

**Caribbean Property Management, Inc.**

*Professional Community Association Management*

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**Bridgepoint HOA, Inc.**

**October 31st, 2025**

**Monthly Financial Statement**

**Caribbean Property Management, Inc.**

**12301 SW 132 Ct. Miami, FL 33186**

**Ph.305-251-3848 Fax 305-251-3849**

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\*Unaudited for management purpose only



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We have compiled the accompanying Financial Statements arising from the Association's transactions. This report has not been reviewed or audited by a Certified Public Accountant. Therefore, the information contained in this report is for management purposes only.

# Bridgepoint HOA, Inc.

## Balance Sheet

10/31/2025

### Assets

#### Current Assets

##### Checking/ Savings

City National - OPERATING	246.52
City National Bank - SEC.DEPT.	63,319.16
U.S. Century Bank - Operating	15,042.76
U.S. Century Bank - Reserves	146,435.15
U.S. Century Bank - Special Assess	42,164.70
U.S. Century Bank - Drain Modification	2,791.37

TOTAL Checking/ Savings 269,999.66

**TOTAL Current Assets** 269,999.66

**Owner Receivables** 6,740.56

#### Other Current Assets

Prepaid Expenses	3,190.00
Prepaid Insurance	48,701.89
Utility Deposits	224.61
Exchange/ Suspense	514.00

**TOTAL Other Current Assets** 52,630.50

**Total Assets** 329,370.72

### Liabilities

**Prepaid Owners Receivable** 15,646.49

**Accounts Payable - Net Total** 57,718.10

#### Other Current Liabilities

Security Rental Deposit 66,874.75

**TOTAL Other Current Liabilities** 66,874.75

#### LOAN

LOAN - US Century Bank 8,880.77

**TOTAL LOAN** 8,880.77

#### Special Assessment 2022

Special Assessment Income 730,840.32

Special Assessment Expenses (679,380.32)

Loan Interest Expense (51,460.93)

**TOTAL Special Assessment 2022** (0.93)

# Bridgepoint HOA, Inc.

## Balance Sheet

10/31/2025

<b><u>Total Liabilities</u></b>	<b>149,119.18</b>
<b><u>Fund Balance</u></b>	
<b>Reserves</b>	
Reserve - Exterior Painting	76,512.93
Reserve - Pavement/ Sealcoating	31,147.19
Reserve - Asphalt Road Repaveme	5,085.29
Reserve - Tennis Ct Resurfacing	2,687.88
Reserve - Stamped Conc. Pavers	28,638.86
Reserve - Guardhouse/Pool Roofs	635.86
Reserve - Special/General Funds	31,967.86
Reserve - Fountains	3,466.11
Reserve - Drain Cleaning	5,002.24
Reserve - Lake Enbankment	2,425.00
Reserve - Pool Resurfacing	8,209.55
Reserve - Landscape Replacement	25,929.40
Reserve - Pool Furniture	6,954.30
Reserve - Interest Income	57.80
<b>TOTAL Reserves</b>	<b>228,720.27</b>
<b>Fund Balance - Operating</b>	<b>(56,171.93)</b>
<b>Net Income</b>	<b>7,703.20</b>
<b><u>Total Fund Balance</u></b>	<b>180,251.54</b>
<b><u>Total Fund Balance and Liabilities</u></b>	<b>329,370.72</b>

**Bridgepoint HOA, Inc.**  
**Income and Expense Comparative Statement**

From : 10/01/2025 to 10/31/2025

<u>October 2025</u>		<u>January to October</u>		
<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>% Used</u>

**Revenues**

Maintenance Income	54,609	54,642	546,086	546,417	99.94
Reserve Assessments	6,991	6,991	69,914	69,914	100.00
Late Fees Income	125	0	765	0	0.00
Legal Fees Income	0	0	1,270	0	0.00
Security Remotes/Decals	375	0	1,550	0	0.00
Interest - Legal	27	0	731	0	0.00
Miscellaneous Income	0	0	1,475	0	0.00
Violation Income	0	0	6,428	0	0.00
Reserves Interest Income	6	0	58	0	0.00
Collection Fees	125	0	275	0	0.00
<b>Total Revenues</b>	<b>62,258</b>	<b>61,633</b>	<b>628,552</b>	<b>616,331</b>	<b>101.98</b>

**Expenses**

**Administrative**

Admin Costs (Communications, Printing & Storage)	416	500	6,209	5,000	124.18
Administrative Expenses	89	0	753	0	0.00
Bad Debt Expense	18	0	123	0	0.00
Corporate Annual Report	0	5	0	51	0.00
Pool Permit	141	50	517	500	103.40
<b>TOTAL Administrative</b>	<b>664</b>	<b>555</b>	<b>7,602</b>	<b>5,551</b>	<b>136.95</b>

**Insurance**

Commercial Property Package	6,088	6,871	58,712	68,712	85.45
<b>TOTAL Insurance</b>	<b>6,088</b>	<b>6,871</b>	<b>58,712</b>	<b>68,712</b>	<b>85.45</b>

**Contracted Expenses**

Janitorial Maintenance	1,335	1,100	13,350	11,000	121.36
Lake Maintenance	243	238	2,397	2,380	100.71
Landscape Maintenance	4,950	4,950	49,500	49,500	100.00
Management Fees	1,855	1,855	18,550	18,550	100.00
Pest Control/ Exterminating	0	368	5,855	3,675	159.32
Pool & Spa Maintenance	770	770	7,873	7,700	102.25
Security	19,509	15,000	171,734	150,000	114.49
Sprinkler Maintenance	0	500	0	5,000	0.00
T.V. Cable Services	8,427	8,024	82,644	80,240	103.00

	<u>October 2025</u>		<u>January to October</u>		
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>% Used</u>
<b>TOTAL Contracted Expenses</b>	37,089	32,805	351,903	328,045	107.27
<b>Professional Fees</b>					
Audit, Review, and Compilation	0	417	5,000	4,167	119.99
Legal Services	6,819	833	22,087	8,333	265.05
Tax Return & Preparation Fees	0	42	0	417	0.00
<b>TOTAL Professional Fees</b>	6,819	1,292	27,087	12,917	209.70
<b>Repairs &amp; Maintenance</b>					
R&M: Drainage Refund	0	250	0	2,500	0.00
R&M: Building Repairs	0	0	300	0	0.00
R&M: Electrical Repairs	66	167	2,426	1,667	145.53
R&M: Entry System Repairs	0	500	17,125	5,000	342.50
R&M: Fertilization	0	0	0	0	0.00
R&M: General Repairs & Maintenance	718	1,667	9,412	16,667	56.47
R&M: Gym Equipment	0	333	400	3,333	12.00
R&M: Lawn Ornamental Pest Control	0	0	0	0	0.00
R&M: Lights, Bulbs, & Fixtures	1,470	0	1,637	0	0.00
R&M: Maintenance Supplies	0	250	2,187	2,500	87.48
R&M: Minor Gutter Repairs	0	0	490	0	0.00
MISC: Miscellaneous Expenses	0	0	771	0	0.00
R&M Misc. Landscape Replacement	0	833	9,600	8,333	115.20
R&M: Sprinkler Repairs	0	1,375	7,480	13,750	54.40
R&M: Tree Trimming / Yearly	0	1,542	18,865	15,417	122.36
R&M: Pool & Fountain Repair	70	167	10,613	1,667	636.65
<b>TOTAL Repairs &amp; Maintenance</b>	2,324	7,084	81,306	70,834	114.78
<b>Utilities</b>					
Electricity	2,145	1,800	21,410	18,000	118.94
Guardhouse Telephone/Internet	387	271	3,053	2,708	112.74
Water & Sewer	0	125	(198)	1,250	-15.84
<b>TOTAL Utilities</b>	2,532	2,196	24,265	21,958	110.51
<b>Reserves</b>					
Reserve Transfer	6,991	6,991	69,915	69,914	100.00
Reserve Deficit	0	3,840	0	38,401	0.00
Reserves Interest Transfer	6	0	58	0	0.00
<b>TOTAL Reserves</b>	6,997	10,831	69,973	108,315	64.60
<b>Total Expenses</b>	<b>62,513</b>	<b>61,634</b>	<b>620,848</b>	<b>616,332</b>	<b>100.73</b>

<u>October 2025</u>		<u>January to October</u>		
<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>% Used</u>

<b>Net Income</b>	(255)	(1)	7,704	(1)
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# Bridgepoint HOA, Inc.

## Receivable Accounts

As of : 10/31/2025

Account	Unit	Balance	Account Name
8.01	8	12.48	Franye, Antonio & Patricia
9.00	9	0.08	Rojas Marty, Rose Marie
13.00	13	62.60	Leza, Melba
28.00	28	2,238.78	LEGAL - ATTORNEY - Harward, Tresca & William
30.00	30	362.52	Seivright, David & Pauline
31.00	31	25.00	Branger, Alejandro
37.00	37	575.00	Forns, Armentina
38.00	38	398.74	Saunders, Noreen
50.00	50	79.94	Aleman, Doris & Alfredo & ALEMAN MIRANDA, PLACIDO ALFREDO
56.01	56	600.00	Tong, Richard & Tong, Linette
68.00	68	59.14	Concetta S, Carlos Astudillo
72.00	72	13.59	Guerrero, Maria
74.00	74	15.00	Bakarat, Anwar & Munira Elneser, Lina
79.01	79	362.46	Stone, Kimberlee
88.00	88	756.26	Diego, Vicente & Elizabeth
94.00	94	15.00	Fowler, Susan
100.00	100	206.26	Senices, Julissa
104.00	104	756.26	Briceno, Mariela
107.00	107	25.17	Sanchez, Gabriel & Sanchez, Maria
109.00	109	176.28	Verdi, Jorge

Number	Amount	Details
20	6,740.56	= Total of Receivables (Debit )
		= Total paid in advance (Credit ) or zero
<b>20</b>	<b>6,740.56</b>	<b>= Net total of selected accounts</b>

