Fund	Replacement Reserve Fund	Special Assessment Fund	Total Fund Balances	
Beginning Equity		43,112.32	547,300.86	-1,887,939.69	-1,297,526.51	
Income		158,433.08	56,237.28	227,306.11	441,976.47	
Expenses		-146,742.30	-1,372.30	-75,526.75	-223,641.35	
Net income (loss)		<u>11,690.78</u>	<u>54,864.98</u>	<u>151,779.36</u>	<u>218,335.12</u>	
Ending Equity		<u>54,803.10</u>	<u>602,165.84</u>	<u>-1,736,160.33</u>	<u>-1,079,191.39</u>	
Cash in NW Bank Operating	1010	133,239.32			133,239.32	
Cash in NW Bank MM Operating	1011	45,930.39			45,930.39	
Cash in NW Bank MM Replacement	1020		387,263.42		387,263.42	
Cash in CDARS	1025		214,902.42		214,902.42	
Cash in NW Bank Building Rehab	1030			333,884.54	333,884.54	
Accounts Receivable	1200	3,061.28		13,626.16	16,687.44	
Undeposited Funds	12000	382.70		0.00	382.70	#1
Allowance for Doubtful Accounts	1201				0.00	
Prepaid Insurance	1400	4,856.63			4,856.63	
Accounts Payable	2000	-13,347.58	0.00	-15,562.05	-28,909.63	
Refund of Overpayment	2001	0.00		0.00	0.00	
Accrued Payables	2010	0.00			0.00	
Notes Payable	2100			-2,132,149.08	-2,132,149.08	
Unamortized Loan Fees	2101			18,000.82	18,000.82	
Prepaid Assessments	2210	-18,384.79		-54,895.57	-73,280.36	
		<u>155,737.95</u>	<u>602,165.84</u>	<u>-1,837,095.18</u>	<u>-1,079,191.39</u>	
Interfund	**	<u>-100,934.85</u>	<u>0.00</u>	<u>100,934.85</u>	<u>0.00</u>	
SASS deposited to Operating		-101,198.85		101,198.85		
** SASS expense paid by Operating		264.00		-264.00		
		<u>-100,934.85</u>	<u>0.00</u>	<u>100,934.85</u>		

Owner web payment made in July,
#1 posted in August.

Balance Sheet

Property: AUO of Oswego Ridge, a Condominium
As of 07/31/19 (accrual basis)

ASSETS

Bank		
1010 Cash in NW Bank Operating		133,239.32
1011 Cash in NW Bank Money Market Operating		45,930.39
Total Bank		179,169.71
Accounts Receivable		
1200 Accounts Receivable- Assessments		3,061.28
Total Accounts Receivable		3,061.28
Other Current Asset		
1400 Prepaid insurance		4,856.63
12000 Undeposited Funds		382.70
Total Other Current Asset		5,239.33
Other Asset		
1600 Interfund		-100,934.85
Total Other Asset		-100,934.85
TOTAL ASSETS		86,535.47

LIABILITIES & EQUITY

Liabilities

Accounts Payable		
2000 Accounts Payable		13,347.58
Total Accounts Payable		13,347.58
Other Current Liability		
2210 Prepaid Assessments		18,384.79
Total Other Current Liability		18,384.79
Total Liabilities		31,732.37
Equity		
3001 Operating Fund Balance Prior Year		43,112.32
3101 Current Year Income		11,690.78
Total Equity		54,803.10
TOTAL LIABILITIES & EQUITY		86,535.47

Budget Comparison

Properties: AJO of Oswego Ridge, a Condominium
 Comparison Periods: 7/1/2019 - 7/31/2019 and 1/1/2019 - 12/31/2019 (Accrual Basis)

	Actual 7/1/2019 - 7/31/2019	Budget 7/1/2019 - 7/31/2019	\$ Change	% Change	Actual 1/1/2019 - 7/31/2019	Budget 1/1/2019 - 12/31/2019	\$ Change	% Change
4000 INCOME								
4001 Regular Assessments	22,524.53	22,511.92	12.61	0.0%	157,671.71	270,143.00	-112,471.29	0.0%
4100 Interest Revenue	66.35	0.00	66.35	0.1%	387.83	0.00	387.83	-41.8%
4501 Late Charges	34.38	0.00	34.38	0.0%	251.44	0.00	251.44	0.0%
4502 Invoiced Statement Charge	20.00	0.00	20.00	0.0%	40.00	0.00	40.00	0.0%
4508 Interest Charges	18.41	0.00	18.41	0.0%	62.10	0.00	62.10	0.0%
4511 Keys & Fobs	0.00	0.00	0.00	0.0%	20.00	0.00	20.00	0.0%
4000 Total INCOME	22,663.67	22,511.92	151.75	0.7%	158,433.08	270,143.00	-111,709.92	-41.4%
TOTAL INCOME	22,663.67	22,511.92	151.75	0.7%	158,433.08	270,143.00	-111,709.92	-41.4%
5000 Maintenance and Repair Sen								
5001 General Maintenance/Repr	0.00	166.67	-166.67	0.0%	0.00	2,000.00	-2,000.00	0.0%
5005 Maintenance Staff	1,008.00	837.50	170.50	-100.0%	5,126.53	10,050.00	-4,923.47	-100.0%
5050 Electrical	0.00	62.50	-62.50	20.4%	0.00	750.00	-750.00	-49.0%
5083 Gutters/Downspouts	0.00	250.00	-250.00	-100.0%	2,400.00	3,000.00	-600.00	-100.0%
5122 Lighting	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	-20.0%
5139 Pest Control	360.20	229.17	131.03	-100.0%	995.10	2,750.00	-1,754.90	-100.0%
5146 Plumbing	289.90	41.67	248.23	57.2%	289.90	500.00	-210.10	-63.8%
5159 Roofs	0.00	41.67	-41.67	595.7%	0.00	500.00	-500.00	-42.0%
5174 Snow Removal	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5177 Storm Drains	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	-100.0%
5000 Total Maintenance and Rej	1,658.10	1,795.85	-137.75	-7.7%	8,811.53	21,550.00	-12,738.47	-59.1%
5200 LANDSCAPING								
5201 Landscape Contract Serv	2,684.00	2,816.33	-134.33	0.0%	18,788.00	33,820.00	-15,032.00	0.0%
5203 Annuals/Flowers/Plant Ref	0.00	83.33	-83.33	-4.8%	0.00	1,000.00	-1,000.00	-44.4%
5204 Tree Replacement/Pruning	868.00	125.00	743.00	-100.0%	5,843.00	1,500.00	4,343.00	-100.0%
5206 Turf Aeration/Soil Additives	0.00	62.50	-62.50	594.4%	0.00	750.00	-750.00	289.5%
5209 Irrigation Repairs	0.00	250.00	-250.00	-100.0%	890.82	3,000.00	-2,109.18	-100.0%
5213 Landscaping Miscellaneous	0.00	166.67	-166.67	-100.0%	0.00	2,000.00	-2,000.00	-70.3%
5200 Total LANDSCAPING	3,552.00	3,505.83	46.17	-100.0%	25,521.82	42,070.00	-16,548.18	-100.0%
5300 UTILITY								
				1.3%				-39.3%
				0.0%				0.0%

