

South Coast Shores Homeowners Association

Financial Reports

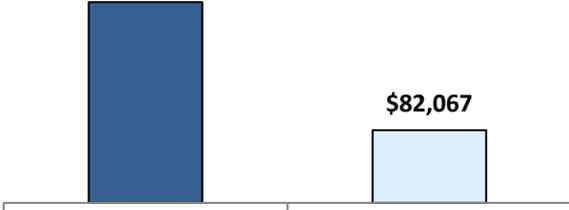


December
2025

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

Cash

	Current Mo.	Change	
Operating	\$226,623	(\$69,079)	↓
Reserves	\$879,256	\$90,110	↑
Adequate Operating Cash?		Yes	
Amount Due to Reserves		\$0	
Repayment in Progress?		N/A	

\$226,623	\$82,067
	
Operating Cash Balance	Minimum Recommended Balance

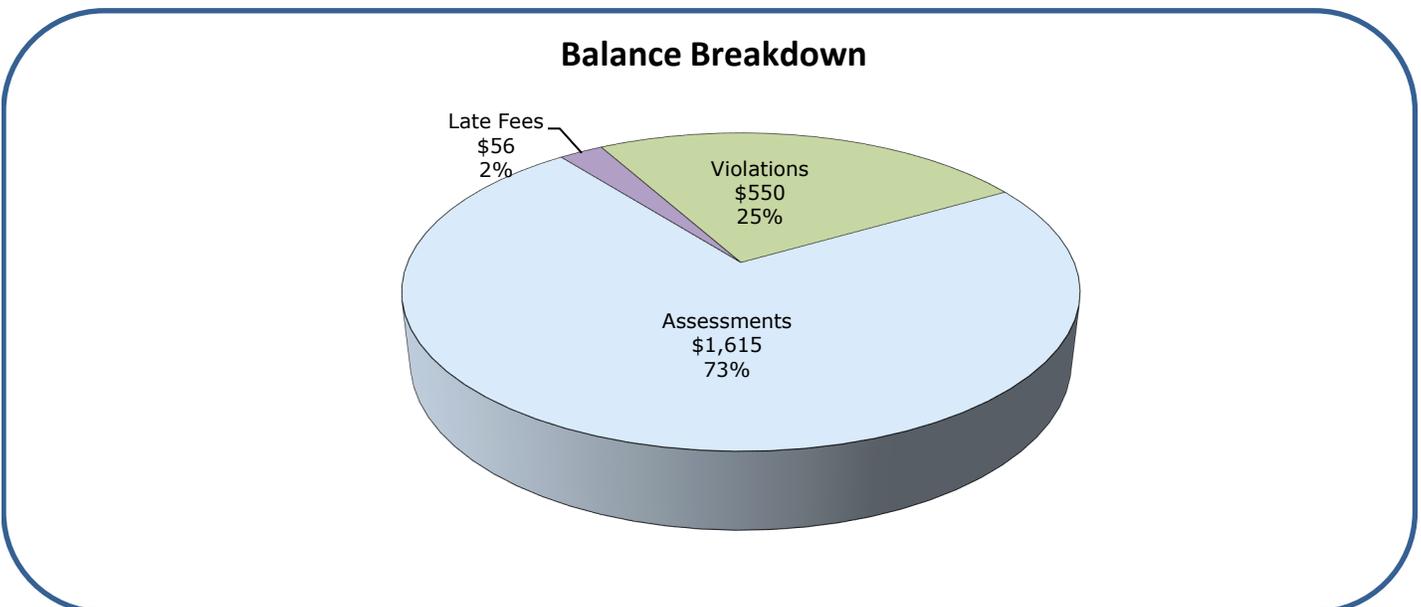
Impending Investment Maturities		
Bank	G/L Acct	Maturity
First Foundation	15050	03/01/26
First Foundation	15097	03/17/26

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

Uninsured Cash Balances		
Bank	Total Cash in Bank	Uninsured Portion
Pacific Premier	\$395,912	\$145,912

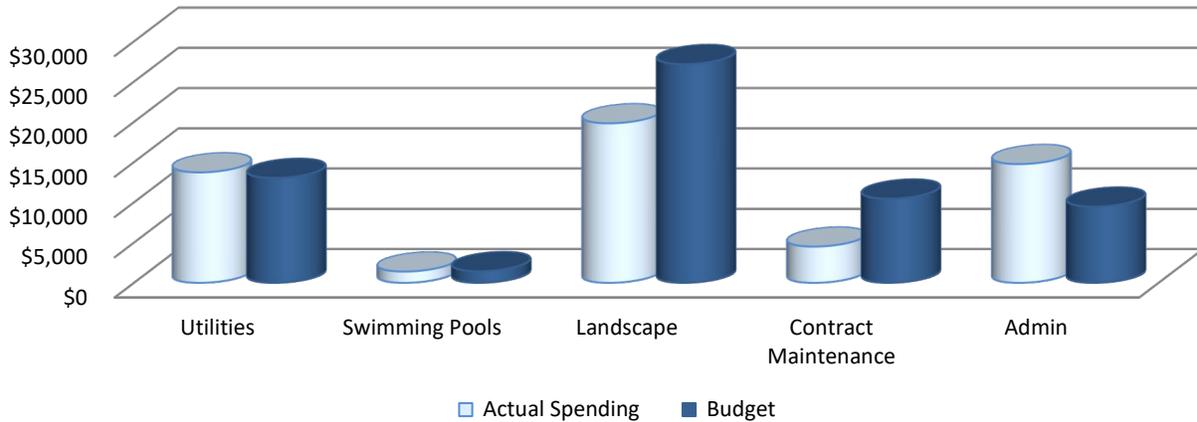
Uninsured amounts are at risk if the bank fails. To avoid potential losses, transfer funds to a different bank as soon as possible.

Assessments Receivable



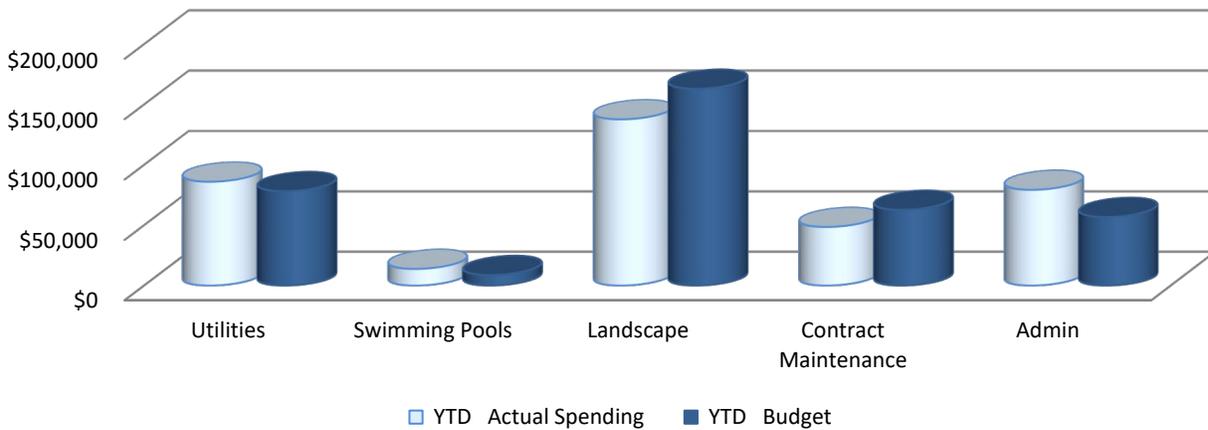
South Coast Shores Homeowners Association Community Financial Overview

Current Month



In the month of December, the Association spent \$693 more than the budget projected on Utilities and \$5,291 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 12/31/2025

Assets	Operating	Reserve	Total
Operating: Cash & Investments			
10100 - Pacific Premier Bank Op x0834	\$226,623.33		\$226,623.33
Total Operating: Cash & Investments	\$226,623.33		\$226,623.33
Operating: Receivables			
11150 - Accounts Receivable	\$2,220.83		\$2,220.83
11190 - Less Allowance For Past Due Accts	(\$604.57)		(\$604.57)
Total Operating: Receivables	\$1,616.26		\$1,616.26
Reserves: Cash			
14100 - Pacific Premier Bank MMA x1195		\$169,288.75	\$169,288.75
14200 - FCB MMA x1224		\$137,787.59	\$137,787.59
Total Reserves: Cash		\$307,076.34	\$307,076.34
Reserves: Investments			
15010 - Charles Schwab - US Treasury Money		\$5,911.29	\$5,911.29
15050 - First Foundation x7973 Mat.03-01-2026 3.440 % 13mths		\$174,145.41	\$174,145.41
15055 - Alliance x2689 Mat. 07-17-2026 4.4% 11mths		\$107,224.10	\$107,224.10
15070 - First Foundation x7797 Mat. 12-14- 2026 12mths		\$106,509.49	\$106,509.49
15097 - First Foundation x5354 Mat. 03-17- 2026 3.92% 9mths		\$58,218.49	\$58,218.49
15098 - Charles Schwab - US Treasury Bill Mat. 05-31-2026 4.03% 9mths		\$120,171.10	\$120,171.10
Total Reserves: Investments		\$572,179.88	\$572,179.88
Total Assets	\$228,239.59	\$879,256.22	\$1,107,495.81

South Coast Shores Homeowners Association

Balance Sheet as of 12/31/2025

Liabilities / Equity	Operating	Reserve	Total
Liabilities			
20100 - Accounts Payable	\$310.64		\$310.64
20200 - Accrued Expenses	(\$246.20)		(\$246.20)
21120 - Deposits: Clubhouse	\$1,175.00		\$1,175.00
21500 - Prepaid Assessments	\$10,809.55		\$10,809.55
Total Liabilities	\$12,048.99		\$12,048.99
Reserve Fund Balances			
33600 - General Reserves		\$870,246.37	\$870,246.37
38990 - Interest		\$9,009.85	\$9,009.85
Total Reserve Fund Balances		\$879,256.22	\$879,256.22
Equity			
39900 - Prior Year Surplus (Deficit)	\$282,751.14		\$282,751.14
39950 - Current Year Surplus (Deficit)	(\$66,560.54)		(\$66,560.54)
Total Equity	\$216,190.60		\$216,190.60
Total Liabilities / Equity	\$228,239.59	\$879,256.22	\$1,107,495.81

South Coast Shores Homeowners Association

Statement of Revenues and Expenses 12/1/2025 - 12/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
Revenue							
40100 - Assessments	72,800.00	72,800.00	-	436,800.00	436,800.00	-	873,600.00
40500 - Clubhouse Rental	900.00	-	900.00	2,000.00	-	2,000.00	-
40600 - Collection Fees	-	-	-	150.00	-	150.00	-
40800 - Interest Charges	4.08	-	4.08	17.87	-	17.87	-
40900 - Key Fees	-	-	-	25.00	-	25.00	-
41000 - Late Charges	20.00	-	20.00	70.00	-	70.00	-
41375 - Owner Work Order Reimb.	-	-	-	2,465.00	-	2,465.00	-
41600 - Transmitters	35.00	-	35.00	330.00	-	330.00	-
44010 - Interest Income	1,574.12	-	1,574.12	10,599.30	-	10,599.30	-
Total Revenue	75,333.20	72,800.00	2,533.20	452,457.17	436,800.00	15,657.17	873,600.00
Total Income	75,333.20	72,800.00	2,533.20	452,457.17	436,800.00	15,657.17	873,600.00

Operating Expense

Utility Expenses							
50200 - Electricity	3,419.37	3,833.33	413.96	26,956.23	22,999.98	(3,956.25)	46,000.00
50300 - Gas	1,996.37	875.00	(1,121.37)	6,464.72	5,250.00	(1,214.72)	10,500.00
50400 - Refuse Removal	8,127.92	7,731.25	(396.67)	48,664.71	46,387.50	(2,277.21)	92,775.00
50700 - Telephone - Entry Gates	175.80	178.00	2.20	1,078.80	1,068.00	(10.80)	2,136.00
50800 - Water	-	408.33	408.33	2,826.49	2,449.98	(376.51)	4,900.00
Total Utility Expenses	13,719.46	13,025.91	(693.55)	85,990.95	78,155.46	(7,835.49)	156,311.00

Pool / Spa Expenses							
55100 - Pool / Spa: Service Contract	475.00	687.50	212.50	5,061.10	4,125.00	(936.10)	8,250.00
55300 - Pool / Spa: Supplies	62.50	333.33	270.83	7,825.09	1,999.98	(5,825.11)	4,000.00
55400 - Equipment Repairs	-	283.33	283.33	-	1,699.98	1,699.98	3,400.00
55500 - Health Department Fees	858.00	139.00	(719.00)	858.00	834.00	(24.00)	1,668.00
Total Pool / Spa Expenses	1,395.50	1,443.16	47.66	13,744.19	8,658.96	(5,085.23)	17,318.00

Landscape Expenses							
60100 - Landscape: Service Contract	16,540.21	16,540.25	.04	98,453.63	99,241.50	787.87	198,483.00
60200 - Landscape: Extras	1,657.50	1,677.75	20.25	18,825.50	10,066.50	(8,759.00)	20,133.00
60300 - Landscape: Replacement	-	2,660.00	2,660.00	-	15,960.00	15,960.00	31,920.00
60540 - Landscape: Mulch	-	1,250.00	1,250.00	-	7,500.00	7,500.00	15,000.00
60800 - Irrigation: Repairs / Maintenance	816.00	2,500.00	1,684.00	13,362.00	15,000.00	1,638.00	30,000.00
61075 - Swans	-	41.67	41.67	120.68	250.02	129.34	500.00
61100 - Tree Trimming	802.50	2,500.00	1,697.50	6,920.00	15,000.00	8,080.00	30,000.00
Total Landscape Expenses	19,816.21	27,169.67	7,353.46	137,681.81	163,018.02	25,336.21	326,036.00

Contracts, Maint. & Repair Expenses							
70100 - Access Gate Repairs	-	916.67	916.67	1,576.02	5,500.02	3,924.00	11,000.00
70600 - Common Area: Maintenance	250.00	2,447.50	2,197.50	6,964.62	14,685.00	7,720.38	29,370.00
71400 - Fire Safety	-	66.67	66.67	100.73	400.02	299.29	800.00

