

4127 Florida Homeowners Association, Inc.
BALANCE SHEET
for the period ending December 31, 2015

	ASSETS	
102	Checking	2,579.90
104	CB&T Savings Account	68,500.23
114	Accounts Receivable	-98.27
	Total Assets	\$70,981.86
	RESERVES	
310	Capital	44,998.53
===		8,839.60
---	Net since 01/01/15	17,143.73
	Total Reserves	\$70,981.86

Prepared on January 28, 2016 by Management.
Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

4127 Florida Homeowners Association, Inc.
INCOME STATEMENT
for the period December 1, 2015 to December 31, 2015

REVENUE		
402	Assessments	2,507.16
825	Late Fees, Misc. Income	73.22
	Total Revenue	\$2,580.38
EXPENDITURES		
684	Exterminator	42.00
693	Gas & Electric	123.88
702	Insurance	2,284.00
716	Management Fees	250.00
725	Office Expenses & Misc.	21.96
782	Telephone	39.74
765	Supplies	4.50
789	Trash	191.07
797	Water and Sewer	615.44
804	Gardening-Landscaping	350.00
	Total Expenditures	\$3,922.59
	NET TAKEN from RESERVES	\$1,342.21

Prepared on January 28, 2016 by Management.
Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

4127 Florida Homeowners Association, Inc.
 BUDGET COMPARISON
 for the period January 1, 2015 to December 31, 2015

	Actual	Budget	Variance
REVENUE			
402	Assessments	30,086	30,084
815	Interest Income	5	0
825	Late Fees, Misc. Income	13,322	0
	Total Revenue	\$43,412	\$30,084
EXPENDITURES			
684	Exterminator	462	540 14% better
693	Gas & Electric	1,490	1,550 4% better
702	Insurance	4,241	2,148 97% worse
712	Legal and Professional	225	300 25% better
716	Management Fees	3,000	3,000
713	Reserve Study	300	650 54% better
725	Office Expenses & Misc.	377	541 30% better
782	Telephone	550	456 21% worse
754	Repairs & Maintenance	7,922	2,004 295% worse
765	Supplies	45	0
789	Trash	1,161	1,080 7% worse
797	Water and Sewer	3,706	4,200 12% better
804	Gardening-Landscaping	2,100	2,800 25% better
805	Gardening extras	655	0
731	Taxes	35	600 94% better
	Total Expenditures	\$26,269	\$19,869 32% worse
RESERVE FUND INCOME			
RES	Reserve Allocation	0	8,400
	NET to RESERVES	\$17,143	\$18,615

Prepared on January 28, 2016 by Management.
 Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

4127 FLORIDA STREET
A/R Reconciliation Report
as of 01/28/16

Account	Owed	Pd in Adv	Adj	Journal Page
05		542.96		
06	870.92			
09	383.73			
G/L Total:	<u>1,254.65</u>	<u>-542.96</u>	=	<u>\$711.69</u>
A/R Total:	1,254.65	-542.96 =		<u><u>\$711.69</u></u>

Each owner payment to Florida Street HOA is posted to the owner's account with the date of its receipt. The date used for financial statements and general ledgers, however, is the date of deposit to the bank. Sometimes these two dates are not the same. In order to reconcile owner statements to the financial statements, an adjustment is needed for any check that was outstanding (in-transit to the bank) on the date of this report: 01/28/16. This report prepared on 01/28/16.

LEDGER ACCOUNT for 4127 FLORIDA HOMEOWNERS ASSOCIATION, INC.
for the period 12/01/15 to 12/31/15; prepared 01/28/16; page 1

Date	Description	Folio	Check	Contra	Amount
102 Checking					
11/30/15	balance forward				3029.83
12/01/15	ceosd.net	1619	123	765	-269.46
12/01/15	City Treasurer	1643	ACH	797	-615.44
12/02/15	Julian's Landscape	1620	124	804	-175.00
12/02/15	Lloyd Pest Control	1621	125	684	-42.00
12/02/15	Waste Management	1622	126	789	-95.11
12/04/15	Deposit	1623		114	1019.22
12/04/15	ATT	1656	ACH	782	-39.74
12/04/15	Allstate	1657	ACH	702	-206.34
12/07/15	Transfer from Reserves	1654		104	1500.00
12/07/15	Allstate	1658	ACH	702	-2077.66
12/15/15	Deposit	1624		114	469.98
12/21/15	SDGE	1659	ACH	693	-123.88
12/22/15	Deposit	1629		114	257.79
12/29/15	Deposit	1630		114	225.67
12/30/15	Julian's Landscape	1631	127	804	-175.00
12/30/15	Waste Management	1632	128	789	-95.96
12/31/15	Bank Fee	1655		650	-7.00
	Total for Account 102	(-449.93	since	12/01)	2579.90



