South Coast Shores Homeowners Association

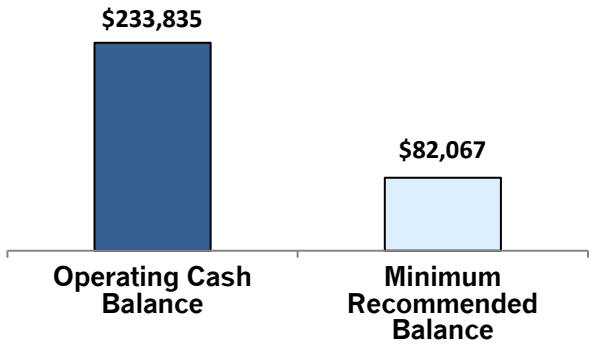
Financial Reports

January 2025

South Coast Shores Homeowners Association
Community Financial Overview
January 31, 2025

Cash

	Current Mo.	Change
Operating	$233,835	$15,343
Reserves	$776,145	$12,737
Adequate Operating Cash?		Yes
Amount Due to Reserves		$0
Repayment in Progress?		N/A



Impending Investment Maturities

Bank	G/L Acct	Maturity
Comerica	10702	02/28/25
First Foundation	15050	02/01/25

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

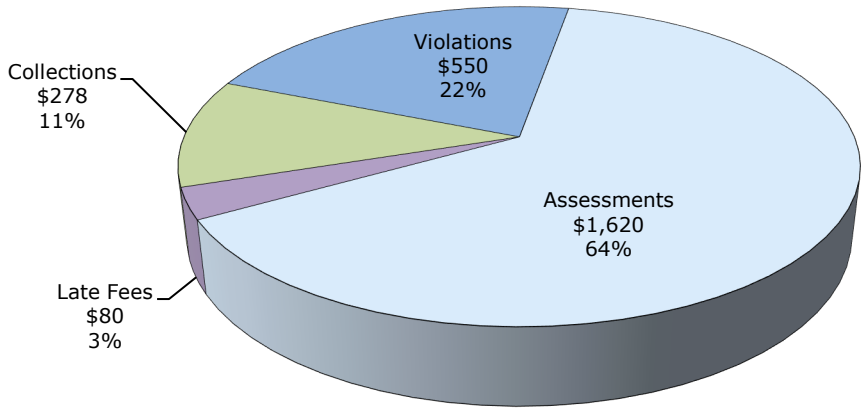
Uninsured Cash Balances

Bank	Total Cash in Bank	Uninsured Portion
Pacific Premier	$319,633	$69,633

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

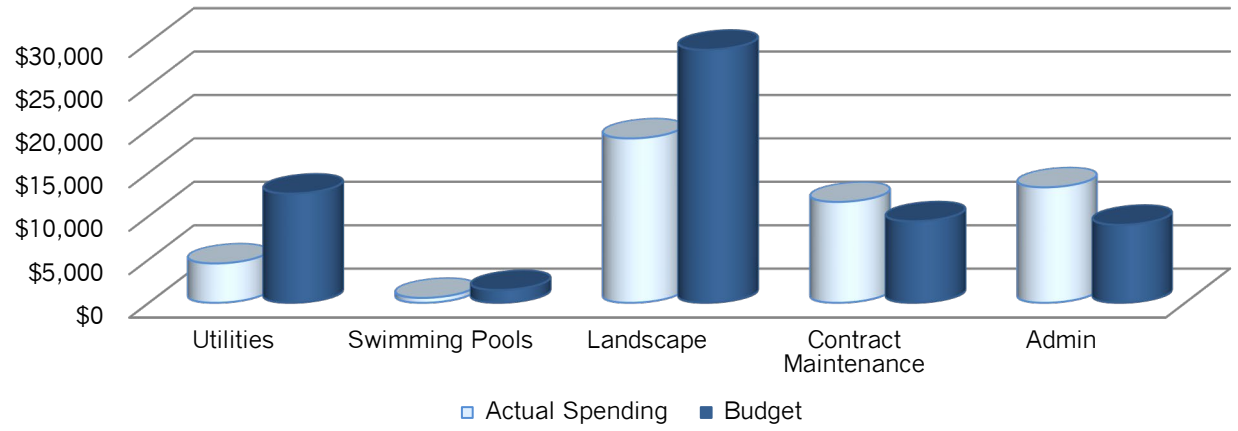
Assessments Receivable

Balance Breakdown



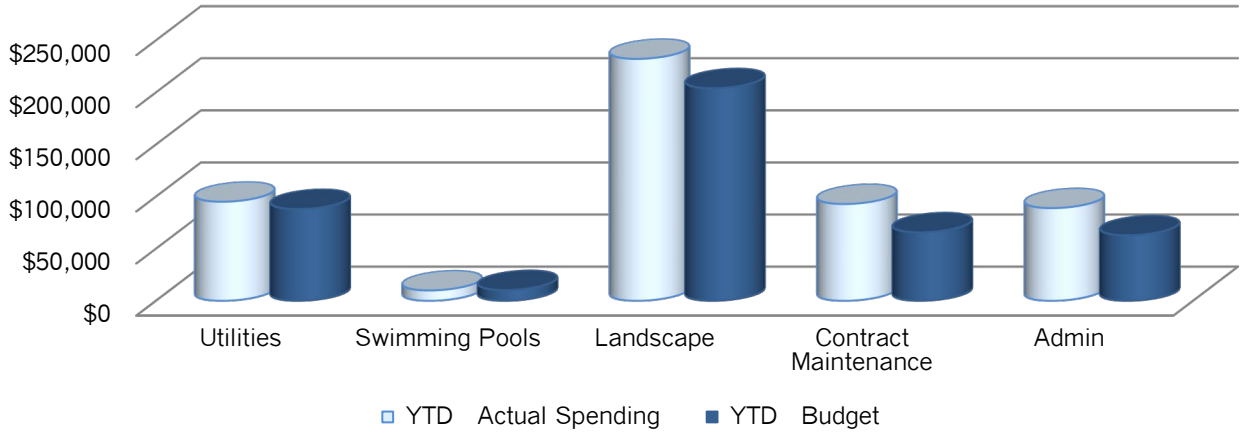
South Coast Shores Homeowners Association
Community Financial Overview

Current Month



In the month of January, the Association spent $2,232 more than the budget projected on Contract Maintenance and $4,316 more on Admin.

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 1/31/2025

Assets	Operating	Reserve	Total
Operating: Cash & Investments			
10100 - Pacific Premier Bank Op x0834	$159,800.02		$159,800.02
10310 - Comerica Op x0425	$35.39		$35.39
10702 - Comerica - Independent Bank Mat. 02-28-25 4.65% 6 Months	$74,000.00		$74,000.00
Total Operating: Cash & Investments	**$233,835.41**		**$233,835.41**
Operating: Receivables			
11150 - Accounts Receivable	$2,527.97		$2,527.97
11190 - Less Allowance For Past Due Accts	($1,800.00)		($1,800.00)
Total Operating: Receivables	**$727.97**		**$727.97**
Reserves: Cash			
14100 - Pacific Premier Bank MMA x1195		$159,832.75	$159,832.75
14200 - FCB MMA x2212		$60,407.43	$60,407.43
14210 - First Foundation MMA x1197		$10,071.17	$10,071.17
14300 - Banc of CA MMA x5433 - UNCLAIMED PROPERTY		$125,811.12	$125,811.12
Total Reserves: Cash		**$356,122.47**	**$356,122.47**
Reserves: Investments			
15050 - First Foundation x7973 Mat.02-01-2025 3.440 % 13mths		$168,219.19	$168,219.19
15055 - Alliance x2689 Mat. 08-17-2025 4.4% 11mths		$103,226.60	$103,226.60
15070 - First Foundation x7797 Mat. 12-14-2025 4.16% 13mths		$102,531.43	$102,531.43
15097 - First Foundation x5354 Mat. 06-17-2025 4.88% 9mths		$46,044.91	$46,044.91
Total Reserves: Investments		**$420,022.13**	**$420,022.13**
Total Assets	**$234,563.38**	**$776,144.60**	**$1,010,707.98**

South Coast Shores Homeowners Association

Balance Sheet as of 1/31/2025

Liabilities / Equity	Operating	Reserve	Total
Liabilities			
20200 - Accrued Expenses	$15.00		$15.00
21120 - Deposits: Clubhouse	$775.00		$775.00
21500 - Prepaid Assessments	$14,609.72		$14,609.72
Total Liabilities	**$15,399.72**		**$15,399.72**
Reserve Fund Balances			
33600 - General Reserves		$766,222.28	$766,222.28
38990 - Interest		$9,922.32	$9,922.32
Total Reserve Fund Balances		**$776,144.60**	**$776,144.60**
Equity			
39900 - Prior Year Surplus (Deficit)	$346,193.30		$346,193.30
39950 - Current Year Surplus (Deficit)	($127,029.64)		($127,029.64)
Total Equity	**$219,163.66**		**$219,163.66**
Total Liabilities / Equity	**$234,563.38**	**$776,144.60**	**$1,010,707.98**

South Coast Shores Homeowners Association

Statement of Revenues and Expenses 1/1/2025 - 1/31/2025

	Current Period			Year To Date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
Operating Income							
Revenue							
40100 - Assessments	72,800.00	72,800.00	-	509,600.00	509,600.00	-	873,600.00
40300 - Attorney Reimbursement Fees	-	-	-	1,002.71	-	1,002.71	-
40500 - Clubhouse Rental	525.00	-	525.00	1,300.00	-	1,300.00	-
40600 - Collection Fees	-	-	-	555.00	-	555.00	-
40800 - Interest Charges	.10	-	.10	4.15	-	4.15	-
40900 - Key Fees	-	-	-	75.00	-	75.00	-
41000 - Late Charges	10.00	-	10.00	134.00	-	134.00	-
41600 - Transmitters	35.00	-	35.00	480.00	-	480.00	-
41700 - Violation Fines	-	-	-	(100.00)	-	(100.00)	-
44010 - Interest Income	1,486.62	-	1,486.62	12,949.68	-	12,949.68	-
Total Revenue	**74,856.72**	**72,800.00**	**2,056.72**	**526,000.54**	**509,600.00**	**16,400.54**	**873,600.00**
Total Income	**74,856.72**	**72,800.00**	**2,056.72**	**526,000.54**	**509,600.00**	**16,400.54**	**873,600.00**
Operating Expense							
Utility Expenses							
50200 - Electricity	3,306.82	3,666.67	359.85	30,917.12	25,666.69	(5,250.43)	44,000.00
50300 - Gas	559.57	1,000.00	440.43	6,267.40	7,000.00	732.60	12,000.00
50400 - Refuse Removal	-	7,291.67	7,291.67	54,118.19	51,041.69	(3,076.50)	87,500.00
50700 - Telephone - Entry Gates	177.80	200.00	22.20	1,224.60	1,400.00	175.40	2,400.00
50800 - Water	484.41	416.67	(67.74)	2,547.93	2,916.69	368.76	5,000.00
Total Utility Expenses	**4,528.60**	**12,575.01**	**8,046.41**	**95,075.24**	**88,025.07**	**(7,050.17)**	**150,900.00**
Pool / Spa Expenses							
55100 - Pool / Spa: Service Contract	560.00	635.00	75.00	4,670.00	4,445.00	(225.00)	7,620.00
55300 - Pool / Spa: Supplies	-	333.33	333.33	3,551.57	2,333.31	(1,218.26)	4,000.00
55400 - Equipment Repairs	-	416.67	416.67	35.55	2,916.69	2,881.14	5,000.00
55500 - Health Department Fees	-	79.33	79.33	1,668.00	555.31	(1,112.69)	952.00
Total Pool / Spa Expenses	**560.00**	**1,464.33**	**904.33**	**9,925.12**	**10,250.31**	**325.19**	**17,572.00**
Landscape Expenses							
60100 - Landscape: Service Contract	15,752.58	15,752.58	-	110,980.96	110,268.06	(712.90)	189,030.94
60200 - Landscape: Extras	1,756.10	1,622.08	(134.02)	28,992.10	11,354.56	(17,637.54)	19,465.01
60300 - Landscape: Replacement	-	3,433.33	3,433.33	-	24,033.31	24,033.31	41,200.00
60540 - Landscape: Mulch	-	1,125.00	1,125.00	-	7,875.00	7,875.00	13,500.00
60800 - Irrigation: Repairs / Maintenance	1,422.00	4,320.00	2,898.00	48,840.00	30,240.00	(18,600.00)	51,840.00
61075 - Swans	-	62.50	62.50	170.00	437.50	267.50	750.00
61100 - Tree Trimming	-	2,829.08	2,829.08	43,233.00	19,803.56	(23,429.44)	33,949.00
Total Landscape Expenses	**18,930.68**	**29,144.57**	**10,213.89**	**232,216.06**	**204,011.99**	**(28,204.07)**	**349,734.95**
Contracts, Maint. & Repair Expenses							
70100 - Access Gate Repairs	540.97	625.00	84.03	9,728.75	4,375.00	(5,353.75)	7,500.00
70600 - Common Area: Maintenance	6,191.14	2,083.33	(4,107.81)	36,557.11	14,583.31	(21,973.80)	25,000.00

South Coast Shores Homeowners Association

Statement of Revenues and Expenses 1/1/2025 - 1/31/2025

	Current Period			Year To Date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
Operating Expense							
71400 - Fire Safety	756.00	143.33	(612.67)	756.00	1,003.31	247.31	1,720.00
72500 - Janitorial: Service Contract	1,197.00	1,197.00	-	8,539.00	8,379.00	(160.00)	14,364.00
72600 - Janitorial: Supplies	210.00	60.00	(150.00)	340.00	420.00	80.00	720.00
72700 - Keys & Locks	-	25.00	25.00	150.00	175.00	25.00	300.00
72900 - Lighting: Repairs / Supplies	-	333.33	333.33	3,562.70	2,333.31	(1,229.39)	4,000.00
73200 - Patrol Service	1,122.57	1,123.00	.43	7,857.99	7,861.00	3.01	13,476.00
73300 - Pest & Rodent Control: Contract	281.00	260.00	(21.00)	1,967.00	1,820.00	(147.00)	3,120.00
73400 - Pest & Rodent Control: Extras	-	166.67	166.67	-	1,166.69	1,166.69	2,000.00
74600 - Street Sweeping	1,318.75	1,268.00	(50.75)	7,861.78	8,876.00	1,014.22	15,216.00
74915 - Waterscape Maintenance	-	2,100.00	2,100.00	15,573.01	14,700.00	(873.01)	25,200.00
Total Contracts, Maint. & Repair Expenses	**11,617.43**	**9,384.66**	**(2,232.77)**	**92,893.34**	**65,692.62**	**(27,200.72)**	**112,616.00**
General & Administrative Expenses							
80400 - Audit / Tax Returns	-	106.25	106.25	1,325.00	743.75	(581.25)	1,275.00
80600 - Bank Charges	25.00	-	(25.00)	81.00	-	(81.00)	-
80700 - Collection Expenses	65.00	166.67	101.67	922.77	1,166.69	243.92	2,000.00
81200 - Insurance	7,967.50	3,881.83	(4,085.67)	52,585.00	27,172.81	(25,412.19)	46,582.00
81700 - Insurance: Workers Comp	-	33.33	33.33	-	233.31	233.31	400.00
81900 - Legal Service	-	333.33	333.33	1,553.43	2,333.31	779.88	4,000.00
82400 - Operating Contingency	-	104.42	104.42	351.96	730.94	378.98	1,253.05
82600 - Printing / Mailing / Supplies	441.26	583.33	142.07	4,592.34	4,083.31	(509.03)	7,000.00
82700 - Professional Management: Contract	3,275.00	3,275.00	-	22,925.00	22,925.00	-	39,300.00
82800 - Miscellaneous Administration	151.00	208.33	57.33	1,654.40	1,458.31	(196.09)	2,500.00
83000 - Reserve Study	-	72.08	72.08	-	504.56	504.56	865.00
83100 - Tax: Federal	1,372.09	137.50	(1,234.59)	(827.80)	962.50	1,790.30	1,650.00
83200 - Tax: State	-	79.33	79.33	3,785.00	555.31	(3,229.69)	952.00
Total General & Administrative Expenses	**13,296.85**	**8,981.40**	**(4,315.45)**	**88,948.10**	**62,869.80**	**(26,078.30)**	**107,777.05**
Contributions to Reserves							
93600 - General Reserves	11,250.00	11,250.00	-	124,050.00	78,750.00	(45,300.00)	135,000.00
98990 - Interest	1,486.61	-	(1,486.61)	9,922.32	-	(9,922.32)	-
Total Contributions to Reserves	**12,736.61**	**11,250.00**	**(1,486.61)**	**133,972.32**	**78,750.00**	**(55,222.32)**	**135,000.00**
Total Expense	**61,670.17**	**72,799.97**	**11,129.80**	**653,030.18**	**509,599.79**	**(143,430.39)**	**873,600.00**
Operating Net Total	**13,186.55**	**.03**	**13,186.52**	**(127,029.64)**	**.21**	**(127,029.85)**	**-**
Net Total	**13,186.55**	**.03**	**13,186.52**	**(127,029.64)**	**.21**	**(127,029.85)**	**-**

South Coast Shores Homeowners Association

Reserve Summary For 1/1/2025 - 1/31/2025

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	754,972.28	11,250.00	-	-	766,222.28	11,250.00	-
38990 - Interest	8,435.71	1,486.61	-	-	9,922.32	-	1,486.61
Net Total	**$763,407.99**	**$12,736.61**	**-**	**-**	**$776,144.60**	**$11,250.00**	**$1,486.61**

South Coast Shores Homeowners Association

Reserve Summary For 7/1/2024 - 1/31/2025

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	642,172.28	78,750.00	-	45,300.00	766,222.28	78,750.00	-
38990 - Interest	-	9,922.32	-	-	9,922.32	-	9,922.32
Net Total	**$642,172.28**	**$88,672.32**	**-**	**($45,300.00)**	**$776,144.60**	**$78,750.00**	**$9,922.32**

