

South Coast Shores Homeowners Association

Financial Reports



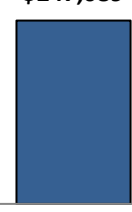
February
2026

South Coast Shores Homeowners Association Community Financial Overview February 28, 2026

Cash

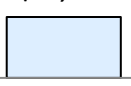
	Current Mo.	Change	
Operating	\$247,089	\$15,749	↑
Reserves	\$895,425	\$9,632	↑
Adequate Operating Cash?		Yes	
Amount Due to Reserves		\$0	
Repayment in Progress?		N/A	

\$247,089



Operating Cash Balance

\$82,067



Minimum Recommended Balance

Impending Investment Maturities		
Bank	G/L Acct	Maturity
First Foundation	15050	05/01/26
First Foundation	15097	03/17/26
Schwab	15098	05/31/26

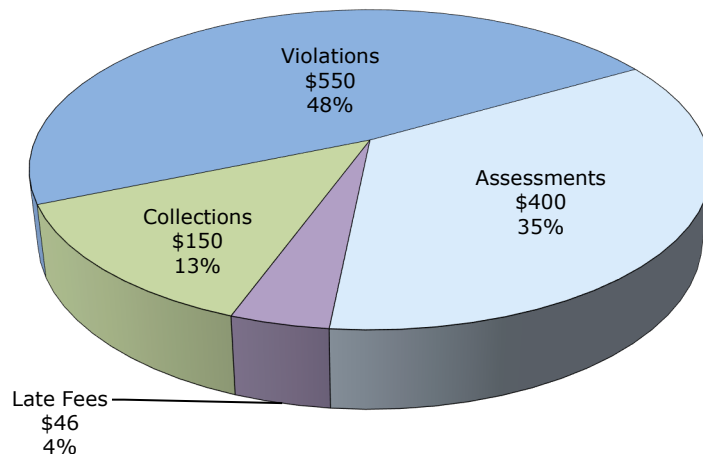
Reinvest funds into CDs after evaluating the amount of reserve cash needed for upcoming projects

Uninsured Cash Balances		
Bank	Total Cash in Bank	Uninsured Portion
Pacific Premier	\$431,178	\$181,178

Uninsured amounts are at risk if the bank fails. To avoid potential losses, transfer funds to a different bank as soon as possible.

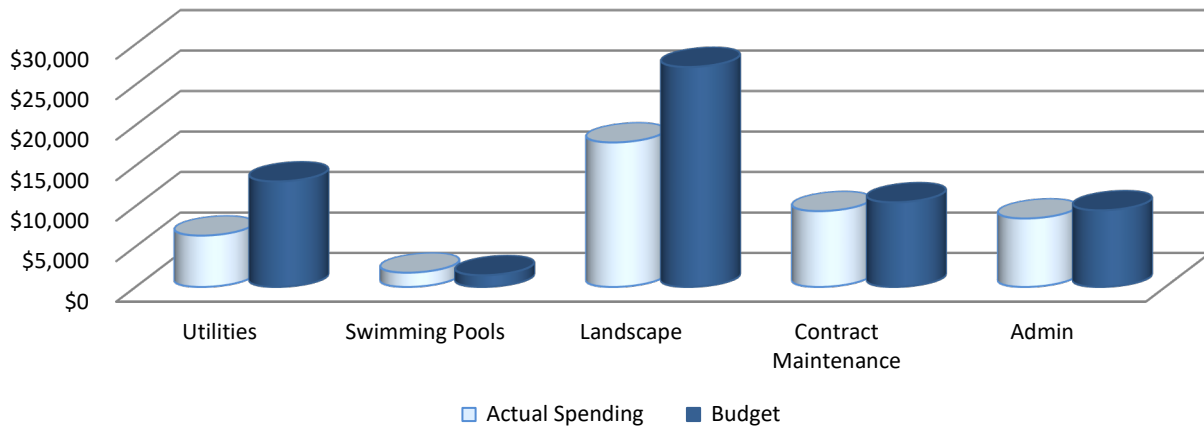
Assessments Receivable

Balance Breakdown



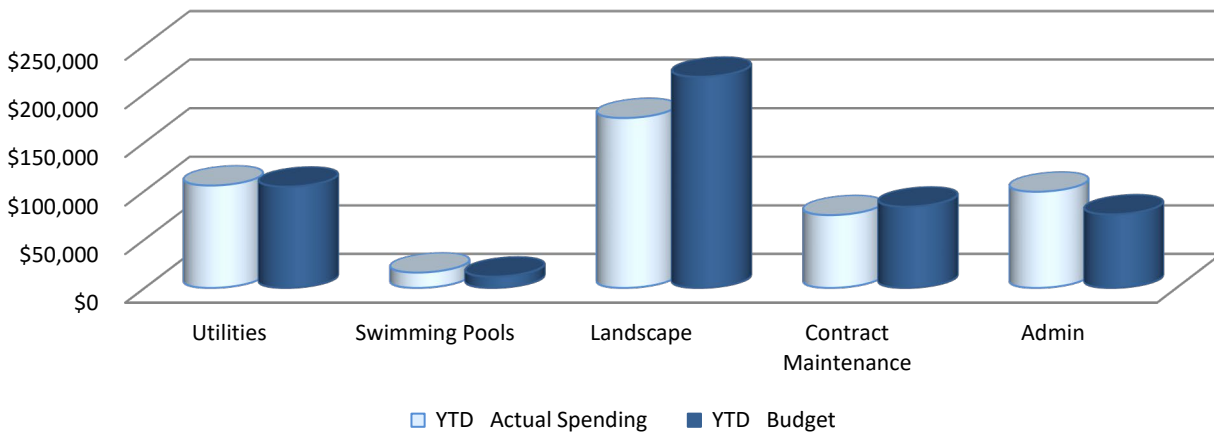
South Coast Shores Homeowners Association Community Financial Overview

Current Month



In the month of February, the Association spent \$314 more than the budget had projected on Swimming Pools.

Year-to-Date



For more details of spending, please see the enclosed Statement of Expenses.

Comments:

N/A

South Coast Shores Homeowners Association

Balance Sheet as of 2/28/2026

Assets	Operating	Reserve	Total
Operating: Cash & Investments			
10100 - Pacific Premier Bank Op x0834	\$247,089.37		\$247,089.37
Total Operating: Cash & Investments	\$247,089.37		\$247,089.37
Operating: Receivables			
11150 - Accounts Receivable	\$1,145.57		\$1,145.57
11190 - Less Allowance For Past Due Accts	(\$604.57)		(\$604.57)
Total Operating: Receivables	\$541.00		\$541.00
Reserves: Cash			
14100 - Pacific Premier Bank MMA x1195		\$184,088.81	\$184,088.81
14200 - FCB MMA x1224		\$137,830.11	\$137,830.11
Total Reserves: Cash		\$321,918.92	\$321,918.92
Reserves: Investments			
15010 - Charles Schwab - US Treasury Money		\$5,680.15	\$5,680.15
15050 - First Foundation x7973 Mat.05-01-2026 3.440 % 13mths		\$174,425.72	\$174,425.72
15055 - Alliance x2689 Mat. 07-17-2026 4.4% 11mths		\$107,931.94	\$107,931.94
15070 - First Foundation x7797 Mat. 12-14- 2026 12mths		\$106,689.65	\$106,689.65
15097 - First Foundation x5354 Mat. 03-17- 2026 3.92% 9mths		\$58,607.62	\$58,607.62
15098 - Charles Schwab - US Treasury Bill Mat. 05-31-2026 4.03% 9mths		\$120,171.10	\$120,171.10
Total Reserves: Investments		\$573,506.18	\$573,506.18
Total Assets	\$247,630.37	\$895,425.10	\$1,143,055.47

South Coast Shores Homeowners Association

Balance Sheet as of 2/28/2026

Liabilities / Equity	Operating	Reserve	Total
Liabilities			
20200 - Accrued Expenses	\$15.00		\$15.00
21120 - Deposits: Clubhouse	\$1,175.00		\$1,175.00
21500 - Prepaid Assessments	\$9,948.21		\$9,948.21
Total Liabilities	\$11,138.21		\$11,138.21
Reserve Fund Balances			
33600 - General Reserves		\$884,684.59	\$884,684.59
38990 - Interest		\$10,740.51	\$10,740.51
Total Reserve Fund Balances		\$895,425.10	\$895,425.10
Equity			
39900 - Prior Year Surplus (Deficit)	\$282,751.14		\$282,751.14
39950 - Current Year Surplus (Deficit)	(\$46,258.98)		(\$46,258.98)
Total Equity	\$236,492.16		\$236,492.16
Total Liabilities / Equity	\$247,630.37	\$895,425.10	\$1,143,055.47

South Coast Shores Homeowners Association

Statement of Revenues and Expenses 2/1/2026 - 2/28/2026

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
Revenue							
40100 - Assessments	72,800.00	72,800.00	-	582,400.00	582,400.00	-	873,600.00
40500 - Clubhouse Rental	650.00	-	650.00	2,650.00	-	2,650.00	-
40600 - Collection Fees	150.00	-	150.00	300.00	-	300.00	-
40800 - Interest Charges	4.00	-	4.00	29.95	-	29.95	-
40900 - Key Fees	-	-	-	25.00	-	25.00	-
41000 - Late Charges	20.00	-	20.00	110.00	-	110.00	-
41375 - Owner Work Order Reimb.	120.00	-	120.00	3,585.00	-	3,585.00	-
41600 - Transmitters	35.00	-	35.00	365.00	-	365.00	-
44010 - Interest Income	856.55	-	856.55	12,329.96	-	12,329.96	-
Total Revenue	74,635.55	72,800.00	1,835.55	601,794.91	582,400.00	19,394.91	873,600.00
Total Income	74,635.55	72,800.00	1,835.55	601,794.91	582,400.00	19,394.91	873,600.00

Operating Expense

Utility Expenses							
50200 - Electricity	3,331.81	3,833.33	501.52	33,371.86	30,666.64	(2,705.22)	46,000.00
50300 - Gas	766.53	875.00	108.47	8,398.24	7,000.00	(1,398.24)	10,500.00
50400 - Refuse Removal	-	7,731.25	7,731.25	56,792.63	61,850.00	5,057.37	92,775.00
50700 - Telephone - Entry Gates	391.60	178.00	(213.60)	1,675.20	1,424.00	(251.20)	2,136.00
50800 - Water	1,848.60	408.33	(1,440.27)	5,156.76	3,266.64	(1,890.12)	4,900.00
Total Utility Expenses	6,338.54	13,025.91	6,687.37	105,394.69	104,207.28	(1,187.41)	156,311.00

Pool / Spa Expenses							
55100 - Pool / Spa: Service Contract	512.50	687.50	175.00	5,573.60	5,500.00	(73.60)	8,250.00
55300 - Pool / Spa: Supplies	1,244.58	333.33	(911.25)	9,318.88	2,666.64	(6,652.24)	4,000.00
55400 - Equipment Repairs	-	283.33	283.33	-	2,266.64	2,266.64	3,400.00
55500 - Health Department Fees	-	139.00	139.00	858.00	1,112.00	254.00	1,668.00
Total Pool / Spa Expenses	1,757.08	1,443.16	(313.92)	15,750.48	11,545.28	(4,205.20)	17,318.00

Landscape Expenses							
60100 - Landscape: Service Contract	16,540.21	16,540.25	.04	131,534.05	132,322.00	787.95	198,483.00
60200 - Landscape: Extras	1,306.00	1,677.75	371.75	22,719.50	13,422.00	(9,297.50)	20,133.00
60300 - Landscape: Replacement	-	2,660.00	2,660.00	-	21,280.00	21,280.00	31,920.00
60540 - Landscape: Mulch	-	1,250.00	1,250.00	-	10,000.00	10,000.00	15,000.00
60800 - Irrigation: Repairs / Maintenance	-	2,500.00	2,500.00	13,589.00	20,000.00	6,411.00	30,000.00
61075 - Swans	-	41.67	41.67	173.11	333.36	160.25	500.00
61100 - Tree Trimming	-	2,500.00	2,500.00	6,920.00	20,000.00	13,080.00	30,000.00
Total Landscape Expenses	17,846.21	27,169.67	9,323.46	174,935.66	217,357.36	42,421.70	326,036.00

Contracts, Maint. & Repair Expenses							
70100 - Access Gate Repairs	-	916.67	916.67	4,368.90	7,333.36	2,964.46	11,000.00
70600 - Common Area: Maintenance	205.00	2,447.50	2,242.50	12,194.62	19,580.00	7,385.38	29,370.00
71400 - Fire Safety	1,820.99	66.67	(1,754.32)	1,921.72	533.36	(1,388.36)	800.00

South Coast Shores Homeowners Association

Statement of Revenues and Expenses 2/1/2026 - 2/28/2026

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
72500 - Janitorial: Service Contract	969.92	1,232.00	262.08	7,344.24	9,856.00	2,511.76	14,784.00
72600 - Janitorial: Supplies/Extras	54.68	41.67	(13.01)	333.17	333.36	.19	500.00
72700 - Keys & Locks	-	14.58	14.58	755.14	116.64	(638.50)	175.00
72900 - Lighting: Repairs / Supplies	222.50	333.33	110.83	7,032.42	2,666.64	(4,365.78)	4,000.00
73200 - Patrol Service	2,381.64	1,167.50	(1,214.14)	9,386.46	9,340.00	(46.46)	14,010.00
73300 - Pest & Rodent Control: Contract	350.00	300.00	(50.00)	2,600.00	2,400.00	(200.00)	3,600.00
73400 - Pest & Rodent Control: Extras	-	125.00	125.00	-	1,000.00	1,000.00	1,500.00
74600 - Street Sweeping	1,371.50	1,371.50	-	10,919.25	10,972.00	52.75	16,458.00
74915 - Waterscape Maintenance	1,985.00	1,985.00	-	18,081.64	15,880.00	(2,201.64)	23,820.00
75020 - Goose Removal Contract	-	450.00	450.00	-	3,600.00	3,600.00	5,400.00
Total Contracts, Maint. & Repair Expenses	9,361.23	10,451.42	1,090.19	74,937.56	83,611.36	8,673.80	125,417.00
General & Administrative Expenses							
80400 - Audit / Tax Returns	-	110.42	110.42	1,475.00	883.36	(591.64)	1,325.00
80500 - Collection / Bad Debt Expense	-	-	-	(161.60)	-	161.60	-
80600 - Bank Charges	-	-	-	25.00	-	(25.00)	-
80700 - Collection Expenses	10.00	125.00	115.00	97.41	1,000.00	902.59	1,500.00
81200 - Insurance	4,277.62	4,583.33	305.71	58,347.00	36,666.64	(21,680.36)	55,000.00
81900 - Legal Service	-	145.83	145.83	2,955.48	1,166.64	(1,788.84)	1,750.00
82400 - Operating Contingency	-	96.25	96.25	-	770.00	770.00	1,155.00
82600 - Printing / Mailing / Supplies	644.77	583.33	(61.44)	2,283.79	4,666.64	2,382.85	7,000.00
82700 - Professional Management: Contract	3,324.00	3,324.00	-	23,268.00	26,592.00	3,324.00	39,888.00
82800 - Miscellaneous Administration	151.00	83.33	(67.67)	1,738.40	666.64	(1,071.76)	1,000.00
83000 - Reserve Study	45.00	75.00	30.00	1,030.00	600.00	(430.00)	900.00
83100 - Tax: Federal	-	41.67	41.67	5,616.00	333.36	(5,282.64)	500.00
83200 - Tax: State	-	291.67	291.67	2,335.00	2,333.36	(1.64)	3,500.00
Total General & Administrative Expenses	8,452.39	9,459.83	1,007.44	99,009.48	75,678.64	(23,330.84)	113,518.00
Contributions to Reserves							
93600 - General Reserves	11,250.00	11,250.00	-	167,285.51	90,000.00	(77,285.51)	135,000.00
98990 - Interest	856.55	-	(856.55)	10,740.51	-	(10,740.51)	-
Total Contributions to Reserves	12,106.55	11,250.00	(856.55)	178,026.02	90,000.00	(88,026.02)	135,000.00
Total Expense	55,862.00	72,799.99	16,937.99	648,053.89	582,399.92	(65,653.97)	873,600.00
Operating Net Total	18,773.55	.01	18,773.54	(46,258.98)	.08	(46,259.06)	-
Net Total	18,773.55	.01	18,773.54	(46,258.98)	.08	(46,259.06)	-