South Coast Shores Homeowners Association

Statement of Revenues and Expenses 12/1/2025 - 12/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
72500 - Janitorial: Service Contract	969.92	1,232.00	262.08	5,402.76	7,392.00	1,989.24	14,784.00
72600 - Janitorial: Supplies/Extras	-	41.67	41.67	231.83	250.02	18.19	500.00
72700 - Keys & Locks	-	14.58	14.58	555.14	87.48	(467.66)	175.00
72900 - Lighting: Repairs / Supplies	-	333.33	333.33	5,981.99	1,999.98	(3,982.01)	4,000.00
73200 - Patrol Service	-	1,167.50	1,167.50	5,837.35	7,005.00	1,167.65	14,010.00
73300 - Pest & Rodent Control: Contract	350.00	300.00	(50.00)	1,900.00	1,800.00	(100.00)	3,600.00
73400 - Pest & Rodent Control: Extras	-	125.00	125.00	-	750.00	750.00	1,500.00
74600 - Street Sweeping	-	1,371.50	1,371.50	6,804.75	8,229.00	1,424.25	16,458.00
74915 - Waterscape Maintenance	2,928.00	1,985.00	(943.00)	13,165.50	11,910.00	(1,255.50)	23,820.00
75020 - Goose Removal Contract	-	450.00	450.00	-	2,700.00	2,700.00	5,400.00
Total Contracts, Maint. & Repair Expenses	4,497.92	10,451.42	5,953.50	48,520.69	62,708.52	14,187.83	125,417.00
General & Administrative Expenses							
80400 - Audit / Tax Returns	-	110.42	110.42	1,475.00	662.52	(812.48)	1,325.00
80500 - Collection / Bad Debt Expense	-	-	-	(161.60)	-	161.60	-
80600 - Bank Charges	-	-	-	25.00	-	(25.00)	-
80700 - Collection Expenses	10.00	125.00	115.00	57.41	750.00	692.59	1,500.00
81200 - Insurance	8,555.22	4,583.33	(3,971.89)	49,791.76	27,499.98	(22,291.78)	55,000.00
81900 - Legal Service	-	145.83	145.83	-	874.98	874.98	1,750.00
82400 - Operating Contingency	-	96.25	96.25	-	577.50	577.50	1,155.00
82600 - Printing / Mailing / Supplies	373.67	583.33	209.66	1,301.50	3,499.98	2,198.48	7,000.00
82700 - Professional Management: Contract	3,324.00	3,324.00	-	16,620.00	19,944.00	3,324.00	39,888.00
82800 - Miscellaneous Administration	612.64	83.33	(529.31)	1,239.64	499.98	(739.66)	1,000.00
83000 - Reserve Study	985.00	75.00	(910.00)	985.00	450.00	(535.00)	900.00
83100 - Tax: Federal	-	41.67	41.67	5,616.00	250.02	(5,365.98)	500.00
83200 - Tax: State	890.00	291.67	(598.33)	2,335.00	1,750.02	(584.98)	3,500.00
Total General & Administrative Expenses	14,750.53	9,459.83	(5,290.70)	79,284.71	56,758.98	(22,525.73)	113,518.00
Contributions to Reserves							
93600 - General Reserves	88,535.51	11,250.00	(77,285.51)	144,785.51	67,500.00	(77,285.51)	135,000.00
98990 - Interest	1,574.12	-	(1,574.12)	9,009.85	-	(9,009.85)	-
Total Contributions to Reserves	90,109.63	11,250.00	(78,859.63)	153,795.36	67,500.00	(86,295.36)	135,000.00
Total Expense	144,289.25	72,799.99	(71,489.26)	519,017.71	436,799.94	(82,217.77)	873,600.00
Operating Net Total	(68,956.05)	.01	(68,956.06)	(66,560.54)	.06	(66,560.60)	-
Net Total	(68,956.05)	.01	(68,956.06)	(66,560.54)	.06	(66,560.60)	-

South Coast Shores Homeowners Association

Reserve Summary For 12/1/2025 - 12/31/2025

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	781,710.86	11,250.00	-	77,285.51	870,246.37	11,250.00	-
38990 - Interest	7,435.73	1,574.12	-	-	9,009.85	-	1,574.12
Net Total	\$789,146.59	\$12,824.12	-	(\$77,285.51)	\$879,256.22	\$11,250.00	\$1,574.12

South Coast Shores Homeowners Association

Reserve Summary For 7/1/2025 - 12/31/2025

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	809,061.79	67,500.00	(83,600.93)	77,285.51	870,246.37	67,500.00	-
38990 - Interest	-	9,009.85	-	-	9,009.85	-	9,009.85
Net Total	\$809,061.79	\$76,509.85	(\$83,600.93)	(\$77,285.51)	\$879,256.22	\$67,500.00	\$9,009.85

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 12/31/2025

	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	-	-	-	-	-	-	436,800
40500 - Clubhouse Rental	450	150	350	-	150	900	-	-	-	-	-	-	2,000
40600 - Collection Fees	150	-	-	-	-	-	-	-	-	-	-	-	150
40800 - Interest Charges	3	7	-	2	2	4	-	-	-	-	-	-	18
40900 - Key Fees	-	25	-	-	-	-	-	-	-	-	-	-	25
41000 - Late Charges	10	10	-	10	20	20	-	-	-	-	-	-	70
41375 - Owner Work Order Reimb.	-	-	-	-	2,465	-	-	-	-	-	-	-	2,465
41600 - Transmitters	-	105	155	-	35	35	-	-	-	-	-	-	330
44010 - Interest Income	1,560	3,200	1,566	1,575	1,125	1,574	-	-	-	-	-	-	10,599
Total Revenue	74,973	76,296	74,871	74,387	76,597	75,333	-	-	-	-	-	-	452,457
Total Income	74,973	76,296	74,871	74,387	76,597	75,333	-	-	-	-	-	-	452,457

Operating Expense

Utility Expenses													
50200 - Electricity	4,549	5,266	4,967	5,299	3,455	3,419	-	-	-	-	-	-	26,956
50300 - Gas	916	670	671	754	1,457	1,996	-	-	-	-	-	-	6,465
50400 - Refuse Removal	-	16,279	8,128	7,954	8,176	8,128	-	-	-	-	-	-	48,665
50700 - Telephone - Entry Gates	188	188	176	176	176	176	-	-	-	-	-	-	1,079
50800 - Water	1,852	-	490	-	484	-	-	-	-	-	-	-	2,826
Total Utility Expenses	7,504	22,403	14,433	14,182	13,749	13,719	-	-	-	-	-	-	85,991

Pool / Spa Expenses													
55100 - Pool / Spa: Service Contract	1,431	357	550	1,773	475	475	-	-	-	-	-	-	5,061
55300 - Pool / Spa: Supplies	463	1,267	824	559	4,650	63	-	-	-	-	-	-	7,825
55500 - Health Department Fees	-	-	-	-	-	858	-	-	-	-	-	-	858
Total Pool / Spa Expenses	1,894	1,624	1,374	2,332	5,125	1,396	-	-	-	-	-	-	13,744

Landscape Expenses													
60100 - Landscape: Service Contract	15,753	16,540	16,540	16,540	16,540	16,540	-	-	-	-	-	-	98,454

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 12/31/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Expense													
60200 - Landscape: Extras	3,995	9,587	1,665	1,411	510	1,658	-	-	-	-	-	-	18,826
60800 - Irrigation: Repairs / Maintenance	6,967	2,955	381	798	1,445	816	-	-	-	-	-	-	13,362
61075 - Swans	-	-	-	47	73	-	-	-	-	-	-	-	121
61100 - Tree Trimming	-	5,500	618	-	-	803	-	-	-	-	-	-	6,920
Total Landscape Expenses	26,715	34,582	19,204	18,797	18,568	19,816	-	-	-	-	-	-	137,682
Contracts, Maint. & Repair Expenses													
70100 - Access Gate Repairs	339	85	85	547	520	-	-	-	-	-	-	-	1,576
70600 - Common Area: Maintenance	1,281	-	370	3,464	1,600	250	-	-	-	-	-	-	6,965
71400 - Fire Safety	101	-	-	-	-	-	-	-	-	-	-	-	101
72500 - Janitorial: Service Contract	1,197	-	896	970	1,370	970	-	-	-	-	-	-	5,403
72600 - Janitorial: Supplies/Extras	185	-	-	47	-	-	-	-	-	-	-	-	232
72700 - Keys & Locks	-	-	555	-	-	-	-	-	-	-	-	-	555
72900 - Lighting: Repairs / Supplies	684	595	1,192	1,675	1,836	-	-	-	-	-	-	-	5,982
73200 - Patrol Service	1,167	1,167	-	2,335	1,167	-	-	-	-	-	-	-	5,837
73300 - Pest & Rodent Control: Contract	300	300	300	350	300	350	-	-	-	-	-	-	1,900
74600 - Street Sweeping	1,319	1,372	1,372	1,372	1,372	-	-	-	-	-	-	-	6,805
74915 - Waterscape Maintenance	313	3,970	1,985	1,985	1,985	2,928	-	-	-	-	-	-	13,166
Total Contracts, Maint. & Repair Expenses	6,886	7,489	6,754	12,744	10,150	4,498	-	-	-	-	-	-	48,521
General & Administrative Expenses													
80400 - Audit / Tax Returns	-	-	-	1,475	-	-	-	-	-	-	-	-	1,475
80500 - Collection / Bad Debt Expense	-	(162)	-	-	-	-	-	-	-	-	-	-	-162
80600 - Bank Charges	25	-	-	-	-	-	-	-	-	-	-	-	25
80700 - Collection Expenses	20	7	10	10	-	10	-	-	-	-	-	-	57
81200 - Insurance	27,704	4,978	-	8,555	-	8,555	-	-	-	-	-	-	49,792
82600 - Printing / Mailing / Supplies	255	7	423	243	-	374	-	-	-	-	-	-	1,302
82700 - Professional Management: Contract	3,324	3,324	-	3,324	3,324	3,324	-	-	-	-	-	-	16,620

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 12/31/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Expense													
82800 - Miscellaneous Administration	476	-	-	151	-	613	-	-	-	-	-	-	1,240
83000 - Reserve Study	-	-	-	-	-	985	-	-	-	-	-	-	985
83100 - Tax: Federal	-	-	2,450	1,583	1,583	-	-	-	-	-	-	-	5,616
83200 - Tax: State	-	775	-	670	-	890	-	-	-	-	-	-	2,335
Total General & Administrative Expenses	31,804	8,930	2,883	16,011	4,907	14,751	-	-	-	-	-	-	79,285
Contributions to Reserves													
93600 - General Reserves	11,250	11,250	11,250	11,250	11,250	88,536	-	-	-	-	-	-	144,786
98990 - Interest	1,560	1,621	1,557	1,574	1,125	1,574	-	-	-	-	-	-	9,010
Total Contributions to Reserves	12,810	12,871	12,807	12,824	12,375	90,110	-	-	-	-	-	-	153,795
Total Expense	87,612	87,899	57,454	76,890	64,874	144,289	-	-	-	-	-	-	519,018
Operating Net Total	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	(\$68,956)	-	-	-	-	-	-	(\$66,561)
Net Total	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	(\$68,956)	-	-	-	-	-	-	(\$66,561)

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 12/31/2025

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Operating Income													
Revenue													
40100 - Assessments	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	72,800	873,600
40500 - Clubhouse Rental	525	-	-	250	500	-	450	150	350	-	150	900	3,275
40600 - Collection Fees	-	220	-	-	35	-	150	-	-	-	-	-	405
40800 - Interest Charges	-	8	2	2	-	1	3	7	-	2	2	4	31
40900 - Key Fees	-	-	-	-	-	-	-	25	-	-	-	-	25
41000 - Late Charges	10	50	10	-	20	20	10	10	-	10	20	20	180
41375 - Owner Work Order Reimb.	-	-	-	-	-	-	-	-	-	-	2,465	-	2,465
41600 - Transmitters	35	-	35	76	-	-	-	105	155	-	35	35	476
44010 - Interest Income	1,487	3,706	917	2,151	1,571	1,576	1,560	3,200	1,566	1,575	1,125	1,574	22,006
Total Revenue	74,857	76,784	73,764	75,279	74,926	74,397	74,973	76,296	74,871	74,387	76,597	75,333	902,463
Total Income	74,857	76,784	73,764	75,279	74,926	74,397	74,973	76,296	74,871	74,387	76,597	75,333	902,463

Operating Expense

Utility Expenses													
50200 - Electricity	3,307	3,375	2,884	2,782	3,088	3,257	4,549	5,266	4,967	5,299	3,455	3,419	45,650
50300 - Gas	560	528	589	559	1,420	1,194	916	670	671	754	1,457	1,996	11,315
50400 - Refuse Removal	-	7,731	7,731	7,731	7,731	7,731	-	16,279	8,128	7,954	8,176	8,128	87,321
50700 - Telephone - Entry Gates	178	346	10	176	200	188	188	188	176	176	176	176	2,176
50800 - Water	484	1,926	446	-	455	-	1,852	-	490	-	484	-	6,138
Total Utility Expenses	4,529	13,906	11,661	11,248	12,894	12,370	7,504	22,403	14,433	14,182	13,749	13,719	152,599

Pool / Spa Expenses													
55100 - Pool / Spa: Service Contract	560	560	560	560	560	710	1,431	357	550	1,773	475	475	8,571
55300 - Pool / Spa: Supplies	-	-	655	119	766	741	463	1,267	824	559	4,650	63	10,106
55400 - Equipment Repairs	-	-	613	-	1,227	2,780	-	-	-	-	-	-	4,620
55500 - Health Department Fees	-	-	-	-	-	-	-	-	-	-	-	858	858
Total Pool / Spa Expenses	560	560	1,827	679	2,553	4,231	1,894	1,624	1,374	2,332	5,125	1,396	24,155

Landscape Expenses													
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South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 12/31/2025