	Actual 7/1/2019 - 7/31/2019	Budget 7/1/2019 - 7/31/2019	\$ Change	% Change	Actual 1/1/2019 - 7/31/2019	Budget 1/1/2019 - 12/31/2019	\$ Change	% Change
5301 Utility - Water and Sewer	9,814.77	10,243.33	-428.56	-4.2%	66,723.19	122,920.00	-56,196.81	-45.7%
5303 Utility - Electricity	300.96	415.00	-114.04	-27.5%	2,355.15	4,980.00	-2,624.85	-52.7%
5304 Utility - Natural Gas	454.36	188.83	265.53	140.6%	1,434.17	2,266.00	-831.83	-36.7%
5305 Utility - Garbage and Recyl	1,056.35	1,002.50	53.85	5.4%	7,281.17	12,030.00	-4,748.83	-39.5%
5300 Total UTILITY	11,626.44	11,849.66	-223.22	-1.9%	77,793.68	142,186.00	-64,402.32	-45.3%
5400 ADMIN SERVICES				0.0%				0.0%
5401 Management Services - Cc	1,612.00	1,660.83	-48.83	-2.9%	11,284.00	19,930.00	-8,646.00	-43.4%
5402 Management Services - Ex	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5410 Office Supplies/Printing/Po	51.23	83.33	-32.10	-38.5%	1,257.79	1,000.00	257.79	25.8%
5422 Reserve Study Preparation	0.00	104.17	-104.17	-100.0%	0.00	1,250.00	-1,250.00	-100.0%
5438 Legal/Collection Expenses	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5446 Accounting/Tax Returns/Rt	150.00	145.83	4.17	2.9%	400.00	1,750.00	-1,350.00	-77.1%
5450 Tax Expense	89.00	0.00	89.00	0.0%	89.00	0.00	89.00	0.0%
5454 Licenses/Annual Reports	0.00	6.25	-6.25	-100.0%	75.00	75.00	0.00	0.0%
5458 Insurance	2,428.39	2,506.00	-77.61	-3.1%	16,998.73	30,072.00	-13,073.27	-43.5%
5400 Total ADMIN SERVICES	4,330.62	4,673.07	-342.45	-7.3%	30,104.52	56,077.00	-25,972.48	-46.3%
5500 CHARGES BILLED TO OWI				0.0%				0.0%
5501 Late Charges	40.00	0.00	40.00	0.0%	480.00	0.00	480.00	0.0%
5502 Invoiced Statement Charge	20.00	0.00	20.00	0.0%	80.00	0.00	80.00	0.0%
5505 New Owner Fees	0.00	0.00	0.00	0.0%	100.00	0.00	100.00	0.0%
5500 Total CHARGES BILLED	60.00	0.00	60.00	0.0%	660.00	0.00	660.00	0.0%
5600 REC FACILITIES				0.0%				0.0%
5605 Swimming Pool Services	810.00	416.67	393.33	94.4%	3,066.00	5,000.00	-1,934.00	-38.7%
5606 Swimming Pool Supplies	0.00	250.00	-250.00	-100.0%	462.25	3,000.00	-2,537.75	-84.6%
5607 Swimming Pool Repairs	0.00	0.00	0.00	0.0%	322.50	0.00	322.50	0.0%
5609 Swimming Pool Licenses	0.00	33.33	-33.33	-100.0%	0.00	400.00	-400.00	-100.0%
5600 Total REC FACILITIES	810.00	700.00	110.00	15.7%	3,850.75	8,400.00	-4,549.25	-54.2%
TOTAL EXPE!	22,037.16	22,524.41	-487.25	-2.2%	146,742.30	270,293.00	-123,550.70	-45.7%
NET INCOME	626.51	-12.49	639.00		11,690.78	-150.00	11,840.78	

Oswego Ridge, A Condominiums
Funds Statement
Accrual Basis
August 2019

		Operating Fund	Replacement Reserve Fund	Special Assessment Fund	Total Fund Balances	
Beginning Equity		43,112.32	547,300.86	-1,887,939.69	-1,297,526.51	
Income		181,014.24	64,434.47	283,784.56	529,233.27	
Expenses		-169,460.76	-4,585.24	-86,323.45	-260,369.45	
Net income (loss)		<u>11,553.48</u>	<u>59,849.23</u>	<u>197,461.11</u>	<u>268,863.82</u>	
Ending Equity		<u>54,665.80</u>	<u>607,150.09</u>	<u>-1,690,478.58</u>	<u>-1,028,662.69</u>	
Cash in NW Bank Operating	1010	87,090.65			87,090.65	
Cash in NW Bank MM Operating	1011	45,987.02			45,987.02	
Cash in NW Bank MM Replacement	1020		395,115.91		395,115.91	
Cash in CDARS	1025		215,247.12		215,247.12	
Cash in NW Bank Building Rehab	1030			419,257.34	419,257.34	
Accounts Receivable	1200	1,874.34		11,735.17	13,609.51	
Undeposited Funds	12000	382.70		0.00	382.70	#1
Allowance for Doubtful Accounts	1201				0.00	
Prepaid Insurance	1400	4,165.44			4,165.44	
Accounts Payable	2000	-13,585.90	-3,212.94	-15,563.50	-32,362.34	
Refund of Overpayment	2001	0.00		0.00	0.00	
Accrued Payables	2010	0.00			0.00	
Notes Payable	2100			-2,127,142.67	-2,127,142.67	
Unamortized Loan Fees	2101			17,917.21	17,917.21	
Prepaid Assessments	2210	-15,907.74		-52,022.84	-67,930.58	
		<u>110,006.51</u>	<u>607,150.09</u>	<u>-1,745,819.29</u>	<u>-1,028,662.69</u>	
Interfund	**	-55,340.71	0.00	55,340.71	0.00	
SASS deposited to Operating		-55,496.71		55,496.71		
** SASS expense paid by Operating		156.00		-156.00		
		<u>-55,340.71</u>	<u>0.00</u>	<u>55,340.71</u>		

Owner web payment made in
#1 August, posted in September.

Balance Sheet

Property: AUO of Oswego Ridge, a Condominium
As of 08/31/19 (accrual basis)

ASSETS

Bank		
1010 Cash in NW Bank Operating		87,090.65
1011 Cash in NW Bank Money Market Operating		45,987.02
Total Bank		<u>133,077.67</u>
Accounts Receivable		
1200 Accounts Receivable- Assessments		1,874.34
Total Accounts Receivable		<u>1,874.34</u>
Other Current Asset		
1400 Prepaid insurance		4,165.44
12000 Undeposited Funds		382.70
Total Other Current Asset		<u>4,548.14</u>
Other Asset		
1600 Interfund		-55,340.71
Total Other Asset		<u>-55,340.71</u>
TOTAL ASSETS		<u><u>84,159.44</u></u>

LIABILITIES & EQUITY

Liabilities

Accounts Payable		
2000 Accounts Payable		13,585.90
Total Accounts Payable		<u>13,585.90</u>
Other Current Liability		
2210 Prepaid Assessments		15,907.74
Total Other Current Liability		<u>15,907.74</u>
Total Liabilities		<u>29,493.64</u>

Equity

3001 Operating Fund Balance Prior Year		43,112.32
3101 Current Year Income		11,553.48
Total Equity		<u>54,665.80</u>
TOTAL LIABILITIES & EQUITY		<u><u>84,159.44</u></u>

Budget Comparison

Properties: AOU of Oswego Ridge, a Condominium
 Comparison Periods: 8/1/2019 - 8/31/2019 and 1/1/2019 - 12/31/2019 (Accrual Basis)

	Actual 8/1/2019 - 8/31/2019	Budget 8/1/2019 - 8/31/2019	\$ Change	% Change	Actual 1/1/2019 - 8/31/2019	Budget 1/1/2019 - 12/31/2019	\$ Change	%Change
4000 INCOME								
4001 Regular Assessments	22,524.53	22,511.92	12.61	0.0%	180,196.24	270,143.00	-89,946.76	0.0%
4100 Interest Revenue	56.63	0.00	56.63	0.1%	444.46	0.00	444.46	-33.3%
4501 Late Charges	0.00	0.00	0.00	0.0%	251.44	0.00	251.44	0.0%
4502 Invoiced Statement Charge	0.00	0.00	0.00	0.0%	40.00	0.00	40.00	0.0%
4508 Interest Charges	0.00	0.00	0.00	0.0%	62.10	0.00	62.10	0.0%
4511 Keys & Fobs	0.00	0.00	0.00	0.0%	20.00	0.00	20.00	0.0%
4000 Total INCOME	22,581.16	22,511.92	69.24	0.3%	181,014.24	270,143.00	-89,128.76	-33.0%
TOTAL INCOME	22,581.16	22,511.92	69.24	0.3%	181,014.24	270,143.00	-89,128.76	-33.0%
5000 Maintenance and Repair Ser								
5001 General Maintenance/Repr	699.00	166.67	532.33	319.4%	699.00	2,000.00	-1,301.00	0.0%
5005 Maintenance Staff	900.98	837.50	63.48	7.6%	8,027.51	10,050.00	-4,022.49	-65.1%
5050 Electrical	0.00	62.50	-62.50	-100.0%	0.00	750.00	-750.00	-40.0%
5083 Gutters/Downspouts	0.00	250.00	-250.00	-100.0%	2,400.00	3,000.00	-600.00	-100.0%
5122 Lighting	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	-20.0%
5139 Pest Control	110.20	229.17	-118.97	-51.9%	1,105.30	2,750.00	-1,644.70	-100.0%
5146 Plumbing	313.30	41.67	271.63	651.9%	603.20	500.00	103.20	20.6%
5159 Roofs	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	-100.0%
5174 Snow Removal	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-59.8%
5177 Storm Drains	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	20.6%
5000 Total Maintenance and Rep	2,023.48	1,795.85	227.63	12.7%	10,835.01	21,550.00	-10,714.99	-49.7%
5200 LANDSCAPING								
5201 Landscape Contract Serv	2,684.00	2,818.33	-134.33	-4.8%	21,472.00	33,820.00	-12,348.00	0.0%
5203 Annuals/Flowers/Plant Rep	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-36.5%
5204 Tree Replacement/Pruning	0.00	125.00	-125.00	-100.0%	5,843.00	1,500.00	4,343.00	-100.0%
5206 Turf Aeration/Soil Additive	0.00	62.50	-62.50	-100.0%	0.00	750.00	-750.00	289.5%
5209 Irrigation Repairs	447.26	250.00	197.26	78.9%	1,338.08	3,000.00	-1,661.92	-100.0%
5213 Landscaping Miscellaneous:	0.00	166.67	-166.67	-100.0%	0.00	2,000.00	-2,000.00	-55.4%
5200 Total LANDSCAPING	3,131.26	3,505.83	-374.57	-10.7%	28,653.08	42,070.00	-13,416.92	-100.0%
5300 UTILITY								
				0.0%				-31.9%
								0.0%

