Chimney Point Estates
Balance Sheet
10/31/2026

	Unit Operating
Assets	
CASH - OPERATING	
1010-1 - Central Bank Operating Fund *8048	$74,926.71
Total CASH - OPERATING	$74,926.71
Assets Total	$74,926.71

Liabilities & Equity	Unit Operating
ACCOUNTS PAYABLE	
3000-1 - Accounts Payable	$196.00
Total ACCOUNTS PAYABLE	$196.00
CURRENT LIABILITIES	
3500-1 - Funds For Legal Reserves	$11,000.00
3505-1 - Funds for Emergency Reserves	$10,000.00
Total CURRENT LIABILITIES	$21,000.00
Retained Earnings	$29,626.38
Net Income	$24,104.33
Liabilities and Equity Total	$74,926.71

Chimney Point Estates
Budget Comparison Report - Unit Operating
10/1/2026 - 10/31/2026

	10/1/2026 - 10/31/2026			7/1/2026 - 10/31/2026			
	Actual	Budget	Variance	Actual	Budget	Variance	Annual Budget
Income							
INCOME							
4000-1 - Annual Operating Assessment	$0.00	$0.00	$0.00	$66,000.00	$66,000.00	$0.00	$66,000.00
Total INCOME	$0.00	$0.00	$0.00	$66,000.00	$66,000.00	$0.00	$66,000.00
Total Income	$0.00	$0.00	$0.00	$66,000.00	$66,000.00	$0.00	$66,000.00
Expense							
Operating Expense							
7010-1 - Sewer & Water	$355.00	$355.00	$0.00	$1,420.00	$1,425.00	$5.00	$5,000.00
7020-1 - Electric	$444.00	$444.00	$0.00	$1,649.00	$1,662.00	$13.00	$4,106.00
7030-1 - Wave Break	$0.00	$0.00	$0.00	$7,415.74	$4,000.00	($3,415.74)	$4,000.00
7040-1 - Lawn Treatment/Maintenance	$1,402.00	$1,402.00	$0.00	$5,608.00	$5,608.00	$0.00	$16,000.00
7060-1 - Sprinkler System Management	$250.00	$250.00	$0.00	$1,000.00	$1,000.00	$0.00	$3,000.00
7070-1 - Pool Maintenance & Fees	$931.77	$932.00	$0.23	$7,651.23	$7,658.00	$6.77	$14,500.00
7080-1 - Insurance	$0.00	$0.00	$0.00	$6,334.00	$6,334.00	$0.00	$6,334.00
7090-1 - Office Expense	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$100.00
7100-1 - Dock Maintenance & Fees	$0.00	$0.00	$0.00	$4,273.60	$4,274.00	$0.40	$5,000.00
7110-1 - Pest Control Dock & Pool	$196.00	$196.00	$0.00	$784.00	$784.00	$0.00	$1,700.00
7120-1 - Licenses & Fees	$0.00	$0.00	$0.00	$946.56	$950.00	$3.44	$1,100.00
7130-1 - CPA & Attorney Fees	$0.00	$0.00	$0.00	$570.65	$600.00	$29.35	$600.00
7140-1 - Other Expense	$0.00	$0.00	$0.00	$713.90	$0.00	($713.90)	$0.00
7150-1 - Seawall Maintenance	$0.00	$0.00	$0.00	$2,008.99	$0.00	($2,008.99)	$0.00
7160-1 - Management Fees	$380.00	$380.00	$0.00	$1,520.00	$1,520.00	$0.00	$4,560.00
Total Operating Expense	$3,958.77	$3,959.00	$0.23	$41,895.67	$35,815.00	($6,080.67)	$66,000.00
Total Expense	$3,958.77	$3,959.00	$0.23	$41,895.67	$35,815.00	($6,080.67)	$66,000.00
Operating Net Income	($3,958.77)	($3,959.00)	$0.23	$24,104.33	$30,185.00	($6,080.67)	$0.00
Net Income	($3,958.77)	($3,959.00)	$0.23	$24,104.33	$30,185.00	($6,080.67)	$0.00

