

Everett Farms Homeowners Association
Balance Sheet
As of June 30, 2025

	Jun 30, 25
ASSETS	
Current Assets	
Checking/Savings	
MSU Spartan Saver 131086509	5.00
MSU IMMA 131086529	14,362.54
MSU Sm Bus Checking 131086589	15,171.84
Total Checking/Savings	29,539.38
Accounts Receivable	
Accounts Receivable	530.00
Total Accounts Receivable	530.00
Total Current Assets	30,069.38
TOTAL ASSETS	30,069.38
LIABILITIES & EQUITY	
Equity	
Fund Balance	18,219.95
Net Income	11,849.43
Total Equity	30,069.38
TOTAL LIABILITIES & EQUITY	30,069.38

Everett Farms Homeowners Association
Check Detail
January through June 2025

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	1008	01/03/2025	USPS		MSU Sm Bus Chec...		-142.00
					Postage, Mailing Se...	-142.00	142.00
TOTAL						-142.00	142.00
Check	1009	01/03/2025	Eastside Tax & Ac...		MSU Sm Bus Chec...		-50.00
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00
Check	1010	01/07/2025	Sustain Lawn Serv...		MSU Sm Bus Chec...		-775.00
					Landscaping Etc	-775.00	775.00
TOTAL						-775.00	775.00
Check	1011	01/20/2025	Cary Ford		MSU Sm Bus Chec...		-78.86
					Printing and Copying	-78.86	78.86
TOTAL						-78.86	78.86
Check	1012	01/20/2025	Auto Owners Insur...		MSU Sm Bus Chec...		-1,354.00
					Insurance	-1,354.00	1,354.00
TOTAL						-1,354.00	1,354.00
Check	1013	01/20/2025	Consumers Energy		MSU Sm Bus Chec...		-103.49
					Electricity	-103.49	103.49
TOTAL						-103.49	103.49
Check	1014	02/04/2025	Eastside Tax & Ac...		MSU Sm Bus Chec...		-125.00
					Accounting Fees	-125.00	125.00
TOTAL						-125.00	125.00
Check	1015	02/05/2025	Mark Watrich		MSU Sm Bus Chec...		-44.34
					Books, Subscription...	-44.34	44.34
TOTAL						-44.34	44.34
Check	1016	02/20/2025	Consumers Energy		MSU Sm Bus Chec...		-99.83
					Electricity	-99.83	99.83
TOTAL						-99.83	99.83
Check	1017	03/14/2025	Meridian Charter T...		MSU Sm Bus Chec...		-24.00
					Water	-24.00	24.00
TOTAL						-24.00	24.00

Everett Farms Homeowners Association
Check Detail
January through June 2025

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	1018	03/14/2025	My Safe Domains		MSU Sm Bus Chec...		-295.00
					Books, Subscription...	-295.00	295.00
TOTAL						-295.00	295.00
Check	1019	03/20/2025	Consumers Energy		MSU Sm Bus Chec...		-99.00
					Electricity	-99.00	99.00
TOTAL						-99.00	99.00
Check	1020	04/21/2025	Consumers Energy		MSU Sm Bus Chec...		-199.59
					Electricity	-199.59	199.59
TOTAL						-199.59	199.59
Check	1021	04/21/2025	Sustain Lawn Serv...		MSU Sm Bus Chec...		-302.50
					Landscaping Etc	-302.50	302.50
TOTAL						-302.50	302.50
Check	1022	04/21/2025	Eastside Tax & Ac...		MSU Sm Bus Chec...		-150.00
					Accounting Fees	-150.00	150.00
TOTAL						-150.00	150.00
Check	1023	05/09/2025	Sustain Lawn Serv...		MSU Sm Bus Chec...		-110.00
					Landscaping Etc	-110.00	110.00
TOTAL						-110.00	110.00
Check	1024	05/09/2025	Eastside Tax & Ac...		MSU Sm Bus Chec...		-50.00
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00
Check	1025	06/20/2025	Consumers Energy		MSU Sm Bus Chec...		-97.62
					Electricity	-97.62	97.62
TOTAL						-97.62	97.62
Check	1026	06/02/2025	Sustain Lawn Serv...		MSU Sm Bus Chec...		-850.40
					Landscaping Etc	-850.40	850.40
TOTAL						-850.40	850.40
Check	1027	06/04/2025	Eastside Tax & Ac...		MSU Sm Bus Chec...		-50.00
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00