# Bridgepoint HOA, Inc.

## Prepaid Receivables

As of : 10/31/2025

Account	Unit	Balance	Account Name
2.00	2	(10.00)	Corporation, RME
6.00	6	(535.00)	Tambini, Ana
18.00	18	(731.26)	Sara Nazari, Seyed Mohammad H.
19.00	19	(1,138.02)	Siman, Gabriela M. Saca
29.00	29	(6,825.79)	Zeisler, Henry John & Ann S
33.00	33	(300.83)	Sanjurjo, Ernesto
35.00	35	(550.07)	Ricker, Denise
47.00	47	(1,819.75)	Green, Thomas & Carole
51.00	51	(507.77)	Berron, Diana
53.01	53	(523.35)	AK, LLC, Juniper
59.00	59	(181.26)	Hernandez, Joseph
61.00	61	(39.48)	Parsons, Ana
62.00	62	(196.26)	Nieves, Gaston Alejandro
63.00	63	(181.76)	Iliffe, Bonifacio Lopez & Christi
65.00	65	(181.26)	Tambini, Ana & Cuenca, Andrea
78.00	78	(550.00)	Patty, Christopher
82.01	82	(1.50)	Delgado, Gustavo
92.00	92	(513.97)	Perez, Maritza N. & Nicole
102.00	102	(51.70)	Velasco, Laura
103.00	103	(196.00)	Hernandez, Leticia
108.00	108	(550.00)	Gonzales, Rodolfo & Gonzalez, Silvia
110.01	110	(57.46)	Gaffney, Charles P. & Gonzalez, Madelaine M.
112.00	112	(4.00)	Vega, Elizabeth & Hugo

Number	Amount	Details
		= Total of Receivables (Debit )
23	(15,646.49)	= Total paid in advance (Credit ) or zero
<b>23</b>	<b>(15,646.49)</b>	<b>= Net total of selected accounts</b>

**Bridgepoint HOA, Inc.**  
**Summary Aged Accounts Receivable**

As of 10/31/2025

Account	Unit	Name	Current	31-60	61-90	Over 90	Total
1.00	1	Torres, Jeanette					0.00
3.01	3	Salazar, Liliana					0.00
4.00	4	Millet, Rosalba					0.00
5.00	5	Brewer, Walter					0.00
7.00	7	Berrones, Leticia					0.00
8.01	8	Franye, Antonio & Patricia		360.00			12.48
9.00	9	Rojas Marty, Rose Marie		0.08			0.08
10.00	10	Luaces, Norma & Luaces, Lissette					0.00
11.00	11	Sanchez, Rodolfo & Alina	(358.00)				0.00
12.00	12	Santisteban, Michelle					0.00
13.00	13	Leza, Melba		62.60			62.60
14.00	14	Mendez, Gladys M.					0.00
15.00	15	Zuleta & Laura L., Marco					0.00
16.01	16	Damas, Ricardo Eugenio & Lopez,		385.00			0.00
17.00	17	Wechsberg, Florence					0.00
20.01	20	Juan Correa & Melissa Freydell Va					0.00
21.00	21	Sosa, Sara					0.00
22.00	22	Viana, Melissa					0.00
23.00	23	Luaces, Norma & Lissette					0.00
24.00	24	Conde, Cristina					0.00
25.00	25	Caballero, Beatriz					0.00
26.00	26	Borr, Nancy					0.00
27.00	27	Henderson, Lissette					0.00
28.00	28	Harward, Tresca & William	25.00	781.26	731.26	701.26	2,238.78
			1 - 8/18/2025 - 30 Day Notice 2 - 9/24/2025 - ATP 3 - 9/29/2025 - LEGAL				
30.00	30	Seivright, David & Pauline		362.52			362.52
31.00	31	Branger, Alejandro	25.00				25.00

Account	Unit	Name	Current	31-60	61-90	Over 90	Total
32.00	32	Manuel Cardenal & Mary Cardenal					0.00
34.00	34	Vidal, Nora					0.00
36.00	36	Gabriela Del Carme					0.00
37.00	37	Forns, Armentina	25.00	181.26	181.26	187.48	575.00
38.00	38	Saunders, Noreen	(181.26)	(368.74)		948.74	398.74
39.01	39	Valle, Blanca M.					0.00
40.01	40	Martinez, Christine					0.00
41.00	41	Marty, Rosemarie Rojas					0.00
42.00	42	Clarke, Evelina	(731.26)	(731.26)	(1,219.74)	2,682.26	0.00
43.01	43	Rivas-Fuentes, Sandra					0.00
44.00	44	Ruiz, Aldo					0.00
45.00	45	Corp., La Gorda					0.00
46.00	46	Bedoya, Jessica					0.00
48.00	48	LLC, 5510 SW 70TH Place & Bria					0.00
49.00	49	Fernandez, Juan & Odette					0.00
50.00	50	Aleman, Doris & Alfredo & ALEMA	25.00	54.94			79.94
52.00	52	Bejarano, Bruna					0.00
54.00	54	Karen Alas					0.00
55.00	55	Gonzalez, Esperanza					0.00
56.01	56	Tong, Richard & Tong, Linette	25.00	575.00			600.00
57.00	57	Trustee, Manju Khatani Torres,					0.00
58.00	58	Valdivia, Isabel					0.00
60.00	60	Goltzer, Roxanna					0.00
64.00	64	Sauma, Vanessa					0.00
66.00	66	Wang, He					0.00
67.00	67	Parra, Dennisse					0.00
68.00	68	Concetta S, Carlos Astudillo		59.14			59.14
69.00	69	Molina, Maria, Trustee & Maria E. M					0.00
70.00	70	Kristin Zanowski, Jose Baron					0.00

Account	Unit	Name	Current	31-60	61-90	Over 90	Total
71.00	71	Kritchman, William					0.00
72.00	72	Guerrero, Maria	(167.67)				13.59
73.00	73	Bossi, Adrian & Etcheberry, Merced					0.00
74.00	74	Bakarat, Anwar & Munira Elneser, L		15.00			15.00
75.00	75	Barcelo, Carina					0.00
76.00	76	Gutierrez, Nicholas Mark					0.00
77.02	77	Schatz Lapin, Laura					0.00
79.01	79	Stone, Kimberlee		362.46			362.46
80.00	80	Lackey, Ana Maria					0.00
81.00	81	Salzverg, Gisela					0.00
83.00	83	Rafael Guilarte					0.00
84.00	84	Perez, Armando					0.00
85.00	85	Belfort, Zayra	(181.26)			181.26	0.00
86.00	86	Pelaez, Gina					0.00
87.01	87	Jorin, Silvia					0.00
88.00	88	Diego, Vicente & Elizabeth	(1,250.00)	731.26	731.26	543.74	756.26
89.00	89	Chiron, Stewart & Melody	(43.00)	609.26			0.00
90.00	90	White, Roger & Paulina White					0.00
91.00	91	Serrano, Jacqueline R					0.00
93.00	93	Baeza Dagger, Junney Maria & Va					0.00
94.00	94	Fowler, Susan	(25.00)	40.00			15.00
95.01	95	Mega Holdings, LLC, Alvarez					0.00
96.00	96	LLC, 6940 SW 55 Terr,					0.00
97.00	97	RYAN HOUSING, LLC & Perez, P					0.00
98.00	98	Figuroa, Juan & Nilza					0.00
99.01	99	Rives-Gonzalez, Yamile A.					0.00
100.00	100	Senices, Julissa		206.26			206.26
101.01	101	Rodriguez, Otten & Rodriguez, De					0.00
104.00	104	Briceno, Mariela	25.00	731.26			756.26

Account	Unit	Name	Current	31-60	61-90	Over 90	Total
105.01	105	Riera, Juan Carlos					0.00
106.00	106	Luaces, Norma & Luaces, Lisette					0.00
107.00	107	Sanchez, Gabriel & Sanchez, Mar	(1,612.00)	756.26	746.26	134.65	25.17
109.00	109	Verdi, Jorge		176.28			176.28
111.00	111	Goncalves, Rosa					0.00
<b>Totals</b>							
		<b>89</b>	(4,399.45)	5,349.84	1,170.30	5,379.39	6,740.56

# Bridgepoint HOA, Inc.

## Payable accounts

As of : 10/31/2025

Account	Balance	Account Name
250170.00	137.29	DISCOUNT LIGHTING & SUPPLIES, INC.
250200.00	10.54	FIRST INSURANCE FUNDING
250310.30	36,040.98	IPFS CORPORATION
250315.10	710.00	J & J ELECTRICAL CONTRACTORS LLC
250420.00	9,754.29	NATIONAL SENTINEL
250612.00	11,065.00	RUBIO GARDEN

Number	Amount
6	57,718.10

# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

City National Bank - Operating Account, Miami 101500.00 - City National - OPERATING	#	xxx8327
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Balance on the bank statement as of 10/31/2025:	246.52	
<b>PLUS:</b> Deposits not yet cleared at the bank as of this date	0.00	
<b>MINUS:</b> Checks not yet cleared at the bank as of this date	0.00	
Adjusted bank account balance as of the same date	246.52	
Balance of the account in our books as of the same date	246.52	
<b>Difference:</b>	<b>0.00</b>	

<b>Deposits and checks that have cleared in current period</b>
--

Date	Ch. #	Trx	Check	Deposits	Description
		0			None

<b>Totals</b>	<b>Checks</b>	<b>Deposits</b>	<b>Number</b>
			<b>0</b>

# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

City National Bank - Operating Account, Miami	#	xxx8327
101500.00 - City National - OPERATING		

**Checks and Deposits still outstanding (not cleared at the bank yet)**

Date	Ch. #	Trx	Check	Deposits	Description
		0			None

<b>Totals</b>		<b>Checks</b>	<b>Deposits</b>	<b>Number</b>
				<b>0</b>



100 S.E. 2nd Street, 19th Floor  
Miami, FL 33131-2151  
833-448-6500  
citynational.com

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Account: XXXXXX8327

### Client Services



**Online**  
citynational.com



**CityTel**  
1-800-762-CITY (2489)



**Your Banking Center**  
HOA  
P.O. Box 025620  
Miami, FL 33102-5620



**Telephone**  
305-577-7336  
800-435-8839



**Your Banking Center Hours**  
Lobby: Monday - Friday: 9:00am - 5:00pm

BRIDGEPOINT HOMEOWNERS ASSOCIATION INC  
NEW OPERATING  
12301 SW 132ND CT  
CO CARIBBEAN PROPERTY MANAGEMENT  
MIAMI FL 33186-7299

For additional locations  
and hours, please visit  
citynational.com/locations

NMLS412469  
**Member**  
**FDIC**



## Association Non-Interest Checking

### Account Summary

Account:	XXXXXX8327	Beginning Balance:	\$246.52
Last Statement:	September 30, 2025	Ending Balance:	\$246.52
This Statement:	October 31, 2025	Average Ledger Balance:	\$246.52
		Low Balance:	\$246.52

### Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
10-01	<b>Beginning Balance</b>			<b>\$246.52</b>
	No activity this statement period			
10-31	<b>Ending totals</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$246.52</b>

## Visit our Fraud & Security Center

to learn more about  
how to stay safe online.

Scan me for more info



# Think Twice, Stay Secure

Think before you click.