Chimney Point Estates
Accounts Receivable Aging Report
Period Through: 10/31/2026

Unit	Account Number	Account	Total Due	Current	30 Days	60 Days	90 Days
		Totals:	$0.00	$0.00	$0.00	$0.00	$0.00
		Counts:	0	0	0	0	0
			$0.00	$0.00	$0.00	$0.00	$0.00

Chimney Point Estates
Accounts Payable Aging Report
Period Through: 10/31/2026

Payee	Invoice	Invoice Date	Due Date	Description	Expense	Total	Current	30 Days	60 Days	90 Days
ACCURATE PEST MANAGEMENT, INC	236833	10/31/2026	11/3/2026	Pest Control	7110-1-Pest Control Dock & Pool	$196.00	$196.00			
					236833 Total:	$196.00	$196.00	$0.00	$0.00	$0.00
					Totals:	$196.00	$196.00	$0.00	$0.00	$0.00

Chimney Point Estates
AP Distribution Report
10/1/2026 - 10/31/2026

Account	Posting Date	Check Date	Payee	Description	Invoice #	Check #	Amount
7010-1 - Sewer & Water							
	10/1/2026	10/7/2026	WATER POLLUTION CONTROL, LLC	WATER POLLUTION CONTROL, LLC; Oct O&M/Sampling	11679	3015	$355.00
				Total 7010-1 - Sewer & Water:			**$355.00**
7020-1 - Electric							
	10/10/2026	10/10/2026	CO-MO ELECTRIC COOP	CO-MO ELECTRIC COOP; Electric	4224501 3 Oct	0	$444.00
				Total 7020-1 - Electric:			**$444.00**
7040-1 - Lawn Treatment/Maintenance							
	10/1/2026	10/5/2026	DOCTOR'S "AT THE LAKE" INC.	DOCTOR'S "AT THE LAKE" INC.; Lawncare	127927	3014	$1,402.00
				Total 7040-1 - Lawn Treatment/Maintenance:			**$1,402.00**
7060-1 - Sprinkler System Management							
	10/1/2026	10/5/2026	DOCTOR'S "AT THE LAKE" INC.	DOCTOR'S "AT THE LAKE" INC.; Sprinkler Maint.	127927	3014	$250.00
				Total 7060-1 - Sprinkler System Management:			**$250.00**
7070-1 - Pool Maintenance & Fees							
	10/1/2026	10/7/2026	PACIFIC POOLS at the LAKE, LLC	PACIFIC POOLS at the LAKE, LLC; Maintenance	12857	3016	$440.00
	10/7/2026	10/7/2026	PACIFIC POOLS at the LAKE, LLC	PACIFIC POOLS at the LAKE, LLC; Pool Closing	13008	3016	$491.77
				Total 7070-1 - Pool Maintenance & Fees:			**$931.77**
7110-1 - Pest Control Dock & Pool							
	10/31/2026	11/3/2026	ACCURATE PEST MANAGEMENT, INC	ACCURATE PEST MANAGEMENT, INC; Pest Control	236833	3018	$196.00
				Total 7110-1 - Pest Control Dock & Pool:			**$196.00**
7160-1 - Management Fees							
	10/1/2026	10/1/2026	Missouri Association Management	Missouri Association Management; Oct Accounting Services	10090	3013	$380.00
				Total 7160-1 - Management Fees:			**$380.00**
				Grand Total:			**$3,958.77**

Chimney Point
Reconciliation Report

CENTRAL BANK OF LAKE OF THE OZARKS - Central Bank Operating Fund *8048-1010-1
Statement Date: 10/31/2026

Statement Balance:	$74,926.71
GL Balance:	$74,926.71
Last Statement Balance:	$79,832.04
Outstanding Checks:	$0.00
Outstanding Deposits:	$0.00
Calculated Balance:	$74,926.71
GL vs. Balance Difference:	$0.00