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 1/31/2025

	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	-	-	-	-	-	509,600
40300 - Attorney Reimbursement Fees	-	-	1,003	-	-	-	-	-	-	-	-	-	1,003
40500 - Clubhouse Rental	-	400	-	-	375	-	525	-	-	-	-	-	1,300
40600 - Collection Fees	-	150	185	185	-	35	-	-	-	-	-	-	555
40800 - Interest Charges	4	2	(8)	4		2		-	-	-	-	-	4
40900 - Key Fees	-	50	25	-	-	-	-	-	-	-	-	-	75
41000 - Late Charges	60	18	(34)	50	-	30	10	-	-	-	-	-	134
41600 - Transmitters	35	35	140	130	-	105	35	-	-	-	-	-	480
41700 - Violation Fines	-	-	(100)	-	-	-	-	-	-	-	-	-	-100
44010 - Interest Income	1,296	4,391	1,371	1,445	1,521	1,424	1,487	-	-	-	-	-	12,934
Total Revenue	**74,195**	**77,846**	**75,381**	**74,614**	**74,696**	**74,396**	**74,857**	**-**	**-**	**-**	**-**	**-**	**525,985**
Total Income	**74,195**	**77,846**	**75,381**	**74,614**	**74,696**	**74,396**	**74,857**	**-**	**-**	**-**	**-**	**-**	**525,985**
Operating Expense													
Utility Expenses													
50200 - Electricity	4,700	5,745	5,249	5,318	3,325	3,275	3,307	-	-	-	-	-	30,917
50300 - Gas	865	440	459	688	1,165	2,091	560	-	-	-	-	-	6,267
50400 - Refuse Removal	7,731	7,731	7,731	7,731	7,731	15,462	-	-	-	-	-	-	54,118
50700 - Telephone - Entry Gates	168	178	178	168	178	178	178	-	-	-	-	-	1,225
50800 - Water	1,114	-	484	-	465	-	484	-	-	-	-	-	2,548
Total Utility Expenses	**14,578**	**14,094**	**14,102**	**13,904**	**12,863**	**21,006**	**4,529**	**-**	**-**	**-**	**-**	**-**	**95,075**
Pool / Spa Expenses													
55100 - Pool / Spa: Service Contract	710	710	710	710	1,270	-	560	-	-	-	-	-	4,670
55300 - Pool / Spa: Supplies	593	575	784	977	622	-	-	-	-	-	-	-	3,552
55400 - Equipment Repairs	-	-	-	-	36	-	-	-	-	-	-	-	36
55500 - Health Department Fees	-	-	-	-	-	1,668	-	-	-	-	-	-	1,668
Total Pool / Spa Expenses	**1,303**	**1,285**	**1,494**	**1,687**	**1,928**	**1,668**	**560**	**-**	**-**	**-**	**-**	**-**	**9,925**

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 1/31/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Expense													
Landscape Expenses													
60100 - Landscape: Service Contract	15,147	15,753	15,753	17,071	15,753	15,753	15,753	-	-	-	-	-	110,981
60200 - Landscape: Extras	1,140	7,958	3,130	1,237	3,976	9,795	1,756	-	-	-	-	-	28,992
60800 - Irrigation: Repairs / Maintenance	1,574	2,749	651	2,081	2,458	37,905	1,422	-	-	-	-	-	48,840
61075 - Swans	170	-	-	-	-	-	-	-	-	-	-	-	170
61100 - Tree Trimming	5,700	-	2,430	-	1,170	33,933	-	-	-	-	-	-	43,233
Total Landscape Expenses	**23,731**	**26,460**	**21,964**	**20,389**	**23,357**	**97,386**	**18,931**	**-**	**-**	**-**	**-**	**-**	**232,216**
Contracts, Maint. & Repair Expenses													
70100 - Access Gate Repairs	228	665	2,125	2,115	440	3,615	541	-	-	-	-	-	9,729
70600 - Common Area: Maintenance	7,171	1,159	425	18,020	1,809	1,782	6,191	-	-	-	-	-	36,557
71400 - Fire Safety	-	-	-	-	-	-	756	-	-	-	-	-	756
72500 - Janitorial: Service Contract	1,232	1,287	1,232	1,197	1,197	1,197	1,197	-	-	-	-	-	8,539
72600 - Janitorial: Supplies	-	-	-	35	60	35	210	-	-	-	-	-	340
72700 - Keys & Locks	-	150	-	-	-	-	-	-	-	-	-	-	150
72900 - Lighting: Repairs / Supplies	1,895	1,011	657	-	-	-	-	-	-	-	-	-	3,563
73200 - Patrol Service	1,123	1,123	1,123	-	2,245	1,123	1,123	-	-	-	-	-	7,858
73300 - Pest & Rodent Control: Contract	281	281	281	281	281	281	281	-	-	-	-	-	1,967
74600 - Street Sweeping	1,268	1,319	1,319	-	1,319	1,319	1,319	-	-	-	-	-	7,862
74915 - Waterscape Maintenance	3,809	3,364	2,100	2,100	2,100	2,100	-	-	-	-	-	-	15,573
Total Contracts, Maint. & Repair Expenses	**17,006**	**10,359**	**9,261**	**23,748**	**9,451**	**11,451**	**11,617**	**-**	**-**	**-**	**-**	**-**	**92,893**
General & Administrative Expenses													
80400 - Audit / Tax Returns	-	-	-	1,325	-	-	-	-	-	-	-	-	1,325
80600 - Bank Charges	25	6	-	25	-	-	25	-	-	-	-	-	81
80700 - Collection Expenses	-	221	171	186	250	30	65	-	-	-	-	-	923
81200 - Insurance	28,679	3,985	3,985	-	3,985	3,985	7,968	-	-	-	-	-	52,585
81900 - Legal Service	-	-	-	-	-	1,553	-	-	-	-	-	-	1,553

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 1/31/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Expense													
82400 - Operating Contingency	-	-	224	-	128	-	-	-	-	-	-	-	352
82600 - Printing / Mailing / Supplies	-	2,111	952	149	182	757	441	-	-	-	-	-	4,592
82700 - Professional Management: Contract	3,275	3,275	3,275	3,275	3,275	3,275	3,275	-	-	-	-	-	22,925
82800 - Miscellaneous Administration	-	627	151	151	151	423	151	-	-	-	-	-	1,654
83100 - Tax: Federal	-	-	-	(3,403)	309	894	1,372	-	-	-	-	-	-828
83200 - Tax: State	-	830	2,015	400	-	540	-	-	-	-	-	-	3,785
Total General & Administrative Expenses	**31,979**	**11,055**	**10,773**	**2,108**	**8,279**	**11,457**	**13,297**	**-**	**-**	**-**	**-**	**-**	**88,948**
Contributions to Reserves													
93600 - General Reserves	11,250	11,250	56,550	11,250	11,250	11,250	11,250	-	-	-	-	-	124,050
98990 - Interest	1,296	1,364	1,370	1,445	1,521	1,424	1,487	-	-	-	-	-	9,907
Total Contributions to Reserves	**12,546**	**12,614**	**57,920**	**12,695**	**12,771**	**12,674**	**12,737**	**-**	**-**	**-**	**-**	**-**	**133,957**
Total Expense	**101,142**	**75,866**	**115,515**	**74,532**	**68,649**	**155,641**	**61,670**	**-**	**-**	**-**	**-**	**-**	**653,015**
Operating Net Total	**($26,947)**	**$1,980**	**($40,133)**	**$82**	**$6,047**	**($81,245)**	**$13,187**	**-**	**-**	**-**	**-**	**-**	**($127,030)**

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 1/31/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Reserve Income													
Revenue													
44010 - Interest Income	15	-	-	-	-	-	-	-	-	-	-	-	15
Total Revenue	**15**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**15**
Total Income	**15**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**15**
Reserve Expense													
Contributions to Reserves													
98990 - Interest	15	-	-	-	-	-	-	-	-	-	-	-	15
Total Contributions to Reserves	**15**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**15**
Total Expense	**15**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**15**
Reserve Net Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**$0**
Net Total	**($26,947)**	**$1,980**	**($40,133)**	**$82**	**$6,047**	**($81,245)**	**$13,187**	**-**	**-**	**-**	**-**	**-**	**($127,030)**

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 1/31/2025

	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	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
40300 - Attorney Reimbursement Fees	-	-	-	-	-	-	-	1,003	-	-	-	-	1,003
40500 - Clubhouse Rental	375	-	-	-	-	-	400	-	-	375	-	525	1,675
40600 - Collection Fees	-	-	-	-	150	-	150	185	185	-	35	-	705
40800 - Interest Charges	8	11	2	6	5	4	2	(8)	4		2		37
40900 - Key Fees	-	-	-	-	25	-	50	25	-	-	-	-	100
41000 - Late Charges	50	30	40	40	50	60	18	(34)	50	-	30	10	344
41600 - Transmitters	35	70	70	-	35	35	35	140	130	-	105	35	690
41700 - Violation Fines	-	-	-	-	100	-	-	(100)	-	-	-	-	0
44010 - Interest Income	1,323	1,248	1,314	1,293	1,344	1,296	4,391	1,371	1,445	1,521	1,424	1,487	19,456
Total Revenue	**74,591**	**74,159**	**74,226**	**74,139**	**74,509**	**74,195**	**77,846**	**75,381**	**74,614**	**74,696**	**74,396**	**74,857**	**897,610**
Total Income	**74,591**	**74,159**	**74,226**	**74,139**	**74,509**	**74,195**	**77,846**	**75,381**	**74,614**	**74,696**	**74,396**	**74,857**	**897,610**
Operating Expense													
Utility Expenses													
50200 - Electricity	3,062	2,793	2,905	2,903	3,332	4,700	5,745	5,249	5,318	3,325	3,275	3,307	45,912
50300 - Gas	(193)	577	730	1,379	1,011	865	440	459	688	1,165	2,091	560	9,771
50400 - Refuse Removal	-	14,586	7,293	7,293	7,293	7,731	7,731	7,731	7,731	7,731	15,462	-	90,584
50700 - Telephone - Entry Gates	178	168	168	168	178	168	178	178	168	178	178	178	2,084
50800 - Water	430	-	-	435	-	1,114	-	484	-	465	-	484	3,413
Total Utility Expenses	**3,477**	**18,124**	**11,096**	**12,178**	**11,813**	**14,578**	**14,094**	**14,102**	**13,904**	**12,863**	**21,006**	**4,529**	**151,763**
Pool / Spa Expenses													
55100 - Pool / Spa: Service Contract	560	560	560	560	710	710	710	710	710	1,270	-	560	7,620
55300 - Pool / Spa: Supplies	492	-	112	-	624	593	575	784	977	622	-	-	4,779
55400 - Equipment Repairs	279	-	785	-	2,310	-	-	-	-	36	-	-	3,409
55500 - Health Department Fees	-	-	-	-	-	-	-	-	-	-	1,668	-	1,668
Total Pool / Spa Expenses	**1,330**	**560**	**1,457**	**560**	**3,644**	**1,303**	**1,285**	**1,494**	**1,687**	**1,928**	**1,668**	**560**	**17,476**

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 1/31/2025

	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Total
Operating Expense													
Landscape Expenses													
60100 - Landscape: Service Contract	15,147	15,147	15,147	15,147	15,147	15,147	15,753	15,753	17,071	15,753	15,753	15,753	186,715
60200 - Landscape: Extras	6,868	1,307	2,889	1,420	1,159	1,140	7,958	3,130	1,237	3,976	9,795	1,756	42,635
60800 - Irrigation: Repairs / Maintenance	150	504	680	2,029	2,429	1,574	2,749	651	2,081	2,458	37,905	1,422	54,632
61075 - Swans	85	-	170	-	-	170	-	-	-	-	-	-	425
61100 - Tree Trimming	11,202	-	-	-	5,700	5,700	-	2,430	-	1,170	33,933	-	60,135
Total Landscape Expenses	**33,452**	**16,958**	**18,886**	**18,596**	**24,435**	**23,731**	**26,460**	**21,964**	**20,389**	**23,357**	**97,386**	**18,931**	**344,542**
Contracts, Maint. & Repair Expenses													
70100 - Access Gate Repairs	885	-	-	560	-	228	665	2,125	2,115	440	3,615	541	11,174
70600 - Common Area: Maintenance	3,594	1,204	2,102	584	235	7,171	1,159	425	18,020	1,809	1,782	6,191	44,276
71400 - Fire Safety	1,709	-	-	-	-	-	-	-	-	-	-	756	2,465
72500 - Janitorial: Service Contract	1,197	1,197	1,197	1,232	1,197	1,232	1,287	1,232	1,197	1,197	1,197	1,197	14,559
72600 - Janitorial: Supplies	35	35	450	-	35	-	-	-	35	60	35	210	895
72700 - Keys & Locks	-	-	-	-	-	-	150	-	-	-	-	-	150
72900 - Lighting: Repairs / Supplies	-	1,202	3,141	2,151	595	1,895	1,011	657	-	-	-	-	10,651
73200 - Patrol Service	1,123	1,123	1,123	1,123	1,123	1,123	1,123	1,123	-	2,245	1,123	1,123	13,471
73300 - Pest & Rodent Control: Contract	260	260	260	260	281	281	281	281	281	281	281	281	3,288
73400 - Pest & Rodent Control: Extras	-	-	1,435	3,425	-	-	-	-	-	-	-	-	4,860
74600 - Street Sweeping	1,268	1,268	1,268	1,268	1,268	1,268	1,319	1,319	-	1,319	1,319	1,319	14,202
74915 - Waterscape Maintenance	2,100	2,100	2,100	5,694	2,100	3,809	3,364	2,100	2,100	2,100	2,100	-	29,667
Total Contracts, Maint. & Repair Expenses	**12,171**	**8,388**	**13,076**	**16,297**	**6,833**	**17,006**	**10,359**	**9,261**	**23,748**	**9,451**	**11,451**	**11,617**	**149,659**
General & Administrative Expenses													
80400 - Audit / Tax Returns	-	-	-	-	-	-	-	-	1,325	-	-	-	1,325
80600 - Bank Charges	-	-	25	-	-	25	6	-	25	-	-	25	106
80700 - Collection Expenses	945	319	83	10	63	-	221	171	186	250	30	65	2,344
81200 - Insurance	-	-	-	-	1,191	28,679	3,985	3,985	-	3,985	3,985	7,968	53,776

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 1/31/2025

	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Total
Operating Expense													
81900 - Legal Service	-	-	-	-	-	-	-	-	-	-	1,553	-	1,553
82400 - Operating Contingency	-	-	-	104	-	-	-	224	-	128	-	-	456
82600 - Printing / Mailing / Supplies	680	-	1,176	647	220	-	2,111	952	149	182	757	441	7,316
82700 - Professional Management: Contract	3,226	3,226	3,226	3,226	3,226	3,275	3,275	3,275	3,275	3,275	3,275	3,275	39,055
82800 - Miscellaneous Administration	524	-	727	151	151	-	627	151	151	151	423	151	3,208
83100 - Tax: Federal	-	-	-	-	241	-	-	-	(3,403)	309	894	1,372	-587
83200 - Tax: State	-	-	-	150	-	-	830	2,015	400	-	540	-	3,935
Total General & Administrative Expenses	**5,376**	**3,545**	**5,238**	**4,289**	**5,092**	**31,979**	**11,055**	**10,773**	**2,108**	**8,279**	**11,457**	**13,297**	**112,488**
Contributions to Reserves													
93600 - General Reserves	11,250	11,250	11,250	11,250	11,250	11,250	11,250	56,550	11,250	11,250	11,250	11,250	180,300
98990 - Interest	1,321	1,248	1,314	1,292	1,344	1,296	1,364	1,370	1,445	1,521	1,424	1,487	16,426
Total Contributions to Reserves	**12,571**	**12,498**	**12,564**	**12,542**	**12,594**	**12,546**	**12,614**	**57,920**	**12,695**	**12,771**	**12,674**	**12,737**	**196,726**
Total Expense	**68,377**	**60,072**	**62,316**	**64,462**	**64,411**	**101,142**	**75,866**	**115,515**	**74,532**	**68,649**	**155,641**	**61,670**	**972,653**
Operating Net Total	**$6,214**	**$14,087**	**$11,910**	**$9,677**	**$10,098**	**($26,947)**	**$1,980**	**($40,133)**	**$82**	**$6,047**	**($81,245)**	**$13,187**	**($75,044)**

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 1/31/2025

	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Total
Reserve Income													
Revenue													
44010 - Interest Income	-	-	-	-	-	15	-	-	-	-	-	-	15
Total Revenue	**-**	**-**	**-**	**-**	**-**	**15**	**-**	**-**	**-**	**-**	**-**	**-**	**15**
Total Income	**-**	**-**	**-**	**-**	**-**	**15**	**-**	**-**	**-**	**-**	**-**	**-**	**15**
Reserve Expense													
Contributions to Reserves													
98990 - Interest	-	-	-	-	-	15	-	-	-	-	-	-	15
Total Contributions to Reserves	**-**	**-**	**-**	**-**	**-**	**15**	**-**	**-**	**-**	**-**	**-**	**-**	**15**
Total Expense	**-**	**-**	**-**	**-**	**-**	**15**	**-**	**-**	**-**	**-**	**-**	**-**	**15**
Reserve Net Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**$0**
Net Total	**$6,214**	**$14,087**	**$11,910**	**$9,677**	**$10,098**	**($26,947)**	**$1,980**	**($40,133)**	**$82**	**$6,047**	**($81,245)**	**$13,187**	**($75,044)**

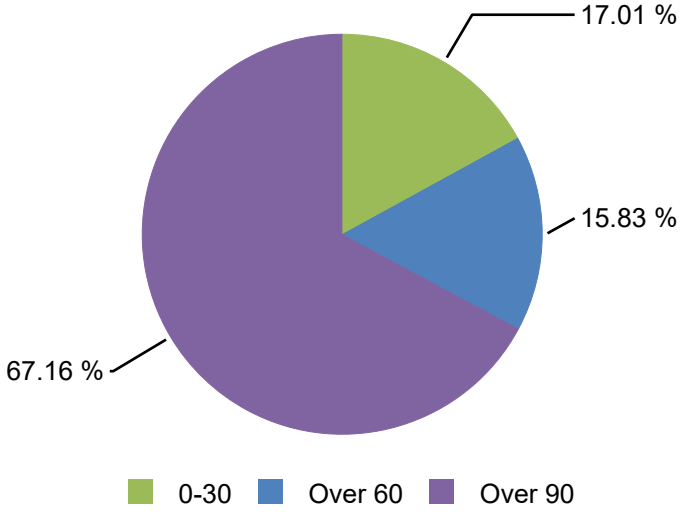
South Coast Shores Homeowners Association