South Coast Shores Homeowners Association

Reserve Summary For 2/1/2026 - 2/28/2026

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	875,909.59	11,250.00	(2,475.00)	-	884,684.59	11,250.00	-
38990 - Interest	9,883.96	856.55	-	-	10,740.51	-	856.55
Net Total	\$885,793.55	\$12,106.55	(\$2,475.00)	-	\$895,425.10	\$11,250.00	\$856.55

South Coast Shores Homeowners Association

Reserve Summary For 7/1/2025 - 2/28/2026

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	809,061.79	90,000.00	(91,662.71)	77,285.51	884,684.59	90,000.00	-
38990 - Interest	-	10,740.51	-	-	10,740.51	-	10,740.51
Net Total	\$809,061.79	\$100,740.51	(\$91,662.71)	(\$77,285.51)	\$895,425.10	\$90,000.00	\$10,740.51

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 2/28/2026

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Income													
Revenue													
40100 - Assessments	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	-	-	-	-	582,400
40500 - Clubhouse Rental	450	150	350	-	150	900	-	650	-	-	-	-	2,650
40600 - Collection Fees	150	-	-	-	-	-	-	150	-	-	-	-	300
40800 - Interest Charges	3	7	-	2	2	4	8	4	-	-	-	-	30
40900 - Key Fees	-	25	-	-	-	-	-	-	-	-	-	-	25
41000 - Late Charges	10	10	-	10	20	20	20	20	-	-	-	-	110
41375 - Owner Work Order Reimb.	-	-	-	-	2,465	-	1,000	120	-	-	-	-	3,585
41600 - Transmitters	-	105	155	-	35	35	-	35	-	-	-	-	365
44010 - Interest Income	1,560	3,200	1,566	1,575	1,125	1,574	874	857	-	-	-	-	12,330
Total Revenue	74,973	76,296	74,871	74,387	76,597	75,333	74,702	74,636	-	-	-	-	601,795
Total Income	74,973	76,296	74,871	74,387	76,597	75,333	74,702	74,636	-	-	-	-	601,795

Operating Expense

Utility Expenses													
50200 - Electricity	4,549	5,266	4,967	5,299	3,455	3,419	3,084	3,332	-	-	-	-	33,372
50300 - Gas	916	670	671	754	1,457	1,996	1,167	767	-	-	-	-	8,398
50400 - Refuse Removal	-	16,279	8,128	7,954	8,176	8,128	8,128	-	-	-	-	-	56,793
50700 - Telephone - Entry Gates	188	188	176	176	176	176	205	392	-	-	-	-	1,675
50800 - Water	1,852	-	490	-	484	-	482	1,849	-	-	-	-	5,157
Total Utility Expenses	7,504	22,403	14,433	14,182	13,749	13,719	13,065	6,339	-	-	-	-	105,395

Pool / Spa Expenses													
55100 - Pool / Spa: Service Contract	1,431	357	550	1,773	475	475	-	513	-	-	-	-	5,574
55300 - Pool / Spa: Supplies	463	1,267	824	559	4,650	63	249	1,245	-	-	-	-	9,319
55500 - Health Department Fees	-	-	-	-	-	858	-	-	-	-	-	-	858
Total Pool / Spa Expenses	1,894	1,624	1,374	2,332	5,125	1,396	249	1,757	-	-	-	-	15,750

Landscape Expenses													
60100 - Landscape: Service Contract	15,753	16,540	16,540	16,540	16,540	16,540	16,540	16,540	-	-	-	-	131,534

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 2/28/2026

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Expense													
60200 - Landscape: Extras	3,995	9,587	1,665	1,411	510	1,658	2,588	1,306	-	-	-	-	22,720
60800 - Irrigation: Repairs / Maintenance	6,967	2,955	381	798	1,445	816	227	-	-	-	-	-	13,589
61075 - Swans	-	-	-	47	73	-	52	-	-	-	-	-	173
61100 - Tree Trimming	-	5,500	618	-	-	803	-	-	-	-	-	-	6,920
Total Landscape Expenses	26,715	34,582	19,204	18,797	18,568	19,816	19,408	17,846	-	-	-	-	174,936
Contracts, Maint. & Repair Expenses													
70100 - Access Gate Repairs	339	85	85	547	520	-	2,793	-	-	-	-	-	4,369
70600 - Common Area: Maintenance	1,281	-	370	3,464	1,600	250	5,025	205	-	-	-	-	12,195
71400 - Fire Safety	101	-	-	-	-	-	-	1,821	-	-	-	-	1,922
72500 - Janitorial: Service Contract	1,197	-	896	970	1,370	970	972	970	-	-	-	-	7,344
72600 - Janitorial: Supplies/Extras	185	-	-	47	-	-	47	55	-	-	-	-	333
72700 - Keys & Locks	-	-	555	-	-	-	200	-	-	-	-	-	755
72900 - Lighting: Repairs / Supplies	684	595	1,192	1,675	1,836	-	828	223	-	-	-	-	7,032
73200 - Patrol Service	1,167	1,167	-	2,335	1,167	-	1,167	2,382	-	-	-	-	9,386
73300 - Pest & Rodent Control: Contract	300	300	300	350	300	350	350	350	-	-	-	-	2,600
74600 - Street Sweeping	1,319	1,372	1,372	1,372	1,372	-	2,743	1,372	-	-	-	-	10,919
74915 - Waterscape Maintenance	313	3,970	1,985	1,985	1,985	2,928	2,931	1,985	-	-	-	-	18,082
Total Contracts, Maint. & Repair Expenses	6,886	7,489	6,754	12,744	10,150	4,498	17,056	9,361	-	-	-	-	74,938
General & Administrative Expenses													
80400 - Audit / Tax Returns	-	-	-	1,475	-	-	-	-	-	-	-	-	1,475
80500 - Collection / Bad Debt Expense	-	(162)	-	-	-	-	-	-	-	-	-	-	-162
80600 - Bank Charges	25	-	-	-	-	-	-	-	-	-	-	-	25
80700 - Collection Expenses	20	7	10	10	-	10	30	10	-	-	-	-	97
81200 - Insurance	27,704	4,978	-	8,555	-	8,555	4,278	4,278	-	-	-	-	58,347
81900 - Legal Service	-	-	-	-	-	-	2,955	-	-	-	-	-	2,955
82600 - Printing / Mailing / Supplies	255	7	423	243	-	374	338	645	-	-	-	-	2,284

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 2/28/2026

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Expense													
82700 - Professional Management: Contract	3,324	3,324	-	3,324	3,324	3,324	3,324	3,324	-	-	-	-	23,268
82800 - Miscellaneous Administration	476	-	-	151	-	613	348	151	-	-	-	-	1,738
83000 - Reserve Study	-	-	-	-	-	985	-	45	-	-	-	-	1,030
83100 - Tax: Federal	-	-	2,450	1,583	1,583	-	-	-	-	-	-	-	5,616
83200 - Tax: State	-	775	-	670	-	890	-	-	-	-	-	-	2,335
Total General & Administrative Expenses	31,804	8,930	2,883	16,011	4,907	14,751	11,272	8,452	-	-	-	-	99,009
Contributions to Reserves													
93600 - General Reserves	11,250	11,250	11,250	11,250	11,250	88,536	11,250	11,250	-	-	-	-	167,286
98990 - Interest	1,560	1,621	1,557	1,574	1,125	1,574	874	857	-	-	-	-	10,741
Total Contributions to Reserves	12,810	12,871	12,807	12,824	12,375	90,110	12,124	12,107	-	-	-	-	178,026
Total Expense	87,612	87,899	57,454	76,890	64,874	144,289	73,174	55,862	-	-	-	-	648,054
Operating Net Total	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	(\$68,956)	\$1,528	\$18,774	-	-	-	-	(\$46,259)
Net Total	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	(\$68,956)	\$1,528	\$18,774	-	-	-	-	(\$46,259)

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 2/28/2026

	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Total
Operating Income													
Revenue													
40100 - Assessments	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	873,600
40500 - Clubhouse Rental	-	250	500	-	450	150	350	-	150	900	-	650	3,400
40600 - Collection Fees	-	-	35	-	150	-	-	-	-	-	-	150	335
40800 - Interest Charges	2	2		1	3	7	-	2	2	4	8	4	35
40900 - Key Fees	-	-	-	-	-	25	-	-	-	-	-	-	25
41000 - Late Charges	10	-	20	20	10	10	-	10	20	20	20	20	160
41375 - Owner Work Order Reimb.	-	-	-	-	-	-	-	-	2,465	-	1,000	120	3,585
41600 - Transmitters	35	76	-	-	-	105	155	-	35	35	-	35	476
44010 - Interest Income	917	2,151	1,571	1,576	1,560	3,200	1,566	1,575	1,125	1,574	874	857	18,544
Total Revenue	73,764	75,279	74,926	74,397	74,973	76,296	74,871	74,387	76,597	75,333	74,702	74,636	900,160
Total Income	73,764	75,279	74,926	74,397	74,973	76,296	74,871	74,387	76,597	75,333	74,702	74,636	900,160

Operating Expense

Utility Expenses													
50200 - Electricity	2,884	2,782	3,088	3,257	4,549	5,266	4,967	5,299	3,455	3,419	3,084	3,332	45,384
50300 - Gas	589	559	1,420	1,194	916	670	671	754	1,457	1,996	1,167	767	12,161
50400 - Refuse Removal	7,731	7,731	7,731	7,731	-	16,279	8,128	7,954	8,176	8,128	8,128	-	87,717
50700 - Telephone - Entry Gates	10	176	200	188	188	188	176	176	176	176	205	392	2,249
50800 - Water	446	-	455	-	1,852	-	490	-	484	-	482	1,849	6,058
Total Utility Expenses	11,661	11,248	12,894	12,370	7,504	22,403	14,433	14,182	13,749	13,719	13,065	6,339	153,568

Pool / Spa Expenses

55100 - Pool / Spa: Service Contract	560	560	560	710	1,431	357	550	1,773	475	475	-	513	7,964
55300 - Pool / Spa: Supplies	655	119	766	741	463	1,267	824	559	4,650	63	249	1,245	11,599
55400 - Equipment Repairs	613	-	1,227	2,780	-	-	-	-	-	-	-	-	4,620
55500 - Health Department Fees	-	-	-	-	-	-	-	-	-	858	-	-	858
Total Pool / Spa Expenses	1,827	679	2,553	4,231	1,894	1,624	1,374	2,332	5,125	1,396	249	1,757	25,041

Landscape Expenses

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 2/28/2026

	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Total
Operating Expense													
60100 - Landscape: Service Contract	15,753	15,753	15,752	15,753	15,753	16,540	16,540	16,540	16,540	16,540	16,540	16,540	194,544
60200 - Landscape: Extras	4,084	150	150	2,722	3,995	9,587	1,665	1,411	510	1,658	2,588	1,306	29,826
60800 - Irrigation: Repairs / Maintenance	2,072	1,898	-	3,148	6,967	2,955	381	798	1,445	816	227	-	20,707
61075 - Swans	-	-	-	-	-	-	-	47	73	-	52	-	173
61100 - Tree Trimming	779	-	-	-	-	5,500	618	-	-	803	-	-	7,699
Total Landscape Expenses	22,688	17,801	15,902	21,623	26,715	34,582	19,204	18,797	18,568	19,816	19,408	17,846	252,949
Contracts, Maint. & Repair Expenses													
70100 - Access Gate Repairs	85	471	85	-	339	85	85	547	520	-	2,793	-	5,010
70600 - Common Area: Maintenance	285	-	-	4,069	1,281	-	370	3,464	1,600	250	5,025	205	16,549
71400 - Fire Safety	-	-	-	-	101	-	-	-	-	-	-	1,821	1,922
72500 - Janitorial: Service Contract	-	-	3,943	1,232	1,197	-	896	970	1,370	970	972	970	12,519
72600 - Janitorial: Supplies/Extras	-	-	215	-	185	-	-	47	-	-	47	55	548
72700 - Keys & Locks	-	-	-	-	-	-	555	-	-	-	200	-	755
72900 - Lighting: Repairs / Supplies	1,043	-	570	1,030	684	595	1,192	1,675	1,836	-	828	223	9,675
73200 - Patrol Service	1,167	1,167	1,647	-	1,167	1,167	-	2,335	1,167	-	1,167	2,382	13,369
73300 - Pest & Rodent Control: Contract	281	281	281	281	300	300	300	350	300	350	350	350	3,724
74600 - Street Sweeping	1,319	2,638	-	1,319	1,319	1,372	1,372	1,372	1,372	-	2,743	1,372	16,194
74915 - Waterscape Maintenance	-	4,200	4,200	4,064	313	3,970	1,985	1,985	1,985	2,928	2,931	1,985	30,546
Total Contracts, Maint. & Repair Expenses	4,180	8,757	10,941	11,995	6,886	7,489	6,754	12,744	10,150	4,498	17,056	9,361	110,810
General & Administrative Expenses													
80400 - Audit / Tax Returns	-	-	-	-	-	-	-	1,475	-	-	-	-	1,475
80500 - Collection / Bad Debt Expense	(491)	(389)	-	-	-	(162)	-	-	-	-	-	-	-1,042
80600 - Bank Charges	-	25	-	-	25	-	-	-	-	-	-	-	50
80700 - Collection Expenses	250	40	20	45	20	7	10	10	-	10	30	10	452
81200 - Insurance	-	-	-	-	27,704	4,978	-	8,555	-	8,555	4,278	4,278	58,347
81900 - Legal Service	-	-	-	-	-	-	-	-	-	-	2,955	-	2,955
82600 - Printing / Mailing / Supplies	677	357	553	1,646	255	7	423	243	-	374	338	645	5,517