Cleared

Checks	Description	Date	Check #	Amount
	Payment: ACCURATE PEST MANAGEMENT, INC, Check #: 3011, Invoice #: 235987	9/28/2026	3011	-$196.00
	Payment: AMEREN MISSOURI, Check #: 3012, Invoice #: 88618	9/28/2026	3012	-$946.56
	Payment: Missouri Association Management, Check #: 3013, Invoice #: 10090	10/1/2026	3013	-$380.00
	Payment: DOCTOR'S "AT THE LAKE" INC., Check #: 3014, Invoice #: 127927	10/5/2026	3014	-$1,652.00
	Payment: WATER POLLUTION CONTROL, LLC, Check #: 3015, Invoice #: 11679	10/7/2026	3015	-$355.00
	Payment: PACIFIC POOLS at the LAKE, LLC, Check #: 3016, Invoice #: 12857, 13008	10/7/2026	3016	-$931.77
	Payment: CO-MO ELECTRIC COOP, On-Line Payment, Invoice #: 4224501 3 Oct	10/10/2026	On-Line	-$444.00
			Total Cleared Checks:	**$4,905.33**

Deposits	Description	Date	Amount
		Total Cleared Deposits:	**$0.00**

Outstanding

Checks	Description	Date	Check #	Amount
		Total Outstanding Checks:		**$0.00**

Deposits	Description	Date	Amount
		Total Outstanding Deposits:	**$0.00**

P/N

Central Bank
MEMBER FDIC P.O. Box 4500, Jefferson City, MO 65102
(573) 348-2761

RETURN SERVICE REQUESTED

On January 1, 2027, Central Bank will update certain charges to service your account. You may see a minimal change. Contact 573-302-0209 for details, a complimentary account review, or to discuss available options.

CHIMNEY POINT ESTATES HOMES ASSOCIATION
2265 BAGNELL DAM BLVD STE 100
LAKE OZARK MO 65049-8633

Period	Page
10/01/2026 - 10/30/2026	1 of 2

Web Address
www.centralbank.net

M
000088048

Your Financial Summary on October 30, 2026

	Bank Deposits	Totals
Bank Deposit Accounts:		
Checking	$ 74,926.71	
Bank Deposit Total		$ 74,926.71
Total Assets:	$ 74,926.71	$ 74,926.71

Detailed Explanation of Account Balances and Other Assets

Small Business Checking

No. 000088048 Beginning Balance September 30, 2026 $ 79,832.04

Checks

Check No.	Date Paid	Amount	Check No.	Date Paid	Amount
3011 ✓	Oct. 13	196.00	3014 ✓	Oct. 19	1,652.00
3012 ✓	Oct. 22	946.56	3015 ✓	Oct. 14	355.00
3013 ✓	Oct. 08	380.00	3016 ✓	Oct. 14	931.77

Total -$ 4,461.33

Withdrawals and other charges

Date	Type	Transaction Description	
Oct. 13	CO MO ELECTRIC	ELECTRIC	444.00 ✓

Total -$ 444.00

Ending Balance October 30, 2026 $ 74,926.71

Number of days since last statement/interest cycle 31
Beginning and ending dates for calculation of statement/interest cycle are 10/01/2026 through 10/31/2026
Low ledger balance 74,926.00
Average collected balance 77,400.00
Average ledger balance 77,400.00

End of Bank Deposits

To Balance Your Checkbook

Fill in amounts below from your checkbook or savings record book and bank statement.

Send inquiries to:
Central Bank
P.O. Box 207
Osage Beach, Missouri 65065
573-348-2761
Bookkeeping Department 573-348-2767
Member FDIC

Enter balance shown on bank statement.	$_____	Enter balance shown in your checkbook or savings record book.	$_____
Add deposits not on bank statement.	$_____	Add any deposits and other additions, loan advances, bank deposits, Online Banking deposits, other electronic deposits, or transfers between savings & checking (including Online Banking, InfoLine, and ATMs) not entered in your checkbook or savings record book.	$_____
Subtotal (+)	$_____	**Subtotal (+)**	$_____
Subtract checks or withdrawals issued but not on statement.	$_____	Subtract service charges, maintenance fees, automatic payments, the bank withdrawals, Online Banking payments, Debit Point-of-Sale transactions, other electronic transactions, or transfers between savings & checking (including Online Banking, InfoLine, and ATMs) not entered in your checkbook or savings record book.	$_____
Subtotal (-)	$_____	**Subtotal (-)**	$_____
Balance			
Balance shown in your checkbook or savings record book.	(=) $_____		(=) $_____

These totals represent the correct amount of money you have in the bank and should agree. Please examine your statement promptly and report any errors immediately.

