

South Coast Shores Homeowners Association

Financial Reports



**November
2025**

South Coast Shores Homeowners Association Community Financial Overview November 30, 2025

Cash

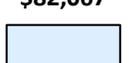
	Current Mo.	Change	
Operating	\$295,702	\$7,315	↑
Reserves	\$789,147	\$5,975	↑
Adequate Operating Cash?		Yes	
Amount Due to Reserves		\$0	
Repayment in Progress?		N/A	

\$295,702



Operating Cash Balance

\$82,067



Minimum Recommended Balance

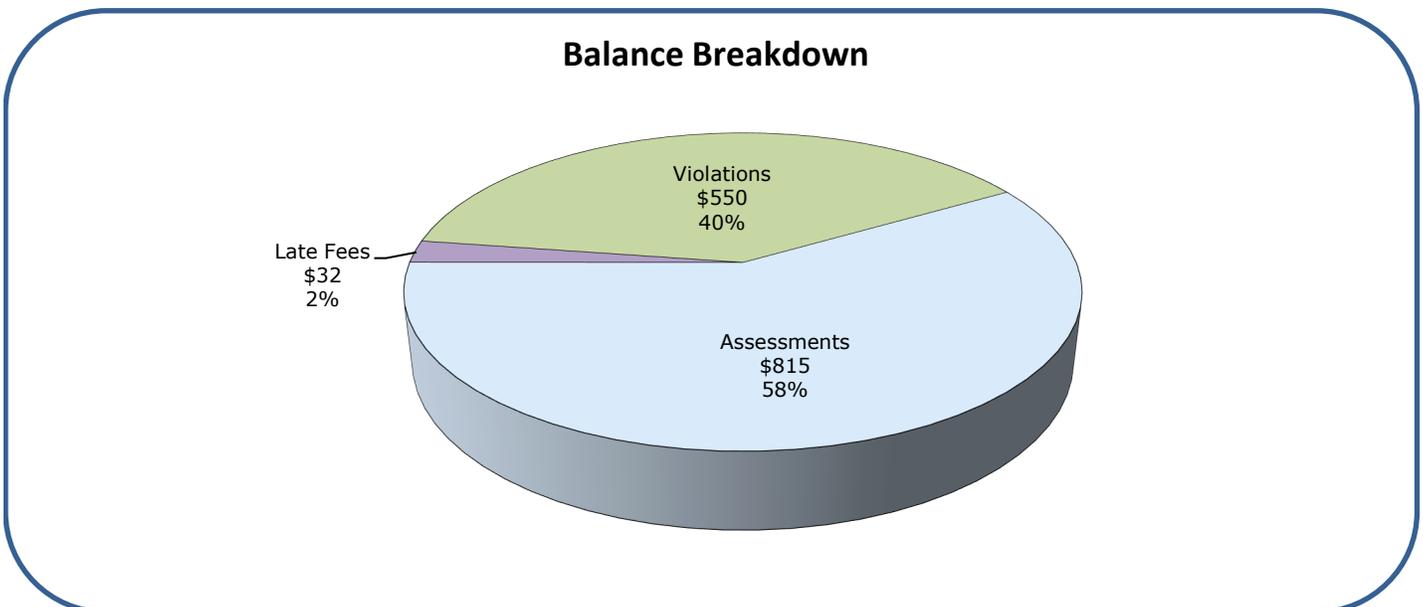
Impending Investment Maturities		
Bank	G/L Acct	Maturity
First Foundation	15050	03/01/26
First Foundation	15070	12/14/25
First Foundation	15097	03/17/26

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	\$453,692	\$203,692

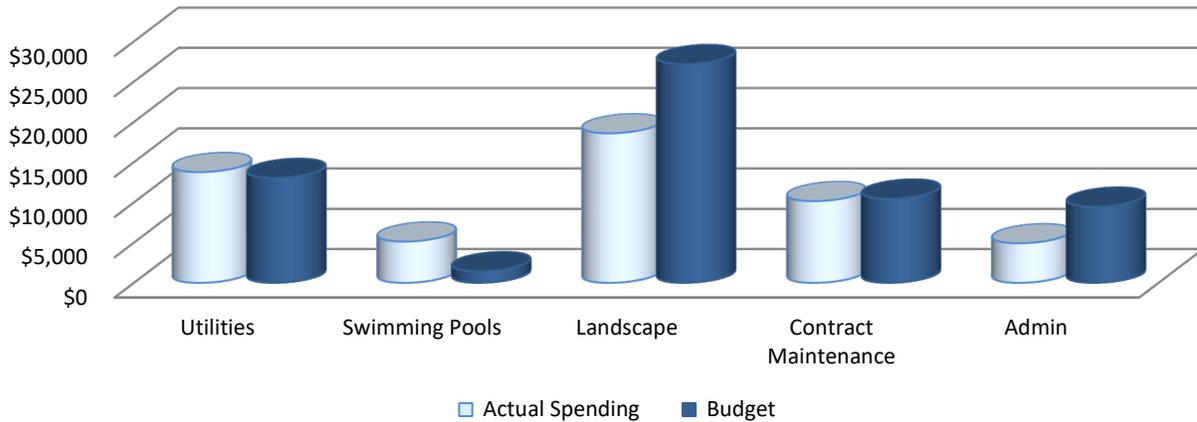
Uninsured amounts are at risk if the bank fails. To avoid potential losses, transfer funds to a different bank as soon as possible.

Assessments Receivable



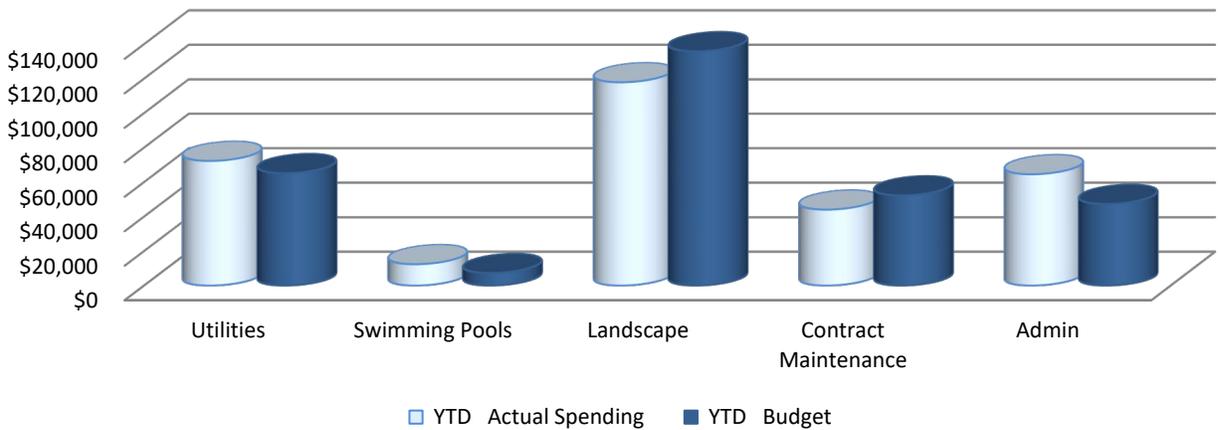
South Coast Shores Homeowners Association Community Financial Overview

Current Month



In the month of November, the Association spent \$723 more than the budget projected on Utilities and \$3,682 more on Swimming Pools.

Year-to-Date



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

Comments:

N/A

South Coast Shores Homeowners Association

Balance Sheet as of 11/30/2025

Assets	Operating	Reserve	Total
Operating: Cash & Investments			
10100 - Pacific Premier Bank Op x0834	\$295,702.02		\$295,702.02
Total Operating: Cash & Investments	\$295,702.02		\$295,702.02
Operating: Receivables			
11150 - Accounts Receivable	\$1,396.75		\$1,396.75
11190 - Less Allowance For Past Due Accts	(\$604.57)		(\$604.57)
Total Operating: Receivables	\$792.18		\$792.18
Reserves: Cash			
14100 - Pacific Premier Bank MMA x1195		\$157,990.05	\$157,990.05
14200 - FCB MMA x2212		\$60,494.37	\$60,494.37
Total Reserves: Cash		\$218,484.42	\$218,484.42
Reserves: Investments			
15010 - Charles Schwab - US Treasury Money		\$5,432.43	\$5,432.43
15050 - First Foundation x7973 Mat.03-01-2026 3.440 % 13mths		\$173,998.31	\$173,998.31
15055 - Alliance x2689 Mat. 07-17-2026 4.4% 11mths		\$106,883.24	\$106,883.24
15070 - First Foundation x7797 Mat. 12-14- 2025 4.16% 13mths		\$106,145.96	\$106,145.96
15097 - First Foundation x5354 Mat. 03-17- 2026 3.92% 9mths		\$58,031.13	\$58,031.13
15098 - Charles Schwab - US Treasury Bill Mat. 05-31-2026 4.03% 9mths		\$120,171.10	\$120,171.10
Total Reserves: Investments		\$570,662.17	\$570,662.17
Total Assets	\$296,494.20	\$789,146.59	\$1,085,640.79

South Coast Shores Homeowners Association

Balance Sheet as of 11/30/2025

Liabilities / Equity	Operating	Reserve	Total
Liabilities			
20200 - Accrued Expenses	\$15.00		\$15.00
21120 - Deposits: Clubhouse	\$925.00		\$925.00
21500 - Prepaid Assessments	\$10,407.55		\$10,407.55
Total Liabilities	\$11,347.55		\$11,347.55
Reserve Fund Balances			
33600 - General Reserves		\$781,710.86	\$781,710.86
38990 - Interest		\$7,435.73	\$7,435.73
Total Reserve Fund Balances		\$789,146.59	\$789,146.59
Equity			
39900 - Prior Year Surplus (Deficit)	\$282,751.14		\$282,751.14
39950 - Current Year Surplus (Deficit)	\$2,395.51		\$2,395.51
Total Equity	\$285,146.65		\$285,146.65
Total Liabilities / Equity	\$296,494.20	\$789,146.59	\$1,085,640.79

South Coast Shores Homeowners Association

Statement of Revenues and Expenses 11/1/2025 - 11/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
Revenue							
40100 - Assessments	72,800.00	72,800.00	-	364,000.00	364,000.00	-	873,600.00
40500 - Clubhouse Rental	150.00	-	150.00	1,100.00	-	1,100.00	-
40600 - Collection Fees	-	-	-	150.00	-	150.00	-
40800 - Interest Charges	2.08	-	2.08	13.79	-	13.79	-
40900 - Key Fees	-	-	-	25.00	-	25.00	-
41000 - Late Charges	20.00	-	20.00	50.00	-	50.00	-
41375 - Owner Work Order Reimb.	2,465.00	-	2,465.00	2,465.00	-	2,465.00	-
41600 - Transmitters	35.00	-	35.00	295.00	-	295.00	-
44010 - Interest Income	1,124.67	-	1,124.67	9,025.18	-	9,025.18	-
Total Revenue	76,596.75	72,800.00	3,796.75	377,123.97	364,000.00	13,123.97	873,600.00
Total Income	76,596.75	72,800.00	3,796.75	377,123.97	364,000.00	13,123.97	873,600.00