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 2/28/2026

	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Total
Operating Expense													
82700 - Professional Management: Contract	3,275	3,275	3,275	3,275	3,324	3,324	-	3,324	3,324	3,324	3,324	3,324	36,368
82800 - Miscellaneous Administration	501	151	186	151	476	-	-	151	-	613	348	151	2,727
83000 - Reserve Study	-	-	1,915	-	-	-	-	-	-	985	-	45	2,945
83100 - Tax: Federal	894	-	-	1,198	-	-	2,450	1,583	1,583	-	-	-	7,708
83200 - Tax: State	-	-	-	419	-	775	-	670	-	890	-	-	2,754
Total General & Administrative Expenses	5,107	3,459	5,949	6,734	31,804	8,930	2,883	16,011	4,907	14,751	11,272	8,452	120,258
Contributions to Reserves													
93600 - General Reserves	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	88,536	11,250	11,250	212,286
98990 - Interest	916	2,150	1,571	1,576	1,560	1,621	1,557	1,574	1,125	1,574	874	857	16,954
Total Contributions to Reserves	12,166	13,400	12,821	12,826	12,810	12,871	12,807	12,824	12,375	90,110	12,124	12,107	229,239
Total Expense	57,629	55,344	61,061	69,778	87,612	87,899	57,454	76,890	64,874	144,289	73,174	55,862	891,866
Operating Net Total	\$16,135	\$19,935	\$13,865	\$4,619	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	(\$68,956)	\$1,528	\$18,774	\$8,295
Net Total	\$16,135	\$19,935	\$13,865	\$4,619	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	(\$68,956)	\$1,528	\$18,774	\$8,295

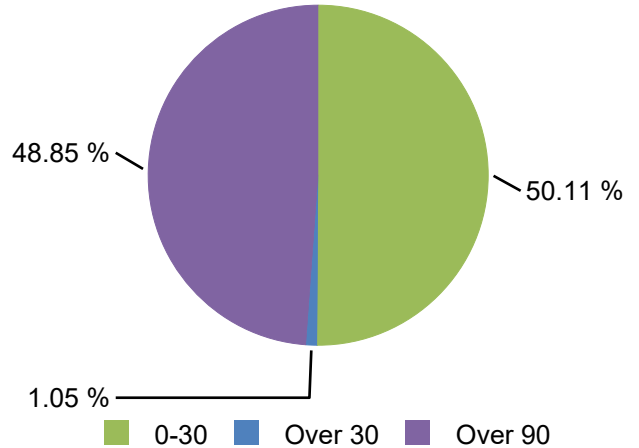
South Coast Shores Homeowners Association

AR Aging - 2/28/2026

SUMMARY

Charge	Balance
CC&R Violation Fine (3)	\$550.00
Collection Fee (1)	\$150.00
Late Fee (3)	\$39.57
Late Interest (1)	\$6.00
Monthly Assessment (1)	\$400.00
Total	\$1,145.57

DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
99224347 - *** 1918 W West Wind - Marlowe					
Coll Status: Late Statement	\$410.00	-	-	-	\$410.00
Monthly Assessment	\$400.00	-	-	-	\$400.00
Late Fee	\$10.00	-	-	-	\$10.00
99224335 - 1914 Bay Crest St - Gilmour Trust	-	-	-	\$300.00	\$300.00
CC&R Violation Fine	-	-	-	\$300.00	\$300.00
99224284 - 1903 Bay Crest St - Beam	-	-	-	\$200.00	\$200.00
CC&R Violation Fine	-	-	-	\$200.00	\$200.00
99254489 - 3711 S Sea Clf - Toler	\$164.00	\$12.00	-	-	\$176.00
Late Fee	\$10.00	\$10.00	-	-	\$20.00
Collection Fee	\$150.00	-	-	-	\$150.00
Late Interest	\$4.00	\$2.00	-	-	\$6.00
99224296 - 3612 S Sea Breeze - 3612 S Sea Breeze LLC	-	-	-	\$50.00	\$50.00
CC&R Violation Fine	-	-	-	\$50.00	\$50.00
99224352 - 1917 Bay Crest St - Hansen	-	-	-	\$9.57	\$9.57
Late Fee	-	-	-	\$9.57	\$9.57
Total:	\$574.00	\$12.00	\$0.00	\$559.57	\$1,145.57
Property Count:	2	1	0	4	

(*** indicates previous owners)

South Coast Shores Homeowners Association

Pre Paid Homeowners For 2/28/2026

Account	Property	Owner Name	Credit Amount
99224375	3704 S Sea Clf	Harriet Ducot	1,600.00
99224560	2006 W Summer Wind	Graciela L Garcia	1,597.55
99224506	3614 S Sea Breeze	David Lee Perry	1,200.00
99224279	1902 Bay Crest St	Glenda Jeanette Sapp Trustee Etal	400.00
99224295	1905 Bay Crest St	Bruce Beckman Successor Trustee	400.00
99224356	1918 Bay Crest St	Angelo J Fazio	400.00
99245537	1919 Bay Crest St	Justin Wallace Chi	400.00
99254461	2015 W West Wind	Mary Diane Schenker	400.00
99230522	2016 W West Wind	Brian Patrick Burke	400.00
99224362	2020 W Summer Wind	Chikouang Huang	400.00
99245992	2021 W Summer Wind	Hong Chee Tan	400.00
99224639	2021 W West Wind	Christine J Aichelman Trustee	400.00
99224429	3605 S Ocean Crst	James E Marlin II	400.00
99224455	3703 S Ocean Crst	David Scott Campbell	400.00
99224394	3708 S Sea Clf	Robert C Boullon	400.00
99262993	3712 S Sea Breeze	Amy Monson	400.00
99224305	3702 S Sea Breeze	Pamela Ann Probst Trustee	334.66
99261962	2008 W West Wind	Morris Dean Wilson	16.00
Total			9,948.21

(*** indicates previous owners)

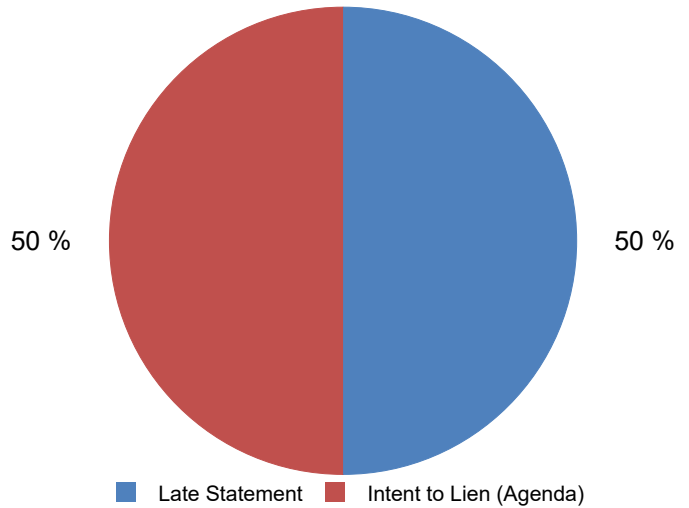
South Coast Shores Homeowners Association

Collection Report - Detail for 2/1/2026 - 2/28/2026

SUMMARY

Intent to Lien (Agenda)	1
Late Statement	1
Total	2

TOP DISTRIBUTION BY STATUS



Intent to Lien (Agenda) (Total Count = 1)

3711 S Sea Clf	Intent to Lien (Agenda)	Current Balance: \$176.00
Robert A Toler	Last Payment Date/Amount:	02-27-2026 / (\$1,200.00)
XN: 6318775 Acct: 99254489		
1/20/2026	System	Late Statement
2/20/2026	System	Review Account - Intent to Lien
2/23/2026	Crystal Muniz	Intent to Lien Letter to Owner(s)
2/23/2026	Crystal Muniz	Resolution to Lien
2/23/2026	Crystal Muniz	Intent to Lien (Agenda)
3/5/2026	System	Balance Settled

Late Statement (Total Count = 1)

1918 W West Wind	Late Statement	Current Balance: \$410.00
William R Marlowe	Last Payment Date/Amount:	02-18-2026 / (\$35.00)
XN: 6441915 Acct: 99224347		
2/20/2026	System	Late Statement

South Coast Shores Homeowners Association

Cash Disbursement - 2/28/2026

Date	CheckNo	Description	Amount
10100 - Pacific Premier Bank Op			
2/1/2026	ACH	Optimum Professional Property Management (OPPM) Inv # 6360683	3,324.00
		82700 - Professional Management: Contract - Optimum Community Management, LLC. - Management Fee	3,324.00
2/4/2026	ACH	Personal Touch Cleaning And Maintenance Inc Inv # 372502	969.92
		72500 - Janitorial: Service Contract - Janitorial service - January	969.92
2/4/2026	ACH	Personal Touch Cleaning And Maintenance Inc Inv # 376248	54.68
		72600 - Janitorial: Supplies/Extras - Supplies restocked in January	54.68
2/4/2026	Check 2893	Foresight Financial Services of California Inv # 14751	45.00
		83000 - Reserve Study - RS Revision Edit	45.00
2/4/2026	Check 2894	Acct # 992	52.43
		Larry M Marshburn & Pamela Marsh Burn - 1925 Bay Crest St Santa Ana, CA 92704	
2/4/2026	Check 2895	RELENTLESS LAND CARE Inv # 19115	16,540.21
		60100 - Landscape: Service Contract - Monthly Landscape Maintenance - January	16,540.21
2/4/2026	Check 2895	RELENTLESS LAND CARE Inv # 19116	1,371.50
		74600 - Street Sweeping - Monthly Sweeping Svc - January	1,371.50
2/4/2026	Check 2896	Best Pool Service Llc Inv # 202625980	632.75
		55300 - Pool / Spa: Supplies - Quarterly pool and spa filter clean and maintenance	632.75
2/4/2026	Check 2896	Best Pool Service Llc Inv # 202624702	512.50
		55100 - Pool / Spa: Service Contract - Monthly pool service - January	512.50
2/4/2026	Check 2897	Water Systems Maintenance, Inc. Inv # 29102	1,985.00
		74915 - Waterscape Maintenance - Lake maintenance - January	1,985.00
2/4/2026	Check 2898	Patrol Masters Security Services, Inc. Inv # 133783	1,167.47
		73200 - Patrol Service - Monthly Patrol Svc - December	1,167.47
2/4/2026	Check 2899	Newport Exterminating Inv # 1035527	350.00
		73300 - Pest & Rodent Control: Contract - Newport Exterminating Inc. - Monthly Rodent Control	350.00
2/10/2026	Misc Check	SoCal Gas - Monthly Gas Acct # Gas992	766.53
		50300 - Gas - SoCal Gas - Monthly Gas Bill	766.53
2/11/2026	Misc Check	SCE - Monthly Electric - 700132505579 Acct # Electricity992	3,331.81
		50200 - Electricity - SCE - Monthly electric	3,331.81

South Coast Shores Homeowners Association

Cash Disbursement - 2/28/2026

Date	CheckNo	Description	Amount
2/11/2026	Check 2900	Best Pool Service Llc Inv # 202626437	233.33
		55300 - Pool / Spa: Supplies - Pool Chemicals	233.33
2/11/2026	Check 2900	Best Pool Service Llc Inv # 202626392	316.00
		55300 - Pool / Spa: Supplies - Srvc Call - Leak in Pump Room	316.00
2/11/2026	Check 2901	Orange County Water District Inv # 20260126	1,848.60
		50800 - Water - 7.1.25 to 12.31.25	1,848.60
2/11/2026	Check 2902	Patrol Masters Security Services, Inc. Inv # 134448	1,214.17
		73200 - Patrol Service - Monthly Patrol Svc	1,214.17
2/11/2026	Check 2903	Tri-county Lighting Services Corp Inv # 167261	222.50
		72900 - Lighting: Repairs / Supplies - XN6263080 - Light Repair	222.50
2/11/2026	Check 2904	South Coast Fire Protection Inc Inv # RM133593	1,820.99
		71400 - Fire Safety - Annual Fire Ext Inspection and Cert	1,820.99
2/13/2026	Misc Check	Doorking Inc. - Monthly Telephone Acct # Telephone992	191.80
		50700 - Telephone - Entry Gates	191.80
2/16/2026	Transfer Out	Transfer to Pacific Premier Bank MMA	11,250.00
		14100 - Pacific Premier Bank MMA x1195 - Transfer from Pacific Premier Bank Op	11,250.00
2/18/2026	Auto Draft	Doorking Inc. Inv # 2691629	199.80
		50700 - Telephone - Entry Gates	199.80
2/18/2026	ACH	Optimum Community Management, LLC. Inv # 55365	805.77
		80700 - Collection Expenses - fees	10.00
		82600 - Printing / Mailing / Supplies - supplies	644.77
		82800 - Miscellaneous Administration - administration	151.00
2/18/2026	Check 2905	RELENTLESS LAND CARE Inv # 19283	248.00
		60200 - Landscape: Extras - Roses	248.00
2/18/2026	Check 2905	RELENTLESS LAND CARE Inv # 19295	273.00
		60200 - Landscape: Extras - 3721 Sea Cliff - New Tree	273.00
2/18/2026	Check 2905	RELENTLESS LAND CARE Inv # 19282	150.00
		60200 - Landscape: Extras - 3611 Ocean Crst	150.00
2/18/2026	Check 2905	RELENTLESS LAND CARE Inv # 19289	450.00
		60200 - Landscape: Extras - Root Remoal - 2016 Summerwind	450.00
2/18/2026	Check 2905	RELENTLESS LAND CARE Inv # 19281	185.00
		60200 - Landscape: Extras - 1909 Wakham	185.00

South Coast Shores Homeowners Association

Cash Disbursement - 2/28/2026

Date	CheckNo	Description	Amount
2/18/2026	Check 2906	Severson Plumbing Services Inc Inv # 326703	205.00
		70600 - Common Area: Maintenance - Severson Plumbing Services Inc. - XN6408495	205.00
2/26/2026	Auto Draft	LaBarre and Oksnee Insurance Agency, Inc Inv # 92141	4,277.62
		81200 - Insurance - Final of 8 Monthly Installments	4,277.62
2/26/2026	Check 2907	Best Pool Service Llc Inv # 202627124	62.50
		55300 - Pool / Spa: Supplies - Supplies	62.50
Total			55,057.88

14310 - Charles Schwab

2/27/2026	Auto Draft	Charles Schwab - US Treasury Money	14.75
		15010 - Charles Schwab - US Treasury Money - Charles Schwab	14.75
Total			14.75

14100 - Pacific Premier Bank MMA

2/11/2026	Check 272	Orange County Block Wall Inv # 20260130	2,475.00
		33600 - General Reserves - Monarch Construction Enterprises Inc. - Final Payment - Wakeham Block Wall Repair	2,475.00
Total			2,475.00

