

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

3rd QUARTER FINANCIAL REPORT

July 1, 2020 to September 30, 2020

- 3rd Quarter Profit & Loss Statement
- Year-To-Date Profit & Loss Statement
- 2020 Operating Budget v. Quarterly Revenues & Expenditures
- 2020 Reserve Budget v. Quarterly Revenues & Expenditures
- Reconciliation of Bank Accounts
 - Operating Account – Checking
 - Operating Account – Savings
 - Reserve Account
 - Culvert Account
- July Bank Statements
- August Bank Statements
- September Bank Statements
- 3rd Quarter Check Register
- Year-To-Date Balance Sheet
- Civil Actions or Claims: There are no current civil actions or claims.

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

PROFIT AND LOSS

July - September, 2020

	TOTAL
Income	
Fee Income	
Assessed Late Fees	60.00
Dues (Billed)	7,705.32
Special Assessment 2018-Billed	250.00
Special Assessment 2019-Billed	314.60
Total Fee Income	8,329.92
Unapplied Cash Payment Income	40.00
Total Income	\$8,369.92
GROSS PROFIT	\$8,369.92
Expenses	
Bank Service Charges	9.00
Dues Refunds	320.00
Insurance	
Insurance - Vehicles	794.39
Total Insurance	794.39
Office Expense	10.00
Utilities	
Electric	202.20
Trash Pickup	49.02
Total Utilities	251.22
Total Office Expense	261.22
Professional Fees	
Auditor	9,575.00
Bookkeeping	172.50
Legal	
Board Consultation	1,762.50
Total Legal	1,762.50
Ombudsman Fee - NRS 116	2,150.50
Total Professional Fees	13,660.50
Road Repair and Rebuild	
Material	939.13
Total Road Repair and Rebuild	939.13
Taxes	
Real Estate Taxes	115.86
Total Taxes	115.86
Total Expenses	\$16,100.10
NET OPERATING INCOME	\$ -7,730.18

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

PROFIT AND LOSS

July - September, 2020

	TOTAL
Other Income	
Architectural Fees	100.00
Bank Interest	6.85
Checking	0.26
Money Market/Savings	5.05
Total Bank Interest	12.16
HRPOA Stickers	2.00
Transfer Fees	1,209.00
Total Other Income	\$1,323.16
NET OTHER INCOME	\$1,323.16
NET INCOME	\$ -6,407.02

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

PROFIT AND LOSS

January 1 - October 5, 2020

	TOTAL
Income	
Fee Income	
Assessed Late Fees	1,119.70
Dues (Billed)	87,910.10
Late Fee Income	6.29
Special Assessment 2018-Billed	1,200.00
Special Assessment 2019-Billed	1,708.70
Total Fee Income	91,944.79
Unapplied Cash Payment Income	150.30
Total Income	\$92,095.09
GROSS PROFIT	
	\$92,095.09
Expenses	
Bank Service Charges	27.00
Contributions	400.00
Dues Refunds	320.00
Insurance	
Insurance - Vehicles	1,559.14
Insurance-Workmans Comp	-3,866.00
Total Insurance	-2,306.86
Merchant fee - Square	0.60
Office Expense	820.00
Licenses and Permits	321.50
Miscellaneous	14.99
Office Supplies	783.01
Postage	1,243.89
Printing and Reproduction	90.18
Annual & Year End	725.21
Total Printing and Reproduction	815.39
Utilities	
Electric	447.88
Trash Pickup	147.06
Total Utilities	594.94
Total Office Expense	4,593.72
Payroll Expenses	105.54
Payroll Monthly Processing	22.50
Total Payroll Expenses	128.04

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

PROFIT AND LOSS

January 1 - October 5, 2020

	TOTAL
Professional Fees	
Auditor	9,575.00
Bookkeeping	3,742.50
Legal	-1,432.50
Board Consultation	1,762.50
Total Legal	330.00
Ombudsman Fee - NRS 116	2,150.50
Total Professional Fees	15,798.00
Road Maintenance (Routine)	
Diesel/Gas	2,380.40
Equipment	313.37
Materials	355.03
Road Labor	187.50
Snow removal - Labor/Material	1,687.73
Total Road Maintenance (Routine)	4,924.03
Road Repair and Rebuild	
Material	939.13
Total Road Repair and Rebuild	939.13
Taxes	
Real Estate Taxes	115.86
Total Taxes	115.86
Unapplied Cash Bill Payment Expense	-5,000.00
Total Expenses	\$19,939.52
NET OPERATING INCOME	\$72,155.57
Other Income	
Architectural Fees	1,100.00
Bank Interest	16.07
Checking	7.27
Money Market/Savings	9.07
Total Bank Interest	32.41
HRPOA Stickers	2.00
Miscellaneous	100.00
Transfer Fees	2,100.00
Total Other Income	\$3,334.41
NET OTHER INCOME	\$3,334.41
NET INCOME	\$75,489.98