Operating Expense

Utility Expenses							
50200 - Electricity	3,455.14	3,833.33	378.19	23,536.86	19,166.65	(4,370.21)	46,000.00
50300 - Gas	1,457.30	875.00	(582.30)	4,468.35	4,375.00	(93.35)	10,500.00
50400 - Refuse Removal	8,176.25	7,731.25	(445.00)	40,536.79	38,656.25	(1,880.54)	92,775.00
50700 - Telephone - Entry Gates	175.80	178.00	2.20	903.00	890.00	(13.00)	2,136.00
50800 - Water	484.41	408.33	(76.08)	2,826.49	2,041.65	(784.84)	4,900.00
Total Utility Expenses	13,748.90	13,025.91	(722.99)	72,271.49	65,129.55	(7,141.94)	156,311.00

Pool / Spa Expenses							
55100 - Pool / Spa: Service Contract	475.00	687.50	212.50	4,586.10	3,437.50	(1,148.60)	8,250.00
55300 - Pool / Spa: Supplies	4,650.00	333.33	(4,316.67)	7,762.59	1,666.65	(6,095.94)	4,000.00
55400 - Equipment Repairs	-	283.33	283.33	-	1,416.65	1,416.65	3,400.00
55500 - Health Department Fees	-	139.00	139.00	-	695.00	695.00	1,668.00
Total Pool / Spa Expenses	5,125.00	1,443.16	(3,681.84)	12,348.69	7,215.80	(5,132.89)	17,318.00

Landscape Expenses							
60100 - Landscape: Service Contract	16,540.21	16,540.25	.04	81,913.42	82,701.25	787.83	198,483.00
60200 - Landscape: Extras	510.00	1,677.75	1,167.75	17,168.00	8,388.75	(8,779.25)	20,133.00
60300 - Landscape: Replacement	-	2,660.00	2,660.00	-	13,300.00	13,300.00	31,920.00
60540 - Landscape: Mulch	-	1,250.00	1,250.00	-	6,250.00	6,250.00	15,000.00
60800 - Irrigation: Repairs / Maintenance	1,445.00	2,500.00	1,055.00	12,546.00	12,500.00	(46.00)	30,000.00
61075 - Swans	73.27	41.67	(31.60)	120.68	208.35	87.67	500.00
61100 - Tree Trimming	-	2,500.00	2,500.00	6,117.50	12,500.00	6,382.50	30,000.00
Total Landscape Expenses	18,568.48	27,169.67	8,601.19	117,865.60	135,848.35	17,982.75	326,036.00

Contracts, Maint. & Repair Expenses							
70100 - Access Gate Repairs	519.98	916.67	396.69	1,576.02	4,583.35	3,007.33	11,000.00
70600 - Common Area: Maintenance	1,600.00	2,447.50	847.50	6,714.62	12,237.50	5,522.88	29,370.00
71400 - Fire Safety	-	66.67	66.67	100.73	333.35	232.62	800.00

South Coast Shores Homeowners Association

Statement of Revenues and Expenses 11/1/2025 - 11/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
72500 - Janitorial: Service Contract	1,369.92	1,232.00	(137.92)	4,432.84	6,160.00	1,727.16	14,784.00
72600 - Janitorial: Supplies/Extras	-	41.67	41.67	231.83	208.35	(23.48)	500.00
72700 - Keys & Locks	-	14.58	14.58	555.14	72.90	(482.24)	175.00
72900 - Lighting: Repairs / Supplies	1,835.78	333.33	(1,502.45)	5,981.99	1,666.65	(4,315.34)	4,000.00
73200 - Patrol Service	1,167.47	1,167.50	.03	5,837.35	5,837.50	.15	14,010.00
73300 - Pest & Rodent Control: Contract	300.00	300.00	-	1,550.00	1,500.00	(50.00)	3,600.00
73400 - Pest & Rodent Control: Extras	-	125.00	125.00	-	625.00	625.00	1,500.00
74600 - Street Sweeping	1,371.50	1,371.50	-	6,804.75	6,857.50	52.75	16,458.00
74915 - Waterscape Maintenance	1,985.00	1,985.00	-	10,237.50	9,925.00	(312.50)	23,820.00
75020 - Goose Removal Contract	-	450.00	450.00	-	2,250.00	2,250.00	5,400.00
Total Contracts, Maint. & Repair Expenses	10,149.65	10,451.42	301.77	44,022.77	52,257.10	8,234.33	125,417.00
General & Administrative Expenses							
80400 - Audit / Tax Returns	-	110.42	110.42	1,475.00	552.10	(922.90)	1,325.00
80500 - Collection / Bad Debt Expense	-	-	-	(161.60)	-	161.60	-
80600 - Bank Charges	-	-	-	25.00	-	(25.00)	-
80700 - Collection Expenses	-	125.00	125.00	47.41	625.00	577.59	1,500.00
81200 - Insurance	-	4,583.33	4,583.33	41,236.54	22,916.65	(18,319.89)	55,000.00
81900 - Legal Service	-	145.83	145.83	-	729.15	729.15	1,750.00
82400 - Operating Contingency	-	96.25	96.25	-	481.25	481.25	1,155.00
82600 - Printing / Mailing / Supplies	-	583.33	583.33	927.83	2,916.65	1,988.82	7,000.00
82700 - Professional Management: Contract	3,324.00	3,324.00	-	13,296.00	16,620.00	3,324.00	39,888.00
82800 - Miscellaneous Administration	-	83.33	83.33	627.00	416.65	(210.35)	1,000.00
83000 - Reserve Study	-	75.00	75.00	-	375.00	375.00	900.00
83100 - Tax: Federal	1,583.00	41.67	(1,541.33)	5,616.00	208.35	(5,407.65)	500.00
83200 - Tax: State	-	291.67	291.67	1,445.00	1,458.35	13.35	3,500.00
Total General & Administrative Expenses	4,907.00	9,459.83	4,552.83	64,534.18	47,299.15	(17,235.03)	113,518.00
Contributions to Reserves							
93600 - General Reserves	11,250.00	11,250.00	-	56,250.00	56,250.00	-	135,000.00
98990 - Interest	1,124.67	-	(1,124.67)	7,435.73	-	(7,435.73)	-
Total Contributions to Reserves	12,374.67	11,250.00	(1,124.67)	63,685.73	56,250.00	(7,435.73)	135,000.00
Total Expense	64,873.70	72,799.99	7,926.29	374,728.46	363,999.95	(10,728.51)	873,600.00
Operating Net Total	11,723.05	.01	11,723.04	2,395.51	.05	2,395.46	-
Net Total	11,723.05	.01	11,723.04	2,395.51	.05	2,395.46	-

South Coast Shores Homeowners Association

Reserve Summary For 11/1/2025 - 11/30/2025

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	776,860.86	11,250.00	(6,400.00)	-	781,710.86	11,250.00	-
38990 - Interest	6,311.06	1,124.67	-	-	7,435.73	-	1,124.67
Net Total	\$783,171.92	\$12,374.67	(\$6,400.00)	-	\$789,146.59	\$11,250.00	\$1,124.67

South Coast Shores Homeowners Association

Reserve Summary For 7/1/2025 - 11/30/2025

	Beginning Balance	Contributions	Expenditures	Transfers	Ending Balance	Budget	Variance
33600 - General Reserves	809,061.79	56,250.00	(83,600.93)	-	781,710.86	56,250.00	-
38990 - Interest	-	7,435.73	-	-	7,435.73	-	7,435.73
Net Total	\$809,061.79	\$63,685.73	(\$83,600.93)	-	\$789,146.59	\$56,250.00	\$7,435.73

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 11/30/2025

	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	-	-	-	-	-	-	-	364,000
40500 - Clubhouse Rental	450	150	350	-	150	-	-	-	-	-	-	-	1,100
40600 - Collection Fees	150	-	-	-	-	-	-	-	-	-	-	-	150
40800 - Interest Charges	3	7	-	2	2	-	-	-	-	-	-	-	14
40900 - Key Fees	-	25	-	-	-	-	-	-	-	-	-	-	25
41000 - Late Charges	10	10	-	10	20	-	-	-	-	-	-	-	50
41375 - Owner Work Order Reimb.	-	-	-	-	2,465	-	-	-	-	-	-	-	2,465
41600 - Transmitters	-	105	155	-	35	-	-	-	-	-	-	-	295
44010 - Interest Income	1,560	3,200	1,566	1,575	1,125	-	-	-	-	-	-	-	9,025
Total Revenue	74,973	76,296	74,871	74,387	76,597	-	-	-	-	-	-	-	377,124
Total Income	74,973	76,296	74,871	74,387	76,597	-	-	-	-	-	-	-	377,124

Operating Expense

Utility Expenses													
50200 - Electricity	4,549	5,266	4,967	5,299	3,455	-	-	-	-	-	-	-	23,537
50300 - Gas	916	670	671	754	1,457	-	-	-	-	-	-	-	4,468
50400 - Refuse Removal	-	16,279	8,128	7,954	8,176	-	-	-	-	-	-	-	40,537
50700 - Telephone - Entry Gates	188	188	176	176	176	-	-	-	-	-	-	-	903
50800 - Water	1,852	-	490	-	484	-	-	-	-	-	-	-	2,826
Total Utility Expenses	7,504	22,403	14,433	14,182	13,749	-	-	-	-	-	-	-	72,271
Pool / Spa Expenses													
55100 - Pool / Spa: Service Contract	1,431	357	550	1,773	475	-	-	-	-	-	-	-	4,586
55300 - Pool / Spa: Supplies	463	1,267	824	559	4,650	-	-	-	-	-	-	-	7,763
Total Pool / Spa Expenses	1,894	1,624	1,374	2,332	5,125	-	-	-	-	-	-	-	12,349
Landscape Expenses													
60100 - Landscape: Service Contract	15,753	16,540	16,540	16,540	16,540	-	-	-	-	-	-	-	81,913
60200 - Landscape: Extras	3,995	9,587	1,665	1,411	510	-	-	-	-	-	-	-	17,168

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 11/30/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Expense													
60800 - Irrigation: Repairs / Maintenance	6,967	2,955	381	798	1,445	-	-	-	-	-	-	-	12,546
61075 - Swans	-	-	-	47	73	-	-	-	-	-	-	-	121
61100 - Tree Trimming	-	5,500	618	-	-	-	-	-	-	-	-	-	6,118
Total Landscape Expenses	26,715	34,582	19,204	18,797	18,568	-	-	-	-	-	-	-	117,866
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	-	-	-	-	-	-	-	6,715
71400 - Fire Safety	101	-	-	-	-	-	-	-	-	-	-	-	101
72500 - Janitorial: Service Contract	1,197	-	896	970	1,370	-	-	-	-	-	-	-	4,433
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	-	-	-	-	-	-	-	1,550
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	-	-	-	-	-	-	-	10,238
Total Contracts, Maint. & Repair Expenses	6,886	7,489	6,754	12,744	10,150	-	-	-	-	-	-	-	44,023
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	-	-	-	-	-	-	-	-	47
81200 - Insurance	27,704	4,978	-	8,555	-	-	-	-	-	-	-	-	41,237
82600 - Printing / Mailing / Supplies	255	7	423	243	-	-	-	-	-	-	-	-	928
82700 - Professional Management: Contract	3,324	3,324	-	3,324	3,324	-	-	-	-	-	-	-	13,296
82800 - Miscellaneous Administration	476	-	-	151	-	-	-	-	-	-	-	-	627