AR Aging - 1/31/2025

SUMMARY

Charge	Balance
CC&R Violation Fine (3)	$550.00
Collection Fee (2)	$270.00
Late Fee (3)	$79.57
Late Interest (3)	$8.40
Monthly Assessment (2)	$1,620.00
Total	**$2,527.97**

DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
99224305 - 3702 S Sea Breeze - Probst Trustee **Coll Status: Late Statement**	$400.00	-	$400.00	$800.00	$1,600.00
Monthly Assessment	$400.00	-	$400.00	$800.00	$1,600.00
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
99224434 - 3607 S Ocean Crst - Savala Trustee **Coll Status: Small Balance Reminder**	-	-	-	$186.00	$186.00
Late Fee	-	-	-	$30.00	$30.00
Collection Fee	-	-	-	$150.00	$150.00
Late Interest	-	-	-	$6.00	$6.00
99224376 - 1922 Bay Crest St - Gonzalez Miranda Trustees	$10.00	-	-	$152.00	$162.00
Late Fee	$10.00	-	-	$30.00	$40.00
Collection Fee	-	-	-	$120.00	$120.00
Late Interest	-	-	-	$2.00	$2.00
99224296 - 3612 S Sea Breeze - 3612 S Sea Breeze LLC	-	-	-	$50.00	$50.00
CC&R Violation Fine	-	-	-	$50.00	$50.00
99224314 - 1909 Bay Crest St - Lopez	$20.10	-	$0.10	$0.20	$20.40
Monthly Assessment	$20.00	-	-	-	$20.00
Late Interest	$0.10	-	$0.10	$0.20	$0.40
99224352 - 1917 Bay Crest St - Hansen	-	-	-	$9.57	$9.57
Late Fee	-	-	-	$9.57	$9.57
Total:	**$430.10**	**$0.00**	**$400.10**	**$1,697.77**	**$2,527.97**
Property Count:	**3**	**0**	**2**	**8**	

(indicates previous owners)***

South Coast Shores Homeowners Association

Pre Paid Homeowners For 1/31/2025

Account	Property	Owner Name	Credit Amount
99224375	3704 S Sea Clf	Harriet Ducot	2,000.00
99224560	2006 W Summer Wind	Graciela L Garcia	1,909.00
99224426	1905 W Wakeham Pl	John M Buckley	1,090.72
99224279	1902 Bay Crest St	Glenda Jeanette Sapp Trustee Etal	400.00
99224422	1903 W Wakeham Pl	Susan Todd	400.00
99224460	1903 W West Wind	Charles L Greenburg Trust	400.00
99224295	1905 Bay Crest St	Bruce Beckman Successor Trustee	400.00
99224331	1913 Bay Crest St	Edwards Family Trust	400.00
99224454	1915 W Wakeham Pl	Sally A Day	400.00
99252481	1915 W West Wind	Carla Josefina Grey Trustee	400.00
99224356	1918 Bay Crest St	Angelo J Fazio	400.00
99245537	1919 Bay Crest St	Justin Wallace Chi	400.00
99224522	1919 W West Wind	Michael E Paquette	400.00
99224535	2001 W Summer Wind	David Wesdell	400.00
99224584	2008 W West Wind	Judith E Goodrich	400.00
99224585	2011 W Summer Wind	Michael Preciado	400.00
99224606	2015 W Summer Wind	Anthony Lonia	400.00
99224619	2017 W West Wind	David B Miles	400.00
99224362	2020 W Summer Wind	Chikouang Huang	400.00
99224639	2021 W West Wind	Christine J Aichelman Trustee	400.00
99224429	3605 S Ocean Crst	James E Marlin II	400.00
99224495	3608 S Sea Breeze	Konstantina Polychronopoulos	400.00
99224506	3614 S Sea Breeze	David Lee Perry	400.00
99224455	3703 S Ocean Crst	David Scott Campbell	400.00
99224316	3708 S Sea Breeze	Donald M Briggs	400.00
99224394	3708 S Sea Clf	Robert C Boullon	400.00
99224459	3709 S Ocean Crst	Michael Christiansen	400.00
99224442	2013 W West Wind	Gilbert Hess	10.00
		Total	**14,609.72**

(indicates previous owners)***

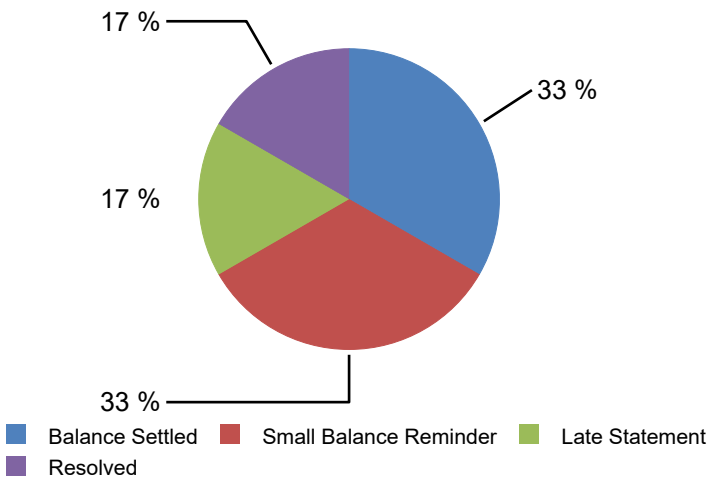
South Coast Shores Homeowners Association

Collection Report - Detail for 1/1/2025 - 1/31/2025

SUMMARY

Balance Settled	2
Late Statement	1
Resolved	1
Small Balance Reminder	2
Total	**6**

TOP DISTRIBUTION BY STATUS



Resolved (Total Count = 1)

3702 S Sea Breeze
Pamela Ann Probst Trustee
XN: 2056147 Acct: 99224305

Resolved
Last Payment Date/Amount: 10-09-2024 / ($929.96)

Current Balance: $1,600.00

12/20/2022	System	Late Statement
1/20/2023	System	Review Account - Intent to Lien
1/21/2023	Crystal Muniz	Small Balance Reminder (HUFD)
2/20/2023	System	Small Balance Reminder
2/24/2023	Kimberly Vieyra-Pacheco	Review Account - Intent to Lien
3/2/2023	Kimberly Vieyra-Pacheco	Intent to Lien Letter to Owner(s)
3/2/2023	Kimberly Vieyra-Pacheco	Resolution to Lien
3/2/2023	Kimberly Vieyra-Pacheco	Intent to Lien
3/14/2023	Fabi Barreto	Small Balance Reminder (HUFD)
3/20/2023	System	Small Balance Reminder
4/20/2023	System	Small Balance Reminder
5/21/2023	System	Review Account - Intent to Lien
5/22/2023	Crystal Muniz	Intent to Lien Letter to Owner(s)
5/22/2023	Crystal Muniz	Resolution to Lien
5/22/2023	Crystal Muniz	Intent to Lien
6/21/2023	System	Small Balance Reminder
6/21/2023	System	Intent to Lien
7/7/2023	Crystal Muniz	Ready to Lien
7/7/2023	Crystal Muniz	Lien Letter to County Recorder
7/7/2023	Crystal Muniz	Lien Notice to Owner(s)
7/7/2023	Crystal Muniz	Lien Filed
7/12/2023	Crystal Muniz	Lien Filed - Copy sent to Owner(s)
7/12/2023	Crystal Muniz	Lien
7/28/2023	Crystal Muniz	Intent to Foreclose Letter to Owner(s)

7/28/2023	Crystal Muniz	Intent to Foreclose
8/29/2023	Crystal Muniz	Intent to Foreclose
9/29/2023	System	Review for Collection Attorney
9/29/2023	Crystal Muniz	Intent to Foreclose
11/1/2023	System	Review for Collection Attorney
11/1/2023	Crystal Muniz	Intent to Foreclose
12/1/2023	System	Review for Collection Attorney
12/1/2023	Crystal Muniz	Intent to Foreclose
1/2/2024	System	Review for Collection Attorney
1/3/2024	Kimberly Vieyra-Pacheco	File Sent to Collection Attorney
1/3/2024	Kimberly Vieyra-Pacheco	Collection Attorney
9/11/2024	System	Balance Settled
9/11/2024	System	Balance Settled - Review
9/11/2024	Crystal Muniz	Collection Attorney (Pay-off Pending)
1/22/2025	Kimberly Vieyra-Pacheco	Collection Attorney Pay-off Received
1/22/2025	Kimberly Vieyra-Pacheco	Resolved

Small Balance Reminder (Total Count = 2)

1922 Bay Crest St
Miguel Angel Panasitti & Mabelle Gonzalez Miranda Trustees
XN: 4128435 Acct: 99224376

Small Balance Reminder — Current Balance: $162.00
Last Payment Date/Amount: 01-21-2025 / ($410.00)

8/20/2024	System	Late Statement
9/20/2024	System	Review Account - Intent to Lien
9/20/2024	Crystal Muniz	Intent to Lien Letter to Owner(s)
9/20/2024	Crystal Muniz	Resolution to Lien
9/20/2024	Crystal Muniz	Intent to Lien
9/27/2024	Paul Kardos	Small Balance Reminder (HUFD)
10/20/2024	System	Small Balance Reminder
11/20/2024	System	Small Balance Reminder
12/21/2024	System	Small Balance Reminder
1/21/2025	System	Small Balance Reminder
2/9/2025	System	Balance Settled

3607 S Ocean Crst
Lydia M Savala Trustee
XN: 4169598 Acct: 99224434

Small Balance Reminder — Current Balance: $186.00
Last Payment Date/Amount: 01-05-2025 / ($400.00)

8/31/2024	System	Late Statement
10/1/2024	System	Review Account - Intent to Lien
10/1/2024	Crystal Muniz	Small Balance Reminder (HUFD)
10/1/2024	Crystal Muniz	Review Account - Intent to Lien
10/2/2024	Crystal Muniz	Intent to Lien Letter to Owner(s)
10/2/2024	Crystal Muniz	Resolution to Lien

10/2/2024	Crystal Muniz	Intent to Lien
10/31/2024	Paul Kardos	Small Balance Reminder (HUFD)
11/20/2024	System	Small Balance Reminder
12/21/2024	System	Small Balance Reminder
1/21/2025	System	Small Balance Reminder

Balance Settled (Total Count = 2)

3710 S Sea Clf
Kohachi Hamamori
XN: 4520306 Acct: 99224405

Balance Settled — Current Balance: $0.00
Last Payment Date/Amount: 12-30-2024 / ($1,222.00)

11/27/2024	System	Late Statement
12/28/2024	System	Small Balance Reminder
1/1/2025	System	Balance Settled

3708 S Sea Breeze
Donald M Briggs
XN: 4625497 Acct: 99224316

Balance Settled — Current Balance: $0.00
Last Payment Date/Amount: 01-29-2025 / ($400.00)

12/20/2024	System	Late Statement
1/1/2025	System	Balance Settled

Late Statement (Total Count = 1)

3702 S Sea Breeze
Pamela Ann Probst Trustee
XN: 4745300 Acct: 99224305

Late Statement — Current Balance: $1,600.00
Last Payment Date/Amount: 10-09-2024 / ($929.96)

1/22/2025	System	Late Statement

South Coast Shores Homeowners Association

Cash Disbursement - 1/31/2025

Date	CheckNo	Description		Amount
10100 - Pacific Premier Bank Op				
1/1/2025	ACH	Optimum Professional Property Management (OPPM) Inv # 4648436		3,275.00
	82700 - Professional Management: Contract - Management Fee		3,275.00	
1/3/2025	Check 2707	Orange County Pump Co., Inc. Inv # 156138		810.00
	70600 - Common Area: Maintenance - Circ Pump Maint Srvc Call		810.00	
1/3/2025	Check 2708	Advanced Painting & Wood Repair Inv # 2024-25136		1,290.00
	70600 - Common Area: Maintenance - Advanced Decorating Co., Inc. - 1915 Wakeham - Fence Board Replacements		1,290.00	
1/3/2025	Check 2709	South Coast Fire Protection Inc Inv # RM130560		756.00
	71400 - Fire Safety - Annual Fire Srvc		756.00	
1/3/2025	Check 2710	Severson Plumbing Services Inc. Inv # 320742		864.00
	70600 - Common Area: Maintenance - Exterior Plumbing Line Repair		864.00	
1/3/2025	Check 2711	LaBarre and Oksnee Insurance Agency, Inc Inv # 68359		3,984.75
	81200 - Insurance - 7 of 8 Monthly Installments		3,984.75	
1/3/2025	Check 2712	Relentless Land Care Inv # 16893		522.00
	60800 - Irrigation: Repairs / Maintenance - Irrigation Conversion		522.00	
1/3/2025	Check 2712	Relentless Land Care Inv # 16720		15,752.58
	60100 - Landscape: Service Contract - Monthly Landscape Maint		15,752.58	
1/3/2025	Check 2712	Relentless Land Care Inv # 16721		1,318.75
	74600 - Street Sweeping - Monthly Sweeping Svc		1,318.75	
1/3/2025	Check 2714	United States Treasury Inv # 20241216		1,372.09
	83100 - Tax: Federal - 2024 Tax		1,372.09	
1/3/2025	Check 2715	Newport Exterminating, Inc Inv # 983514		281.00
	73300 - Pest & Rodent Control: Contract - Newport Exterminating Inc. - Monthly Rodent Control		281.00	
1/3/2025	Check 2716	Cal Sparkle Pool Inc Inv # 5/72580		560.00
	55100 - Pool / Spa: Service Contract - Monthly Pool Svc		560.00	
1/9/2025	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	
1/9/2025	Auto Draft	City of Santa Ana Inv # 20241227		484.41
	50800 - Water - monthly water		484.41	

South Coast Shores Homeowners Association

Cash Disbursement - 1/31/2025

Date	CheckNo	Description		Amount
1/9/2025	Check 2717	E & C Mystic Cleaning And Janitorial Services, Inc. Inv # 2024-2344		1,200.00
	70600 - Common Area: Maintenance - Annual Light Cleaning		1,200.00	
1/9/2025	Check 2718	Patrol Masters Security Group Inv # 126220		1,122.57
	73200 - Patrol Service - Monthly Patrol Svc		1,122.57	
1/10/2025	Auto Draft	SoCal Gas Inv # 20241231		559.57
	50300 - Gas - Monthly Gas Bill		559.57	
1/14/2025	Misc Check	Doorking Inc. - Doorking Autopay		177.80
	50700 - Telephone - Entry Gates - Doorking Inc.		177.80	
1/17/2025	ACH	California Gate & Entry Systems Inv # 200466		458.75
	70600 - Common Area: Maintenance - C.G. Systems, LLC - Pedestrian Gate Srvc Call		458.75	
1/17/2025	ACH	Optimum Professional Property Management (OPPM) Inv # 48918		657.26
	80700 - Collection Expenses - Collection fees		65.00	
	82600 - Printing / Mailing / Supplies - Total Printing/Mailing/Supplies		441.26	
	82800 - Miscellaneous Administration - Management extras		151.00	
1/17/2025	ACH	Optimum Janitorial Services Inv # 48933		1,407.00
	72500 - Janitorial: Service Contract - Monthly Janitorial Svc		1,197.00	
	72600 - Janitorial: Supplies - Supplies & Extra		210.00	
1/17/2025	Auto Draft	SCE Inv # 20241227		3,306.82
	50200 - Electricity - Monthly electric		3,306.82	
1/17/2025	ACH	California Gate & Entry Systems Inv # 200502		111.97
	70100 - Access Gate Repairs - C.G. Systems, LLC - gate Srvc call		111.97	
1/17/2025	Check 2719	Relentless Land Care Inv # 17013		450.00
	60200 - Landscape: Extras - Bender Board Removal - XN4639734		450.00	
1/17/2025	Check 2719	Relentless Land Care Inv # 17009		689.00
	60200 - Landscape: Extras - Xmas Tree Remoal		689.00	
1/17/2025	Check 2719	Relentless Land Care Inv # 17001		175.00
	60200 - Landscape: Extras - Fallen Tree Branch Removal		175.00	
1/24/2025	ACH	California Gate & Entry Systems Inv # 200943		344.00
	70100 - Access Gate Repairs - C.G. Systems, LLC - Gate Repairs -		344.00	
1/24/2025	Check 2720	E & C Mystic Cleaning And Janitorial Services, Inc. Inv # 2025-8		90.00
	70600 - Common Area: Maintenance - Pool Lights Cleaned		90.00	
1/31/2025	ACH	California Gate & Entry Systems Inv # 200846		85.00
	70100 - Access Gate Repairs - C.G. Systems, LLC - Monthly Phone Programming		85.00	

South Coast Shores Homeowners Association

Cash Disbursement - 1/31/2025

Date	CheckNo	Description		Amount
1/31/2025	Check 2721	Relentless Land Care Inv # 17048		302.50
	60200 - Landscape: Extras - Landscape Extras		302.50	
1/31/2025	Check 2721	Relentless Land Care Inv # 17021		139.60
	60200 - Landscape: Extras - Xmas Tree Removal		139.60	
1/31/2025	Check 2721	Relentless Land Care Inv # 17050		900.00
	60800 - Irrigation: Repairs / Maintenance - Irrigation Mainline		900.00	
1/31/2025	Check 2722	Absolute Sign,Inc. Inv # 27485		728.39
	70600 - Common Area: Maintenance - New CourtYard Signs		728.39	
1/31/2025	Check 2723	LaBarre and Oksnee Insurance Agency, Inc Inv # 68360		3,984.75
	81200 - Insurance - 8 of 8 Monthly Installments		3,984.75	
1/31/2025	Check 2724	Tri-Star Construction And Restoration Services, Inc Inv # 3853		750.00
	70600 - Common Area: Maintenance - Tri-Star Construction And Rest - Stucco Repairs		750.00	
			Total	**60,160.56**

10310 - Comerica Bank

1/31/2025	Misc Check	Comerica Bank - Quarterly Bank Fee		25.00
	80600 - Bank Charges - Comerica Bank		25.00	
			Total	**25.00**

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
10100 - Pacific Premier Bank Op x0834	144,431.83	85,067.00	69,698.81	159,800.02