2020 HRPOA ANNUAL OPERATING BUDGET vs. QUARTERLY REVENUES & EXPENDITURES

	2020 Budget	1st Quarter	2nd Quarter	3rd Quarter	YTD Totals
REVENUES:					
2020 Annual Dues:	\$ 101,200.00	\$ 42,000.00	\$ 4,400.00	\$ 118.80	\$ 46,518.80
2020 Annual Dues Collected in 12/2019:	\$ -	\$ 51,800.00	\$ -	\$ -	\$ 51,800.00
Dues Recovered (Previous Years):	\$ -	\$ -	\$ -	\$ 195.40	\$ 195.40
Architectural Fees:	\$ -	\$ 100.00	\$ 900.00	\$ 100.00	\$ 1,100.00
Bank Interest:	\$ -	\$ 9.22	\$ 11.03	\$ 12.16	\$ 32.41
Transfer Fees:	\$ -	\$ 500.00	\$ 400.00	\$ 1,209.00	\$ 2,109.00
Assessed Late Fees:	\$ -	\$ 526.29	\$ 539.70	\$ 60.00	\$ 1,125.99
Recovered 2018 Special Assessments:	\$ -	\$ 449.59	\$ 500.41	\$ 250.00	\$ 1,200.00
Recovered 2019 Special Assessments:	\$ -	\$ 603.25	\$ 790.85	\$ 314.60	\$ 1,708.70
Misc (Refunds/Overpayments/Stickers):	\$ -	\$ 100.00	\$ -	\$ 42.00	\$ 142.00
TOTAL REVENUES:	\$ 101,200	\$ 96,088.35	\$ 7,541.99	\$ 2,301.96	\$ 105,932.30
EXPENDITURES:					
INSURANCE & PAYROLL TAXES					
Commercial Liability:	\$ 2,500.00	\$ -	\$ -	\$ -	\$ -
Vehicle:	\$ 1,500.00	\$ 331.62	\$ 433.13	\$ 794.39	\$ 1,559.14
Workers Compensation:	\$ 5,000.00	\$ -	\$ (3,866.00)	\$ -	\$ (3,866.00)
Payroll Taxes:	\$ 5,000.00	\$ 105.54	\$ 22.50	\$ -	\$ 128.04
TOTAL INSURANCE:	\$ 14,000.00	\$ 437.16	\$ (3,410.37)	\$ 794.39	\$ (2,178.82)
OFFICE EXPENSES					
Filing Fees:	\$ 250.00	\$ -	\$ -	\$ -	\$ -
Licenses & Permits:	\$ 250.00	\$ 321.50	\$ -	\$ -	\$ 321.50
Postage:	\$ 900.00	\$ 3.15	\$ 1,240.74	\$ -	\$ 1,243.89
Other: Envelopes, Paper, Copies, Ink:	\$ 1,800.00	\$ 524.69	\$ 1,073.71	\$ -	\$ 1,598.40
Quickbooks Subscription:	\$ 600.00	\$ -	\$ 824.99	\$ -	\$ 824.99
Utilities: Electric & Trash:	\$ 700.00	\$ 194.24	\$ 149.48	\$ 251.22	\$ 594.94
Real Estate Taxes:	\$ -	\$ -	\$ -	\$ 115.86	\$ 115.86
Misc (Refunds/Overpayments):	\$ -	\$ -	\$ -	\$ 330.00	\$ 330.00
TOTAL OFFICE EXPENSES:	\$ 4,500.00	\$ 1,043.58	\$ 3,288.92	\$ 697.08	\$ 5,029.58
PROFESSIONAL EXPENSES					
Auditor:	\$ 8,700.00	\$ -	\$ -	\$ 9,575.00	\$ 9,575.00
Legal:	\$ 1,500.00	\$ (1,500.00)	\$ 67.50	\$ 1,762.50	\$ 330.00
Bookkeeping:	\$ 9,000.00	\$ 1,822.50	\$ 1,747.50	\$ 172.50	\$ 3,742.50
Ombudsman Fee (NRS 116.3115):	\$ 2,150.00	\$ -	\$ -	\$ 2,150.50	\$ 2,150.50
Reserve Study:	\$ 550.00	\$ -	\$ -	\$ -	\$ -
Banking/Square Fees:	\$ 150.00	\$ 9.60	\$ 9.00	\$ 9.00	\$ 27.60
TOTAL PROFESSIONAL EXPENSES:	\$ 22,050.00	\$ 332.10	\$ 1,824.00	\$ 13,669.50	\$ 15,825.60
ANNUAL CULVERT MAINTENANCE					
Labor (\$30/hr. x 40 hrs. x 2 weeks):	\$ 2,400.00	\$ -	\$ -	\$ -	\$ -
Fuel (2 weeks):	\$ 1,280.00	\$ -	\$ -	\$ -	\$ -
Backhoe Rental (2 weeks):	\$ 2,710.00	\$ -	\$ -	\$ -	\$ -
Mobilization:	\$ 1,500.00	\$ -	\$ -	\$ -	\$ -
TOTAL ANNUAL CULVERT MAINTENANCE:	\$ 7,890.00	\$ -	\$ -	\$ -	\$ -
ANNUAL ROAD GRADING					
Labor (\$30/hr. x 40 hrs. x 3 weeks):	\$ 3,600.00	\$ -	\$ -	\$ -	\$ -
Fuel (3 weeks):	\$ 3,360.00	\$ 1,880.40	\$ -	\$ -	\$ 1,880.40
Grader Maintenance:	\$ 5,000.00	\$ -	\$ 668.40	\$ -	\$ 668.40
TOTAL ANNUAL ROAD GRADING:	\$ 11,960.00	\$ 1,880.40	\$ 668.40	\$ -	\$ 2,548.80
SNOW REMOVAL					
Labor:	\$ 3,000.00	\$ 862.50	\$ 135.00	\$ -	\$ 997.50
Fuel:	\$ 1,000.00	\$ 500.00	\$ -	\$ -	\$ 500.00
Plow Equipment Maintenance:	\$ 2,000.00	\$ -	\$ -	\$ -	\$ -
Truck Equipment Maintenance:	\$ 3,000.00	\$ -	\$ -	\$ -	\$ -
TOTAL SNOW REMOVAL:	\$ 9,000.00	\$ 1,362.50	\$ 135.00	\$ -	\$ 1,497.50
ANTICIPATED ROAD LABOR/MAINTENANCE					
Labor:	\$ 6,200.00	\$ 187.50	\$ -	\$ -	\$ 187.50
Material:	\$ 17,500.00	\$ -	\$ -	\$ 939.13	\$ 939.13
Material Hauling:	\$ 7,700.00	\$ -	\$ -	\$ -	\$ -
TOTAL ANTICIPATED ROAD LABOR/MAINTENANCE:	\$ 31,400.00	\$ 187.50	\$ -	\$ 939.13	\$ 1,126.63
CHARITABLE CONTRIBUTIONS:					
	\$ 400.00	\$ 400.00	\$ -	\$ -	\$ 400.00
TOTAL EXPENDITURES:	\$ 101,200.00	\$ 5,643.24	\$ 2,505.95	\$ 16,100.10	\$ 24,249.29

2020 HRPOA ANNUAL RESERVE BUDGET vs. QUARTERLY REVENUES & EXPENDITURES

	<u>2020 Budget</u>	<u>1st Quarter</u>	<u>2nd Quarter</u>	<u>3rd Quarter</u>	<u>YTD Totals</u>
REVENUES:					
2020 Reserve Assessment:	\$ 75,900.00	\$ 14,440.00	\$ 17,098.88	\$ 7,391.12	\$ 38,930.00
2020 Reserve Assessment Collected in 12/2019:	\$ -	\$ 22,500.00	\$ -	\$ -	\$ 22,500.00
TOTAL REVENUES:	\$ 75,900.00	\$ 36,940.00	\$ 17,098.88	\$ 7,391.12	\$ 61,430.00
EXPENDITURES					
Truck/Equipment Maintenance:	\$ -	\$ 690.23	\$ 8,686.53	\$ -	\$ 9,376.76
TOTAL EXPENDITURES:	\$ -	\$ 690.23	\$ 8,686.53	\$ -	\$ 9,376.76

A previous Board spent the money in the HRPOA Reserve Account (including additional reserve funds collected through Special Assessments) for a "special" recycled asphalt application project. The Reserve Study in place at the time was not followed and therefor equipment that was scheduled to be replaced was not replaced. In August of 2019, the Board voted to spend Reserve Funds on a new plow truck and two new Western Plows (not to exceed \$60,000). The VP of Roads at the time, Steve Seeds, delayed the purchase of the new truck until December of 2019. The current Board intended to use the full \$75,900 in Reserve Assessment Revenues to replenish the HRPOA Reserve Account. However, the delay of the previous VP of Roads caused the new plow expenses to carry-over into FY2020. It is the intent of the current Board to deposit the remaining \$66,523.24 into the Reserve Fund.

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - Chkg-Regular-0320, Period Ending 07/31/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	1,575.11
Service charge	-3.00
Interest earned	0.06
Checks and payments cleared (6)	-975.19
Deposits and other credits cleared (3)	7,000.00
Statement ending balance	<u>7,596.98</u>

Uncleared transactions as of 07/31/2020	-3,027.49
Register balance as of 07/31/2020	4,569.49
Cleared transactions after 07/31/2020	0.00
Uncleared transactions after 07/31/2020	-2,137.30
Register balance as of 10/05/2020	2,432.19

Details

Checks and payments cleared (6)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/06/2020	Check	7382	462 - O'Briant	-50.00
07/07/2020	Expense	ACH	NV Energy	-51.09
07/13/2020	Check	7385	Dennis Sullivan	-10.00
07/19/2020	Check	7387	258 - Forcum	-20.00
07/19/2020	Check	7386	State Farm Insurance	-794.39
07/29/2020	Expense	ACH	NV Energy	-49.71

Total -975.19

Deposits and other credits cleared (3)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/06/2020	Check	7383	State Farm Insurance	0.00
07/06/2020	Transfer			2,000.00
07/28/2020	Transfer			5,000.00

Total 7,000.00

Additional Information

Uncleared checks and payments as of 07/31/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/27/2020	Check	7389	Gunderson Law Firm	-1,672.50
07/27/2020	Check	7388	Ticor Title Company	-300.00
07/27/2020	Check	7390	Storey County Clerk/Treasurer	-115.86
07/29/2020	Check	7391	Laura Poore	-939.13

Total -3,027.49

Uncleared checks and payments after 07/31/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/12/2020	Check	7392	Kelly Brownwell	-172.50
08/15/2020	Check	7393	Levy, Sapin, Ko & Company	-9,575.00
09/03/2020	Expense	ACH	NV Energy	-51.28
09/03/2020	Check	7394	NRED-CICCH UNIT FEES	-2,150.50
09/09/2020	Check	7395	Gunderson Law Firm	-90.00

10/5/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/14/2020	Check		401 - Kosinski	-40.00
09/15/2020	Check		Dugald & Suzanne Pettigrew	-9.00
09/15/2020	Expense	ACH	Waste Mgmt	-49.02
Total				-12,137.30

Uncleared deposits and other credits after 07/31/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/14/2020	Transfer			10,000.00
Total				10,000.00

