

Dear The Highland Ranches HOA Board of Directors,

Enclosed is the unaudited financial report package reflecting reporting year-to-date through **November 30, 2023**. As a supplement to the information contained within this report, below you'll find a brief financial summary of the highlights. The majority of Operating GL's are under budget for YTD. Additional financial information can be viewed via TownSquare. **Note: The Association follows paragraph (b) of subsection 2 of NRS 116.3115 and is complying; reserve funds have not been used for daily maintenance.**

Balance Sheet		
Account	Balance	Notes and Recommended Board Action
Total Operating Funds		GL 1000 - No Activity in November 2023
Total Operating Prior Bank Funds	\$2,146.77	Bank of America OP Account (CLOSED AS OF DEC)
Total Culvert Funds	\$73,021.19	Refunds are in process
Total Reserve Funds		GL 1325 - No Activity in November 2023
Total Reserve Prior Bank Funds	\$44,143.87	Bank Of America RES Account (CLOSED AS OF DEC)
DUE FROM/TO Operating	(\$834)	GL 1650 – November Reserve Transfer not completed; we will process
Accounts Receivable	\$834	GL 1500 - November Reserve Transfer not completed; we will process
Prepaid Assessments	\$1,425.11	GL 2550 – Regular Assessments collected in advance
Other Accrued Expense	\$800	GL 2395 for expenses estimated for payment in previous month and then adjusted to actual
Net Income or (Loss)	(\$75,369.32) \$835.50	Operating Reserves

Income Statement Year-to-Date (YTD)				
GL Acct #	GL Description	Actual YTD	Annual Budget YTD	Explanation of Variance

As always, please contact me with any questions you may have regarding the enclosed information, or any other matters related to your community. Thank you for allowing us the opportunity to provide Management services for your Association.

financialclient@associasn.com

Balance Sheet Report Highland Ranches POA

As of November 30, 2023

	<u>Operating</u>	<u>Reserves</u>	<u>Others</u>	<u>Total</u>
<u>Assets</u>				
Operating Funds				
1001 - FCB OPER Culvert #1628	73,021.19	0.00	0.00	73,021.19
1011 - Operating Cash 12-Prior Mgmt.	2,146.77	0.00	0.00	2,146.77
1650 - Due (To)/From Reserves	(834.00)	0.00	0.00	(834.00)
Total Operating Funds	74,333.96	0.00	0.00	74,333.96
Reserve Funds				
1310 - Reserve Cash Account 11-Prior Mgmt.	0.00	44,143.87	0.00	44,143.87
1311 - Reserve Cash Account 12 -Prior Mgmt.	0.00	1.02	0.00	1.02
1651 - Due (To)/From Operating	0.00	834.00	0.00	834.00
Total Reserve Funds	0.00	44,978.89	0.00	44,978.89
Accounts Receivable				
1500 - Residential Assessments Receivable	32,489.35	0.00	0.00	32,489.35
1525 - Accounts Receivable Other	80.22	0.00	0.00	80.22
Total Accounts Receivable	32,569.57	0.00	0.00	32,569.57
Prepaid Expenses				
1640 - Other Prepaid Expenses	5,563.47	0.00	0.00	5,563.47
Total Prepaid Expenses	5,563.47	0.00	0.00	5,563.47
Other Current Assets				
1735 - Other Receivables	2,320.00	0.00	0.00	2,320.00
1799 - Clearing Account	(20,000.00)	0.00	0.00	(20,000.00)
Total Other Current Assets	(17,680.00)	0.00	0.00	(17,680.00)
Buildings				
1800 - Building	49,383.00	0.00	0.00	49,383.00
1850 - Accum Depr - Buildings	(49,383.00)	0.00	0.00	(49,383.00)
Total Buildings	0.00	0.00	0.00	0.00