Outstanding checks, withdrawals and debits:

Number	Description	Amount
		\$
<b>Total</b> →	\$	

Bank balance shown on this statement: \_\_\_\_\_

**Add +**

Deposits not credited on this statement (if any) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Total** \_\_\_\_\_

→ **Subtract – outstanding items** \_\_\_\_\_

**Balance\*** \_\_\_\_\_

*\*This balance should agree with your checkbook balance after deducting service charge (if any) or adding interest (if any) shown on this statement.*

**In Case of Errors or Questions About Your Electronic Funds Transfer on a Consumer Account:**  
 Contact your local City National Bank of Florida banking center, or for lost check card call us at 1-800-762-2489 24-hours a day or write us (City National Bank of Florida, c/o E.F.T. Department, P.O. Box 025606, Miami, Florida 33102-5606) as soon as possible. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you **no later than 60 days after we sent you the FIRST statement** on which the error or problem appeared. (1) Tell us your name and account number, (2) describe the error or the 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, and (3) tell us the dollar amount of the suspected error and the date the transaction occurred. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this and this is a consumer account, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation. If you are asked to submit your complaint or question in writing and signed by you, and it is not received within 10 business days, we may not credit your account the disputed amount.

**Consumer Lines of Credit Finance/Interest Charge Calculation Information:**  
 City National Bank of Florida calculates FINANCE/INTEREST CHARGES on your account by applying the periodic rate to the “daily balance” of your account for each day in the billing cycle. These daily finance charges are added together to determine the finance charge for the billing cycle. To get the “daily balance” we take the beginning balance of your account each day of the billing cycle, add any new advances, and subtract any payments made or credits issued and any unpaid interest or other finance charges.

**In Case of Errors or Questions About Your Line of Credit Bill or Mortgage Loan Statement:**  
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**Mortgage Loan Servicing Errors or Request for Information:**  
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# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

City National Bank - Security Deposit Account, Miami 103000.00 - City National Bank - SEC.DEP.	#	xxx4446
---	---	---------

Balance on the bank statement as of 10/31/2025:	63,319.16	
<b>PLUS:</b> Deposits not yet cleared at the bank as of this date	0.00	
<b>MINUS:</b> Checks not yet cleared at the bank as of this date	0.00	
Adjusted bank account balance as of the same date	63,319.16	
Balance of the account in our books as of the same date	63,319.16	
<b>Difference:</b>	<b>0.00</b>	

<b>Deposits and checks that have cleared in current period</b>
--

Date	Ch. #	Trx	Check	Deposits	Description
10/15/2025	Dep. # 2964	20057		3,800.00	Deposit 103000.00 - City National Bank - SEC.DEP.

<b>Totals</b>		<b>Checks</b>	<b>Deposits</b>	<b>Number</b>
		<b>0.00</b>	<b>3 800.00</b>	<b>1</b>

# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

City National Bank - Security Deposit Account, Miami	#	xxx4446
103000.00 - City National Bank - SEC.DEP.		

<b>Checks and Deposits still outstanding (not cleared at the bank yet)</b>
--

Date	Ch. #	Trx	Check	Deposits	Description
		0			None

<b>Totals</b>		<b>Checks</b>	<b>Deposits</b>	<b>Number</b>
				<b>0</b>



100 S.E. 2nd Street, 19th Floor  
Miami, FL 33131-2151  
833-448-6500  
citynational.com

Page: 1 of 2  
Account: XXXXXXX4446

### Client Services



**Online**  
citynational.com



**CityTel**  
1-800-762-CITY (2489)



**Your Banking Center**  
HOA  
P.O. Box 025620  
Miami, FL 33102-5620



**Telephone**  
305-577-7336  
800-435-8839



**Your Banking Center Hours**  
Lobby: Monday - Friday: 9:00am - 5:00pm

BRIDGEPOINT HOMEOWNERS ASSOCIATION INC  
SECURITY DEPOSIT ACCOUNT  
C/O CARIBBEAN PROPERTY MGMT  
12301 SW 132ND CT STE 102  
MIAMI FL 33186-7299

For additional locations  
and hours, please visit  
citynational.com/locations



## Association Non-Interest Checking

### Account Summary

Account:	XXXXXXX4446	Beginning Balance:	\$59,519.16
Last Statement:	September 30, 2025	Ending Balance:	\$63,319.16
This Statement:	October 31, 2025	Average Ledger Balance:	\$61,603.03
		Low Balance:	\$59,519.16

### Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
10-01	Beginning Balance			\$59,519.16
10-15	OFFICE DEPOSIT	\$3,800.00		\$63,319.16
10-31	Ending totals	\$3,800.00	\$0.00	\$63,319.16

## Visit our Fraud & Security Center

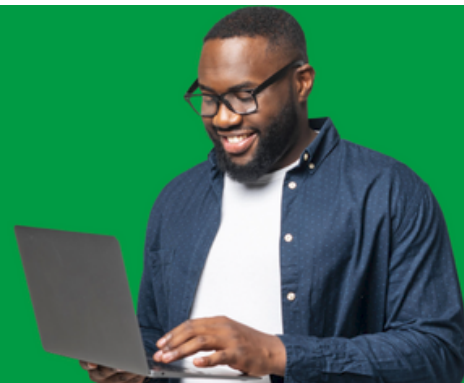
to learn more about  
how to stay safe online.

Scan me for more info



# Think Twice, Stay Secure

Think before you click.





Outstanding checks, withdrawals and debits:

Number	Description	Amount
		\$
<b>Total</b>	\$	

Bank balance shown on this statement: \_\_\_\_\_

**Add +**

Deposits not credited on this statement (if any) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Total** \_\_\_\_\_

**Subtract – outstanding items** \_\_\_\_\_

**Balance\*** \_\_\_\_\_

*\*This balance should agree with your checkbook balance after deducting service charge (if any) or adding interest (if any) shown on this statement.*

**In Case of Errors or Questions About Your Electronic Funds Transfer on a Consumer Account:**

Contact your local City National Bank of Florida banking center, or for lost check card call us at 1-800-762-2489 24-hours a day or write us (City National Bank of Florida, c/o E.F.T. Department, P.O. Box 025606, Miami, Florida 33102-5606) as soon as possible. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you **no later than 60 days after we sent you the FIRST statement** on which the error or problem appeared. (1) Tell us your name and account number, (2) describe the error or the 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, and (3) tell us the dollar amount of the suspected error and the date the transaction occurred. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this and this is a consumer account, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation. If you are asked to submit your complaint or question in writing and signed by you, and it is not received within 10 business days, we may not credit your account the disputed amount.

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# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

<b>US Century Bank - Operating Account, Doral</b>	#	xxx2920
<b>104100.00 - U.S. Century Bank - Operating</b>		

Balance on the bank statement as of 10/31/2025:	43,662.91	
<b>PLUS:</b> Deposits not yet cleared at the bank as of this date	1,352.29	
<b>MINUS:</b> Checks not yet cleared at the bank as of this date	-29,972.44	
Adjusted bank account balance as of the same date	15,042.76	
Balance of the account in our books as of the same date	15,042.76	
<b>Difference:</b>	<b>0.00</b>	

### Deposits and checks that have cleared in current period

Date	Ch. #	Trx	Check	Deposits	Description
09/30/2025	640	19819	589.52		Check - Caribbean Property Management Inv. 25112
10/01/2025	645	19830	8,518.06		Check - NATIONAL SENTINEL Inv. 8991(9/1/25 - 9/15/25)
10/01/2025	643	19828	1,855.00		Check - Caribbean Property Management Inv. 25196/October management fe
10/01/2025	642	19827	1,335.00		Check - Caribbean Property Management Inv. 25161/October janitorial fe
10/01/2025	644	19829	770.00		Check - Oliver's Pool Inv. 9/1/25
10/01/2025	646	19831	560.00		Check - JADE FIELD SERVICES CORP Inv. 060
10/01/2025	649	19887	243.00		Check - THE LAKE DOCTORS, INC. Inv. 2040566
10/01/2025	648	19833	88.76		Check - OTTEN RODRIGUEZ REIMBURSE WEBSITE RENEWAL
10/01/2025	647	19832	69.32		Check - Carina Barcelo REIMBURSE EXTRA CABANA POOL MATS
10/01/2025	Dep. # 2923	19825		1,300.00	Lockbox deposit
10/02/2025	Dep. # 2927	19885		1,281.26	Lockbox deposit
10/02/2025	Dep. # 2925	19879		11,906.30	Lockbox deposit
10/03/2025	Dep. # 2932	19905		514.00	Lockbox deposit
10/03/2025	Dep. # 2931	19902		1,064.00	Lockbox deposit
10/03/2025	Dep. # 2929	19898		1,831.26	Lockbox deposit
10/06/2025	Dep. # 2937	19932		1,100.00	Lockbox deposit
10/06/2025	Dep. # 2934	19924		6,593.78	Lockbox deposit
10/07/2025	651	19963	8,243.28		Check - NATIONAL SENTINEL Inv. 9006(9/16/25 - 9/30/25)
10/07/2025	652	19964	4,470.78		Check - SIEGFRIED RIVERA Inv. 313448
10/07/2025	650	19962	3,000.00		Check - RUBIO GARDEN Inv. 6739
10/07/2025	Dep. # 2943	19961		1,831.26	Lockbox deposit
10/07/2025	Dep. # 2939	19943		2,750.00	Lockbox deposit
10/07/2025	Dep. # 2941	19955		7,244.46	Lockbox deposit
10/08/2025	Dep. # 2946	19975		140.26	Lockbox deposit
10/08/2025	Dep. # 2947	19981		731.26	Lockbox deposit
10/08/2025	Dep. # 2944	19972		1,782.00	Lockbox deposit
10/09/2025	Dep. # 2949	19987		550.00	Lockbox deposit
10/09/2025	Dep. # 2952	19993		550.00	Lockbox deposit
10/09/2025	Dep. # 3023	20363		985.00	Deposit 104100.00 - U.S. Century Bank - Operating
10/09/2025	Dep. # 2951	19991		1,281.26	Lockbox deposit
10/10/2025	DP-192	20002	8,426.95		Direct payment - COMCAST 10/1/25 - 10/31/25
10/10/2025	653	20004	41.11		Check - Carina Barcelo REIMBURSE NIGHT LIGHTS
10/10/2025	Dep. # 2954	20000		1,100.00	Lockbox deposit
10/10/2025	Dep. # 2953	19996		1,281.26	Lockbox deposit
10/14/2025	Dep. # 2958	20021		181.26	Lockbox deposit
10/14/2025	Dep. # 2959	20023		550.00	Lockbox deposit
10/14/2025	Dep. # 2956	20018		2,931.26	Lockbox deposit
10/15/2025	656	20042	750.00		Check - Oliver's Pool Inv. 89
10/15/2025	657	20059	490.00		Check - Surf Side Metals Inv. 1500
10/15/2025	654	20037	119.20		Check - DENYSIS RODRIGUEZ REIMBURSE FOR TOUCH UP PAINT

# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

<b>US Century Bank - Operating Account, Doral</b>	#	xxx2920
<b>104100.00 - U.S. Century Bank - Operating</b>		

Date	Check #	Account #	Amount	Description
10/15/2025	655	20039	60.17	Check - CHARLES GAFFNEY REIMBURSE FOR FRONT SIGN
10/15/2025	Dep. # 2960	20028	731.26	Lockbox deposit
10/15/2025	Dep. # 2962	20046	1,289.00	Deposit 104100.00 - U.S. Century Bank - Operating
10/16/2025	Dep. # 2966	20064	550.00	Lockbox deposit
10/16/2025	Dep. # 2965	20061	731.26	Lockbox deposit
10/17/2025	DP-195	20099	2,113.86	Direct payment - FPL 9/10/25 - 10/10/25
10/17/2025	658	20098	770.00	Check - Oliver's Pool Inv. 10/1/25
10/17/2025	Dep. # 2969	20088	550.00	Lockbox deposit
10/20/2025	Dep. # 2971	20103	756.26	Lockbox deposit
10/21/2025	DP-196	20112	5,158.14	Direct payment - IPFS CORPORATION Inv. QUOTE #31114296
10/22/2025	DP-203	20428	30.74	Direct payment - FPL
10/23/2025	DP-197	20119	386.65	Direct payment - COMCAST 10/13/25 - 11/12/25
10/23/2025	Dep. # 2973	20118	731.26	Lockbox deposit
10/24/2025	669	20135	6,543.59	Check - SIEGFRIED RIVERA Inv. 314973, 303347, 309772, 313447, 309773
10/24/2025	661	20121	416.00	Check - Caribbean Property Management Inv. 25283
10/24/2025	665	20125	275.78	Check - SIEGFRIED RIVERA Inv. 314974
10/24/2025	668	20129	243.00	Check - THE LAKE DOCTORS, INC. Inv. 2041027
10/24/2025	662	20122	210.00	Check - Caribbean Property Management Inv. 25321
10/24/2025	667	20128	9.62	Check - Carina Barcelo REIMBURSE GUARD HOUSE SIGNS
10/24/2025		20130	30,000.00	Bank transfer from 104500.00 to 104100.00
10/27/2025	Dep. # 2974	20139	550.00	Lockbox deposit
10/28/2025	Dep. # 2975	20141	550.00	Lockbox deposit
10/29/2025	Dep. # 2977	20149	1,100.00	Lockbox deposit
10/30/2025	Dep. # 2979	20153	181.26	Lockbox deposit
10/30/2025	Dep. # 2978	20151	750.00	Lockbox deposit

Totals	Checks	Deposits	Number
	<b>55 787.53</b>	<b>87 950.18</b>	<b>65</b>

# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

US Century Bank - Operating Account, Doral	#	xxx2920
104100.00 - U.S. Century Bank - Operating		

<b>Checks and Deposits still outstanding (not cleared at the bank yet)</b>
--

Date	Ch. #	Trx	Check	Deposits	Description
09/30/2025	641	19820	10,832.00		Check - BRIDGEPOINT HOMEOWNERS SEPTEMBER RESERVE
10/21/2025	660	20111	718.96		Check - J & J ELECTRICAL CONTRACTORS LLC Inv. ESTIMATE #1512
10/21/2025	659	20109	141.45		Check - ARMANDO FUMERO REIMBURSE FOR ENCONSTRUCTION
10/24/2025	671	20137	9,754.29		Check - NATIONAL SENTINEL Inv. 9039(10/16/25 - 10/31/25)
10/24/2025	670	20136	4,950.00		Check - RUBIO GARDEN Inv. 381
10/24/2025	664	20124	1,855.00		Check - Caribbean Property Management Inv. 25262/November management
10/24/2025	663	20123	1,335.00		Check - Caribbean Property Management Inv. 25227/November janitorial f
10/24/2025	666	20126	65.74		Check - OTTEN RODRIGUEZ REIMBURSE FUSES & BREAKER
10/30/2025	Dep. # 2980	20156		1,352.29	Deposit 104100.00 - U.S. Century Bank - Operating
10/31/2025	672	20167	250.00		Check - OTTEN RODRIGUEZ REIMBURSE FOR TINT APPLICATION
10/31/2025	673	20169	70.00		Check - Oliver's Pool REIMBURSE SPA THERMOMETER

<b>Totals</b>	<b>Checks</b>	<b>Deposits</b>	<b>Number</b>
	<b>29 972.44</b>	<b>1 352.29</b>	<b>11</b>



**BRIDGEPOINT HOMEOWNERS ASSOCIATION  
INC.  
CARIBBEAN PROPERTY MANAGEMENT, INC.  
OPERATING  
12301 SW 132ND CT  
MIAMI FL 33186-7299**

**Page Number 1 of 12  
Account Number: 1012012920  
Date 10/31/25**

You can view our privacy notice by visiting our website [www.uscentury.com](http://www.uscentury.com). If you wish to have a copy mailed to you, call (305) 715-5200.

**HOA BUSINESS CK**

**Summary of Activity Since Your Last Statement**

Beginning Balance	10/01/25	11,500.26
Deposits / Misc Credits	37	87,950.18
Withdrawals / Misc Debits	39	55,787.53
Ending Balance	10/31/25	43,662.91
Service Charge		.00
Average Balance		39,158
Average Collected Balance		39,001
Enclosures		26

**Deposits and Credits**

Date	Amount	Activity Description
10/01	1,300.00	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/02	1,281.26	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/02	11,906.30	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/03	514.00	VANCO PAYMENTS/GATEWAY CARIBBEAN PROPERTY MAN
10/03	1,064.00	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/03	1,831.26	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/06	1,100.00	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/06	2,931.26	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/06	3,662.52	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/07	1,831.26	BRIDGEPOINT HOA/Settlement



**BRIDGEPOINT HOMEOWNERS ASSOCIATION  
INC.  
CARIBBEAN PROPERTY MANAGEMENT, INC.  
OPERATING  
12301 SW 132ND CT  
MIAMI FL 33186-7299**

**Page Number 2 of 12  
Account Number: 1012012920  
Date 10/31/25**

**Deposits and Credits**

Date	Amount	Activity Description
10/07	2,750.00	Caribbean Property Man BRIDGEPOINT HOA/Settlement
10/07	7,244.46	Caribbean Property Man ClickPay STL CC/CP STL CC BRIDGEPOINT HOA INC
10/08	985.00	Deposit
10/08	140.26	ClickPay STL CC/CP STL CC BRIDGEPOINT HOA INC
10/08	731.26	BRIDGEPOINT HOA/Settlement
10/08	1,782.00	Caribbean Property Man BRIDGEPOINT HOA/Settlement
10/09	550.00	Caribbean Property Man VANCO PAYMENTS/GATEWAY
10/09	550.00	CARIBBEAN PROPERTY MAN BRIDGEPOINT HOA/Settlement
10/09	1,281.26	Caribbean Property Man ClickPay STL CC/CP STL CC BRIDGEPOINT HOA INC
10/10	1,100.00	ClickPay STL CC/CP STL CC BRIDGEPOINT HOA INC
10/10	1,281.26	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/14	181.26	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/14	550.00	VANCO PAYMENTS/GATEWAY CARIBBEAN PROPERTY MAN
10/14	2,931.26	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/15	731.26	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/16	550.00	ClickPay STL CC/CP STL CC BRIDGEPOINT HOA INC
10/16	731.26	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/17	550.00	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/20	756.26	ClickPay STL CC/CP STL CC BRIDGEPOINT HOA INC
10/23	731.26	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/24	1,289.00	Deposit
10/24	30,000.00	For operating funds FROM: DDXXXX4452
10/27	550.00	BRIDGEPOINT HOA/Settlement



BRIDGEPOINT HOMEOWNERS ASSOCIATION INC. CARIBBEAN PROPERTY MANAGEMENT, INC. OPERATING 12301 SW 132ND CT MIAMI FL 33186-7299

Page Number 3 of 12 Account Number: 1012012920 Date 10/31/25

Deposits and Credits

Table with 3 columns: Date, Amount, Activity Description. Rows include transactions from 10/28 to 10/30 with amounts ranging from 750.00 to 1,100.00.

Checks in Check Number Order

Table with 9 columns: Date, Check No, Amount, Date, Check No, Amount, Date, Check No, Amount. Lists check transactions from 10/07 to 10/22.

\* indicates a break in check number sequence

Withdrawals and Debits

Table with 3 columns: Date, Amount, Activity Description. Lists withdrawal transactions from 10/14 to 10/22 with amounts ranging from 30.74 to 8,426.95.



**BRIDGEPOINT HOMEOWNERS ASSOCIATION  
INC.  
CARIBBEAN PROPERTY MANAGEMENT, INC.  
OPERATING  
12301 SW 132ND CT  
MIAMI FL 33186-7299**

**Page Number 4 of 12  
Account Number: 1012012920  
Date 10/31/25**

**Withdrawals and Debits**

Date	Amount	Activity Description
10/22	167.52	FPL DIRECT DEBIT/ELEC PYMT BRIDGEPOINT HOMEOWNERS
10/22	168.57	FPL DIRECT DEBIT/ELEC PYMT BRIDGEPOINT HOMEOWNERS
10/22	5,158.14	IPFS866-223-4478/IPFSPMTNJV BRIDGEPOINT HOMEOWNERS
10/23	81.84	FPL DIRECT DEBIT/ELEC PYMT BRIDGEPOINT HOMEOWNERS
10/23	297.98	FPL DIRECT DEBIT/ELEC PYMT BRIDGEPOINT HOMEOWNERS
10/23	441.09	FPL DIRECT DEBIT/ELEC PYMT BRIDGEPOINT HOMEOWNERS
10/27	386.65	COMCAST-XFINITY/CABLE SVCS BRIDGEPOINT *HOA

**Daily Balance Summary**

Date	Balance	Date	Balance	Date	Balance
10/01	12,800.26	10/10	53,225.78	10/23	17,996.66
10/02	25,987.82	10/14	39,383.29	10/24	49,285.66
10/03	29,397.08	10/15	39,489.71	10/27	49,329.81
10/06	37,090.86	10/16	36,300.19	10/28	49,253.81
10/07	45,137.06	10/17	36,850.19	10/29	42,791.82
10/08	48,463.26	10/20	27,032.06	10/30	43,723.08
10/09	50,844.52	10/22	18,086.31	10/31	43,662.91