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - Chkg-Regular-0320, Period Ending 08/31/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	7,596.98
Service charge	-3.00
Interest earned	0.13
Checks and payments cleared (5)	-12,474.99
Deposits and other credits cleared (1)	10,000.00
Statement ending balance	<u>5,119.12</u>

Uncleared transactions as of 08/31/2020	-300.00
Register balance as of 08/31/2020	4,819.12
Cleared transactions after 08/31/2020	0.00
Uncleared transactions after 08/31/2020	-2,389.80
Register balance as of 10/05/2020	2,429.32

Details

Checks and payments cleared (5)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/27/2020	Check	7389	Gunderson Law Firm	-1,672.50
07/27/2020	Check	7390	Storey County Clerk/Treasurer	-115.86
07/29/2020	Check	7391	Laura Poore	-939.13
08/12/2020	Check	7392	Kelly Brownwell	-172.50
08/15/2020	Check	7393	Levy, Sapin, Ko & Company	-9,575.00
Total				-12,474.99

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/14/2020	Transfer			10,000.00
Total				10,000.00

Additional Information

Uncleared checks and payments as of 08/31/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/27/2020	Check	7388	Ticor Title Company	-300.00
Total				-300.00

Uncleared checks and payments after 08/31/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/03/2020	Check	7394	NRED-CICCH UNIT FEES	-2,150.50
09/03/2020	Expense	ACH	NV Energy	-51.28
09/09/2020	Check	7395	Gunderson Law Firm	-90.00
09/14/2020	Check		401 - Kosinski	-40.00
09/15/2020	Expense	ACH	Waste Mgmt	-49.02
09/15/2020	Check		Dugald & Suzanne Pettigrew	-9.00
Total				-2,389.80

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - Chkg-Regular-0320, Period Ending 09/30/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	5,119.12
Service charge	-3.00
Interest earned	0.07
Checks and payments cleared (5)	-2,390.92
Deposits and other credits cleared (0)	0.00
Statement ending balance	<u>2,725.27</u>

Uncleared transactions as of 09/30/2020	-349.00
Register balance as of 09/30/2020	<u>2,376.27</u>

Details

Checks and payments cleared (5)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/03/2020	Check	7394	NRED-CICCH UNIT FEES	-2,150.50
09/03/2020	Expense	ACH	NV Energy	-51.28
09/09/2020	Check	7395	Gunderson Law Firm	-90.00
09/15/2020	Expense	ACH	Waste Mgmt	-49.02
09/23/2020	Expense	ACH	NV Energy	-50.12
Total				<u>-2,390.92</u>

Additional Information

Uncleared checks and payments as of 09/30/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/27/2020	Check	7388	Ticor Title Company	-300.00
09/14/2020	Check		401 - Kosinski	-40.00
09/15/2020	Check		Dugald & Suzanne Pettigrew	-9.00
Total				<u>-349.00</u>

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - MM Svgs-4165, Period Ending 07/31/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	106,373.27
Interest earned.....	1.79
Checks and payments cleared (2).....	-7,000.00
Deposits and other credits cleared (31).....	4,051.92
Statement ending balance.....	<u>103,426.98</u>

Register balance as of 07/31/2020.....	103,426.98
Cleared transactions after 07/31/2020.....	0.00
Uncleared transactions after 07/31/2020.....	-4,321.00
Register balance as of 10/05/2020.....	<u>99,105.98</u>

Details

Checks and payments cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/06/2020	Transfer			-2,000.00
07/28/2020	Transfer			-5,000.00
Total				-7,000.00

Deposits and other credits cleared (31)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/06/2020	Receive Payment	25167	191 - Fast	150.00
07/06/2020	Receive Payment	1432	204 - Rotan	50.00
07/06/2020	Receive Payment	2593524241	483 - Depew	150.00
07/06/2020	Receive Payment	6602	462 - O'Briant	200.00
07/06/2020	Receive Payment	5111	388 - Schwaighofer	150.00
07/07/2020	Deposit		Toiyabe Title	100.00
07/07/2020	Receive Payment	1229	264 - Matthews	100.00
07/07/2020	Receive Payment	1229	164 - Matthews	100.00
07/07/2020	Receive Payment	6560	342 - Yamron	150.00
07/07/2020	Receive Payment	167	370 - Clark	150.00
07/07/2020	Receive Payment	6511	445 - McCain	41.12
07/07/2020	Receive Payment	1768	224 - gardon72,LLC. c/o Gary...	150.00
07/19/2020	Receive Payment	6181	258 - Forcum	20.00
07/19/2020	Receive Payment	1140	034 - Pellett	150.00
07/19/2020	Receive Payment	2597861714	017 - Gilbert	150.00
07/19/2020	Receive Payment	676045250	056 - Jackson	150.00
07/19/2020	Receive Payment	6181	258 - Forcum	150.00
07/19/2020	Receive Payment	3252	035 - Batastini	150.00
07/19/2020	Receive Payment	4015	057 - Ramsey/Boetcher	150.00
07/27/2020	Deposit		Ticor Title Company	100.00
07/27/2020	Receive Payment	40176292	256 - Poole	150.00
07/27/2020	Deposit		104 - Avram	2.00
07/27/2020	Receive Payment	1963	180 - Venables	150.00
07/27/2020	Receive Payment	012368	500 - The Sunflower Living Trust	150.00
07/27/2020	Deposit		First Centennial Title Co	100.00
07/27/2020	Receive Payment	30815	387 - Messier	120.00
07/27/2020	Deposit		Western Title	100.00
07/27/2020	Receive Payment	H&H 6607	013 - Tozzi/Turrisse	118.80
07/27/2020	Deposit		Mortgage Connect LP	100.00
07/27/2020	Receive Payment	1235	473 - Frey	150.00
07/27/2020	Deposit		Ticor Title Company	400.00

Total 4,051.92

Additional Information

Uncleared checks and payments after 07/31/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/14/2020	Transfer			-10,000.00

Total -10,000.00

Uncleared deposits and other credits after 07/31/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/10/2020	Deposit		Collins Construction Inc	100.00
08/12/2020	Receive Payment	1653	029 - Carbone	150.00
08/12/2020	Receive Payment	1653	045 - Carbone	150.00
08/12/2020	Receive Payment	1230	164 - Matthews	100.00
08/12/2020	Receive Payment	1230	264 - Matthews	100.00
08/12/2020	Receive Payment	1107	401 - Kosinski	170.00
08/12/2020	Receive Payment	1428	170 - Leathley	150.00
08/12/2020	Receive Payment	1428	171 - Leathley	150.00
08/12/2020	Receive Payment	1428	172 - Leathley	150.00
08/12/2020	Receive Payment	1002	506- Newcomb	150.00
08/12/2020	Receive Payment	227	327 - Rees	150.00
08/22/2020	Receive Payment	3277	418 - Lucero	150.00
08/22/2020	Deposit		First Centennial Title Co	100.00
09/15/2020	Receive Payment	6308	505 - Aird	150.00
09/15/2020	Receive Payment	6308	496 - Aird	150.00
09/15/2020	Receive Payment	6308	395 - Aird	150.00
09/15/2020	Receive Payment	2318	187 - Lane/Kauffman	150.00
09/15/2020	Receive Payment	5173	410 - Stewart	150.00
09/15/2020	Deposit		First American Title Co.	100.00
09/15/2020	Deposit		First Centennial Title Co	109.00
09/15/2020	Receive Payment	4507	046 - Brownwell	150.00
09/15/2020	Receive Payment	4507	052 - Brownwell	150.00
09/15/2020	Receive Payment	6308	495 - Aird	150.00
09/15/2020	Receive Payment	0046230972	103 - Schauer	150.00
09/15/2020	Receive Payment	4507	053 - Brownwell	150.00
09/15/2020	Receive Payment	4507	054 - Brownwell	150.00
09/22/2020	Receive Payment	186	160 - Riley/DeRuse	150.00
09/22/2020	Receive Payment	186	161 - DeRuse/Riley	150.00
09/22/2020	Receive Payment	4049	242 - Hall	150.00
09/22/2020	Receive Payment	4049	127 - Hall	150.00
09/22/2020	Receive Payment	4049	403 - Hall	150.00
09/22/2020	Receive Payment	4049	003 - Hall	150.00
09/22/2020	Receive Payment	4049	381 - Hall	150.00
09/22/2020	Receive Payment	4049	002 - Hall	150.00
09/22/2020	Receive Payment	1235	164 - Matthews	200.00
09/22/2020	Receive Payment	1235	264 - Matthews	200.00
09/22/2020	Receive Payment	0031445678	244 - DeRuse Family Trust	150.00
09/22/2020	Receive Payment	0000995457	197 - Nataluk	150.00
09/24/2020	Receive Payment	157	490 - Adams	150.00