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
10100 - Pacific Premier Bank Op x0834		231,340.25	80,821.00	65,071.88	247,089.37
Date	Description		Debit	Credit	Type
02/01/2026	6360683 - Optimum Community Management, LLC. - Management Fee		-	3,324.00	Invoice
02/01/2026	Batched eCheck		2,400.00	-	Owner Payment
02/01/2026	Batched Credit Distribution		8,414.00	8,414.00	Credit Distribution
02/02/2026	eCheck		400.00	-	Owner Payment
02/02/2026	Batched Check		4,800.00	-	Owner Payment
02/03/2026	eCheck		400.00	-	Owner Payment
02/03/2026	Batched Check		1,200.00	-	Owner Payment
02/04/2026	372502 - Personal Touch Cleaning And Maintenance Inc - Janitorial service - January		-	969.92	Invoice
02/04/2026	376248 - Personal Touch Cleaning And Maintenance Inc - Supplies restocked in January		-	54.68	Invoice
02/04/2026	eCheck		400.00	-	Owner Payment
02/04/2026	Batched Check		5,200.00	-	Owner Payment
02/04/2026	992 - Owner Refund - Owner Refund for Acct: 99224390		-	52.43	Invoice
02/04/2026	19115 - RELENTLESS LAND CARE - Monthly Landscape Maintenance - January		-	16,540.21	Invoice
02/04/2026	19116 - RELENTLESS LAND CARE - Monthly Sweeping Svc - January		-	1,371.50	Invoice
02/04/2026	1035527 - Newport Exterminating Inc. - Monthly Rodent Control		-	350.00	Invoice
02/04/2026	133783 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc - December		-	1,167.47	Invoice
02/04/2026	29102 - Water Systems Maintenance, Inc. - Lake maintenance - January		-	1,985.00	Invoice
02/04/2026	14751 - Foresight Financial Services of California - RS Revision Edit		-	45.00	Invoice
02/04/2026	202625980 - Best Pool Service Llc - Quarterly pool and spa filter clean and maintenance		-	632.75	Invoice
02/04/2026	202624702 - Best Pool Service Llc - Monthly pool service - January		-	512.50	Invoice
02/05/2026	Batched Check		2,400.00	-	Owner Payment
02/05/2026	Batched eCheck		800.00	-	Owner Payment
02/05/2026	Batched ACH		39,600.00	-	Owner Payment
02/06/2026	Credit Card		400.00	-	Owner Payment
02/06/2026	eCheck		400.00	-	Owner Payment
02/06/2026	Batched Check		2,800.00	-	Owner Payment
02/07/2026	eCheck		400.00	-	Owner Payment
02/08/2026	Batched Credit Card		402.00	-	Owner Payment
02/09/2026	Batched Check		1,450.00	-	Owner Payment
02/10/2026	Gas992 - SoCal Gas - Monthly Gas Bill		-	766.53	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
10100 - Pacific Premier Bank Op x0834		231,340.25	80,821.00	65,071.88	247,089.37
Date	Description		Debit	Credit	Type
02/10/2026	Batched Check		1,200.00	-	Owner Payment
02/11/2026	RM133593 - South Coast Fire Protection Inc - Annual Fire Ext Inspection and Cert		-	1,820.99	Invoice
02/11/2026	20260126 - Orange County Water District - 7.1.25 to 12.31.25		-	1,848.60	Invoice
02/11/2026	167261 - Tri-county Lighting Services Corp - XN6263080 - Light Repair		-	222.50	Invoice
02/11/2026	Void Duplicate on Chk #10941		-	400.00	Void
02/11/2026	Void Duplicate on Chk #2660		-	400.00	Void
02/11/2026	Void Duplicate on Chk #2661		-	400.00	Void
02/11/2026	Void Duplicate on Chk #995847		-	400.00	Void
02/11/2026	Batched Check		2,000.00	-	Owner Payment
02/11/2026	134448 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc		-	1,214.17	Invoice
02/11/2026	Electricity992 - SCE - Monthly electric		-	3,331.81	Invoice
02/11/2026	202626392 - Best Pool Service Llc - Svc Call - Leak in Pump Room		-	316.00	Invoice
02/11/2026	202626437 - Best Pool Service Llc - Pool Chemicals		-	233.33	Invoice
02/13/2026	eCheck		400.00	-	Owner Payment
02/13/2026	Telephone992 - Doorking Inc. - Monthly Telephone		-	191.80	Invoice
02/13/2026	Batched Check		520.00	-	Owner Payment
02/15/2026	eCheck		400.00	-	Owner Payment
02/16/2026	Transfer to Pacific Premier Bank MMA		-	11,250.00	Transfer
02/18/2026	19282 - RELENTLESS LAND CARE - 3611 Ocean Crst		-	150.00	Invoice
02/18/2026	19295 - RELENTLESS LAND CARE - 3721 Sea Cliff - New Tree		-	273.00	Invoice
02/18/2026	19289 - RELENTLESS LAND CARE - Root Remoal - 2016 Summerwind		-	450.00	Invoice
02/18/2026	19283 - RELENTLESS LAND CARE - Roses		-	248.00	Invoice
02/18/2026	326703 - Severson Plumbing Services Inc. - XN6408495		-	205.00	Invoice
02/18/2026	55365 - Optimum Community Management, LLC. - supplies		-	644.77	Invoice
02/18/2026	55365 - Optimum Community Management, LLC. - fees		-	10.00	Invoice
02/18/2026	19281 - RELENTLESS LAND CARE - 1909 Wakham		-	185.00	Invoice
02/18/2026	55365 - Optimum Community Management, LLC. - administration		-	151.00	Invoice
02/18/2026	2691629 - Doorking Inc.		-	199.80	Invoice
02/18/2026	Check		35.00	-	Owner Payment
02/20/2026	eCheck		400.00	-	Owner Payment
02/25/2026	Batched eCheck		800.00	-	Owner Payment
02/26/2026	Check		400.00	-	Owner Payment
02/26/2026	92141 - LaBarre and Oksnee Insurance Agency, Inc - Final of 8 Monthly Installments		-	4,277.62	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
10100 - Pacific Premier Bank Op x0834		231,340.25	80,821.00	65,071.88	247,089.37
Date	Description		Debit	Credit	Type
02/26/2026	202627124 - Best Pool Service Llc - Supplies		-	62.50	Invoice
02/27/2026	eCheck		400.00	-	Owner Payment
02/27/2026	Batched Check		800.00	-	Owner Payment
02/27/2026	ACH Plan		1,200.00	-	Owner Payment
02/28/2026	eCheck		400.00	-	Owner Payment
11150 - Accounts Receivable		1,371.57	73,788.57	74,014.57	1,145.57
Date	Description		Debit	Credit	Type
02/01/2026	Batched Monthly Assessment		72,800.00	-	Owner Charge
02/01/2026	Late Interest		4.00	-	Owner Charge
02/01/2026	Batched eCheck		-	1,600.00	Owner Payment
02/01/2026	Batched Credit Distribution		-	8,414.00	Credit Distribution
02/02/2026	eCheck		-	400.00	Owner Payment
02/02/2026	Batched Check		-	4,800.00	Owner Payment
02/03/2026	eCheck		-	400.00	Owner Payment
02/03/2026	Batched Check		-	1,200.00	Owner Payment
02/04/2026	eCheck		-	400.00	Owner Payment
02/04/2026	Batched Check		-	4,800.00	Owner Payment
02/05/2026	Batched eCheck		-	800.00	Owner Payment
02/05/2026	Batched Check		-	2,400.00	Owner Payment
02/05/2026	Batched ACH		-	39,600.00	Owner Payment
02/06/2026	eCheck		-	400.00	Owner Payment
02/06/2026	Credit Card		-	400.00	Owner Payment
02/06/2026	Batched Check		-	1,200.00	Owner Payment
02/07/2026	eCheck		-	400.00	Owner Payment
02/08/2026	Credit Card		-	386.00	Owner Payment
02/09/2026	Batched Clubhouse Rental		450.00	-	Owner Charge
02/09/2026	Batched Check		-	1,259.57	Owner Payment
02/10/2026	Clubhouse Rental		200.00	-	Owner Charge
02/10/2026	Batched Check		-	1,200.00	Owner Payment
02/11/2026	Batched Check		-	2,000.00	Owner Payment
02/12/2026	Batched Payment Adjustment		9.57	200.00	Payment Adjustment
02/13/2026	eCheck		-	400.00	Owner Payment
02/16/2026	Batched Late Fee		20.00	-	Owner Charge
02/17/2026	Work Order Reimbursement Relentless Land Care Inv# 6813E		120.00	-	Owner Charge

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

	Beginning Balance	Current		Ending Balance
		Debit	Credit	
11150 - Accounts Receivable	1,371.57	73,788.57	74,014.57	1,145.57
Date	Description	Debit	Credit	Type
02/17/2026	Payment Adjustment	-	120.00	Payment Adjustment
02/18/2026	Check	-	35.00	Owner Payment
02/19/2026	Gate Remote Fee	35.00	-	Owner Charge
02/23/2026	Collection Fee - Intent to Lien Processing	150.00	-	Owner Charge
02/27/2026	ACH Plan	-	1,200.00	Owner Payment
11190 - Less Allowance For Past Due Accts	-604.57	-	-	-604.57
Date	Description	Debit	Credit	Type
14100 - Pacific Premier Bank MMA x1195	175,265.74	11,298.07	2,475.00	184,088.81
Date	Description	Debit	Credit	Type
02/11/2026	20260130 - Monarch Construction Enterprises Inc. - Final Payment - Wakeham Block Wall Repair	-	2,475.00	Invoice
02/16/2026	Transfer from Pacific Premier Bank Op	11,250.00	-	Transfer
02/27/2026	February Interest	48.07	-	GL Entry
14200 - FCB MMA x1224	137,808.97	21.14	-	137,830.11
Date	Description	Debit	Credit	Type
02/01/2026	February Interest	21.14	-	GL Entry
14310 - Charles Schwab MMA	0.00	14.75	14.75	0.00
Date	Description	Debit	Credit	Type
02/01/2026	February Interest	14.75	-	GL Entry
02/27/2026	Charles Schwab	-	14.75	Invoice
15010 - Charles Schwab - US Treasury Money	5,665.40	14.75	-	5,680.15
Date	Description	Debit	Credit	Type
02/27/2026	Charles Schwab	14.75	-	Invoice
15050 - First Foundation x7973 Mat.05-01-2026 3.440 % 13mths	174,292.64	133.08	-	174,425.72
Date	Description	Debit	Credit	Type
02/01/2026	February Interest	133.08	-	GL Entry

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

	Beginning Balance	Current		Ending Balance
		Debit	Credit	
15050 - First Foundation x7973 Mat.05-01-2026 3.440 % 13mths	174,292.64	133.08	-	174,425.72
Date	Description	Debit	Credit	Type
15055 - Alliance x2689 Mat. 07-17-2026 4.4% 11mths	107,577.44	354.50	-	107,931.94
Date	Description	Debit	Credit	Type
02/01/2026	February Interest	354.50	-	GL Entry
15070 - First Foundation x7797 Mat. 12-14-2026 12mths	106,599.53	90.12	-	106,689.65
Date	Description	Debit	Credit	Type
02/01/2026	February Interest	90.12	-	GL Entry
15097 - First Foundation x5354 Mat. 03-17-2026 3.92% 9mths	58,412.73	194.89	-	58,607.62
Date	Description	Debit	Credit	Type
02/01/2026	February Interest	194.89	-	GL Entry
15098 - Charles Schwab - US Treasury Bill Mat. 05- 31-2026 4.03% 9mths	120,171.10	-	-	120,171.10
Date	Description	Debit	Credit	Type
20100 - Accounts Payable	-52.43	52.43	-	0.00
Date	Description	Debit	Credit	Type
02/04/2026	992 - Owner Refund - Owner Refund for Acct: 99224390	52.43	-	Invoice
20200 - Accrued Expenses	-15.00	-	-	-15.00
Date	Description	Debit	Credit	Type
21120 - Deposits: Clubhouse	-1,175.00	-	-	-1,175.00
Date	Description	Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
21500 - Prepaid Assessments		-13,146.21	10,324.43	7,126.43	-9,948.21
Date	Description		Debit	Credit	Type
02/01/2026	Batched eCheck		-	800.00	Owner Payment
02/01/2026	Batched Credit Distribution		8,414.00	-	Credit Distribution
02/04/2026	Check		-	400.00	Owner Payment
02/06/2026	Batched Check		-	1,600.00	Owner Payment
02/08/2026	Credit Card		-	16.00	Owner Payment
02/09/2026	Check		-	190.43	Owner Payment
02/11/2026	Void Duplicate on Chk #2660		400.00	-	Void
02/11/2026	Void Duplicate on Chk #2661		400.00	-	Void
02/11/2026	Void Duplicate on Chk #995847		400.00	-	Void
02/11/2026	Void Duplicate on Chk #10941		400.00	-	Void
02/12/2026	Payment Adjustment		190.43	-	Payment Adjustment
02/13/2026	Batched Check		-	520.00	Owner Payment
02/15/2026	eCheck		-	400.00	Owner Payment
02/17/2026	Payment Adjustment		120.00	-	Payment Adjustment
02/20/2026	eCheck		-	400.00	Owner Payment
02/25/2026	Batched eCheck		-	800.00	Owner Payment
02/26/2026	Check		-	400.00	Owner Payment
02/27/2026	eCheck		-	400.00	Owner Payment
02/27/2026	Batched Check		-	800.00	Owner Payment
02/28/2026	eCheck		-	400.00	Owner Payment
33600 - General Reserves		-875,909.59	2,475.00	11,250.00	-884,684.59
Date	Description		Debit	Credit	Type
02/11/2026	20260130 - Monarch Construction Enterprises Inc. - Final Payment - Wakeham Block Wall Repair		2,475.00	-	Invoice
02/16/2026	Monthly Reserve Contribution		-	11,250.00	GL Entry
38990 - Interest		-9,883.96	-	856.55	-10,740.51
Date	Description		Debit	Credit	Type
02/01/2026	Batched February Interest		-	808.48	GL Entry
02/27/2026	February Interest		-	48.07	GL Entry
39900 - Prior Year Surplus (Deficit)		-282,751.14	-	-	-282,751.14
Date	Description		Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
39900 - Prior Year Surplus (Deficit)		-282,751.14	-	-	-282,751.14
Date	Description		Debit	Credit	Type
40100 - Assessments		-509,600.00	-	72,800.00	-582,400.00
Date	Description		Debit	Credit	Type
02/01/2026	Batched Monthly Assessment		-	72,800.00	Owner Charge
40500 - Clubhouse Rental		-2,000.00	-	650.00	-2,650.00
Date	Description		Debit	Credit	Type
02/09/2026	Batched Clubhouse Rental		-	450.00	Owner Charge
02/10/2026	Clubhouse Rental		-	200.00	Owner Charge
40600 - Collection Fees		-150.00	-	150.00	-300.00
Date	Description		Debit	Credit	Type
02/23/2026	Collection Fee - Intent to Lien Processing		-	150.00	Owner Charge
40800 - Interest Charges		-25.95	-	4.00	-29.95
Date	Description		Debit	Credit	Type
02/01/2026	Late Interest		-	4.00	Owner Charge
40900 - Key Fees		-25.00	-	-	-25.00
Date	Description		Debit	Credit	Type
41000 - Late Charges		-90.00	-	20.00	-110.00
Date	Description		Debit	Credit	Type
02/16/2026	Batched Late Fee		-	20.00	Owner Charge
41375 - Owner Work Order Reimb.		-3,465.00	-	120.00	-3,585.00
Date	Description		Debit	Credit	Type
02/17/2026	Work Order Reimbursement Relentless Land Care Inv# 6813E		-	120.00	Owner Charge
41600 - Transmitters		-330.00	-	35.00	-365.00
Date	Description		Debit	Credit	Type
02/19/2026	Gate Remote Fee		-	35.00	Owner Charge