Important Information About Securities Line, Cash Reserve and Business Reserve

INTEREST CHARGE CALCULATION:
We figure the interest charge on your account by applying the daily periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance", we take the beginning balance of your account each day, add any new advances and subtract any credits or payments for that day. This gives us the daily balance. We add each day's interest charge to get the total interest charge which is shown on your monthly statement.

To calculate the Average Daily Balance noted in the Balance Subject to Interest Rate column we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance". The interest charge may be calculated by multiplying each of the average daily balances by the applicable daily periodic rate, multiplying the results by the number of days in the billing cycle divided by 365 and adding together to get the Total Interest For This Period.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT/BILL:
If you think there is an error on your statement/bill, write to us at:
Central Bank, Bookkeeping Department, P.O. Box 207, Osage Beach, Missouri 65065

In your letter, give us the following information:
> Account Information: Your name and account number.
> Dollar amount: The dollar amount of the suspected error.
> Description of Problem: If you think there is an error on your statement/bill, describe what you believe is wrong and why you believe it is a mistake.
After the error appeared on your statement/bill, you must contact us within 60 days for your personal account or 30 days for your business account to report the error.
You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:
> We cannot try to collect the amount in question, or report you as delinquent on that amount.
> The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
> While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
> We can apply any unpaid amount against your credit limit.

PERSONAL ACCOUNTS:
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
Telephone us at 1-866-998-4617
or write us at:
Central Bancompany, Regulation E Investigations, P.O. Box 779, Jefferson City, MO 65102-9982
as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error occurred.
(1) Tell us your name and account number
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (20 business days if the transfer involved a new account), we will recredit 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.


Chimney Point Estates
573-552-8534
2265 Bagnell Dam Blvd Suite 100
Lake Ozark, MO 65049

003011

September 28, 2026

PAY TO THE ORDER OF ACCURATE PEST MANAGEMENT, INC $196.00

ONE HUNDRED NINETY SIX AND 00/100 DOLLARS

ACCURATE PEST MANAGEMENT, INC
16380 North State Highway 5
Sunrise Beach , MO 65079

MEMO: Invoice # 127027

⑈003011⑈ ⑆081509705⑆ 0000880548⑈

10/13/26 3011 $196.00


Chimney Point Estates
573-552-8534
2265 Bagnell Dam Blvd Suite 100
Lake Ozark, MO 65049

003012

September 28, 2026

PAY TO THE ORDER OF AMEREN MISSOURI $946.56

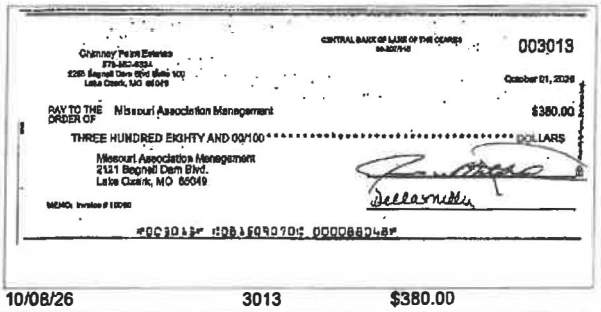
NINE HUNDRED FORTY SIX AND 56/100 DOLLARS

AMEREN MISSOURI
PO Box 88068
Chicago, IL 60680-1068

MEMO: Invoice # 88618

⑈003012⑈ ⑆081509705⑆ 0000880548⑈

10/22/26 3012 $946.56


Chimney Point Estates
573-552-8534
2265 Bagnell Dam Blvd Suite 100
Lake Ozark, MO 65049