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Operating Expense													
60100 - Landscape: Service Contract	15,753	15,753	15,753	15,753	15,752	15,753	15,753	16,540	16,540	16,540	16,540	16,540	192,969
60200 - Landscape: Extras	1,756	804	4,084	150	150	2,722	3,995	9,587	1,665	1,411	510	1,658	28,492
60300 - Landscape: Replacement	-	1,205	-	-	-	-	-	-	-	-	-	-	1,205
60800 - Irrigation: Repairs / Maintenance	1,422	1,152	2,072	1,898	-	3,148	6,967	2,955	381	798	1,445	816	23,054
61075 - Swans	-	-	-	-	-	-	-	-	-	47	73	-	121
61100 - Tree Trimming	-	-	779	-	-	-	-	5,500	618	-	-	803	7,699
Total Landscape Expenses	18,931	18,914	22,688	17,801	15,902	21,623	26,715	34,582	19,204	18,797	18,568	19,816	253,539
Contracts, Maint. & Repair Expenses													
70100 - Access Gate Repairs	541	470	85	471	85	-	339	85	85	547	520	-	3,228
70600 - Common Area: Maintenance	6,191	5,093	285	-	-	4,069	1,281	-	370	3,464	1,600	250	22,603
71400 - Fire Safety	756	-	-	-	-	-	101	-	-	-	-	-	857
72500 - Janitorial: Service Contract	1,197	1,232	-	-	3,943	1,232	1,197	-	896	970	1,370	970	13,007
72600 - Janitorial: Supplies/Extras	210	-	-	-	215	-	185	-	-	47	-	-	657
72700 - Keys & Locks	-	-	-	-	-	-	-	-	555	-	-	-	555
72900 - Lighting: Repairs / Supplies	-	966	1,043	-	570	1,030	684	595	1,192	1,675	1,836	-	9,591
73200 - Patrol Service	1,123	1,167	1,167	1,167	1,647	-	1,167	1,167	-	2,335	1,167	-	12,110
73300 - Pest & Rodent Control: Contract	281	281	281	281	281	281	300	300	300	350	300	350	3,586
74600 - Street Sweeping	1,319	1,319	1,319	2,638	-	1,319	1,319	1,372	1,372	1,372	1,372	-	14,717
74915 - Waterscape Maintenance	-	2,100	-	4,200	4,200	4,064	313	3,970	1,985	1,985	1,985	2,928	27,730
Total Contracts, Maint. & Repair Expenses	11,617	12,628	4,180	8,757	10,941	11,995	6,886	7,489	6,754	12,744	10,150	4,498	108,639
General & Administrative Expenses													
80400 - Audit / Tax Returns	-	-	-	-	-	-	-	-	-	1,475	-	-	1,475
80500 - Collection / Bad Debt Expense	-	(154)	(491)	(389)	-	-	-	(162)	-	-	-	-	-1,195
80600 - Bank Charges	25	6	-	25	-	-	25	-	-	-	-	-	81
80700 - Collection Expenses	65	30	250	40	20	45	20	7	10	10	-	10	507
81200 - Insurance	7,968	320	-	-	-	-	27,704	4,978	-	8,555	-	8,555	58,079
82400 - Operating Contingency	-	1,219	-	-	-	-	-	-	-	-	-	-	1,219

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 12/31/2025

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Operating Expense													
82600 - Printing / Mailing / Supplies	441	3,655	677	357	553	1,646	255	7	423	243	-	374	8,631
82700 - Professional Management: Contract	3,275	3,275	3,275	3,275	3,275	3,275	3,324	3,324	-	3,324	3,324	3,324	36,270
82800 - Miscellaneous Administration	151	151	501	151	186	151	476	-	-	151	-	613	2,531
83000 - Reserve Study	-	-	-	-	1,915	-	-	-	-	-	-	985	2,900
83100 - Tax: Federal	1,372	-	894	-	-	1,198	-	-	2,450	1,583	1,583	-	9,080
83200 - Tax: State	-	-	-	-	-	419	-	775	-	670	-	890	2,754
Total General & Administrative Expenses	13,297	8,502	5,107	3,459	5,949	6,734	31,804	8,930	2,883	16,011	4,907	14,751	122,332
Contributions to Reserves													
93600 - General Reserves	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	11,250	88,536	212,286
98990 - Interest	1,487	1,990	916	2,150	1,571	1,576	1,560	1,621	1,557	1,574	1,125	1,574	18,700
Total Contributions to Reserves	12,737	13,240	12,166	13,400	12,821	12,826	12,810	12,871	12,807	12,824	12,375	90,110	230,986
Total Expense	61,670	67,750	57,629	55,344	61,061	69,778	87,612	87,899	57,454	76,890	64,874	144,289	892,250
Operating Net Total	\$13,187	\$9,034	\$16,135	\$19,935	\$13,865	\$4,619	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	(\$68,956)	\$10,213
Net Total	\$13,187	\$9,034	\$16,135	\$19,935	\$13,865	\$4,619	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	(\$68,956)	\$10,213

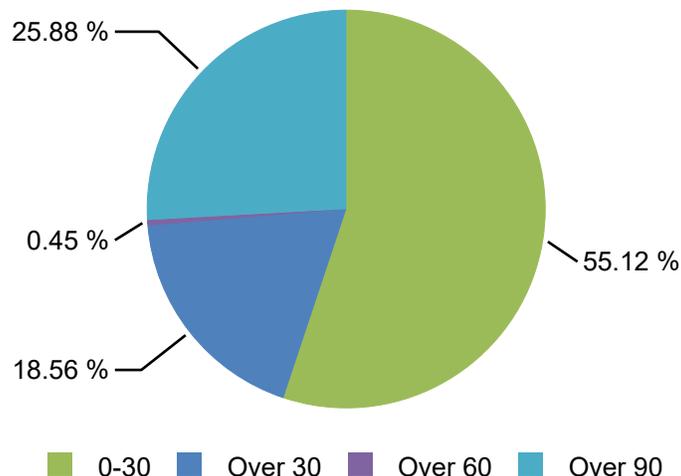
South Coast Shores Homeowners Association

AR Aging - 12/31/2025

SUMMARY

Charge	Balance
CC&R Violation Fine (3)	\$550.00
Late Fee (3)	\$49.57
Late Interest (1)	\$6.24
Monthly Assessment (3)	\$1,615.02
Total	\$2,220.83

DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
99224305 - 3702 S Sea Breeze - Probst Trustee					
Coll Status: Small Balance Reminder	\$414.08	\$412.08	\$10.00	\$15.10	\$851.26
Monthly Assessment	\$400.00	\$400.00	-	\$15.02	\$815.02
Late Fee	\$10.00	\$10.00	\$10.00	-	\$30.00
Late Interest	\$4.08	\$2.08	-	\$0.08	\$6.24
99254489 - 3711 S Sea Clf - Toler	\$400.00	-	-	-	\$400.00
Monthly Assessment	\$400.00	-	-	-	\$400.00
99224347 - 1918 W West Wind - Marlowe	\$400.00	-	-	-	\$400.00
Monthly Assessment	\$400.00	-	-	-	\$400.00
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
99224296 - 3612 S Sea Breeze - 3612 S Sea Breeze LLC	-	-	-	\$50.00	\$50.00
CC&R Violation Fine	-	-	-	\$50.00	\$50.00
99226057 - 1924 W West Wind - Fischer	\$10.00	-	-	-	\$10.00
Late Fee	\$10.00	-	-	-	\$10.00
99224352 - 1917 Bay Crest St - Hansen	-	-	-	\$9.57	\$9.57
Late Fee	-	-	-	\$9.57	\$9.57
Total:	\$1,224.08	\$412.08	\$10.00	\$574.67	\$2,220.83
Property Count:	4	1	1	5	

(*** indicates previous owners)

South Coast Shores Homeowners Association

Pre Paid Homeowners For 12/31/2025

Account	Property	Owner Name	Credit Amount
99224560	2006 W Summer Wind	Graciela L Garcia	2,397.55
99224279	1902 Bay Crest St	Glenda Jeanette Sapp Trustee Etal	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
99224356	1918 Bay Crest St	Angelo J Fazio	400.00
99245537	1919 Bay Crest St	Justin Wallace Chi	400.00
99224535	2001 W Summer Wind	David Wesdell	400.00
99224585	2011 W Summer Wind	Michael Preciado	400.00
99224606	2015 W Summer Wind	Anthony Lonia	400.00
99254461	2015 W West Wind	Mary Diane Schenker	400.00
99224619	2017 W West Wind	David B Miles	400.00
99224362	2020 W Summer Wind	Chikouang Huang	400.00
99245992	2021 W Summer Wind	Hong Chee Tan	400.00
99224639	2021 W West Wind	Christine J Aichelman Trustee	400.00
99224429	3605 S Ocean Crst	James E Marlin II	400.00
99224495	3608 S Sea Breeze	Konstantina Polychronopoulos	400.00
99224506	3614 S Sea Breeze	David Lee Perry	400.00
99224311	3706 S Sea Breeze	Phornprasert Thipavong	400.00
99224394	3708 S Sea Clf	Robert C Boullon	400.00
99224459	3709 S Ocean Crst	Michael Christiansen	400.00
99262993	3712 S Sea Breeze	Amy Monson	400.00
99261962	2008 W West Wind	Morris Dean Wilson	12.00
Total			10,809.55

(*** indicates previous owners)

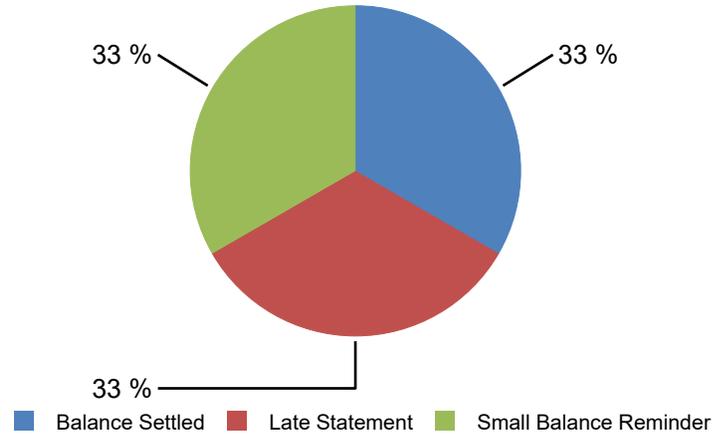
South Coast Shores Homeowners Association

Collection Report - Detail for 12/1/2025 - 12/31/2025

SUMMARY

Balance Settled	1
Late Statement	1
Small Balance Reminder	1
Total	3

TOP DISTRIBUTION BY STATUS



Small Balance Reminder (Total Count = 1)

3702 S Sea Breeze	Small Balance Reminder	Current Balance: \$851.26
Pamela Ann Probst Trustee	Last Payment Date/Amount:	12-08-2025 / (\$400.00)
XN: 5922719 Acct: 99224305		
10/20/2025	System	Late Statement
11/20/2025	System	Review Account - Intent to Lien
11/22/2025	Crystal Muniz	Small Balance Reminder (HUFDD)
12/20/2025	System	Small Balance Reminder

Late Statement (Total Count = 1)

1918 W West Wind	Late Statement	Current Balance: \$400.00
William R Marlowe	Last Payment Date/Amount:	11-04-2025 / (\$402.00)
XN: 6200891 Acct: 99224347		
12/20/2025	System	Late Statement
1/3/2026	System	Balance Settled

Balance Settled (Total Count = 1)

1924 W West Wind	Balance Settled	Current Balance: \$10.00
Sharon Fischer	Last Payment Date/Amount:	12-23-2025 / (\$400.00)
XN: 6200893 Acct: 99226057		
12/20/2025	System	Late Statement
12/25/2025	System	Balance Settled

South Coast Shores Homeowners Association

Cash Disbursement - 12/31/2025

Date	CheckNo	Description	Amount
10100 - Pacific Premier Bank Op			
12/1/2025	ACH	Optimum Professional Property Management (OPPM) Inv # 53923	437.20
		80700 - Collection Expenses - Collection Fees	10.00
		82600 - Printing / Mailing / Supplies - Printing/Mailing/Supplies	276.20
		82800 - Miscellaneous Administration - Misc. Administration	151.00
12/1/2025	ACH	Optimum Professional Property Management (OPPM) Inv # 6109042	3,324.00
		82700 - Professional Management: Contract - Management Fee	3,324.00
12/1/2025	Auto Draft	LaBarre and Oksnee Insurance Agency, Inc Inv # 92138	4,277.61
		81200 - Insurance - 5 OF 7	4,277.61
12/1/2025	ACH	Personal Touch Cleaning And Maintenance Inc Inv # 366485	969.92
		72500 - Janitorial: Service Contract - Janitorial service - November	969.92
12/1/2025	Check 2859	Water Systems Maintenance, Inc. Inv # 28895	1,985.00
		74915 - Waterscape Maintenance - Maintenance - November	1,985.00
12/1/2025	Check 2860	RELENTLESS LAND CARE Inv # 18751	16,540.21
		60100 - Landscape: Service Contract - Monthly Landscape Maint - November	16,540.21
12/9/2025	Auto Draft	Arden Insurance Services Inv # 157571	3,635.96
		81200 - Insurance - Pkg insurance	3,635.96
12/9/2025	Check 2861	Acct # 992	400.00
		Jim Golding - 2007 W West Wind Santa Ana, CA 92704	
12/9/2025	Check 2862	RELENTLESS LAND CARE Inv # 18866	186.00
		60200 - Landscape: Extras - 1913 Bay Crest - Extras	186.00
12/9/2025	Check 2862	RELENTLESS LAND CARE Inv # 18843	200.00
		60200 - Landscape: Extras - Storm Drain Cleaning	200.00
12/9/2025	Check 2863	Newport Exterminating Inv # 1027731	350.00
		73300 - Pest & Rodent Control: Contract - Newport Exterminating Inc. - Monthly Rodent Control	350.00
12/10/2025	Auto Draft	Franchise Tax Board	890.00
		83200 - Tax: State	890.00
12/11/2025	Auto Draft	SoCal Gas Inv # 20251201	1,996.37
		50300 - Gas - Monthly Gas Bill	1,996.37

South Coast Shores Homeowners Association

Cash Disbursement - 12/31/2025

Date	CheckNo	Description	Amount
12/15/2025	Auto Draft	Doorking Inc. Inv # 2648469	175.80
		50700 - Telephone - Entry Gates	175.80
12/15/2025	Auto Draft	SCE Inv # 20251129	3,419.37
		50200 - Electricity - Monthly electric	3,419.37
12/15/2025	Check 2864	Best Pool Service Llc Inv # 202623031	475.00
		55100 - Pool / Spa: Service Contract - Pool Winter Srvc	475.00
12/15/2025	Check 2865	Foresight Financial Services of California Inv # 14750	985.00
		83000 - Reserve Study - Reserve Study	985.00
12/15/2025	Check 2866	OC Health Care Agency Inv # 2803808	429.00
		55500 - Health Department Fees - Orange County Auditor-Controller - Pool - Health Dept Permit	429.00
12/15/2025	Check 2866	OC Health Care Agency Inv # 2801931	429.00
		55500 - Health Department Fees - Orange County Auditor-Controller - Spa - Health Dept Permit	429.00
12/15/2025	Check 2867	Severson Plumbing Services Inc Inv # 325629	943.00
		74915 - Waterscape Maintenance - Severson Plumbing Services Inc. - Pump Repair	943.00
12/15/2025	Check 2868	RELENTLESS LAND CARE Inv # 18983	185.00
		61100 - Tree Trimming - Tree Lib Removal	185.00
12/15/2025	Check 2869	Republic Services Inv # 616-000388522	8,127.92
		50400 - Refuse Removal - Monthly Refuse	8,127.92
12/16/2025	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
12/18/2025	Owner Return Payment	Acct: 99254489 ACH ...9576	400.00
12/19/2025	Auto Draft 1175		261.20
		20200 - Accrued Expenses	261.20
12/22/2025	Auto Draft	LaBarre and Oksnee Insurance Agency, Inc Inv # 92139	641.65
		81200 - Insurance - 6 of 7	641.65
12/22/2025	ACH	Optimum Professional Property Management (OPPM) Inv # 54404	248.47
		82600 - Printing / Mailing / Supplies - Printing/Mailing/Supplies	97.47
		82800 - Miscellaneous Administration - Misc. Administration	151.00
12/23/2025	Check 2870	RELENTLESS LAND CARE Inv # 19044	250.00
		60200 - Landscape: Extras - XN5976793 - 3612 Sea Breeze	250.00