DEPOSIT TICKET  
 U.S. CENTURY BANK

For: Bridgepoint HOA  
 Date: 10/17/2025

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

CURRENCY	AMOUNT	DATE	REMARKS
USD	385		
USD	6835		
USD	3454		
USD	164		
USD	50		
TOTAL	985.00		

ACCOUNT NUMBER: \* 1012012920 \$ 985.00

10/08/2025 \$985.00

Bridgepoint HOA, Inc.  
 c/o Caribbean Property Management, Inc.  
 12301 SW 132nd CT  
 Miami FL 33186  
 USA

US Century Bank  
 Operating Account  
 2301 NW 87 Ave  
 Doral FL 33172

Date: 10/01/2025

Pay: \*\* Eight thousand five hundred eighteen and 09/100 Dollars \$ 8,518.06

To the order of: NATIONAL SENTINEL  
 15715 SOUTH DIXIE HWY, STE 227  
 PALMETTO BAY FL 33157

Note: Inv. 8991(8/1/25 - 9/15/25)

10/14/2025 645 \$8,518.06

DEPOSIT TICKET  
 U.S. CENTURY BANK

For: Bridgepoint HOA  
 Date: 10/15/2025

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

CURRENCY	AMOUNT	DATE	REMARKS
USD	514		
USD	8840		
USD	160		
USD	3092		
USD	141		
USD	3048		
USD	101		
USD	25		
USD	6620		
USD	21		
USD	25		
TOTAL	1289.00		

ACCOUNT NUMBER: \* 1012012920 \$ 1289.00

10/24/2025 \$1,289.00

Bridgepoint HOA, Inc.  
 c/o Caribbean Property Management, Inc.  
 12301 SW 132nd CT  
 Miami FL 33186  
 USA

US Century Bank  
 Operating Account  
 2301 NW 87 Ave  
 Doral FL 33172

Date: 10/01/2025

Pay: \*\* Five hundred sixty and 00/100 Dollars \$ 560.00

To the order of: JADE FIELD SERVICES CORP  
 2271 W 80 ST STE 7  
 HIALEAH FL 33016

Note: Inv. 060

10/14/2025 646 \$560.00

Bridgepoint HOA, Inc.  
 c/o Caribbean Property Management, Inc.  
 12301 SW 132nd CT  
 Miami FL 33186  
 USA

US Century Bank  
 Operating Account  
 2301 NW 87 Ave  
 Doral FL 33172

Date: 09/30/2025

Pay: \*\* Five hundred eighty-nine and 52/100 Dollars \$ 589.52

To the order of: Caribbean Property Management  
 12301 SW 132 CT  
 Miami FL 33186

Note: Inv. 25112

10/07/2025 640 \$589.52

Bridgepoint HOA, Inc.  
 c/o Caribbean Property Management, Inc.  
 12301 SW 132nd CT  
 Miami FL 33186  
 USA

US Century Bank  
 Operating Account  
 2301 NW 87 Ave  
 Doral FL 33172

Date: 10/01/2025

Pay: \*\* Sixty-nine and 32/100 Dollars \$ 69.32

To the order of: Carina Barcelo  
 6970 SW 54 ST  
 Miami FL 33155

Note: REIMBURSE EXTRA CABANA POOL MATS

10/08/2025 647 \$69.32

Bridgepoint HOA, Inc.  
 c/o Caribbean Property Management, Inc.  
 12301 SW 132nd CT  
 Miami FL 33186  
 USA

US Century Bank  
 Operating Account  
 2301 NW 87 Ave  
 Doral FL 33172

Date: 10/01/2025

Pay: \*\* One thousand three hundred thirty-five and 00/100 Dollars \$ 1,335.00

To the order of: Caribbean Property Management  
 12301 SW 132 CT  
 Miami FL 33186

Note: Inv. 25161/October janitorial fees

10/07/2025 642 \$1,335.00

Bridgepoint HOA, Inc.  
 c/o Caribbean Property Management, Inc.  
 12301 SW 132nd CT  
 Miami FL 33186  
 USA

US Century Bank  
 Operating Account  
 2301 NW 87 Ave  
 Doral FL 33172

Date: 10/01/2025

Pay: \*\* Eighty-eight and 76/100 Dollars \$ 88.76

To the order of: OTTEN RODRIGUEZ

Note: REIMBURSE WEBSITE RENEWAL

10/22/2025 648 \$88.76

Bridgepoint HOA, Inc.  
 c/o Caribbean Property Management, Inc.  
 12301 SW 132nd CT  
 Miami FL 33186  
 USA

US Century Bank  
 Operating Account  
 2301 NW 87 Ave  
 Doral FL 33172

Date: 10/01/2025

Pay: \*\* One thousand eight hundred fifty-five and 00/100 Dollars \$ 1,855.00

To the order of: Caribbean Property Management  
 12301 SW 132 CT  
 Miami FL 33186

Note: Inv. 25196/October management fees

10/07/2025 643 \$1,855.00

Bridgepoint HOA, Inc.  
 c/o Caribbean Property Management, Inc.  
 12301 SW 132nd CT  
 Miami FL 33186  
 USA

US Century Bank  
 Operating Account  
 2301 NW 87 Ave  
 Doral FL 33172

Date: 10/01/2025

Pay: \*\* Two hundred forty-three and 00/100 Dollars \$ 243.00

To the order of: THE LAKE DOCTORS, INC.  
 PO BOX 162134  
 ALTAMONTE SPRINGS FL 32716

Note: Inv. 2040566

10/08/2025 649 \$243.00

Bridgepoint HOA, Inc.  
 c/o Caribbean Property Management, Inc.  
 12301 SW 132nd CT  
 Miami FL 33186  
 USA

US Century Bank  
 Operating Account  
 2301 NW 87 Ave  
 Doral FL 33172

Date: 10/01/2025

Pay: \*\* Seven hundred seventy and 00/100 Dollars \$ 770.00

To the order of: Oliver's Pool  
 1907 Sw 138th PL  
 Miami FL 33175

Note: Inv. 81/25

10/20/2025 644 \$770.00

Bridgepoint HOA, Inc.  
 c/o Caribbean Property Management, Inc.  
 12301 SW 132nd CT  
 Miami FL 33186  
 USA

US Century Bank  
 Operating Account  
 2301 NW 87 Ave  
 Doral FL 33172

Date: 10/07/2025

Pay: \*\* Three thousand and 00/100 Dollars \$ 3,000.00

To the order of: RUBIO GARDEN  
 20195 SW 190 STREET  
 MIAMI FL 33187

Note: Inv. 6739

10/22/2025 650 \$3,000.00

BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000551  
Date: 10/07/2025  
Pay \*\* Eight thousand two hundred forty-three and 28/100 Dollars \$ 8,243.28  
To the NATIONAL SENTINEL 15715 SOUTH DIXIE HWY. STE 227 PALMETTO BAY FL 33157  
order of  
Note: Inv. 9006(9/16/25 - 9/30/25)

10/20/2025 651 \$8,243.28

BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000657  
Date: 10/15/2025  
Pay \*\* Four hundred ninety and 00/100 Dollars \$ 490.00  
To the Surf Side Metals 1800 S.W. 135 Avenue Miami FL 33175  
order of  
Note: Inv. 1600

10/29/2025 657 \$490.00

BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000652  
Date: 10/07/2025  
Pay \*\* Four thousand four hundred seventy and 78/100 Dollars \$ 4,470.78  
To the SIEGFRIED RIVERA 201 ALHAMBRA CR. 11 FLOOR CORAL GABLES FL 33134  
order of  
Note: Inv. 313448

10/16/2025 652 \$4,470.78

BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000658  
Date: 10/17/2025  
Pay \*\* Seven hundred seventy and 00/100 Dollars \$ 770.00  
To the Oliver's Pool 1907 SW 136th PL Miami FL 33175  
order of  
Note: Inv. 10/1/25

10/20/2025 658 \$770.00

BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000653  
Date: 10/10/2025  
Pay \*\* Forty-one and 11/100 Dollars \$ 41.11  
To the Carina Barcelo 6970 SW 54 ST Miami FL 33155  
order of  
Note: REIMBURSE NIGHT LIGHTS

10/20/2025 653 \$41.11

BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000661  
Date: 10/24/2025  
Pay \*\* Four hundred sixteen and 00/100 Dollars \$ 416.00  
To the Caribbean Property Management 12301 SW 132 CT Miami FL 33186  
order of  
Note: Inv. 25283

10/28/2025 661 \$416.00

BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000654  
Date: 10/15/2025  
Pay \*\* One hundred nineteen and 20/100 Dollars \$ 119.20  
To the DENYSIS RODRIGUEZ  
order of  
Note: REIMBURSE FOR TOUCH UP PAINT

10/27/2025 654 \$119.20

BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000662  
Date: 10/24/2025  
Pay \*\* Two hundred ten and 00/100 Dollars \$ 210.00  
To the Caribbean Property Management 12301 SW 132 CT Miami FL 33186  
order of  
Note: Inv. 25321

10/28/2025 662 \$210.00

BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000655  
Date: 10/15/2025  
Pay \*\* Sixty and 17/100 Dollars \$ 60.17  
To the CHARLES GAFFNEY  
order of  
Note: REIMBURSE FOR FRONT SIGN

10/31/2025 655 \$60.17

BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000665  
Date: 10/24/2025  
Pay \*\* Two hundred seventy-five and 78/100 Dollars \$ 275.78  
To the SIEGFRIED RIVERA 201 ALHAMBRA CR. 11 FLOOR CORAL GABLES FL 33134  
order of  
Note: Inv. 314874

10/29/2025 665 \$275.78



BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000666  
Date: 10/15/2025  
Pay \*\* Seven hundred fifty and 00/100 Dollars \$ 750.00  
To the Oliver's Pool 1907 SW 136th PL Miami FL 33175  
order of  
Note: Inv. 89

10/20/2025 656 \$750.00

BRIDGEPOINT HOA, Inc. c/o Caribbean Property Management, Inc. 12301 SW 132nd CT Miami FL 33186 USA  
US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172 000667  
Date: 10/24/2025  
Pay \*\* Nine and 62/100 Dollars \$ 9.62  
To the Carina Barcelo 6970 SW 54 ST Miami FL 33155  
order of  
Note: REIMBURSE GUARD HOUSE SIGNS

10/29/2025 667 \$9.62



THIS CHECK IS VOID WITHOUT A MULTI-COLORED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

Bridgepoint HOA, Inc. c/o Caribbean Property Management, Inc. 12201 SW 132nd CT Miami FL 33186 USA	US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172	000668
Pay	** Two hundred forty-three and 00/100 Dollars	Date: 10/24/2025 \$ 243.00
To the order of	THE LAKE DOCTORS, INC. PO BOX 152134 ALTAMONTE SPRINGS FL 32716	Bridgepoint HOA, Inc. By:  Brewer, Walter
Note: Inv.	2041027	By:  Rodriguez, Danyela

⑈000668⑈ ⑆067015397⑆ 1012012920⑈

10/29/2025 668 \$243.00

THIS CHECK IS VOID WITHOUT A MULTI-COLORED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT AN ANGLE TO VIEW

Bridgepoint HOA, Inc. c/o Caribbean Property Management, Inc. 12201 SW 132nd CT Miami FL 33186 USA	US Century Bank Operating Account 2301 NW 87 Ave Doral FL 33172	000668
Pay	** Six thousand five hundred forty-three and 59/100 Dollars	Date: 10/24/2025 \$ 6,543.59
To the order of	SIEGFRIED RIVERA 201 ALHAMBRA CR, 11 FLOOR CORAL GABLES FL 33134	Bridgepoint HOA, Inc. By:  Brewer, Walter
Note: Inv.	314973, 303347, 308772, 313447, 309773	By:  Rodriguez, Danyela

⑈000668⑈ ⑆067015397⑆ 1012012920⑈

10/29/2025 669 \$6,543.59





## Important Changes to Your Business Bank Account Fees and Service Charges - Effective November 1, 2025

Dear Valued Customer:

Since 2002, U.S. Century Bank ("Bank") has been committed to providing experienced, personalized service to individuals and businesses that call our South Florida community home. As part of that commitment, we are taking steps to ensure we communicate changes to your accounts in a clear and timely manner.