Date		Description	Debit	Credit	Type
01/01/2025		4648436 - Optimum Professional Property Management (OPPM) - Management Fee	-	3,275.00	Invoice
01/01/2025	Batched	eCheck	1,600.00	-	Owner Payment
01/01/2025	Batched	Credit Distribution	7,610.00	7,610.00	Credit Distribution
01/02/2025		eCheck	400.00	-	Owner Payment
01/02/2025	Batched	Credit Distribution	1,600.00	1,600.00	Credit Distribution
01/02/2025	Batched	Check	4,150.00	-	Owner Payment
01/03/2025		20241216 - United States Treasury - 2024 Tax	-	1,372.09	Invoice
01/03/2025		992 - Owner Refund - Owner Refund for Acct: 99224605	-	253.25	Invoice
01/03/2025		156138 - Orange County Pump Co., Inc. - Circ Pump Maint Srvc Call	-	810.00	Invoice
01/03/2025		983514 - Newport Exterminating Inc. - Monthly Rodent Control	-	281.00	Invoice
01/03/2025		68359 - LaBarre and Oksnee Insurance Agency, Inc - 7 of 8 Monthly Installments	-	3,984.75	Invoice
01/03/2025		320742 - Severson Plumbing Services Inc. - Exterior Plumbing Line Repair	-	864.00	Invoice
01/03/2025	Batched	Check	1,200.00	-	Owner Payment
01/03/2025		RM130560 - South Coast Fire Protection Inc - Annual Fire Srvc	-	756.00	Invoice
01/03/2025		16893 - Relentless Land Care - Irrigation Conversion	-	522.00	Invoice
01/03/2025		eCheck	400.00	-	Owner Payment
01/03/2025		5/72580 - Cal Sparkle Pool Inc - Monthly Pool Svc	-	560.00	Invoice
01/03/2025		16720 - Relentless Land Care - Monthly Landscape Maint	-	15,752.58	Invoice
01/03/2025		16721 - Relentless Land Care - Monthly Sweeping Svc	-	1,318.75	Invoice
01/03/2025		2024-25136 - Advanced Decorating Co., Inc. - 1915 Wakeham - Fence Board Replacements	-	1,290.00	Invoice
01/04/2025	Batched	eCheck	1,200.00	-	Owner Payment
01/05/2025	Batched	eCheck	1,600.00	-	Owner Payment
01/05/2025	Batched	ACH	37,200.00	-	Owner Payment
01/06/2025		eCheck	400.00	-	Owner Payment
01/06/2025	Batched	Check	7,200.00	-	Owner Payment
01/07/2025	Batched	Check	1,600.00	-	Owner Payment
01/08/2025	Batched	eCheck	1,200.00	-	Owner Payment
01/08/2025	Batched	Check	1,600.00	-	Owner Payment
01/09/2025		Misc Deposit: Chk # 23821	2.00	-	GL Entry
01/09/2025		126220 - Patrol Masters Security Group - Monthly Patrol Svc	-	1,122.57	Invoice
01/09/2025		2024-2344 - E & C Mystic Cleaning And Janitorial Services, Inc. - Annual Light Cleaning	-	1,200.00	Invoice
01/09/2025		20241227 - City of Santa Ana - monthly water	-	484.41	Invoice
01/09/2025		Transfer to Pacific Premier Bank MMA	-	11,250.00	Transfer

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
10100 - Pacific Premier Bank Op x0834	144,431.83	85,067.00	69,698.81	159,800.02

Date		Description	Debit	Credit	Type
01/09/2025	Batched	Check	1,610.00	-	Owner Payment
01/10/2025		20241231 - SoCal Gas - Monthly Gas Bill	-	559.57	Invoice
01/13/2025	Batched	Check	2,400.00	-	Owner Payment
01/14/2025		Doorking Inc.	-	177.80	Invoice
01/14/2025		Check	400.00	-	Owner Payment
01/15/2025		eCheck	400.00	-	Owner Payment
01/16/2025	Batched	Check	2,435.00	-	Owner Payment
01/17/2025		48918 - Optimum Professional Property Management (OPPM) - Total Printing/Mailing/Supplies	-	441.26	Invoice
01/17/2025		20241227 - SCE - Monthly electric	-	3,306.82	Invoice
01/17/2025		48918 - Optimum Professional Property Management (OPPM) - Management extras	-	151.00	Invoice
01/17/2025		200466 - C.G. Systems, LLC - Pedestrian Gate Srvc Call	-	458.75	Invoice
01/17/2025		48933 - Optimum Janitorial Services - Monthly Janitorial Svc	-	1,197.00	Invoice
01/17/2025		17013 - Relentless Land Care - Bender Board Removal - XN4639734	-	450.00	Invoice
01/17/2025		17001 - Relentless Land Care - Fallen Tree Branch Removal	-	175.00	Invoice
01/17/2025		48918 - Optimum Professional Property Management (OPPM) - Collection fees	-	65.00	Invoice
01/17/2025		48933 - Optimum Janitorial Services - Supplies & Extra	-	210.00	Invoice
01/17/2025		17009 - Relentless Land Care - Xmas Tree Remoal	-	689.00	Invoice
01/17/2025		200502 - C.G. Systems, LLC - gate Srvc call	-	111.97	Invoice
01/20/2025		eCheck	400.00	-	Owner Payment
01/21/2025	Batched	Check	810.00	-	Owner Payment
01/24/2025		Check	400.00	-	Owner Payment
01/24/2025		2025-8 - E & C Mystic Cleaning And Janitorial Services, Inc. - Pool Lights Cleaned	-	90.00	Invoice
01/24/2025		200943 - C.G. Systems, LLC - Gate Repairs -	-	344.00	Invoice
01/27/2025	Batched	Check	775.00	-	Owner Payment
01/28/2025	Batched	Credit Distribution	75.00	75.00	Credit Distribution
01/29/2025	Batched	Check	3,200.00	-	Owner Payment
01/30/2025	Batched	Check	2,000.00	-	Owner Payment
01/31/2025		3853 - Tri-Star Construction And Rest - Stucco Repairs	-	750.00	Invoice
01/31/2025		eCheck	400.00	-	Owner Payment
01/31/2025		17050 - Relentless Land Care - Irrigation Mainline	-	900.00	Invoice
01/31/2025		17048 - Relentless Land Care - Landscape Extras	-	302.50	Invoice
01/31/2025		17021 - Relentless Land Care - Xmas Tree Removal	-	139.60	Invoice
01/31/2025		68360 - LaBarre and Oksnee Insurance Agency, Inc - 8 of 8 Monthly Installments	-	3,984.75	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
10100 - Pacific Premier Bank Op x0834	144,431.83	85,067.00	69,698.81	159,800.02

Date		Description	Debit	Credit	Type
01/31/2025		200846 - C.G. Systems, LLC - Monthly Phone Programming	-	85.00	Invoice
01/31/2025	Batched	Check	800.00	-	Owner Payment
01/31/2025		27485 - Absolute Sign,Inc. - New CourtYard Signs	-	728.39	Invoice

10310 - Comerica Op x0425	60.38	0.01	25.00	35.39

Date		Description	Debit	Credit	Type
01/01/2025		January Interest	.01	-	GL Entry
01/31/2025		Comerica Bank	-	25.00	Invoice

10702 - Comerica - Independent Bank Mat. 02-28-25 4.65% 6 Months	74,000.00	-	-	74,000.00

Date		Description	Debit	Credit	Type

11150 - Accounts Receivable	2,137.87	73,790.10	73,400.00	2,527.97

Date		Description	Debit	Credit	Type
01/01/2025	Batched	Monthly Assessment	73,200.00	-	Owner Charge
01/01/2025	Batched	Credit Distribution	-	7,610.00	Credit Distribution
01/01/2025		Late Interest	.10	-	Owner Charge
01/01/2025	Batched	eCheck	-	1,600.00	Owner Payment
01/01/2025		Adjustment Ownership Transfer	-	400.00	Adjustment
01/02/2025		Clubhouse Rental (2)	150.00	-	Owner Charge
01/02/2025		eCheck	-	400.00	Owner Payment
01/02/2025	Batched	Credit Distribution	-	1,600.00	Credit Distribution
01/02/2025	Batched	Check	-	4,150.00	Owner Payment
01/03/2025		eCheck	-	400.00	Owner Payment
01/03/2025	Batched	Check	-	1,200.00	Owner Payment
01/04/2025	Batched	eCheck	-	1,200.00	Owner Payment
01/05/2025	Batched	eCheck	-	800.00	Owner Payment
01/05/2025	Batched	ACH	-	37,200.00	Owner Payment
01/06/2025		eCheck	-	400.00	Owner Payment
01/06/2025	Batched	Check	-	6,790.00	Owner Payment
01/07/2025	Batched	Check	-	1,600.00	Owner Payment
01/08/2025	Batched	eCheck	-	1,200.00	Owner Payment
01/08/2025	Batched	Check	-	1,600.00	Owner Payment
01/09/2025	Batched	Check	-	1,610.00	Owner Payment

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
11150 - Accounts Receivable	2,137.87	73,790.10	73,400.00	2,527.97

Date		Description	Debit	Credit	Type
01/13/2025	Batched	Check	-	2,000.00	Owner Payment
01/16/2025	Batched	Late Fee	20.00	-	Owner Charge
01/16/2025		Gate Remote Fee	35.00	-	Owner Charge
01/16/2025	Batched	Check	-	445.00	Owner Payment
01/21/2025	Batched	Check	-	810.00	Owner Payment
01/27/2025	Batched	Clubhouse Rental	375.00	-	Owner Charge
01/27/2025	Batched	Check	-	300.00	Owner Payment
01/27/2025		Adjustment Reverse Late Fee	-	10.00	Adjustment
01/28/2025	Batched	Credit Distribution	10.00	75.00	Credit Distribution

11190 - Less Allowance For Past Due Accts	-1,800.00	-	-	-1,800.00

Date	Description	Debit	Credit	Type

14100 - Pacific Premier Bank MMA x1195	148,536.11	11,296.64	-	159,832.75

Date	Description	Debit	Credit	Type
01/09/2025	Transfer from Pacific Premier Bank Op	11,250.00	-	Transfer
01/31/2025	January Interest	46.64	-	GL Entry

14200 - FCB MMA x2212	60,396.14	11.29	-	60,407.43

Date	Description	Debit	Credit	Type
01/01/2025	January Interest	11.29	-	GL Entry

14210 - First Foundation MMA x1197	10,062.62	8.55	-	10,071.17

Date	Description	Debit	Credit	Type
01/01/2025	January Interest	8.55	-	GL Entry

14300 - Banc of CA MMA x5433 - UNCLAIMED PROPERTY	125,811.12	-	-	125,811.12

Date	Description	Debit	Credit	Type

15050 - First Foundation x7973 Mat.02-01-2025 3.440 % 13mths	167,728.45	490.74	-	168,219.19

Date	Description	Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
15050 - First Foundation x7973 Mat.02-01-2025 3.440 % 13mths	167,728.45	490.74	-	168,219.19

Date	Description	Debit	Credit	Type
01/01/2025	January Interest	490.74	-	GL Entry

15055 - Alliance x2689 Mat. 08-17-2025 4.4% 11mths	102,849.24	377.36	-	103,226.60

Date	Description	Debit	Credit	Type
01/16/2025	January Interest	377.36	-	GL Entry

15070 - First Foundation x7797 Mat. 12-14-2025 4.16% 13mths	102,169.83	361.60	-	102,531.43

Date	Description	Debit	Credit	Type
01/01/2025	January Interest	361.60	-	GL Entry

15097 - First Foundation x5354 Mat. 06-17-2025 4.88% 9mths	45,854.48	190.43	-	46,044.91

Date	Description	Debit	Credit	Type
01/01/2025	January Interest	190.43	-	GL Entry

20100 - Accounts Payable	-253.25	253.25	-	0.00

Date	Description	Debit	Credit	Type
01/03/2025	992 - Owner Refund - Owner Refund for Acct: 99224605	253.25	-	Invoice

20200 - Accrued Expenses	-15.00	-	-	-15.00

Date	Description	Debit	Credit	Type

21120 - Deposits: Clubhouse	-775.00	-	-	-775.00

Date	Description	Debit	Credit	Type

21500 - Prepaid Assessments	-11,809.72	9,285.00	12,085.00	-14,609.72

Date		Description	Debit	Credit	Type
01/01/2025	Batched	Credit Distribution	7,610.00	-	Credit Distribution
01/02/2025	Batched	Credit Distribution	1,600.00	-	Credit Distribution
01/05/2025	Batched	eCheck	-	800.00	Owner Payment

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
21500 - Prepaid Assessments	-11,809.72	9,285.00	12,085.00	-14,609.72

Date		Description	Debit	Credit	Type
01/06/2025	Batched	Check	-	410.00	Owner Payment
01/13/2025		Check	-	400.00	Owner Payment
01/14/2025		Check	-	400.00	Owner Payment
01/15/2025		eCheck	-	400.00	Owner Payment
01/16/2025		Check	-	1,990.00	Owner Payment
01/20/2025		eCheck	-	400.00	Owner Payment
01/24/2025		Check	-	400.00	Owner Payment
01/27/2025	Batched	Check	-	475.00	Owner Payment
01/28/2025	Batched	Credit Distribution	75.00	10.00	Credit Distribution
01/29/2025	Batched	Check	-	3,200.00	Owner Payment
01/30/2025	Batched	Check	-	2,000.00	Owner Payment
01/31/2025		eCheck	-	400.00	Owner Payment
01/31/2025	Batched	Check	-	800.00	Owner Payment

33600 - General Reserves	-754,972.28	-	11,250.00	-766,222.28

Date	Description	Debit	Credit	Type
01/09/2025	Monthly Reserve Contribution	-	11,250.00	GL Entry

38990 - Interest	-8,435.71	-	1,486.61	-9,922.32

Date		Description	Debit	Credit	Type
01/01/2025	Batched	January Interest	-	1,062.61	GL Entry
01/16/2025		January Interest	-	377.36	GL Entry
01/31/2025		January Interest	-	46.64	GL Entry

39900 - Prior Year Surplus (Deficit)	-346,193.30	-	-	-346,193.30

Date	Description	Debit	Credit	Type

40100 - Assessments	-436,800.00	400.00	73,200.00	-509,600.00

Date		Description	Debit	Credit	Type
01/01/2025	Batched	Monthly Assessment	-	73,200.00	Owner Charge
01/01/2025		Adjustment Ownership Transfer	400.00	-	Adjustment

40300 - Attorney Reimbursement Fees	-1,002.71	-	-	-1,002.71

Date	Description	Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

		Beginning Balance	Current Debit	Current Credit	Ending Balance
40300 - Attorney Reimbursement Fees		-1,002.71	-	-	-1,002.71
Date	**Description**		**Debit**	**Credit**	**Type**
40500 - Clubhouse Rental		-775.00	-	525.00	-1,300.00
Date	**Description**		**Debit**	**Credit**	**Type**
01/02/2025	Clubhouse Rental (2)		-	150.00	Owner Charge
01/27/2025 Batched	Clubhouse Rental		-	375.00	Owner Charge
40600 - Collection Fees		-555.00	-	-	-555.00
Date	**Description**		**Debit**	**Credit**	**Type**
40800 - Interest Charges		-4.05	-	0.10	-4.15
Date	**Description**		**Debit**	**Credit**	**Type**
01/01/2025	Late Interest		-	.10	Owner Charge
40900 - Key Fees		-75.00	-	-	-75.00
Date	**Description**		**Debit**	**Credit**	**Type**
41000 - Late Charges		-124.00	10.00	20.00	-134.00
Date	**Description**		**Debit**	**Credit**	**Type**
01/16/2025 Batched	Late Fee		-	20.00	Owner Charge
01/27/2025	Adjustment Reverse Late Fee		10.00	-	Adjustment
41600 - Transmitters		-445.00	-	35.00	-480.00
Date	**Description**		**Debit**	**Credit**	**Type**
01/16/2025	Gate Remote Fee		-	35.00	Owner Charge
41700 - Violation Fines		100.00	-	-	100.00
Date	**Description**		**Debit**	**Credit**	**Type**
44010 - Interest Income		-11,463.06	-	1,486.62	-12,949.68
Date	**Description**		**Debit**	**Credit**	**Type**
01/01/2025 Batched	January Interest		-	1,062.62	GL Entry
01/16/2025	January Interest		-	377.36	GL Entry

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
44010 - Interest Income	-11,463.06	-	1,486.62	-12,949.68

Date	Description	Debit	Credit	Type
01/31/2025	January Interest	-	46.64	GL Entry

50200 - Electricity	27,610.30	3,306.82	-	30,917.12

Date	Description	Debit	Credit	Type
01/17/2025	20241227 - SCE - Monthly electric	3,306.82	-	Invoice

50300 - Gas	5,707.83	559.57	-	6,267.40

Date	Description	Debit	Credit	Type
01/10/2025	20241231 - SoCal Gas - Monthly Gas Bill	559.57	-	Invoice

50400 - Refuse Removal	54,118.19	-	-	54,118.19

Date	Description	Debit	Credit	Type

50700 - Telephone - Entry Gates	1,046.80	177.80	-	1,224.60

Date	Description	Debit	Credit	Type
01/14/2025	Doorking Inc.	177.80	-	Invoice

50800 - Water	2,063.52	484.41	-	2,547.93

Date	Description	Debit	Credit	Type
01/09/2025	20241227 - City of Santa Ana - monthly water	484.41	-	Invoice

55100 - Pool / Spa: Service Contract	4,110.00	560.00	-	4,670.00

Date	Description	Debit	Credit	Type
01/03/2025	5/72580 - Cal Sparkle Pool Inc - Monthly Pool Svc	560.00	-	Invoice

55300 - Pool / Spa: Supplies	3,551.57	-	-	3,551.57

Date	Description	Debit	Credit	Type

55400 - Equipment Repairs	35.55	-	-	35.55

Date	Description	Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
55500 - Health Department Fees	1,668.00	-	-	1,668.00

Date	Description	Debit	Credit	Type

60100 - Landscape: Service Contract	95,228.38	15,752.58	-	110,980.96

Date	Description	Debit	Credit	Type
01/03/2025	16720 - Relentless Land Care - Monthly Landscape Maint	15,752.58	-	Invoice