Balance Sheet Report Highland Ranches POA

As of November 30, 2023

	Operating	Reserves	Others	Total
<u>Assets</u>				
Physical Plant Equipment & Machinery				
1910 - Plant Equipment	5,000.00	0.00	0.00	5,000.00
1915 - Accum Depr - Plant Equipment	(5,000.00)	0.00	0.00	(5,000.00)
1920 - Pool Facilities	3,000.00	0.00	0.00	3,000.00
1925 - Accum Depr - Pool Facilities	(3,000.00)	0.00	0.00	(3,000.00)
Total Physical Plant Equipment & Machinery	0.00	0.00	0.00	0.00
Other Property & Equipment				
1950 - Other Property & Equipment	50,944.87	0.00	0.00	50,944.87
1955 - Accumulated Depreciation	(50,944.87)	0.00	0.00	(50,944.87)
Total Other Property & Equipment	0.00	0.00	0.00	0.00
Vehicles				
1960 - Vehicles	296,336.66	0.00	0.00	296,336.66
1965 - Accum Depr - Vehicles	(173,725.20)	0.00	0.00	(173,725.20)
Total Vehicles	122,611.46	0.00	0.00	122,611.46
Land				
1980 - Land	9,699.40	0.00	0.00	9,699.40
Total Land	9,699.40	0.00	0.00	9,699.40
Total Assets	227,097.86	44,978.89	0.00	272,076.75
<u>Liabilities</u>				
Accounts Payable				
2055 - Payable-Other	35,400.00	0.00	0.00	35,400.00
Total Accounts Payable	35,400.00	0.00	0.00	35,400.00
State & Federal Tax Payable				
2200 - Federal Tax Payable	407.00	0.00	0.00	407.00
Total State & Federal Tax Payable	407.00	0.00	0.00	407.00

Balance Sheet Report
Highland Ranches POA
As of November 30, 2023

	<u>Operating</u>	<u>Reserves</u>	<u>Others</u>	<u>Total</u>
<u>Liabilities</u>				
Accrued Expenses				
2395 - Other Accrued Expenses	800.00	0.00	0.00	800.00
Total Accrued Expenses	800.00	0.00	0.00	800.00
Deposits Held				
2500 - Deposits Held	19,500.00	0.00	0.00	19,500.00
Total Deposits Held	19,500.00	0.00	0.00	19,500.00
Prepaid Assessments				
2550 - Prepaid Assessments	1,425.11	0.00	0.00	1,425.11
2555 - Prepaid Special Assessments	2,945.00	0.00	0.00	2,945.00
2595 - Deferred Revenue	92,766.00	0.00	0.00	92,766.00
Total Prepaid Assessments	97,136.11	0.00	0.00	97,136.11
Total Liabilities	153,243.11	0.00	0.00	153,243.11
<u>Owners' Equity</u>				
Owners Equity - Prior Years				
3000 - Owners Equity - Prior Years	124,245.28	0.00	0.00	124,245.28
3005 - Equity Adjustments - Prior Periods	24,978.79	0.00	0.00	24,978.79
Total Owners Equity - Prior Years	149,224.07	0.00	0.00	149,224.07
Capital Reserves - Prior Years				
3268 - General Reserve - Prior Yrs	0.00	157,150.33	0.00	157,150.33

Balance Sheet Report Highland Ranches POA

As of November 30, 2023

	Operating	Reserves	Others	Total
<u>Owners' Equity</u>				
Capital Reserves - Prior Years				
3276 - Reserve Adjustments - Prior Periods	0.00	(113,006.94)	0.00	(113,006.94)
Total Capital Reserves - Prior Years	0.00	44,143.39	0.00	44,143.39
Total Owners' Equity	149,224.07	44,143.39	0.00	193,367.46
Net Income / (Loss)	(75,369.32)	835.50	0.00	(74,533.82)
Total Liabilities and Equity	227,097.86	44,978.89	0.00	272,076.75