	Actual 8/1/2019 - 8/31/2019	Budget 8/1/2019 - 8/31/2019	\$ Change	% Change	Actual 1/1/2019 - 8/31/2019	Budget 1/1/2019 - 12/31/2019	\$ Change	% Change
5301 Utility - Water and Sewer	10,131.63	10,243.33	-111.70	-1.1%	76,854.82	122,920.00	-46,065.18	-37.5%
5303 Utility - Electricity	303.46	415.00	-111.54	-26.9%	2,658.61	4,980.00	-2,321.39	-46.6%
5304 Utility - Natural Gas	356.96	188.83	168.13	88.0%	1,791.13	2,266.00	-474.87	-21.0%
5305 Utility - Garbage and Recycl	1,027.03	1,002.50	24.53	2.4%	8,308.20	12,030.00	-3,721.80	-30.9%
5300 Total UTILITY	11,819.08	11,849.66	-30.58	-0.3%	89,612.76	142,196.00	-52,583.24	-37.0%
5400 ADMIN SERVICES								
5401 Management Services - Cc	1,612.00	1,660.83	-48.83	-2.9%	12,896.00	19,930.00	-7,034.00	-35.3%
5402 Management Services - Ex	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5410 Office Supplies/Printing/Po	146.05	83.33	62.72	75.3%	1,403.84	1,000.00	403.84	40.4%
5422 Reserve Study Preparation	0.00	104.17	-104.17	-100.0%	0.00	1,250.00	-1,250.00	-100.0%
5438 Legal/Collection Expenses	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5446 Accounting/Tax Returns/R	0.00	145.83	-145.83	-100.0%	400.00	1,750.00	-1,350.00	-77.1%
5450 Tax Expense	0.00	0.00	0.00	0.0%	89.00	0.00	89.00	0.0%
5454 Licenses/Annual Reports	0.00	6.25	-6.25	-100.0%	75.00	75.00	0.00	0.0%
5458 Insurance	2,428.39	2,506.00	-77.61	-3.1%	19,427.12	30,072.00	-10,644.88	-35.4%
5400 Total ADMIN SERVICES	4,186.44	4,673.07	-486.63	-10.4%	34,290.96	56,077.00	-21,786.04	-38.9%
5500 CHARGES BILLED TO OWI								
5501 Late Charges	0.00	0.00	0.00	0.0%	480.00	0.00	480.00	0.0%
5502 Invoiced Statement Charge	0.00	0.00	0.00	0.0%	80.00	0.00	80.00	0.0%
5505 New Owner Fees	0.00	0.00	0.00	0.0%	100.00	0.00	100.00	0.0%
5500 Total CHARGES BILLED	0.00	0.00	0.00	0.0%	660.00	0.00	660.00	0.0%
5600 REC FACILITIES								
5605 Swimming Pool Services	1,150.25	416.67	733.58	176.1%	4,216.25	5,000.00	-783.75	-15.7%
5606 Swimming Pool Supplies	407.95	250.00	157.95	63.2%	870.20	3,000.00	-2,129.80	-71.0%
5607 Swimming Pool Repairs	0.00	0.00	0.00	0.0%	322.50	0.00	322.50	0.0%
5609 Swimming Pool Licenses	0.00	33.33	-33.33	-100.0%	0.00	400.00	-400.00	-100.0%
5600 Total REC FACILITIES	1,558.20	700.00	858.20	122.6%	5,408.95	8,400.00	-2,991.05	-35.6%
TOTAL EXPEI	22,718.46	22,524.41	194.05	0.9%	169,460.76	270,293.00	-100,832.24	-37.3%
NET INCOME	-137.30	-12.49	-124.81		11,553.48	-150.00	11,703.48	

Oswego Ridge, A Condominiums
Funds Statement
Accrual Basis
September 2019

		Replacement Reserve Fund	Special Assessment Fund	Total Fund Balances
	Operating Fund			
Beginning Equity	43,112.32	547,300.86	-1,887,939.69	-1,297,526.51
Income	203,617.36	72,418.04	338,652.31	614,687.71
Expenses	-190,512.67	-7,798.18	-98,474.60	-296,785.45
Net income (loss)	<u>13,104.69</u>	<u>64,619.86</u>	<u>240,177.71</u>	<u>317,902.26</u>
Ending Equity	<u>56,217.01</u>	<u>611,920.72</u>	<u>-1,647,761.98</u>	<u>-979,624.25</u>
Cash in NW Bank Operating	1010 83,386.80			83,386.80
Cash in NW Bank MM Operating	1011 46,045.61			46,045.61
Cash in NW Bank MM Replacement	1020	399,779.53		399,779.53
Cash in CDARS	1025	215,354.13		215,354.13
Cash in NW Bank Building Rehab	1030		59,640.30	59,640.30
Accounts Receivable	1200 999.07		9,818.35	10,817.42
Undeposited Funds	12000 0.00		0.00	0.00
Allowance for Doubtful Accounts	1201			0.00
Prepaid Insurance	1400 11,767.20			11,767.20
Accounts Payable	2000 -13,563.21	-3,212.94	-16,388.01	-33,164.16
Refund of Overpayment	2001 0.00		0.00	0.00
Accrued Payables	2010 0.00			0.00
Notes Payable	2100		-1,722,610.20	-1,722,610.20
Unamortized Loan Fees	2101		17,833.60	17,833.60
Prepaid Assessments	2210 -14,811.05		-53,663.43	-68,474.48
	<u>113,824.42</u>	<u>611,920.72</u>	<u>-1,705,369.39</u>	<u>-979,624.25</u>
Interfund	** -57,607.41	0.00	57,607.41	0.00
SASS deposited to Operating	-57,819.41		57,819.41	
** SASS expense paid by Operating	212.00		-212.00	
	<u>-57,607.41</u>	<u>0.00</u>	<u>57,607.41</u>	

Balance Sheet

Property: AUO of Oswego Ridge, a Condominium
As of 09/30/19 (accrual basis)

ASSETS

Bank		
1010 Cash in NW Bank Operating		83,386.80
1011 Cash in NW Bank Money Market Operating		46,045.61
Total Bank		<u>129,432.41</u>
Accounts Receivable		
1200 Accounts Receivable- Assessments		999.07
Total Accounts Receivable		<u>999.07</u>
Other Current Asset		
1400 Prepaid insurance		11,767.20
Total Other Current Asset		<u>11,767.20</u>
Other Asset		
1600 Interfund		-57,607.41
Total Other Asset		<u>-57,607.41</u>
TOTAL ASSETS		<u><u>84,591.27</u></u>