Total 5,679.00

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - MM Svgs-4165, Period Ending 08/31/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	103,426.98
Interest earned.....	1.67
Checks and payments cleared (1).....	-10,000.00
Deposits and other credits cleared (13).....	1,770.00
Statement ending balance.....	<u>95,198.65</u>
Register balance as of 08/31/2020.....	95,198.65
Cleared transactions after 08/31/2020.....	0.00
Uncleared transactions after 08/31/2020.....	3,909.00
Register balance as of 10/05/2020.....	99,107.65

Details

Checks and payments cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/14/2020	Transfer			-10,000.00
Total				-10,000.00

Deposits and other credits cleared (13)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/10/2020	Deposit		Collins Construction Inc	100.00
08/12/2020	Receive Payment	1653	029 - Carbone	150.00
08/12/2020	Receive Payment	1107	401 - Kosinski	170.00
08/12/2020	Receive Payment	1428	170 - Leathley	150.00
08/12/2020	Receive Payment	1428	171 - Leathley	150.00
08/12/2020	Receive Payment	1428	172 - Leathley	150.00
08/12/2020	Receive Payment	1002	506- Newcomb	150.00
08/12/2020	Receive Payment	227	327 - Rees	150.00
08/12/2020	Receive Payment	1653	045 - Carbone	150.00
08/12/2020	Receive Payment	1230	264 - Matthews	100.00
08/12/2020	Receive Payment	1230	164 - Matthews	100.00
08/22/2020	Receive Payment	3277	418 - Lucero	150.00
08/22/2020	Deposit		First Centennial Title Co	100.00
Total				1,770.00

Additional Information

Uncleared deposits and other credits after 08/31/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/15/2020	Receive Payment	6308	395 - Aird	150.00
09/15/2020	Receive Payment	6308	496 - Aird	150.00
09/15/2020	Receive Payment	6308	505 - Aird	150.00
09/15/2020	Receive Payment	6308	495 - Aird	150.00
09/15/2020	Receive Payment	0046230972	103 - Schauer	150.00
09/15/2020	Receive Payment	2318	187 - Lane/Kauffman	150.00
09/15/2020	Receive Payment	4507	054 - Brownwell	150.00
09/15/2020	Receive Payment	4507	053 - Brownwell	150.00
09/15/2020	Receive Payment	4507	052 - Brownwell	150.00
09/15/2020	Receive Payment	4507	046 - Brownwell	150.00
09/15/2020	Deposit		First Centennial Title Co	109.00

10/5/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/15/2020	Deposit		First American Title Co.	100.00
09/15/2020	Receive Payment	5173	410 - Stewart	150.00
09/22/2020	Receive Payment	186	160 - Riley/DeRuse	150.00
09/22/2020	Receive Payment	186	161 - DeRuse/Riley	150.00
09/22/2020	Receive Payment	4049	242 - Hall	150.00
09/22/2020	Receive Payment	4049	127 - Hall	150.00
09/22/2020	Receive Payment	4049	403 - Hall	150.00
09/22/2020	Receive Payment	0000995457	197 - Nataluk	150.00
09/22/2020	Receive Payment	0031445678	244 - DeRuse Family Trust	150.00
09/22/2020	Receive Payment	1235	264 - Matthews	200.00
09/22/2020	Receive Payment	1235	164 - Matthews	200.00
09/22/2020	Receive Payment	4049	002 - Hall	150.00
09/22/2020	Receive Payment	4049	381 - Hall	150.00
09/22/2020	Receive Payment	4049	003 - Hall	150.00
09/24/2020	Receive Payment	157	490 - Adams	150.00

Total 3,909.00

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - MM Svgs-4165, Period Ending 09/30/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	95,198.65
Interest earned.....	1.59
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (26).....	3,909.00
Statement ending balance.....	<u>99,109.24</u>

Register balance as of 09/30/2020..... 99,109.24

Details

Deposits and other credits cleared (26)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/15/2020	Receive Payment	0046230972	103 - Schauer	150.00
09/15/2020	Receive Payment	6308	495 - Aird	150.00
09/15/2020	Receive Payment	6308	505 - Aird	150.00
09/15/2020	Receive Payment	6308	496 - Aird	150.00
09/15/2020	Receive Payment	6308	395 - Aird	150.00
09/15/2020	Receive Payment	2318	187 - Lane/Kauffman	150.00
09/15/2020	Receive Payment	4507	054 - Brownwell	150.00
09/15/2020	Deposit		First American Title Co.	100.00
09/15/2020	Deposit		First Centennial Title Co	109.00
09/15/2020	Receive Payment	4507	046 - Brownwell	150.00
09/15/2020	Receive Payment	4507	052 - Brownwell	150.00
09/15/2020	Receive Payment	4507	053 - Brownwell	150.00
09/15/2020	Receive Payment	5173	410 - Stewart	150.00
09/22/2020	Receive Payment	186	160 - Riley/DeRuse	150.00
09/22/2020	Receive Payment	0000995457	197 - Nataluk	150.00
09/22/2020	Receive Payment	186	161 - DeRuse/Riley	150.00
09/22/2020	Receive Payment	4049	242 - Hall	150.00
09/22/2020	Receive Payment	4049	127 - Hall	150.00
09/22/2020	Receive Payment	4049	403 - Hall	150.00
09/22/2020	Receive Payment	4049	003 - Hall	150.00
09/22/2020	Receive Payment	4049	381 - Hall	150.00
09/22/2020	Receive Payment	4049	002 - Hall	150.00
09/22/2020	Receive Payment	1235	164 - Matthews	200.00
09/22/2020	Receive Payment	1235	264 - Matthews	200.00
09/22/2020	Receive Payment	0031445678	244 - DeRuse Family Trust	150.00
09/24/2020	Receive Payment	157	490 - Adams	150.00

Total 3,909.00

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - Reserve Chkg-4695, Period Ending 07/31/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	83,007.59
Interest earned.....	1.41
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (0).....	0.00
Statement ending balance.....	<u>83,009.00</u>
Register balance as of 07/31/2020.....	83,009.00

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - Reserve Chkg-4695, Period Ending 08/31/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	83,009.00
Interest earned.....	1.41
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (0).....	0.00
Statement ending balance.....	<u>83,010.41</u>

Register balance as of 08/31/2020..... 83,010.41

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - Reserve Chkg-4695, Period Ending 09/30/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	83,010.41
Interest earned.....	1.36
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (0).....	0.00
Statement ending balance.....	<u>83,011.77</u>

Register balance as of 09/30/2020.....83,011.77

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - Chkg-Culverts-0527, Period Ending 07/31/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	52,990.49
Interest earned.....	0.90
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (0).....	0.00
Statement ending balance.....	<u>52,991.39</u>

Register balance as of 07/31/2020.....52,991.39

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - Chkg-Culverts-0527, Period Ending 08/31/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	52,991.39
Interest earned.....	0.90
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (0).....	0.00
Statement ending balance.....	<u>52,992.29</u>
Register balance as of 08/31/2020.....	52,992.29

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

B of A - Chkg-Culverts-0527, Period Ending 09/30/2020

RECONCILIATION REPORT

Reconciled on: 10/05/2020

Reconciled by: Summer Pellett

Any changes made to transactions after this date aren't included in this report.