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 11/30/2025

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
Operating Expense													
83100 - Tax: Federal	-	-	2,450	1,583	1,583	-	-	-	-	-	-	-	5,616
83200 - Tax: State	-	775	-	670	-	-	-	-	-	-	-	-	1,445
Total General & Administrative Expenses	31,804	8,930	2,883	16,011	4,907	-	64,534						
Contributions to Reserves													
93600 - General Reserves	11,250	11,250	11,250	11,250	11,250	-	-	-	-	-	-	-	56,250
98990 - Interest	1,560	1,621	1,557	1,574	1,125	-	-	-	-	-	-	-	7,436
Total Contributions to Reserves	12,810	12,871	12,807	12,824	12,375	-	63,686						
Total Expense	87,612	87,899	57,454	76,890	64,874	-	374,728						
Operating Net Total	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	-	\$2,396						
Net Total	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	-	\$2,396						

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 11/30/2025

	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	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	2,375
40600 - Collection Fees	35	-	220	-	-	35	-	150	-	-	-	-	440
40800 - Interest Charges	2	-	8	2	2	-	1	3	7	-	2	2	29
40900 - Key Fees	-	-	-	-	-	-	-	-	25	-	-	-	25
41000 - Late Charges	30	10	50	10	-	20	20	10	10	-	10	20	190
41375 - Owner Work Order Reimb.	-	-	-	-	-	-	-	-	-	-	-	2,465	2,465
41600 - Transmitters	105	35	-	35	76	-	-	-	105	155	-	35	546
44010 - Interest Income	1,424	1,487	3,706	917	2,151	1,571	1,576	1,560	3,200	1,566	1,575	1,125	21,856
Total Revenue	74,396	74,857	76,784	73,764	75,279	74,926	74,397	74,973	76,296	74,871	74,387	76,597	901,526
Total Income	74,396	74,857	76,784	73,764	75,279	74,926	74,397	74,973	76,296	74,871	74,387	76,597	901,526

Operating Expense

Utility Expenses													
50200 - Electricity	3,275	3,307	3,375	2,884	2,782	3,088	3,257	4,549	5,266	4,967	5,299	3,455	45,505
50300 - Gas	2,091	560	528	589	559	1,420	1,194	916	670	671	754	1,457	11,409
50400 - Refuse Removal	15,462	-	7,731	7,731	7,731	7,731	7,731	-	16,279	8,128	7,954	8,176	94,655
50700 - Telephone - Entry Gates	178	178	346	10	176	200	188	188	188	176	176	176	2,178
50800 - Water	-	484	1,926	446	-	455	-	1,852	-	490	-	484	6,138
Total Utility Expenses	21,006	4,529	13,906	11,661	11,248	12,894	12,370	7,504	22,403	14,433	14,182	13,749	159,885

Pool / Spa Expenses													
55100 - Pool / Spa: Service Contract	-	560	560	560	560	560	710	1,431	357	550	1,773	475	8,096
55300 - Pool / Spa: Supplies	-	-	-	655	119	766	741	463	1,267	824	559	4,650	10,043
55400 - Equipment Repairs	-	-	-	613	-	1,227	2,780	-	-	-	-	-	4,620
55500 - Health Department Fees	1,668	-	-	-	-	-	-	-	-	-	-	-	1,668
Total Pool / Spa Expenses	1,668	560	560	1,827	679	2,553	4,231	1,894	1,624	1,374	2,332	5,125	24,427

Landscape Expenses													
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South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 11/30/2025

	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Total
Operating Expense													
60100 - Landscape: Service Contract	15,753	15,753	15,753	15,753	15,753	15,752	15,753	15,753	16,540	16,540	16,540	16,540	192,181
60200 - Landscape: Extras	9,795	1,756	804	4,084	150	150	2,722	3,995	9,587	1,665	1,411	510	36,629
60300 - Landscape: Replacement	-	-	1,205	-	-	-	-	-	-	-	-	-	1,205
60800 - Irrigation: Repairs / Maintenance	37,905	1,422	1,152	2,072	1,898	-	3,148	6,967	2,955	381	798	1,445	60,143
61075 - Swans	-	-	-	-	-	-	-	-	-	-	47	73	121
61100 - Tree Trimming	33,933	-	-	779	-	-	-	-	5,500	618	-	-	40,830
Total Landscape Expenses	97,386	18,931	18,914	22,688	17,801	15,902	21,623	26,715	34,582	19,204	18,797	18,568	331,108
Contracts, Maint. & Repair Expenses													
70100 - Access Gate Repairs	3,615	541	470	85	471	85	-	339	85	85	547	520	6,843
70600 - Common Area: Maintenance	1,782	6,191	5,093	285	-	-	4,069	1,281	-	370	3,464	1,600	24,135
71400 - Fire Safety	-	756	-	-	-	-	-	101	-	-	-	-	857
72500 - Janitorial: Service Contract	1,197	1,197	1,232	-	-	3,943	1,232	1,197	-	896	970	1,370	13,234
72600 - Janitorial: Supplies/Extras	35	210	-	-	-	215	-	185	-	-	47	-	692
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	1,123	1,167	1,167	1,167	1,647	-	1,167	1,167	-	2,335	1,167	13,232
73300 - Pest & Rodent Control: Contract	281	281	281	281	281	281	281	300	300	300	350	300	3,517
74600 - Street Sweeping	1,319	1,319	1,319	1,319	2,638	-	1,319	1,319	1,372	1,372	1,372	1,372	16,036
74915 - Waterscape Maintenance	2,100	-	2,100	-	4,200	4,200	4,064	313	3,970	1,985	1,985	1,985	26,902
Total Contracts, Maint. & Repair Expenses	11,451	11,617	12,628	4,180	8,757	10,941	11,995	6,886	7,489	6,754	12,744	10,150	115,593
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	30	65	30	250	40	20	45	20	7	10	10	-	527
81200 - Insurance	3,985	7,968	320	-	-	-	-	27,704	4,978	-	8,555	-	53,509
81900 - Legal Service	1,553	-	-	-	-	-	-	-	-	-	-	-	1,553

South Coast Shores Homeowners Association

Summary Statement of Revenues and Expenses For 11/30/2025

	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Total
Operating Expense													
82400 - Operating Contingency	-	-	1,219	-	-	-	-	-	-	-	-	-	1,219
82600 - Printing / Mailing / Supplies	757	441	3,655	677	357	553	1,646	255	7	423	243	-	9,014
82700 - Professional Management: Contract	3,275	3,275	3,275	3,275	3,275	3,275	3,275	3,324	3,324	-	3,324	3,324	36,221
82800 - Miscellaneous Administration	423	151	151	501	151	186	151	476	-	-	151	-	2,341
83000 - Reserve Study	-	-	-	-	-	1,915	-	-	-	-	-	-	1,915
83100 - Tax: Federal	894	1,372	-	894	-	-	1,198	-	-	2,450	1,583	1,583	9,974
83200 - Tax: State	540	-	-	-	-	-	419	-	775	-	670	-	2,404
Total General & Administrative Expenses	11,457	13,297	8,502	5,107	3,459	5,949	6,734	31,804	8,930	2,883	16,011	4,907	119,039
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	11,250	135,000
98990 - Interest	1,424	1,487	1,990	916	2,150	1,571	1,576	1,560	1,621	1,557	1,574	1,125	18,550
Total Contributions to Reserves	12,674	12,737	13,240	12,166	13,400	12,821	12,826	12,810	12,871	12,807	12,824	12,375	153,550
Total Expense	155,641	61,670	67,750	57,629	55,344	61,061	69,778	87,612	87,899	57,454	76,890	64,874	903,602
Operating Net Total	(\$81,245)	\$13,187	\$9,034	\$16,135	\$19,935	\$13,865	\$4,619	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	(\$2,076)
Net Total	(\$81,245)	\$13,187	\$9,034	\$16,135	\$19,935	\$13,865	\$4,619	(\$12,639)	(\$11,603)	\$17,417	(\$2,503)	\$11,723	(\$2,076)

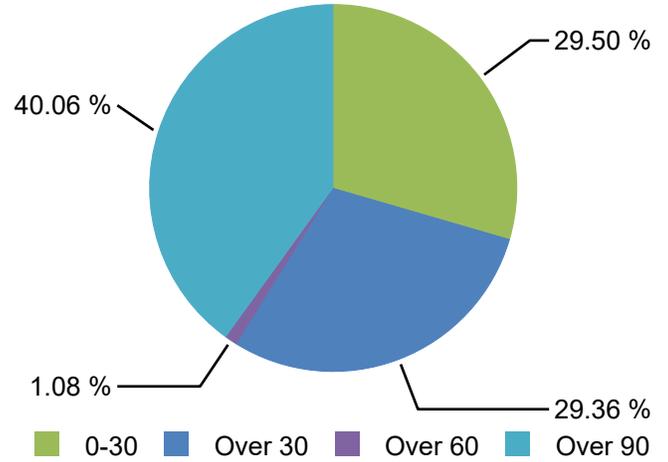
South Coast Shores Homeowners Association

AR Aging - 11/30/2025

SUMMARY

Charge	Balance
CC&R Violation Fine (3)	\$550.00
Late Fee (2)	\$29.57
Late Interest (1)	\$2.16
Monthly Assessment (1)	\$815.02
Total	\$1,396.75

DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
99224305 - 3702 S Sea Breeze - Probst Trustee					
Coll Status: Small Balance Reminder (HUFD)	\$412.08	\$410.08	\$15.02	-	\$837.18
Monthly Assessment	\$400.00	\$400.00	\$15.02	-	\$815.02
Late Fee	\$10.00	\$10.00	-	-	\$20.00
Late Interest	\$2.08	\$0.08	-	-	\$2.16
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
99224352 - 1917 Bay Crest St - Hansen	-	-	-	\$9.57	\$9.57
Late Fee	-	-	-	\$9.57	\$9.57
Total:	\$412.08	\$410.08	\$15.02	\$559.57	\$1,396.75
Property Count:	1	1	1	4	

(*** indicates previous owners)

South Coast Shores Homeowners Association

Pre Paid Homeowners For 11/30/2025

Account	Property	Owner Name	Credit Amount
99224560	2006 W Summer Wind	Graciela L Garcia	2,797.55
99224506	3614 S Sea Breeze	David Lee Perry	800.00
99224279	1902 Bay Crest St	Glenda Jeanette Sapp Trustee Etal	400.00
99224295	1905 Bay Crest St	Bruce Beckman Successor Trustee	400.00
99264849	1916 Bay Crest St	Brian M Stanley	400.00
99224356	1918 Bay Crest St	Angelo J Fazio	400.00
99245537	1919 Bay Crest St	Justin Wallace Chi	400.00
***99224579	2007 W West Wind	Jim Golding	400.00
99264827	2007 W West Wind	Aaron Paul Wilkins	400.00
99254461	2015 W West Wind	Mary Diane Schenker	400.00
99230522	2016 W West Wind	Brian Patrick Burke	400.00
99224362	2020 W Summer Wind	Chikouang Huang	400.00
99245992	2021 W Summer Wind	Hong Chee Tan	400.00
99224639	2021 W West Wind	Christine J Aichelman Trustee	400.00
99224429	3605 S Ocean Crst	James E Marlin II	400.00
99224455	3703 S Ocean Crst	David Scott Campbell	400.00
99224375	3704 S Sea Clf	Harriet Ducot	400.00
99224394	3708 S Sea Clf	Robert C Boullon	400.00
99262993	3712 S Sea Breeze	Amy Monson	400.00
99261962	2008 W West Wind	Morris Dean Wilson	10.00
Total			10,407.55

(*** indicates previous owners)