Income Statement Report Highland Ranches POA Operating

November 01, 2023 thru November 30, 2023

	Current Period			Year to Date (11 months)			Annual Budget	Budget Remaining
	Actual	Budget	Variance	Actual	Budget	Variance		
<u>Income</u>								
Assessment Income								
4000 - Residential Assessments	8,434.00	8,434.00	0.00	95,384.00	92,767.00	2,617.00	101,200.00	5,816.00
4030 - Special Assessments	0.00	0.00	0.00	522.00	0.00	522.00	0.00	(522.00)
Total Assessment Income	8,434.00	8,434.00	0.00	95,906.00	92,767.00	3,139.00	101,200.00	5,294.00
User Fee Income								
4266 - Transfer Processing Fee	0.00	0.00	0.00	1,700.00	0.00	1,700.00	0.00	(1,700.00)
Total User Fee Income	0.00	0.00	0.00	1,700.00	0.00	1,700.00	0.00	(1,700.00)
Collections Income								
4710 - Late Fees & Interest	0.00	0.00	0.00	640.00	0.00	640.00	0.00	(640.00)
Total Collections Income	0.00	0.00	0.00	640.00	0.00	640.00	0.00	(640.00)
Investment Income								
4900 - Interest Earned - Operating Accounts	2.62	0.00	2.62	27.20	0.00	27.20	0.00	(27.20)
Total Investment Income	2.62	0.00	2.62	27.20	0.00	27.20	0.00	(27.20)
Total Operating Income	8,436.62	8,434.00	2.62	98,273.20	92,767.00	5,506.20	101,200.00	2,926.80
<u>Expense</u>								
Administrative								
5015 - Bank Charges	0.00	4.00	(4.00)	0.00	46.00	(46.00)	50.00	50.00
5020 - Board Support	0.00	0.00	0.00	435.00	0.00	435.00	0.00	(435.00)
5045 - Dues & Subscriptions	0.00	0.00	0.00	12.16	0.00	12.16	0.00	(12.16)
5090 - Office Supplies	39.00	125.00	(86.00)	1,446.44	1,375.00	71.44	1,500.00	53.56
5095 - Payroll Services	0.00	0.00	0.00	7,055.93	0.00	7,055.93	0.00	(7,055.93)
5105 - Reserve Studies	0.00	125.00	(125.00)	500.00	1,375.00	(875.00)	1,500.00	1,000.00
5196 - Miscellaneous Admin Expenses	0.00	9.00	(9.00)	41.89	92.00	(50.11)	100.00	58.11
Total Administrative	39.00	263.00	(224.00)	9,491.42	2,888.00	6,603.42	3,150.00	(6,341.42)
Communications								
5205 - Wild Horses	0.00	34.00	(34.00)	0.00	367.00	(367.00)	400.00	400.00

Income Statement Report Highland Ranches POA Operating

November 01, 2023 thru November 30, 2023

	Current Period			Year to Date (11 months)			Annual Budget	Budget Remaining
	Actual	Budget	Variance	Actual	Budget	Variance		
<u>Expense</u>								
Communications								
5215 - Postage	0.00	66.00	(66.00)	264.96	733.00	(468.04)	800.00	535.04
Total Communications	0.00	100.00	(100.00)	264.96	1,100.00	(835.04)	1,200.00	935.04
Payroll & Benefits								
5340 - Payroll Taxes	0.00	63.00	(63.00)	553.48	688.00	(134.52)	750.00	196.52
5390 - Workers Compensation	0.00	113.00	(113.00)	0.00	1,238.00	(1,238.00)	1,350.00	1,350.00
Total Payroll & Benefits	0.00	176.00	(176.00)	553.48	1,926.00	(1,372.52)	2,100.00	1,546.52
Insurance								
5445 - General Liability Insurance Premiums	0.00	209.00	(209.00)	1,874.00	2,292.00	(418.00)	2,500.00	626.00
5459 - Owned Vehicle Insurance Premiums	0.00	125.00	(125.00)	2,814.70	1,375.00	1,439.70	1,500.00	(1,314.70)
Total Insurance	0.00	334.00	(334.00)	4,688.70	3,667.00	1,021.70	4,000.00	(688.70)
Utilities								
6000 - Utilities	64.12	84.00	(19.88)	694.57	917.00	(222.43)	1,000.00	305.43
6035 - Trash and Recycling Service	0.00	0.00	0.00	165.51	0.00	165.51	0.00	(165.51)
Total Utilities	64.12	84.00	(19.88)	860.08	917.00	(56.92)	1,000.00	139.92
Irrigation								
6299 - Irrigation Other	0.00	0.00	0.00	5,956.20	0.00	5,956.20	0.00	(5,956.20)
Total Irrigation	0.00	0.00	0.00	5,956.20	0.00	5,956.20	0.00	(5,956.20)
Operations								
6300 - Permits & Licenses	0.00	221.00	(221.00)	0.00	2,429.00	(2,429.00)	2,650.00	2,650.00
Total Operations	0.00	221.00	(221.00)	0.00	2,429.00	(2,429.00)	2,650.00	2,650.00
Repair & Maintenance								
6540 - Driveway/Parking Repair & Maintenance	0.00	0.00	0.00	2,500.00	0.00	2,500.00	0.00	(2,500.00)
6555 - Equipment Rental/Repair & Maintenance	0.00	0.00	0.00	5,558.35	0.00	5,558.35	0.00	(5,558.35)
6600 - General Repair & Maintenance	0.00	459.00	(459.00)	3,910.35	5,042.00	(1,131.65)	5,500.00	1,589.65
6740 - Sidewalk/Concrete Repair & Maintenance	0.00	0.00	0.00	92,349.99	0.00	92,349.99	0.00	(92,349.99)
6750 - Snow Removal & Supplies	0.00	3,216.00	(3,216.00)	20,768.65	35,383.00	(14,614.35)	38,600.00	17,831.35