CALIFORNIA BANK
TRUST

P.O. Box 489, Lawndale, CA 90260-0489

Statement of Accounts

Page 1 of 5

This Statement: December 31, 2015

Last Statement: November 30, 2015

Account 2080374981

0064196

4001-06-0000-CBT-PC0030-00008

4127 FLORIDA HOMEOWNERS ASSOCIATION
4127 FLORIDA ST UNIT 10
SAN DIEGO CA 92104-7018

DIRECT INQUIRIES TO:
Customer Service 1 (800) 400-6080

Hillcrest
3737 Fifth Avenue
San Diego, CA 92103-4217
(619) 299-9700

SUMMARY OF ACCOUNT BALANCE

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Business Essentials Checking	2080374981	\$2,177.04	

BUSINESS ESSENTIALS CHECKING 2080374981

104 8

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
2,691.92	3,472.66	3,405.97	581.57	2,177.04

5 DEPOSITS/CREDITS

Date	Amount	Description
12/07	1,500.00	ONLINE XFER FROM SAV ****6062 ID: 000008820 2307702056
12/07	1,019.22	DEPOSIT 5353130406
12/16	469.98	DEPOSIT 5353022911
12/24	257.79	DEPOSIT 5353034022
12/29	225.67	DEPOSIT 5353053099

7 CHARGES/DEBITS

Date	Amount	Description
12/01	615.44	CITY OF SANDIEGO WATER *****16806 REF # 015334005072071 1105425032
12/04	39.74	ATT Payment *****02EPAYREF # 015338008685981 1105938205
12/04	206.34	ALLSTATE INS CO PREM PY ABI*****49 REF # 015337008633562 1105925840
12/07	2,077.66	ALLSTATE INS CO PREM PY ABI*****49 REF # 015341009391880 1107137187
12/21	123.88	SD GAS ELEC PAID SDGE 0693189623 REF # 015355007122790 1105235275
12/23	335.91	STATE FARM RO 27 SFPP ** S *****964REF # 015357008870999 1105036630
12/31	7.00	MONTHLY MAINTENANCE FEE

4 CHECKS PROCESSED

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1123	12/03	269.46	1125	12/08	42.00	1126	12/07	95.11
1124	12/09	175.00						

AGGREGATE OVERDRAFT AND RETURNED ITEM FEES

	Total for This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

To learn more about our other products and services that may lower the cost of managing account overdrafts or to discuss removing overdraft coverage from your account, please contact Customer Service or visit your local branch.



MEMBER FDIC

To reconcile your checkbook balance to your statement balance: Mark off each entry in your check register that has been charged to your account during the statement period. List the checks you have written, but are not yet charged to your account in the "Checks Outstanding" column below. Then, follow the instructions in lines 1 through 10.

Table with 2 columns: Check Number, Check Amount. Includes a TOTAL row at the bottom.

Transfer to Line 9.

CHECKBOOK BALANCE table with 5 rows: 1. LIST your checkbook balance, 2. ADD any deposits..., 3. SUBTOTAL, 4. SUBTRACT any charges..., 5. ADJUSTED CHECKBOOK BALANCE.

This balance should agree with line 10, below.

STATEMENT BALANCE table with 5 rows: 6. LIST your current statement balance..., 7. ADD deposits made..., 8. SUBTOTAL, 9. SUBTRACT total from "Checks Outstanding", 10. ADJUSTED STATEMENT BALANCE.

This balance should agree with line 5, above.

PROMPTLY EXAMINE YOUR STATEMENT AND REPORT ANY PROBLEM

You must promptly examine your account statements and report any discoverable errors, unauthorized signatures, alterations, missing endorsements, or unauthorized transfers. Failure to do so may result in your loss of certain rights or remedies.

You can telephone us but doing so will not preserve your rights. In your letter, give us the following information.