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
41600 - Transmitters		-330.00	-	35.00	-365.00
Date	Description		Debit	Credit	Type
44010 - Interest Income		-11,473.41	-	856.55	-12,329.96
Date	Description		Debit	Credit	Type
02/01/2026	Batched February Interest		-	808.48	GL Entry
02/27/2026	February Interest		-	48.07	GL Entry
50200 - Electricity		30,040.05	3,331.81	-	33,371.86
Date	Description		Debit	Credit	Type
02/11/2026	Electricity992 - SCE - Monthly electric		3,331.81	-	Invoice
50300 - Gas		7,631.71	766.53	-	8,398.24
Date	Description		Debit	Credit	Type
02/10/2026	Gas992 - SoCal Gas - Monthly Gas Bill		766.53	-	Invoice
50400 - Refuse Removal		56,792.63	-	-	56,792.63
Date	Description		Debit	Credit	Type
50700 - Telephone - Entry Gates		1,283.60	391.60	-	1,675.20
Date	Description		Debit	Credit	Type
02/13/2026	Telephone992 - Doorking Inc. - Monthly Telephone		191.80	-	Invoice
02/18/2026	2691629 - Doorking Inc.		199.80	-	Invoice
50800 - Water		3,308.16	1,848.60	-	5,156.76
Date	Description		Debit	Credit	Type
02/11/2026	20260126 - Orange County Water District - 7.1.25 to 12.31.25		1,848.60	-	Invoice
55100 - Pool / Spa: Service Contract		5,061.10	512.50	-	5,573.60
Date	Description		Debit	Credit	Type
02/04/2026	202624702 - Best Pool Service Llc - Monthly pool service - January		512.50	-	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

		Beginning Balance	Current Debit	Credit	Ending Balance
<hr/>					
55300 - Pool / Spa: Supplies		8,074.30	1,244.58	-	9,318.88
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Date	Description		Debit	Credit	Type
02/04/2026	202625980 - Best Pool Service Llc - Quarterly pool and spa filter clean and maintenance		632.75	-	Invoice
02/11/2026	202626392 - Best Pool Service Llc - Srvc Call - Leak in Pump Room		316.00	-	Invoice
02/11/2026	202626437 - Best Pool Service Llc - Pool Chemicals		233.33	-	Invoice
02/26/2026	202627124 - Best Pool Service Llc - Supplies		62.50	-	Invoice
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55500 - Health Department Fees		858.00	-	-	858.00
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Date	Description		Debit	Credit	Type
<hr/>					
60100 - Landscape: Service Contract		114,993.84	16,540.21	-	131,534.05
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Date	Description		Debit	Credit	Type
02/04/2026	19115 - RELENTLESS LAND CARE - Monthly Landscape Maintenance - January		16,540.21	-	Invoice
<hr/>					
60200 - Landscape: Extras		21,413.50	1,306.00	-	22,719.50
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Date	Description		Debit	Credit	Type
02/18/2026	19283 - RELENTLESS LAND CARE - Roses		248.00	-	Invoice
02/18/2026	19282 - RELENTLESS LAND CARE - 3611 Ocean Crst		150.00	-	Invoice
02/18/2026	19295 - RELENTLESS LAND CARE - 3721 Sea Cliff - New Tree		273.00	-	Invoice
02/18/2026	19289 - RELENTLESS LAND CARE - Root Remoal - 2016 Summerwind		450.00	-	Invoice
02/18/2026	19281 - RELENTLESS LAND CARE - 1909 Wakham		185.00	-	Invoice
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60800 - Irrigation: Repairs / Maintenance		13,589.00	-	-	13,589.00
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Date	Description		Debit	Credit	Type
<hr/>					
61075 - Swans		173.11	-	-	173.11
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Date	Description		Debit	Credit	Type
<hr/>					
61100 - Tree Trimming		6,920.00	-	-	6,920.00
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Date	Description		Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

		Beginning Balance	Current		
			Debit	Credit	Ending Balance
70100 - Access Gate Repairs		4,368.90	-	-	4,368.90
Date	Description		Debit	Credit	Type
70600 - Common Area: Maintenance		11,989.62	205.00	-	12,194.62
Date	Description		Debit	Credit	Type
02/18/2026	326703 - Severson Plumbing Services Inc. - XN6408495		205.00	-	Invoice
71400 - Fire Safety		100.73	1,820.99	-	1,921.72
Date	Description		Debit	Credit	Type
02/11/2026	RM133593 - South Coast Fire Protection Inc - Annual Fire Ext Inspection and Cert		1,820.99	-	Invoice
72500 - Janitorial: Service Contract		6,374.32	969.92	-	7,344.24
Date	Description		Debit	Credit	Type
02/04/2026	372502 - Personal Touch Cleaning And Maintenance Inc - Janitorial service - January		969.92	-	Invoice
72600 - Janitorial: Supplies/Extras		278.49	54.68	-	333.17
Date	Description		Debit	Credit	Type
02/04/2026	376248 - Personal Touch Cleaning And Maintenance Inc - Supplies restocked in January		54.68	-	Invoice
72700 - Keys & Locks		755.14	-	-	755.14
Date	Description		Debit	Credit	Type
72900 - Lighting: Repairs / Supplies		6,809.92	222.50	-	7,032.42
Date	Description		Debit	Credit	Type
02/11/2026	167261 - Tri-county Lighting Services Corp - XN6263080 - Light Repair		222.50	-	Invoice
73200 - Patrol Service		7,004.82	2,381.64	-	9,386.46
Date	Description		Debit	Credit	Type
02/04/2026	133783 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc - December		1,167.47	-	Invoice
02/11/2026	134448 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc		1,214.17	-	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
73200 - Patrol Service		7,004.82	2,381.64	-	9,386.46
Date	Description		Debit	Credit	Type
73300 - Pest & Rodent Control: Contract		2,250.00	350.00	-	2,600.00
Date	Description		Debit	Credit	Type
02/04/2026	1035527 - Newport Exterminating Inc. - Monthly Rodent Control		350.00	-	Invoice
74600 - Street Sweeping		9,547.75	1,371.50	-	10,919.25
Date	Description		Debit	Credit	Type
02/04/2026	19116 - RELENTLESS LAND CARE - Monthly Sweeping Svc - January		1,371.50	-	Invoice
74915 - Waterscape Maintenance		16,096.64	1,985.00	-	18,081.64
Date	Description		Debit	Credit	Type
02/04/2026	29102 - Water Systems Maintenance, Inc. - Lake maintenance - January		1,985.00	-	Invoice
80400 - Audit / Tax Returns		1,475.00	-	-	1,475.00
Date	Description		Debit	Credit	Type
80500 - Collection / Bad Debt Expense		-161.60	-	-	-161.60
Date	Description		Debit	Credit	Type
80600 - Bank Charges		25.00	-	-	25.00
Date	Description		Debit	Credit	Type
80700 - Collection Expenses		87.41	10.00	-	97.41
Date	Description		Debit	Credit	Type
02/18/2026	55365 - Optimum Community Management, LLC. - fees		10.00	-	Invoice
81200 - Insurance		54,069.38	4,277.62	-	58,347.00
Date	Description		Debit	Credit	Type
02/26/2026	92141 - LaBarre and Oksnee Insurance Agency, Inc - Final of 8 Monthly Installments		4,277.62	-	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
81900 - Legal Service		2,955.48	-	-	2,955.48
Date	Description		Debit	Credit	Type
82600 - Printing / Mailing / Supplies		1,639.02	644.77	-	2,283.79
Date	Description		Debit	Credit	Type
02/18/2026	55365 - Optimum Community Management, LLC. - supplies		644.77	-	Invoice
82700 - Professional Management: Contract		19,944.00	3,324.00	-	23,268.00
Date	Description		Debit	Credit	Type
02/01/2026	6360683 - Optimum Community Management, LLC. - Management Fee		3,324.00	-	Invoice
82800 - Miscellaneous Administration		1,587.40	151.00	-	1,738.40
Date	Description		Debit	Credit	Type
02/18/2026	55365 - Optimum Community Management, LLC. - administration		151.00	-	Invoice
83000 - Reserve Study		985.00	45.00	-	1,030.00
Date	Description		Debit	Credit	Type
02/04/2026	14751 - Foresight Financial Services of California - RS Revision Edit		45.00	-	Invoice
83100 - Tax: Federal		5,616.00	-	-	5,616.00
Date	Description		Debit	Credit	Type
83200 - Tax: State		2,335.00	-	-	2,335.00
Date	Description		Debit	Credit	Type
93600 - General Reserves		156,035.51	11,250.00	-	167,285.51
Date	Description		Debit	Credit	Type
02/16/2026	Monthly Reserve Contribution		11,250.00	-	GL Entry
98990 - Interest		9,883.96	856.55	-	10,740.51
Date	Description		Debit	Credit	Type
02/01/2026	Batched February Interest		808.48	-	GL Entry

South Coast Shores Homeowners Association

GL Trial Balance For 2/1/2026 - 2/28/2026

			Current	
	Beginning Balance	Debit	Credit	Ending Balance
98990 - Interest	9,883.96	856.55	-	10,740.51
Date	Description	Debit	Credit	Type
02/27/2026	February Interest	48.07	-	GL Entry
Net Total	0.00	235,444.73	235,444.73	0.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 2/28/2026

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
Pacific Premier Bank Op	247,013.31	76.06	247,089.37	247,089.37	Balanced
Alliance Association Bank	107,931.94	0.00	107,931.94	107,931.94	Balanced
First Foundation Bank	174,425.72	0.00	174,425.72	174,425.72	Balanced
First Foundation Bank	106,689.65	0.00	106,689.65	106,689.65	Balanced
First Foundation	58,607.62	0.00	58,607.62	58,607.62	Balanced
FCB MMA	137,830.11	0.00	137,830.11	137,830.11	Balanced
Charles Schwab	0.00	0.00	0.00	0.00	Balanced
Pacific Premier Bank MMA	184,088.81	0.00	184,088.81	184,088.81	Balanced

Unreconciled Items

Date	Description	Check No	Amount
Pacific Premier Bank Op			
1/9/2026		2874	-310.64
2/4/2026	Foresight Financial Services of California	2893	-45.00
2/18/2026	Doorking Inc.		-199.80
2/18/2026	RELENTLESS LAND CARE	2905	-150.00
2/18/2026	RELENTLESS LAND CARE	2905	-450.00
2/18/2026	RELENTLESS LAND CARE	2905	-248.00
2/18/2026	RELENTLESS LAND CARE	2905	-273.00
2/18/2026	RELENTLESS LAND CARE	2905	-185.00
2/26/2026	Best Pool Service Llc	2907	-62.50
2/27/2026	Acct: 99254489 ACH Plan	ACH	1,200.00
2/27/2026	Acct: 99245992 eCheck		400.00
2/28/2026	Acct: 99245537 eCheck		400.00
Total Pacific Premier Bank Op			76.06

Reconciled Items

Date	Description	Check No	Amount
Pacific Premier Bank Op			
1/31/2026	Acct: 99245537 eCheck		400.00
1/31/2026	Acct: 99245992 eCheck		400.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 2/28/2026

Date	Description	Check No	Amount
2/1/2026	Acct: 99224387 eCheck		400.00
2/1/2026	Acct: 99224351 eCheck		400.00
2/1/2026	Acct: 99227232 eCheck		400.00
2/1/2026	Acct: 99224362 eCheck		400.00
2/1/2026	Acct: 99262993 eCheck		400.00
2/1/2026	Acct: 99254461 eCheck		400.00
2/2/2026	Acct: 99224471 eCheck		400.00
2/2/2026	Lockbox - Klik Check		2,000.00
2/2/2026	Lockbox - Klik ACH		2,800.00
2/3/2026	Acct: 99247274 eCheck		400.00
2/3/2026	Lockbox - Klik ACH		1,200.00
2/4/2026	Acct: 99237859 eCheck		400.00
2/4/2026	Lockbox - Klik Check		2,400.00
2/4/2026	Lockbox - Klik ACH		2,800.00
2/5/2026	Acct: 99224273 ACH	ACH	400.00
2/5/2026	Acct: 99224284 ACH	ACH	400.00
2/5/2026	Acct: 99224290 ACH	ACH	400.00
2/5/2026	Acct: 99224296 ACH	ACH	400.00
2/5/2026	Acct: 99224300 ACH	ACH	400.00
2/5/2026	Acct: 99224408 ACH	ACH	400.00
2/5/2026	Acct: 99224409 ACH	ACH	400.00
2/5/2026	Acct: 99224308 ACH	ACH	400.00
2/5/2026	Acct: 99224413 ACH	ACH	400.00
2/5/2026	Acct: 99224319 ACH	ACH	400.00
2/5/2026	Acct: 99224414 ACH	ACH	400.00
2/5/2026	Acct: 99224323 ACH	ACH	400.00
2/5/2026	Acct: 99224416 ACH	ACH	400.00
2/5/2026	Acct: 99224330 ACH	ACH	400.00
2/5/2026	Acct: 99224417 ACH	ACH	400.00
2/5/2026	Acct: 99224335 ACH	ACH	400.00
2/5/2026	Acct: 99224421 ACH	ACH	400.00
2/5/2026	Acct: 99224423 ACH	ACH	400.00
2/5/2026	Acct: 99224336 ACH	ACH	400.00
2/5/2026	Acct: 99224426 ACH	ACH	400.00
2/5/2026	Acct: 99224349 ACH	ACH	400.00
2/5/2026	Acct: 99224428 ACH	ACH	400.00
2/5/2026	Acct: 99224358 ACH	ACH	400.00
2/5/2026	Acct: 99224363 ACH	ACH	400.00
2/5/2026	Acct: 99224434 ACH	ACH	400.00
2/5/2026	Acct: 99224370 ACH	ACH	400.00
2/5/2026	Acct: 99224435 ACH	ACH	400.00
2/5/2026	Acct: 99224372 ACH	ACH	400.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 2/28/2026