LIABILITIES & EQUITY

Liabilities

Accounts Payable		
2000 Accounts Payable		13,563.21
Total Accounts Payable		<u>13,563.21</u>
Other Current Liability		
2210 Prepaid Assessments		14,811.05
Total Other Current Liability		<u>14,811.05</u>
Total Liabilities		28,374.26

Equity

3001 Operating Fund Balance Prior Year		43,112.32
3101 Current Year Income		13,104.69
Total Equity		<u>56,217.01</u>
TOTAL LIABILITIES & EQUITY		<u><u>84,591.27</u></u>

Budget Comparison

Properties: AUC of Oswego Ridge, a Condominium
 Comparison Periods: 9/1/2019 - 9/30/2019 and 1/1/2019 - 12/31/2019 (Accrual Basis)

	Actual 9/1/2019 - 9/30/2019	Budget 9/1/2019 - 9/30/2019	\$ Change	% Change	Actual 1/1/2019 - 9/30/2019	Budget 1/1/2019 - 12/31/2019	\$ Change	% Change
4000 INCOME								
4001 Regular Assessments	22,524.53	22,511.91	12.62	0.0%	202,720.77	270,143.00	-67,422.23	0.0%
4100 Interest Revenue	58.59	0.00	58.59	0.0%	503.05	0.00	503.05	-25.0%
4501 Late Charges	0.00	0.00	0.00	0.0%	251.44	0.00	251.44	0.0%
4502 Invoiced Statement Charge	0.00	0.00	0.00	0.0%	40.00	0.00	40.00	0.0%
4508 Interest Charges	0.00	0.00	0.00	0.0%	62.10	0.00	62.10	0.0%
4511 Keys & Fobs	20.00	0.00	20.00	0.0%	40.00	0.00	40.00	0.0%
4000 Total INCOME	22,603.12	22,511.91	91.21	0.4%	203,617.36	270,143.00	-66,525.64	-24.6%
TOTAL INCOME	22,603.12	22,511.91	91.21	0.4%	203,617.36	270,143.00	-66,525.64	-24.6%
5000 Maintenance and Repair Sen								
5001 General Maintenance/Repr	0.00	166.67	-166.67	0.0%	699.00	2,000.00	-1,301.00	0.0%
5005 Maintenance Staff	672.00	837.50	-165.50	-19.8%	6,699.51	10,050.00	-3,350.49	-65.1%
5050 Electrical	0.00	62.50	-62.50	-100.0%	0.00	750.00	-750.00	-33.3%
5083 Gutters/Downspouts	0.00	250.00	-250.00	-100.0%	2,400.00	3,000.00	-600.00	-100.0%
5122 Lighting	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	-20.0%
5139 Pest Control	110.20	229.17	-118.97	-51.9%	1,215.50	2,750.00	-1,534.50	-100.0%
5146 Plumbing	345.00	41.67	303.33	727.9%	948.20	500.00	448.20	89.6%
5159 Roofs	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	-100.0%
5174 Snow Removal	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-55.8%
5177 Storm Drains	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	89.6%
5000 Total Maintenance and Rep	1,127.20	1,795.85	-668.65	-37.2%	11,962.21	21,550.00	-9,587.79	-100.0%
5200 LANDSCAPING								
5201 Landscape Contract Serv	2,684.00	2,818.33	-134.33	-4.8%	24,156.00	33,820.00	-9,664.00	0.0%
5203 Annuals/Flowers/Plant Ref	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-28.6%
5204 Tree Replacement/Pruning	0.00	125.00	-125.00	-100.0%	5,843.00	1,500.00	4,343.00	-100.0%
5206 Turf Aeration/Soil Additives	0.00	62.50	-62.50	-100.0%	0.00	750.00	-750.00	289.5%
5209 Irrigation Repairs	0.00	250.00	-250.00	-100.0%	1,338.08	3,000.00	-1,661.92	-100.0%
5213 Landscaping Miscellaneous	0.00	166.67	-166.67	-100.0%	0.00	2,000.00	-2,000.00	-55.4%
5200 Total LANDSCAPING	2,684.00	3,505.83	-821.83	-23.4%	31,337.08	42,070.00	-10,732.92	-100.0%
5300 UTILITY								
5300 UTILITY				0.0%				-25.5%
								0.0%

	Actual 9/1/2019 - 9/30/2019	Budget 9/1/2019 - 9/30/2019	\$ Change	% Change	Actual 1/1/2019 - 9/30/2019	Budget 1/1/2019 - 12/31/2019	\$ Change	% Change
5301 Utility - Water and Sewer	10,437.13	10,243.33	193.80	1.9%	87,291.95	122,920.00	-35,628.05	-29.0%
5303 Utility - Electricity	346.21	415.00	-68.79	-16.6%	3,004.82	4,980.00	-1,975.18	-39.7%
5304 Utility - Natural Gas	530.05	188.83	341.22	180.7%	2,321.18	2,266.00	55.18	2.4%
5305 Utility - Garbage and Recycl	1,027.03	1,002.50	24.53	2.4%	9,335.23	12,030.00	-2,694.77	-22.4%
5300 Total UTILITY	12,340.42	11,849.66	490.76	4.1%	101,953.18	142,196.00	-40,242.82	-28.3%
5400 ADMIN SERVICES				0.0%				0.0%
5401 Management Services - Cc	1,612.00	1,660.83	-48.83	-2.9%	14,508.00	19,930.00	-5,422.00	-27.2%
5402 Management Services - Ex	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5410 Office Supplies/Printing/Po	140.05	83.33	56.72	68.1%	1,543.89	1,000.00	543.89	54.4%
5422 Reserve Study Preparation	0.00	104.17	-104.17	-100.0%	0.00	1,250.00	-1,250.00	-100.0%
5438 Legal/Collection Expenses	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5446 Accounting/Tax Returns/Ri	0.00	145.83	-145.83	-100.0%	400.00	1,750.00	-1,350.00	-77.1%
5450 Tax Expense	0.00	0.00	0.00	0.0%	89.00	0.00	89.00	0.0%
5454 Licenses/Annual Reports	0.00	6.25	-6.25	-100.0%	75.00	75.00	0.00	0.0%
5458 Insurance	2,428.24	2,506.00	-77.76	-3.1%	21,855.36	30,072.00	-8,216.64	-27.3%
5400 Total ADMIN SERVICES	4,180.29	4,673.07	-492.78	-10.5%	38,471.25	56,077.00	-17,605.75	-31.4%
5500 CHARGES BILLED TO OWI				0.0%				0.0%
5501 Late Charges	0.00	0.00	0.00	0.0%	480.00	0.00	480.00	0.0%
5502 Invoiced Statement Charge	0.00	0.00	0.00	0.0%	80.00	0.00	80.00	0.0%
5505 New Owner Fees	0.00	0.00	0.00	0.0%	100.00	0.00	100.00	0.0%
5500 Total CHARGES BILLED	0.00	0.00	0.00	0.0%	660.00	0.00	660.00	0.0%
5600 REC FACILITIES				0.0%				0.0%
5605 Swimming Pool Services	720.00	416.67	303.33	72.8%	4,936.25	5,000.00	-63.75	-1.3%
5606 Swimming Pool Supplies	0.00	250.00	-250.00	-100.0%	870.20	3,000.00	-2,129.80	-71.0%
5607 Swimming Pool Repairs	0.00	0.00	0.00	0.0%	322.50	0.00	322.50	0.0%
5609 Swimming Pool Licenses	0.00	33.33	-33.33	-100.0%	0.00	400.00	-400.00	-100.0%
5600 Total REC FACILITIES	720.00	700.00	20.00	2.9%	6,128.95	8,400.00	-2,271.05	-27.0%
TOTAL EXPEI	21,051.91	22,524.41	-1,472.50	-6.5%	190,512.67	270,293.00	-79,780.33	-29.5%
NET INCOME	1,551.21	-12.50	1,563.71		13,104.69	-150.00	13,254.69	