Everett Farms Homeowners Association
Check Detail
January through June 2025

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	1028	06/11/2025	Meridian Charter T...		MSU Sm Bus Chec...		-36.00
				Water		-36.00	36.00
TOTAL						-36.00	36.00

Everett Farms Homeowners Association
Profit & Loss Budget vs. Actual
 January through June 2025

	Jan - Jun 25	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
Investments			
Interest-Savings, Short-term CD	74.36		
Total Investments	74.36		
Program Income			
Dues	16,060.00	16,500.00	-440.00
Program Income - Other	190.00		
Total Program Income	16,250.00	16,500.00	-250.00
Miscellaneous Income	31.70		
Total Income	16,356.06	16,500.00	-143.94
Expense			
Business Expenses			
Insurance	1,354.00	1,280.00	74.00
Total Business Expenses	1,354.00	1,280.00	74.00
Contract Services			
Accounting Fees	425.00	1,000.00	-575.00
Holiday Decorations	0.00	450.00	-450.00
Irrigation	0.00	1,160.00	-1,160.00
Landscaping Etc	2,037.90	5,500.00	-3,462.10
Legal Fees	0.00	140.00	-140.00
Mowing	0.00	3,590.00	-3,590.00
Total Contract Services	2,462.90	11,840.00	-9,377.10
Operations			
Books, Subscriptions, Reference	339.34		
Postage, Mailing Service	142.00	200.00	-58.00
Printing and Copying	78.86		
Supplies	0.00	789.00	-789.00
Total Operations	560.20	989.00	-428.80
Utilities			
Water	60.00	450.00	-390.00
Electricity	599.53	1,200.00	-600.47
Total Utilities	659.53	1,650.00	-990.47
Total Expense	5,036.63	15,759.00	-10,722.37
Net Ordinary Income	11,319.43	741.00	10,578.43
Net Income	11,319.43	741.00	10,578.43



Statement of Account

Apr 1 2025 to Apr 30 2025

Account Number: 1310865

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3777 WEST ROAD
P.O. BOX 1208
EAST LANSING, MI 48826
TELEPHONE: (517) 333-2424
1-800-MSU-4YOU

EVERETT FARMS HOMEOWNERS ASSOCIATION
PO BOX 335
HASLETT MI 48840-0335

****DEBITS:** New Loans, Add-ons, Principal Reversal or Share Withdrawals

The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE for each open-end loan is printed above the transaction relating to the loan. The FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

BUSINESS SPARTAN SAVER - 09 **Dividends Earned YTD: \$0.00**

<u>Post Date</u>	<u>Trans Date</u>	<u>Amount</u>	<u>Balance</u>	<u>Description</u>
04-01			5.00	Balance Forward
04-30			5.00	Ending Balance

BUSINESS IMMA - 29 **Dividends Earned YTD: \$48.14**

<u>Post Date</u>	<u>Trans Date</u>	<u>Amount</u>	<u>Balance</u>	<u>Description</u>
04-01			14,323.44	Balance Forward
04-30		12.88	14,336.32	Deposit Dividend Tiered Rate
		Annual Percentage Yield Earned 1.10% from 04/01/2025 through 04/30/2025		
04-30			14,336.32	Ending Balance

SMALL BUSINESS CHECKING - 89 **Dividends Earned YTD: \$0.00**

<u>Post Date</u>	<u>Trans Date</u>	<u>Amount</u>	<u>Balance</u>	<u>Description</u>
04-01			16,715.25	Balance Forward
04-02		370.00	17,085.25	Deposit
04-23		-150.00	16,935.25	Draft 1022
04-25		-302.50	16,632.75	Draft 1021
04-29		-199.59	16,433.16	Draft 1020
04-30			16,433.16	Ending Balance

Cleared Check Summary

<u>Number</u>	<u>Amount</u>	<u>Number</u>	<u>Amount</u>	<u>Number</u>	<u>Amount</u>
1020	199.59	1021	302.50	1022	150.00

3 Cleared Checks for \$652.09

* denotes draft out of sequence

Deposits and Other Credits

<u>Date</u>	<u>Amount</u>	<u>Description</u>
04-02	370.00	Deposit

YEAR-TO-DATE SUMMARIES

Dividends Paid

48.14

Everett Farms Homeowners Association
Reconciliation Detail
MSU IMMA 131086529, Period Ending 04/30/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						14,323.44
Cleared Transactions						
Deposits and Credits - 1 item						
Deposit	05/31/2025			X	12.88	12.88
Total Deposits and Credits					12.88	12.88
Total Cleared Transactions					12.88	12.88
Cleared Balance					12.88	14,336.32
Register Balance as of 04/30/2025					12.88	14,336.32
Ending Balance					12.88	14,336.32