Effective November 1, 2025, we are updating the Business Schedule of Fees and Service Charges ("Schedule"). For your convenience, please see the Schedule of Fees and Service Charges Changes and Updates Summary attached. Enclosed you will also find a copy of the Schedule.

If you have questions about the changes and how they might affect you, please contact your banking representative, or use any of the following ways to reach us:

- Call our main office at (305) 715-5200;
- Send us a secure message via online banking; or
- Send us a secure email via the Contact Us form located on our website at [uscentury.com/Contact-Us](https://www.uscentury.com/Contact-Us).

The new changes are **bolded** and *italicized* in the enclosed Schedule and can also be viewed on our website at [uscentury.com/schedule-of-fees](https://www.uscentury.com/schedule-of-fees).

We value your relationship and thank you for the trust you place in us to service your banking needs.

Sincerely,

A handwritten signature in black ink, appearing to read "Martha Guerra-Kattou".

Martha Guerra-Kattou  
Executive Vice President  
Director of Sales & Marketing





## U.S. CENTURY BANK

### BUSINESS SCHEDULE OF FEES AND SERVICE CHARGES CHANGES AND UPDATES SUMMARY as of NOVEMBER 1, 2025

ACCOUNT TYPE	CURRENT LANGUAGE AND/OR FEES	CHANGE AS OF NOVEMBER 1, 2025
HOA Business Checking		<b>Changed to:</b> Association Business Checking
HOA Business Money Market		<b>Changed to:</b> Association Business Money Market
HOA Premium Checking/Part Mgmt Co		<b>Changed to:</b> Association Premium Checking PMC
HOA Premium Money Market/Part Mgmt Co		<b>Changed to:</b> Association Premium Money Market PMC
International Business Checking	Maintenance Fee: \$25 per monthly statement cycle if the balance falls below \$25,000.	<b>Changed to:</b> Minimum to open account \$100 Maintenance Fee: \$25 per monthly statement cycle if the balance falls below \$25,000.
Century Plus Business Savings		<b>Removed:</b> No longer offered
Advantage IOLTA Checking		<b>Changed to:</b> Advantage <b>IOTA</b> Checking
IOTA Now Checking		<b>Changed to:</b> IOTA Checking

#### ADDITIONAL FEES AND SERVICES

CURRENT FEE		NEW FEE AS OF NOVEMBER 1, 2025
Cashier's Check: Non-Customer	\$30.00	\$35.00
Safe Deposit Box 2"x5" (only available at Aventura Banking Center)	\$20.00	\$25.00
Safe Deposit Box 3"x5"	\$30.00	\$35.00
Safe Deposit Box 3"x10"	\$50.00	\$55.00
Safe Deposit Box 5"x5"	\$40.00	\$45.00
Safe Deposit Box 5"x10"	\$100.00	\$105.00
Safe Deposit Box 10"x10"	\$150.00	\$155.00
Non-USCB Customer Check Cashing Fee	\$7.00	\$8.00



**BUSINESS ACCOUNT MAINTENANCE FEES**

EFFECTIVE DATE: NOVEMBER 1, 2025

**BUSINESS DDA CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$1,500. If the balance falls below the required minimum amount, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. Transaction Fee: First 200 items free per month, thereafter .20¢ per item.
- Printed Statement Fee: \$6.95 per month.

**ASSOCIATION BUSINESS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee

**ASSOCIATION PREMIUM CHECKING (PMC)**

- Minimum to open account \$1000
- Maintenance Fee: No Maintenance Fee

**CENTURY PLUS BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$10,000. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle.

**BUSINESS NOW CHECKING (INTEREST BEARING)**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100.

**IOTA CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee

**BUSINESS ANALYSIS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: \$15 per statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. \*Additional fees are charged per monthly statement cycle in relation to the transactions that present against the account and customer may receive earning credits.

**ASSOCIATION BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No Maintenance Fee

**ASSOCIATION PREMIUM MONEY MARKET (PMC)**

- Minimum to open account \$1000
- Maintenance Fee: No Maintenance Fee

**CENTURY GOLD BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$500. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle.

**INTERNATIONAL BUSINESS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$25,000. If the balance falls below the required minimum amount, \$25 will be charged per monthly statement cycle.

**TM ANALYSIS ACCOUNT**

- Minimum to open account \$100
- Maintenance Fee: If the balance falls below the required minimum amount of \$1,500, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. \*Additional fees are charged per monthly statement cycle in relation to the transactions that present against the account and customer may receive earning credits.



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## BUSINESS SCHEDULE OF FEES & SERVICE CHARGES

### BUSINESS SAVINGS

- Minimum to open account \$2,500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$10 will be charged per quarterly statement cycle.

### ADVANTAGE BUSINESS CHECKING

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee.

### ADVANTAGE BUSINESS MONEY MARKET

- Minimum to open account \$2,500
- Maintenance Fee: No Maintenance Fee.

### CENTURY GOLD BUSINESS SAVINGS

- Minimum to open account \$2,500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$10 will be charged per quarterly statement cycle.

### ADVANTAGE BUSINESS NOW CHECKING

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter \$.20 per \$100.

### ADVANTAGE IOTA CHECKING

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee





# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

<b>US Century Bank - Reserves Account, Doral</b> <b>104200.00 - U.S. Century Bank - Reserves</b>	#	xxx6235
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Balance on the bank statement as of 10/31/2025:	151,103.15	
<b>PLUS:</b> Deposits not yet cleared at the bank as of this date	10,832.00	
<b>MINUS:</b> Checks not yet cleared at the bank as of this date	-15,500.00	
Adjusted bank account balance as of the same date	146,435.15	
Balance of the account in our books as of the same date	146,435.15	
<b>Difference:</b>	<b>0.00</b>	

<b>Deposits and checks that have cleared in current period</b>
--

Date	Ch. #	Trx	Check	Deposits	Description
10/01/2025	14	19835	7,575.00		Check - RUBIO GARDEN Inv. ESTIMATE #352
10/31/2025		20430		6.50	Interest 104200.00 - U.S. Century Bank - Reserves

<b>Totals</b>		<b>Checks</b>	<b>Deposits</b>	<b>Number</b>
		<b>7 575.00</b>	<b>6.50</b>	<b>2</b>

# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

US Century Bank - Reserves Account, Doral	#	xxx6235
104200.00 - U.S. Century Bank - Reserves		

<b>Checks and Deposits still outstanding (not cleared at the bank yet)</b>
--

Date	Ch. #	Trx	Check	Deposits	Description
09/30/2025	641	19820		10,832.00	Check - BRIDGEPOINT HOMEOWNERS SEPTEMBER RESERVE
10/28/2025	15	20144	15,500.00		Check - BM ROOFING Inv. RE-ROOF CONCRETE TILE & FLAT ROOF

<b>Totals</b>	<b>Checks</b>	<b>Deposits</b>	<b>Number</b>
	<b>15 500.00</b>	<b>10 832.00</b>	<b>2</b>



BRIDGEPOINT HOMEOWNERS ASSOCIATION INC. CARIBBEAN PROPERTY MANAGEMENT, INC. RESERVE 12301 SW 132ND CT MIAMI FL 33186-7299

Page Number 1 of 7 Account Number: 1014006235 Date 10/31/25

You can view our privacy notice by visting our website www.uscentury.com. If you wish to have a copy mailed to you, call (305) 715-5200.

HOA BUSINESS MMK

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 10/31/25, Interest Paid Year To Date, Average Balance, Average Collected Balance, Average Rate / Cycle Days, Enclosures.

Deposits and Credits

Table with 3 columns: Date, Amount, Activity Description. Row: 10/31, 6.50, Interest Paid

Checks in Check Number Order

Table with 9 columns: Date, Check No, Amount, Date, Check No, Amount, Date, Check No, Amount. Row: 10/09, 14, 7,575.00

\* indicates a break in check number sequence

Daily Balance Summary

Table with 6 columns: Date, Balance, Date, Balance, Date, Balance. Rows: 10/09, 151,096.65; 10/31, 151,103.15

BRIDGEPOINT HOA, INC. 00014  
c/o Caribbean Property Management, Inc.  
12301 SW 132nd CT  
Miami FL 33186  
USA

US Century Bank  
Reserves Account  
2301 NW 87 Ave  
Doral FL 33172

Date : 10/01/2025

Pay \*\* Seven thousand five hundred seventy-five and 00/100 Dollars \$ 7,575.00

To the order of RUBIO GARDEN  
20195 SW 190 STREET  
MIAMI FL 33187

By: *[Signature]*  
Bromer, Walter

Note: Inv. ESTIMATE #352

⑈000014⑈ ⑆067015397⑆ 1014006235⑈

10/09/2025 14 \$7,575.00





## Important Changes to Your Business Bank Account Fees and Service Charges - Effective November 1, 2025

Dear Valued Customer:

Since 2002, U.S. Century Bank ("Bank") has been committed to providing experienced, personalized service to individuals and businesses that call our South Florida community home. As part of that commitment, we are taking steps to ensure we communicate changes to your accounts in a clear and timely manner.

Effective November 1, 2025, we are updating the Business Schedule of Fees and Service Charges ("Schedule"). For your convenience, please see the Schedule of Fees and Service Charges Changes and Updates Summary attached. Enclosed you will also find a copy of the Schedule.