Income Statement Report Highland Ranches POA Operating

November 01, 2023 thru November 30, 2023

	Current Period			Year to Date (11 months)			Annual Budget	Budget Remaining
	Actual	Budget	Variance	Actual	Budget	Variance		
Expense								
Repair & Maintenance								
6775 - Vehicle Gas & Maintenance	961.38	416.00	545.38	7,107.75	4,583.00	2,524.75	5,000.00	(2,107.75)
Total Repair & Maintenance	961.38	4,091.00	(3,129.62)	132,195.09	45,008.00	87,187.09	49,100.00	(83,095.09)
Professional Services								
7000 - Audit & Tax Services	0.00	996.00	(996.00)	11,950.00	10,954.00	996.00	11,950.00	0.00
7020 - Legal Services	0.00	166.00	(166.00)	855.00	1,833.00	(978.00)	2,000.00	1,145.00
7040 - Management Fees	800.00	0.00	800.00	800.00	0.00	800.00	0.00	(800.00)
7095 - Other Professional Services	387.50	950.00	(562.50)	2,501.25	10,450.00	(7,948.75)	11,400.00	8,898.75
Total Professional Services	1,187.50	2,112.00	(924.50)	16,106.25	23,237.00	(7,130.75)	25,350.00	9,243.75
Taxes								
9000 - Federal Income Tax	0.00	209.00	(209.00)	200.00	2,292.00	(2,092.00)	2,500.00	2,300.00
9005 - State Income Tax	0.00	0.00	0.00	2,269.26	0.00	2,269.26	0.00	(2,269.26)
9015 - Property/Real Estate Tax	0.00	13.00	(13.00)	145.95	138.00	7.95	150.00	4.05
9095 - Other Taxes	0.00	0.00	0.00	77.13	0.00	77.13	0.00	(77.13)
Total Taxes	0.00	222.00	(222.00)	2,692.34	2,430.00	262.34	2,650.00	(42.34)
Other Expenses								
9105 - Reserve Contribution Expense	834.00	834.00	0.00	834.00	9,167.00	(8,333.00)	10,000.00	9,166.00
Total Other Expenses	834.00	834.00	0.00	834.00	9,167.00	(8,333.00)	10,000.00	9,166.00
Total Operating Expense	3,086.00	8,437.00	(5,351.00)	173,642.52	92,769.00	80,873.52	101,200.00	(72,442.52)
Total Operating Income / (Loss)	5,350.62	(3.00)	5,353.62	(75,369.32)	(2.00)	(75,367.32)	0.00	75,369.32

Income Statement Report Highland Ranches POA Reserves

November 01, 2023 thru November 30, 2023

	Current Period			Year to Date (11 months)			Annual Budget	Budget Remaining
	Actual	Budget	Variance	Actual	Budget	Variance		
<u>Income</u>								
Investment Income								
4905 - Reserve Contribution Income	834.00	834.00	0.00	834.00	9,167.00	(8,333.00)	10,000.00	9,166.00
4910 - Interest Earned - Reserve Accounts	1.50	625.00	(623.50)	1.50	6,875.00	(6,873.50)	7,500.00	7,498.50
Total Investment Income	835.50	1,459.00	(623.50)	835.50	16,042.00	(15,206.50)	17,500.00	16,664.50
Total Reserves Income	835.50	1,459.00	(623.50)	835.50	16,042.00	(15,206.50)	17,500.00	16,664.50
Total Reserves Income / (Loss)	835.50	1,459.00	(623.50)	835.50	16,042.00	(15,206.50)	17,500.00	16,664.50
Total Association Net Income / (Loss)	6,186.12	1,456.00	4,730.12	(74,533.82)	16,040.00	(90,573.82)	17,500.00	92,033.82