Date	Description	Check No	Amount
2/5/2026	Acct: 99224440 ACH	ACH	400.00
2/5/2026	Acct: 99224378 ACH	ACH	400.00
2/5/2026	Acct: 99224443 ACH	ACH	400.00
2/5/2026	Acct: 99254858 ACH	ACH	400.00
2/5/2026	Acct: 99224380 ACH	ACH	400.00
2/5/2026	Acct: 99224445 ACH	ACH	400.00
2/5/2026	Acct: 99257699 ACH	ACH	400.00
2/5/2026	Acct: 99224384 ACH	ACH	400.00
2/5/2026	Acct: 99224448 ACH	ACH	400.00
2/5/2026	Acct: 99257933 ACH	ACH	400.00
2/5/2026	Acct: 99224386 ACH	ACH	400.00
2/5/2026	Acct: 99259054 ACH	ACH	400.00
2/5/2026	Acct: 99224449 ACH	ACH	400.00
2/5/2026	Acct: 99224390 ACH	ACH	400.00
2/5/2026	Acct: 99259309 ACH	ACH	400.00
2/5/2026	Acct: 99224453 ACH	ACH	400.00
2/5/2026	Acct: 99224398 ACH	ACH	400.00
2/5/2026	Acct: 99263561 ACH	ACH	400.00
2/5/2026	Acct: 99224463 ACH	ACH	400.00
2/5/2026	Acct: 99224399 ACH	ACH	400.00
2/5/2026	Acct: 99264827 ACH	ACH	400.00
2/5/2026	Acct: 99224468 ACH	ACH	400.00
2/5/2026	Acct: 99224402 ACH	ACH	400.00
2/5/2026	Acct: 99264849 ACH	ACH	400.00
2/5/2026	Acct: 99224473 ACH	ACH	400.00
2/5/2026	Acct: 99224404 ACH	ACH	400.00
2/5/2026	Acct: 99224478 ACH	ACH	400.00
2/5/2026	Acct: 99224405 ACH	ACH	400.00
2/5/2026	Acct: 99224487 ACH	ACH	400.00
2/5/2026	Acct: 99224407 ACH	ACH	400.00
2/5/2026	Acct: 99224491 ACH	ACH	400.00
2/5/2026	Acct: 99224492 ACH	ACH	400.00
2/5/2026	Acct: 99224497 ACH	ACH	400.00
2/5/2026	Acct: 99224500 ACH	ACH	400.00
2/5/2026	Acct: 99224512 ACH	ACH	400.00
2/5/2026	Acct: 99224517 ACH	ACH	400.00
2/5/2026	Acct: 99224520 ACH	ACH	400.00
2/5/2026	Acct: 99224524 ACH	ACH	400.00
2/5/2026	Acct: 99224531 ACH	ACH	400.00
2/5/2026	Acct: 99224533 ACH	ACH	400.00
2/5/2026	Acct: 99224543 ACH	ACH	400.00
2/5/2026	Acct: 99224548 ACH	ACH	400.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 2/28/2026

Date	Description	Check No	Amount
2/5/2026	Acct: 99224549 ACH	ACH	400.00
2/5/2026	Acct: 99224563 ACH	ACH	400.00
2/5/2026	Acct: 99224569 ACH	ACH	400.00
2/5/2026	Acct: 99224574 ACH	ACH	400.00
2/5/2026	Acct: 99224575 ACH	ACH	400.00
2/5/2026	Acct: 99224589 ACH	ACH	400.00
2/5/2026	Acct: 99224592 ACH	ACH	400.00
2/5/2026	Acct: 99224595 ACH	ACH	400.00
2/5/2026	Acct: 99224599 ACH	ACH	400.00
2/5/2026	Acct: 99224612 ACH	ACH	400.00
2/5/2026	Acct: 99224662 ACH	ACH	400.00
2/5/2026	Acct: 99224666 ACH	ACH	400.00
2/5/2026	Acct: 99225468 ACH	ACH	400.00
2/5/2026	Acct: 99225775 ACH	ACH	400.00
2/5/2026	Acct: 99225863 ACH	ACH	400.00
2/5/2026	Acct: 99225990 ACH	ACH	400.00
2/5/2026	Acct: 99227181 ACH	ACH	400.00
2/5/2026	Acct: 99227353 ACH	ACH	400.00
2/5/2026	Acct: 99229854 ACH	ACH	400.00
2/5/2026	Acct: 99230534 ACH	ACH	400.00
2/5/2026	Acct: 99232666 ACH	ACH	400.00
2/5/2026	Acct: 99236494 ACH	ACH	400.00
2/5/2026	Acct: 99239397 ACH	ACH	400.00
2/5/2026	Acct: 99241017 ACH	ACH	400.00
2/5/2026	Acct: 99242586 ACH	ACH	400.00
2/5/2026	Acct: 99246194 ACH	ACH	400.00
2/5/2026	Acct: 99250419 ACH	ACH	400.00
2/5/2026	Acct: 99252481 ACH	ACH	400.00
2/5/2026	Acct: 99252880 ACH	ACH	400.00
2/5/2026	Acct: 99228677 eCheck		400.00
2/5/2026	Acct: 99224306 eCheck		400.00
2/5/2026	Lockbox - Klik Check		1,200.00
2/5/2026	Lockbox - Klik ACH		1,200.00
2/6/2026	Acct: 99224410 CC		400.00
2/6/2026	Acct: 99224383 eCheck		400.00
2/6/2026	Lockbox - Klik Check		2,000.00
2/6/2026	Lockbox - Klik ACH		800.00
2/7/2026	Acct: 99224357 eCheck		400.00
2/8/2026	Acct: 99261962 CC		402.00
2/9/2026	Lockbox - Klik Check		650.00
2/9/2026	Lockbox - Klik ACH		800.00
2/10/2026	Lockbox - Klik Check		800.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 2/28/2026

Date	Description	Check No	Amount
2/10/2026	Lockbox - Klik ACH		400.00
2/11/2026	Lockbox - Klik ACH		2,000.00
2/13/2026	Acct: 99224588 eCheck		400.00
2/13/2026	Lockbox - Klik Check		120.00
2/13/2026	Lockbox - Klik ACH		400.00
2/15/2026	Acct: 99224279 eCheck		400.00
2/18/2026	Lockbox - Klik Check		35.00
2/20/2026	Acct: 99224429 eCheck		400.00
2/25/2026	Acct: 99230522 eCheck		400.00
2/25/2026	Acct: 99254461 eCheck		400.00
2/26/2026	Lockbox - Klik ACH		400.00
2/27/2026	Lockbox - Klik ACH		800.00
12/23/2025		2871	-250.00
1/21/2026	RELENTLESS LAND CARE	2886	-1,500.00
1/21/2026	RELENTLESS LAND CARE	2886	-1,371.50
1/28/2026	Tri-Star Construction And Restoration Services, Inc	2888	-1,650.00
1/28/2026	David Cane & James Harkins	2889	-2,955.48
1/28/2026	Tri-Star Construction And Restoration Services, Inc	2888	-625.00
1/28/2026	Best Pool Service Llc	2890	-62.50
1/28/2026	Tri-Star Construction And Restoration Services, Inc	2888	-1,650.00
1/29/2026		2891	-250.00
1/29/2026	RELENTLESS LAND CARE	2892	-810.00
1/29/2026	RELENTLESS LAND CARE	2892	-125.00
2/1/2026	Optimum Professional Property Management (OPPM)	ACH	-3,324.00
2/4/2026		2894	-52.43
2/4/2026	RELENTLESS LAND CARE	2895	-16,540.21
2/4/2026	Best Pool Service Llc	2896	-632.75
2/4/2026	Personal Touch Cleaning And Maintenance Inc	ACH	-969.92
2/4/2026	Personal Touch Cleaning And Maintenance Inc	ACH	-54.68
2/4/2026	RELENTLESS LAND CARE	2895	-1,371.50
2/4/2026	Water Systems Maintenance, Inc.	2897	-1,985.00
2/4/2026	Patrol Masters Security Services, Inc.	2898	-1,167.47
2/4/2026	Newport Exterminating	2899	-350.00
2/4/2026	Best Pool Service Llc	2896	-512.50
2/10/2026	SoCal Gas - Monthly Gas		-766.53
2/11/2026	Acct: 99224401 Chk #2661		-400.00
2/11/2026	Acct: 99224342 Chk #2660		-400.00
2/11/2026	Acct: 99224422 Chk #10941		-400.00
2/11/2026	Acct: 99224522 Chk #995847		-400.00
2/11/2026	Best Pool Service Llc	2900	-233.33
2/11/2026	Best Pool Service Llc	2900	-316.00
2/11/2026	Orange County Water District	2901	-1,848.60

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 2/28/2026

Date	Description	Check No	Amount
2/11/2026	Patrol Masters Security Services, Inc.	2902	-1,214.17
2/11/2026	Tri-county Lighting Services Corp	2903	-222.50
2/11/2026	South Coast Fire Protection Inc	2904	-1,820.99
2/11/2026	SCE - Monthly Electric - 700132505579		-3,331.81
2/13/2026	Doorking Inc. - Monthly Telephone		-191.80
2/16/2026	Transfer to Pacific Premier Bank MMA		-11,250.00
2/18/2026	Optimum Community Management, LLC.	ACH	-805.77
2/18/2026	Severson Plumbing Services Inc	2906	-205.00
2/26/2026	LaBarre and Oksnee Insurance Agency, Inc		-4,277.62
Total Pacific Premier Bank Op			4,912.94

Alliance Association Bank

2/1/2026	February Interest		354.50
Total Alliance Association Bank			354.50

Charles Schwab

2/1/2026	February Interest		14.75
2/27/2026	Charles Schwab - US Treasury Money		-14.75
Total Charles Schwab			0.00

FCB MMA

2/1/2026	February Interest		21.14
Total FCB MMA			21.14

First Foundation

2/1/2026	February Interest		194.89
Total First Foundation			194.89

First Foundation Bank

2/1/2026	February Interest		133.08
2/1/2026	February Interest		90.12
Total First Foundation Bank			223.20

Pacific Premier Bank MMA

2/16/2026	Transfer from Pacific Premier Bank Op		11,250.00
2/27/2026	February Interest		48.07
2/11/2026	Orange County Block Wall	272	-2,475.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 2/28/2026

Date	Description	Check No	Amount
		Total Pacific Premier Bank MMA	8,823.07

Customer Service:
1-866-486-7782

SOUTH COAST SHORES HOMEOWNERS
ASSOCIATION
OPTIMUM PROFESSIONAL PROPERTY
MANAGEMENT INC
230 COMMERCE SUITE 250
IRVINE CA 92602-1338

Last statement: January 31, 2026
This statement: February 28, 2026

HOA CHECKING

Account number	XXXXXX0834	Beginning balance	\$242,100.37
Low balance	\$244,028.87	Deposits/Additions	\$71,207.00
Average balance	\$259,087.14	Withdrawals/Subtractions	\$66,294.06
Interest earned	\$0.00	Ending balance	\$247,013.31

Other Deposits/ Additions

<u>Date</u>	<u>Description</u>	<u>Additions</u>
02-02	Lockbox Deposit	2,000.00
02-04	Lockbox Deposit	2,400.00
02-05	Lockbox Deposit	1,200.00
02-06	Lockbox Deposit	2,000.00
02-09	Lockbox Deposit	650.00
02-10	Lockbox Deposit	800.00
02-13	Lockbox Deposit	120.00
02-18	Lockbox Deposit	35.00
Total Other Deposits/ Additions		\$9,205.00

ACH and Electronic Payments/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
02-03	ACH Debit South Coast Shor Invoice X6360683 20260203	3,324.00
02-05	ACH Debit South Coast Shor Invoice X6351164 20260205	54.68
02-05	ACH Debit South Coast Shor Invoice X6220444 20260205	969.92
02-10	ACH Debit Socalgas Simplepay 20260210	766.53
02-11	ACH Debit So Cal Edison Co Directpay 700132505579 20260211	3,331.81
02-13	ACH Debit Doorking, Inc Doorking M121472524471 20260213	191.80
02-20	ACH Debit South Coast Shor Invoice X6417166 20260220	805.77
02-26	ACH Debit Labarreoksnee Billpay B26056104233483 20260226	4,277.62
Total ACH and Electronic Payments/Subtractions		\$13,722.13

<u>Date</u>	<u>Description</u>	<u>Additions</u>
02-18	ACH Credit Paylease.Com Settlement 000026292101278 20260218	400.00
02-23	ACH Credit Paylease.Com Settlement 000026323008514 20260223	400.00
02-26	ACH Credit Paylease.Com Settlement 000026356615558 20260226	800.00
02-26	ACH Credit 9000005993 Catch Cr F1crrk5h 20260226	400.00
02-27	ACH Credit 9000005993 Catch Cr F1f3p1zy 20260227	800.00
Total ACH and Electronic Deposits/Additions		\$62,002.00

Other Withdrawals/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
02-09	Deposit Adj Debit 2/6 \$2000.00 Ck 2661 Duplicate Presentment Other 1/2 Acct *0834	400.00
02-09	Deposit Adj Debit 2/6 \$2000.00 Ck 2660 Duplicate Presentment Other 1/2 Acct *0834	400.00
02-09	Deposit Adj Debit 2/6 \$2000.00 Ck 10941 Duplicate Presentment Other 1/2 Acct *0834	400.00
02-09	Deposit Adj Debit 2/6 \$2000.00 Ck 995847 Duplicate Presentment Other 1/2 Acct *0834	400.00
02-17	Online Bnkg Trsfr Db Ref 04709001 Funds Transfer To Dep Xxxxxx1195 From Uapibk	11,250.00
Total Other Withdrawals/Subtractions		\$12,850.00

Daily Balances

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
01-31	242,100.37	02-10	288,210.04	02-20	249,095.93
02-02	244,028.87	02-11	284,893.23	02-23	249,495.93
02-03	245,192.37	02-12	284,840.80	02-25	249,290.93
02-04	250,792.37	02-13	284,819.00	02-26	246,213.31
02-05	249,362.29	02-17	253,908.12	02-27	247,013.31
02-06	249,037.29	02-18	250,124.20	02-28	247,013.31
02-09	288,887.29	02-19	249,901.70		

Overdraft Fee Summary

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

Checks

<u>Check #</u>	<u>Amount</u>	<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Date</u>
2871	\$250.00	02-03	2897	\$1,985.00	02-11
*2886	\$2,871.50	02-02	2898	\$1,167.47	02-10
*2888	\$3,925.00	02-06	2899	\$350.00	02-13
2889	\$2,955.48	02-05	2900	\$549.33	02-18
2890	\$62.50	02-03	2901	\$1,848.60	02-18
2891	\$250.00	02-05	2902	\$1,214.17	02-17
2892	\$935.00	02-17	2903	\$222.50	02-19
*2894	\$52.43	02-12	2904	\$1,820.99	02-18
2895	\$17,911.71	02-17	*2906	\$205.00	02-25
2896	\$1,145.25	02-10			

(* Skip in check sequence, R-Check has been returned, + Electronified check))

Total Checks paid: 19 for **-\$39,721.93**

Customer Service:
 1-866-486-7782

 SOUTH COAST SHORES HOMEOWNERS
 ASSOCIATION
 OPTIMUM PROFESSIONAL PROPERTY
 MANAGEMENT INC
 230 COMMERCE SUITE 250
 IRVINE CA 92602-1338

 Last statement: January 31, 2026
 This statement: February 28, 2026

HOA MONEY MARKET

Account number	XXXXXX1195	Beginning balance	\$175,265.74
Low balance	\$175,265.74	Additions/Deposits	\$11,298.07
Average balance	\$179,026.45	Withdrawals/Subtractions	\$2,475.00
Interest paid year to date	\$99.52	Ending balance	\$184,088.81
Interest earned	\$48.07		

Other Deposits/ Additions

<u>Date</u>	<u>Description</u>	<u>Additions</u>
02-17	Online Bnkg Trsfr Cr Ref 04709001 Funds Transfer Frm Dep Xxxxxx0834 From Uapibk	11,250.00
02-28	Interest Credit	48.07
Total Other Deposits/ Additions		\$11,298.07

Daily Balances

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
01-31	175,265.74	02-17	184,040.74	02-28	184,088.81