Summary

USD




Statement beginning balance.....	52,992.29
Interest earned.....	0.87
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (0).....	0.00
Statement ending balance.....	<u>52,993.16</u>

Register balance as of 09/30/2020.....52,993.16

P.O. Box 15284
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HIGHLAND RANCHES PROPERTY
OWNERS ASSOCIATION
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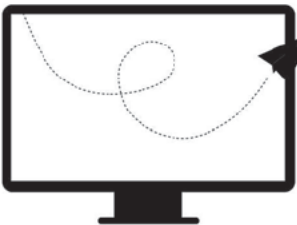
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-  bankofamerica.com
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Tampa, FL 33622-5118

Your combined statement

for July 01, 2020 to July 31, 2020

Your deposit accounts		Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	Operating Account (Checking)	██████████	\$7,596.98	Page 3
Adv Tiered Interest Chkg	Reserve Account	██████████	\$83,009.00	Page 5
Adv Tiered Interest Chkg	Culvert Account	██████████	\$52,991.39	Page 7
Money Market Savings	Operating Account (Savings)	██████████	\$103,426.98	Page 9
Total balance			\$247,024.35	



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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Your Adv Tiered Interest Chkg

Operating Account (Checking)

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on July 1, 2020	\$1,575.11
Deposits and other additions	7,000.06
Withdrawals and other subtractions	-100.80
Checks	-874.39
Service fees	-3.00
Ending balance on July 31, 2020	\$7,596.98

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$0.34.

Deposits and other additions

Date	Description	Amount
07/06/20	Online Banking transfer from SAV 4165 Confirmation# [REDACTED]	2,000.00
07/28/20	Online Banking transfer from SAV 4165 Confirmation# [REDACTED]	5,000.00
07/31/20	Interest Earned	0.06
Total deposits and other additions		\$7,000.06

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Withdrawals and other subtractions

Date	Description	Amount
07/07/20	NV Energy Bill Payment	-51.09
07/29/20	NV ENERGY Bill Payment	-49.71
Total withdrawals and other subtractions		-\$100.80

Checks

Date	Check #	Amount	Date	Check #	Amount
07/27/20	7382	-50.00	07/27/20	7386	-794.39
07/24/20	7385*	-10.00	07/27/20	7387	-20.00
Total checks					-\$874.39
Total # of checks					4

* There is a gap in sequential check numbers

Service fees

Date	Transaction description	Amount
07/31/20	Check Image Service Fee	-3.00
Total service fees		-\$3.00

Note your Ending Balance already reflects the subtraction of Service Fees.

Your Adv Tiered Interest Chkg Reserve Account

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on July 1, 2020	\$83,007.59
Deposits and other additions	1.41
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on July 31, 2020	\$83,009.00

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$10.78.

Deposits and other additions

Date	Description	Amount
07/31/20	Interest Earned	1.41
Total deposits and other additions		\$1.41

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Your Adv Tiered Interest Chkg

Culvert Account

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on July 1, 2020	\$52,990.49
Deposits and other additions	0.90
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on July 31, 2020	\$52,991.39

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$4.15.

Deposits and other additions

Date	Description	Amount
07/31/20	Interest Earned	0.90
Total deposits and other additions		\$0.90

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Your Money Market Savings

Operating Account (Savings)

HIGHLAND RANCHERS PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on July 1, 2020	\$106,373.27
Deposits and other additions	4,053.71
Withdrawals and other subtractions	-7,000.00
Service fees	-0.00
Ending balance on July 31, 2020	\$103,426.98

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$9.14.

Deposits and other additions

Date	Description	Amount
07/06/20	BKOFAMERICA MOBILE 07/06 XXXXXXXXXX DEPOSIT *MOBILE NV	200.00
07/06/20	BKOFAMERICA MOBILE 07/06 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
07/06/20	BKOFAMERICA MOBILE 07/06 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
07/06/20	BKOFAMERICA MOBILE 07/06 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
07/06/20	BKOFAMERICA MOBILE 07/06 XXXXXXXXXX DEPOSIT *MOBILE NV	50.00
07/08/20	BKOFAMERICA MOBILE 07/08 XXXXXXXXXX DEPOSIT *MOBILE NV	200.00
07/08/20	BKOFAMERICA MOBILE 07/08 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
07/08/20	BKOFAMERICA MOBILE 07/08 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
07/08/20	BKOFAMERICA MOBILE 07/08 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
07/08/20	BKOFAMERICA MOBILE 07/08 XXXXXXXXXX DEPOSIT *MOBILE NV	100.00
07/08/20	BKOFAMERICA MOBILE 07/08 XXXXXXXXXX DEPOSIT *MOBILE NV	41.12
07/20/20	BKOFAMERICA MOBILE 07/20 XXXXXXXXXX DEPOSIT *MOBILE NV	170.00
07/20/20	BKOFAMERICA MOBILE 07/20 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
07/20/20	BKOFAMERICA MOBILE 07/20 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
07/20/20	BKOFAMERICA MOBILE 07/20 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
07/20/20	BKOFAMERICA MOBILE 07/20 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
07/20/20	BKOFAMERICA MOBILE 07/20 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
07/28/20	BKOFAMERICA MOBILE 07/28 XXXXXXXXXX DEPOSIT *MOBILE NV	400.00
07/28/20	BKOFAMERICA MOBILE 07/28 XXXXXXXXXX DEPOSIT *MOBILE NV	250.00

continued on the next page

Deposits and other additions - continued

Date	Description	Amount
07/28/20	BKOFAMERICA MOBILE 07/28 [REDACTED] DEPOSIT *MOBILE NV	220.00
07/28/20	BKOFAMERICA MOBILE 07/28 [REDACTED] DEPOSIT *MOBILE NV	150.00
07/28/20	BKOFAMERICA MOBILE 07/28 [REDACTED] DEPOSIT *MOBILE NV	150.00
07/28/20	BKOFAMERICA MOBILE 07/28 [REDACTED] DEPOSIT *MOBILE NV	150.00
07/28/20	BKOFAMERICA MOBILE 07/28 [REDACTED] DEPOSIT *MOBILE NV	118.80
07/28/20	BKOFAMERICA MOBILE 07/28 [REDACTED] DEPOSIT *MOBILE NV	100.00
07/28/20	BKOFAMERICA MOBILE 07/28 [REDACTED] DEPOSIT *MOBILE NV	100.00
07/28/20	BKOFAMERICA MOBILE 07/28 [REDACTED] DEPOSIT *MOBILE NV	2.00
07/31/20	Interest Earned	1.79

Total deposits and other additions **\$4,053.71**

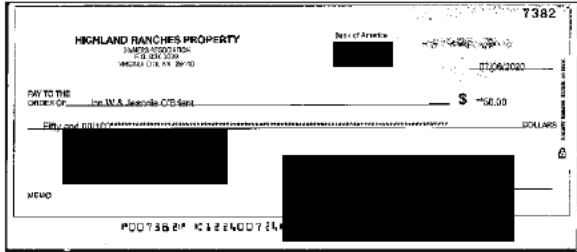
Withdrawals and other subtractions

Date	Description	Amount
07/06/20	Online Banking transfer to CHK 0320 Confirmation# [REDACTED]	-2,000.00
07/28/20	Online Banking transfer to CHK 0320 Confirmation# [REDACTED]	-5,000.00

Total withdrawals and other subtractions **-\$7,000.00**

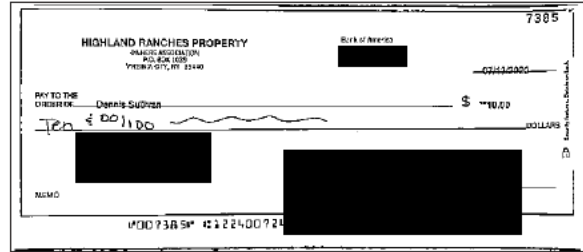
Check images

Account number: [REDACTED]
Check number: 7382 | Amount: \$50.00



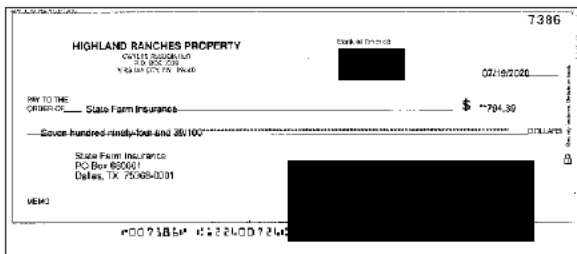
Check number: 7382 | Amount: \$50.00
Pay to the order of: J. L. A. Jacobs C/D-Sent
Amount: \$ 50.00
MEMO: [REDACTED]