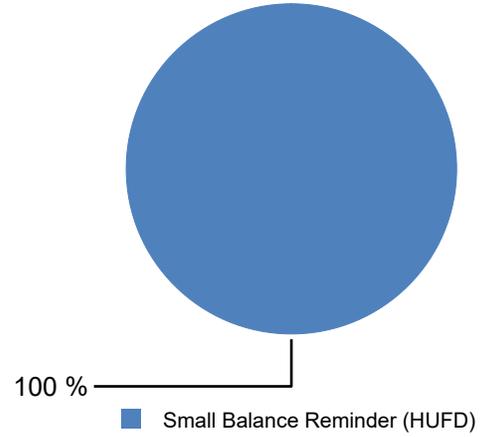
South Coast Shores Homeowners Association

Collection Report - Detail for 11/1/2025 - 11/30/2025

SUMMARY

Small Balance Reminder (HUF D) 1
Total 1

TOP DISTRIBUTION BY STATUS



Small Balance Reminder (HUF D) (Total Count = 1)

3702 S Sea Breeze	Small Balance Reminder (HUF D)	Current Balance: \$837.18
Pamela Ann Probst Trustee	Last Payment Date/Amount:	08-20-2025 / (\$1,800.00)
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 (HUF D)

South Coast Shores Homeowners Association

Cash Disbursement - 11/30/2025

Date	CheckNo	Description	Amount
10100 - Pacific Premier Bank Op			
11/1/2025	ACH	Optimum Professional Property Management (OPPM) Inv # 5979247	3,324.00
		82700 - Professional Management: Contract - Management Fee	3,324.00
11/5/2025	ACH	Personal Touch Cleaning And Maintenance Inc Inv # 367943	400.00
		72500 - Janitorial: Service Contract - Deep Clean Rugs - 9.26.25	400.00
11/5/2025	ACH	California Gate & Entry Systems Inv # 210629	519.98
		70100 - Access Gate Repairs - C.G. Systems, LLC - Monthly Phone Programming	253.70
		70100 - Access Gate Repairs - C.G. Systems, LLC - Repairs	266.28
11/5/2025	Auto Draft	SoCal Gas Inv # 20251029	1,457.30
		50300 - Gas - Monthly Gas Bill	1,457.30
11/5/2025	Auto Draft	SCE Inv # 20251028	3,455.14
		50200 - Electricity - Monthly electric	3,455.14
11/5/2025	ACH	Personal Touch Cleaning And Maintenance Inc Inv # 363493	969.92
		72500 - Janitorial: Service Contract - Monthly janitorial service	969.92
11/5/2025	Check 2847	Tri-county Lighting Services Corp Inv # 166339	1,649.80
		72900 - Lighting: Repairs / Supplies - Light Repairs - Pole Bases	1,649.80
11/5/2025	Check 2848	Tri-Star Construction And Restoration Services, Inc Inv # 4307	1,600.00
		70600 - Common Area: Maintenance - Tri-Star Construction And Rest - Trash Enclosure - XN58335607	1,600.00
11/5/2025	Check 2849	Best Pool Service Llc Inv # 202620459	4,650.00
		55300 - Pool / Spa: Supplies - Pool Chemical Controllers - new (Both bodies of Water)	4,650.00
		96000 - Pool / Spa - Pool Chemical Controllers - new (Both bodies of Water)	4,650.00
		96000 - Pool / Spa - Pool Chemical Controllers - new (Both bodies of Water)	-4,650.00
11/5/2025	Check 2850	Newport Exterminating Inv # 1023296	300.00
		73300 - Pest & Rodent Control: Contract - Newport Exterminating Inc. - Monthly Rodent Control	300.00
11/5/2025	Check 2851	Water Systems Maintenance, Inc. Inv # 28810	1,985.00
		74915 - Waterscape Maintenance - Lake maintenance - October	1,985.00
11/5/2025	Check 2852	RELENTLESS LAND CARE Inv # 18685	21.00
		60800 - Irrigation: Repairs / Maintenance - Drip Repair - XN5945801	21.00
11/5/2025	Check 2852	RELENTLESS LAND CARE Inv # 18583	1,371.50
		74600 - Street Sweeping - Monthly Sweeping Svc	1,371.50

South Coast Shores Homeowners Association

Cash Disbursement - 11/30/2025

Date	CheckNo	Description	Amount
11/5/2025	Check 2852	RELENTLESS LAND CARE Inv # 18688	703.00
		60800 - Irrigation: Repairs / Maintenance - Irrigation - 1904 Sea Breeze	703.00
11/5/2025	Check 2852	RELENTLESS LAND CARE Inv # 18687	721.00
		60800 - Irrigation: Repairs / Maintenance - Repaired broken/leaking irrigation mainline - XN5916154	721.00
11/5/2025	Check 2852	RELENTLESS LAND CARE Inv # 18582	16,540.21
		60100 - Landscape: Service Contract - Monthly Landscape Maint - October	16,540.21
11/13/2025	Auto Draft	Doorking Inc. Acct # Doorking992	175.80
		50700 - Telephone - Entry Gates	175.80
11/13/2025	Check 2853	Best Pool Service Llc Inv # 202621436	475.00
		55100 - Pool / Spa: Service Contract - Monthly Pool Service	475.00
11/13/2025	Check 2854	Acct # 992	73.27
		Larry M Marshburn & Pamela Marsh Burn - 1925 Bay Crest St Santa Ana, CA 92704	
11/13/2025	Check 2855	Patrol Masters Security Services, Inc. Inv # 132524	1,167.47
		73200 - Patrol Service - Monthly Patrol Svc	1,167.47
11/16/2025	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
11/20/2025	Auto Draft	City of Santa Ana Inv # 20251030	484.41
		50800 - Water - Monthly water	484.41
11/20/2025	Check 2856	RELENTLESS LAND CARE Inv # 18682	310.00
		60200 - Landscape: Extras - Ice Berg Roses	310.00
11/20/2025	Check 2856	RELENTLESS LAND CARE Inv # 18808	200.00
		60200 - Landscape: Extras - Storm Drain Cleaning	200.00
11/20/2025	Check 2857	Republic Services Inv # 20251031	8,176.25
		50400 - Refuse Removal - Monthly Refuse	8,176.25
11/20/2025	Check 2858	Tri-county Lighting Services Corp Inv # 166583	185.98
		72900 - Lighting: Repairs / Supplies - Light Repair 3714 Sea Breeze	185.98
11/30/2025	Auto Draft	Internal Revenue Service Inv # 20251126	1,583.00
		83100 - Tax: Federal - Financial Agent, Federal Tax Deposit Processing - Federal tax payment	1,583.00
Total			63,749.03

South Coast Shores Homeowners Association

Cash Disbursement - 11/30/2025

Date	CheckNo	Description	Amount
14310 - Charles Schwab			
11/28/2025	Auto Draft	Charles Schwab - US Treasury Money	15.18
	15010 - Charles Schwab - US Treasury Money - Charles Schwab		15.18
		Total	15.18
10310 - Comerica Bank			
11/20/2025	Transfer Out	Transfer to Pacific Premier Bank Op - Close Comerica Op Account	77,285.51
	10100 - Pacific Premier Bank Op x0834 - Transfer from Comerica Bank - Close Comerica Op Account		77,285.51
		Total	77,285.51
14100 - Pacific Premier Bank MMA			
11/20/2025	Check 269	Orange County Block Wall Inv # 20251103	6,400.00
	33600 - General Reserves - Monarch Construction Enterprises Inc. - Block Wall Repair - 50% Deposit		6,400.00
		Total	6,400.00

South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
10100 - Pacific Premier Bank Op x0834		211,101.54	158,757.51	74,157.03	295,702.02
Date	Description		Debit	Credit	Type
11/01/2025	5979247 - Optimum Professional Property Management (OPPM) - Management Fee		-	3,324.00	Invoice
11/01/2025	Batched eCheck		2,000.00	-	Owner Payment
11/01/2025	Batched Credit Distribution		9,608.00	9,608.00	Credit Distribution
11/02/2025	Batched Credit Distribution		800.00	800.00	Credit Distribution
11/03/2025	Credit Card		400.00	-	Owner Payment
11/03/2025	Batched eCheck		800.00	-	Owner Payment
11/03/2025	Batched Check		4,000.00	-	Owner Payment
11/04/2025	eCheck		400.00	-	Owner Payment
11/04/2025	Batched Check		2,402.00	-	Owner Payment
11/05/2025	28810 - Water Systems Maintenance, Inc. - Lake maintenance - October		-	1,985.00	Invoice
11/05/2025	202620459 - Best Pool Service Llc - Pool Chemical Controllers - new (Both bodies of Water)		-	4,650.00	Invoice
11/05/2025	Batched eCheck		1,200.00	-	Owner Payment
11/05/2025	210629 - C.G. Systems, LLC - Repairs		-	266.28	Invoice
11/05/2025	367943 - Personal Touch Cleaning And Maintenance Inc - Deep Clean Rugs - 9.26.25		-	400.00	Invoice
11/05/2025	363493 - Personal Touch Cleaning And Maintenance Inc - Monthly janitorial service		-	969.92	Invoice
11/05/2025	18685 - RELENTLESS LAND CARE - Drip Repair - XN5945801		-	21.00	Invoice
11/05/2025	1023296 - Newport Exterminating Inc. - Monthly Rodent Control		-	300.00	Invoice
11/05/2025	18688 - RELENTLESS LAND CARE - Irrigation - 1904 Sea Breeze		-	703.00	Invoice
11/05/2025	166339 - Tri-county Lighting Services Corp - Light Repairs - Pole Bases		-	1,649.80	Invoice
11/05/2025	4307 - Tri-Star Construction And Rest - Trash Enclosure - XN58335607		-	1,600.00	Invoice
11/05/2025	18582 - RELENTLESS LAND CARE - Monthly Landscape Maint - October		-	16,540.21	Invoice
11/05/2025	18583 - RELENTLESS LAND CARE - Monthly Sweeping Svc		-	1,371.50	Invoice
11/05/2025	18687 - RELENTLESS LAND CARE - Repaired broken/leaking irrigation mainline - XN5916154		-	721.00	Invoice
11/05/2025	Batched Check		3,350.00	-	Owner Payment
11/05/2025	210629 - C.G. Systems, LLC - Monthly Phone Programming		-	253.70	Invoice
11/05/2025	20251028 - SCE - Monthly electric		-	3,455.14	Invoice
11/05/2025	20251029 - SoCal Gas - Monthly Gas Bill		-	1,457.30	Invoice
11/05/2025	Batched ACH		40,000.00	-	Owner Payment
11/06/2025	Credit Card		400.00	-	Owner Payment
11/06/2025	Batched Check		4,165.00	-	Owner Payment
11/08/2025	eCheck		400.00	-	Owner Payment

South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

	Beginning Balance	Current		Ending Balance
		Debit	Credit	
10100 - Pacific Premier Bank Op x0834	211,101.54	158,757.51	74,157.03	295,702.02