Bank Reconciliation Highland Ranches POA

Account: 1010 -- Operating Cash 11-Prior Mgmt. -- Operating

Batch	Date	Comment	Reference	Amount	Balance
				Balance per Bank:	73,021.19
Plus deposits and outstanding debits:					
No outstanding deposits.				0.00	
Total deposits and outstanding debits:				0.00	73,021.19
Less outstanding checks:					
1549697	11/30/2023	reclass GL 1010>1001	per branch request	(73,021.19)	
Total outstanding checks:				(73,021.19)	0.00
				Ending balance General Ledger:	0.00
				Difference:	0.00

Bank Reconciliation Highland Ranches POA

Account: 1011 -- Operating Cash 12-Prior Mgmt. -- Operating

Batch	Date	Comment	Reference	Amount	Balance
				Balance per Bank:	4,134.67
Plus deposits and outstanding debits:					
1549530	10/31/2023	o/S deposit	PrMgtBFWD-10/31/23	100.00	
				Total deposits and outstanding debits:	4,234.67
Less outstanding checks:					
1549530	10/31/2023	O/S CK#7404	PrMgtBFWD-10/31/23	(93.90)	
1549530	10/31/2023	O/S CK#7585	PrMgtBFWD-10/31/23	(120.00)	
1549530	10/31/2023	O/S EFT State Farm	PrMgtBFWD-10/31/23	(1,874.00)	
				Total outstanding checks:	2,146.77
				Ending balance General Ledger:	2,146.77
				Difference:	0.00

Bank Reconciliation Highland Ranches POA

Account: 1310 -- Reserve Cash Account 11-Prior Mgmt. -- Reserves

Batch	Date	Comment	Reference	Amount	Balance
				Balance per Bank:	44,143.87
Plus deposits and outstanding debits:					
		No outstanding deposits.		0.00	
		Total deposits and outstanding debits:		0.00	44,143.87
Less outstanding checks:					
		No outstanding checks.		0.00	
		Total outstanding checks:		0.00	44,143.87
				Ending balance General Ledger:	44,143.87
				Difference:	0.00




Bank Reconciliation Highland Ranches POA

Account: 1311 -- Reserve Cash Account 12 -Prior Mgmt. -- Reserves

Batch	Date	Comment	Reference	Amount	Balance
				Balance per Bank:	1.02
Plus deposits and outstanding debits:					
		No outstanding deposits.		0.00	
		Total deposits and outstanding debits:		0.00	1.02
Less outstanding checks:					
		No outstanding checks.		0.00	
		Total outstanding checks:		0.00	1.02
				Ending balance General Ledger:	1.02
				Difference:	0.00

P.O. Box 15284
Wilmington, DE 19850

Customer service information

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

HIGHLAND RANCHES PROPERTY
OWNERS ASSOCIATION
PO BOX 1039
VIRGINIA CITY, NV 89440-1039

Your combined statement

for November 01, 2023 to November 30, 2023

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	████████ 0320	\$4,134.67	Page 3
Adv Tiered Interest Chkg	████████ 4695	\$1.02	Page 5
Adv Tiered Interest Chkg	████████ 0527	\$73,021.19	Page 7
Money Market Savings	████████ 4165	\$44,143.87	Page 9
Total balance		\$121,300.75	

Can you spot a scam?

Be aware of these common red flags:



Contacted unexpectedly and asked for sensitive information



Pressured to act immediately



Asked to provide codes or click links to verify information



Share these tips with friends and family so they can help protect themselves
Scan this code or visit bofa.com/HelpProtectYourself to see trending scams

When you use the QRC feature certain information is collected from your mobile device for business purposes.

SSM-02-23-0079B | 5449173

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on November 1, 2023	\$12,756.21
Deposits and other additions	0.14
Withdrawals and other subtractions	-103.12
Checks	-8,518.56
Service fees	-0.00
Ending balance on November 30, 2023	\$4,134.67

Annual Percentage Yield Earned this statement period: 0.02%.

Interest Paid Year To Date: \$3.56.

Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

Deposits and other additions

Date	Description	Amount
11/30/23	Interest Earned	0.14
Total deposits and other additions		\$0.14



Thank you for choosing us as your bank.