Check number: 7385 | Amount: \$10.00



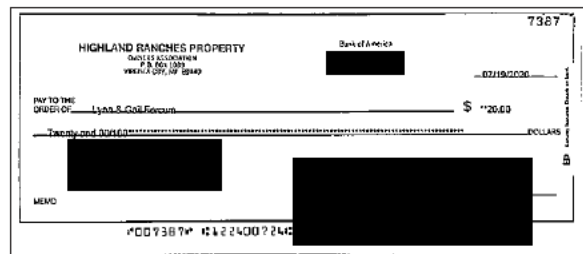
Check number: 7385 | Amount: \$10.00
Pay to the order of: Deposit Support
Amount: \$ 10.00
MEMO: [REDACTED]

Check number: 7386 | Amount: \$794.39



Check number: 7386 | Amount: \$794.39
Pay to the order of: State Farm Insurance
Amount: \$ 794.39
MEMO: [REDACTED]

Check number: 7387 | Amount: \$20.00






Check number: 7387 | Amount: \$20.00
Pay to the order of: Lynn S. Colfax
Amount: \$ 20.00
MEMO: [REDACTED]

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P.O. Box 15284
Wilmington, DE 19850

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HIGHLAND RANCHES PROPERTY
OWNERS ASSOCIATION
PO BOX 1039
VIRGINIA CITY, NV 89440-1039

Your combined statement

for August 01, 2020 to August 31, 2020

Your deposit accounts		Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg	Operating Account (Checking)	██████████	\$5,119.12	Page 3
Adv Tiered Interest Chkg	Reserve Account	██████████	\$83,010.41	Page 5
Adv Tiered Interest Chkg	Culvert Account	██████████	\$52,992.29	Page 7
Money Market Savings	Operating Account (Savings)	██████████	\$95,198.65	Page 9
Total balance			\$236,320.47	

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Your Adv Tiered Interest Chkg

Operating Account (Checking)

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

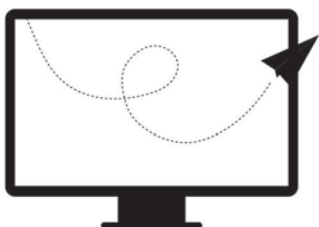
Account summary

Beginning balance on August 1, 2020	\$7,596.98
Deposits and other additions	10,000.13
Withdrawals and other subtractions	-0.00
Checks	-12,474.99
Service fees	-3.00
Ending balance on August 31, 2020	\$5,119.12

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$0.47.

Deposits and other additions

Date	Description	Amount
08/14/20	Online Banking transfer from SAV 4165 Confirmation# XXXXXXXXXX	10,000.00
08/31/20	Interest Earned	0.13
Total deposits and other additions		\$10,000.13



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Simply use our Mobile Banking app or sign in to Online Banking at bankofamerica.com.

¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. SSM-01-20-2303.B | 2879996

Checks

Date	Check #	Amount
08/06/20	7389	-1,672.50
08/06/20	7390	-115.86
08/03/20	7391	-939.13

Date	Check #	Amount
08/25/20	7392	-172.50
08/21/20	7393	-9,575.00

Total checks		-\$12,474.99
Total # of checks		5

Service fees

Date	Transaction description	Amount
08/31/20	Check Image Service Fee	-3.00

Total service fees		-\$3.00
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Note your Ending Balance already reflects the subtraction of Service Fees.

Your Adv Tiered Interest Chkg

Reserve Account

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on August 1, 2020	\$83,009.00
Deposits and other additions	1.41
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on August 31, 2020	\$83,010.41

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$12.19.

Deposits and other additions

Date	Description	Amount
08/31/20	Interest Earned	1.41
Total deposits and other additions		\$1.41

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Your Adv Tiered Interest Chkg

Culvert Account

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on August 1, 2020	\$52,991.39
Deposits and other additions	0.90
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on August 31, 2020	\$52,992.29

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$5.05.

Deposits and other additions

Date	Description	Amount
08/31/20	Interest Earned	0.90
Total deposits and other additions		\$0.90

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Your Money Market Savings

Operating Account (Savings)

HIGHLAND RANCHERS PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on August 1, 2020	\$103,426.98
Deposits and other additions	1,771.67
Withdrawals and other subtractions	-10,000.00
Service fees	-0.00
Ending balance on August 31, 2020	\$95,198.65

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$10.81.

Deposits and other additions

Date	Description	Amount
08/10/20	BKOFAMERICA MOBILE 08/10 [REDACTED] DEPOSIT *MOBILE NV	100.00
08/12/20	BKOFAMERICA MOBILE 08/12 [REDACTED] DEPOSIT *MOBILE NV	450.00
08/12/20	BKOFAMERICA MOBILE 08/12 [REDACTED] DEPOSIT *MOBILE NV	300.00
08/12/20	BKOFAMERICA MOBILE 08/12 [REDACTED] DEPOSIT *MOBILE NV	200.00
08/12/20	BKOFAMERICA MOBILE 08/12 [REDACTED] DEPOSIT *MOBILE NV	170.00
08/12/20	BKOFAMERICA MOBILE 08/12 [REDACTED] DEPOSIT *MOBILE NV	150.00
08/12/20	BKOFAMERICA MOBILE 08/12 [REDACTED] DEPOSIT *MOBILE NV	150.00
08/24/20	BKOFAMERICA MOBILE 08/22 [REDACTED] DEPOSIT *MOBILE NV	150.00
08/24/20	BKOFAMERICA MOBILE 08/22 [REDACTED] DEPOSIT *MOBILE NV	100.00
08/31/20	Interest Earned	1.67
Total deposits and other additions		\$1,771.67

Withdrawals and other subtractions

Date	Description	Amount
08/14/20	Online Banking transfer to CHK 0320 Confirmation# [REDACTED]	-10,000.00
Total withdrawals and other subtractions		-\$10,000.00

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Check images

Account number: [REDACTED]
Check number: 7389 | Amount: \$1,672.50

Check number: 7390 | Amount: \$115.86

Check number 7389, dated 07/27/2020, for \$1,672.50. Payable to Gunderson Law Firm, 3885 Warren Way, Reno, NV 89502. Memo: One thousand six hundred seventy-two and 50/100.

Check number 7390, dated 07/27/2020, for \$115.86. Payable to Storey County Clerk/Treasurer, Storey County Treasurer, PO Drawer D, Virginia City, NV 89440. Memo: APN 603-361-48 (2020-2021 Property Taxes).

Check number: 7391 | Amount: \$939.13

Check number: 7392 | Amount: \$172.50

Check number 7391, dated 07/29/2020, for \$939.13. Payable to Laura Poore, Laura Poore. Memo: Nine hundred thirty-nine and 13/100.

Check number 7392, dated 08/19/2020, for \$172.50. Payable to Kelly Stoverwald, Kelly Stoverwald. Memo: One hundred seventy-two and 50/100.

Check number: 7393 | Amount: \$9,575.00




Check number 7393, dated 08/12/2020, for \$9,575.00. Payable to Levy, Sapin, Ko & Company, Levy, Sapin, Ko & Company, 4221 Wilshire Blvd, Suite 400, Los Angeles, CA 90010. Memo: Nine thousand five hundred seventy-five and 00/100.