Oswego Ridge, A Condominiums
Funds Statement
Accrual Basis
October 2019

		Operating Fund	Replacement Reserve Fund	Special Assessment Fund	Total Fund Balances
Beginning Equity		43,112.32	547,300.86	-1,887,939.69	-1,297,526.51
Income		226,200.05	80,087.75	484,373.07	790,660.87
Expenses		-213,706.22	-7,798.18	-107,269.89	-328,774.29
Net income (loss)		12,493.83	72,289.57	377,103.18	461,886.58
Ending Equity		55,606.15	619,590.43	-1,510,836.51	-835,639.93
Cash in NW Bank Operating	1010	58,370.53			58,370.53
Cash in NW Bank MM Operating	1011	46,098.40			46,098.40
Cash in NW Bank MM Replacement	1020		154,129.24		154,129.24
Cash in CDARS	1025	25,000.00	465,461.19		490,461.19
Cash in NW Bank Building Rehab	1030			190,452.85	190,452.85
Accounts Receivable	1200	1,701.81		9,858.35	11,560.16
Undeposited Funds	12000	0.00		0.00	0.00
Allowance for Doubtful Accounts	1201				0.00
Prepaid Insurance	1400	9,612.93			9,612.93
Accounts Payable	2000	-14,254.96	0.00	-12,640.93	-26,895.89
Refund of Overpayment	2001	0.00		0.00	0.00
Accrued Payables	2010	0.00			0.00
Notes Payable	2100			-1,718,501.95	-1,718,501.95
Unamortized Loan Fees	2101			17,749.99	17,749.99
Prepaid Assessments	2210	-14,223.94		-54,453.44	-68,677.38
		112,304.77	619,590.43	-1,567,535.13	-835,639.93
Interfund	**	-56,698.62	0.00	56,698.62	0.00
SASS deposited to Operating		-56,877.62		56,877.62	
** SASS expense paid by Operating		179.00		-179.00	
		-56,698.62	0.00	56,698.62	

Balance Sheet

Property: AUO of Oswego Ridge, a Condominium
As of 10/31/19 (accrual basis)

ASSETS

Bank		
1010 Cash in NW Bank Operating		58,370.53
1011 Cash in NW Bank Money Market Operating		46,098.40
1025 Cash in NW Bank CDARS Replacement Reserve		25,000.00
Total Bank		<u>129,468.93</u>
Accounts Receivable		
1200 Accounts Receivable- Assessments		1,701.81
Total Accounts Receivable		<u>1,701.81</u>
Other Current Asset		
1400 Prepaid Insurance		9,612.93
Total Other Current Asset		<u>9,612.93</u>
Other Asset		
1600 Interfund		-56,698.62
Total Other Asset		<u>-56,698.62</u>
TOTAL ASSETS		<u>84,085.05</u>

LIABILITIES & EQUITY

Liabilities

Accounts Payable		
2000 Accounts Payable		14,254.96
Total Accounts Payable		<u>14,254.96</u>
Other Current Liability		
2210 Prepaid Assessments		14,223.94
Total Other Current Liability		<u>14,223.94</u>
Total Liabilities		28,478.90

Equity

3001 Operating Fund Balance Prior Year		43,112.32
3101 Current Year Income		12,493.83
Total Equity		<u>55,606.15</u>
TOTAL LIABILITIES & EQUITY		<u>84,085.05</u>

Budget Comparison

Properties: AUO of Oswego Ridge, a Condominium
 Comparison Periods: 10/1/2019 - 10/31/2019 and 1/1/2019 - 12/31/2019 (Accrual Basis)

	Actual 10/1/2019 - 10/31/2019	Budget 10/1/2019 - 10/31/2019	\$ Change	% Change	Actual 1/1/2019 - 10/31/2019	Budget 1/1/2019 - 12/31/2019	\$ Change	% Change
4000 INCOME								
4001 Regular Assessments	22,524.53	22,511.91	12.62	0.0%	225,245.30	270,143.00	-44,897.70	0.0%
4100 Interest Revenue	52.79	0.00	52.79	0.1%	555.84	0.00	555.84	-16.6%
4501 Late Charges	0.00	0.00	0.00	0.0%	251.44	0.00	251.44	0.0%
4502 Invoiced Statement Charge	0.00	0.00	0.00	0.0%	40.00	0.00	40.00	0.0%
4508 Interest Charges	5.37	0.00	5.37	0.0%	67.47	0.00	67.47	0.0%
4511 Keys & Fobs	0.00	0.00	0.00	0.0%	40.00	0.00	40.00	0.0%
4000 Total INCOME	22,582.69	22,511.91	70.78	0.3%	226,200.05	270,143.00	-43,942.95	-16.3%
TOTAL INCOME	22,582.69	22,511.91	70.78	0.3%	226,200.05	270,143.00	-43,942.95	-16.3%
5000 Maintenance and Repair Sen								
5001 Annual Maintenance/Rep	0.00	166.67	-166.67	0.0%	699.00	2,000.00	-1,301.00	0.0%
5005 Maintenance Staff	931.00	837.50	93.50	11.2%	7,630.51	10,050.00	-2,419.49	-65.1%
5050 Electrical	0.00	62.50	-62.50	-100.0%	0.00	750.00	-750.00	-24.1%
5083 Gutters/Downspouts	0.00	250.00	-250.00	-100.0%	2,400.00	3,000.00	-600.00	-100.0%
5122 Lighting	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	-20.0%
5139 Pest Control	110.20	229.17	-118.97	-51.9%	1,325.70	2,750.00	-1,424.30	-100.0%
5146 Plumbing	0.00	41.67	-41.67	-100.0%	948.20	500.00	448.20	-51.8%
5159 Roofs	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	89.6%
5174 Snow Removal	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5177 Storm Drains	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	-100.0%
5000 Total Maintenance and Rep	1,041.20	1,795.85	-754.65	-42.0%	13,003.41	21,550.00	-8,546.59	-100.0%
5200 LANDSCAPING								
5201 Landscape Contract Serv	2,684.00	2,818.33	-134.33	0.0%	26,840.00	33,820.00	-6,980.00	-39.7%
5203 Annuals/Flowers/Plant Ref	0.00	83.33	-83.33	0.0%	0.00	1,000.00	-1,000.00	0.0%
5204 Tree Replacement/Pruning	0.00	125.00	-125.00	-100.0%	5,843.00	1,500.00	4,343.00	-100.0%
5206 Turf Aeration/Soil Additives	0.00	62.50	-62.50	-100.0%	0.00	750.00	-750.00	289.5%
5209 Irrigation Repairs	0.00	250.00	-250.00	-100.0%	1,338.08	3,000.00	-1,661.92	-100.0%
5213 Landscaping Miscellaneous	788.10	166.67	621.43	372.9%	788.10	2,000.00	-1,211.90	-55.4%
5200 Total LANDSCAPING	3,472.10	3,505.83	-33.73	-1.0%	34,809.18	42,070.00	-7,260.82	-60.6%
5300 UTILITY								
5300 UTILITY				0.0%			-7,260.82	-17.3%
								0.0%