- 1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error.

CONSUMER ACCOUNTS: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR MONEY RESERVE TRANSACTIONS

If you think your statement is wrong, or if you need more information about a transfer on this statement or on a receipt, please telephone or write us. Please use the telephone number or address listed on the front of this statement to contact us as you can.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- 1. Tell us your name and account number.
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

Balance Subject to Interest Rate: We use the method called "average daily balance", (including current transactions) to calculate the daily balance. If you have any further questions about the method and how resulting interest charges are determined, please feel free to contact us at 1-800-400-6080.

We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

We may report information about your Money Reserve account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

FOR MONEY RESERVE ACCOUNTS:

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR PERSONAL CREDIT LINE (This is a Summary of Your Billing Rights).

If you think your statement is wrong, or you need more information about a transaction on your statement, write us at the address on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

Please notify us if we report any inaccurate information about your account(s) to a credit bureau. Your written notice describing the specific inaccuracy should be sent to us at the following address: California Bank & Trust, PO Box 25787, Salt Lake City, UT 84125-0787.

Thank you for banking with California Bank & Trust.

Become an Online Banking Customer for 24-hour account access.

*Review account balances *Review posted transactions * Pay bills * Transfer funds Sign up today at www.calbanktrust.com or call 888-217-1268.



CALIFORNIA BANK
TRUST

P.O. Box 489, Lawndale, CA 90260-0489

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December 31, 2015
4127 FLORIDA HOMEOWNERS ASSOCIATION
2080374981

DAILY BALANCES

<i>Date</i>	<i>Balance</i>
12/01	2,076.48
12/03	1,807.02
12/04	1,560.94
12/07	1,907.39

<i>Date</i>	<i>Balance</i>
12/08	1,865.39
12/09	1,690.39
12/16	2,160.37
12/21	2,036.49

<i>Date</i>	<i>Balance</i>
12/23	1,700.58
12/24	1,958.37
12/29	2,184.04
12/31	2,177.04



MEMBER FDIC

0064196-0000002-0164630

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DEPOSIT TICKET	DATE: 12/17/15	AMOUNT: 1019.22
CASH		
TOTAL: 1019.22		

4127 FLORIDA STREET HOA
PO BOX 34398-810
SAN DIEGO, CA 92163-4398

CALIFORNIA BANK & TRUST

\$ 1019.22

⑆122232109⑆ 2080374981⑆ 352

Ref# 53130406 \$1019.22

DEPOSIT TICKET	DATE: 12/17/15	AMOUNT: 469.98
CASH		
TOTAL: 469.98		

4127 FLORIDA STREET HOA
PO BOX 34398-810
SAN DIEGO, CA 92163-4398

CALIFORNIA BANK & TRUST

\$ 469.98

F:1624

⑆122232109⑆ 2080374981⑆ 352

Ref# 53022911 \$469.98

DEPOSIT TICKET	DATE: 12/22/15	AMOUNT: 257.79
CASH		
TOTAL: 257.79		

4127 FLORIDA STREET HOA
PO BOX 34398-810
SAN DIEGO, CA 92163-4398

CALIFORNIA BANK & TRUST

\$ 257.79

⑆122232109⑆ 2080374981⑆ 352

Ref# 53034022 \$257.79

DEPOSIT TICKET	DATE: 12/29/15	AMOUNT: 225.67
CASH		
TOTAL: 225.67		

4127 FLORIDA STREET HOA
PO BOX 34398-810
SAN DIEGO, CA 92163-4398

CALIFORNIA BANK & TRUST

\$ 225.67

⑆122232109⑆ 2080374981⑆ 352

Ref# 53053099 \$225.67

4127 FLORIDA STREET HOMEOWNERS ASSOC. CALIFORNIA BANK & TRUST 1123
% owned and 1.555.000.2103 and 810 3727 78 THRU 88
PO BOX 34398 - 810 SAN DIEGO, CA 92163-4398