Everett Farms Homeowners Association
Reconciliation Detail
MSU Sm Bus Checking 131086589, Period Ending 04/30/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						16,715.25
Cleared Transactions						
Checks and Payments - 3 items						
Check	04/21/2025	1021	Sustain Lawn Servic...	X	-302.50	-302.50
Check	04/21/2025	1020	Consumers Energy	X	-199.59	-502.09
Check	04/21/2025	1022	Eastside Tax & Acc...	X	-150.00	-652.09
Total Checks and Payments					-652.09	-652.09
Deposits and Credits - 1 item						
Deposit	04/02/2025			X	370.00	370.00
Total Deposits and Credits					370.00	370.00
Total Cleared Transactions					-282.09	-282.09
Cleared Balance					-282.09	16,433.16
Uncleared Transactions						
Checks and Payments - 1 item						
Check	03/20/2025	1019	Consumers Energy		-99.00	-99.00
Total Checks and Payments					-99.00	-99.00
Deposits and Credits - 1 item						
Deposit	04/21/2025	DEP	Meridian Township		31.70	31.70
Total Deposits and Credits					31.70	31.70
Total Uncleared Transactions					-67.30	-67.30
Register Balance as of 04/30/2025					-349.39	16,365.86
New Transactions						
Checks and Payments - 2 items						
Check	05/09/2025	1023	Sustain Lawn Servic...		-110.00	-110.00
Check	05/09/2025	1024	Eastside Tax & Acc...		-50.00	-160.00
Total Checks and Payments					-160.00	-160.00
Total New Transactions					-160.00	-160.00
Ending Balance					-509.39	16,205.86

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****DEBITS: New Loans, Add-ons, Principal Reversal or Share Withdrawals**

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BUSINESS SPARTAN SAVER - 09

Dividends Earned YTD: \$0.00

Post	Trans			
Date	Date	Amount	Balance	Description
05-01			5.00	Balance Forward
05-31			5.00	Ending Balance

BUSINESS IMMA - 29

Dividends Earned YTD: \$61.46

Post	Trans			
Date	Date	Amount	Balance	Description
05-01			14,336.32	Balance Forward
05-31		13.32	14,349.64	Deposit Dividend Tiered Rate
		Annual Percentage Yield Earned 1.10% from 05/01/25 through 05/31/25		
05-31			14,349.64	Ending Balance

SMALL BUSINESS CHECKING - 89

Dividends Earned YTD: \$0.00

Post	Trans			
Date	Date	Amount	Balance	Description
05-01			16,433.16	Balance Forward
05-09		-99.00	16,334.16	Draft 1019
05-13		31.70	16,365.86	Deposit
05-14		-50.00	16,315.86	Draft 1024
05-27		-110.00	16,205.86	Draft 1023
05-31			16,205.86	Ending Balance

Cleared Check Summary

Number	Amount	Number	Amount	Number	Amount	Number	Amount
1019	99.00	1023*	110.00	1024	50.00		

* denotes draft out of sequence
3 Drafts Cleared for 259.00

Deposits and Other Credits

Date	Amount	Description	Date	Amount	Description
05/13	31.70	Deposit			

YEAR-TO-DATE SUMMARIES

Dividends Paid 61.46

Period Ending	
1. Subtract from your draft register any charges listed on this draft statement which you have not previously deducted from your balance. Add any dividends.	
2. Enter draft balance shown on this statement here.	\$
3. Enter deposits made later than the ending date of this statement	+ \$
	+ \$
	+ \$
TOTAL (2 plus 3)	\$
4. In your draft register, check off all drafts paid. In area provided at left list numbers and amounts of all unpaid drafts.	
5. Subtract total drafts outstanding.	- \$
6. This amount should equal your draft register balance.	\$

NCUA

5:18 PM
06/11/25

Everett Farms Homeowners Association
Reconciliation Summary
MSU IMMA 131086529, Period Ending 05/31/2025

	May 31, 25
Beginning Balance	14,336.32
Cleared Transactions	
Deposits and Credits - 1 item	13.32
Total Cleared Transactions	13.32
Cleared Balance	14,349.64
Register Balance as of 05/31/2025	14,349.64
Ending Balance	14,349.64