60200 - Landscape: Extras	27,236.00	1,756.10	-	28,992.10

Date	Description	Debit	Credit	Type
01/17/2025	17009 - Relentless Land Care - Xmas Tree Remoal	689.00	-	Invoice
01/17/2025	17001 - Relentless Land Care - Fallen Tree Branch Removal	175.00	-	Invoice
01/17/2025	17013 - Relentless Land Care - Bender Board Removal - XN4639734	450.00	-	Invoice
01/31/2025	17021 - Relentless Land Care - Xmas Tree Removal	139.60	-	Invoice
01/31/2025	17048 - Relentless Land Care - Landscape Extras	302.50	-	Invoice

60800 - Irrigation: Repairs / Maintenance	47,418.00	1,422.00	-	48,840.00

Date	Description	Debit	Credit	Type
01/03/2025	16893 - Relentless Land Care - Irrigation Conversion	522.00	-	Invoice
01/31/2025	17050 - Relentless Land Care - Irrigation Mainline	900.00	-	Invoice

61075 - Swans	170.00	-	-	170.00

Date	Description	Debit	Credit	Type

61100 - Tree Trimming	43,233.00	-	-	43,233.00

Date	Description	Debit	Credit	Type

70100 - Access Gate Repairs	9,187.78	540.97	-	9,728.75

Date	Description	Debit	Credit	Type
01/17/2025	200502 - C.G. Systems, LLC - gate Srvc call	111.97	-	Invoice
01/24/2025	200943 - C.G. Systems, LLC - Gate Repairs -	344.00	-	Invoice
01/31/2025	200846 - C.G. Systems, LLC - Monthly Phone Programming	85.00	-	Invoice

70600 - Common Area: Maintenance	30,365.97	6,191.14	-	36,557.11

Date	Description	Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
70600 - Common Area: Maintenance	30,365.97	6,191.14	-	36,557.11

Date	Description	Debit	Credit	Type
01/03/2025	156138 - Orange County Pump Co., Inc. - Circ Pump Maint Srvc Call	810.00	-	Invoice
01/03/2025	320742 - Severson Plumbing Services Inc. - Exterior Plumbing Line Repair	864.00	-	Invoice
01/03/2025	2024-25136 - Advanced Decorating Co., Inc. - 1915 Wakeham - Fence Board Replacements	1,290.00	-	Invoice
01/09/2025	2024-2344 - E & C Mystic Cleaning And Janitorial Services, Inc. - Annual Light Cleaning	1,200.00	-	Invoice
01/17/2025	200466 - C.G. Systems, LLC - Pedestrian Gate Srvc Call	458.75	-	Invoice
01/24/2025	2025-8 - E & C Mystic Cleaning And Janitorial Services, Inc. - Pool Lights Cleaned	90.00	-	Invoice
01/31/2025	3853 - Tri-Star Construction And Rest - Stucco Repairs	750.00	-	Invoice
01/31/2025	27485 - Absolute Sign,Inc. - New CourtYard Signs	728.39	-	Invoice

71400 - Fire Safety	0.00	756.00	-	756.00

Date	Description	Debit	Credit	Type
01/03/2025	RM130560 - South Coast Fire Protection Inc - Annual Fire Srvc	756.00	-	Invoice

72500 - Janitorial: Service Contract	7,342.00	1,197.00	-	8,539.00

Date	Description	Debit	Credit	Type
01/17/2025	48933 - Optimum Janitorial Services - Monthly Janitorial Svc	1,197.00	-	Invoice

72600 - Janitorial: Supplies	130.00	210.00	-	340.00

Date	Description	Debit	Credit	Type
01/17/2025	48933 - Optimum Janitorial Services - Supplies & Extra	210.00	-	Invoice

72700 - Keys & Locks	150.00	-	-	150.00

Date	Description	Debit	Credit	Type

72900 - Lighting: Repairs / Supplies	3,562.70	-	-	3,562.70

Date	Description	Debit	Credit	Type

73200 - Patrol Service	6,735.42	1,122.57	-	7,857.99

Date	Description	Debit	Credit	Type
01/09/2025	126220 - Patrol Masters Security Group - Monthly Patrol Svc	1,122.57	-	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
73200 - Patrol Service	6,735.42	1,122.57	-	7,857.99

Date	Description	Debit	Credit	Type

73300 - Pest & Rodent Control: Contract	1,686.00	281.00	-	1,967.00

Date	Description	Debit	Credit	Type
01/03/2025	983514 - Newport Exterminating Inc. - Monthly Rodent Control	281.00	-	Invoice

74600 - Street Sweeping	6,543.03	1,318.75	-	7,861.78

Date	Description	Debit	Credit	Type
01/03/2025	16721 - Relentless Land Care - Monthly Sweeping Svc	1,318.75	-	Invoice

74915 - Waterscape Maintenance	15,573.01	-	-	15,573.01

Date	Description	Debit	Credit	Type

80400 - Audit / Tax Returns	1,325.00	-	-	1,325.00

Date	Description	Debit	Credit	Type

80600 - Bank Charges	56.00	25.00	-	81.00

Date	Description	Debit	Credit	Type
01/31/2025	Comerica Bank	25.00	-	Invoice

80700 - Collection Expenses	857.77	65.00	-	922.77

Date	Description	Debit	Credit	Type
01/17/2025	48918 - Optimum Professional Property Management (OPPM) - Collection fees	65.00	-	Invoice

81200 - Insurance	44,617.50	7,969.50	2.00	52,585.00

Date	Description	Debit	Credit	Type
01/03/2025	68359 - LaBarre and Oksnee Insurance Agency, Inc - 7 of 8 Monthly Installments	3,984.75	-	Invoice
01/09/2025	Misc Deposit: Chk # 23821	-	2.00	GL Entry
01/31/2025	68360 - LaBarre and Oksnee Insurance Agency, Inc - 8 of 8 Monthly Installments	3,984.75	-	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
81900 - Legal Service	1,553.43	-	-	1,553.43

Date	Description	Debit	Credit	Type

82400 - Operating Contingency	351.96	-	-	351.96

Date	Description	Debit	Credit	Type

82600 - Printing / Mailing / Supplies	4,151.08	441.26	-	4,592.34

Date	Description	Debit	Credit	Type
01/17/2025	48918 - Optimum Professional Property Management (OPPM) - Total Printing/Mailing/Supplies	441.26	-	Invoice

82700 - Professional Management: Contract	19,650.00	3,275.00	-	22,925.00

Date	Description	Debit	Credit	Type
01/01/2025	4648436 - Optimum Professional Property Management (OPPM) - Management Fee	3,275.00	-	Invoice

82800 - Miscellaneous Administration	1,503.40	151.00	-	1,654.40

Date	Description	Debit	Credit	Type
01/17/2025	48918 - Optimum Professional Property Management (OPPM) - Management extras	151.00	-	Invoice

83100 - Tax: Federal	-2,199.89	1,372.09	-	-827.80

Date	Description	Debit	Credit	Type
01/03/2025	20241216 - United States Treasury - 2024 Tax	1,372.09	-	Invoice

83200 - Tax: State	3,785.00	-	-	3,785.00

Date	Description	Debit	Credit	Type

93600 - General Reserves	112,800.00	11,250.00	-	124,050.00

Date	Description	Debit	Credit	Type
01/09/2025	Monthly Reserve Contribution	11,250.00	-	GL Entry

98990 - Interest	8,435.71	1,486.61	-	9,922.32

Date	Description	Debit	Credit	Type
01/01/2025 Batched	January Interest	1,062.61	-	GL Entry

South Coast Shores Homeowners Association

GL Trial Balance For 1/1/2025 - 1/31/2025

	Beginning Balance	Current Debit	Current Credit	Ending Balance
98990 - Interest	8,435.71	1,486.61	-	9,922.32

Date	Description	Debit	Credit	Type
01/16/2025	January Interest	377.36	-	GL Entry
01/31/2025	January Interest	46.64	-	GL Entry

Net Total	**0.00**	**243,214.14**	**243,214.14**	**0.00**

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 1/31/2025

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
Pacific Premier Bank Op	185,287.59	-25,487.57	159,800.02	159,800.02	Balanced
Alliance Op MMA	0.00	0.00	0.00	0.00	Balanced
Alliance Association Bank	103,226.60	0.00	103,226.60	103,226.60	Balanced
Banc of California	125,811.12	0.00	125,811.12	125,811.12	Balanced
Comerica Bank	35.39	0.00	35.39	35.39	Balanced
First Foundation MMA	10,071.17	0.00	10,071.17	10,071.17	Balanced
First Foundation Bank	168,219.19	0.00	168,219.19	168,219.19	Balanced
First Foundation Bank	102,531.43	0.00	102,531.43	102,531.43	Balanced
First Foundation	46,044.91	0.00	46,044.91	46,044.91	Balanced
FCB MMA	60,407.43	0.00	60,407.43	60,407.43	Balanced
Pacific Premier Bank MMA	159,832.75	0.00	159,832.75	159,832.75	Balanced

Unreconciled Items

Date	Description	Check No	Amount
Pacific Premier Bank Op			
1/3/2025	Relentless Land Care	2712	-522.00
1/3/2025	Relentless Land Care	2712	-15,752.58
1/3/2025	Relentless Land Care	2712	-1,318.75
1/17/2025	Relentless Land Care	2719	-689.00
1/17/2025	Relentless Land Care	2719	-450.00
1/17/2025	Relentless Land Care	2719	-175.00
1/24/2025	E & C Mystic Cleaning And Janitorial Services, Inc.	2720	-90.00
1/31/2025	Acct: 99245537 eCheck		400.00
1/31/2025	Relentless Land Care	2721	-139.60
1/31/2025	Relentless Land Care	2721	-302.50
1/31/2025	Relentless Land Care	2721	-900.00
1/31/2025	LaBarre and Oksnee Insurance Agency, Inc	2723	-3,984.75
1/31/2025	California Gate & Entry Systems	ACH	-85.00
1/31/2025	Tri-Star Construction And Restoration Services, Inc	2724	-750.00
1/31/2025	Absolute Sign,Inc.	2722	-728.39
		Total Pacific Premier Bank Op	**-25,487.57**

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 1/31/2025

Reconciled Items

Date	Description	Check No	Amount
Pacific Premier Bank Op			
12/31/2024	Acct: 99245537 eCheck		400.00
12/31/2024	Acct: 99254461 eCheck		400.00
1/1/2025	Acct: 99224387 eCheck		400.00
1/1/2025	Acct: 99224351 eCheck		400.00
1/1/2025	Acct: 99227232 eCheck		400.00
1/1/2025	Acct: 99245992 eCheck		400.00
1/2/2025	Acct: 99224471 eCheck		400.00
1/2/2025	Lockbox - Klik ACH		3,200.00
1/2/2025	Lockbox - Klik Check		950.00
1/3/2025	Acct: 99247274 eCheck		400.00
1/3/2025	Lockbox - Klik ACH		1,200.00
1/4/2025	Acct: 99237859 eCheck		400.00
1/4/2025	Acct: 99230522 eCheck		400.00
1/4/2025	Acct: 99224588 eCheck		400.00
1/5/2025	Acct: 99224408 ACH	ACH	400.00
1/5/2025	Acct: 99224409 ACH	ACH	400.00
1/5/2025	Acct: 99254858 ACH	ACH	400.00
1/5/2025	Acct: 99224414 ACH	ACH	400.00
1/5/2025	Acct: 99257699 ACH	ACH	400.00
1/5/2025	Acct: 99224416 ACH	ACH	400.00
1/5/2025	Acct: 99257933 ACH	ACH	400.00
1/5/2025	Acct: 99224417 ACH	ACH	400.00
1/5/2025	Acct: 99224421 ACH	ACH	400.00
1/5/2025	Acct: 99224423 ACH	ACH	400.00
1/5/2025	Acct: 99224428 ACH	ACH	400.00
1/5/2025	Acct: 99224434 ACH	ACH	400.00
1/5/2025	Acct: 99224435 ACH	ACH	400.00
1/5/2025	Acct: 99224440 ACH	ACH	400.00
1/5/2025	Acct: 99224443 ACH	ACH	400.00
1/5/2025	Acct: 99224445 ACH	ACH	400.00
1/5/2025	Acct: 99224448 ACH	ACH	400.00
1/5/2025	Acct: 99224449 ACH	ACH	400.00
1/5/2025	Acct: 99224453 ACH	ACH	400.00
1/5/2025	Acct: 99224463 ACH	ACH	400.00
1/5/2025	Acct: 99224468 ACH	ACH	400.00
1/5/2025	Acct: 99224473 ACH	ACH	400.00
1/5/2025	Acct: 99224478 ACH	ACH	400.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 1/31/2025

Date	Description	Check No	Amount
1/5/2025	Acct: 99224487 ACH	ACH	400.00
1/5/2025	Acct: 99224491 ACH	ACH	400.00
1/5/2025	Acct: 99224492 ACH	ACH	400.00
1/5/2025	Acct: 99224497 ACH	ACH	400.00
1/5/2025	Acct: 99224500 ACH	ACH	400.00
1/5/2025	Acct: 99224512 ACH	ACH	400.00
1/5/2025	Acct: 99224517 ACH	ACH	400.00
1/5/2025	Acct: 99224520 ACH	ACH	400.00
1/5/2025	Acct: 99224524 ACH	ACH	400.00
1/5/2025	Acct: 99224531 ACH	ACH	400.00
1/5/2025	Acct: 99224284 ACH	ACH	400.00
1/5/2025	Acct: 99224533 ACH	ACH	400.00
1/5/2025	Acct: 99224290 ACH	ACH	400.00
1/5/2025	Acct: 99224543 ACH	ACH	400.00
1/5/2025	Acct: 99224296 ACH	ACH	400.00
1/5/2025	Acct: 99224548 ACH	ACH	400.00
1/5/2025	Acct: 99224300 ACH	ACH	400.00
1/5/2025	Acct: 99224549 ACH	ACH	400.00
1/5/2025	Acct: 99224308 ACH	ACH	400.00
1/5/2025	Acct: 99224563 ACH	ACH	400.00
1/5/2025	Acct: 99224319 ACH	ACH	400.00
1/5/2025	Acct: 99224569 ACH	ACH	400.00
1/5/2025	Acct: 99224323 ACH	ACH	400.00
1/5/2025	Acct: 99224574 ACH	ACH	400.00
1/5/2025	Acct: 99224325 ACH	ACH	400.00
1/5/2025	Acct: 99224575 ACH	ACH	400.00
1/5/2025	Acct: 99224330 ACH	ACH	400.00
1/5/2025	Acct: 99224579 ACH	ACH	400.00
1/5/2025	Acct: 99224335 ACH	ACH	400.00
1/5/2025	Acct: 99224589 ACH	ACH	400.00
1/5/2025	Acct: 99224336 ACH	ACH	400.00
1/5/2025	Acct: 99224592 ACH	ACH	400.00
1/5/2025	Acct: 99224349 ACH	ACH	400.00
1/5/2025	Acct: 99224595 ACH	ACH	400.00
1/5/2025	Acct: 99224358 ACH	ACH	400.00
1/5/2025	Acct: 99224599 ACH	ACH	400.00
1/5/2025	Acct: 99224362 ACH	ACH	400.00
1/5/2025	Acct: 99224612 ACH	ACH	400.00
1/5/2025	Acct: 99224363 ACH	ACH	400.00
1/5/2025	Acct: 99224662 ACH	ACH	400.00
1/5/2025	Acct: 99224370 ACH	ACH	400.00
1/5/2025	Acct: 99224666 ACH	ACH	400.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 1/31/2025

Date	Description	Check No	Amount
1/5/2025	Acct: 99224372 ACH	ACH	400.00
1/5/2025	Acct: 99225775 ACH	ACH	400.00
1/5/2025	Acct: 99224378 ACH	ACH	400.00
1/5/2025	Acct: 99225863 ACH	ACH	400.00
1/5/2025	Acct: 99224380 ACH	ACH	400.00
1/5/2025	Acct: 99225990 ACH	ACH	400.00
1/5/2025	Acct: 99224384 ACH	ACH	400.00
1/5/2025	Acct: 99227181 ACH	ACH	400.00
1/5/2025	Acct: 99224386 ACH	ACH	400.00
1/5/2025	Acct: 99227353 ACH	ACH	400.00
1/5/2025	Acct: 99224390 ACH	ACH	400.00
1/5/2025	Acct: 99229854 ACH	ACH	400.00
1/5/2025	Acct: 99224398 ACH	ACH	400.00
1/5/2025	Acct: 99230534 ACH	ACH	400.00
1/5/2025	Acct: 99224399 ACH	ACH	400.00
1/5/2025	Acct: 99232666 ACH	ACH	400.00
1/5/2025	Acct: 99224402 ACH	ACH	400.00
1/5/2025	Acct: 99233746 ACH	ACH	400.00
1/5/2025	Acct: 99224404 ACH	ACH	400.00
1/5/2025	Acct: 99236494 ACH	ACH	400.00
1/5/2025	Acct: 99239397 ACH	ACH	400.00
1/5/2025	Acct: 99241017 ACH	ACH	400.00
1/5/2025	Acct: 99242586 ACH	ACH	400.00
1/5/2025	Acct: 99246194 ACH	ACH	400.00
1/5/2025	Acct: 99250419 ACH	ACH	400.00
1/5/2025	Acct: 99252481 ACH	ACH	400.00
1/5/2025	Acct: 99252880 ACH	ACH	400.00
1/5/2025	Acct: 99254489 ACH	ACH	400.00
1/5/2025	Acct: 99228677 eCheck		400.00
1/5/2025	Acct: 99224306 eCheck		400.00
1/5/2025	Acct: 99224362 eCheck		400.00
1/5/2025	Acct: 99252481 eCheck		400.00
1/6/2025	Acct: 99225468 eCheck		400.00
1/6/2025	Lockbox - Klik ACH		3,600.00
1/6/2025	Lockbox - Klik Check		3,600.00
1/7/2025	Lockbox - Klik ACH		1,200.00
1/7/2025	Lockbox - Klik Check		400.00
1/8/2025	Acct: 99224383 eCheck		400.00
1/8/2025	Acct: 99224357 eCheck		400.00
1/8/2025	Acct: 99224413 eCheck		400.00
1/8/2025	Lockbox - Klik ACH		800.00
1/8/2025	Lockbox - Klik Check		800.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 1/31/2025