Date	Description	Debit	Credit	Type
11/08/2025	Batched Credit Card	402.00	-	Owner Payment
11/10/2025	Batched Check	2,800.00	-	Owner Payment
11/12/2025	Batched Check	1,600.00	-	Owner Payment
11/13/2025	Doorking992 - Doorking Inc.	-	175.80	Invoice
11/13/2025	132524 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc	-	1,167.47	Invoice
11/13/2025	992 - Owner Refund - Owner Refund for Acct: 99224390	-	73.27	Invoice
11/13/2025	Check	400.00	-	Owner Payment
11/13/2025	202621436 - Best Pool Service Llc - Monthly Pool Service	-	475.00	Invoice
11/15/2025	eCheck	400.00	-	Owner Payment
11/16/2025	Transfer to Pacific Premier Bank MMA	-	11,250.00	Transfer
11/17/2025	Batched Check	800.00	-	Owner Payment
11/18/2025	Batched eCheck	410.00	-	Owner Payment
11/18/2025	Check	1,500.00	-	Owner Payment
11/20/2025	eCheck	400.00	-	Owner Payment
11/20/2025	18682 - RELENTLESS LAND CARE - Ice Berg Roses	-	310.00	Invoice
11/20/2025	18808 - RELENTLESS LAND CARE - Storm Drain Cleaning	-	200.00	Invoice
11/20/2025	20251031 - Republic Services - Monthly Refuse	-	8,176.25	Invoice
11/20/2025	Transfer from Comerica Bank - Close Comerica Op Account	77,285.51	-	Transfer
11/20/2025	166583 - Tri-county Lighting Services Corp - Light Repair 3714 Sea Breeze	-	185.98	Invoice
11/20/2025	20251030 - City of Santa Ana - Monthly water	-	484.41	Invoice
11/20/2025	Check	400.00	-	Owner Payment
11/21/2025	Check	35.00	-	Owner Payment
11/26/2025	Batched eCheck	1,200.00	-	Owner Payment
11/26/2025	Check	400.00	-	Owner Payment
11/28/2025	Check	400.00	-	Owner Payment
11/30/2025	20251126 - Financial Agent, Federal Tax Deposit Processing - Federal tax payment	-	1,583.00	Invoice
11/30/2025	eCheck	400.00	-	Owner Payment

10310 - Comerica Op x0425 - Pending Withdrawal	77,285.51	-	77,285.51	0.00
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Date	Description	Debit	Credit	Type
11/20/2025	Transfer to Pacific Premier Bank Op - Close Comerica Op Account	-	77,285.51	Transfer

11150 - Accounts Receivable	986.67	75,545.35	75,135.27	1,396.75
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Date	Description	Debit	Credit	Type
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South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

	Beginning Balance	Current Debit	Credit	Ending Balance
11150 - Accounts Receivable	986.67	75,545.35	75,135.27	1,396.75

Date	Batched	Description	Debit	Credit	Type
11/01/2025	Batched	Monthly Assessment	72,800.00	-	Owner Charge
11/01/2025		Late Interest	2.08	-	Owner Charge
11/01/2025	Batched	eCheck	-	1,200.00	Owner Payment
11/01/2025	Batched	Credit Distribution	-	9,608.00	Credit Distribution
11/02/2025	Batched	Credit Distribution	-	800.00	Credit Distribution
11/03/2025	Batched	eCheck	-	800.00	Owner Payment
11/03/2025		Credit Card	-	400.00	Owner Payment
11/03/2025	Batched	Check	-	4,000.00	Owner Payment
11/04/2025		eCheck	-	400.00	Owner Payment
11/04/2025	Batched	Check	-	2,402.00	Owner Payment
11/05/2025	Batched	Check	-	3,350.00	Owner Payment
11/05/2025	Batched	eCheck	-	1,200.00	Owner Payment
11/05/2025		Clubhouse Rental	150.00	-	Owner Charge
11/05/2025	Batched	ACH	-	40,000.00	Owner Payment
11/06/2025		Work Order Reimbursement Drip Install	965.00	-	Owner Charge
11/06/2025		Credit Card	-	400.00	Owner Payment
11/06/2025	Batched	Check	-	4,165.00	Owner Payment
11/08/2025		eCheck	-	400.00	Owner Payment
11/08/2025		Credit Card	-	392.00	Owner Payment
11/10/2025		Writeoff Swans Reimbursement	-	73.27	Writeoff
11/10/2025		Refund Check Swans Reimbursement	73.27	-	Refund Check
11/10/2025	Batched	Check	-	2,000.00	Owner Payment
11/12/2025	Batched	Check	-	1,600.00	Owner Payment
11/16/2025	Batched	Late Fee	20.00	-	Owner Charge
11/17/2025		Reimbursement Assessment Relentless Land Care - Invoice #6758E	1,500.00	-	Owner Charge
11/18/2025	Batched	eCheck	-	410.00	Owner Payment
11/18/2025		Check	-	1,500.00	Owner Payment
11/21/2025		Gate Remote Fee	35.00	-	Owner Charge
11/21/2025		Check	-	35.00	Owner Payment

11190 - Less Allowance For Past Due Accts	-604.57	-	-	-604.57
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Date	Batched	Description	Debit	Credit	Type
14100 - Pacific Premier Bank MMA x1195					
			153,093.90	11,296.15	6,400.00
Date	Batched	Description	Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

	Beginning Balance	Current		Ending Balance
		Debit	Credit	
14100 - Pacific Premier Bank MMA x1195	153,093.90	11,296.15	6,400.00	157,990.05
Date	Description	Debit	Credit	Type
11/16/2025	Transfer from Pacific Premier Bank Op	11,250.00	-	Transfer
11/20/2025	20251103 - Monarch Construction Enterprises Inc. - Block Wall Repair - 50% Deposit	-	6,400.00	Invoice
11/28/2025	November Interest	46.15	-	GL Entry
14200 - FCB MMA x2212	60,486.91	7.46	-	60,494.37
Date	Description	Debit	Credit	Type
11/01/2025	November Interest	7.46	-	GL Entry
14310 - Charles Schwab MMA	0.00	15.18	15.18	0.00
Date	Description	Debit	Credit	Type
11/01/2025	November Interest	15.18	-	GL Entry
11/28/2025	Charles Schwab	-	15.18	Invoice
15010 - Charles Schwab - US Treasury Money	5,417.25	15.18	-	5,432.43
Date	Description	Debit	Credit	Type
11/28/2025	Charles Schwab	15.18	-	Invoice
15050 - First Foundation x7973 Mat.03-01-2026 3.440 % 13mths	173,860.81	137.50	-	173,998.31
Date	Description	Debit	Credit	Type
11/01/2025	November Interest	137.50	-	GL Entry
15055 - Alliance x2689 Mat. 07-17-2026 4.4% 11mths	106,532.18	351.06	-	106,883.24
Date	Description	Debit	Credit	Type
11/01/2025	November Interest	351.06	-	GL Entry
15070 - First Foundation x7797 Mat. 12-14-2025 4.16% 13mths	105,771.61	374.35	-	106,145.96
Date	Description	Debit	Credit	Type
11/01/2025	November Interest	374.35	-	GL Entry

South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

	Beginning Balance	Current		Ending Balance
		Debit	Credit	
15097 - First Foundation x5354 Mat. 03-17-2026 3.92% 9mths	57,838.16	192.97	-	58,031.13
Date	Description	Debit	Credit	Type
11/01/2025	November Interest	192.97	-	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	73.27	73.27	0.00
Date	Description	Debit	Credit	Type
11/10/2025	Refund Check Swans Reimbursement	-	73.27	Refund Check
11/13/2025	992 - Owner Refund - Owner Refund for Acct: 99224390	73.27	-	Invoice
20200 - Accrued Expenses	-15.00	-	-	-15.00
Date	Description	Debit	Credit	Type
21120 - Deposits: Clubhouse	-925.00	-	-	-925.00
Date	Description	Debit	Credit	Type
21500 - Prepaid Assessments	-14,405.55	10,408.00	6,410.00	-10,407.55
Date	Description	Debit	Credit	Type
11/01/2025	Batched eCheck	-	800.00	Owner Payment
11/01/2025	Batched Credit Distribution	9,608.00	-	Credit Distribution
11/02/2025	Batched Credit Distribution	800.00	-	Credit Distribution
11/08/2025	Credit Card	-	10.00	Owner Payment
11/10/2025	Batched Check	-	800.00	Owner Payment
11/13/2025	Check	-	400.00	Owner Payment
11/15/2025	eCheck	-	400.00	Owner Payment
11/17/2025	Batched Check	-	800.00	Owner Payment
11/20/2025	eCheck	-	400.00	Owner Payment
11/20/2025	Check	-	400.00	Owner Payment
11/26/2025	Batched eCheck	-	1,200.00	Owner Payment
11/26/2025	Check	-	400.00	Owner Payment
11/28/2025	Check	-	400.00	Owner Payment
11/30/2025	eCheck	-	400.00	Owner Payment

South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
21500 - Prepaid Assessments		-14,405.55	10,408.00	6,410.00	-10,407.55
Date	Description		Debit	Credit	Type
33600 - General Reserves		-776,860.86	6,400.00	11,250.00	-781,710.86
Date	Description		Debit	Credit	Type
11/16/2025	Monthly Reserve Contribution		-	11,250.00	GL Entry
11/20/2025	20251103 - Monarch Construction Enterprises Inc. - Block Wall Repair - 50% Deposit		6,400.00	-	Invoice
38990 - Interest		-6,311.06	-	1,124.67	-7,435.73
Date	Description		Debit	Credit	Type
11/01/2025	Batched November Interest		-	1,078.52	GL Entry
11/28/2025	November Interest		-	46.15	GL Entry
39900 - Prior Year Surplus (Deficit)		-282,751.14	-	-	-282,751.14
Date	Description		Debit	Credit	Type
40100 - Assessments		-291,200.00	-	72,800.00	-364,000.00
Date	Description		Debit	Credit	Type
11/01/2025	Batched Monthly Assessment		-	72,800.00	Owner Charge
40500 - Clubhouse Rental		-950.00	-	150.00	-1,100.00
Date	Description		Debit	Credit	Type
11/05/2025	Clubhouse Rental		-	150.00	Owner Charge
40600 - Collection Fees		-150.00	-	-	-150.00
Date	Description		Debit	Credit	Type
40800 - Interest Charges		-11.71	-	2.08	-13.79
Date	Description		Debit	Credit	Type
11/01/2025	Late Interest		-	2.08	Owner Charge
40900 - Key Fees		-25.00	-	-	-25.00
Date	Description		Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
40900 - Key Fees		-25.00	-	-	-25.00
Date	Description		Debit	Credit	Type
41000 - Late Charges		-30.00	-	20.00	-50.00
Date	Description		Debit	Credit	Type
11/16/2025	Batched Late Fee		-	20.00	Owner Charge
41375 - Owner Work Order Reimb.		0.00	-	2,465.00	-2,465.00
Date	Description		Debit	Credit	Type
11/06/2025	Work Order Reimbursement Drip Install		-	965.00	Owner Charge
11/17/2025	Reimbursement Assessment Relentless Land Care - Invoice #6758E		-	1,500.00	Owner Charge
41600 - Transmitters		-260.00	-	35.00	-295.00
Date	Description		Debit	Credit	Type
11/21/2025	Gate Remote Fee		-	35.00	Owner Charge
44010 - Interest Income		-7,900.51	-	1,124.67	-9,025.18
Date	Description		Debit	Credit	Type
11/01/2025	Batched November Interest		-	1,078.52	GL Entry
11/28/2025	November Interest		-	46.15	GL Entry
50200 - Electricity		20,081.72	3,455.14	-	23,536.86
Date	Description		Debit	Credit	Type
11/05/2025	20251028 - SCE - Monthly electric		3,455.14	-	Invoice
50300 - Gas		3,011.05	1,457.30	-	4,468.35
Date	Description		Debit	Credit	Type
11/05/2025	20251029 - SoCal Gas - Monthly Gas Bill		1,457.30	-	Invoice
50400 - Refuse Removal		32,360.54	8,176.25	-	40,536.79
Date	Description		Debit	Credit	Type
11/20/2025	20251031 - Republic Services - Monthly Refuse		8,176.25	-	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