If you have questions about the changes and how they might affect you, please contact your banking representative, or use any of the following ways to reach us:

- Call our main office at (305) 715-5200;
- Send us a secure message via online banking; or
- Send us a secure email via the Contact Us form located on our website at [uscentury.com/Contact-Us](https://www.uscentury.com/Contact-Us).

The new changes are **bolded** and *italicized* in the enclosed Schedule and can also be viewed on our website at [uscentury.com/schedule-of-fees](https://www.uscentury.com/schedule-of-fees).

We value your relationship and thank you for the trust you place in us to service your banking needs.

Sincerely,

A handwritten signature in black ink, appearing to read "Martha Guerra-Kattou".

Martha Guerra-Kattou  
Executive Vice President  
Director of Sales & Marketing





## U.S. CENTURY BANK

### BUSINESS SCHEDULE OF FEES AND SERVICE CHARGES CHANGES AND UPDATES SUMMARY as of NOVEMBER 1, 2025

ACCOUNT TYPE	CURRENT LANGUAGE AND/OR FEES	CHANGE AS OF NOVEMBER 1, 2025
HOA Business Checking		<b>Changed to:</b> Association Business Checking
HOA Business Money Market		<b>Changed to:</b> Association Business Money Market
HOA Premium Checking/Part Mgmt Co		<b>Changed to:</b> Association Premium Checking PMC
HOA Premium Money Market/Part Mgmt Co		<b>Changed to:</b> Association Premium Money Market PMC
International Business Checking	Maintenance Fee: \$25 per monthly statement cycle if the balance falls below \$25,000.	<b>Changed to:</b> Minimum to open account \$100 Maintenance Fee: \$25 per monthly statement cycle if the balance falls below \$25,000.
Century Plus Business Savings		<b>Removed:</b> No longer offered
Advantage IOLTA Checking		<b>Changed to:</b> Advantage <b>IOTA</b> Checking
IOTA Now Checking		<b>Changed to:</b> IOTA Checking

#### ADDITIONAL FEES AND SERVICES

CURRENT FEE		NEW FEE AS OF NOVEMBER 1, 2025
Cashier's Check: Non-Customer	\$30.00	\$35.00
Safe Deposit Box 2"x5" (only available at Aventura Banking Center)	\$20.00	\$25.00
Safe Deposit Box 3"x5"	\$30.00	\$35.00
Safe Deposit Box 3"x10"	\$50.00	\$55.00
Safe Deposit Box 5"x5"	\$40.00	\$45.00
Safe Deposit Box 5"x10"	\$100.00	\$105.00
Safe Deposit Box 10"x10"	\$150.00	\$155.00
Non-USCB Customer Check Cashing Fee	\$7.00	\$8.00



**BUSINESS ACCOUNT MAINTENANCE FEES**

EFFECTIVE DATE: NOVEMBER 1, 2025

**BUSINESS DDA CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$1,500. If the balance falls below the required minimum amount, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. Transaction Fee: First 200 items free per month, thereafter .20¢ per item.
- Printed Statement Fee: \$6.95 per month.

**ASSOCIATION BUSINESS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee

**ASSOCIATION PREMIUM CHECKING (PMC)**

- Minimum to open account \$1000
- Maintenance Fee: No Maintenance Fee

**CENTURY PLUS BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$10,000. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle.

**BUSINESS NOW CHECKING (INTEREST BEARING)**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100.

**IOTA CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee

**BUSINESS ANALYSIS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: \$15 per statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. \*Additional fees are charged per monthly statement cycle in relation to the transactions that present against the account and customer may receive earning credits.

**ASSOCIATION BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No Maintenance Fee

**ASSOCIATION PREMIUM MONEY MARKET (PMC)**

- Minimum to open account \$1000
- Maintenance Fee: No Maintenance Fee

**CENTURY GOLD BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$500. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle.

**INTERNATIONAL BUSINESS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$25,000. If the balance falls below the required minimum amount, \$25 will be charged per monthly statement cycle.

**TM ANALYSIS ACCOUNT**

- Minimum to open account \$100
- Maintenance Fee: If the balance falls below the required minimum amount of \$1,500, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. \*Additional fees are charged per monthly statement cycle in relation to the transactions that present against the account and customer may receive earning credits.



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## BUSINESS SCHEDULE OF FEES & SERVICE CHARGES

### BUSINESS SAVINGS

- Minimum to open account \$2,500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$10 will be charged per quarterly statement cycle.

### ADVANTAGE BUSINESS CHECKING

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee.

### ADVANTAGE BUSINESS MONEY MARKET

- Minimum to open account \$2,500
- Maintenance Fee: No Maintenance Fee.

### CENTURY GOLD BUSINESS SAVINGS

- Minimum to open account \$2,500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$10 will be charged per quarterly statement cycle.

### ADVANTAGE BUSINESS NOW CHECKING

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter \$.20 per \$100.

### ADVANTAGE IOTA CHECKING

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee





# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

<b>US Century Bank - Special Assessment, Doral</b>	#	xxx2946
<b>104300.00 - U.S. Century Bank - Special Assess</b>		

Balance on the bank statement as of 10/31/2025:	41,983.44	
<b>PLUS:</b> Deposits not yet cleared at the bank as of this date	181.26	
<b>MINUS:</b> Checks not yet cleared at the bank as of this date	0.00	
Adjusted bank account balance as of the same date	42,164.70	
Balance of the account in our books as of the same date	42,164.70	
<b>Difference:</b>	<b>0.00</b>	

### Deposits and checks that have cleared in current period

Date	Ch. #	Trx	Check	Deposits	Description
10/01/2025	Dep. # 2924	19826		181.26	Lockbox deposit
10/02/2025	Dep. # 2928	19886		181.26	Lockbox deposit
10/02/2025	Dep. # 2926	19880		4,550.16	Lockbox deposit
10/03/2025	Dep. # 2933	19906		550.00	Lockbox deposit
10/03/2025	Dep. # 2930	19899		3,288.56	Lockbox deposit
10/06/2025	Dep. # 2936	19927		181.26	Lockbox deposit
10/06/2025	Dep. # 2938	19933		362.52	Lockbox deposit
10/06/2025	Dep. # 2935	19925		2,006.30	Lockbox deposit
10/07/2025	Dep. # 2940	19944		725.04	Lockbox deposit
10/07/2025	Dep. # 2942	19956		1,462.52	Lockbox deposit
10/08/2025	Dep. # 2948	19982		543.80	Lockbox deposit
10/08/2025	Dep. # 2945	19973		1,093.78	Lockbox deposit
10/09/2025	Dep. # 2950	19988		362.52	Lockbox deposit
10/10/2025	Dep. # 2955	20001		181.26	Lockbox deposit
10/14/2025	Dep. # 2957	20019		2,187.56	Lockbox deposit
10/15/2025	Dep. # 2961	20029		181.00	Lockbox deposit
10/15/2025	Dep. # 2963	20054		2,750.30	Deposit 104300.00 - U.S. Century Bank - Special Assess
10/16/2025	Dep. # 2967	20065		181.26	Lockbox deposit
10/17/2025	Dep. # 2970	20089		181.26	Lockbox deposit
10/17/2025	Dep. # 2968	20085		550.00	Lockbox deposit
10/23/2025	Dep. # 2972	20115		731.26	Lockbox deposit
10/27/2025		20431	10,339.26		Loan Payment
10/29/2025	Dep. # 2976	20146		550.00	Lockbox deposit
10/31/2025	Dep. # 2982	20166		181.26	Lockbox deposit

<b>Totals</b>	<b>Checks</b>	<b>Deposits</b>	<b>Number</b>
	<b>10 339.26</b>	<b>23 164.14</b>	<b>24</b>

# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

US Century Bank - Special Assessment, Doral	#	xxx2946
104300.00 - U.S. Century Bank - Special Assess		

**Checks and Deposits still outstanding (not cleared at the bank yet)**

Date	Ch. #	Trx	Check	Deposits	Description
10/30/2025	Dep. # 2981	20158		181.26	Deposit 104300.00 - U.S. Century Bank - Special Assess

<b>Totals</b>		<b>Checks</b>	<b>Deposits</b>	<b>Number</b>
		<b>0.00</b>	<b>181.26</b>	<b>1</b>



**BRIDGEPOINT HOMEOWNERS ASSOCIATION  
INC.  
CARIBBEAN PROPERTY MANAGEMENT, INC.  
RESTRICTED-SPECIAL ASSESSMENT  
12301 SW 132ND CT  
MIAMI FL 33186-7299**

**Page Number** 1 of 8  
**Account Number:** 1012012946  
**Date** 10/31/25

You can view our privacy notice by visiting our website  
www.uscentury.com. If you wish to have a copy mailed  
to you, call (305) 715-5200.

**HOA BUSINESS CK**

**Summary of Activity Since Your Last Statement**

Beginning Balance	10/01/25	29,158.56
Deposits / Misc Credits	24	23,164.14
Withdrawals / Misc Debits	1	10,339.26
Ending Balance	10/31/25	41,983.44
Service Charge		.00
Average Balance		44,208
Average Collected Balance		43,942
Enclosures		2

**Deposits and Credits**

Date	Amount	Activity Description
10/01	181.26	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/02	181.26	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/02	4,550.16	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/03	550.00	VANCO PAYMENTS/GATEWAY CARIBBEAN PROPERTY MAN
10/03	3,288.56	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/06	181.26	ClickPay STL CC/CP STL CC BRIDGEPOINT HOA INC
10/06	362.52	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/06	543.78	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/06	1,462.52	BRIDGEPOINT HOA/Settlement Caribbean Property Man
10/07	725.04	BRIDGEPOINT HOA/Settlement



BRIDGEPOINT HOMEOWNERS ASSOCIATION INC. CARIBBEAN PROPERTY MANAGEMENT, INC. RESTRICTED-SPECIAL ASSESSMENT 12301 SW 132ND CT MIAMI FL 33186-7299

Page Number 2 of 8 Account Number: 1012012946 Date 10/31/25

Deposits and Credits

Table with 3 columns: Date, Amount, Activity Description. Lists various transactions from 10/07 to 10/31, including payments from Caribbean Property Man and Bridgepoint HOA.

Withdrawals and Debits

Table with 3 columns: Date, Amount, Activity Description. Shows a single withdrawal on 10/27 for 500531918 BRIDGEPONT PMT DUE 10/27/25.

Daily Balance Summary

Table with 6 columns: Date, Balance, Date, Balance, Date, Balance. Shows daily balances from 10/01 to 10/17.







## Important Changes to Your Business Bank Account Fees and Service Charges - Effective November 1, 2025

Dear Valued Customer:

Since 2002, U.S. Century Bank ("Bank") has been committed to providing experienced, personalized service to individuals and businesses that call our South Florida community home. As part of that commitment, we are taking steps to ensure we communicate changes to your accounts in a clear and timely manner.