	Actual 10/1/2019 - 10/31/2019	Budget 10/1/2019 - 10/31/2019	\$ Change	% Change	Actual 1/1/2019 - 10/31/2019	Budget 1/1/2019 - 12/31/2019	\$ Change	% Change
5301 Utility - Water and Sewer	9,435.28	10,243.33	-808.05	-7.9%	96,727.23	122,920.00	-26,192.77	-21.3%
5303 Utility - Electricity	340.53	415.00	-74.47	-17.9%	3,345.35	4,980.00	-1,634.65	-32.8%
5304 Utility - Natural Gas	177.05	188.83	-11.78	-6.2%	2,498.23	2,266.00	232.23	10.2%
5305 Utility - Garbage and Recycl	1,027.03	1,002.50	24.53	2.4%	10,362.26	12,030.00	-1,667.74	-13.9%
5300 Total UTILITY	10,979.89	11,849.66	-869.77	-7.3%	112,933.07	142,196.00	-29,262.93	-20.6%
5400 ADMIN SERVICES				0.0%				0.0%
5401 Management Services - Cc	1,612.00	1,660.83	-48.83	-2.9%	16,120.00	19,930.00	-3,810.00	-19.1%
5402 Management Services - Ex	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5410 Office Supplies/Printing/Po	158.09	83.33	74.76	89.7%	1,701.98	1,000.00	701.98	70.2%
5422 Reserve Study Preparation	0.00	104.17	-104.17	-100.0%	0.00	1,250.00	-1,250.00	-100.0%
5438 Legal/Collection Expenses	245.00	83.33	161.67	194.0%	245.00	1,000.00	-755.00	-75.5%
5446 Accounting/Tax Returns/Ri	0.00	145.83	-145.83	-100.0%	250.00	1,750.00	-1,500.00	-85.7%
5450 Tax Expense	0.00	0.00	0.00	0.0%	239.00	0.00	239.00	0.0%
5454 Licenses/Annual Reports	0.00	6.25	-6.25	-100.0%	75.00	75.00	0.00	0.0%
5458 Insurance	2,154.27	2,506.00	-351.73	-14.0%	24,009.63	30,072.00	-6,062.37	-20.2%
5400 Total ADMIN SERVICES	4,169.36	4,673.07	-503.71	-10.8%	42,640.61	56,077.00	-13,436.39	-24.0%
5500 CHARGES BILLED TO OWI				0.0%				0.0%
5501 Late Charges	0.00	0.00	0.00	0.0%	480.00	0.00	480.00	0.0%
5502 Invoiced Statement Charge	0.00	0.00	0.00	0.0%	80.00	0.00	80.00	0.0%
5505 New Owner Fees	0.00	0.00	0.00	0.0%	100.00	0.00	100.00	0.0%
5500 Total CHARGES BILLED	0.00	0.00	0.00	0.0%	660.00	0.00	660.00	0.0%
5600 REC FACILITIES				0.0%				0.0%
5605 Swimming Pool Services	2,307.50	416.67	1,890.83	453.8%	7,243.75	5,000.00	2,243.75	44.9%
5606 Swimming Pool Supplies	478.50	250.00	228.50	91.4%	1,348.70	3,000.00	-1,651.30	-55.0%
5607 Swimming Pool Repairs	0.00	0.00	0.00	0.0%	322.50	0.00	322.50	0.0%
5609 Swimming Pool Licenses	745.00	33.33	711.67	2135.2%	745.00	400.00	345.00	86.3%
5600 Total REC FACILITIES	3,531.00	700.00	2,831.00	404.4%	9,659.95	8,400.00	1,259.95	15.0%
TOTAL EXPEI	23,193.55	22,524.41	669.14	3.0%	213,706.22	270,293.00	-56,586.78	-20.9%
NET INCOME	-610.86	-12.50	-598.36		12,493.83	-150.00	12,643.83	

Oswego Ridge, A Condominiums
Funds Statement
Accrual Basis
November 2019

		Operating Fund	Replacement Reserve Fund	Special Assessment Fund	Total Fund Balances
Beginning Equity		43,112.32	547,300.86	-1,887,939.69	-1,297,526.51
Income		248,814.31	87,722.87	580,762.20	917,299.38
Expenses		-237,494.98	-7,798.18	-115,763.25	-361,056.41
Net income (loss)		<u>11,319.33</u>	<u>79,924.69</u>	<u>464,998.95</u>	<u>556,242.97</u>
Ending Equity		<u>54,431.65</u>	<u>627,225.55</u>	<u>-1,422,940.74</u>	<u>-741,283.54</u>
Cash in NW Bank Operating	1010	92,141.21			92,141.21
Cash in NW Bank MM Operating	1011	46,144.18			46,144.18
Cash in NW Bank MM Replacement	1020		161,656.90		161,656.90
Cash in CDARS	1025	25,000.00	465,568.65		490,568.65
Cash in NW Bank Building Rehab	1030			238,369.49	238,369.49
Accounts Receivable	1200	2,037.45		7,957.66	9,995.11
Undeposited Funds	12000	382.70		0.00	382.70 #1
Allowance for Doubtful Accounts	1201				0.00
Prepaid Insurance	1400	7,458.66			7,458.66
Accounts Payable	2000	-10,860.58	0.00	-12,642.12	-23,502.70
Refund of Overpayment	2001	0.00		0.00	0.00
Accrued Payables	2010	0.00			0.00
Notes Payable	2100			-1,714,097.58	-1,714,097.58
Unamortized Loan Fees	2101			17,666.38	17,666.38
Prepaid Assessments	2210	-15,665.83		-52,400.71	-68,066.54
		<u>146,637.79</u>	<u>627,225.55</u>	<u>-1,515,146.88</u>	<u>-741,283.54</u>
Interfund	**	-92,206.14	0.00	92,206.14	0.00
SASS deposited to Operating		-92,378.14		92,378.14	
** SASS expense paid by Operating		<u>172.00</u>		<u>-172.00</u>	
		<u>-92,206.14</u>	<u>0.00</u>	<u>92,206.14</u>	

#1 Owner online payment made in Nov., deposited in Dec.

Balance Sheet

Property: AUO of Oswego Ridge, a Condominium
As of 11/30/19 (accrual basis)

ASSETS

Bank		
1010 Cash in NW Bank Operating		92,141.21
1011 Cash in NW Bank Money Market Operating		46,144.18
1025 Cash in NW Bank CDARS Replacement Reserve		25,000.00
Total Bank		163,285.39
Accounts Receivable		
1200 Accounts Receivable- Assessments		2,037.45
Total Accounts Receivable		2,037.45
Other Current Asset		
1400 Prepaid insurance		7,458.66
12000 Undeposited Funds		382.70
Total Other Current Asset		7,841.36
Other Asset		
1600 Interfund		-92,206.14
Total Other Asset		-92,206.14
TOTAL ASSETS		80,958.06

LIABILITIES & EQUITY

Liabilities

Accounts Payable		
2000 Accounts Payable		10,860.58
Total Accounts Payable		10,860.58
Other Current Liability		
2210 Prepaid Assessments		15,665.83
Total Other Current Liability		15,665.83
Total Liabilities		26,526.41

Equity

3001 Operating Fund Balance Prior Year		43,112.32
3101 Current Year Income		11,319.33
Total Equity		54,431.65

TOTAL LIABILITIES & EQUITY **80,958.06**

Budget Comparison

Properties: AJO of Oswego Ridge, a Condominium
 Comparison Periods: 11/1/2019 - 11/30/2019 and 1/1/2019 - 12/31/2019 (Accrual Basis)

	Actual 11/1/2019 - 11/30/2019	Budget 11/1/2019 - 11/30/2019	\$ Change	% Change	Actual 1/1/2019 - 11/30/2019	Budget 1/1/2019 - 12/31/2019	\$ Change	% Change
4000 INCOME								
4001 Regular Assessments	22,524.53	22,511.91	12.62	0.0%	247,769.83	270,143.00	-22,373.17	0.0%
4100 Interest Revenue	45.78	0.00	45.78	0.1%	601.62	0.00	601.62	-8.3%
4501 Late Charges	34.83	0.00	34.83	0.0%	286.27	0.00	286.27	0.0%
4502 Invoiced Statement Charge	0.00	0.00	0.00	0.0%	40.00	0.00	40.00	0.0%
4508 Interest Charges	9.12	0.00	9.12	0.0%	76.59	0.00	76.59	0.0%
4511 Keys & Fobs	0.00	0.00	0.00	0.0%	40.00	0.00	40.00	0.0%
4000 Total INCOME	22,614.26	22,511.91	102.35	0.5%	248,814.31	270,143.00	-21,328.69	-7.9%
TOTAL INCOME	22,614.26	22,511.91	102.35	0.5%	248,814.31	270,143.00	-21,328.69	-7.9%
5000 Maintenance and Repair Ser								
5001 General Maintenance/Repair	193.00	166.67	26.33	15.8%	892.00	2,000.00	-1,108.00	0.0%
5005 Maintenance Staff	504.00	837.50	-333.50	-39.8%	8,134.51	10,050.00	-1,915.49	-55.4%
5032 Chimneys	5,289.00	0.00	5,289.00	0.0%	5,289.00	0.00	5,289.00	-19.1%
5050 Electrical	0.00	62.50	-62.50	-100.0%	0.00	750.00	-750.00	0.0%
5083 Gutters/Downspouts	0.00	250.00	-250.00	-100.0%	2,400.00	3,000.00	-600.00	-100.0%
5122 Lighting	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	-20.0%
5139 Pest Control	110.20	229.17	-118.97	-51.9%	1,435.90	2,750.00	-1,314.10	-100.0%
5146 Plumbing	0.00	41.67	-41.67	-100.0%	948.20	500.00	448.20	-47.8%
5159 Roofs	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	89.6%
5174 Snow Removal	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5177 Storm Drains	0.00	41.67	-41.67	-100.0%	0.00	500.00	-500.00	-100.0%
5000 Total Maintenance and Rep	6,096.20	1,795.85	4,300.35	239.5%	19,099.61	21,550.00	-2,450.39	-11.4%
5200 LANDSCAPING								
5201 Landscape Contract Serv	2,684.00	2,818.33	-134.33	-4.8%	29,524.00	33,820.00	-4,296.00	0.0%
5203 Annuals/Flowers/Plant Ref	0.00	83.33	-83.33	-100.0%	0.00	1,000.00	-1,000.00	-12.7%
5204 Tree Replacement/Pruning	0.00	125.00	-125.00	-100.0%	5,843.00	1,500.00	4,343.00	-100.0%
5206 Turf Aeration/Soil Additives	0.00	62.50	-62.50	-100.0%	0.00	750.00	-750.00	289.5%
5209 Irrigation Repairs	0.00	250.00	-250.00	-100.0%	1,338.08	3,000.00	-1,661.92	-100.0%
5213 Landscaping Miscellaneous	0.00	166.67	-166.67	-100.0%	788.10	2,000.00	-1,211.90	-55.4%
5200 Total LANDSCAPING	2,684.00	3,505.83	-821.83	-23.4%	37,493.18	42,070.00	-4,576.82	-60.6%