	Beginning Balance	Current Debit	Credit	Ending Balance
50700 - Telephone - Entry Gates	727.20	175.80	-	903.00
Date	Description	Debit	Credit	Type
11/13/2025	Doorking992 - Doorking Inc.	175.80	-	Invoice
50800 - Water	2,342.08	484.41	-	2,826.49
Date	Description	Debit	Credit	Type
11/20/2025	20251030 - City of Santa Ana - Monthly water	484.41	-	Invoice
55100 - Pool / Spa: Service Contract	4,111.10	475.00	-	4,586.10
Date	Description	Debit	Credit	Type
11/13/2025	202621436 - Best Pool Service Llc - Monthly Pool Service	475.00	-	Invoice
55300 - Pool / Spa: Supplies	3,112.59	4,650.00	-	7,762.59
Date	Description	Debit	Credit	Type
11/30/2025	202620459 - Best Pool Service Llc - Pool Chemical Controllors - new (Both bodies of Water)	4,650.00	-	Invoice
60100 - Landscape: Service Contract	65,373.21	16,540.21	-	81,913.42
Date	Description	Debit	Credit	Type
11/05/2025	18582 - RELENTLESS LAND CARE - Monthly Landscape Maint - October	16,540.21	-	Invoice
60200 - Landscape: Extras	16,658.00	510.00	-	17,168.00
Date	Description	Debit	Credit	Type
11/20/2025	18808 - RELENTLESS LAND CARE - Storm Drain Cleaning	200.00	-	Invoice
11/20/2025	18682 - RELENTLESS LAND CARE - Ice Berg Roses	310.00	-	Invoice
60800 - Irrigation: Repairs / Maintenance	11,101.00	1,445.00	-	12,546.00
Date	Description	Debit	Credit	Type
11/05/2025	18687 - RELENTLESS LAND CARE - Repaired broken/leaking irrigation mainline - XN5916154	721.00	-	Invoice
11/05/2025	18688 - RELENTLESS LAND CARE - Irrigation - 1904 Sea Breeze	703.00	-	Invoice
11/05/2025	18685 - RELENTLESS LAND CARE - Drip Repair - XN5945801	21.00	-	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

	Beginning Balance	Current		Ending Balance
		Debit	Credit	
61075 - Swans	47.41	73.27	-	120.68
Date	Description	Debit	Credit	Type
11/10/2025	Writeoff Swans Reimbursement	73.27	-	Writeoff
61100 - Tree Trimming	6,117.50	-	-	6,117.50
Date	Description	Debit	Credit	Type
70100 - Access Gate Repairs	1,056.04	519.98	-	1,576.02
Date	Description	Debit	Credit	Type
11/05/2025	210629 - C.G. Systems, LLC - Repairs	266.28	-	Invoice
11/05/2025	210629 - C.G. Systems, LLC - Monthly Phone Programming	253.70	-	Invoice
70600 - Common Area: Maintenance	5,114.62	1,600.00	-	6,714.62
Date	Description	Debit	Credit	Type
11/05/2025	4307 - Tri-Star Construction And Rest - Trash Enclosure - XN58335607	1,600.00	-	Invoice
71400 - Fire Safety	100.73	-	-	100.73
Date	Description	Debit	Credit	Type
72500 - Janitorial: Service Contract	3,062.92	1,369.92	-	4,432.84
Date	Description	Debit	Credit	Type
11/05/2025	363493 - Personal Touch Cleaning And Maintenance Inc - Monthly janitorial service	969.92	-	Invoice
11/05/2025	367943 - Personal Touch Cleaning And Maintenance Inc - Deep Clean Rugs - 9.26.25	400.00	-	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	4,146.21	1,835.78	-	5,981.99
Date	Description	Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

		Beginning Balance		Current Debit Credit	Ending Balance
<hr/>					
72900 - Lighting: Repairs / Supplies		4,146.21	1,835.78	-	5,981.99
Date	Description		Debit	Credit	Type
11/05/2025	166339 - Tri-county Lighting Services Corp - Light Repairs - Pole Bases		1,649.80	-	Invoice
11/20/2025	166583 - Tri-county Lighting Services Corp - Light Repair 3714 Sea Breeze		185.98	-	Invoice
<hr/>					
73200 - Patrol Service		4,669.88	1,167.47	-	5,837.35
Date	Description		Debit	Credit	Type
11/13/2025	132524 - Patrol Masters Security Services, Inc. - Monthly Patrol Svc		1,167.47	-	Invoice
<hr/>					
73300 - Pest & Rodent Control: Contract		1,250.00	300.00	-	1,550.00
Date	Description		Debit	Credit	Type
11/05/2025	1023296 - Newport Exterminating Inc. - Monthly Rodent Control		300.00	-	Invoice
<hr/>					
74600 - Street Sweeping		5,433.25	1,371.50	-	6,804.75
Date	Description		Debit	Credit	Type
11/05/2025	18583 - RELENTLESS LAND CARE - Monthly Sweeping Svc		1,371.50	-	Invoice
<hr/>					
74915 - Waterscape Maintenance		8,252.50	1,985.00	-	10,237.50
Date	Description		Debit	Credit	Type
11/05/2025	28810 - Water Systems Maintenance, Inc. - Lake maintenance - October		1,985.00	-	Invoice
<hr/>					
80400 - Audit / Tax Returns		1,475.00	-	-	1,475.00
Date	Description		Debit	Credit	Type
<hr/>					
80500 - Collection / Bad Debt Expense		-161.60	-	-	-161.60
Date	Description		Debit	Credit	Type
<hr/>					
80600 - Bank Charges		25.00	-	-	25.00
Date	Description		Debit	Credit	Type

South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
80700 - Collection Expenses		47.41	-	-	47.41
Date	Description		Debit	Credit	Type
81200 - Insurance		41,236.54	-	-	41,236.54
Date	Description		Debit	Credit	Type
82600 - Printing / Mailing / Supplies		927.83	-	-	927.83
Date	Description		Debit	Credit	Type
82700 - Professional Management: Contract		9,972.00	3,324.00	-	13,296.00
Date	Description		Debit	Credit	Type
11/01/2025	5979247 - Optimum Professional Property Management (OPPM) - Management Fee		3,324.00	-	Invoice
82800 - Miscellaneous Administration		627.00	-	-	627.00
Date	Description		Debit	Credit	Type
83100 - Tax: Federal		4,033.00	1,583.00	-	5,616.00
Date	Description		Debit	Credit	Type
11/30/2025	20251126 - Financial Agent, Federal Tax Deposit Processing - Federal tax payment		1,583.00	-	Invoice
83200 - Tax: State		1,445.00	-	-	1,445.00
Date	Description		Debit	Credit	Type
93600 - General Reserves		45,000.00	11,250.00	-	56,250.00
Date	Description		Debit	Credit	Type
11/16/2025	Monthly Reserve Contribution		11,250.00	-	GL Entry
96000 - Pool / Spa		0.00	4,650.00	4,650.00	0.00
Date	Description		Debit	Credit	Type
11/05/2025	202620459 - Best Pool Service Llc - Pool Chemical Controlllers - new (Both bodies of Water)		4,650.00	-	Invoice
11/30/2025	202620459 - Best Pool Service Llc - Pool Chemical Controlllers - new (Both bodies of Water)		-	4,650.00	Invoice

South Coast Shores Homeowners Association

GL Trial Balance For 11/1/2025 - 11/30/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
96000 - Pool / Spa		0.00	4,650.00	4,650.00	0.00
Date	Description		Debit	Credit	Type
98990 - Interest		6,311.06	1,124.67	-	7,435.73
Date	Description		Debit	Credit	Type
11/01/2025	Batched November Interest		1,078.52	-	GL Entry
11/28/2025	November Interest		46.15	-	GL Entry
Net Total		0.00	333,097.68	333,097.68	0.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 11/30/2025

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
Pacific Premier Bank Op	297,137.80	-1,435.78	295,702.02	295,702.02	Balanced
Alliance Association Bank	106,883.24	0.00	106,883.24	106,883.24	Balanced
Comerica Bank	0.00	0.00	0.00	0.00	Balanced
First Foundation Bank	173,998.31	0.00	173,998.31	173,998.31	Balanced
First Foundation Bank	106,145.96	0.00	106,145.96	106,145.96	Balanced
First Foundation	58,031.13	0.00	58,031.13	58,031.13	Balanced
FCB MMA	60,494.37	0.00	60,494.37	60,494.37	Balanced
Charles Schwab	0.00	0.00	0.00	0.00	Balanced
Pacific Premier Bank MMA	157,990.05	0.00	157,990.05	157,990.05	Balanced

Unreconciled Items

Date	Description	Check No	Amount
Pacific Premier Bank Op			
11/5/2025	Tri-county Lighting Services Corp	2847	-1,649.80
11/20/2025	Tri-county Lighting Services Corp	2858	-185.98
11/30/2025	Acct: 99245537 eCheck		400.00
Total Pacific Premier Bank Op			-1,435.78

Reconciled Items

Date	Description	Check No	Amount
Pacific Premier Bank Op			
10/30/2025	Acct: 99254461 eCheck		400.00
10/31/2025	Acct: 99245537 eCheck		400.00
11/1/2025	Acct: 99224387 eCheck		400.00
11/1/2025	Acct: 99224351 eCheck		400.00
11/1/2025	Acct: 99227232 eCheck		400.00
11/1/2025	Acct: 99224362 eCheck		400.00
11/1/2025	Acct: 99262993 eCheck		400.00
11/3/2025	Acct: 99247274 eCheck		400.00
11/3/2025	Acct: 99224471 eCheck		400.00
11/3/2025	Acct: 99224376 CC		400.00
11/3/2025	Lockbox - Klik ACH		4,000.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 11/30/2025