Everett Farms Homeowners Association

Reconciliation Summary

MSU Sm Bus Checking 131086589, Period Ending 05/31/2025

	May 31, 25	
Beginning Balance		16,433.16
Cleared Transactions		
Checks and Payments - 3 items	-259.00	
Deposits and Credits - 1 item	31.70	
Total Cleared Transactions	-227.30	
Cleared Balance		16,205.86
Register Balance as of 05/31/2025		16,205.86
New Transactions		
Checks and Payments - 3 items	-936.40	
Total New Transactions	-936.40	
Ending Balance		15,269.46

104084 1 AV 0.545 235077 - 104084- 712
EVERETT FARMS HOMEOWNERS ASSOCIATION
PO BOX 335
HASLETT MI 48840-0335

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****DEBITS: New Loans, Add-ons, Principal Reversal or Share Withdrawals**

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BUSINESS SPARTAN SAVER - 09

Dividends Earned YTD: \$0.00

Post Date	Trans Date	Amount	Balance	Description
06-01			5.00	Balance Forward
06-30			5.00	Ending Balance

BUSINESS IMMA - 29

Dividends Earned YTD: \$74.36

Post Date	Trans Date	Amount	Balance	Description
06-01			14,349.64	Balance Forward
06-30		12.90	14,362.54	Deposit Dividend Tiered Rate
				Annual Percentage Yield Earned 1.10% from 06/01/25 through 06/30/25
06-30			14,362.54	Ending Balance

MONEY MARKET BUSINESS CHECKING - 80

Dividends Earned YTD: \$0.00

Post Date	Trans Date	Amount	Balance	Description
06-18			0.00	Balance Forward
06-18				Check #1028
06-18				NSF amount \$36.00
MONEY MARKET BUSINESS CHECKING Closed				

*** This is the final statement you will receive for this sub account ***

*** Please retain this final statement for tax reporting purposes ***

SMALL BUSINESS CHECKING - 89

Dividends Earned YTD: \$0.00

Post Date	Trans Date	Amount	Balance	Description
06-01			16,205.86	Balance Forward
06-06		-850.40	15,355.46	Draft 1026
06-13		-50.00	15,305.46	Draft 1027
06-30			15,305.46	Ending Balance

Cleared Check Summary

Number	Amount	Number	Amount	Number	Amount	Number	Amount
1026	850.40	1027	50.00				

* denotes draft out of sequence
2 Drafts Cleared for 900.40

YEAR-TO-DATE SUMMARIES

Dividends Paid

74.36

Period Ending		
1. Subtract from your draft register any charges listed on this draft statement which you have not previously deducted from your balance. Add any dividends.		
2. Enter draft balance shown on this statement here.	\$	
3. Enter deposits made later than the ending date of this statement		+ \$
		+ \$
		+ \$
TOTAL (2 plus 3)	\$	
4. In your draft register, check off all drafts paid. In area provided at left list numbers and amounts of all unpaid drafts.		
5. Subtract total drafts outstanding.	-	\$
6. This amount should equal your draft register balance.	\$	

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5:24 PM

07/21/25

Everett Farms Homeowners Association
Reconciliation Summary
MSU IMMA 131086529, Period Ending 06/30/2025

	<u>Jun 30, 25</u>
Beginning Balance	14,349.64
Cleared Transactions	
Deposits and Credits - 1 item	12.90
Total Cleared Transactions	12.90
Cleared Balance	<u>14,362.54</u>
Register Balance as of 06/30/2025	14,362.54
New Transactions	
Checks and Payments - 1 item	-415.00
Deposits and Credits - 1 item	415.00
Total New Transactions	0.00
Ending Balance	<u>14,362.54</u>

5:26 PM

07/21/25

Everett Farms Homeowners Association
Reconciliation Summary
MSU Sm Bus Checking 131086589, Period Ending 06/30/2025

	Jun 30, 25
Beginning Balance	16,205.86
Cleared Transactions	
Checks and Payments - 2 items	-900.40
Total Cleared Transactions	-900.40
Cleared Balance	15,305.46
Uncleared Transactions	
Checks and Payments - 1 item	-36.00
Total Uncleared Transactions	-36.00
Register Balance as of 06/30/2025	15,269.46
New Transactions	
Checks and Payments - 3 items	-369.43
Deposits and Credits - 1 item	415.00
Total New Transactions	45.57
Ending Balance	15,315.03