DATE: 12/01/2015

PAY TO THE ORDER OF CEDSD.NET AMOUNT: \$**269.46

Two Hundred Sixty-Nine and 46/100 Dollars

CEDSD.NET
PO BOX 34398-111
SAN DIEGO, CA 92163-4398

12/15/2015 POSTAGE, PRINTING, SUPPLIES

⑆1123⑆ ⑆122232109⑆ 2080374981⑆

Ref# 53094971 \$269.46 Ch# 1123

4127 FLORIDA STREET HOMEOWNERS ASSOC. CALIFORNIA BANK & TRUST 1124
% owned and 1.555.000.2103 and 810 3727 78 THRU 88
PO BOX 34398 - 810 SAN DIEGO, CA 92163-4398

DATE: 12/02/2015

PAY TO THE ORDER OF JULIAN'S LANDSCAPE, INC. AMOUNT: \$**175.00

One Hundred Seventy-Five and 0/100 Dollars

JULIAN'S LANDSCAPE, INC.
P.O. BOX 17269
SAN DIEGO, CA 92177-7859

11/16 INV 97268

⑆1124⑆ ⑆122232109⑆ 2080374981⑆

Ref# 53091472 \$175.00 Ch# 1124

4127 FLORIDA STREET HOMEOWNERS ASSOC. CALIFORNIA BANK & TRUST 1125
% owned and 1.555.000.2103 and 810 3727 78 THRU 88
PO BOX 34398 - 810 SAN DIEGO, CA 92163-4398

DATE: 12/02/2015

PAY TO THE ORDER OF LLOYD PEST CONTROL AMOUNT: \$**42.00

Forty-Two and 0/100 Dollars

LLOYD PEST CONTROL
1331 MORENA BLVD, STE. 300
SAN DIEGO, CA 92110

12/16 SVC INV 4958714

⑆1125⑆ ⑆122232109⑆ 2080374981⑆

Ref# 53018396 \$42.00 Ch# 1125

4127 FLORIDA STREET HOMEOWNERS ASSOC. CALIFORNIA BANK & TRUST 1126
% owned and 1.555.000.2103 and 810 3727 78 THRU 88
PO BOX 34398 - 810 SAN DIEGO, CA 92163-4398

DATE: 12/02/2015

PAY TO THE ORDER OF WASTE MANAGEMENT OF EL CAJON AMOUNT: \$**95.11

Ninety-Five and 11/100 Dollars

WASTE MANAGEMENT OF EL CAJON
PO BOX 641026
LOS ANGELES, CA 90054

12/16 SVC

VOID

⑆1126⑆ ⑆122232109⑆ 2080374981⑆

Ref# 53161510 \$95.11 Ch# 1126

Bank Reconciliation

December 31, 2015

4127 Florida Street HOA.

CA Bank & Trust - Operating

Bank Ending Balance 12/31/15 2,177.04

Outstanding Checks 270.96

Check #	Pay To	Date	Amt
1127	Julian's Landscape	30-Dec	\$175.00
1128	Waste Management	30-Dec	\$95.96

Outstanding Deposits/Corrections 673.82

Folio #	Date	Amt
Bank Stmt State Farm	23-Nov	337.91
Bank Stmt State Farm	23-Dec	335.91

Adjusted Bank Balance 12/31/15 2,579.90

Ledger Balance 12/31/15 2,579.90

Difference Between Ledger & Bank 12/31/15 0.00

GENERAL LEDGER for 4127 FLORIDA HOMEOWNERS ASSOCIATION, INC.
for the period 12/01/15 to 12/31/15; prepared 01/28/16; page 1