Date	Description	Check No	Amount
11/4/2025	Acct: 99237859 eCheck		400.00
11/4/2025	Lockbox - Klik Check		802.00
11/4/2025	Lockbox - Klik ACH		1,600.00
11/5/2025	Acct: 99224336 ACH	ACH	400.00
11/5/2025	Acct: 99224349 ACH	ACH	400.00
11/5/2025	Acct: 99224666 ACH	ACH	400.00
11/5/2025	Acct: 99224358 ACH	ACH	400.00
11/5/2025	Acct: 99225468 ACH	ACH	400.00
11/5/2025	Acct: 99224363 ACH	ACH	400.00
11/5/2025	Acct: 99225775 ACH	ACH	400.00
11/5/2025	Acct: 99224370 ACH	ACH	400.00
11/5/2025	Acct: 99225863 ACH	ACH	400.00
11/5/2025	Acct: 99224372 ACH	ACH	400.00
11/5/2025	Acct: 99224378 ACH	ACH	400.00
11/5/2025	Acct: 99225990 ACH	ACH	400.00
11/5/2025	Acct: 99224380 ACH	ACH	400.00
11/5/2025	Acct: 99227181 ACH	ACH	400.00
11/5/2025	Acct: 99224384 ACH	ACH	400.00
11/5/2025	Acct: 99227353 ACH	ACH	400.00
11/5/2025	Acct: 99224386 ACH	ACH	400.00
11/5/2025	Acct: 99229854 ACH	ACH	400.00
11/5/2025	Acct: 99224390 ACH	ACH	400.00
11/5/2025	Acct: 99230534 ACH	ACH	400.00
11/5/2025	Acct: 99224398 ACH	ACH	400.00
11/5/2025	Acct: 99232666 ACH	ACH	400.00
11/5/2025	Acct: 99233746 ACH	ACH	400.00
11/5/2025	Acct: 99236494 ACH	ACH	400.00
11/5/2025	Acct: 99224399 ACH	ACH	400.00
11/5/2025	Acct: 99239397 ACH	ACH	400.00
11/5/2025	Acct: 99224402 ACH	ACH	400.00
11/5/2025	Acct: 99241017 ACH	ACH	400.00
11/5/2025	Acct: 99224404 ACH	ACH	400.00
11/5/2025	Acct: 99242586 ACH	ACH	400.00
11/5/2025	Acct: 99224405 ACH	ACH	400.00
11/5/2025	Acct: 99246194 ACH	ACH	400.00
11/5/2025	Acct: 99224407 ACH	ACH	400.00
11/5/2025	Acct: 99250419 ACH	ACH	400.00
11/5/2025	Acct: 99224408 ACH	ACH	400.00
11/5/2025	Acct: 99252481 ACH	ACH	400.00
11/5/2025	Acct: 99224409 ACH	ACH	400.00
11/5/2025	Acct: 99252880 ACH	ACH	400.00
11/5/2025	Acct: 99224413 ACH	ACH	400.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 11/30/2025

Date	Description	Check No	Amount
11/5/2025	Acct: 99254489 ACH	ACH	400.00
11/5/2025	Acct: 99224414 ACH	ACH	400.00
11/5/2025	Acct: 99254858 ACH	ACH	400.00
11/5/2025	Acct: 99224416 ACH	ACH	400.00
11/5/2025	Acct: 99257699 ACH	ACH	400.00
11/5/2025	Acct: 99224417 ACH	ACH	400.00
11/5/2025	Acct: 99257933 ACH	ACH	400.00
11/5/2025	Acct: 99224421 ACH	ACH	400.00
11/5/2025	Acct: 99259054 ACH	ACH	400.00
11/5/2025	Acct: 99224423 ACH	ACH	400.00
11/5/2025	Acct: 99259309 ACH	ACH	400.00
11/5/2025	Acct: 99224426 ACH	ACH	400.00
11/5/2025	Acct: 99263561 ACH	ACH	400.00
11/5/2025	Acct: 99224428 ACH	ACH	400.00
11/5/2025	Acct: 99224434 ACH	ACH	400.00
11/5/2025	Acct: 99224273 ACH	ACH	400.00
11/5/2025	Acct: 99224435 ACH	ACH	400.00
11/5/2025	Acct: 99224284 ACH	ACH	400.00
11/5/2025	Acct: 99224440 ACH	ACH	400.00
11/5/2025	Acct: 99224290 ACH	ACH	400.00
11/5/2025	Acct: 99224443 ACH	ACH	400.00
11/5/2025	Acct: 99224296 ACH	ACH	400.00
11/5/2025	Acct: 99224445 ACH	ACH	400.00
11/5/2025	Acct: 99224300 ACH	ACH	400.00
11/5/2025	Acct: 99224448 ACH	ACH	400.00
11/5/2025	Acct: 99224308 ACH	ACH	400.00
11/5/2025	Acct: 99224449 ACH	ACH	400.00
11/5/2025	Acct: 99224453 ACH	ACH	400.00
11/5/2025	Acct: 99224319 ACH	ACH	400.00
11/5/2025	Acct: 99224463 ACH	ACH	400.00
11/5/2025	Acct: 99224323 ACH	ACH	400.00
11/5/2025	Acct: 99224468 ACH	ACH	400.00
11/5/2025	Acct: 99224330 ACH	ACH	400.00
11/5/2025	Acct: 99224473 ACH	ACH	400.00
11/5/2025	Acct: 99224335 ACH	ACH	400.00
11/5/2025	Acct: 99224478 ACH	ACH	400.00
11/5/2025	Acct: 99224487 ACH	ACH	400.00
11/5/2025	Acct: 99224491 ACH	ACH	400.00
11/5/2025	Acct: 99224492 ACH	ACH	400.00
11/5/2025	Acct: 99224497 ACH	ACH	400.00
11/5/2025	Acct: 99224500 ACH	ACH	400.00
11/5/2025	Acct: 99224512 ACH	ACH	400.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 11/30/2025

Date	Description	Check No	Amount
11/5/2025	Acct: 99224517 ACH	ACH	400.00
11/5/2025	Acct: 99224520 ACH	ACH	400.00
11/5/2025	Acct: 99224524 ACH	ACH	400.00
11/5/2025	Acct: 99224531 ACH	ACH	400.00
11/5/2025	Acct: 99224533 ACH	ACH	400.00
11/5/2025	Acct: 99224543 ACH	ACH	400.00
11/5/2025	Acct: 99224548 ACH	ACH	400.00
11/5/2025	Acct: 99224549 ACH	ACH	400.00
11/5/2025	Acct: 99224563 ACH	ACH	400.00
11/5/2025	Acct: 99224569 ACH	ACH	400.00
11/5/2025	Acct: 99224574 ACH	ACH	400.00
11/5/2025	Acct: 99224575 ACH	ACH	400.00
11/5/2025	Acct: 99224579 ACH	ACH	400.00
11/5/2025	Acct: 99224589 ACH	ACH	400.00
11/5/2025	Acct: 99224592 ACH	ACH	400.00
11/5/2025	Acct: 99224595 ACH	ACH	400.00
11/5/2025	Acct: 99224599 ACH	ACH	400.00
11/5/2025	Acct: 99224612 ACH	ACH	400.00
11/5/2025	Acct: 99224662 ACH	ACH	400.00
11/5/2025	Acct: 99228677 eCheck		400.00
11/5/2025	Acct: 99224306 eCheck		400.00
11/5/2025	Acct: 99224357 eCheck		400.00
11/5/2025	Lockbox - Klik Check		2,150.00
11/5/2025	Lockbox - Klik ACH		1,200.00
11/6/2025	Acct: 99224410 CC		400.00
11/6/2025	Lockbox - Klik Check		2,565.00
11/6/2025	Lockbox - Klik ACH		1,600.00
11/8/2025	Acct: 99261962 CC		402.00
11/8/2025	Acct: 99224383 eCheck		400.00
11/10/2025	Lockbox - Klik Check		800.00
11/10/2025	Lockbox - Klik ACH		2,000.00
11/12/2025	Lockbox - Klik ACH		1,600.00
11/13/2025	Lockbox - Klik ACH		400.00
11/15/2025	Acct: 99224279 eCheck		400.00
11/17/2025	Homeowner Payment		400.00
11/17/2025	Lockbox - Klik Check		400.00
11/18/2025	Acct: 99224588 eCheck		410.00
11/18/2025	Lockbox - Klik Check		1,500.00
11/20/2025	Acct: 99224429 eCheck		400.00
11/20/2025	Lockbox - Klik Check		400.00
11/20/2025	Transfer from Comerica Bank - Close Comerica Op Account		77,285.51
11/21/2025	Lockbox - Klik Check		35.00

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 11/30/2025

Date	Description	Check No	Amount
11/26/2025	Acct: 99254461 eCheck		400.00
11/26/2025	Acct: 99230522 eCheck		400.00
11/26/2025	Acct: 99245992 eCheck		400.00
11/26/2025	Lockbox - Klik ACH		400.00
11/28/2025	Lockbox - Klik ACH		400.00
10/23/2025	Tri-county Lighting Services Corp	2841	-525.94
10/29/2025	Newport Exterminating	2842	-50.00
10/29/2025	Tri-county Lighting Services Corp	2843	-529.02
10/29/2025	Tri-county Lighting Services Corp	2843	-525.94
10/29/2025	Best Pool Service Llc	2844	-468.00
10/29/2025	Tri-county Lighting Services Corp	2843	-94.40
10/29/2025	RELENTLESS LAND CARE	2845	-475.00
10/29/2025	LaBarre and Oksnee Insurance Agency, Inc	2846	-4,277.61
11/1/2025	Optimum Professional Property Management (OPPM)	ACH	-3,324.00
11/5/2025	SoCal Gas		-1,457.30
11/5/2025	SCE		-3,455.14
11/5/2025	Personal Touch Cleaning And Maintenance Inc	ACH	-400.00
11/5/2025	Tri-Star Construction And Restoration Services, Inc	2848	-1,600.00
11/5/2025	Best Pool Service Llc	2849	-4,650.00
11/5/2025	California Gate & Entry Systems	ACH	-519.98
11/5/2025	Personal Touch Cleaning And Maintenance Inc	ACH	-969.92
11/5/2025	Newport Exterminating	2850	-300.00
11/5/2025	Water Systems Maintenance, Inc.	2851	-1,985.00
11/5/2025	RELENTLESS LAND CARE	2852	-721.00
11/5/2025	RELENTLESS LAND CARE	2852	-703.00
11/5/2025	RELENTLESS LAND CARE	2852	-21.00
11/5/2025	RELENTLESS LAND CARE	2852	-1,371.50
11/5/2025	RELENTLESS LAND CARE	2852	-16,540.21
11/13/2025	Doorking Inc.		-175.80
11/13/2025	Best Pool Service Llc	2853	-475.00
11/13/2025		2854	-73.27
11/13/2025	Patrol Masters Security Services, Inc.	2855	-1,167.47
11/16/2025	Transfer to Pacific Premier Bank MMA		-11,250.00
11/20/2025	City of Santa Ana		-484.41
11/20/2025	RELENTLESS LAND CARE	2856	-310.00
11/20/2025	Republic Services	2857	-8,176.25
11/20/2025	RELENTLESS LAND CARE	2856	-200.00
11/30/2025	Internal Revenue Service		-1,583.00

Total Pacific Premier Bank Op

79,890.35

Alliance Association Bank

South Coast Shores Homeowners Association

Bank Account Reconciliation for Period 11/30/2025

Date	Description	Check No	Amount
11/1/2025	November Interest		351.06
Total Alliance Association Bank			351.06

Charles Schwab

11/1/2025	November Interest		15.18
11/28/2025	Charles Schwab - US Treasury Money		-15.18
Total Charles Schwab			0.00

Comerica Bank

11/20/2025	Transfer to Pacific Premier Bank Op - Close Comerica Op Account		-77,285.51
Total Comerica Bank			-77,285.51

FCB MMA

11/1/2025	November Interest		7.46
Total FCB MMA			7.46

First Foundation

11/1/2025	November Interest		192.97
Total First Foundation			192.97

First Foundation Bank

11/1/2025	November Interest		137.50
11/1/2025	November Interest		374.35
Total First Foundation Bank			511.85

Pacific Premier Bank MMA

11/16/2025	Transfer from Pacific Premier Bank Op		11,250.00
11/28/2025	November Interest		46.15
10/29/2025	City Service Paving	268	-23,400.00
11/20/2025	Orange County Block Wall	269	-6,400.00
Total Pacific Premier Bank MMA			-18,503.85



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 (11/01/25, 217,247.45), Deposits / Misc Credits (130, 148,749.51), Withdrawals / Misc Debits (26, 68,859.16), Ending Balance (11/30/25, 297,137.80), Service Charge (.00), and Enclosures (16).