Date	Description	Check No	Amount
1/9/2025	Lockbox - Klik ACH		1,210.00
1/9/2025	Lockbox - Klik Check		400.00
1/9/2025	Misc Deposit		2.00
1/13/2025	Lockbox - Klik ACH		2,000.00
1/13/2025	Lockbox - Klik Check		400.00
1/14/2025	Lockbox - Klik Check		400.00
1/15/2025	Acct: 99224279 eCheck		400.00
1/16/2025	Lockbox - Klik Check		2,435.00
1/20/2025	Acct: 99224429 eCheck		400.00
1/21/2025	Lockbox - Klik Check		810.00
1/24/2025	Lockbox - Klik ACH		400.00
1/27/2025	Lockbox - Klik ACH		400.00
1/27/2025	Lockbox - Klik Check		375.00
1/29/2025	Lockbox - Klik ACH		1,200.00
1/29/2025	Lockbox - Klik Check		2,000.00
1/30/2025	Lockbox - Klik ACH		800.00
1/30/2025	Lockbox - Klik Check		1,200.00
1/31/2025	Lockbox - Klik ACH		400.00
1/31/2025	Lockbox - Klik Check		400.00
12/13/2024	Severson Plumbing Services Inc.	2700	-195.00
12/23/2024	Relentless Land Care	2703	-240.00
12/23/2024	Relentless Land Care	2703	-495.00
12/23/2024	Relentless Land Care	2703	-1,850.00
12/23/2024	Relentless Land Care	2703	-63.00
12/23/2024	Cane & Harkins, LLP	2704	-1,553.43
12/23/2024	OC Health Care Agency	2705	-417.00
12/23/2024	Orange County Pump Co., Inc.	2706	-1,587.05
12/23/2024	OC Health Care Agency	2705	-417.00
1/1/2025	Optimum Professional Property Management (OPPM)	ACH	-3,275.00
1/3/2025	Orange County Pump Co., Inc.	2707	-810.00
1/3/2025	Advanced Painting & Wood Repair	2708	-1,290.00
1/3/2025	South Coast Fire Protection Inc	2709	-756.00
1/3/2025	Severson Plumbing Services Inc.	2710	-864.00
1/3/2025	LaBarre and Oksnee Insurance Agency, Inc	2711	-3,984.75
1/3/2025		2713	-253.25
1/3/2025	United States Treasury	2714	-1,372.09
1/3/2025	Newport Exterminating, Inc	2715	-281.00
1/3/2025	Cal Sparkle Pool Inc	2716	-560.00
1/9/2025	Transfer to Pacific Premier Bank MMA		-11,250.00
1/9/2025	City of Santa Ana		-484.41
1/9/2025	E & C Mystic Cleaning And Janitorial Services, Inc.	2717	-1,200.00
1/9/2025	Patrol Masters Security Group	2718	-1,122.57

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 1/31/2025

Date	Description	Check No	Amount
1/10/2025	SoCal Gas		-559.57
1/14/2025	Doorking Inc. - Doorking Autopay		-177.80
1/17/2025	SCE		-3,306.82
1/17/2025	Optimum Professional Property Management (OPPM)	ACH	-657.26
1/17/2025	California Gate & Entry Systems	ACH	-458.75
1/17/2025	Optimum Janitorial Services	ACH	-1,407.00
1/17/2025	California Gate & Entry Systems	ACH	-111.97
1/24/2025	California Gate & Entry Systems	ACH	-344.00
		Total Pacific Premier Bank Op	**34,838.28**

Alliance Association Bank

1/16/2025	January Interest		377.36
		Total Alliance Association Bank	**377.36**

Comerica Bank

1/1/2025	January Interest		0.01
1/31/2025	Comerica Bank - Quarterly Bank Fee		-25.00
		Total Comerica Bank	**-24.99**

FCB MMA

1/1/2025	January Interest		11.29
		Total FCB MMA	**11.29**

First Foundation

1/1/2025	January Interest		190.43
		Total First Foundation	**190.43**

First Foundation Bank

1/1/2025	January Interest		490.74
1/1/2025	January Interest		361.60
		Total First Foundation Bank	**852.34**

First Foundation MMA

1/1/2025	January Interest		8.55
		Total First Foundation MMA	**8.55**

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 1/31/2025

Date	Description	Check No	Amount
Pacific Premier Bank MMA			
1/9/2025	Transfer from Pacific Premier Bank Op		11,250.00
1/31/2025	January Interest		46.64
		Total Pacific Premier Bank MMA	**11,296.64**

Alliance Association Bank

Alliance Association Bank, a division of Western Alliance Bank.
Member FDIC.
PO Box 26237 • Las Vegas, NV 89126-0237
Return Service Requested

Last statement: December 31, 2024
This statement: January 31, 2025
Total days in statement period: 31

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

Page 1
XXXXXX2689
(0)

Direct inquiries to:
888-734-4567

Alliance Association Bank
3033 W Ray Road, Ste 200
Chandler AZ 85226

NEW PRICING WILL GO INTO EFFECT JANUARY 1, 2025 FOR CERTAIN SERVICES. YOU MAY OR MAY NOT SEE A CHANGE IN FEES DEPENDING ON THE SERVICES YOU USE. FOR QUESTIONS, PLEASE CONTACT YOUR RELATIONSHIP MANAGER, TREASURY MANAGEMENT ADVISOR OR CLIENT CARE AT 888-995-2265.

AAB CD

Account number	XXXXXX2689
Total principal	$101,749.42
Total current balance	$103,226.60
Total interest year to date	$377.36

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
12-31	Beginning balance			$102,849.24
01-16	Interest Credit	377.36		103,226.60
01-31	**Ending totals**	**377.36**	**.00**	**$103,226.60**

Thank you for banking with Alliance Association Bank

PACIFIC PREMIER BANK®

STATEMENT OF ACCOUNT ACTIVITY
866-353-1476
www.ppbi.com

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

Page	1 of 1
Branch	010
Account Number:	3122001195
Date	01/31/2025
	EM

HOA MONEY MARKET **Acct 3122001195**

Summary of Activity Since Your Last Statement

	Beginning Balance	1/01/25	148,536.11	
	Deposits / Misc Credits	2	11,296.64	
	Withdrawals / Misc Debits	0	.00	
**	Ending Balance	1/31/25	159,832.75	**
	Service Charge		.00	
	Interest Paid Thru 1/31/25		46.64	
	Interest Paid Year To Date		46.64	
	Average Rate / Cycle Days		.35000 / 31	

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
1/09	11,250.00		DataVault Transfer from #0834
1/31	46.64		INTEREST EARNED

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
1/09	159,786.11	1/31	159,832.75		

PACIFIC PREMIER BANK®

STATEMENT OF ACCOUNT ACTIVITY
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SOUTH COAST SHORES HOMEOWNERS ASSOCIATION
OPTIMUM PROFESSIONAL PROPERTY MANAGEMENT INC.
230 COMMERCE STE 250
IRVINE CA 92602-1338

HOA NON INT CKG **Acct 3121000834**

Summary of Activity Since Your Last Statement

	Beginning Balance	1/01/25	150,449.31	
	Deposits / Misc Credits	126	76,182.00	
	Withdrawals / Misc Debits	27	41,343.72	
**	Ending Balance	1/31/25	185,287.59	**
	Service Charge		.00	
	Enclosures		16	

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
1/02	800.00		PayLease.com/Settlement 000022802396010 Optimum Property Manag
1/02	3,200.00		Optimum Property/Catch CR 513626 eKlik
1/02	950.00		HOA LOCKBOX DEPOSIT
1/03	1,200.00		Optimum Property/Catch CR 513626 eKlik
1/03	2,000.00		PayLease.com/Settlement 000022831088202 Optimum Property Manag
1/06	400.00		PayLease.com/Settlement 000022852664954 Optimum Property Manag
1/06	3,600.00		Optimum Property/Catch CR 513626 eKlik
1/06	3,600.00		HOA LOCKBOX DEPOSIT
1/07	400.00		South Coast Shor/OwnerDraft O99224417 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99225775 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224517 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224308 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99252880 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99242586 South Coast Shores Hom

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

Branch 010
Account Number: 3121000834
Date 01/31/2025

EM

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
1/07	400.00		South Coast Shor/OwnerDraft O99224404 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224443 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224497 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224349 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224666 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99257933 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99246194 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224575 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224595 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224491 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224543 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224335 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224370 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224563 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224358 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224512 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99230534 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99229854 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224402 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft

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

Branch 010
Account Number: 3121000834
Date 01/31/2025

EM

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
			O99239397 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224372 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224463 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224423 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224290 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224445 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224284 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224453 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224548 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224319 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224520 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224569 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224362 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224399 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99236494 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99254489 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224421 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99225863 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224408 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224296 South Coast Shores Hom

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

Page	4 of 12
Branch	010
Account Number:	3121000834
Date	01/31/2025

EM

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
1/07	400.00		South Coast Shor/OwnerDraft O99224378 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224492 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224487 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99254858 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99257699 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224612 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224409 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224300 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224448 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224662 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224384 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99250419 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99225990 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99241017 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99233746 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224449 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224531 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224435 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224363 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft

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

Branch 010
Account Number: 3121000834
Date 01/31/2025

EM

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
			O99224414 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224524 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224440 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224330 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224336 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224589 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224416 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99252481 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99232666 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224398 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224599 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224579 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224468 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224434 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224386 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224500 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224380 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224549 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224592 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft
			O99224533 South Coast Shores Hom

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

Branch 010
Account Number: 3121000834
Date 01/31/2025

EM

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
1/07	400.00		South Coast Shor/OwnerDraft O99224390 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99227353 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99227181 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224473 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224478 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224323 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224428 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224325 South Coast Shores Hom
1/07	400.00		South Coast Shor/OwnerDraft O99224574 South Coast Shores Hom
1/07	1,200.00		Optimum Property/Catch CR 513626 eKlik
1/07	3,200.00		PayLease.com/Settlement 000022878813434 Optimum Property Manag
1/07	400.00		HOA LOCKBOX DEPOSIT
1/08	800.00		Optimum Property/Catch CR 513626 eKlik
1/08	800.00		HOA LOCKBOX DEPOSIT
1/09	800.00		PayLease.com/Settlement 000022906760850 Optimum Property Manag
1/09	1,210.00		Optimum Property/Catch CR 513626 eKlik
1/09	402.00		HOA LOCKBOX DEPOSIT
1/10	400.00		PayLease.com/Settlement 000022910664070 Optimum Property Manag
1/13	2,000.00		Optimum Property/Catch CR 513626 eKlik
1/13	400.00		HOA LOCKBOX DEPOSIT
1/14	400.00		HOA LOCKBOX DEPOSIT
1/16	400.00		PayLease.com/Settlement 000022954034742 Optimum Property Manag

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

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Branch	010
Account Number:	3121000834
Date	01/31/2025

EM

Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
1/16	2,435.00		HOA LOCKBOX DEPOSIT
1/21	810.00		HOA LOCKBOX DEPOSIT
1/22	400.00		PayLease.com/Settlement 000022982112366 Optimum Property Manag
1/24	400.00		Optimum Property/Catch CR 513626 eKlik
1/27	400.00		Optimum Property/Catch CR 513626 eKlik
1/27	375.00		HOA LOCKBOX DEPOSIT
1/29	1,200.00		Optimum Property/Catch CR 513626 eKlik
1/29	2,000.00		HOA LOCKBOX DEPOSIT
1/30	800.00		Optimum Property/Catch CR 513626 eKlik
1/30	1,200.00		HOA LOCKBOX DEPOSIT
1/31	400.00		Optimum Property/Catch CR 513626 eKlik
1/31	400.00		HOA LOCKBOX DEPOSIT

Withdrawals and Debits

Date	Deposits	Withdrawals	Activity Description
1/03		3,275.00	South Coast Shor/Invoice X4648436 South Coast Shores Hom
1/08		3,306.82	SO CAL EDISON CO/DIRECTPAY 700132505579 SOUTH COAST SHORES HOA
1/09		11,250.00	DataVault Transfer to #1195
1/13		559.57	SOCALGAS/SIMPLEPAY 109508170079057 SOUTH COAST SHORES
1/14		177.80	DOORKING, INC/DOORKING M120834117115 SOUTH COAST SHORES
1/16		484.41	CITY OF SANTAANA/UTILITY 0420049 SOUTH COAST SHORES *HO
1/21		111.97	South Coast Shor/Invoice X4694914 South Coast Shores Hom
1/21		458.75	South Coast Shor/Invoice X4698585 South Coast Shores Hom
1/21		657.26	South Coast Shor/Invoice X4695472 South Coast Shores Hom
1/21		1,407.00	South Coast Shor/Invoice X4705885 South Coast Shores Hom
1/28		344.00	South Coast Shor/Invoice

PACIFIC PREMIER BANK®

STATEMENT OF ACCOUNT ACTIVITY
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SOUTH COAST SHORES HOMEOWNERS ASSOCIATION
OPTIMUM PROFESSIONAL PROPERTY MANAGEMENT INC.
230 COMMERCE STE 250
IRVINE CA 92602-1338

Withdrawals and Debits

Date	Deposits	Withdrawals	Activity Description
			X4728981 South Coast Shores Hom

Checks in Check Number Order

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
1/03	2700	195.00	1/15	2708	1,290.00	1/27	2715	281.00
1/21	2703*	2,648.00	1/15	2709	756.00	1/14	2716	560.00
1/07	2704	1,553.43	1/16	2710	864.00	1/14	2717	1,200.00
1/10	2705	834.00	1/13	2711	3,984.75	1/14	2718	1,122.57
1/17	2706	1,587.05	1/24	2713*	253.25			
1/13	2707	810.00	1/14	2714	1,372.09			

* indicates a break in check number sequence

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
1/02	155,399.31	1/13	189,242.74	1/24	179,137.59
1/03	155,129.31	1/14	185,210.28	1/27	179,631.59
1/06	162,729.31	1/15	183,164.28	1/28	179,287.59
1/07	203,175.88	1/16	184,650.87	1/29	182,487.59
1/08	201,469.06	1/17	183,063.82	1/30	184,487.59
1/09	192,631.06	1/21	178,590.84	1/31	185,287.59
1/10	192,197.06	1/22	178,990.84		

FIRST FOUNDATION BANK

18101 Von Karman Avenue
Suite 750
Irvine, CA 92612

ADDRESS SERVICE REQUESTED

SOUTH COAST SHORES HOMEOWNERS ASSOCIATION
C/O OPTIMUM PROPERTY MGMT INC
230 COMMERCE STE 250
IRVINE CA 92602-1338

Statement Ending 01/31/2025

Managing Your Accounts

Toll-Free: (888) 405-4332
Online: www.firstfoundationinc.com
Mailing: 24310 Moulton Parkway
Suite Q
Laguna Woods, CA 92637

Summary of Accounts

Account Type	Account Number	Ending Balance
Business Money Market Promo	XXXXXXXX1197	$10,071.17

Business Money Market Promo - XXXXXXXX1197

Account Summary

Date	Description	Amount
01/01/2025	**Beginning Balance**	**$10,062.62**
	1 Credit(s) This Period	$8.55
	0 Debit(s) This Period	$0.00
01/31/2025	**Ending Balance**	**$10,071.17**

Interest Summary

Description	Amount
Annual Percentage Yield Earned	1.01%
Interest Days	31
Interest Earned	$0.00
Interest Paid This Period	$8.55
Interest Paid Year-to-Date	$8.55
Earnings Balance	$10,062.62

Deposits

Date	Description	Amount
01/31/2025	Accr Earning Pymt Added to Account	$8.55

Daily Balances

Date	Amount	Date	Amount
01/01/2025	$10,062.62	01/31/2025	$10,071.17

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	$0.00	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00	$0.00

Member FDIC

EQUAL HOUSING LENDER

Account	******7797	SOUTH COAST SHO	Branch	12
			Accr Thru	02/02/2025
			Balance	102,531.43
			Status	Active

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	361.60
Interest Earn LYR	4,598.46
Earnings Term	1 Months
Next Earnings Date	02/14/2025
Maturity Term	13 Months
Next Maturity Date	12/14/2025
Interest Rate	4.1600
Earnings	Compound
Anticipated Earnings	362.88
Current Balance	102,531.43
Accrued Earnings	233.97
Penalty	2,103.44
Proof/Memo	0.00
Redemption Amt	100,661.96