South Coast Shores Homeowners Association

Cash Disbursement - 12/31/2025

Date	CheckNo	Description	Amount
12/23/2025	Check 2870	RELENTLESS LAND CARE Inv # 19042	617.50
		61100 - Tree Trimming - XN5976770 - Trim Tree	617.50
12/23/2025	Check 2870	RELENTLESS LAND CARE Inv # 19046	195.00
		60800 - Irrigation: Repairs / Maintenance - XN5976783 - Irrigation Repair	195.00
12/23/2025	Check 2870	RELENTLESS LAND CARE Inv # 19041	1,021.50
		60200 - Landscape: Extras - 1925 West Wind	1,021.50
12/23/2025	Check 2870	RELENTLESS LAND CARE Inv # 19045	621.00
		60800 - Irrigation: Repairs / Maintenance - XN5838722 - Irrigation Repair	621.00
12/23/2025	Check 2871	Acct # 992	250.00
		Phillip & Nuval Bacerra - 2032 W Summer Wind Santa Ana, CA 92704	
12/23/2025	Check 2872	Best Pool Service Llc Inv # 202623712	62.50
		55300 - Pool / Spa: Supplies - Pool Supplies	62.50
12/23/2025	Check 2873	Water Systems Maintenance, Inc. Inv # 28997	250.00
		70600 - Common Area: Maintenance - Pump Srvc	250.00
12/31/2025	Transfer Out	Transfer to FCB MMA - Transfer from Comerica Bank Closure to FCB MMA	77,285.51
		14200 - FCB MMA x1224 - Transfer from Pacific Premier Bank Op - Transfer from Comerica Bank Closure to FCB MMA	77,285.51
Total			143,715.69

14310 - Charles Schwab

12/16/2025	Auto Draft	Charles Schwab - US Treasury Money	461.25
		15010 - Charles Schwab - US Treasury Money - Charles Schwab	461.25
12/22/2025	Auto Draft	Charles Schwab - US Treasury Money	0.01
		15010 - Charles Schwab - US Treasury Money - Charles Schwab	0.01
12/31/2025	Auto Draft	Charles Schwab - US Treasury Money	17.60
		15010 - Charles Schwab - US Treasury Money - Charles Schwab	17.60
Total			478.86

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
10100 - Pacific Premier Bank Op x0834		295,702.02	81,847.00	150,925.69	226,623.33
Date	Description		Debit	Credit	Type
12/01/2025	366485 - Personal Touch Cleaning And Maintenance Inc - Janitorial service - November		-	969.92	Invoice
12/01/2025	Batched Credit Distribution		7,210.00	7,210.00	Credit Distribution
12/01/2025	Batched eCheck		2,400.00	-	Owner Payment
12/01/2025	6109042 - Optimum Professional Property Management (OPPM) - Management Fee		-	3,324.00	Invoice
12/01/2025	18751 - RELENTLESS LAND CARE - Monthly Landscape Maint - November		-	16,540.21	Invoice
12/01/2025	53923 - Optimum Professional Property Management (OPPM) - Collection Fees		-	10.00	Invoice
12/01/2025	92138 - LaBarre and Oksnee Insurance Agency, Inc - 5 OF 7		-	4,277.61	Invoice
12/01/2025	53923 - Optimum Professional Property Management (OPPM) - Misc. Administration		-	151.00	Invoice
12/01/2025	28895 - Water Systems Maintenance, Inc. - Maintenance - November		-	1,985.00	Invoice
12/01/2025	53923 - Optimum Professional Property Management (OPPM) - Printing/Mailing/Supplies		-	276.20	Invoice
12/01/2025	Batched Check		2,000.00	-	Owner Payment
12/02/2025	Credit Card		400.00	-	Owner Payment
12/02/2025	Batched Check		4,400.00	-	Owner Payment
12/03/2025	eCheck		400.00	-	Owner Payment
12/03/2025	Batched Check		2,400.00	-	Owner Payment
12/04/2025	eCheck		400.00	-	Owner Payment
12/04/2025	Batched Check		3,200.00	-	Owner Payment
12/05/2025	Batched eCheck		800.00	-	Owner Payment
12/05/2025	Batched Check		1,600.00	-	Owner Payment
12/05/2025	Batched ACH		39,200.00	-	Owner Payment
12/06/2025	Credit Card		400.00	-	Owner Payment
12/08/2025	Batched Credit Card		402.00	-	Owner Payment
12/08/2025	eCheck		400.00	-	Owner Payment
12/08/2025	Batched Check		1,635.00	-	Owner Payment
12/09/2025	Batched Check		1,200.00	-	Owner Payment
12/09/2025	18866 - RELENTLESS LAND CARE - 1913 Bay Crest - Extras		-	186.00	Invoice
12/09/2025	992 - Owner Refund - Owner Refund for Acct: 99224579		-	400.00	Invoice
12/09/2025	18843 - RELENTLESS LAND CARE - Storm Drain Cleaning		-	200.00	Invoice
12/09/2025	1027731 - Newport Exterminating Inc. - Monthly Rodent Control		-	350.00	Invoice
12/09/2025	157571 - Arden Insurance Services - Pkg insurance		-	3,635.96	Invoice
12/10/2025	Franchise Tax Board		-	890.00	Invoice
12/10/2025	Batched Check		800.00	-	Owner Payment

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
10100 - Pacific Premier Bank Op x0834		295,702.02	81,847.00	150,925.69	226,623.33
Date	Description		Debit	Credit	Type
12/11/2025	eCheck		400.00	-	Owner Payment
12/11/2025	20251201 - SoCal Gas - Monthly Gas Bill		-	1,996.37	Invoice
12/11/2025	Batched Check		2,800.00	-	Owner Payment
12/15/2025	20251129 - SCE - Monthly electric		-	3,419.37	Invoice
12/15/2025	325629 - Severson Plumbing Services Inc. - Pump Repair		-	943.00	Invoice
12/15/2025	2803808 - Orange County Auditor-Controller - Pool - Health Dept Permit		-	429.00	Invoice
12/15/2025	2801931 - Orange County Auditor-Controller - Spa - Health Dept Permit		-	429.00	Invoice
12/15/2025	Batched eCheck		800.00	-	Owner Payment
12/15/2025	2648469 - Doorking Inc.		-	175.80	Invoice
12/15/2025	616-000388522 - Republic Services - Monthly Refuse		-	8,127.92	Invoice
12/15/2025	18983 - RELENTLESS LAND CARE - Tree Lib Removal		-	185.00	Invoice
12/15/2025	14750 - Foresight Financial Services of California - Reserve Study		-	985.00	Invoice
12/15/2025	Batched Check		800.00	-	Owner Payment
12/15/2025	202623031 - Best Pool Service Llc - Pool Winter Srvc		-	475.00	Invoice
12/16/2025	Transfer to Pacific Premier Bank MMA		-	11,250.00	Transfer
12/16/2025	Batched Check		1,400.00	-	Owner Payment
12/18/2025	Void Frozen/Blocked Account on ACH ...9576		-	400.00	Void
12/19/2025	Post Item		-	261.20	Invoice
12/20/2025	eCheck		400.00	-	Owner Payment
12/22/2025	54404 - Optimum Professional Property Management (OPPM) - Printing/Mailing/Supplies		-	97.47	Invoice
12/22/2025	54404 - Optimum Professional Property Management (OPPM) - Misc. Administration		-	151.00	Invoice
12/22/2025	92139 - LaBarre and Oksnee Insurance Agency, Inc - 6 of 7		-	641.65	Invoice
12/23/2025	19041 - RELENTLESS LAND CARE - 1925 West Wind		-	1,021.50	Invoice
12/23/2025	19045 - RELENTLESS LAND CARE - XN5838722 - Irrigation Repair		-	621.00	Invoice
12/23/2025	19042 - RELENTLESS LAND CARE - XN5976770 - Trim Tree		-	617.50	Invoice
12/23/2025	19046 - RELENTLESS LAND CARE - XN5976783 - Irrigation Repair		-	195.00	Invoice
12/23/2025	19044 - RELENTLESS LAND CARE - XN5976793 - 3612 Sea Breeze		-	250.00	Invoice
12/23/2025	992 - Owner Refund - Owner Refund for Acct: 99224412		-	250.00	Invoice
12/23/2025	28997 - Water Systems Maintenance, Inc. - Pump Srvc		-	250.00	Invoice
12/23/2025	Check		400.00	-	Owner Payment
12/23/2025	202623712 - Best Pool Service Llc - Pool Supplies		-	62.50	Invoice
12/26/2025	Check		400.00	-	Owner Payment
12/29/2025	eCheck		400.00	-	Owner Payment
12/29/2025	Batched Check		800.00	-	Owner Payment
12/30/2025	Batched Check		800.00	-	Owner Payment

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

	Beginning Balance	Current Debit	Credit	Ending Balance
10100 - Pacific Premier Bank Op x0834	295,702.02	81,847.00	150,925.69	226,623.33

Date	Description		Debit	Credit	Type
12/31/2025	Transfer to FCB MMA - Transfer from Comerica Bank Closure to FCB MMA		-	77,285.51	Transfer
12/31/2025	Batched eCheck		800.00	-	Owner Payment
12/31/2025	Batched Check		2,400.00	-	Owner Payment

11150 - Accounts Receivable	1,396.75	74,979.72	74,155.64	2,220.83
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Date	Description		Debit	Credit	Type
12/01/2025	Batched Credit Distribution		-	7,210.00	Credit Distribution
12/01/2025	Batched eCheck		-	1,600.00	Owner Payment
12/01/2025	Late Interest		4.08	-	Owner Charge
12/01/2025	Batched Monthly Assessment		72,800.00	-	Owner Charge
12/01/2025	Batched Check		-	2,000.00	Owner Payment
12/02/2025	Credit Card		-	400.00	Owner Payment
12/02/2025	Batched Check		-	4,400.00	Owner Payment
12/03/2025	eCheck		-	400.00	Owner Payment
12/03/2025	Batched Check		-	2,400.00	Owner Payment
12/04/2025	eCheck		-	400.00	Owner Payment
12/04/2025	Batched Check		-	3,200.00	Owner Payment
12/05/2025	Batched eCheck		-	800.00	Owner Payment
12/05/2025	Batched Check		-	1,600.00	Owner Payment
12/05/2025	Batched ACH		-	39,200.00	Owner Payment
12/06/2025	Credit Card		-	400.00	Owner Payment
12/08/2025	Gate Remote Fee		35.00	-	Owner Charge
12/08/2025	eCheck		-	400.00	Owner Payment
12/08/2025	Credit Card		-	390.00	Owner Payment
12/08/2025	Batched Check		-	1,635.00	Owner Payment
12/09/2025	Batched Check		-	1,200.00	Owner Payment
12/10/2025	Batched Check		-	800.00	Owner Payment
12/11/2025	eCheck		-	400.00	Owner Payment
12/11/2025	Batched Check		-	2,800.00	Owner Payment
12/15/2025	eCheck		-	400.00	Owner Payment
12/16/2025	Batched Late Fee		30.00	-	Owner Charge
12/16/2025	Batched Clubhouse Rental		900.00	-	Owner Charge
12/16/2025	Batched Check		-	1,400.00	Owner Payment
12/17/2025	Clubhouse Deposit		250.00	-	Owner Charge
12/18/2025	Credit Distribution		250.00	-	Credit Distribution
12/18/2025	Void Frozen/Blocked Account on ACH ...9576		400.00	-	Void

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

	Beginning Balance	Current		Ending Balance
		Debit	Credit	
11150 - Accounts Receivable	1,396.75	74,979.72	74,155.64	2,220.83
Date	Description	Debit	Credit	Type
12/18/2025	Adjustment Reverse Late Fee	-	10.00	Adjustment
12/23/2025	Writeoff Gift Card Reimbursement	-	310.64	Writeoff
12/23/2025	Refund Check Gift Card Reimbursement	310.64	-	Refund Check
12/23/2025	Check	-	400.00	Owner Payment
11190 - Less Allowance For Past Due Accts	-604.57	-	-	-604.57
Date	Description	Debit	Credit	Type
14100 - Pacific Premier Bank MMA x1195	157,990.05	11,298.70	-	169,288.75
Date	Description	Debit	Credit	Type
12/16/2025	Transfer from Pacific Premier Bank Op	11,250.00	-	Transfer
12/31/2025	December Interest	48.70	-	GL Entry
14200 - FCB MMA x1224	60,494.37	77,293.22	-	137,787.59
Date	Description	Debit	Credit	Type
12/01/2025	December Interest	7.71	-	GL Entry
12/31/2025	Transfer from Pacific Premier Bank Op - Transfer from Comerica Bank Closure to FCB MMA	77,285.51	-	Transfer
14310 - Charles Schwab MMA	0.00	478.86	478.86	0.00
Date	Description	Debit	Credit	Type
12/01/2025	December Interest	478.86	-	GL Entry
12/16/2025	Charles Schwab	-	461.25	Invoice
12/22/2025	Charles Schwab	-	.01	Invoice
12/31/2025	Charles Schwab	-	17.60	Invoice
15010 - Charles Schwab - US Treasury Money	5,432.43	478.86	-	5,911.29
Date	Description	Debit	Credit	Type
12/16/2025	Charles Schwab	461.25	-	Invoice
12/22/2025	Charles Schwab	.01	-	Invoice
12/31/2025	Charles Schwab	17.60	-	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