Date	Description	Folio	Check	Contra	Amount
102 Checking					
11/30/15	balance forward				3029.83
12/01/15	ceosd.net	1619	123	765	-269.46
12/01/15	City Treasurer	1643	ACH	797	-615.44
12/02/15	Julian's Landscape	1620	124	804	-175.00
12/02/15	Lloyd Pest Control	1621	125	684	-42.00
12/02/15	Waste Management	1622	126	789	-95.11
12/04/15	Deposit	1623		114	1019.22
12/04/15	ATT	1656	ACH	782	-39.74
12/04/15	Allstate	1657	ACH	702	-206.34
12/07/15	Transfer from Reserves	1654		104	1500.00
12/07/15	Allstate	1658	ACH	702	-2077.66
12/15/15	Deposit	1624		114	469.98
12/21/15	SDGE	1659	ACH	693	-123.88
12/22/15	Deposit	1629		114	257.79
12/29/15	Deposit	1630		114	225.67
12/30/15	Julian's Landscape	1631	127	804	-175.00
12/30/15	Waste Management	1632	128	789	-95.96
12/31/15	Bank Fee	1655		650	-7.00
	Total for Account 102		(-449.93	since 12/01)	2579.90
104 CB&T Savings Account					
11/30/15	balance forward				70000.23
12/07/15	Transfer from Reserves	1654		102	-1500.00
	Total for Account 104		(-1500.00	since 12/01)	68500.23
114 Accounts Receivable					
11/30/15	balance forward				-705.99
12/01/15	A/R Recurring Jrnl	1617		402	2507.16
12/04/15	A/R Payments Rcvd	1623		102	-1019.22
12/15/15	A/R Payments Rcvd	1624		102	-469.98
12/16/15	Dec Late Fee	1625		825	27.22
12/16/15	Dec Late Fee	1626		825	23.43
12/16/15	Dec Late Fee	1627		825	22.57
12/22/15	A/R Payments Rcvd	1629		102	-257.79
12/29/15	A/R Payments Rcvd	1630		102	-225.67
	Total for Account 114		(607.72	since 12/01)	-98.27
310 Capital					
11/30/15	balance forward				-44998.53
	Total for Account 310				-44998.53
402 Assessments					
12/01/15	A/R Recurring Jrnl	1617		114	-2507.16
	Total for Account 402				-2507.16
650 Bank Charges					
12/31/15	Bank Fee	1655		102	7.00
	Total for Account 650				7.00

GENERAL LEDGER for 4127 FLORIDA HOMEOWNERS ASSOCIATION, INC.
for the period 12/01/15 to 12/31/15; prepared 01/28/16; page 2

Date	Description	Folio	Check	Contra	Amount
684	Exterminator				
12/02/15	12/15 Lloyd Pest Control	1621	125	102	42.00
	Total for Account 684				42.00
693	Gas & Electric				
12/21/15	SDGE	1659	ACH	102	123.88
	Total for Account 693				123.88
702	Insurance				
12/04/15	Allstate	1657	ACH	102	206.34
12/07/15	Allstate	1658	ACH	102	2077.66
	Total for Account 702				2284.00
716	Management Fees				
12/01/15	12/15 Mgmt Fee	1619	123	102	250.00
	Total for Account 716				250.00
725	Office Expenses & Misc. - the sum of the following accounts:				
11/30/15	balance fwd since 01/01	Acc	650		95.88
11/30/15	balance fwd since 01/01	Acc	718		232.85
11/30/15	balance fwd since 01/01	Acc	744		182.07
11/30/15	balance fwd since 01/01	Acc	745		207.86
12/31/15	Bank Charges	Acc	650		7.00
12/31/15	Postage	Acc	744		7.13
12/31/15	Printing and Copies	Acc	745		7.83
	Total for Account 725 (21.96 since 12/01)				740.62
744	Postage				
12/01/15	11/15 Postage	1619	123	102	7.13
	Total for Account 744				7.13
745	Printing and Copies				
12/01/15	11/15 Printing	1619	123	102	7.83
	Total for Account 745				7.83
765	Supplies				
12/01/15	12/15 Supplies	1619	123	102	4.50
	Total for Account 765				4.50
782	Telephone				
12/04/15	ATT	1656	ACH	102	39.74
	Total for Account 782				39.74
789	Trash				
12/02/15	12/15 Waste Management	1622	126	102	95.11
12/30/15	01/16 Waste Management	1632	128	102	95.96
	Total for Account 789				191.07
797	Water and Sewer				
12/01/15	City Treasurer	1643	ACH	102	615.44
	Total for Account 797				615.44

GENERAL LEDGER for 4127 FLORIDA HOMEOWNERS ASSOCIATION, INC.
for the period 12/01/15 to 12/31/15; prepared 01/28/16; page 3

Date	Description	Folio	Check	Contra	Amount
804	Gardening-Landscaping				
12/02/15	11/15 Julian's Landscape	1620	124	102	175.00
12/30/15	12/15 Julian's Landscape	1631	127	102	175.00
	Total for Account 804				350.00
825	Late Fees, Misc. Income				
12/16/15	Dec Late Fee	1625		114	-27.22
12/16/15	Dec Late Fee	1626		114	-23.43
12/16/15	Dec Late Fee	1627		114	-22.57
	Total for Account 825				-73.22