Deposits and Credits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Lists transactions from 11/03 to 11/05 including PayLease.com/Settlement and HOA LOCKBOX DEPOSIT.



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 transaction data for 11/05 and 11/06.



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 transaction data for 11/06, all showing deposits of 400.00.



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

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Account Number: 3121000834
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Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224426 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224549 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224575 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224308 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224569 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224589 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224323 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224533 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099225990 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224386 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224409 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099241017 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099230534 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099257699 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099229854 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224407 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224398 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099236494 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099232666 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft



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

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Account Number: 3121000834
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Deposits and Credits

Date	Deposits	Withdrawals	Activity Description
11/06	400.00		099224390 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224579 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224492 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224487 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224592 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224517 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224520 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224384 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099227181 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224296 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224380 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224445 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224414 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224399 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224378 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099225468 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099250419 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099224448 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099252880 SOUTH COAST SHOR SOUTH COAST SHOR/OwnerDraft
11/06	400.00		099225863 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

Date	Deposits	Withdrawals	Activity Description
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224443 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224468 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224497 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224473 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224463 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224563 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224574 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224417 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224413 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224666 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099259054 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224416 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224408 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099227353 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224372 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099252481 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224440 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224349 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft 099224524 SOUTH COAST SHOR
11/06	400.00		SOUTH COAST SHOR/OwnerDraft



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, including HOA lockbox deposits and settlement payments.



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

Page 8 of 13 Branch 010 Account Number: 3121000834 Date 11/28/2025

EM

Deposits and Credits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Rows include transactions for 11/28 with amounts 400.00 and 1,200.00.

Withdrawals and Debits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Rows list various withdrawals from 11/05 to 11/28, including SHOR invoices and utility payments.

Checks in Check Number Order

Table with 10 columns: Date, Check No, Amount, Date, Check No, Amount, Date, Check No, Amount. Lists check transactions in chronological order.

* indicates a break in check number sequence



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

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Account Number: 3121000834
Date 11/28/2025

EM

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
11/03	222,047.45	11/12	258,659.20	11/21	307,080.32
11/04	225,974.15	11/13	239,526.69	11/24	305,480.32
11/05	221,179.54	11/17	229,076.69	11/26	305,807.05
11/06	266,544.54	11/18	229,334.22	11/28	297,137.80
11/07	265,054.64	11/19	228,849.81		
11/10	264,349.50	11/20	229,359.81		



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

Page 1 of 3 Branch 010 Account Number: 3122001195 Date 11/28/2025 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, Deposits / Misc Credits, Withdrawals / Misc Debits, Ending Balance, Service Charge, Interest Paid Thru 11/30/25, Interest Paid Year To Date, Average Rate / Cycle Days, and Enclosures.

Deposits and Credits

Table with 4 columns: Date, Deposits, Withdrawals, Activity Description. Rows show deposits on 11/17 and 11/28, and a DataVault Transfer from #0834.

Checks in Check Number Order

Table with 9 columns: Date, Check No, Amount, Date, Check No, Amount, Date, Check No, Amount. Shows checks 268 and 269.

* indicates a break in check number sequence



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

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Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
11/05	153,093.90	11/26	157,943.90		
11/17	164,343.90	11/28	157,990.05		



Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS

Account Number
4340-4868

Statement Period
November 1-30, 2025



Account Summary

Ending Account Value as of 11/30	Beginning Account Value as of 11/01	
\$126,606.64	\$126,298.38	
	This Statement	YTD
Beginning Account Value	\$126,298.38	\$0.00
Deposits	0.00	125,811.12
Withdrawals	0.00	0.00
Dividends and Interest	15.18	58.80
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	293.08	1,003.11
Expenses	0.00	(266.39)
Ending Account Value	\$126,606.64	\$126,606.64
Pending Dividends and Accrued Interest ^d	2.53	
Total Estimated Value ^d	\$126,609.17	

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						\$1,212.31 ^b

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

Your Independent Investment Manager and/or Advisor

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

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11/28-83153-AC109

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



Schwab One® Account of

SOUTH COAST SHORES HOMEOWNERS



Statement Period
November 1-30, 2025

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	5,432.43	4%
Fixed Income	121,174.21	96%
Total	\$126,606.64	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
91282CCF6	US TREASUR NT	121,174.21	96%
SNSXX	SCHWAB US TREASURY MONEY	5,432.43	4%

Income Summary

Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.00	0.00	1.20
Cash Dividends	0.00	15.18	0.00	57.60
Total Income	\$0.00	\$15.18	\$0.00	\$58.80
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

Positions - Summary

Beginning Value as of 11/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 11/30	Cost Basis	Unrealized Gain/(Loss)
\$126,298.38		\$0.00		(\$15.18)		\$15.18		\$308.26		\$126,606.64	\$119,961.90	\$1,212.31 ^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	5,432.4300	1.0000	5,417.25	5,432.43	15.18			4%
Total Cash and Cash Investments					\$5,417.25	\$5,432.43	\$15.18			4%



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	98.51562	121,174.21	119,961.90 119,961.90	1,212.31	4.03%	922.50	2.53	96%
Total Fixed Income				123,000.0000		\$121,174.21		\$1,212.31		\$922.50	\$2.53	96%
Total Adj Cost Basis		\$119,961.90										
Total Orig Cost Basis		\$119,961.90										

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

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

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

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

Transactions - Summary

Beginning Cash* as of 11/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 11/30
\$0.00		\$0.00		\$0.00		(\$15.18)		\$0.00		\$15.18		\$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)(\$)
11/28	Purchase	Reinvested Shares	SNSXX	SCHWAB US TREASURY MONEY INVESTOR	15.1800	1.0000		(15.18)	
	Dividend	Div For Reinvest	SNSXX	SCHWAB US TREASURY MONEY				15.18	
Total Transactions								\$0.00	

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



Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
11/01	Beginning Balance ^{x,z}	\$0.00	11/30	Ending Balance ^{x,z}	\$0.00	11/28	Interest Rate ^{*z}	0.05%

* Your interest period was 10/16/25 - 11/15/25. ^z

Endnotes For Your Account

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

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

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

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

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

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

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

Cash: Any Free Credit Balance

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

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

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

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

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

Margin Account Customers:



Terms and Conditions (continued)

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 most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **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. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any

given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than ½ of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep 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. **IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at **800-435-4000**. (Outside the U.S., call **+1-415-667-8400**.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2025 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. **Member SIPC.** (O1CUSTNC) (0822-20UL)

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



11-30-25
 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	10-31-25	60,486.91
+Deposits/Credits		.00
-Checks/Debits		.00
-Service Charge		.00
+Interest Paid		7.46
Current Balance		60,494.37
Days in Statement Period	30	

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

Interest Earned From 11/01/25 To 11/30/25	
Days in Period	30
Interest Earned	7.46
Annual Percentage Yield Earned	.15
Interest Paid this Year	98.23
Interest Withheld this Year	.00

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

Date	Description	Amount
11-28	Interest Pymt	7.46

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

Date	Balance	Date	Balance	Date	Balance
10-31	60486.91	11-28	60494.37		

* - - - - -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
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Main

SOUTH COAST SHORES HOMEOWNERS ASSOCIATION C/O OPTIMUM PROPERTY MGMT INC 230 COMMERCE, STE 250 IRVINE CA 92602		TIN 95 2930418 Date of Birth Email kvos@optimumpm.com Work Phone (714)508-9070 Additional	Interest Earn YTD 2,072.32 Interest Earn LYR 554.48 Earnings Term 1 Months Next Earnings Date 12/17/2025 Maturity Term 9 Months Next Maturity Date 03/17/2026 Interest Rate 3.9220 Earnings Compound Anticipated Earnings 187.36 Current Balance 58,031.13 Accrued Earnings 87.36 Penalty 561.20 Proof/Memo 0.00 Redemption Amt 57,557.29
CIF Comments Location Not Applicable Owner Corporation Type 180-364 Day CD Account Type HOA Officer E Sicat Soufi FDIC Eligibility Eligible			

History View History

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

Account	6012017973	SOUTH COAST SHO
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Main

SOUTH COAST SHORES HOMEOWNERS ASSOCIATION C/O OPTIMUM PROPERTY MGMT INC 230 COMMERCE, STE 250 IRVINE CA 92602		TIN 95 2930418 Date of Birth Email kvos@optimumpm.com Work Phone (714)508-9070 Additional	Interest Earn YTD 6,269.86 Interest Earn LYR 5,719.78 Earnings Term 1 Months Next Earnings Date 12/31/2025 Maturity Term 6 Months Next Maturity Date 05/01/2026 Interest Rate 0.9950 Earnings Compound Anticipated Earnings 147.10 Current Balance 173,998.31 Accrued Earnings 4.74 Penalty 426.89 Proof/Memo 0.00 Redemption Amt 173,576.16
CIF Comments Location Not Applicable Type 6 Month CD Officer E Sicat Soufi FDIC Eligibility Eligible		Owner Account Type Corporation HOA	

History View History

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

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

Account	6012017797	SOUTH COAST SHO
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Main

SOUTH COAST SHORES HOMEOWNERS ASSOCIATION C/O OPTIMUM PROPERTY MGMT INC 230 COMMERCE, STE 250 IRVINE CA 92602		TIN 95 2930418 Date of Birth Email kvos@optimumpm.com Work Phone (714)508-9070 Additional	Interest Earn YTD 3,976.13 Interest Earn LYR 4,598.46 Earnings Term 1 Months Next Earnings Date 12/14/2025 Maturity Term 13 Months Next Maturity Date 12/14/2025 Interest Rate 4.1600 Earnings Compound Anticipated Earnings 363.53 Current Balance 106,145.96 Accrued Earnings 205.85 Penalty 2,177.59 Proof/Memo 0.00 Redemption Amt 104,174.22
CIF Comments Location Not Applicable Owner Corporation Type 12-17 Month CD Account Type HOA Officer E Sicat Soufi FDIC Eligibility Eligible			

History View History

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

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



PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

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

Last statement: October 31, 2025
This statement: November 30, 2025
Total days in statement period: 30

Page 1
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(0)

Direct inquiries to:
888-734-4567

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

NEVER VISIT A WEBSITE OR CLICK A LINK PROVIDED BY AN UNSOLICITED CALLER CLAIMING TO BE FROM WESTERN ALLIANCE BANK. FRAUDSTERS MAY IMPERSONATE BANK REPRESENTATIVES TO TRICK YOU INTO REVEALING SENSITIVE INFORMATION. WESTERN ALLIANCE BANK WILL NEVER INITIATE CONTACT WITH YOU TO ASK FOR YOUR ONLINE BANKING CREDENTIALS, ASK YOU TO LOG INTO YOUR ACCOUNT, OR SEND A LINK TO HELP RESOLVE A PROBLEM. REPORT FRAUD TO (888) 995-2265.

AAB CD

Account number XXXXXX2689
Total principal \$105,844.73
Total current balance \$106,883.24
Total interest year to date \$4,034.00

DAILY ACTIVITY

<u>Date</u>	<u>Description</u>	<u>Additions</u>	<u>Subtractions</u>	<u>Balance</u>
10-31	Beginning balance			\$106,532.18
11-16	Interest Credit	351.06		106,883.24
11-30	Ending totals	351.06	.00	\$106,883.24

Thank you for banking with Alliance Association Banking