	Beginning Balance	Current		Ending Balance
		Debit	Credit	
15050 - First Foundation x7973 Mat.03-01-2026 3.440 % 13mths	173,998.31	147.10	-	174,145.41
Date	Description	Debit	Credit	Type
12/01/2025	December Interest	147.10	-	GL Entry
15055 - Alliance x2689 Mat. 07-17-2026 4.4% 11mths	106,883.24	340.86	-	107,224.10
Date	Description	Debit	Credit	Type
12/16/2025	December Interest	340.86	-	GL Entry
15070 - First Foundation x7797 Mat. 12-14-2026 12mths	106,145.96	363.53	-	106,509.49
Date	Description	Debit	Credit	Type
12/01/2025	December Interest	363.53	-	GL Entry
15097 - First Foundation x5354 Mat. 03-17-2026 3.92% 9mths	58,031.13	187.36	-	58,218.49
Date	Description	Debit	Credit	Type
12/01/2025	December Interest	187.36	-	GL Entry
15098 - Charles Schwab - US Treasury Bill Mat. 05- 31-2026 4.03% 9mths	120,171.10	-	-	120,171.10
Date	Description	Debit	Credit	Type
20100 - Accounts Payable	0.00	650.00	960.64	-310.64
Date	Description	Debit	Credit	Type
12/03/2025	Refund Check Escrow Over Payment Refund	-	400.00	Refund Check
12/09/2025	992 - Owner Refund - Owner Refund for Acct: 99224579	400.00	-	Invoice
12/22/2025	Refund Check Clubhouse Deposit Refund	-	250.00	Refund Check
12/23/2025	Refund Check Gift Card Reimbursement	-	310.64	Refund Check
12/23/2025	992 - Owner Refund - Owner Refund for Acct: 99224412	250.00	-	Invoice
20200 - Accrued Expenses	-15.00	261.20	-	246.20
Date	Description	Debit	Credit	Type
12/19/2025	Post Item	261.20	-	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
21120 - Deposits: Clubhouse		-925.00	-	250.00	-1,175.00
Date	Description		Debit	Credit	Type
12/17/2025	Clubhouse Deposit		-	250.00	Owner Charge
21500 - Prepaid Assessments		-10,407.55	7,860.00	8,262.00	-10,809.55
Date	Description		Debit	Credit	Type
12/01/2025	Batched eCheck		-	800.00	Owner Payment
12/01/2025	Batched Credit Distribution		7,210.00	-	Credit Distribution
12/03/2025	Refund Check Escrow Over Payment Refund		400.00	-	Refund Check
12/08/2025	Credit Card		-	12.00	Owner Payment
12/15/2025	eCheck		-	400.00	Owner Payment
12/15/2025	Batched Check		-	800.00	Owner Payment
12/18/2025	Credit Distribution		-	250.00	Credit Distribution
12/20/2025	eCheck		-	400.00	Owner Payment
12/22/2025	Refund Check Clubhouse Deposit Refund		250.00	-	Refund Check
12/26/2025	Check		-	400.00	Owner Payment
12/29/2025	eCheck		-	400.00	Owner Payment
12/29/2025	Batched Check		-	800.00	Owner Payment
12/30/2025	Batched Check		-	800.00	Owner Payment
12/31/2025	Batched eCheck		-	800.00	Owner Payment
12/31/2025	Batched Check		-	2,400.00	Owner Payment
33600 - General Reserves		-781,710.86	-	88,535.51	-870,246.37
Date	Description		Debit	Credit	Type
12/16/2025	Monthly Reserve Contribution		-	11,250.00	GL Entry
12/31/2025	One-time contribution to reserves		-	77,285.51	GL Entry
38990 - Interest		-7,435.73	-	1,574.12	-9,009.85
Date	Description		Debit	Credit	Type
12/01/2025	Batched December Interest		-	1,184.56	GL Entry
12/16/2025	December Interest		-	340.86	GL Entry
12/31/2025	December Interest		-	48.70	GL Entry
39900 - Prior Year Surplus (Deficit)		-282,751.14	-	-	-282,751.14
Date	Description		Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
40100 - Assessments		-364,000.00	-	72,800.00	-436,800.00
Date	Description		Debit	Credit	Type
12/01/2025	Batched Monthly Assessment		-	72,800.00	Owner Charge
40500 - Clubhouse Rental		-1,100.00	-	900.00	-2,000.00
Date	Description		Debit	Credit	Type
12/16/2025	Batched Clubhouse Rental		-	900.00	Owner Charge
40600 - Collection Fees		-150.00	-	-	-150.00
Date	Description		Debit	Credit	Type
40800 - Interest Charges		-13.79	-	4.08	-17.87
Date	Description		Debit	Credit	Type
12/01/2025	Late Interest		-	4.08	Owner Charge
40900 - Key Fees		-25.00	-	-	-25.00
Date	Description		Debit	Credit	Type
41000 - Late Charges		-50.00	10.00	30.00	-70.00
Date	Description		Debit	Credit	Type
12/16/2025	Batched Late Fee		-	30.00	Owner Charge
12/18/2025	Adjustment Reverse Late Fee		10.00	-	Adjustment
41375 - Owner Work Order Reimb.		-2,465.00	-	-	-2,465.00
Date	Description		Debit	Credit	Type
41600 - Transmitters		-295.00	-	35.00	-330.00
Date	Description		Debit	Credit	Type
12/08/2025	Gate Remote Fee		-	35.00	Owner Charge
44010 - Interest Income		-9,025.18	-	1,574.12	-10,599.30
Date	Description		Debit	Credit	Type
12/01/2025	Batched December Interest		-	1,184.56	GL Entry
12/16/2025	December Interest		-	340.86	GL Entry

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

	Beginning Balance	Current Debit	Credit	Ending Balance
44010 - Interest Income	-9,025.18	-	1,574.12	-10,599.30
Date	Description	Debit	Credit	Type
12/31/2025	December Interest	-	48.70	GL Entry
50200 - Electricity	23,536.86	3,419.37	-	26,956.23
Date	Description	Debit	Credit	Type
12/15/2025	20251129 - SCE - Monthly electric	3,419.37	-	Invoice
50300 - Gas	4,468.35	1,996.37	-	6,464.72
Date	Description	Debit	Credit	Type
12/11/2025	20251201 - SoCal Gas - Monthly Gas Bill	1,996.37	-	Invoice
50400 - Refuse Removal	40,536.79	8,127.92	-	48,664.71
Date	Description	Debit	Credit	Type
12/15/2025	616-000388522 - Republic Services - Monthly Refuse	8,127.92	-	Invoice
50700 - Telephone - Entry Gates	903.00	175.80	-	1,078.80
Date	Description	Debit	Credit	Type
12/15/2025	2648469 - Doorking Inc.	175.80	-	Invoice
50800 - Water	2,826.49	-	-	2,826.49
Date	Description	Debit	Credit	Type
55100 - Pool / Spa: Service Contract	4,586.10	475.00	-	5,061.10
Date	Description	Debit	Credit	Type
12/15/2025	202623031 - Best Pool Service Llc - Pool Winter Srvc	475.00	-	Invoice
55300 - Pool / Spa: Supplies	7,762.59	62.50	-	7,825.09
Date	Description	Debit	Credit	Type
12/23/2025	202623712 - Best Pool Service Llc - Pool Supplies	62.50	-	Invoice
55500 - Health Department Fees	0.00	858.00	-	858.00
Date	Description	Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
55500 - Health Department Fees		0.00	858.00	-	858.00
Date	Description		Debit	Credit	Type
12/15/2025	2801931 - Orange County Auditor-Controller - Spa - Health Dept Permit		429.00	-	Invoice
12/15/2025	2803808 - Orange County Auditor-Controller - Pool - Health Dept Permit		429.00	-	Invoice
60100 - Landscape: Service Contract		81,913.42	16,540.21	-	98,453.63
Date	Description		Debit	Credit	Type
12/01/2025	18751 - RELENTLESS LAND CARE - Monthly Landscape Maint - November		16,540.21	-	Invoice
60200 - Landscape: Extras		17,168.00	1,657.50	-	18,825.50
Date	Description		Debit	Credit	Type
12/09/2025	18843 - RELENTLESS LAND CARE - Storm Drain Cleaning		200.00	-	Invoice
12/09/2025	18866 - RELENTLESS LAND CARE - 1913 Bay Crest - Extras		186.00	-	Invoice
12/23/2025	19044 - RELENTLESS LAND CARE - XN5976793 - 3612 Sea Breeze		250.00	-	Invoice
12/23/2025	19041 - RELENTLESS LAND CARE - 1925 West Wind		1,021.50	-	Invoice
60800 - Irrigation: Repairs / Maintenance		12,546.00	816.00	-	13,362.00
Date	Description		Debit	Credit	Type
12/23/2025	19046 - RELENTLESS LAND CARE - XN5976783 - Irrigation Repair		195.00	-	Invoice
12/23/2025	19045 - RELENTLESS LAND CARE - XN5838722 - Irrigation Repair		621.00	-	Invoice
61075 - Swans		120.68	-	-	120.68
Date	Description		Debit	Credit	Type
61100 - Tree Trimming		6,117.50	802.50	-	6,920.00
Date	Description		Debit	Credit	Type
12/15/2025	18983 - RELENTLESS LAND CARE - Tree Lib Removal		185.00	-	Invoice
12/23/2025	19042 - RELENTLESS LAND CARE - XN5976770 - Trim Tree		617.50	-	Invoice
70100 - Access Gate Repairs		1,576.02	-	-	1,576.02
Date	Description		Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

	Beginning Balance	Current		Ending Balance
		Debit	Credit	
70600 - Common Area: Maintenance	6,714.62	250.00	-	6,964.62
Date	Description	Debit	Credit	Type
12/23/2025	28997 - Water Systems Maintenance, Inc. - Pump Srvc	250.00	-	Invoice
71400 - Fire Safety	100.73	-	-	100.73
Date	Description	Debit	Credit	Type
72500 - Janitorial: Service Contract	4,432.84	969.92	-	5,402.76
Date	Description	Debit	Credit	Type
12/01/2025	366485 - Personal Touch Cleaning And Maintenance Inc - Janitorial service - November	969.92	-	Invoice
72600 - Janitorial: Supplies/Extras	231.83	-	-	231.83
Date	Description	Debit	Credit	Type
72700 - Keys & Locks	555.14	-	-	555.14
Date	Description	Debit	Credit	Type
72900 - Lighting: Repairs / Supplies	5,981.99	-	-	5,981.99
Date	Description	Debit	Credit	Type
73200 - Patrol Service	5,837.35	-	-	5,837.35
Date	Description	Debit	Credit	Type
73300 - Pest & Rodent Control: Contract	1,550.00	350.00	-	1,900.00
Date	Description	Debit	Credit	Type
12/09/2025	1027731 - Newport Exterminating Inc. - Monthly Rodent Control	350.00	-	Invoice
74600 - Street Sweeping	6,804.75	-	-	6,804.75
Date	Description	Debit	Credit	Type
74915 - Waterscape Maintenance	10,237.50	2,928.00	-	13,165.50
Date	Description	Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

		Beginning Balance	Current		
			Debit	Credit	Ending Balance
74915 - Waterscape Maintenance		10,237.50	2,928.00	-	13,165.50
Date	Description		Debit	Credit	Type
12/01/2025	28895 - Water Systems Maintenance, Inc. - Maintenance - November		1,985.00	-	Invoice
12/15/2025	325629 - Severson Plumbing Services Inc. - Pump Repair		943.00	-	Invoice
80400 - Audit / Tax Returns		1,475.00	-	-	1,475.00
Date	Description		Debit	Credit	Type
80500 - Collection / Bad Debt Expense		-161.60	-	-	-161.60
Date	Description		Debit	Credit	Type
80600 - Bank Charges		25.00	-	-	25.00
Date	Description		Debit	Credit	Type
80700 - Collection Expenses		47.41	10.00	-	57.41
Date	Description		Debit	Credit	Type
12/01/2025	53923 - Optimum Professional Property Management (OPPM) - Collection Fees		10.00	-	Invoice
81200 - Insurance		41,236.54	8,555.22	-	49,791.76
Date	Description		Debit	Credit	Type
12/01/2025	92138 - LaBarre and Oksnee Insurance Agency, Inc - 5 OF 7		4,277.61	-	Invoice
12/09/2025	157571 - Arden Insurance Services - Pkg insurance		3,635.96	-	Invoice
12/22/2025	92139 - LaBarre and Oksnee Insurance Agency, Inc - 6 of 7		641.65	-	Invoice
82600 - Printing / Mailing / Supplies		927.83	373.67	-	1,301.50
Date	Description		Debit	Credit	Type
12/01/2025	53923 - Optimum Professional Property Management (OPPM) - Printing/Mailing/Supplies		276.20	-	Invoice
12/22/2025	54404 - Optimum Professional Property Management (OPPM) - Printing/Mailing/Supplies		97.47	-	Invoice
82700 - Professional Management: Contract		13,296.00	3,324.00	-	16,620.00
Date	Description		Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 12/1/2025 - 12/31/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
82700 - Professional Management: Contract		13,296.00	3,324.00	-	16,620.00
Date	Description		Debit	Credit	Type
12/01/2025	6109042 - Optimum Professional Property Management (OPPM) - Management Fee		3,324.00	-	Invoice
82800 - Miscellaneous Administration		627.00	612.64	-	1,239.64
Date	Description		Debit	Credit	Type
12/01/2025	53923 - Optimum Professional Property Management (OPPM) - Misc. Administration		151.00	-	Invoice
12/22/2025	54404 - Optimum Professional Property Management (OPPM) - Misc. Administration		151.00	-	Invoice
12/23/2025	Writeoff Gift Card Reimbursement		310.64	-	Writeoff
83000 - Reserve Study		0.00	985.00	-	985.00
Date	Description		Debit	Credit	Type
12/15/2025	14750 - Foresight Financial Services of California - Reserve Study		985.00	-	Invoice
83100 - Tax: Federal		5,616.00	-	-	5,616.00
Date	Description		Debit	Credit	Type
83200 - Tax: State		1,445.00	890.00	-	2,335.00
Date	Description		Debit	Credit	Type
12/10/2025	Franchise Tax Board		890.00	-	Invoice
93600 - General Reserves		56,250.00	88,535.51	-	144,785.51
Date	Description		Debit	Credit	Type
12/16/2025	Monthly Reserve Contribution		11,250.00	-	GL Entry
12/31/2025	One-time contribution to reserves		77,285.51	-	GL Entry
98990 - Interest		7,435.73	1,574.12	-	9,009.85
Date	Description		Debit	Credit	Type
12/01/2025	Batched December Interest		1,184.56	-	GL Entry
12/16/2025	December Interest		340.86	-	GL Entry
12/31/2025	December Interest		48.70	-	GL Entry

Net Total

0.00 400,485.66 400,485.66 0.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 12/31/2025