CIF Comments

Location	Not Applicable	Owner	Corporation
Type	12–17 Month 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
10/14/2020		Opening Deposit	95,157.00	95,157.00		12539169		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			111			0.00	0.00	
12/14/2020		Accr Earning Payment	43.05	95,244.51	Added to Acct			111			0.00	0.00	
01/14/2021		Accr Earning Payment	44.50	95,289.01	Added to Acct			111			0.00	0.00	
02/14/2021		Accr Earning Payment	44.52	95,333.53	Added to Acct			111			0.00	0.00	
03/14/2021		Accr Earning Payment	40.23	95,373.76	Added to Acct			111			0.00	0.00	
04/14/2021		Accr Earning Payment	44.56	95,418.32	Added to Acct			111			0.00	0.00	
05/14/2021		Accr Earning Payment	43.14	95,461.46	Added to Acct			111			0.00	0.00	
06/14/2021		Accr Earning Payment	44.60	95,506.06	Added to Acct			111			0.00	0.00	
07/14/2021		Accr Earning Payment	43.18	95,549.24	Added to Acct			111			0.00	0.00	
08/14/2021		Accr Earning Payment	44.64	95,593.88	Added to Acct			111			0.00	0.00	
09/14/2021		Accr Earning Payment	44.66	95,638.54	Added to Acct			111			0.00	0.00	
10/14/2021		Accr Earning Payment	43.24	95,681.78	Added to Acct			111			0.00	0.00	
10/14/2021		Rate Change	0.00	95,681.78	0.5500– 0.2000			60			0.00	0.00	
11/14/2021		Accr Earning Payment	16.25	95,698.03	Added to Acct			111			0.00	0.00	
12/14/2021		Accr Earning Payment	15.73	95,713.76	Added to Acct			111			0.00	0.00	
01/14/2022		Accr Earning Payment	16.26	95,730.02	Added to Acct			111			0.00	0.00	
02/14/2022		Accr Earning Payment	16.26	95,746.28	Added to Acct			111			0.00	0.00	
03/14/2022		Accr Earning Payment	14.69	95,760.97	Added to Acct			111			0.00	0.00	
04/14/2022		Accr Earning Payment	16.27	95,777.24	Added to Acct			111			0.00	0.00	
05/14/2022		Accr Earning Payment	15.75	95,792.99	Added to Acct			111			0.00	0.00	
06/14/2022		Accr Earning Payment	16.27	95,809.26	Added to Acct			111			0.00	0.00	
07/14/2022		Accr Earning Payment	15.75	95,825.01	Added to Acct			111			0.00	0.00	
08/14/2022		Accr Earning Payment	16.28	95,841.29	Added to Acct			111			0.00	0.00	
09/14/2022		Accr Earning Payment	16.28	95,857.57	Added to Acct			111			0.00	0.00	
10/14/2022		Accr Earning Payment	15.76	95,873.33	Added to Acct			111			0.00	0.00	
10/14/2022		Rate Change	0.00	95,873.33	0.2000– 1.0000			60			0.00	0.00	
11/14/2022		Accr Earning Payment	81.46	95,954.79	Added to Acct			111			0.00	0.00	
12/14/2022		Accr Earning Payment	78.90	96,033.69	Added to Acct			111			0.00	0.00	
01/14/2023		Accr Earning Payment	81.60	96,115.29	Added to Acct			111			0.00	0.00	
02/14/2023		Accr Earning Payment	81.67	96,196.96	Added to Acct			111			0.00	0.00	
03/14/2023		Accr Earning Payment	73.82	96,270.78	Added to Acct			111			0.00	0.00	
04/14/2023		Accr Earning Payment	81.80	96,352.58	Added to Acct			111			0.00	0.00	
05/14/2023		Accr Earning Payment	79.23	96,431.81	Added to Acct			111			0.00	0.00	
06/14/2023		Accr Earning Payment	81.93	96,513.74	Added to Acct			111			0.00	0.00	
07/14/2023		Accr Earning Payment	79.36	96,593.10	Added to Acct			111			0.00	0.00	
08/14/2023		Accr Earning Payment	82.07	96,675.17	Added to Acct			111			0.00	0.00	

09/14/2023	Accr Earning Payment	82.14	96,757.31	Added to Acct	111	0.00	0.00
10/14/2023	Accr Earning Payment	79.56	96,836.87	Added to Acct	111	0.00	0.00
10/16/2023	Rate Change	0.00	96,836.87	1.0000– 4.6410	60	0.00	0.00
11/14/2023	Accr Earning Payment	363.04	97,199.91	Added to Acct	111	0.00	0.00
12/14/2023	Accr Earning Payment	371.46	97,571.37	Added to Acct	111	0.00	0.00
01/14/2024	Accr Earning Payment	385.33	97,956.70	Added to Acct	111	0.00	0.00
02/14/2024	Accr Earning Payment	386.85	98,343.55	Added to Acct	111	0.00	0.00
03/14/2024	Accr Earning Payment	363.28	98,706.83	Added to Acct	111	0.00	0.00
04/14/2024	Accr Earning Payment	389.81	99,096.64	Added to Acct	111	0.00	0.00
05/14/2024	Accr Earning Payment	378.70	99,475.34	Added to Acct	111	0.00	0.00
06/14/2024	Accr Earning Payment	392.85	99,868.19	Added to Acct	111	0.00	0.00
07/14/2024	Accr Earning Payment	381.65	100,249.84	Added to Acct	111	0.00	0.00
08/14/2024	Accr Earning Payment	395.91	100,645.75	Added to Acct	111	0.00	0.00
09/14/2024	Accr Earning Payment	397.47	101,043.22	Added to Acct	111	0.00	0.00
10/14/2024	Accr Earning Payment	386.14	101,429.36	Added to Acct	111	0.00	0.00
11/14/2024	Accr Earning Payment	400.56	101,829.92	Added to Acct	111	0.00	0.00
11/14/2024	Rate Change	0.00	101,829.92	4.6410– 1.0000	60	0.00	0.00
11/15/2024	Rate Change	0.00	101,829.92	1.0000– 4.1600	60	0.00	0.00
12/14/2024	Accr Earning Payment	339.91	102,169.83	Added to Acct	111	0.00	0.00
*01/14/2025	Accr Earning Payment	361.60	102,531.43	Added to Acct	111	0.00	0.00

Account	******7973	SOUTH COAST SHO	Branch	12
			Accr Thru	02/02/2025
			Balance	168,711.36
			Status	Active

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	982.91
Interest Earn LYR	5,719.78
Earnings Term	1 Months
Next Earnings Date	03/01/2025
Maturity Term	13 Months
Next Maturity Date	03/01/2026
Interest Rate	1.0000
Earnings	Compound
Anticipated Earnings	129.47
Current Balance	168,711.36
Accrued Earnings	9.24
Penalty	0.00
Proof/Memo	0.00
Redemption Amt	168,720.60

CIF Comments

Location	Not Applicable	Owner	Corporation
Type	12–17 Month 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
12/01/2020		Opening Deposit	155,000.00	155,000.00		12167737		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			111			0.00	0.00	
02/01/2021		Accr Earning Payment	72.45	155,144.87	Added to Acct			111			0.00	0.00	
03/01/2021		Accr Earning Payment	65.47	155,210.34	Added to Acct			111			0.00	0.00	
04/01/2021		Accr Earning Payment	72.52	155,282.86	Added to Acct			111			0.00	0.00	
05/01/2021		Accr Earning Payment	70.21	155,353.07	Added to Acct			111			0.00	0.00	
06/01/2021		Accr Earning Payment	72.59	155,425.66	Added to Acct			111			0.00	0.00	
07/01/2021		Accr Earning Payment	70.28	155,495.94	Added to Acct			111			0.00	0.00	
08/01/2021		Accr Earning Payment	72.65	155,568.59	Added to Acct			111			0.00	0.00	
09/01/2021		Accr Earning Payment	72.69	155,641.28	Added to Acct			111			0.00	0.00	
10/01/2021		Accr Earning Payment	70.37	155,711.65	Added to Acct			111			0.00	0.00	
11/01/2021		Accr Earning Payment	72.75	155,784.40	Added to Acct			111			0.00	0.00	
12/01/2021		Accr Earning Payment	70.44	155,854.84	Added to Acct			111			0.00	0.00	
12/01/2021		Rate Change	0.00	155,854.84	0.5500– 0.2000			60			0.00	0.00	
01/01/2022		Accr Earning Payment	26.48	155,881.32	Added to Acct			111			0.00	0.00	
02/01/2022		Accr Earning Payment	26.48	155,907.80	Added to Acct			111			0.00	0.00	
03/01/2022		Accr Earning Payment	23.92	155,931.72	Added to Acct			111			0.00	0.00	
04/01/2022		Accr Earning Payment	26.49	155,958.21	Added to Acct			111			0.00	0.00	
05/01/2022		Accr Earning Payment	25.64	155,983.85	Added to Acct			111			0.00	0.00	
06/01/2022		Accr Earning Payment	26.50	156,010.35	Added to Acct			111			0.00	0.00	
07/01/2022		Accr Earning Payment	25.65	156,036.00	Added to Acct			111			0.00	0.00	
08/01/2022		Accr Earning Payment	26.51	156,062.51	Added to Acct			111			0.00	0.00	
09/01/2022		Accr Earning Payment	26.51	156,089.02	Added to Acct			111			0.00	0.00	
10/01/2022		Accr Earning Payment	25.66	156,114.68	Added to Acct			111			0.00	0.00	
11/01/2022		Accr Earning Payment	26.52	156,141.20	Added to Acct			111			0.00	0.00	
12/01/2022		Accr Earning Payment	25.67	156,166.87	Added to Acct			111			0.00	0.00	
12/01/2022		Rate Change	0.00	156,166.87	0.2000– 1.0000			60			0.00	0.00	
12/02/2022		Rate Change	0.00	156,166.87	1.0000– 3.6800			60			0.00	0.00	
01/01/2023		Accr Earning Payment	477.33	156,644.20	Added to Acct			111			0.00	0.00	
02/01/2023		Accr Earning Payment	490.33	157,134.53	Added to Acct			111			0.00	0.00	
03/01/2023		Accr Earning Payment	444.20	157,578.73	Added to Acct			111			0.00	0.00	
04/01/2023		Accr Earning Payment	493.25	158,071.98	Added to Acct			111			0.00	0.00	
05/01/2023		Accr Earning Payment	478.81	158,550.79	Added to Acct			111			0.00	0.00	
06/01/2023		Accr Earning Payment	496.30	159,047.09	Added to Acct			111			0.00	0.00	
07/01/2023		Accr Earning Payment	481.77	159,528.86	Added to Acct			111			0.00	0.00	
08/01/2023		Accr Earning Payment	499.36	160,028.22	Added to Acct			111			0.00	0.00	
09/01/2023		Accr Earning Payment	500.92	160,529.14	Added to Acct			111			0.00	0.00	

10/01/2023	Accr Earning Payment	486.26	161,015.40	Added to Acct	111	0.00	0.00
11/01/2023	Accr Earning Payment	504.01	161,519.41	Added to Acct	111	0.00	0.00
12/01/2023	Accr Earning Payment	489.26	162,008.67	Added to Acct	111	0.00	0.00
01/01/2024	Accr Earning Payment	507.12	162,515.79	Added to Acct	111	0.00	0.00
01/01/2024	Rate Change	0.00	162,515.79	3.6800— 1.0000	60	0.00	0.00
01/01/2024	Rate Change	0.00	162,515.79	1.0000— 3.4400	60	0.00	0.00
02/01/2024	Accr Earning Payment	475.49	162,991.28	Added to Acct	111	0.00	0.00
03/01/2024	Accr Earning Payment	446.07	163,437.35	Added to Acct	111	0.00	0.00
04/01/2024	Accr Earning Payment	478.18	163,915.53	Added to Acct	111	0.00	0.00
05/01/2024	Accr Earning Payment	464.09	164,379.62	Added to Acct	111	0.00	0.00
06/01/2024	Accr Earning Payment	480.94	164,860.56	Added to Acct	111	0.00	0.00
07/01/2024	Accr Earning Payment	466.76	165,327.32	Added to Acct	111	0.00	0.00
08/01/2024	Accr Earning Payment	483.71	165,811.03	Added to Acct	111	0.00	0.00
09/01/2024	Accr Earning Payment	485.13	166,296.16	Added to Acct	111	0.00	0.00
10/01/2024	Accr Earning Payment	470.83	166,766.99	Added to Acct	111	0.00	0.00
11/01/2024	Accr Earning Payment	487.92	167,254.91	Added to Acct	111	0.00	0.00
12/01/2024	Accr Earning Payment	473.54	167,728.45	Added to Acct	111	0.00	0.00
01/01/2025	Accr Earning Payment	490.74	168,219.19	Added to Acct	111	0.00	0.00
02/01/2025	Accr Earning Payment	492.17	168,711.36	Added to Acct	111	0.00	0.00
*02/01/2025	Rate Change	0.00	168,711.36	3.4400— 1.0000	60	0.00	0.00

Account	******5354	SOUTH COAST SHO	Branch	12
			Accr Thru	02/02/2025
			Balance	46,044.91
			Status	Active

Main

SOUTH COAST SHORES HOMEOWNERS
ASSOCIATION
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	190.43
Interest Earn LYR	554.48
Earnings Term	1 Months
Next Earnings Date	02/17/2025
Maturity Term	9 Months
Next Maturity Date	06/17/2025
Interest Rate	4.8800
Earnings	Compound
Anticipated Earnings	191.22
Current Balance	46,044.91
Accrued Earnings	104.77
Penalty	554.05
Proof/Memo	0.00
Redemption Amt	45,595.63

CIF Comments

Location	Not Applicable	Owner	Corporation
Type	Promo 9mo	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
09/17/2024		Opening Deposit	45,300.00	45,300.00		12912073		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			111			0.00	0.00	
11/17/2024		Accr Earning Payment	188.89	45,670.94	Added to Acct			111			0.00	0.00	
12/17/2024		Accr Earning Payment	183.54	45,854.48	Added to Acct			111			0.00	0.00	
*01/17/2025		Accr Earning Payment	190.43	46,044.91	Added to Acct			111			0.00	0.00	

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

First Citizens Bank.

1-31-25
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	12-31-24	60,396.14
+Deposits/Credits		.00
-Checks/Debits		.00
-Service Charge		.00
+Interest Paid		11.29
Current Balance		60,407.43
Days in Statement Period	31	

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

Interest Earned From 1/01/25 To 1/31/25	
Days in Period	31
Interest Earned	11.29
Annual Percentage Yield Earned	.22
Interest Paid this Year	11.29
Interest Withheld this Year	.00

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

Date	Description	Amount
1-31	Interest Pymt	11.29

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

Date	Balance	Date	Balance	Date	Balance
12-31	60396.14	1-31	60407.43		

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

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

END OF STATEMENT

Your Ameriprise statement

for January 1, 2025 to January 31, 2025

PREPARED FOR SOUTH COAST SHORES HOMEOWNERS ASSOCIATION

Your personal advising team

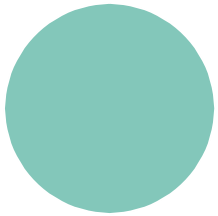
Capital Reserve Group

A financial advisory practice of Ameriprise Financial Services, LLC
Cory J Matsumoto
611 Anton Blvd Ste 200
Costa Mesa, CA 92626-7002
714.435.3965
Cory.Matsumoto@comericafinancialadvisors.com
www.ameripriseadvisors.com/team/capital-reserve-group

Value of your investment accounts

	This month	This year
Beginning value	$74,094.42	$74,094.42
Net deposits & withdrawals	$0.00	$0.00
Dividends, interest & income	$0.01	$0.01
Change in value	-$43.50	-$43.50
Ending value	**$74,050.93**	**$74,050.93**

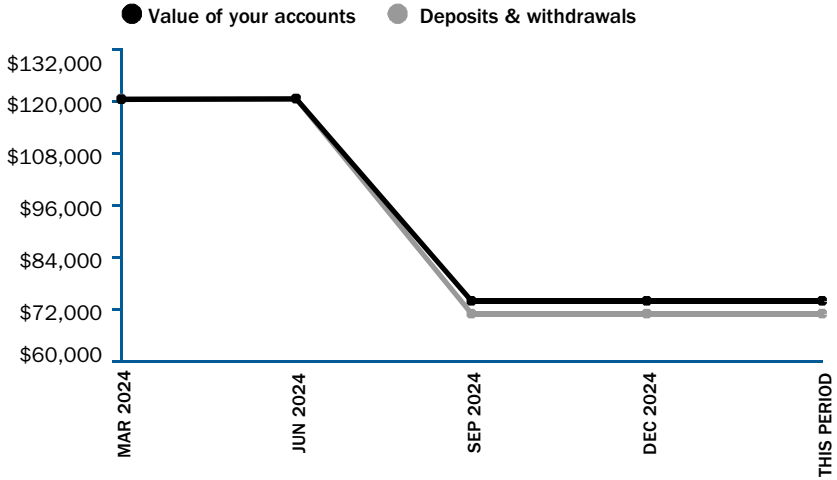
Your asset allocation



Asset class	Value on Jan 31, 2025	Percent of assets
Cash & cash investments*	$74,050.93	100.0%
Total assets	**$74,050.93**	**100%**

*Cash investments includes cash held inside pooled investments (e.g. mutual funds), as part of a manager's investment strategy, and is not directly accessible unless you sell some of that investment. For details visit ameriprise.com/allocation.

Value of your investment accounts over time



This chart provides a five-year view of your account values. The black line shows the value of your accounts, while the gray line shows your net contributions (deposits less withdrawals).

Get all the details online at ameriprise.com. Click the Portfolio tab to find your latest account value, activity and asset allocation. Your Ameriprise financial advisor can help you understand how the stated account value shown here may differ from the amount you'd receive if you sold your assets (after any tax withholding, outstanding loans, pending transactions and potential fees).

Powered by Ameriprise Financial

Securities offered through Ameriprise Financial Services, LLC. Member FINRA/SIPC.

Ameriprise Brokerage Account

SOUTH COAST SHORES HOMEOWNERS | ASSOCIATION

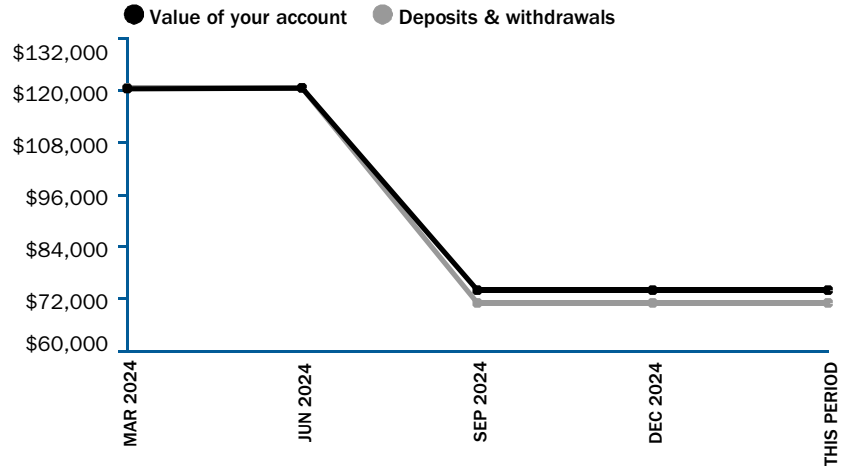
Account #: 0000 3164 0425 0 133

Investment time frame: 1-3 years; **Risk tolerance:** Conservative; **Investment objective:** Capital Preservation; **Liquidity needs:** 7+ Years
See the Disclosures at the end of your statement for definitions of these suitability terms.