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P.O. Box 15284
Wilmington, DE 19850

Customer service information

-  Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

HIGHLAND RANCHES PROPERTY
OWNERS ASSOCIATION
PO BOX 1039
VIRGINIA CITY, NV 89440-1039

 Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your combined statement

for September 01, 2020 to September 30, 2020

Your deposit accounts	Account/plan number	Ending balance	Details on
Adv Tiered Interest Chkg Operating Account (Checking)	██████████	\$2,725.27	Page 3
Adv Tiered Interest Chkg Reserve Account	██████████	\$83,011.77	Page 5
Adv Tiered Interest Chkg Culvert Account	██████████	\$52,993.16	Page 7
Money Market Savings Operating Account (Savings)	██████████	\$99,109.24	Page 9
Total balance		\$237,839.44	

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Your Adv Tiered Interest Chkg **Operating Account (Checking)**

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on September 1, 2020	\$5,119.12
Deposits and other additions	0.07
Withdrawals and other subtractions	-150.42
Checks	-2,240.50
Service fees	-3.00
Ending balance on September 30, 2020	\$2,725.27


Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$0.54.

Deposits and other additions

Date	Description	Amount
09/30/20	Interest Earned	0.07
Total deposits and other additions		\$0.07

Withdrawals and other subtractions

Date	Description	Amount
09/03/20	NV ENERGY Bill Payment	-51.28
09/15/20	Waste Management Bill Payment	-49.02
09/23/20	NV Energy Bill Payment	-50.12
Total withdrawals and other subtractions		-\$150.42



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✓ Answers to your account security questions

✓ The latest information on fraud and scams

✓ Free tips, software downloads and more

bankofamerica.com/Security

SSM-06-20-0114.C | 3104278

Checks

Date	Check #	Amount
09/21/20	7394	-2,150.50

Date	Check #	Amount
09/18/20	7395	-90.00

Total checks		-\$2,240.50
Total # of checks	2	

Service fees

Date	Transaction description	Amount
09/30/20	Check Image Service Fee	-3.00

Total service fees		-\$3.00
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Note your Ending Balance already reflects the subtraction of Service Fees.

Your Adv Tiered Interest Chkg

Reserve Account

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on September 1, 2020	\$83,010.41
Deposits and other additions	1.36
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on September 30, 2020	\$83,011.77

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$13.55.

Deposits and other additions

Date	Description	Amount
09/30/20	Interest Earned	1.36
Total deposits and other additions		\$1.36

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Your Adv Tiered Interest Chkg **Culvert Account**

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on September 1, 2020	\$52,992.29
Deposits and other additions	0.87
Withdrawals and other subtractions	-0.00
Checks	-0.00
Service fees	-0.00
Ending balance on September 30, 2020	\$52,993.16

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$5.92.

Deposits and other additions

Date	Description	Amount
09/30/20	Interest Earned	0.87
Total deposits and other additions		\$0.87

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Your Money Market Savings

Operating Account (Savings)

HIGHLAND RANCHERS PROPERTY OWNERS ASSOCIATION

Account summary

Beginning balance on September 1, 2020	\$95,198.65
Deposits and other additions	3,910.59
Withdrawals and other subtractions	-0.00
Service fees	-0.00
Ending balance on September 30, 2020	\$99,109.24

Annual Percentage Yield Earned this statement period: 0.02%.
Interest Paid Year To Date: \$12.40.

Deposits and other additions

Date	Description	Amount
09/14/20	BKOFAMERICA MOBILE 09/14 XXXXXXXXXX DEPOSIT *MOBILE NV	600.00
09/14/20	BKOFAMERICA MOBILE 09/14 XXXXXXXXXX DEPOSIT *MOBILE NV	600.00
09/14/20	BKOFAMERICA MOBILE 09/14 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
09/14/20	BKOFAMERICA MOBILE 09/14 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
09/14/20	BKOFAMERICA MOBILE 09/14 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
09/14/20	BKOFAMERICA MOBILE 09/14 XXXXXXXXXX DEPOSIT *MOBILE NV	109.00
09/14/20	BKOFAMERICA MOBILE 09/14 XXXXXXXXXX DEPOSIT *MOBILE NV	100.00
09/22/20	BKOFAMERICA MOBILE 09/22 XXXXXXXXXX DEPOSIT *MOBILE NV	900.00
09/22/20	BKOFAMERICA MOBILE 09/22 XXXXXXXXXX DEPOSIT *MOBILE NV	400.00
09/22/20	BKOFAMERICA MOBILE 09/22 XXXXXXXXXX DEPOSIT *MOBILE NV	300.00
09/22/20	BKOFAMERICA MOBILE 09/22 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
09/22/20	BKOFAMERICA MOBILE 09/22 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
09/24/20	BKOFAMERICA MOBILE 09/24 XXXXXXXXXX DEPOSIT *MOBILE NV	150.00
09/30/20	Interest Earned	1.59
Total deposits and other additions		\$3,910.59

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Check images

Account number: [REDACTED]
Check number: 7394 | Amount: \$2,150.50

Check number: 7395 | Amount: \$90.00

HIGHLAND RANCHES PROPERTY WARRANT ASSOCIATION 10000 W. LAS VEGAS BLVD LAS VEGAS, NV 89140		State of America	7394
PAY TO THE ORDER OF: NREDC-CCM UNIT FEES		09/01/2020	
Two thousand one hundred fifty and 50/100		\$ 2,150.50	
NREDC-CCM UNIT FEES 3300 W. Sahara Avenue #350 Las Vegas, NV 89102			
MEMO			
#007394# 4122400724			

HIGHLAND RANCHES PROPERTY WARRANT ASSOCIATION 10000 W. LAS VEGAS BLVD LAS VEGAS, NV 89140		State of America	7395
PAY TO THE ORDER OF: Gunderson Law Firm		09/01/2020	
Ninety and 00/100		\$ 90.00	
Gunderson Law Firm 3800 Western Way Reno, NV 89509			
MEMO			
#007395# 4122400724			

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Our Deposit Agreement and Disclosures were updated to include recordkeeping requirements for Federal Deposit Insurance Corporation (FDIC) insurance coverage. These requirements apply to deposit accounts opened on behalf of beneficial owners (for example, as a trustee).

For more details, please review the “Special Provisions for Pass-Through Accounts” section of our Deposit Agreement at bankofamerica.com/depositagreement.

Beginning on November 7, 2020, we are making changes to the way overdraft works on savings accounts.

The overdraft setting on your savings account will be permanently set to decline a transaction, or return it unpaid, when we determine there is not enough money in your account or your linked Overdraft Protection account to cover it. This setting is called Decline All. We are making this change to all personal savings accounts to help you grow your savings balance. In addition, we will no longer charge Overdraft Item or NSF: Returned Item fees on personal savings accounts.

To make sure you understand how Decline All will work on your savings account – here are some other details:

- Third parties may charge you fees for any declined or returned transactions.
- Even in the Decline All setting, your account balance may still become negative.
- For more information, please see our Deposit Agreement and Disclosures and our Personal Schedule of Fees or visit us at bankofamerica.com/feesataglance.

We are here to help

We are always here to answer any questions you may have and talk about your savings goals. Feel free to schedule an appointment with us at bankofamerica.com/appointments.