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
First Foundation Bank	174,145.41	0.00	174,145.41	174,145.41	Balanced
First Foundation Bank	106,509.49	0.00	106,509.49	106,509.49	Balanced
First Foundation	58,218.49	0.00	58,218.49	58,218.49	Balanced
FCB MMA	60,502.08	77,285.51	137,787.59	137,787.59	Balanced
Charles Schwab	0.00	0.00	0.00	0.00	Balanced
Pacific Premier Bank MMA	169,288.75	0.00	169,288.75	169,288.75	Balanced
Pacific Premier Bank Op	311,638.95	-85,015.62	226,623.33	226,623.33	Balanced
Alliance Association Bank	107,224.10	0.00	107,224.10	107,224.10	Balanced
Comerica Bank	0.00	0.00	0.00	0.00	Balanced

Unreconciled Items

Date	Description	Check No	Amount
Pacific Premier Bank Op			
12/1/2025	LaBarre and Oksnee Insurance Agency, Inc		-4,277.61
12/15/2025	Foresight Financial Services of California	2865	-985.00
12/23/2025	RELENTLESS LAND CARE	2870	-1,021.50
12/23/2025	RELENTLESS LAND CARE	2870	-617.50
12/23/2025	RELENTLESS LAND CARE	2870	-250.00
12/23/2025	RELENTLESS LAND CARE	2870	-195.00
12/23/2025	RELENTLESS LAND CARE	2870	-621.00
12/23/2025	Best Pool Service Llc	2872	-62.50
12/23/2025	Water Systems Maintenance, Inc.	2873	-250.00
12/23/2025		2871	-250.00
12/31/2025	Transfer to FCB MMA - Transfer from Comerica Bank Closure to FCB MMA		-77,285.51
12/31/2025	Acct: 99245537 eCheck		400.00
12/31/2025	Acct: 99254461 eCheck		400.00
Total Pacific Premier Bank Op			-85,015.62
FCB MMA			
12/31/2025	Transfer from Pacific Premier Bank Op - Transfer from Comerica Bank Closure to FCB MMA		77,285.51
Total FCB MMA			77,285.51

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 12/31/2025

Reconciled Items

Date	Description	Check No	Amount
Pacific Premier Bank Op			
11/30/2025	Acct: 99245537 eCheck		400.00
12/1/2025	Acct: 99224387 eCheck		400.00
12/1/2025	Acct: 99224351 eCheck		400.00
12/1/2025	Acct: 99227232 eCheck		400.00
12/1/2025	Acct: 99224362 eCheck		400.00
12/1/2025	Acct: 99262993 eCheck		400.00
12/1/2025	Acct: 99224471 eCheck		400.00
12/1/2025	Lockbox - Klik Check		800.00
12/1/2025	Lockbox - Klik ACH		1,200.00
12/2/2025	Acct: 99224376 CC		400.00
12/2/2025	Lockbox - Klik Check		400.00
12/2/2025	Lockbox - Klik ACH		4,000.00
12/3/2025	Acct: 99247274 eCheck		400.00
12/3/2025	Lockbox - Klik Check		1,200.00
12/3/2025	Lockbox - Klik ACH		1,200.00
12/4/2025	Acct: 99237859 eCheck		400.00
12/4/2025	Lockbox - Klik Check		1,600.00
12/4/2025	Lockbox - Klik ACH		1,600.00
12/5/2025	Acct: 99224500 ACH	ACH	400.00
12/5/2025	Acct: 99224512 ACH	ACH	400.00
12/5/2025	Acct: 99224273 ACH	ACH	400.00
12/5/2025	Acct: 99224517 ACH	ACH	400.00
12/5/2025	Acct: 99224284 ACH	ACH	400.00
12/5/2025	Acct: 99224520 ACH	ACH	400.00
12/5/2025	Acct: 99224290 ACH	ACH	400.00
12/5/2025	Acct: 99224524 ACH	ACH	400.00
12/5/2025	Acct: 99224296 ACH	ACH	400.00
12/5/2025	Acct: 99224531 ACH	ACH	400.00
12/5/2025	Acct: 99224300 ACH	ACH	400.00
12/5/2025	Acct: 99224533 ACH	ACH	400.00
12/5/2025	Acct: 99224308 ACH	ACH	400.00
12/5/2025	Acct: 99224543 ACH	ACH	400.00
12/5/2025	Acct: 99224319 ACH	ACH	400.00
12/5/2025	Acct: 99224548 ACH	ACH	400.00
12/5/2025	Acct: 99224323 ACH	ACH	400.00
12/5/2025	Acct: 99224549 ACH	ACH	400.00
12/5/2025	Acct: 99224330 ACH	ACH	400.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 12/31/2025

Date	Description	Check No	Amount
12/5/2025	Acct: 99224563 ACH	ACH	400.00
12/5/2025	Acct: 99224335 ACH	ACH	400.00
12/5/2025	Acct: 99224569 ACH	ACH	400.00
12/5/2025	Acct: 99224336 ACH	ACH	400.00
12/5/2025	Acct: 99224574 ACH	ACH	400.00
12/5/2025	Acct: 99224349 ACH	ACH	400.00
12/5/2025	Acct: 99224575 ACH	ACH	400.00
12/5/2025	Acct: 99224358 ACH	ACH	400.00
12/5/2025	Acct: 99224589 ACH	ACH	400.00
12/5/2025	Acct: 99224363 ACH	ACH	400.00
12/5/2025	Acct: 99224592 ACH	ACH	400.00
12/5/2025	Acct: 99224370 ACH	ACH	400.00
12/5/2025	Acct: 99224595 ACH	ACH	400.00
12/5/2025	Acct: 99224372 ACH	ACH	400.00
12/5/2025	Acct: 99224599 ACH	ACH	400.00
12/5/2025	Acct: 99224378 ACH	ACH	400.00
12/5/2025	Acct: 99224612 ACH	ACH	400.00
12/5/2025	Acct: 99224380 ACH	ACH	400.00
12/5/2025	Acct: 99224662 ACH	ACH	400.00
12/5/2025	Acct: 99224384 ACH	ACH	400.00
12/5/2025	Acct: 99224666 ACH	ACH	400.00
12/5/2025	Acct: 99224386 ACH	ACH	400.00
12/5/2025	Acct: 99225468 ACH	ACH	400.00
12/5/2025	Acct: 99224390 ACH	ACH	400.00
12/5/2025	Acct: 99225775 ACH	ACH	400.00
12/5/2025	Acct: 99224398 ACH	ACH	400.00
12/5/2025	Acct: 99225863 ACH	ACH	400.00
12/5/2025	Acct: 99224399 ACH	ACH	400.00
12/5/2025	Acct: 99225990 ACH	ACH	400.00
12/5/2025	Acct: 99224402 ACH	ACH	400.00
12/5/2025	Acct: 99227181 ACH	ACH	400.00
12/5/2025	Acct: 99224404 ACH	ACH	400.00
12/5/2025	Acct: 99227353 ACH	ACH	400.00
12/5/2025	Acct: 99224405 ACH	ACH	400.00
12/5/2025	Acct: 99229854 ACH	ACH	400.00
12/5/2025	Acct: 99224407 ACH	ACH	400.00
12/5/2025	Acct: 99230534 ACH	ACH	400.00
12/5/2025	Acct: 99232666 ACH	ACH	400.00
12/5/2025	Acct: 99224408 ACH	ACH	400.00
12/5/2025	Acct: 99236494 ACH	ACH	400.00
12/5/2025	Acct: 99224409 ACH	ACH	400.00
12/5/2025	Acct: 99239397 ACH	ACH	400.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 12/31/2025

Date	Description	Check No	Amount
12/5/2025	Acct: 99224413 ACH	ACH	400.00
12/5/2025	Acct: 99224414 ACH	ACH	400.00
12/5/2025	Acct: 99241017 ACH	ACH	400.00
12/5/2025	Acct: 99224416 ACH	ACH	400.00
12/5/2025	Acct: 99242586 ACH	ACH	400.00
12/5/2025	Acct: 99224417 ACH	ACH	400.00
12/5/2025	Acct: 99246194 ACH	ACH	400.00
12/5/2025	Acct: 99250419 ACH	ACH	400.00
12/5/2025	Acct: 99224421 ACH	ACH	400.00
12/5/2025	Acct: 99252481 ACH	ACH	400.00
12/5/2025	Acct: 99224423 ACH	ACH	400.00
12/5/2025	Acct: 99252880 ACH	ACH	400.00
12/5/2025	Acct: 99224426 ACH	ACH	400.00
12/5/2025	Acct: 99254489 ACH	ACH	400.00
12/5/2025	Acct: 99224428 ACH	ACH	400.00
12/5/2025	Acct: 99254858 ACH	ACH	400.00
12/5/2025	Acct: 99224434 ACH	ACH	400.00
12/5/2025	Acct: 99257699 ACH	ACH	400.00
12/5/2025	Acct: 99257933 ACH	ACH	400.00
12/5/2025	Acct: 99224435 ACH	ACH	400.00
12/5/2025	Acct: 99259054 ACH	ACH	400.00
12/5/2025	Acct: 99224440 ACH	ACH	400.00
12/5/2025	Acct: 99259309 ACH	ACH	400.00
12/5/2025	Acct: 99224443 ACH	ACH	400.00
12/5/2025	Acct: 99263561 ACH	ACH	400.00
12/5/2025	Acct: 99224445 ACH	ACH	400.00
12/5/2025	Acct: 99224448 ACH	ACH	400.00
12/5/2025	Acct: 99224449 ACH	ACH	400.00
12/5/2025	Acct: 99224453 ACH	ACH	400.00
12/5/2025	Acct: 99224463 ACH	ACH	400.00
12/5/2025	Acct: 99224468 ACH	ACH	400.00
12/5/2025	Acct: 99224473 ACH	ACH	400.00
12/5/2025	Acct: 99224478 ACH	ACH	400.00
12/5/2025	Acct: 99224487 ACH	ACH	400.00
12/5/2025	Acct: 99224491 ACH	ACH	400.00
12/5/2025	Acct: 99224492 ACH	ACH	400.00
12/5/2025	Acct: 99224497 ACH	ACH	400.00
12/5/2025	Acct: 99228677 eCheck		400.00
12/5/2025	Acct: 99224306 eCheck		400.00
12/5/2025	Lockbox - Klik Check		800.00
12/5/2025	Lockbox - Klik ACH		800.00
12/6/2025	Acct: 99224410 CC		400.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 12/31/2025

Date	Description	Check No	Amount
12/8/2025	Acct: 99261962 CC		402.00
12/8/2025	Acct: 99224383 eCheck		400.00
12/8/2025	Lockbox - Klik Check		435.00
12/8/2025	Lockbox - Klik ACH		1,200.00
12/9/2025	Lockbox - Klik Check		400.00
12/9/2025	Lockbox - Klik ACH		800.00
12/10/2025	Lockbox - Klik Check		400.00
12/10/2025	Lockbox - Klik ACH		400.00
12/11/2025	Acct: 99224357 eCheck		400.00
12/11/2025	Lockbox - Klik Check		800.00
12/11/2025	Lockbox - Klik ACH		2,000.00
12/15/2025	Acct: 99224279 eCheck		400.00
12/15/2025	Acct: 99224588 eCheck		400.00
12/15/2025	Lockbox - Klik Check		400.00
12/15/2025	Lockbox - Klik ACH		400.00
12/16/2025	Lockbox - Klik Check		1,400.00
12/20/2025	Acct: 99224429 eCheck		400.00
12/23/2025	Lockbox - Klik Check		400.00
12/26/2025	Lockbox - Klik ACH		400.00
12/29/2025	Acct: 99245992 eCheck		400.00
12/29/2025	Lockbox - Klik Check		400.00
12/29/2025	Lockbox - Klik ACH		400.00
12/30/2025	Lockbox - Klik ACH		800.00
12/31/2025	Lockbox - Klik Check		800.00
12/31/2025	Lockbox - Klik ACH		1,600.00
11/5/2025	Tri-county Lighting Services Corp	2847	-1,649.80
11/20/2025	Tri-county Lighting Services Corp	2858	-185.98
12/1/2025	Optimum Professional Property Management (OPPM)	ACH	-3,324.00
12/1/2025	Water Systems Maintenance, Inc.	2859	-1,985.00
12/1/2025	RELENTLESS LAND CARE	2860	-16,540.21
12/1/2025	Optimum Professional Property Management (OPPM)	ACH	-437.20
12/1/2025	Personal Touch Cleaning And Maintenance Inc	ACH	-969.92
12/9/2025		2861	-400.00
12/9/2025	RELENTLESS LAND CARE	2862	-186.00
12/9/2025	RELENTLESS LAND CARE	2862	-200.00
12/9/2025	Newport Exterminating	2863	-350.00
12/9/2025	Arden Insurance Services		-3,635.96
12/10/2025	Franchise Tax Board		-890.00
12/11/2025	SoCal Gas		-1,996.37
12/15/2025	DoorKing Inc.		-175.80
12/15/2025	Best Pool Service Llc	2864	-475.00
12/15/2025	SCE		-3,419.37

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 12/31/2025

Date	Description	Check No	Amount
12/15/2025	OC Health Care Agency	2866	-429.00
12/15/2025	OC Health Care Agency	2866	-429.00
12/15/2025	Severson Plumbing Services Inc	2867	-943.00
12/15/2025	RELENTLESS LAND CARE	2868	-185.00
12/15/2025	Republic Services	2869	-8,127.92
12/16/2025	Transfer to Pacific Premier Bank MMA		-11,250.00
12/18/2025	Acct: 99254489 ACH ...9576		-400.00
12/19/2025		1175	-261.20
12/22/2025	LaBarre and Oksnee Insurance Agency, Inc		-641.65
12/22/2025	Optimum Professional Property Management (OPPM)	ACH	-248.47
Total Pacific Premier Bank Op			14,501.15

Alliance Association Bank

12/16/2025	December Interest		340.86
Total Alliance Association Bank			340.86

Charles Schwab

12/1/2025	December Interest		478.86
12/16/2025	Charles Schwab - US Treasury Money		-461.25
12/22/2025	Charles Schwab - US Treasury Money		-0.01
12/31/2025	Charles Schwab - US Treasury Money		-17.60
Total Charles Schwab			0.00

FCB MMA

12/1/2025	December Interest		7.71
Total FCB MMA			7.71

First Foundation

12/1/2025	December Interest		187.36
Total First Foundation			187.36

First Foundation Bank

12/1/2025	December Interest		147.10
12/1/2025	December Interest		363.53
Total First Foundation Bank			510.63

Pacific Premier Bank MMA

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 12/31/2025

Date	Description	Check No	Amount
12/16/2025	Transfer from Pacific Premier Bank Op		11,250.00
12/31/2025	December Interest		48.70
		Total Pacific Premier Bank MMA	11,298.70



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 12/31/2025
EM

Pacific Premier Bank is now Columbia Bank. As a result, you will enjoy access to a broader suite of services to support the growth of your business and family.