Value of your account

	This period	This year
Beginning value	**$74,094.42**	**$74,094.42**
Income		
Interest	$0.01	$0.01
Change in value	**-$43.50**	**-$43.50**
Ending value	**$74,050.93**	**$74,050.93**
Accrued interest	**$1,461.25**	

Value of your account over time



Summary of your holdings

Asset	Value of assets	Percent of account
Cash and equivalents	$35.39	0.0%
Bonds, CDs and structured products	$74,015.54	100.0%
Ending value	**$74,050.93**	**100.0%**

Your holdings

Description	Ending value this period[7]	Ending value last period	Net change this period	Estimated Annual income	Estimated Yield
Cash and equivalents					
Ameriprise Insured Money Market (AIMMA)[2]	$35.39			$0.08	0.23%
Ameriprise Bank FSB Minneapolis MN	*$35.39*				
Total Cash and equivalents[5]	**$35.39**	**$60.38**	**-$24.99**	**$0.08**	

0131 I# 67S#4-4 #024906 MRDF# IA22C

Ameriprise Brokerage Account (continued)

Account #: 0000 3164 0425 0 133

Your holdings - continued

Description	Symbol/ CUSIP	Quantity	X	Market price	=	Ending value this period[7]	Ending value last period	Net change this period	Estimated Total cost basis[1]	Estimated Unrealized gain/loss	Estimated Annual income	Estimated Yield
Bonds, CDs and structured products												
LESS THAN 1 YEAR												
INDEPENDENT BANK MCKINNEY TX CD FDIC #03076 IAM CPN 4.650% DUE 02/28/25 DTD 08/30/24 FC 02/28/2502/28/2025	45385JCA4	74,000.000		$100.0210		$74,015.54/ $1,461.25	$74,034.04	-$18.50	$74,000.92	$14.62	$3,441.00	4.65%
Accrued interest: $1,461.25												
Total account holdings						**$74,050.93**	**$74,094.42**	**-$43.49**	**$74,000.92**	**$14.62**	**$3,441.08**	

[1] Total cost basis reflects the amount you have invested "out-of-pocket" over time plus any automatically reinvested earnings. Each time a new purchase or a sale is made, your Total cost basis is adjusted accordingly. Total cost basis is not a measure of your initial investment amount, but rather an estimate of the unrealized gain or loss on the securities you have purchased. Total cost basis amounts on your statement are provided for informational purposes only and may be incomplete or unavailable for some of your holdings at this time. For investment performance information contact your financial advisor. For tax preparation, please refer to your year-end tax package and consult your tax advisor.

[2] *Ameriprise Insured Money Market Account (AIMMA) deposits are FDIC-insured with applicable limits when placed with program Banks, represent direct obligations of the program Banks, and are not covered by SIPC. AIMMA deposits placed in the Dreyfus money market mutual fund, if applicable, are not FDIC-insured, but rather are securities covered by SIPC. You may opt out of depositing your funds at listed program Banks as outlined in your Other Important Brokerage Disclosures.*

[5] *Any balances held in AIMMA, ABISA or a money market mutual fund serving as your sweep account can be liquidated at your request and the proceeds held as cash in the account or remitted to you per your instructions. Annual percentage yield earned (APYE) and interest paid during the statement period are shown in your account activity.*

[7] *Ending value amounts for Your holdings represent information posted as of trade date and thus may include transactions that have not settled as of the date of this statement. Total Value is derived from both assets held by the firm in your account, as well as assets held away which is reported for convenience purposes.*

The MSRB provides disclosure and offering documents from municipal securities issuers online at www.emma.msrb.org. You can also find: pricing for municipal trades, interest rates, auction results, daily market statistics and educational material about municipal securities.

*** Any ratings for municipal bonds are supplied by Standard & Poor's, a division of the McGraw-Hill Companies, Inc, an investment rating provider. Other rating services may rate this security differently. Lack of a rating by Standard & Poor's does not imply the security is not rated as it may be rated by other rating services.*

See the Disclosures section of this statement for more information.

Your account activity

Date	Transaction	Description	Symbol/ CUSIP	Quantity	Price	Amount
Income						
01/31/2025	INTEREST	AMERIPRISE INSURED MONEY MARKET ACCOUNT 013125 35 APYE .22%				$0.01

Ameriprise Brokerage Account (continued)

Account #: 0000 3164 0425 0 133

Your account activity - continued

Date	Transaction	Description	Symbol/ CUSIP	Quantity	Price	Amount
Fees						
01/21/2025	CHARGE	QTRLY MAINT FEE				-$25.00
Other activity						
01/31/2025	INTEREST REINVEST	AMERIPRISE INSURED MONEY MARKET ACCOUNT				-$0.01

An investment in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to maintain the value of your investment at $1.00 per share, it is possible to lose money by investing in the Fund.

Your cash sweep activity

Date	Transaction	Description	Amount
01/21/2025	SALE	AMERIPRISE INSURED MONEY MARKET ACCOUNT	$25.00

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Additional important disclosures

Throughout these disclosures, Ameriprise Financial Services, LLC, the introducing firm, and American Enterprise Investment Services, Inc., the clearing firm, are abbreviated as AFS and AEIS respectively. The affiliates RiverSource Life Insurance Co. and RiverSource Life Insurance Co. of New York are abbreviated as RVS.

Agreements and disclosures: You may access current versions of documents including agreements, disclosures and fee documentation governing brokerage and managed accounts on our website at ameriprise.com/disclosures.

Check deposits: Checks that should be made payable to AEIS include Ameriprise Brokerage, ONE Financial, Managed Accounts, 529 Plans and Variable Annuities. Checks that should be made payable to AFS include RiverSource Insurance and Annuities, Ameriprise Certificates, Financial Plans and checks for multiple products that do *not* include funds to be sent to Brokerage or a Managed Account. Checks for deposit to an Ameriprise Bank Account should be made payable to the account owner/client *or* Ameriprise Bank. Checks for deposit into RiverSource Life of New York accounts should be made payable to RiverSource Life of New York. Checks for RAVA 5 accounts that are transfer checks or additional payments should be made out to RiverSource Life Insurance Company. No checks or payments should be made payable to any advisor or their practice as these are not an affiliate or subsidiary of the firm.

Third Party Payments and Cost Reimbursement Services: AEIS performs certain services such as record keeping, administration and shareholder servicing support, applicable platform level eligibility and investment product due diligence, investment research, training and education, client telephonic and other servicing, and other support related functions, such as trading systems, asset allocation and performance reporting tools, and websites and mobile applications (collectively, "Cost Reimbursement Services"). AEIS receives a variety of these payments for Cost Reimbursement Services ("Cost Reimbursement Payments") from investment products sponsored or managed by affiliated investment advisers (e.g., Columbia Management Investment Advisers) and from unaffiliated product companies for investments you make as a result of our recommendations. Cost Reimbursement Payments are received at a higher percentage rate from certain mutual fund firms (described below as "Full Participation Firms"), which may create a conflict of interest or incentive if AFS promotes, or Ameriprise Financial advisors recommend, the mutual funds offered by a Full Participation Firm. These payments form a structure referred to as the Ameriprise Financial Mutual Fund Program. Cost Reimbursement Payments are not shared with your financial advisor. Cost Reimbursement Payments for marketing and sales support are also applicable to other investment product categories, such as annuities, insurance, UITs, actively managed ETFs, structured products and alternative investments, such as non-traded REITs/BDCs, hedge fund offerings, managed futures funds, private equity offerings, and real estate private placements. For additional information regarding the compensation amounts and practices of a particular mutual fund, please review all pertinent sales literature, statements of additional information prospectuses, accounts agreements, policies, contracts, and other offering documents, as well as ameriprise.com/guide.

Financial interest in products: AFS and its affiliates have a greater financial interest in the sales of products that they manufacture. AFS and its affiliates receive more revenue from the sale of some financial products and services, particularly those products and services sold under the Ameriprise, Columbia Threadneedle Investments and RVS brands, than for the sale of other products and services.

Suitability terms: Investment time frame is the expected period of time you plan to invest to achieve your current financial goal(s). Choices are: less than 1 year, 1-3 years, 4-7 years, 8-10 years and 11+ years. **Risk tolerance** describes your ability to bear the potential of your account losing value in exchange for the potential of higher returns. The higher your risk tolerance, the potential for substantial losses and gains increases. Choices are: Conservative, Moderately conservative, Moderate, Moderately aggressive, and Aggressive. **Investment objective** identifies your intent or planned purpose for the investment dollars in your account. Choices are: Growth, Growth with income, Income, Capital preservation, Speculation, Tax considerations, Education, Estate planning, and Protection. **Liquidity needs** is the period of time from the present until you anticipate needing access to your investment dollars.

In case of errors or questions about your electronic transfers: Call us at 800.862.7919 or write us at Ameriprise Financial, 70100 Ameriprise Financial Center, Minneapolis, MN 55474, promptly if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us: your name and account number (if any);

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;

(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. We may take up to 45 days to complete our investigation (90 days for transfers involving new accounts, point-of-sale, or foreign-initiated transactions). We will tell you the results within three business days after completing our investigation. If we determine that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Non-traded real estate investment trust Distribution Reinvestment Plan (DRIP) customers: If you participate in the DRIP and you experience a material adverse change in your financial condition, promptly notify your financial advisor to discuss continued participation in the DRIP.

Callable securities: When we hold securities which are callable in part on your behalf, you will participate in the impartial lottery allocation system for the called securities in accordance with the provisions of the exchange on which they trade, and in compliance with industry rules. For further details about the allocation process please go to www.ameriprise.com/content/files/AMP_CALLABLE-SECURITIES.PDF.

"Covered" securities: A security is considered "*covered*" and subject to special basis and holding period tax reporting rules under these conditions: 1) Stock, including real estate investment trusts (REITs) acquired on or after Jan. 1, 2011, and not purchased under a dividend reinvestment program 2) Mutual funds and REITs/stocks in a dividend reinvestment program purchased on or after Jan. 1, 2012 (except money market funds) 3) Certain options and debt securities with less complex tax treatment purchased on or after Jan 1, 2014, and 4) Certain options and debt securities with more complex tax treatment purchased on or after Jan 1, 2016. Some securities are not "*covered*" by definition, see below. When a "*covered*" investment is sold, we will report the cost basis and holding period of the investment to you and the IRS (in addition to the already-required proceeds information). The cost basis information provided on this statement may not be used for tax reporting purposes. For tax reporting purposes, use the information provided on Form 1099-B, Proceeds from Broker and Barter Exchange Transactions, which will be sent early in the year following the tax year in which the investment was sold.

"Noncovered" securities: "*Noncovered*" is a term for those securities that are not subject to the required cost basis and holding period reporting described above. Ameriprise Financial provides cost basis and holding period information to clients, but not the IRS, for many "*noncovered*" securities including "*noncovered*" equities, mutual funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs), business development corporations (BDCs), unit investment trusts (UITs), real estate investment trusts (REITs), debt instruments, and options acquired before the effective dates listed above. Certain other securities are currently excluded from the cost basis reporting rules, including money market funds, short-term debt instruments, real estate mortgage investments conduits (REMICs) and other mortgage-backed securities, partnerships, trusts, and prepaid forward contracts (including certain structured products). The cost basis information provided for "*noncovered*" securities may not include changes due to corporate actions (such as mergers, spin-offs, stock dividends or cash dividends in lieu of fractional shares), wash sales,

certain mutual fund adjustments, returns of capital, certain adjustments to fixed income securities (including early prepayment of principal, premium amortization, accrual of market discount or original issue discount), or transfers of existing positions into Ameriprise by new or existing clients. Ameriprise is not responsible for "*noncovered*" cost basis information, and will not verify cost basis information that is provided by someone else (including a client, an advisor or another entity, such as a broker) or is the result of a transfer between persons (including inheritance, gift, divorce, distributions from a trust, shares used to repay a loan, etc.). It also will not verify "*noncovered*" cost basis information obtained through corporate acquisitions by Ameriprise. For transactions related to any of these activities for "*noncovered*" shares, review your records and consult your tax advisor when preparing your tax return.

Free credit balance: In general, a free credit balance represents cash held in your brokerage or managed account that is payable upon your demand. We are not required to segregate or hold the funds separately. We may commingle your funds with our general funds or use the funds for our business. We may, but are not obligated to, pay you interest on any available free credit balances, and we may earn income from the balances as compensation for servicing your account. Please review our Other Important Brokerage Disclosure for more information.

Order Routing Policy and compensation for order handling: Some market centers or broker-dealers may execute orders at prices superior to the publicly quoted market. AEIS considers a number of factors in its decision process as to the exchanges and market centers to which it directs its customer orders for execution. These factors include but are not limited to: the speed of execution; the opportunity for price improvement; liquidity enhancement opportunities; trading characteristics of the particular individual security; and size of the order. AEIS currently does not receive payment for directing orders; however, AEIS reserves the right to receive remuneration for directing orders to a particular broker or dealer for execution. The source and amount of remuneration, if any, received by AEIS will be furnished upon written request. Payment for order flow is not a factor considered when routing orders. For more detailed information, please visit our Order Routing Report published quarterly on ameriprise.com. Please contact us at 800.862.7919 to obtain a printed copy of our Order Routing Report at no cost, or for further details regarding the routing of any specific order. The link to the SEC 606 Order Routing Report can be found at ameriprise.com/606.

Brokerage mutual fund purchases: When you purchase certain mutual funds at NAV, on selling your shares, you may pay a sales charge. For the charge and other fees, see the prospectus.

Equity Dividend Reinvestment Program (DRIP) customers: Transactions to purchase shares for the DRIP program, where offered, are executed on a riskless principal basis by AEIS. Details of your DRIP transactions are available on written request to AEIS.

Fractional Shares and Liquidation Process: Where your statement indicates a transaction that involved less than one full share of an equity, ETF, preferred or closed-end fund, as well as UITs ("Fractional Share"), AFS and AEIS sold and liquidated the Fractional Share(s) as a client-directed principal transaction on your behalf in accordance with the Ameriprise Brokerage Client Agreement and, if you have a Managed Account, per the liquidation process outlined in your Custom Advisory Relationship Agreement or the applicable Managed Account Client Agreement.

Assets held outside your brokerage account: Certain assets purchased through AFS are displayed on this statement as a courtesy to you, even though the assets are held at a third party, and not custodied in your brokerage account. These products may include but are not limited to annuities and insurance products, hedge fund offerings, private equity offerings, managed futures funds, exchange funds, real estate private placements, DST/TICs, and certain 529 plans. Ownership records for these products, valuation information, and SIPC coverage, if applicable, are the responsibility of the company holding the assets, and not AFS or AEIS.

The Value of your accounts over time on the first page of your statement reports the following information:

1) The ending value of your portfolio for applicable dates going back (up to) five years. The gray line shows the net value of your deposits and withdrawals, dating back (up to) five years. Note:

- The gray line does not reflect additions or surrenders for third-party annuities linked to your brokerage account prior to Jan. 1, 2017.
- The gray line does not reflect additions or surrenders from any whole life insurance policies.
- If your portfolio was established on Dec. 31, 2012 or earlier, the gray line starting point was your portfolio value on Jan. 1, 2013. The gray line shows your portfolio value on Jan. 1, 2013 PLUS additions since that time MINUS withdrawals since that time.

Activity for this period: transaction(s) that have not yet settled by the date of this statement will appear on your next statement.

Disclosure for persons without a financial advisor: Mutual funds can be purchased through AFS. For direct purchases AFS will retain all sales charges and 12b-1 fees.

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Messages for you

2024 annual financial statements are now available exclusively online.
Log onto the secure site at ameriprise.com today to view your Ameriprise annual financial statement. This statement is a summary of all your account activity that occurred in 2024.
While you're on the secure site, take the opportunity to visit our client preference center and update all of your document preferences to e-delivery. We make it easy and secure. Once signed up, you will receive an email notification when new documents are available to view online.

Comerica FINANCIAL ADVISORS
Powered by Ameriprise Financial

Ameriprise Financial Services, LLC
70100 Ameriprise Financial Center | Minneapolis, MN 55474

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IRVINE CA 92602-1338

154307

Important disclosures

Capital Reserve Group is a financial advisory practice of Ameriprise Financial Services, LLC.
Please review your statement carefully. Report any inaccuracies or discrepancies immediately to the appropriate legal entity outlined below. Any oral communication should be re-confirmed in writing to us to protect your rights, including your rights under the Securities Investor Protection Act. Please notify us promptly in writing of any change of address. In addition, should any material change occur in your investment objectives or financial situation, we request prompt notification to ensure we maintain the most up-to-date background and financial information.
These entities are wholly owned subsidiaries of Ameriprise Financial, Inc. All may be contacted at 800.862.7919 unless otherwise noted below.
American Enterprise Investment Services, Inc (AEIS), the clearing broker-dealer, member FINRA and SIPC, is responsible for the summary pages and each statement for brokerage or managed account products, including securities positions and free credit balances. Direct inquiries to 70400 Ameriprise Financial Center, Minneapolis, MN 55474. A financial statement for this organization is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request.
Ameriprise Financial Services, LLC (AFS), the introducing broker-dealer, member FINRA and SIPC is responsible for Financial Planning Service product pages. Brokerage accounts, investment, and financial advisory services are introduced by and made available through AFS. Direct inquiries (including a problem with, or a complaint about your financial advisor, or unauthorized activity in your account(s)) to 70100 Ameriprise Financial Center, Minneapolis, MN 55474-0507.
Ameriprise Trust Company (ATC) is a passive custodian for tax qualified accounts including IRAs. ATC outsources all custody of IRA assets to the other regulated custodians.
Ameriprise Bank, FSB (Bank), Member FDIC, is responsible for banking products including deposit and lending accounts. Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.
Ameriprise Certificate Company, the certificate product issuer, is responsible for Ameriprise Certificate Products and those products are distributed and serviced by AFS.
RiverSource Life Insurance Company and **RiverSource Life Insurance Co. of New York (collectively RVS)** are responsible for RiverSource insurance and annuity products. Direct inquiries to RiverSource Life Insurance Co. of NY to 800.541.2251.

Municipal securities: AEIS and AFS are registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). The MSRB makes available at its website, www.msrb.org, an investor brochure, which describes the protections that may be provided by the MSRB, and how to file a complaint regarding municipal securities with the appropriate regulatory authority.
Not a Bank: AEIS, AFS, ATC, Ameriprise Certificate Company and RVS are not banks. Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuations in value.

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This statement is eligible for online delivery.
Go to www.ameriprise.com/edelivery to get started.
Ameriprise online statements are available in color and archived for seven years.

Questions? We're here to help. 800.862.7919
For information on how to read your statement, please visit
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