	Actual 11/1/2019 - 11/30/2019	Budget 11/1/2019 - 11/30/2019	\$ Change	% Change	Actual 11/1/2019 - 11/30/2019	Budget 11/1/2019 - 12/31/2019	\$ Change	%Change
5300 UTILITY								
5301 Utility - Water and Sewer	9,289.38	10,243.33	-953.95	0.0%	106,078.81	122,920.00	-16,841.19	0.0%
5303 Utility - Electricity	330.32	415.00	-84.68	-9.3%	3,675.67	4,980.00	-1,304.33	-13.7%
5304 Utility - Natural Gas	15.67	188.83	-173.16	-20.4%	2,513.90	2,266.00	247.90	-26.2%
5305 Utility - Garbage and Recyc	1,027.03	1,002.50	24.53	-91.7%	11,389.29	12,030.00	-640.71	10.9%
5300 Total UTILITY	10,662.40	11,849.66	-1,187.26	2.4%	123,657.67	142,196.00	-18,538.33	-5.3%
5400 ADMIN SERVICES								
5401 Management Services - Cc	1,612.00	1,660.83	-48.83	-10.0%	17,732.00	19,930.00	-2,198.00	-13.0%
5402 Management Services - Ex	0.00	83.33	-83.33	0.0%	0.00	1,000.00	-1,000.00	0.0%
5410 Office Supplies/Printing/Po	325.19	83.33	241.86	-2.9%	2,027.17	1,000.00	1,027.17	-11.0%
5422 Reserve Study Preparation	0.00	104.17	-104.17	-100.0%	0.00	1,250.00	-1,250.00	-100.0%
5438 Legal/Collection Expenses	192.50	83.33	109.17	290.2%	437.50	1,000.00	-562.50	102.7%
5446 Accounting/Tax Returns/Ri	0.00	145.83	-145.83	-100.0%	250.00	1,750.00	-1,500.00	-100.0%
5450 Tax Expense	0.00	0.00	0.00	131.0%	239.00	0.00	239.00	-56.3%
5454 Licenses/Annual Reports	0.00	6.25	-6.25	-100.0%	75.00	75.00	0.00	-85.7%
5458 Insurance	2,154.27	2,506.00	-351.73	0.0%	26,163.90	30,072.00	-3,908.10	0.0%
5400 Total ADMIN SERVICES	4,283.96	4,673.07	-389.11	-14.0%	46,924.57	56,077.00	-9,152.43	-13.0%
5500 CHARGES BILLED TO OWI								
5501 Late Charges	0.00	0.00	0.00	-8.3%	480.00	0.00	480.00	-16.3%
5502 Invoiced Statement Charge	0.00	0.00	0.00	0.0%	80.00	0.00	80.00	0.0%
5505 New Owner Fees	0.00	0.00	0.00	0.0%	100.00	0.00	100.00	0.0%
5500 Total CHARGES BILLED	0.00	0.00	0.00	0.0%	660.00	0.00	660.00	0.0%
5600 REC FACILITIES								
5605 Swimming Pool Services	0.00	416.67	-416.67	0.0%	7,243.75	5,000.00	2,243.75	0.0%
5606 Swimming Pool Supplies	0.00	250.00	-250.00	-100.0%	1,348.70	3,000.00	-1,651.30	44.9%
5607 Swimming Pool Repairs	0.00	0.00	0.00	-100.0%	322.50	0.00	322.50	-55.0%
5609 Swimming Pool Licenses	0.00	33.33	-33.33	0.0%	745.00	400.00	345.00	0.0%
5600 Total REC FACILITIES	0.00	700.00	-700.00	-100.0%	9,659.95	8,400.00	1,259.95	86.3%
TOTAL EXPEI	23,726.56	22,524.41	1,202.15	5.3%	237,494.98	270,293.00	-32,798.02	15.0%
NET INCOME	-1,112.30	-12.50	-1,099.80		11,319.33	-150.00	11,469.33	-12.1%

Oswego Ridge, A Condominiums
Funds Statement
Accrual Basis
December 2019

		Replacement Reserve Fund	Special Assessment Fund	Total Fund Balances
	Operating Fund			
Beginning Equity	43,112.32	547,300.86	-1,887,939.69	-1,297,526.51
Income	271,391.77	95,382.29	591,576.67	958,350.73
Expenses	-269,710.44	-7,798.18	-124,032.95	-401,541.57
Net income (loss)	<u>1,681.33</u>	<u>87,584.11</u>	<u>467,543.72</u>	<u>556,809.16</u>
Ending Equity	<u>44,793.65</u>	<u>634,884.97</u>	<u>-1,420,395.97</u>	<u>-740,717.35</u>
Cash in NW Bank Operating	1010 13,006.38			13,006.38
Cash in NW Bank MM Operating	1011 46,194.75			46,194.75
Cash in NW Bank MM Replacement	1020	119,209.15		119,209.15
Cash in CDARS	1025 25,000.00	515,675.82		540,675.82
Cash in NW Bank Building Rehab	1030		21,617.70	21,617.70
Accounts Receivable	1200 1,245.25		6,976.14	8,221.39
Undeposited Funds	12000 0.00		0.00	0.00
Allowance for Doubtful Accounts	1201			0.00
Prepaid Insurance	1400 9,328.39			9,328.39
Accounts Payable	2000 -18,354.38	0.00	-10,870.68	-29,225.06
Refund of Overpayment	2001 0.00		0.00	0.00
Accrued Payables	2010 0.00			0.00
Notes Payable	2100		-1,411,080.99	-1,411,080.99
Unamortized Loan Fees	2101		17,582.77	17,582.77
Prepaid Assessments	2210 -22,571.62		-53,676.03	-76,247.65
	<u>53,848.77</u>	<u>634,884.97</u>	<u>-1,429,451.09</u>	<u>-740,717.35</u>
Interfund	** -9,055.12	0.00	9,055.12	0.00
SASS deposited to Operating	-9,387.12		9,387.12	
** SASS expense paid by Operating	332.00		-332.00	
	<u>-9,055.12</u>	<u>0.00</u>	<u>9,055.12</u>	

Balance Sheet

Property: AUO of Oswego Ridge, a Condominium
As of 12/31/19 (accrual basis)

ASSETS

Bank		
1010 Cash in NW Bank Operating		13,006.38
1011 Cash in NW Bank Money Market Operating		46,194.75
1025 Cash in NW Bank CDARS Replacement Reserve		25,000.00
Total Bank		<u>84,201.13</u>
Accounts Receivable		
1200 Accounts Receivable- Assessments		1,245.25
Total Accounts Receivable		<u>1,245.25</u>
Other Current Asset		
1400 Prepaid insurance		9,328.39
Total Other Current Asset		<u>9,328.39</u>
Other Asset		
1600 Interfund		-9,055.12
Total Other Asset		<u>-9,055.12</u>
TOTAL ASSETS		<u>85,719.65</u>