The transition of Pacific Premier systems and services to those offered by Columbia Bank is expected to take place in January 2026. There is nothing you need to do at this time-your accounts, cards, and all digital banking services continue to function as they always have. Expect regular updates, plenty of advance notice, and guidance to ensure a smooth experience. Please visit the Merger Information Center at www.columbiabank.com/pacific for details.

We value your business and look forward to building an even stronger partnership in the years to come.

HOA MONEY MARKET

Acct 3122001195

Summary of Activity Since Your Last Statement

Table with 3 columns: Description, Date, Amount. Rows include Beginning Balance (12/01/25, 157,990.05), Deposits / Misc Credits (2, 11,298.70), Withdrawals / Misc Debits (0, .00), Ending Balance (12/31/25, 169,288.75), Service Charge (.00), Interest Paid Thru 12/31/25 (48.70), Interest Paid Year To Date (623.74), Average Rate / Cycle Days (.35000 / 31).

Deposits and Credits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Rows show 12/16 deposit of 11,250.00 (DataVault Transfer) and 12/31 interest earned of 48.70.

Daily Balance Summary

Table with 6 columns: Date, Balance, Date, Balance, Date, Balance. Shows balance of 169,240.05 on 12/16 and 169,288.75 on 12/31.



PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

Last statement: November 30, 2025

This statement: December 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 Banking
3075 W. Ray Road, FL 4
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

AAB CD

Account number	XXXXXX2689
Total principal	\$105,844.73
Total current balance	\$107,224.10
Total interest year to date	\$4,374.86

DAILY ACTIVITY

<u>Date</u>	<u>Description</u>	<u>Additions</u>	<u>Subtractions</u>	<u>Balance</u>
11-30	Beginning balance			\$106,883.24
12-16	Interest Credit	340.86		107,224.10
12-31	Ending totals	340.86	.00	\$107,224.10

Thank you for banking with Alliance Association Banking



Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS

Account Number
4340-4868

Statement Period
December 1-31, 2025



Account Summary

Ending Account Value as of 12/31	Beginning Account Value as of 12/01	
\$127,445.86	\$126,606.64	
	This Statement	YTD
Beginning Account Value	\$126,606.64	\$0.00
Deposits	0.00	125,811.12
Withdrawals	0.00	0.00
Dividends and Interest	478.86	537.66
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	360.36	1,363.47
Expenses	0.00	(266.39)
Ending Account Value	\$127,445.86	\$127,445.86
Pending Dividends and Accrued Interest ^d	81.10	
Total Estimated Value ^d	\$127,526.96	

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

Gain or (Loss) Summary

	Short-Term ^(ST)			Long-Term ^(LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD			0.00			0.00
Unrealized						\$1,572.67 ^b

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

Your Independent Investment Manager and/or Advisor

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

The custodian of your brokerage account is: Charles Schwab & Co., Inc. Member SIPC. Your independent Investment Advisor is not affiliated with or an agent of Schwab and Schwab does not supervise or endorse your Advisor.

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12/31-83153-AC109-REG100871-081REG30890-212REG99377-104

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



Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS



Statement Period
December 1-31, 2025

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	5,911.29	5%
Fixed Income	121,534.57	95%
Total	\$127,445.86	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
91282CCF6	US TREASUR NT	121,534.57	95%
SNSXX	SCHWAB US TREASURY MONEY	5,911.29	5%

Income Summary

Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.01	0.00	1.21
Cash Dividends	0.00	17.59	0.00	75.19
Total Capital Gains Distributions	0.00	0.01	0.00	0.01
Treasury Bond Interest	0.00	461.25	0.00	461.25
Total Income	\$0.00	\$478.86	\$0.00	\$537.66
Accrued Interest Paid ⁴	0.00	0.00	0.00	(209.20)

⁴ Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. (1223-3LZ0)

Positions - Summary

Beginning Value as of 12/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$126,606.64		\$0.00		(\$17.60)		\$478.86		\$377.96		\$127,445.86	\$119,961.90	\$1,572.67 ^b

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



Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/Yield Rate	% of Acct
Money Fund (Non-Sweep)	SNSXX	Schwab US Treasury Money ^o	5,911.2900	1.0000	5,432.43	5,911.29	478.86			5%
Total Cash and Cash Investments					\$5,432.43	\$5,911.29	\$478.86			5%

Positions - Fixed Income

Symbol/CUSIP	Description	Coupon	Maturity Date	Quantity/Par	Price(\$)	Market Value(\$)	Adj Cost Basis/Orig Cost Basis(\$)	Unrealized Gain/(Loss)(\$) ^b	Yield to Maturity	Est. Annual Income(\$)	Accrued Interest(\$)	% of Acct
91282CCF6	US TREASUR NT	0.75%	05/31/26	123,000.0000	98.80859	121,534.57	119,961.90 119,961.90	1,572.67	4.03%	922.50	81.10	95%
Total Fixed Income				123,000.0000		\$121,534.57		\$1,572.67		\$922.50	\$81.10	95%
Total Adj Cost Basis		\$119,961.90										
Total Orig Cost Basis		\$119,961.90										

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

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

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

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 12/31
\$0.00		\$0.00		\$0.00		(\$478.86)		\$0.00		\$478.86		\$0.00		\$0.00

Other Activity **\$0.00**

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

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



Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/01	Interest	Bond Interest	91282CCF6	US TREASUR NT 0.75%05/26				461.25	
12/16	Purchase		SNSXX	SCHWAB US TREASURY MONEY INVESTOR	461.2500	1.0000		(461.25)	
	Interest	Bank Interest ^{x,z}		BANK INT 111625-121525				0.01	
12/22	Purchase		SNSXX	SCHWAB US TREASURY MONEY INVESTOR	0.0100	1.0000		(0.01)	
12/31	Purchase	Reinvested Shares	SNSXX	SCHWAB US TREASURY MONEY INVESTOR	17.5700	1.0000		(17.57)	
	Purchase	Reinvested Shares	SNSXX	SCHWAB US TREASURY MONEY INVESTOR	0.0200	1.0000		(0.02)	
	Purchase	Reinvested Shares	SNSXX	SCHWAB US TREASURY MONEY INVESTOR	0.0100	1.0000		(0.01)	
	Dividend	Div For Reinvest	SNSXX	SCHWAB US TREASURY MONEY				17.57	
	Dividend	Sttm Cap Gn Rein	SNSXX	SCHWAB US TREASURY MONEY				0.02	
	Dividend	LT Cap Gain Rein	SNSXX	SCHWAB US TREASURY MONEY				0.01	
Total Transactions								\$0.00	

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{x,z}	\$0.00	12/22	BANK TRANSFER TO BROKERAGE	(0.01)
12/01	BANK CREDIT FROM BROKERAGE ^x	461.25	12/31	Ending Balance ^{x,z}	\$0.00
12/15	BANK INTEREST - CHARLES SCHWAB BANK ^{x,z}	0.01	12/31	Interest Rate ^{* z}	0.01%
12/16	BANK TRANSFER TO BROKERAGE	(461.25)			

* Your interest period was 11/16/25 - 12/15/25. ^z



Statement Period

December 1-31, 2025

Endnotes For Your Account

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

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

Terms and Conditions

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gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS. Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the



Terms and Conditions (continued)

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Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

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for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

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



12-31-25
 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	11-30-25	60,494.37
+Deposits/Credits		.00
-Checks/Debits		.00
-Service Charge		.00
+Interest Paid		7.71
Current Balance		60,502.08
Days in Statement Period	31	

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

Interest Earned From 12/01/25 To 12/31/25	
Days in Period	31
Interest Earned	7.71
Annual Percentage Yield Earned	.15
Interest Paid this Year	105.94
Interest Withheld this Year	.00

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

Date	Description	Amount
12-31	Interest Pymt	7.71

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

Date	Balance	Date	Balance
11-30	60494.37	12-31	60502.08

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

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

END OF STATEMENT

Account	6012025354	SOUTH COAST SHO	Branch	12
			Accr Thru	01/04/2026
			Balance	58,218.49
			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 0.00 Interest Earn LYR 2,259.68 Earnings Term 1 Months Next Earnings Date 01/17/2026 Maturity Term 9 Months Next Maturity Date 03/17/2026 Interest Rate 3.9220 Earnings Compound Anticipated Earnings 194.24 Current Balance 58,218.49 Accrued Earnings 118.97 Penalty 563.01 Proof/Memo 0.00 Redemption Amt 57,774.45
CIF Comments			
Location	Not Applicable	Owner	Corporation
Type	180-364 Day CD	Account Type	HOA
Officer	E. Sicat Soufi		
FDIC Eligibility	Eligible		

History View History

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

Account	6012017973	SOUTH COAST SHO	Branch	12
			Accr Thru	01/04/2026
			Balance	174,145.41
			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 0.00 Interest Earn LYR 6,416.96 Earnings Term 1 Months Next Earnings Date 01/31/2026 Maturity Term 6 Months Next Maturity Date 05/01/2026 Interest Rate 0.9950 Earnings Compound Anticipated Earnings 147.23 Current Balance 174,145.41 Accrued Earnings 23.74 Penalty 427.25 Proof/Memo 0.00 Redemption Amt 173,741.90
CIF Comments			
Location	Not Applicable	Owner	Corporation
Type	6 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	0	100	12/01/2020	0.00	0.00	12/01/2020 5:15:35 PM
01/01/2021		Accr Earning Payment	72.42	155,072.42	Added to Acct		0	111		0.00	0.00	
02/01/2021		Accr Earning Payment	72.45	155,144.87	Added to Acct		0	111		0.00	0.00	
03/01/2021		Accr Earning Payment	65.47	155,210.34	Added to Acct		0	111		0.00	0.00	
04/01/2021		Accr Earning Payment	72.52	155,282.86	Added to Acct		0	111		0.00	0.00	
05/01/2021		Accr Earning Payment	70.21	155,353.07	Added to Acct		0	111		0.00	0.00	
06/01/2021		Accr Earning Payment	72.59	155,425.66	Added to Acct		0	111		0.00	0.00	
07/01/2021		Accr Earning Payment	70.28	155,495.94	Added to Acct		0	111		0.00	0.00	
08/01/2021		Accr Earning Payment	72.65	155,568.59	Added to Acct		0	111		0.00	0.00	
09/01/2021		Accr Earning Payment	72.69	155,641.28	Added to Acct		0	111		0.00	0.00	
10/01/2021		Accr Earning Payment	70.37	155,711.65	Added to Acct		0	111		0.00	0.00	
11/01/2021		Accr Earning Payment	72.75	155,784.40	Added to Acct		0	111		0.00	0.00	
12/01/2021		Accr Earning Payment	70.44	155,854.84	Added to Acct		0	111		0.00	0.00	
12/01/2021		Rate Change	0.00	155,854.84	0.5500- 0.2000		0	60		0.00	0.00	
01/01/2022		Accr Earning Payment	26.48	155,881.32	Added to Acct		0	111		0.00	0.00	
02/01/2022		Accr Earning Payment	26.48	155,907.80	Added to Acct		0	111		0.00	0.00	
03/01/2022		Accr Earning Payment	23.92	155,931.72	Added to Acct		0	111		0.00	0.00	
04/01/2022		Accr Earning Payment	26.49	155,958.21	Added to Acct		0	111		0.00	0.00	
05/01/2022		Accr Earning Payment	25.64	155,983.85	Added to Acct		0	111		0.00	0.00	
06/01/2022		Accr Earning Payment	26.50	156,010.35	Added to Acct		0	111		0.00	0.00	
07/01/2022		Accr Earning Payment	25.65	156,036.00	Added to Acct		0	111		0.00	0.00	
08/01/2022		Accr Earning Payment	26.51	156,062.51	Added to Acct		0	111		0.00	0.00	
09/01/2022		Accr Earning Payment	26.51	156,089.02	Added to Acct		0	111		0.00	0.00	
10/01/2022		Accr Earning Payment	25.66	156,114.68	Added to Acct		0	111		0.00	0.00	
11/01/2022		Accr Earning Payment	26.52	156,141.20	Added to Acct		0	111		0.00	0.00	
12/01/2022		Accr Earning Payment	25.67	156,166.87	Added to Acct		0	111		0.00	0.00	
12/01/2022		Rate Change	0.00	156,166.87	0.2000- 1.0000		0	60		0.00	0.00	
12/02/2022		Rate Change	0.00	156,166.87	1.0000- 3.6800		0	60		0.00	0.00	
01/01/2023		Accr Earning Payment	477.33	156,644.20	Added to Acct		0	111		0.00	0.00	
02/01/2023		Accr Earning Payment	490.33	157,134.53	Added to Acct		0	111		0.00	0.00	
03/01/2023		Accr Earning Payment	444.20	157,578.73	Added to Acct		0	111		0.00	0.00	
04/01/2023		Accr Earning Payment	493.25	158,071.98	Added to Acct		0	111		0.00	0.00	
05/01/2023		Accr Earning Payment	478.81	158,550.79	Added to Acct		0	111		0.00	0.00	
06/01/2023		Accr Earning Payment	496.30	159,047.09	Added to Acct		0	111		0.00	0.00	
07/01/2023		Accr Earning Payment	481.77	159,528.86	Added to Acct		0	111		0.00	0.00	
08/01/2023		Accr Earning Payment	499.36	160,028.22	Added to Acct		0	111		0.00	0.00	
09/01/2023		Accr Earning Payment	500.92	160,529.14	Added to Acct		0	111		0.00	0.00	