Interest Information

Annual percentage yield earned	.35%
Interest-bearing days	28
Average balance for APY	\$179,026.45
Interest earned	\$48.07
Interest paid year to date	\$99.52
Statement period	02/01 to 02/28

Overdraft Fee Summary

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

Checks

<u>Check #</u>	<u>Amount</u>	<u>Date</u>
272	\$2,475.00	02-17

(* Skip in check sequence, R-Check has been returned, + Electronified check))

Total Checks paid: 1 for **-\$2,475.00**



PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

SOUTH COAST SHORES HOMEOWNERS ASSOC
C/O OPTIMUM PROFESSIONAL PROPERTY
COD
230 COMMERCE SUITE 250
IRVINE CA 92602-1338

Last statement: January 31, 2026
This statement: February 28, 2026
Total days in statement period: 28

Page 1
XXXXXX2689
(0)

Direct inquiries to:
888-734-4567

Alliance Association Banking
3075 W. Ray Road, FL 4
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

AAB CD

Account number	XXXXXX2689
Total principal	\$105,844.73
Total current balance	\$107,931.94
Total interest year to date	\$707.84

DAILY ACTIVITY

<u>Date</u>	<u>Description</u>	<u>Additions</u>	<u>Subtractions</u>	<u>Balance</u>
01-31	Beginning balance			\$107,577.44
02-16	Interest Credit	354.50		107,931.94
02-28	Ending totals	354.50	.00	\$107,931.94

Account	6012017797	SOUTH COAST SHO
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Main

SOUTH COAST SHORES HOMEOWNERS ASSOCIATION C/O OPTIMUM PROPERTY MGMT INC 230 COMMERCE, STE 250 IRVINE CA 92602		TIN 95 2930418 Date of Birth Email kvos@optimumpm.com Work Phone (714)508-9070 Additional	Interest Earn YTD 180,16 Interest Earn LYR 4,339,66 Earnings Term 1 Months Next Earnings Date 03/14/2026 Maturity Term 12 Months Next Maturity Date 12/14/2026 Interest Rate 0,9950 Earnings Compound Anticipated Earnings 81,46 Current Balance 106,689,65 Accrued Earnings 46,54 Penalty 523,51 Proof/Memo 0,00 Redemption Amt 106,212,68
CIF Comments Location Not Applicable Type 12 Month CD Officer E Sicat Soufi FDIC Eligibility Eligible		Owner Account Type Corporation HOA	

History View History

Date	Maint Date	Description	Amount	Balance	Reference	RBS Reference Account	TC DC	Presented	Basis	Earnings Distr	Tran Date/Time	User
10/14/2020		Opening Deposit	95,157.00	95,157.00		12539169	0 100	10/14/2020	0.00	0.00	10/14/2020 5:35:29 PM	
11/14/2020		Accr Earning Payment	44.46	95,201.46	Added to Acct		0 111		0.00	0.00		
12/14/2020		Accr Earning Payment	43.05	95,244.51	Added to Acct		0 111		0.00	0.00		
01/14/2021		Accr Earning Payment	44.50	95,289.01	Added to Acct		0 111		0.00	0.00		
02/14/2021		Accr Earning Payment	44.52	95,333.53	Added to Acct		0 111		0.00	0.00		
03/14/2021		Accr Earning Payment	40.23	95,373.76	Added to Acct		0 111		0.00	0.00		
04/14/2021		Accr Earning Payment	44.56	95,418.32	Added to Acct		0 111		0.00	0.00		
05/14/2021		Accr Earning Payment	43.14	95,461.46	Added to Acct		0 111		0.00	0.00		
06/14/2021		Accr Earning Payment	44.60	95,506.06	Added to Acct		0 111		0.00	0.00		
07/14/2021		Accr Earning Payment	43.18	95,549.24	Added to Acct		0 111		0.00	0.00		
08/14/2021		Accr Earning Payment	44.64	95,593.88	Added to Acct		0 111		0.00	0.00		
09/14/2021		Accr Earning Payment	44.66	95,638.54	Added to Acct		0 111		0.00	0.00		
10/14/2021		Accr Earning Payment	43.24	95,681.78	Added to Acct		0 111		0.00	0.00		
10/14/2021		Rate Change	0.00	95,681.78	0.5500- 0.2000		0 60		0.00	0.00		
11/14/2021		Accr Earning Payment	16.25	95,698.03	Added to Acct		0 111		0.00	0.00		
12/14/2021		Accr Earning Payment	15.73	95,713.76	Added to Acct		0 111		0.00	0.00		
01/14/2022		Accr Earning Payment	16.26	95,730.02	Added to Acct		0 111		0.00	0.00		
02/14/2022		Accr Earning Payment	16.26	95,746.28	Added to Acct		0 111		0.00	0.00		
03/14/2022		Accr Earning Payment	14.69	95,760.97	Added to Acct		0 111		0.00	0.00		
04/14/2022		Accr Earning Payment	16.27	95,777.24	Added to Acct		0 111		0.00	0.00		
05/14/2022		Accr Earning Payment	15.75	95,792.99	Added to Acct		0 111		0.00	0.00		
06/14/2022		Accr Earning Payment	16.27	95,809.26	Added to Acct		0 111		0.00	0.00		
07/14/2022		Accr Earning Payment	15.75	95,825.01	Added to Acct		0 111		0.00	0.00		
08/14/2022		Accr Earning Payment	16.28	95,841.29	Added to Acct		0 111		0.00	0.00		
09/14/2022		Accr Earning Payment	16.28	95,857.57	Added to Acct		0 111		0.00	0.00		
10/14/2022		Accr Earning Payment	15.76	95,873.33	Added to Acct		0 111		0.00	0.00		
10/14/2022		Rate Change	0.00	95,873.33	0.2000- 1.0000		0 60		0.00	0.00		
11/14/2022		Accr Earning Payment	81.46	95,954.79	Added to Acct		0 111		0.00	0.00		
12/14/2022		Accr Earning Payment	78.90	96,033.69	Added to Acct		0 111		0.00	0.00		
01/14/2023		Accr Earning Payment	81.60	96,115.29	Added to Acct		0 111		0.00	0.00		
02/14/2023		Accr Earning Payment	81.67	96,196.96	Added to Acct		0 111		0.00	0.00		
03/14/2023		Accr Earning Payment	73.82	96,270.78	Added to Acct		0 111		0.00	0.00		
04/14/2023		Accr Earning Payment	81.80	96,352.58	Added to Acct		0 111		0.00	0.00		
05/14/2023		Accr Earning Payment	79.23	96,431.81	Added to Acct		0 111		0.00	0.00		
06/14/2023		Accr Earning Payment	81.93	96,513.74	Added to Acct		0 111		0.00	0.00		
07/14/2023		Accr Earning Payment	79.36	96,593.10	Added to Acct		0 111		0.00	0.00		
08/14/2023		Accr Earning Payment	82.07	96,675.17	Added to Acct		0 111		0.00	0.00		
09/14/2023		Accr Earning Payment	82.14	96,757.31	Added to Acct		0 111		0.00	0.00		
10/14/2023		Accr Earning Payment	79.56	96,836.87	Added to Acct		0 111		0.00	0.00		
10/16/2023		Rate Change	0.00	96,836.87	1.0000- 4.6410		0 60		0.00	0.00		

11/14/2023	Accr Earning Payment	363.04	97,199.91	Added to Acct	0	111	0.00	0.00
12/14/2023	Accr Earning Payment	371.46	97,571.37	Added to Acct	0	111	0.00	0.00
01/14/2024	Accr Earning Payment	385.33	97,956.70	Added to Acct	0	111	0.00	0.00
02/14/2024	Accr Earning Payment	386.85	98,343.55	Added to Acct	0	111	0.00	0.00
03/14/2024	Accr Earning Payment	363.28	98,706.83	Added to Acct	0	111	0.00	0.00
04/14/2024	Accr Earning Payment	389.81	99,096.64	Added to Acct	0	111	0.00	0.00
05/14/2024	Accr Earning Payment	378.70	99,475.34	Added to Acct	0	111	0.00	0.00
06/14/2024	Accr Earning Payment	392.85	99,868.19	Added to Acct	0	111	0.00	0.00
07/14/2024	Accr Earning Payment	381.65	100,249.84	Added to Acct	0	111	0.00	0.00
08/14/2024	Accr Earning Payment	395.91	100,645.75	Added to Acct	0	111	0.00	0.00
09/14/2024	Accr Earning Payment	397.47	101,043.22	Added to Acct	0	111	0.00	0.00
10/14/2024	Accr Earning Payment	386.14	101,429.36	Added to Acct	0	111	0.00	0.00
11/14/2024	Accr Earning Payment	400.56	101,829.92	Added to Acct	0	111	0.00	0.00
11/14/2024	Rate Change	0.00	101,829.92	4.6410— 1.0000	0	60	0.00	0.00
11/15/2024	Rate Change	0.00	101,829.92	1.0000— 4.1600	0	60	0.00	0.00
12/14/2024	Accr Earning Payment	339.91	102,169.83	Added to Acct	0	111	0.00	0.00
01/14/2025	Accr Earning Payment	361.60	102,531.43	Added to Acct	0	111	0.00	0.00
02/14/2025	Accr Earning Payment	362.88	102,894.31	Added to Acct	0	111	0.00	0.00
03/14/2025	Accr Earning Payment	328.87	103,223.18	Added to Acct	0	111	0.00	0.00
04/14/2025	Accr Earning Payment	365.33	103,588.51	Added to Acct	0	111	0.00	0.00
05/14/2025	Accr Earning Payment	354.77	103,943.28	Added to Acct	0	111	0.00	0.00
06/14/2025	Accr Earning Payment	367.88	104,311.16	Added to Acct	0	111	0.00	0.00
07/14/2025	Accr Earning Payment	357.25	104,668.41	Added to Acct	0	111	0.00	0.00
08/14/2025	Accr Earning Payment	370.44	105,038.85	Added to Acct	0	111	0.00	0.00
09/14/2025	Accr Earning Payment	371.75	105,410.60	Added to Acct	0	111	0.00	0.00
10/14/2025	Accr Earning Payment	361.01	105,771.61	Added to Acct	0	111	0.00	0.00
11/14/2025	Accr Earning Payment	374.35	106,145.96	Added to Acct	0	111	0.00	0.00
12/14/2025	Accr Earning Payment	363.53	106,509.49	Added to Acct	0	111	0.00	0.00
12/14/2025	Rate Change	0.00	106,509.49	4.1600— 1.0000	0	60	0.00	0.00
12/14/2025	Rate Change	0.00	106,509.49	1.0000— 0.9950	0	60	0.00	0.00
01/14/2026	Accr Earning Payment	90.04	106,599.53	Added to Acct	0	111	0.00	0.00
*02/14/2026	Accr Earning Payment	90.12	106,689.65	Added to Acct	0	111	0.00	0.00

Account	6012017973	SOUTH COAST SHO
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Main

SOUTH COAST SHORES HOMEOWNERS ASSOCIATION C/O OPTIMUM PROPERTY MGMT INC 230 COMMERCE, STE 250 IRVINE CA 92602		TIN 95 2930418 Date of Birth Email kvos@optimumpm.com Work Phone (714)508-9070 Additional	Interest Earn YTD 280.31 Interest Earn LYR 6,416.96 Earnings Term 1 Months Next Earnings Date 03/31/2026 Maturity Term 6 Months Next Maturity Date 05/01/2026 Interest Rate 0.9950 Earnings Compound Anticipated Earnings 147.46 Current Balance 174,425.72 Accrued Earnings 9.51 Penalty 427.94 Proof/Memo 0.00 Redemption Amt 174,007.29
CIF Comments Location Not Applicable Type 6 Month CD Officer E Sicat Soufi FDIC Eligibility Eligible		Owner Account Type Corporation HOA	

History View History

Date	Maint Date	Description	Amount	Balance	Reference	RBS Reference Account	TC DC	Presented	Basis	Earnings Distr	Tran Date/Time	User
12/01/2020		Opening Deposit	155,000.00	155,000.00		12167737	0 100	12/01/2020	0.00	0.00	12/01/2020 5:15:35 PM	
01/01/2021		Accr Earning Payment	72.42	155,072.42	Added to Acct		0 111		0.00	0.00		
02/01/2021		Accr Earning Payment	72.45	155,144.87	Added to Acct		0 111		0.00	0.00		
03/01/2021		Accr Earning Payment	65.47	155,210.34	Added to Acct		0 111		0.00	0.00		
04/01/2021		Accr Earning Payment	72.52	155,282.86	Added to Acct		0 111		0.00	0.00		
05/01/2021		Accr Earning Payment	70.21	155,353.07	Added to Acct		0 111		0.00	0.00		
06/01/2021		Accr Earning Payment	72.59	155,425.66	Added to Acct		0 111		0.00	0.00		
07/01/2021		Accr Earning Payment	70.28	155,495.94	Added to Acct		0 111		0.00	0.00		
08/01/2021		Accr Earning Payment	72.65	155,568.59	Added to Acct		0 111		0.00	0.00		
09/01/2021		Accr Earning Payment	72.69	155,641.28	Added to Acct		0 111		0.00	0.00		
10/01/2021		Accr Earning Payment	70.37	155,711.65	Added to Acct		0 111		0.00	0.00		
11/01/2021		Accr Earning Payment	72.75	155,784.40	Added to Acct		0 111		0.00	0.00		
12/01/2021		Accr Earning Payment	70.44	155,854.84	Added to Acct		0 111		0.00	0.00		
12/01/2021		Rate Change	0.00	155,854.84	0.5500- 0.2000		0 60		0.00	0.00		
01/01/2022		Accr Earning Payment	26.48	155,881.32	Added to Acct		0 111		0.00	0.00		
02/01/2022		Accr Earning Payment	26.48	155,907.80	Added to Acct		0 111		0.00	0.00		
03/01/2022		Accr Earning Payment	23.92	155,931.72	Added to Acct		0 111		0.00	0.00		
04/01/2022		Accr Earning Payment	26.49	155,958.21	Added to Acct		0 111		0.00	0.00		
05/01/2022		Accr Earning Payment	25.64	155,983.85	Added to Acct		0 111		0.00	0.00		
06/01/2022		Accr Earning Payment	26.50	156,010.35	Added to Acct		0 111		0.00	0.00		
07/01/2022		Accr Earning Payment	25.65	156,036.00	Added to Acct		0 111		0.00	0.00		
08/01/2022		Accr Earning Payment	26.51	156,062.51	Added to Acct		0 111		0.00	0.00		
09/01/2022		Accr Earning Payment	26.51	156,089.02	Added to Acct		0 111		0.00	0.00		
10/01/2022		Accr Earning Payment	25.66	156,114.68	Added to Acct		0 111		0.00	0.00		
11/01/2022		Accr Earning Payment	26.52	156,141.20	Added to Acct		0 111		0.00	0.00		
12/01/2022		Accr Earning Payment	25.67	156,166.87	Added to Acct		0 111		0.00	0.00		
12/01/2022		Rate Change	0.00	156,166.87	0.2000- 1.0000		0 60		0.00	0.00		
12/02/2022		Rate Change	0.00	156,166.87	1.0000- 3.6800		0 60		0.00	0.00		
01/01/2023		Accr Earning Payment	477.33	156,644.20	Added to Acct		0 111		0.00	0.00		
02/01/2023		Accr Earning Payment	490.33	157,134.53	Added to Acct		0 111		0.00	0.00		
03/01/2023		Accr Earning Payment	444.20	157,578.73	Added to Acct		0 111		0.00	0.00		
04/01/2023		Accr Earning Payment	493.25	158,071.98	Added to Acct		0 111		0.00	0.00		
05/01/2023		Accr Earning Payment	478.81	158,550.79	Added to Acct		0 111		0.00	0.00		
06/01/2023		Accr Earning Payment	496.30	159,047.09	Added to Acct		0 111		0.00	0.00		
07/01/2023		Accr Earning Payment	481.77	159,528.86	Added to Acct		0 111		0.00	0.00		
08/01/2023		Accr Earning Payment	499.36	160,028.22	Added to Acct		0 111		0.00	0.00		
09/01/2023		Accr Earning Payment	500.92	160,529.14	Added to Acct		0 111		0.00	0.00		
10/01/2023		Accr Earning Payment	486.26	161,015.40	Added to Acct		0 111		0.00	0.00		
11/01/2023		Accr Earning Payment	504.01	161,519.41	Added to Acct		0 111		0.00	0.00		
12/01/2023		Accr Earning Payment	489.26	162,008.67	Added to Acct		0 111		0.00	0.00		