HRPOA CHECK REGISTER

3rd QUARTER - 7/1/2020 to 9/30/2020

Date	Check #	Name	Memo/Description	Amount
07/06/2020	7382 462 - O'Briant		Owed \$150 & paid \$200 (check #6602 deposited 7/6/2020). This is a refund of the \$50 they overpaid.	\$ (50.00)
07/06/2020	7383 State Farm Insurance		Voided	\$ -
			Invoice 155 3507-F23-28 - Ram 2500	\$ -
			Invoice 076 2296-A24-28A - Ford F250	\$ -
07/07/2020	ACH NV Energy		NV Energy	\$ (51.09)
07/13/2020	7385 Dennis Sullivan		web server (DNS Maintenance 1 Year)	\$ (10.00)
07/19/2020	7386 State Farm Insurance			\$ (794.39)
			Invoice 155 3507-F23-28 - Ram 2500	\$ 430.52
			Invoice 076 2296-A24-28A - Ford F250	\$ 363.87
07/19/2020	7387 258 - Forcum		Refund of \$20 SA Over-Payment	\$ (20.00)
			Refund of Dues Over-payment - Title Company sent a check for \$400 on 7/27/2020. No dues are owed on this property for 2020.	
07/27/2020	7388 Tigor Title Company		Transfer fees are only \$100. I am refunding Tigor Title \$300.	\$ (300.00)
07/27/2020	7389 Gunderson Law Firm		Invoice 80970	\$ (1,672.50)
07/27/2020	7390 Storey County Clerk/Treasurer		APN 003-361-48 (2020-2021 Property Taxes)	\$ (115.86)
07/29/2020	7391 Laura Poore		Reimbursement for Western Nevada Supply purchase (Order #18307507) placed on 5/7/2020. 18" Culverts (x22)	\$ (939.13)
07/29/2020	ACH NV Energy		NV Energy	\$ (49.71)
07/31/2020	SVCCHRG Bank of America		Service Charge	\$ (3.00)
08/12/2020	7392 Kelly Brownwell			\$ (172.50)
			June 2020 Bookkeeping	\$ 105.00
			July 2020 Bookkeeping	\$ 67.50
08/15/2020	7393 Levy, Sapin, Ko & Company		Invoice 419808 7/31/2020	\$ (9,575.00)
08/31/2020	SVCCHRG Bank of America		Service Charge	\$ (3.00)
09/03/2020	7394 NRED-CICCH UNIT FEES		\$4.25/lot x 506 lots	\$ (2,150.50)
09/03/2020	ACH NV Energy		NV Energy	\$ (51.28)
09/09/2020	7395 Gunderson Law Firm		Invoice 81414 9/1/2020	\$ (90.00)
09/15/2020	ACH Waste Mgmt		Waste Management	\$ (49.02)
09/23/2020	ACH NV Energy		NV Energy Bill	\$ (50.12)
09/30/2020	SVCCHRG Bank of America		Service Charge	\$ (3.00)

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

BALANCE SHEET

As of September 30, 2020

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Assessed Late Fees	0.00
B of A - Chkg-Culverts-0527	52,993.16
B of A - Chkg-Regular-0320	2,425.27
B of A - MM Svgs-4165	99,109.24
B of A - Reserve Chkg-4695	83,011.77
Credit Card	0.00
Total Bank Accounts	\$237,539.44
Accounts Receivable	
2012 Dues	606.00
2013 DUES	600.00
2014 Dues	600.00
2015 Dues	600.00
2016 Dues	660.00
2017 Dues	1,110.00
2018 Dues	1,770.00
2018 Special Assessment Dues	1,960.00
2019 Dues & Special Assessment	6,486.00
2020 Dues	2,971.20
2020 Special Assessment	14,579.70
A/R- Westwood Construction	0.00
Dues - 2001	0.00
Dues - 2002	0.00
Dues - 2003	0.00
Dues - 2004	0.00
Dues - 2005	0.00
Dues - 2006	0.00
Dues - 2006 Special Assessment	0.00
Dues - 2007	0.00
Dues - 2007 Special Assessment	0.00
Dues - 2009	200.00
Dues - 2009 Special Assessment	360.00
Dues - 2010	612.00
Dues - 2011	600.01
Dues - old Deliquent Accounts	0.00
Dues / Special Assessment 2008	509.74
Total Accounts Receivable	\$34,224.65

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

BALANCE SHEET

As of September 30, 2020

	TOTAL
Other Current Assets	
Dues - delinquent contra a/c	0.00
Prepaid Expenses	7,551.00
Prepaid Taxes	236.00
Undeposited Funds	0.00
Total Other Current Assets	\$7,787.00
Total Current Assets	\$279,551.09
Fixed Assets	
1974 FWD Dump W12'plow12-08	
Depreciation	-8,540.00
Original Cost	8,540.00
Total 1974 FWD Dump W12'plow12-08	0.00
1988 ChampGrader 5-15-09	-1,054.44
Depreciation	-13,701.00
Original Cost	14,755.44
Total 1988 ChampGrader 5-15-09	0.00
1993 Ford Plow 3/30/98 broken	
Depreciation	-17,018.00
Original Cost	17,018.00
Total 1993 Ford Plow 3/30/98 broken	0.00
1993 Water Truck 5-15-09	
Depreciation	-15,890.48
Original Cost	15,890.48
Total 1993 Water Truck 5-15-09	0.00
1995 -Cal Trans w/Plow 5-15-09	
Depreciation	-3,972.62
Original Cost	3,972.62
Total 1995 -Cal Trans w/Plow 5-15-09	0.00
1999 Dodge Plow Truck - 1/14/02	
Depreciation	-27,935.43
Original Cost	27,935.43
Total 1999 Dodge Plow Truck - 1/14/02	0.00

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

BALANCE SHEET

As of September 30, 2020

	TOTAL
2001 Chev-SOLD w/plow-toFORD	0.41
Depreciation	-5,489.00
Original Cost	5,488.59
Total 2001 Chev-SOLD w/plow-toFORD	0.00
2002 Ford F250 Pickup w/plow	-736.68
Depreciation	-14,548.00
Original Cost	15,284.68
Total 2002 Ford F250 Pickup w/plow	0.00
2006 Chevy truck 12/7/07	
Depreciation	-34,110.29
Original Cost	34,110.29
Total 2006 Chevy truck 12/7/07	0.00
2015 Dodge Ram 2500	36,109.51
2019 Plow for 2002 Ford Truck	9,305.27
2020 Plow for 2015 Dodge Truck	8,686.53
Backhoe	0.00
Entrance Gates - 9/20/79	
Depreciation	-4,100.00
Original Cost	4,100.00
Total Entrance Gates - 9/20/79	0.00
Fence - 11/01/95	
Depreciation	-3,616.00
Original Cost	3,616.00
Total Fence - 11/01/95	0.00
Fire Station - 7/01/80	
Depreciation	-25,000.00
Original Cost	25,000.00
Total Fire Station - 7/01/80	0.00
Fire Station - 7/01/82	
Depreciation	-16,667.00
Original Cost	16,667.00
Total Fire Station - 7/01/82	0.00
Generator - 10/15/94	
Depreciation	-5,000.00
Original Cost	5,000.00
Total Generator - 10/15/94	0.00

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

BALANCE SHEET

As of September 30, 2020

	TOTAL
Hincker Plow Blade-01/23/06	
Depreciation	-6,061.38
Original Cost	6,061.38
Total Hincker Plow Blade-01/23/06	0.00
Land	9,699.40
Mail Box Enclosure - 3/30/00	
Depreciation	-7,821.00
Original Cost	7,821.00
Total Mail Box Enclosure - 3/30/00	0.00
Mobile Radio Units - 12/07/97	
Depreciation	-1,140.33
Original Cost	1,140.33
Total Mobile Radio Units - 12/07/97	0.00
Pump Station - 6/01/82	
Depreciation	-3,000.00
Original Cost	3,000.00
Total Pump Station - 6/01/82	0.00
Radio System - 11/01/95	
Depreciation	-3,227.00
Original Cost	3,227.00
Total Radio System - 11/01/95	0.00
Road Paving - Cartwright - 1/86	
Depreciation	-38,040.00
Original Cost	38,040.00
Total Road Paving - Cartwright - 1/86	0.00
Roller & 2 Trailers 7-2009	
Depreciation	-17,364.88
Original Cost	17,364.88
Total Roller & 2 Trailers 7-2009	0.00
Street Signs - 02/26/06	
Depreciation	-716.54
Original Cost	716.54
Total Street Signs - 02/26/06	0.00
Total Fixed Assets	\$63,800.71
TOTAL ASSETS	\$343,351.80

HIGHLAND RANCHES PROPERTY OWNERS ASSOCIATION

BALANCE SHEET

As of September 30, 2020

	TOTAL
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
A/P - Culvert A/C	55,400.00
A/P - Vendors	0.00
Total Accounts Payable	\$55,400.00
Other Current Liabilities	
A/P contra	0.00
Assessments billed in advance	177,100.00
Assessments Rec'd in Advance	0.00
Federal Income Tax payable	0.00
Payroll Liabilities	11.07
Total Other Current Liabilities	\$177,111.07
Total Current Liabilities	\$232,511.07
Total Liabilities	\$232,511.07
Equity	
Opening Bal Equity	0.00
Retained Earnings	131,350.85
Net Income	-20,510.12
Total Equity	\$110,840.73
TOTAL LIABILITIES AND EQUITY	\$343,351.80