10/01/2023	Accr Earning Payment	486.26	161,015.40	Added to Acct	0	111	0.00	0.00
11/01/2023	Accr Earning Payment	504.01	161,519.41	Added to Acct	0	111	0.00	0.00
12/01/2023	Accr Earning Payment	489.26	162,008.67	Added to Acct	0	111	0.00	0.00
01/01/2024	Accr Earning Payment	507.12	162,515.79	Added to Acct	0	111	0.00	0.00
01/01/2024	Rate Change	0.00	162,515.79	3.6800- 1.0000	0	60	0.00	0.00
01/01/2024	Rate Change	0.00	162,515.79	1.0000- 3.4400	0	60	0.00	0.00
02/01/2024	Accr Earning Payment	475.49	162,991.28	Added to Acct	0	111	0.00	0.00
03/01/2024	Accr Earning Payment	446.07	163,437.35	Added to Acct	0	111	0.00	0.00
04/01/2024	Accr Earning Payment	478.18	163,915.53	Added to Acct	0	111	0.00	0.00
05/01/2024	Accr Earning Payment	464.09	164,379.62	Added to Acct	0	111	0.00	0.00
06/01/2024	Accr Earning Payment	480.94	164,860.56	Added to Acct	0	111	0.00	0.00
07/01/2024	Accr Earning Payment	466.76	165,327.32	Added to Acct	0	111	0.00	0.00
08/01/2024	Accr Earning Payment	483.71	165,811.03	Added to Acct	0	111	0.00	0.00
09/01/2024	Accr Earning Payment	485.13	166,296.16	Added to Acct	0	111	0.00	0.00
10/01/2024	Accr Earning Payment	470.83	166,766.99	Added to Acct	0	111	0.00	0.00
11/01/2024	Accr Earning Payment	487.92	167,254.91	Added to Acct	0	111	0.00	0.00
12/01/2024	Accr Earning Payment	473.54	167,728.45	Added to Acct	0	111	0.00	0.00
01/01/2025	Accr Earning Payment	490.74	168,219.19	Added to Acct	0	111	0.00	0.00
02/01/2025	Accr Earning Payment	492.17	168,711.36	Added to Acct	0	111	0.00	0.00
02/01/2025	Rate Change	0.00	168,711.36	3.4400- 1.0000	0	60	0.00	0.00
02/04/2025	Rate Change	0.00	168,711.36	1.0000- 4.0200	0	60	0.00	0.00
02/04/2025	Accrued Credit Adj	41.88	168,711.36	Backdated int. 2/1/25-2/3/25	0	178	0.00	0.00 02/04/2025 5:01:56 PM
02/28/2025	Accr Earning Payment	502.41	169,213.77	Added to Acct	0	111	0.00	0.00
03/31/2025	Accr Earning Payment	578.69	169,792.46	Added to Acct	0	111	0.00	0.00
04/30/2025	Accr Earning Payment	561.91	170,354.37	Added to Acct	0	111	0.00	0.00
05/31/2025	Accr Earning Payment	582.59	170,936.96	Added to Acct	0	111	0.00	0.00
06/30/2025	Accr Earning Payment	565.70	171,502.66	Added to Acct	0	111	0.00	0.00
07/31/2025	Accr Earning Payment	586.52	172,089.18	Added to Acct	0	111	0.00	0.00
08/31/2025	Accr Earning Payment	588.53	172,677.71	Added to Acct	0	111	0.00	0.00
09/30/2025	Accr Earning Payment	571.46	173,249.17	Added to Acct	0	111	0.00	0.00
11/01/2025	Accr Earning Payment	611.64	173,860.81	Added to Acct	0	111	0.00	0.00
11/01/2025	Rate Change	0.00	173,860.81	4.0200- 1.0000	0	60	0.00	0.00
11/01/2025	Rate Change	0.00	173,860.81	1.0000- 0.9950	0	60	0.00	0.00
11/30/2025	Accr Earning Payment	137.50	173,998.31	Added to Acct	0	111	0.00	0.00
*12/31/2025	Accr Earning Payment	147.10	174,145.41	Added to Acct	0	111	0.00	0.00

Account	6012017797	SOUTH COAST SHO	Branch	12
			Accr Thru	01/04/2026
			Balance	106,509.49
			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 0.00 Interest Earn LYR 4,339.66 Earnings Term 1 Months Next Earnings Date 01/14/2026 Maturity Term 12 Months Next Maturity Date 12/14/2026 Interest Rate 0.9950 Earnings Compound Anticipated Earnings 90.04 Current Balance 106,509.49 Accrued Earnings 63.89 Penalty 522.63 Proof/Memo 0.00 Redemption Amt 106,050.75
CIF Comments		Location Not Applicable Owner Corporation Type 12 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	0	100	10/14/2020	0.00	0.00	10/14/2020 5:35:29 PM
11/14/2020		Accr Earning Payment	44.46	95,201.46	Added to Acct		0	111		0.00	0.00	
12/14/2020		Accr Earning Payment	43.05	95,244.51	Added to Acct		0	111		0.00	0.00	
01/14/2021		Accr Earning Payment	44.50	95,289.01	Added to Acct		0	111		0.00	0.00	
02/14/2021		Accr Earning Payment	44.52	95,333.53	Added to Acct		0	111		0.00	0.00	
03/14/2021		Accr Earning Payment	40.23	95,373.76	Added to Acct		0	111		0.00	0.00	
04/14/2021		Accr Earning Payment	44.56	95,418.32	Added to Acct		0	111		0.00	0.00	
05/14/2021		Accr Earning Payment	43.14	95,461.46	Added to Acct		0	111		0.00	0.00	
06/14/2021		Accr Earning Payment	44.60	95,506.06	Added to Acct		0	111		0.00	0.00	
07/14/2021		Accr Earning Payment	43.18	95,549.24	Added to Acct		0	111		0.00	0.00	
08/14/2021		Accr Earning Payment	44.64	95,593.88	Added to Acct		0	111		0.00	0.00	
09/14/2021		Accr Earning Payment	44.66	95,638.54	Added to Acct		0	111		0.00	0.00	
10/14/2021		Accr Earning Payment	43.24	95,681.78	Added to Acct		0	111		0.00	0.00	
10/14/2021		Rate Change	0.00	95,681.78	0.5500- 0.2000		0	60		0.00	0.00	
11/14/2021		Accr Earning Payment	16.25	95,698.03	Added to Acct		0	111		0.00	0.00	
12/14/2021		Accr Earning Payment	15.73	95,713.76	Added to Acct		0	111		0.00	0.00	
01/14/2022		Accr Earning Payment	16.26	95,730.02	Added to Acct		0	111		0.00	0.00	
02/14/2022		Accr Earning Payment	16.26	95,746.28	Added to Acct		0	111		0.00	0.00	
03/14/2022		Accr Earning Payment	14.69	95,760.97	Added to Acct		0	111		0.00	0.00	
04/14/2022		Accr Earning Payment	16.27	95,777.24	Added to Acct		0	111		0.00	0.00	
05/14/2022		Accr Earning Payment	15.75	95,792.99	Added to Acct		0	111		0.00	0.00	
06/14/2022		Accr Earning Payment	16.27	95,809.26	Added to Acct		0	111		0.00	0.00	
07/14/2022		Accr Earning Payment	15.75	95,825.01	Added to Acct		0	111		0.00	0.00	
08/14/2022		Accr Earning Payment	16.28	95,841.29	Added to Acct		0	111		0.00	0.00	
09/14/2022		Accr Earning Payment	16.28	95,857.57	Added to Acct		0	111		0.00	0.00	
10/14/2022		Accr Earning Payment	15.76	95,873.33	Added to Acct		0	111		0.00	0.00	
10/14/2022		Rate Change	0.00	95,873.33	0.2000- 1.0000		0	60		0.00	0.00	
11/14/2022		Accr Earning Payment	81.46	95,954.79	Added to Acct		0	111		0.00	0.00	
12/14/2022		Accr Earning Payment	78.90	96,033.69	Added to Acct		0	111		0.00	0.00	
01/14/2023		Accr Earning Payment	81.60	96,115.29	Added to Acct		0	111		0.00	0.00	
02/14/2023		Accr Earning Payment	81.67	96,196.96	Added to Acct		0	111		0.00	0.00	
03/14/2023		Accr Earning Payment	73.82	96,270.78	Added to Acct		0	111		0.00	0.00	
04/14/2023		Accr Earning Payment	81.80	96,352.58	Added to Acct		0	111		0.00	0.00	
05/14/2023		Accr Earning Payment	79.23	96,431.81	Added to Acct		0	111		0.00	0.00	
06/14/2023		Accr Earning Payment	81.93	96,513.74	Added to Acct		0	111		0.00	0.00	
07/14/2023		Accr Earning Payment	79.36	96,593.10	Added to Acct		0	111		0.00	0.00	
08/14/2023		Accr Earning Payment	82.07	96,675.17	Added to Acct		0	111		0.00	0.00	

09/14/2023	Accr Earning Payment	82.14	96,757.31	Added to Acct	0	111	0.00	0.00
10/14/2023	Accr Earning Payment	79.56	96,836.87	Added to Acct	0	111	0.00	0.00
10/16/2023	Rate Change	0.00	96,836.87	1.0000- 4.6410	0	60	0.00	0.00
11/14/2023	Accr Earning Payment	363.04	97,199.91	Added to Acct	0	111	0.00	0.00
12/14/2023	Accr Earning Payment	371.46	97,571.37	Added to Acct	0	111	0.00	0.00
01/14/2024	Accr Earning Payment	385.33	97,956.70	Added to Acct	0	111	0.00	0.00
02/14/2024	Accr Earning Payment	386.85	98,343.55	Added to Acct	0	111	0.00	0.00
03/14/2024	Accr Earning Payment	363.28	98,706.83	Added to Acct	0	111	0.00	0.00
04/14/2024	Accr Earning Payment	389.81	99,096.64	Added to Acct	0	111	0.00	0.00
05/14/2024	Accr Earning Payment	378.70	99,475.34	Added to Acct	0	111	0.00	0.00
06/14/2024	Accr Earning Payment	392.85	99,868.19	Added to Acct	0	111	0.00	0.00
07/14/2024	Accr Earning Payment	381.65	100,249.84	Added to Acct	0	111	0.00	0.00
08/14/2024	Accr Earning Payment	395.91	100,645.75	Added to Acct	0	111	0.00	0.00
09/14/2024	Accr Earning Payment	397.47	101,043.22	Added to Acct	0	111	0.00	0.00
10/14/2024	Accr Earning Payment	386.14	101,429.36	Added to Acct	0	111	0.00	0.00
11/14/2024	Accr Earning Payment	400.56	101,829.92	Added to Acct	0	111	0.00	0.00
11/14/2024	Rate Change	0.00	101,829.92	4.6410- 1.0000	0	60	0.00	0.00
11/15/2024	Rate Change	0.00	101,829.92	1.0000- 4.1600	0	60	0.00	0.00
12/14/2024	Accr Earning Payment	339.91	102,169.83	Added to Acct	0	111	0.00	0.00
01/14/2025	Accr Earning Payment	361.60	102,531.43	Added to Acct	0	111	0.00	0.00
02/14/2025	Accr Earning Payment	362.88	102,894.31	Added to Acct	0	111	0.00	0.00
03/14/2025	Accr Earning Payment	328.87	103,223.18	Added to Acct	0	111	0.00	0.00
04/14/2025	Accr Earning Payment	365.33	103,588.51	Added to Acct	0	111	0.00	0.00
05/14/2025	Accr Earning Payment	354.77	103,943.28	Added to Acct	0	111	0.00	0.00
06/14/2025	Accr Earning Payment	367.88	104,311.16	Added to Acct	0	111	0.00	0.00
07/14/2025	Accr Earning Payment	357.25	104,668.41	Added to Acct	0	111	0.00	0.00
08/14/2025	Accr Earning Payment	370.44	105,038.85	Added to Acct	0	111	0.00	0.00
09/14/2025	Accr Earning Payment	371.75	105,410.60	Added to Acct	0	111	0.00	0.00
10/14/2025	Accr Earning Payment	361.01	105,771.61	Added to Acct	0	111	0.00	0.00
11/14/2025	Accr Earning Payment	374.35	106,145.96	Added to Acct	0	111	0.00	0.00
12/14/2025	Accr Earning Payment	363.53	106,509.49	Added to Acct	0	111	0.00	0.00
12/14/2025	Rate Change	0.00	106,509.49	4.1600- 1.0000	0	60	0.00	0.00
*12/14/2025	Rate Change	0.00	106,509.49	1.0000- 0.9950	0	60	0.00	0.00



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

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Pacific Premier Bank is now Columbia Bank. As a result, you will enjoy access to a broader suite of services to support the growth of your business and family.

The transition of Pacific Premier systems and services to those offered by Columbia Bank is expected to take place in January 2026. There is nothing you need to do at this time-your accounts, cards, and all digital banking services continue to function as they always have. Expect regular updates, plenty of advance notice, and guidance to ensure a smooth experience. Please visit the Merger Information Center at www.columbiabank.com/pacific for details.

We value your business and look forward to building an even stronger partnership in the years to come.

HOA NON INT CKG

Acct 3121000834

Summary of Activity Since Your Last Statement

Table with 3 columns: Description, Date, Amount. Rows include Beginning Balance (12/01/25, 297,137.80), Deposits / Misc Credits (137, 74,237.00), Withdrawals / Misc Debits (25, 59,735.85), Ending Balance (12/31/25, 311,638.95), Service Charge (.00), and Enclosures (13).

Deposits and Credits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Lists transactions from 12/01 to 12/03 including HOA LOCKBOX DEPOSIT, PAYLEASE.COM/CREDIT, and 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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Deposits and Credits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Contains transaction details from 12/03 to 12/09.



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230 COMMERCE STE 250
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Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
12/09	400.00		099224409 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224423 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224574 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224543 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099227181 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224421 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224569 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224284 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224398 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099232666 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224384 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224500 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224323 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224399 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224380 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224468 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224666 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224426 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224372 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224319 SOUTH COAST SHOR



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

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Deposits and Credits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Contains 20 rows of deposit entries from 12/09.



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

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Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
12/09	400.00		099224524 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224592 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099257699 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099225990 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224336 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099229854 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099227353 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099236494 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099263561 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224407 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224478 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099225775 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224443 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099225468 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224548 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099259309 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224300 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224417 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099246194 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
12/09	400.00		099224290 SOUTH COAST SHOR



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Deposits and Credits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Contains 20 rows of transaction data for 12/09, including amounts of 400.00 and descriptions like 'SOUTH COAST SHOR/OwnerDraft' and 'PayLease.com/Settlement'.



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

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Deposits and Credits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Contains transaction details for South Coast Shores Homeowners Association from 12/09 to 12/23.



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Deposits and Credits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Rows include transactions from 12/23 to 12/31 with descriptions like HOA LOCKBOX DEPOSIT and Optimum Property Manag.

Withdrawals and Debits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Rows include transactions from 12/02 to 12/26 with descriptions like SOUTH COAST SHOR/Invoice and ARDEN INSURANCE/PAYMENTS.



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

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Checks in Check Number Order

Table with 9 columns: Date, Check No, Amount, Date, Check No, Amount, Date, Check No, Amount. Rows show check transactions from 12/19 to 12/10.

* indicates a break in check number sequence

Daily Balance Summary

Table with 6 columns: Date, Balance, Date, Balance, Date, Balance. Rows show daily balances from 12/01 to 12/09.