01/01/2024	Accr Earning Payment	507.12	162,515.79	Added to Acct	0	111	0.00	0.00
01/01/2024	Rate Change	0.00	162,515.79	3.6800— 1.0000	0	60	0.00	0.00
01/01/2024	Rate Change	0.00	162,515.79	1.0000— 3.4400	0	60	0.00	0.00
02/01/2024	Accr Earning Payment	475.49	162,991.28	Added to Acct	0	111	0.00	0.00
03/01/2024	Accr Earning Payment	446.07	163,437.35	Added to Acct	0	111	0.00	0.00
04/01/2024	Accr Earning Payment	478.18	163,915.53	Added to Acct	0	111	0.00	0.00
05/01/2024	Accr Earning Payment	464.09	164,379.62	Added to Acct	0	111	0.00	0.00
06/01/2024	Accr Earning Payment	480.94	164,860.56	Added to Acct	0	111	0.00	0.00
07/01/2024	Accr Earning Payment	466.76	165,327.32	Added to Acct	0	111	0.00	0.00
08/01/2024	Accr Earning Payment	483.71	165,811.03	Added to Acct	0	111	0.00	0.00
09/01/2024	Accr Earning Payment	485.13	166,296.16	Added to Acct	0	111	0.00	0.00
10/01/2024	Accr Earning Payment	470.83	166,766.99	Added to Acct	0	111	0.00	0.00
11/01/2024	Accr Earning Payment	487.92	167,254.91	Added to Acct	0	111	0.00	0.00
12/01/2024	Accr Earning Payment	473.54	167,728.45	Added to Acct	0	111	0.00	0.00
01/01/2025	Accr Earning Payment	490.74	168,219.19	Added to Acct	0	111	0.00	0.00
02/01/2025	Accr Earning Payment	492.17	168,711.36	Added to Acct	0	111	0.00	0.00
02/01/2025	Rate Change	0.00	168,711.36	3.4400— 1.0000	0	60	0.00	0.00
02/04/2025	Rate Change	0.00	168,711.36	1.0000— 4.0200	0	60	0.00	0.00
02/04/2025	Accrued Credit Adj	41.88	168,711.36	Backdated int. 2/1/25—2/3/25	0	178	0.00	0.00 02/04/2025 5:01:56 PM
02/28/2025	Accr Earning Payment	502.41	169,213.77	Added to Acct	0	111	0.00	0.00
03/31/2025	Accr Earning Payment	578.69	169,792.46	Added to Acct	0	111	0.00	0.00
04/30/2025	Accr Earning Payment	561.91	170,354.37	Added to Acct	0	111	0.00	0.00
05/31/2025	Accr Earning Payment	582.59	170,936.96	Added to Acct	0	111	0.00	0.00
06/30/2025	Accr Earning Payment	565.70	171,502.66	Added to Acct	0	111	0.00	0.00
07/31/2025	Accr Earning Payment	586.52	172,089.18	Added to Acct	0	111	0.00	0.00
08/31/2025	Accr Earning Payment	588.53	172,677.71	Added to Acct	0	111	0.00	0.00
09/30/2025	Accr Earning Payment	571.46	173,249.17	Added to Acct	0	111	0.00	0.00
11/01/2025	Accr Earning Payment	611.64	173,860.81	Added to Acct	0	111	0.00	0.00
11/01/2025	Rate Change	0.00	173,860.81	4.0200— 1.0000	0	60	0.00	0.00
11/01/2025	Rate Change	0.00	173,860.81	1.0000— 0.9950	0	60	0.00	0.00
11/30/2025	Accr Earning Payment	137.50	173,998.31	Added to Acct	0	111	0.00	0.00
12/31/2025	Accr Earning Payment	147.10	174,145.41	Added to Acct	0	111	0.00	0.00
01/31/2026	Accr Earning Payment	147.23	174,292.64	Added to Acct	0	111	0.00	0.00
*02/28/2026	Accr Earning Payment	133.08	174,425.72	Added to Acct	0	111	0.00	0.00

Account	6012025354	SOUTH COAST SHO
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Main

SOUTH COAST SHORES HOMEOWNERS ASSOCIATION C/O OPTIMUM PROPERTY MGMT INC 230 COMMERCE, STE 250 IRVINE CA 92602		TIN 95 2930418 Date of Birth Email kvos@optimumpm.com Work Phone (714)508-9070 Additional	Interest Earn YTD 389.13 Interest Earn LYR 2,259.68 Earnings Term 1 Months Next Earnings Date 03/17/2026 Maturity Term 9 Months Next Maturity Date 03/17/2026 Interest Rate 3.9220 Earnings Compound Anticipated Earnings 176.59 Current Balance 58,607.62 Accrued Earnings 81.92 Penalty 566.78 Proof/Memo 0.00 Redemption Amt 58,122.76
CIF Comments Location Not Applicable Owner Corporation Type 180-364 Day CD Account Type HOA Officer E Sicat Soufi FDIC Eligibility Eligible			

History View History

Date	Maint Date	Description	Amount	Balance	Reference	RBS Reference Account	TC DC	Presented	Basis	Earnings Distr	Tran Date/Time	User
09/17/2024		Opening Deposit	45,300.00	45,300.00		12912073	0 100	09/17/2024	0.00	0.00	09/17/2024 5:15:25 PM	
10/17/2024		Accr Earning Payment	182.05	45,482.05	Added to Acct		0 111		0.00	0.00		
11/17/2024		Accr Earning Payment	188.89	45,670.94	Added to Acct		0 111		0.00	0.00		
12/17/2024		Accr Earning Payment	183.54	45,854.48	Added to Acct		0 111		0.00	0.00		
01/17/2025		Accr Earning Payment	190.43	46,044.91	Added to Acct		0 111		0.00	0.00		
02/17/2025		Accr Earning Payment	191.22	46,236.13	Added to Acct		0 111		0.00	0.00		
03/17/2025		Accr Earning Payment	173.40	46,409.53	Added to Acct		0 111		0.00	0.00		
04/17/2025		Accr Earning Payment	192.74	46,602.27	Added to Acct		0 111		0.00	0.00		
05/17/2025		Accr Earning Payment	187.28	46,789.55	Added to Acct		0 111		0.00	0.00		
06/17/2025		Accr Earning Payment	194.32	46,983.87	Added to Acct		0 111		0.00	0.00		
06/17/2025		Rate Change	0.00	46,983.87	4.8800- 0.7500		0 60		0.00	0.00		
06/20/2025		Rate Change	0.00	46,983.87	0.7500- 3.9220		0 60		0.00	0.00		
06/20/2025		Accrued Credit Adj	12.25	46,983.87			0 178		0.00	0.00	06/20/2025 9:43:22 AM	
06/20/2025		Deposit	10,104.33	57,088.20		12077973	0 101	06/20/2025	0.00	0.00	06/20/2025 12:35:03 PM	
07/17/2025		Accr Earning Payment	181.05	57,269.25	Added to Acct		0 111		0.00	0.00		
08/17/2025		Accr Earning Payment	191.07	57,460.32	Added to Acct		0 111		0.00	0.00		
09/17/2025		Accr Earning Payment	191.71	57,652.03	Added to Acct		0 111		0.00	0.00		
10/17/2025		Accr Earning Payment	186.13	57,838.16	Added to Acct		0 111		0.00	0.00		
11/17/2025		Accr Earning Payment	192.97	58,031.13	Added to Acct		0 111		0.00	0.00		
12/17/2025		Accr Earning Payment	187.36	58,218.49	Added to Acct		0 111		0.00	0.00		
01/17/2026		Accr Earning Payment	194.24	58,412.73	Added to Acct		0 111		0.00	0.00		
*02/17/2026		Accr Earning Payment	194.89	58,607.62	Added to Acct		0 111		0.00	0.00		

P.O. Box 64084
 Phoenix, AZ 85082
 866-800-4656 (toll free)



2-28-26
 308631224

OPTIMUM PROFESSIONAL PROPERTY AGANT FOR
 SOUTH COAST SHORES HOMEOWNERS ASSOC
 RESERVE
 230 COMMERCE STE 250
 IRVINE CA 92602-1338

30863 122 4 MONEY MARKET ACCOUNT

Previous Balance	1-31-26	137,808.97
+Deposits/Credits		.00
-Checks/Debits		.00
-Service Charge		.00
+Interest Paid		21.14
Current Balance		137,830.11
Days in Statement Period	28	

* - - - - -INTEREST SUMMARY- - - - - *

Interest Earned From	2/01/26 To 2/28/26	
Days in Period		28
Interest Earned		21.14
Annual Percentage Yield Earned		.20
Interest Paid this Year		42.52
Interest Withheld this Year		.00

* - - - - -DESCRIPTIVE TRANSACTIONS- - - - - *

Date	Description	Amount
2-27	Interest Pymt	21.14

* - - - - -DAILY BALANCE SUMMARY- - - - - *

Date	Balance	Date	Balance
1-31	137808.97	2-27	137830.11

* - - - - -OVERDRAFT CHARGES/REFUNDS SUMMARY - - - - - *

	This Cycle	YTD
Total returned item fees	.00	.00
Total overdraft fees	.00	.00

END OF STATEMENT



Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS

Account Number
4340-4868

Statement Period
February 1-28, 2026



Account Summary

Ending Account Value as of 02/28
\$127,781.67

Beginning Account Value as of 02/01
\$127,493.05

	This Statement	YTD
Beginning Account Value	\$127,493.05	\$127,445.86
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	14.75	31.18
Market Appreciation/(Depreciation)	273.87	566.95
Expenses	0.00	(262.32)
Ending Account Value	\$127,781.67	\$127,781.67
Pending Dividends and Accrued Interest ^d	230.63	
Total Estimated Value ^d	\$128,012.30	

Ending Account Value reflects the market value of your cash and investments. It does not include pending transactions, accrued interest, unpriced securities or assets held outside Schwab's custody.

Gain or (Loss) Summary

	Short-Term ^(ST)			Long-Term ^(LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD			0.00			0.00
Unrealized						\$2,139.62 ^b

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Your Independent Investment Manager and/or Advisor

CAPITAL CS GROUP LLC
15375 BARRANCA PKWY
STE G110
IRVINE CA 92618
1 (844) 390-2797

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SOUTH COAST SHORES HOMEOWNERS
230 COMMERCE STE 250
IRVINE CA 92602-1338



Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS

Account Number
XXXX-X868

Statement Period
February 1-28, 2026



Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	5,680.15	4%
Fixed Income	122,101.52	96%
Total	\$127,781.67	100%

Income Summary

Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Cash Dividends	0.00	14.75	0.00	31.18
Total Income	\$0.00	\$14.75	\$0.00	\$31.18

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
91282CCF6	US TREASUR NT	122,101.52	96%
SNSXX	SCHWAB US TREASURY MONEY	5,680.15	4%

Positions - Summary

Beginning Value as of 02/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 02/28	Cost Basis	Unrealized Gain/(Loss)
\$127,493.05		\$0.00		(\$14.75)		\$14.75		\$288.62		\$127,781.67	\$119,961.90	\$2,139.62 ^b

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Money Fund (Non-Sweep)	SNSXX	SCHWAB US TREASURY MONEY ^o	5,680.1500	1.0000	5,665.40	5,680.15	14.75			4%
Total Cash and Cash Investments					\$5,665.40	\$5,680.15	\$14.75			4%



Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS

Account Number XXXX-X868 Statement Period February 1-28, 2026



Positions - Fixed Income

Symbol/ CUSIP	Description	Coupon	Maturity Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/ Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$) ^b	Yield to Maturity	Est. Annual Income(\$)	Accrued Interest(\$)	% of Acct
91282CCF6	US TREASUR NT	0.75%	05/31/26	123,000.0000	99.26953	122,101.52	119,961.90 119,961.90	2,139.62	4.03%	922.50	230.63	96%
Total Fixed Income				123,000.0000		\$122,101.52		\$2,139.62		\$922.50	\$230.63	96%
Total Adj Cost Basis		\$119,961.90										
Total Orig Cost Basis		\$119,961.90										

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.

Yield to Maturity is the annualized rate of return earned if held until maturity date.

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Adj Cost Basis and Total Orig Cost Basis are the sums of the individual positions held, which may be incomplete or unavailable.

Transactions - Summary

Beginning Cash* as of 02/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 02/28
\$0.00		\$0.00		\$0.00		(\$14.75)		\$0.00		\$14.75		\$0.00		\$0.00

Other Activity **\$0.00** Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
02/27	Purchase	Reinvested Shares	SNSXX	SCHWAB US TREASURY MONEY INVESTOR	14.7500	1.0000		(14.75)	
	Dividend	Div For Reinvest	SNSXX	SCHWAB US TREASURY MONEY				14.75	
Total Transactions								\$0.00	

Date column represents the Settlement/Process date for each transaction.



Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS

Account Number
XXXX-X868

Statement Period
February 1-28, 2026



Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
02/01	Beginning Balance ^{x,z}	\$0.00	02/28	Ending Balance ^{x,z}	\$0.00	02/27	Interest Rate ^{*z}	0.01%

* Your interest period was 01/16/26 - 02/15/26. ^z

Endnotes For Your Account

- ◊ Dividends paid on this security will be automatically reinvested.
- b When available, Adjusted Cost Basis values are used in Gain or (Loss) calculations.
- d Pending dividends and accrued interest reflects the sum of the total pending dividends and/or accrued interest on positions held in your account, but the dividends and/or interest have not been received into your account. Schwab makes no representation the amounts shown will be received. These amounts are not covered by SIPC account protection until received and held in the account.

- X Bank Sweep deposits are held at one or more FDIC-insured Program Banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks at schwab.com/cashfeaturesdisclosure.
- Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

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Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance

owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell.

Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers:



Terms and Conditions (continued)

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