LIABILITIES & EQUITY

Liabilities

Accounts Payable		
2000 Accounts Payable		18,354.38
Total Accounts Payable		<u>18,354.38</u>
Other Current Liability		
2210 Prepaid Assessments		22,571.62
Total Other Current Liability		<u>22,571.62</u>
Total Liabilities		40,926.00
Equity		
3001 Operating Fund Balance Prior Year		43,112.32
3101 Current Year Income		1,681.33
Total Equity		<u>44,793.65</u>
TOTAL LIABILITIES & EQUITY		<u>85,719.65</u>

Budget Comparison

Properties: AUC of Oswego Ridge, a Condominium
 Comparison Periods: 12/1/2019 - 12/31/2019 and 1/1/2019 - 12/31/2019 (Accrual Basis)

	Actual 12/1/2019 - 12/31/2019	Budget 12/1/2019 - 12/31/2019	\$ Change	% Change	Actual 1/1/2019 - 12/31/2019	Budget 1/1/2019 - 12/31/2019	\$ Change	% Change
4000 INCOME								
4001 Regular Assessments	22,524.53	22,511.91	12.62	0.0%	270,294.36	270,143.00	151.36	0.0%
4100 Interest Revenue	50.57	0.00	50.57	0.0%	652.19	0.00	652.19	0.0%
4501 Late Charges	0.00	0.00	0.00	0.0%	286.27	0.00	286.27	0.0%
4502 Invoiced Statement Charge	0.00	0.00	0.00	0.0%	40.00	0.00	40.00	0.0%
4508 Interest Charges	2.36	0.00	2.36	0.0%	78.95	0.00	78.95	0.0%
4511 Keys & Fobs	0.00	0.00	0.00	0.0%	40.00	0.00	40.00	0.0%
4000 Total INCOME	22,577.46	22,511.91	65.55	0.3%	271,391.77	270,143.00	1,248.77	0.5%
TOTAL INCOME	22,577.46	22,511.91	65.55	0.3%	271,391.77	270,143.00	1,248.77	0.5%
5000 Maintenance and Repair Ser								
5001 General Maintenance/Repr	0.00	166.63	-166.63	-100.0%	892.00	2,000.00	-1,108.00	-55.4%
5005 Maintenance Staff	840.00	837.50	2.50	0.3%	8,974.51	10,050.00	-1,075.49	-10.7%
5032 Chimneys	5,289.00	0.00	5,289.00	0.0%	10,578.00	0.00	10,578.00	0.0%
5050 Electrical	0.00	62.50	-62.50	-100.0%	0.00	750.00	-750.00	-100.0%
5083 Gutters/Downspouts	0.00	250.00	-250.00	-100.0%	2,400.00	3,000.00	-600.00	-20.0%
5122 Lighting	0.00	41.63	-41.63	-100.0%	0.00	500.00	-500.00	-100.0%
5139 Pest Control	110.20	229.13	-118.93	-51.9%	1,546.10	2,750.00	-1,203.90	-43.8%
5146 Plumbing	0.00	41.63	-41.63	-100.0%	948.20	500.00	448.20	89.6%
5159 Roofs	0.00	41.63	-41.63	-100.0%	0.00	500.00	-500.00	-100.0%
5174 Snow Removal	0.00	83.37	-83.37	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5177 Storm Drains	1,184.00	41.63	1,142.37	2744.1%	1,184.00	500.00	684.00	136.8%
5000 Total Maintenance and Rej	7,423.20	1,795.65	5,627.55	313.4%	26,522.81	21,550.00	4,972.81	23.1%
5200 LANDSCAPING								
5201 Landscape Contract Serv	2,684.00	2,818.37	-134.37	-4.8%	32,208.00	33,820.00	-1,612.00	-4.8%
5203 Annuals/Flowers/Plant Rep	0.00	83.37	-83.37	-100.0%	0.00	1,000.00	-1,000.00	-100.0%
5204 Tree Replacement/Pruning	0.00	125.00	-125.00	-100.0%	5,843.00	1,500.00	4,343.00	289.5%
5206 Turf Aeration/Soil Additives	0.00	62.50	-62.50	-100.0%	0.00	750.00	-750.00	-100.0%
5209 Irrigation Repairs	0.00	250.00	-250.00	-100.0%	1,338.08	3,000.00	-1,661.92	-55.4%
5213 Landscaping Miscellaneous:	6,751.36	166.63	6,584.73	3951.7%	7,539.46	2,000.00	5,539.46	277.0%
5200 Total LANDSCAPING	9,435.36	3,505.87	5,929.49	169.1%	46,928.54	42,070.00	4,858.54	11.5%

	Actual 12/31/2019 - 12/31/2019	Budget 12/31/2019 - 12/31/2019	\$ Change	% Change	Actual 11/1/2019 - 12/31/2019	Budget 11/1/2019 - 12/31/2019	\$ Change	% Change
5300 UTILITY								
5301 Utility - Water and Sewer	9,641.13	10,243.37	-602.24	0.0%	115,719.94	122,920.00	-7,200.06	0.0%
5303 Utility - Electricity	340.23	415.00	-74.77	-5.9%	4,015.90	4,980.00	-964.10	-5.9%
5304 Utility - Natural Gas	15.66	188.87	-173.21	-18.0%	2,529.56	2,266.00	263.56	-19.4%
5305 Utility - Garbage and Recycl	1,027.03	1,002.50	24.53	-91.7%	12,416.32	12,030.00	386.32	11.6%
5300 Total UTILITY	11,024.05	11,849.74	-825.69	2.4%	134,681.72	142,196.00	-7,514.28	3.2%
5400 ADMIN SERVICES								
5401 Management Services - Ct	1,612.00	1,660.87	-48.87	-7.0%	19,344.00	19,930.00	-586.00	-5.3%
5402 Management Services - Ex	96.00	83.37	12.63	0.0%	96.00	1,000.00	-904.00	0.0%
5410 Office Supplies/Printing/Po	75.58	83.37	-7.79	-2.9%	2,102.75	1,000.00	1,102.75	-90.4%
5422 Reserve Study Preparation	0.00	104.13	-104.13	15.1%	0.00	1,250.00	-1,250.00	-9.3%
5438 Legal/Collection Expenses	215.00	83.37	131.63	-100.0%	652.50	1,000.00	-347.50	110.3%
5446 Accounting/Tax Returns/Ri	0.00	145.87	-145.87	157.9%	250.00	1,750.00	-1,500.00	-100.0%
5450 Tax Expense	0.00	0.00	0.00	-100.0%	239.00	0.00	239.00	-34.8%
5454 Licenses/Annual Reports	0.00	6.25	-6.25	0.0%	75.00	75.00	0.00	-85.7%
5458 Insurance	2,154.27	2,506.00	-351.73	0.0%	28,318.17	30,072.00	-1,753.83	0.0%
5400 Total ADMIN SERVICES	4,152.85	4,673.23	-520.38	-100.0%	51,077.42	56,077.00	-4,999.58	-5.8%
5500 CHARGES BILLED TO OWI								
5501 Late Charges	0.00	0.00	0.00	-11.1%	480.00	0.00	480.00	-8.9%
5502 Invoiced Statement Charge	0.00	0.00	0.00	0.0%	80.00	0.00	80.00	0.0%
5505 New Owner Fees	0.00	0.00	0.00	0.0%	100.00	0.00	100.00	0.0%
5500 Total CHARGES BILLED	0.00	0.00	0.00	0.0%	660.00	0.00	660.00	0.0%
5600 REC FACILITIES								
5605 Swimming Pool Services	180.00	416.63	-236.63	0.0%	7,423.75	5,000.00	2,423.75	0.0%
5606 Swimming Pool Supplies	0.00	250.00	-250.00	-56.8%	1,348.70	3,000.00	-1,651.30	48.5%
5607 Swimming Pool Repairs	0.00	0.00	0.00	-100.0%	322.50	0.00	322.50	-55.0%
5609 Swimming Pool Licenses	0.00	33.37	-33.37	0.0%	745.00	400.00	345.00	0.0%
5600 Total REC FACILITIES	180.00	700.00	-520.00	-100.0%	9,839.95	8,400.00	1,439.95	86.3%
TOTAL EXPEI	32,215.46	22,524.49	9,690.97	-74.3%	269,710.44	270,293.00	-582.56	17.1%
NET INCOME	-9,638.00	-12.58	-9,625.42	43.0%	1,681.33	-150.00	1,831.33	-0.2%