Withdrawals and other subtractions

Date	Description	Amount
11/01/23	NV ENERGY NORTH DES:SPPC PYMT ID:00225005 181449 INDN:HIGHLAND RANCHES PROPE CO ID:3880044418 CCD	-64.12
11/06/23	ACECLOUDHOSTING DES:PURCHASE ID:HIGHLAND RANCHE INDN:HIGHLAND RANCHES POA CO ID:3383693141 CCD	-39.00

Total withdrawals and other subtractions **-\$103.12**

Checks

Date	Check #	Amount	Date	Check #	Amount
11/22/23	7578	-485.00	11/09/23	7582	-137.50
11/08/23	7579	-2,781.97	11/09/23	7583	-387.50
11/27/23	7580	-3,604.93	11/08/23	7584	-961.38
11/22/23	7581	-160.28			

Total checks **-\$8,518.56**

Total # of checks **7**

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on November 1, 2023	\$1.02
Deposits and other additions	0.00
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00

Ending balance on November 30, 2023 **\$1.02**

Interest Paid Year To Date: \$2.81.

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Your Adv Tiered Interest Chkg

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on November 1, 2023	\$73,019.99
Deposits and other additions	1.20
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on November 30, 2023	\$73,021.19

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$13.14.

Deposits and other additions

Date	Description	Amount
11/30/23	Interest Earned	1.20
Total deposits and other additions		\$1.20

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Your Money Market Savings

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on November 1, 2023	\$44,143.14
Deposits and other additions	0.73
Withdrawals and other subtractions	-0.00
Service fees	-0.00
Ending balance on November 30, 2023	\$44,143.87

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$9.42.

Deposits and other additions

Date	Description	Amount
11/30/23	Interest Earned	0.73
Total deposits and other additions		\$0.73

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Check images

Account number: 0004 2583 0320
Check number: 7578 | Amount: \$485.00

Check number: 7579 | Amount: \$2,781.97

Bank of America 7578
Highland Ranches POA
10/23/2023
PAY TO THE ORDER OF: Gunderson Law Firm \$485.00
Four Hundred Eighty Five and 00/100 DOLLARS
3885 Warren Way Reno, NV 89516
MEMO: Inv 80631 Professional services
007578

Bank of America 7579
Highland Ranches POA
10/23/2023
PAY TO THE ORDER OF: LA Roberts \$2,781.97
Two Thousand Seven Hundred Eighty One and 97/100 DOLLARS
4650 Hanajah Rd Reno, NV 89521
MEMO: Over 20885
007579

Check number: 7580 | Amount: \$3,604.93

Check number: 7581 | Amount: \$160.28

Bank of America 7580
Highland Ranches POA
10/23/2023
PAY TO THE ORDER OF: Jordan's Truck & Trailer Equipment \$3,604.93
Three Thousand Six Hundred Four and 93/100 DOLLARS
P.O. Box 1575 Reno, NV 89516
MEMO: Inv 225788
007580

Bank of America 7581
Highland Ranches POA
10/23/2023
PAY TO THE ORDER OF: Cushman CAT \$160.28
One Hundred Sixty and 28/100 DOLLARS
Cushman Equipment Company
P.O. Box 842597
Los Angeles, CA 90084-3397
MEMO: Invoice INPS3884400 Cust PO 2305-11482
007581

Check number: 7582 | Amount: \$137.50

Check number: 7583 | Amount: \$387.50

Bank of America 7582
Highland Ranches POA
10/23/2023
PAY TO THE ORDER OF: Sunday Munch \$137.50
One Hundred Thirty Seven and 50/100 DOLLARS
Sunday Munch
3233 Carwright Rd
Reno, NV 89521
MEMO: September Invoice
007582

Bank of America 7583
Highland Ranches POA
11/7/2023
PAY TO THE ORDER OF: Sunday Munch \$387.50
Three Hundred Eighty Seven and 50/100 DOLLARS
Sunday Munch
3233 Carwright Rd
Reno, NV 89521
MEMO:
007583

Check number: 7584 | Amount: \$961.38

Bank of America 7584
Highland Ranches POA
11/7/2023
PAY TO THE ORDER OF: LA Roberts \$961.38
Nine Hundred Sixty One and 38/100 DOLLARS
4650 Hanajah Rd Reno, NV 89521
MEMO: Inv 8501 & reimburse Amazon
007584

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