003013

October 01, 2026

PAY TO THE ORDER OF Missouri Association Management $380.00

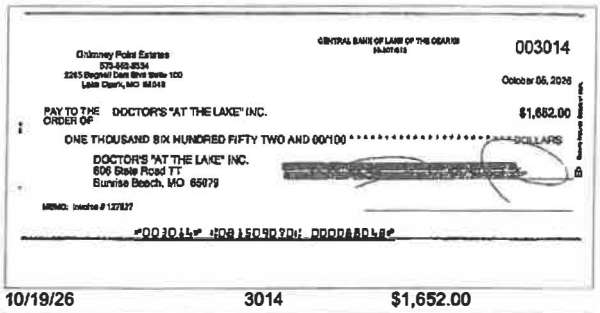
THREE HUNDRED EIGHTY AND 00/100 DOLLARS

Missouri Association Management
2121 Bagnell Dam Blvd.
Lake Ozark, MO 65049

MEMO: Invoice # 10098

⑈003013⑈ ⑆081509705⑆ 0000880548⑈

10/08/26 3013 $380.00


Chimney Point Estates
573-552-8534
2265 Bagnell Dam Blvd Suite 100
Lake Ozark, MO 65049

003014

October 05, 2026

PAY TO THE ORDER OF DOCTOR'S "AT THE LAKE" INC. $1,652.00

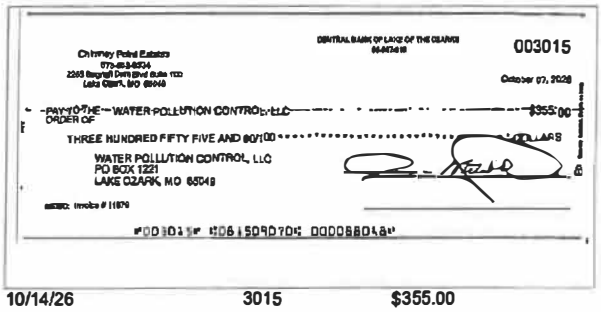
ONE THOUSAND SIX HUNDRED FIFTY TWO AND 00/100 DOLLARS

DOCTOR'S "AT THE LAKE" INC.
606 State Road TT
Sunrise Beach, MO 65079

MEMO: Invoice # 127027

⑈003014⑈ ⑆081509705⑆ 0000880548⑈

10/19/26 3014 $1,652.00


Chimney Point Estates
573-552-8534
2265 Bagnell Dam Blvd Suite 100
Lake Ozark, MO 65049

003015

October 07, 2026

PAY TO THE ORDER OF WATER POLLUTION CONTROL, LLC $355.00

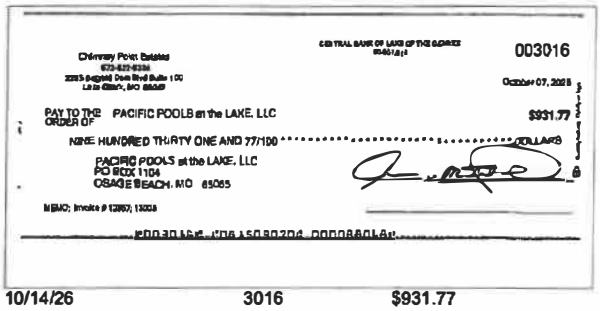
THREE HUNDRED FIFTY FIVE AND 00/100 DOLLARS

WATER POLLUTION CONTROL, LLC
PO BOX 1221
LAKE OZARK, MO 65049

MEMO: Invoice # 11079

⑈003015⑈ ⑆081509705⑆ 0000880548⑈

10/14/26 3015 $355.00


Chimney Point Estates
573-552-8534
2265 Bagnell Dam Blvd Suite 100
Lake Ozark, MO 65049

003016

October 07, 2026

PAY TO THE ORDER OF PACIFIC POOLS at the LAKE, LLC $931.77

NINE HUNDRED THIRTY ONE AND 77/100 DOLLARS

PACIFIC POOLS at the LAKE, LLC
PO BOX 1104
OSAGE BEACH, MO 65065

MEMO; Invoice # 12867; 13008

⑈003016⑈ ⑆081509705⑆ 0000880548⑈

10/14/26 3016 $931.77