Effective November 1, 2025, we are updating the Business Schedule of Fees and Service Charges ("Schedule"). For your convenience, please see the Schedule of Fees and Service Charges Changes and Updates Summary attached. Enclosed you will also find a copy of the Schedule.

If you have questions about the changes and how they might affect you, please contact your banking representative, or use any of the following ways to reach us:

- Call our main office at (305) 715-5200;
- Send us a secure message via online banking; or
- Send us a secure email via the Contact Us form located on our website at [uscentury.com/Contact-Us](https://www.uscentury.com/Contact-Us).

The new changes are **bolded** and *italicized* in the enclosed Schedule and can also be viewed on our website at [uscentury.com/schedule-of-fees](https://www.uscentury.com/schedule-of-fees).

We value your relationship and thank you for the trust you place in us to service your banking needs.

Sincerely,

A handwritten signature in black ink, appearing to read "Martha Guerra-Kattou".

Martha Guerra-Kattou  
Executive Vice President  
Director of Sales & Marketing





## U.S. CENTURY BANK

### BUSINESS SCHEDULE OF FEES AND SERVICE CHARGES CHANGES AND UPDATES SUMMARY as of NOVEMBER 1, 2025

ACCOUNT TYPE	CURRENT LANGUAGE AND/OR FEES	CHANGE AS OF NOVEMBER 1, 2025
HOA Business Checking		<b>Changed to:</b> Association Business Checking
HOA Business Money Market		<b>Changed to:</b> Association Business Money Market
HOA Premium Checking/Part Mgmt Co		<b>Changed to:</b> Association Premium Checking PMC
HOA Premium Money Market/Part Mgmt Co		<b>Changed to:</b> Association Premium Money Market PMC
International Business Checking	Maintenance Fee: \$25 per monthly statement cycle if the balance falls below \$25,000.	<b>Changed to:</b> Minimum to open account \$100 Maintenance Fee: \$25 per monthly statement cycle if the balance falls below \$25,000.
Century Plus Business Savings		<b>Removed:</b> No longer offered
Advantage IOLTA Checking		<b>Changed to:</b> Advantage <b>IOTA</b> Checking
IOTA Now Checking		<b>Changed to:</b> IOTA Checking

#### ADDITIONAL FEES AND SERVICES

CURRENT FEE		NEW FEE AS OF NOVEMBER 1, 2025
Cashier's Check: Non-Customer	\$30.00	\$35.00
Safe Deposit Box 2"x5" (only available at Aventura Banking Center)	\$20.00	\$25.00
Safe Deposit Box 3"x5"	\$30.00	\$35.00
Safe Deposit Box 3"x10"	\$50.00	\$55.00
Safe Deposit Box 5"x5"	\$40.00	\$45.00
Safe Deposit Box 5"x10"	\$100.00	\$105.00
Safe Deposit Box 10"x10"	\$150.00	\$155.00
Non-USCB Customer Check Cashing Fee	\$7.00	\$8.00



**BUSINESS ACCOUNT MAINTENANCE FEES**

EFFECTIVE DATE: NOVEMBER 1, 2025

**BUSINESS DDA CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$1,500. If the balance falls below the required minimum amount, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. Transaction Fee: First 200 items free per month, thereafter .20¢ per item.
- Printed Statement Fee: \$6.95 per month.

**ASSOCIATION BUSINESS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee

**ASSOCIATION PREMIUM CHECKING (PMC)**

- Minimum to open account \$1000
- Maintenance Fee: No Maintenance Fee

**CENTURY PLUS BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$10,000. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle.

**BUSINESS NOW CHECKING (INTEREST BEARING)**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100.

**IOTA CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee

**BUSINESS ANALYSIS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: \$15 per statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. \*Additional fees are charged per monthly statement cycle in relation to the transactions that present against the account and customer may receive earning credits.

**ASSOCIATION BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No Maintenance Fee

**ASSOCIATION PREMIUM MONEY MARKET (PMC)**

- Minimum to open account \$1000
- Maintenance Fee: No Maintenance Fee

**CENTURY GOLD BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$500. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle.

**INTERNATIONAL BUSINESS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$25,000. If the balance falls below the required minimum amount, \$25 will be charged per monthly statement cycle.

**TM ANALYSIS ACCOUNT**

- Minimum to open account \$100
- Maintenance Fee: If the balance falls below the required minimum amount of \$1,500, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. \*Additional fees are charged per monthly statement cycle in relation to the transactions that present against the account and customer may receive earning credits.



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**BUSINESS SCHEDULE OF FEES & SERVICE CHARGES****BUSINESS SAVINGS**

- Minimum to open account \$2,500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$10 will be charged per quarterly statement cycle.

**ADVANTAGE BUSINESS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee.

**ADVANTAGE BUSINESS MONEY MARKET**

- Minimum to open account \$2,500
- Maintenance Fee: No Maintenance Fee.

**CENTURY GOLD BUSINESS SAVINGS**

- Minimum to open account \$2,500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$10 will be charged per quarterly statement cycle.

**ADVANTAGE BUSINESS NOW CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter \$.20 per \$100.

**ADVANTAGE IOTA CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee





# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

<b>U.S. Century Bank - Drain Modification Account, Miami</b> <b>104500.00 - U.S. Century Bank - Drain Modification</b>	#	xxx4452
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Balance on the bank statement as of 10/31/2025:	2,791.37	
<b>PLUS:</b> Deposits not yet cleared at the bank as of this date	0.00	
<b>MINUS:</b> Checks not yet cleared at the bank as of this date	0.00	
Adjusted bank account balance as of the same date	2,791.37	
Balance of the account in our books as of the same date	2,791.37	
<b>Difference:</b>	<b>0.00</b>	

<b>Deposits and checks that have cleared in current period</b>
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Date	Ch. #	Trx	Check	Deposits	Description
10/24/2025		20130	30,000.00		Bank transfer from 104500.00 to 104100.00

<b>Totals</b>		<b>Checks</b>	<b>Deposits</b>	<b>Number</b>
		<b>30 000.00</b>	<b>0.00</b>	<b>1</b>

# Bridgepoint HOA, Inc.

## Bank Reconciliation : 10/31/2025

U.S. Century Bank - Drain Modification Account, Miami	#	xxx4452
104500.00 - U.S. Century Bank - Drain Modification		

**Checks and Deposits still outstanding (not cleared at the bank yet)**

Date	Ch. #	Trx	Check	Deposits	Description
		0			None

<b>Totals</b>		<b>Checks</b>	<b>Deposits</b>	<b>Number</b>
				<b>0</b>



**BRIDGEPOINT HOMEOWNERS ASSOCIATION  
INC.  
C/O CARIBBEAN PROPERTY MANAGEMENT, INC.  
DRAIN MODIFICATION ACCOUNT  
12301 SW 132ND CT  
MIAMI FL 33186-7299**

**Page Number 1 of 6  
Account Number: 1012014452  
Date 10/31/25**

You can view our privacy notice by visiting our website [www.uscentury.com](http://www.uscentury.com). If you wish to have a copy mailed to you, call (305) 715-5200.

**HOA BUSINESS CK**

**Summary of Activity Since Your Last Statement**

Beginning Balance	10/01/25	32,791.37
Deposits / Misc Credits	0	.00
Withdrawals / Misc Debits	1	30,000.00
Ending Balance	10/31/25	2,791.37
Service Charge		.00
Average Balance		25,049
Average Collected Balance		25,049

**Withdrawals and Debits**

Date	Amount	Activity Description
10/24	30,000.00	For operating funds TO: DDXXXX2920

**Daily Balance Summary**

Date	Balance	Date	Balance	Date	Balance
10/24	2,791.37				





## Important Changes to Your Business Bank Account Fees and Service Charges - Effective November 1, 2025

Dear Valued Customer:

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If you have questions about the changes and how they might affect you, please contact your banking representative, or use any of the following ways to reach us:

- Call our main office at (305) 715-5200;
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The new changes are **bolded** and *italicized* in the enclosed Schedule and can also be viewed on our website at [uscentury.com/schedule-of-fees](https://www.uscentury.com/schedule-of-fees).

We value your relationship and thank you for the trust you place in us to service your banking needs.

Sincerely,

A handwritten signature in black ink, appearing to read "Martha Guerra-Kattou".

Martha Guerra-Kattou  
Executive Vice President  
Director of Sales & Marketing





## U.S. CENTURY BANK

### BUSINESS SCHEDULE OF FEES AND SERVICE CHARGES CHANGES AND UPDATES SUMMARY as of NOVEMBER 1, 2025

ACCOUNT TYPE	CURRENT LANGUAGE AND/OR FEES	CHANGE AS OF NOVEMBER 1, 2025
HOA Business Checking		<b>Changed to:</b> Association Business Checking
HOA Business Money Market		<b>Changed to:</b> Association Business Money Market
HOA Premium Checking/Part Mgmt Co		<b>Changed to:</b> Association Premium Checking PMC
HOA Premium Money Market/Part Mgmt Co		<b>Changed to:</b> Association Premium Money Market PMC
International Business Checking	Maintenance Fee: \$25 per monthly statement cycle if the balance falls below \$25,000.	<b>Changed to:</b> Minimum to open account \$100 Maintenance Fee: \$25 per monthly statement cycle if the balance falls below \$25,000.
Century Plus Business Savings		<b>Removed:</b> No longer offered
Advantage IOLTA Checking		<b>Changed to:</b> Advantage <b>IOTA</b> Checking
IOTA Now Checking		<b>Changed to:</b> IOTA Checking

#### ADDITIONAL FEES AND SERVICES

CURRENT FEE		NEW FEE AS OF NOVEMBER 1, 2025
Cashier's Check: Non-Customer	\$30.00	\$35.00
Safe Deposit Box 2"x5" (only available at Aventura Banking Center)	\$20.00	\$25.00
Safe Deposit Box 3"x5"	\$30.00	\$35.00
Safe Deposit Box 3"x10"	\$50.00	\$55.00
Safe Deposit Box 5"x5"	\$40.00	\$45.00
Safe Deposit Box 5"x10"	\$100.00	\$105.00
Safe Deposit Box 10"x10"	\$150.00	\$155.00
Non-USCB Customer Check Cashing Fee	\$7.00	\$8.00



**BUSINESS ACCOUNT MAINTENANCE FEES**

EFFECTIVE DATE: NOVEMBER 1, 2025

**BUSINESS DDA CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$1,500. If the balance falls below the required minimum amount, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. Transaction Fee: First 200 items free per month, thereafter .20¢ per item.
- Printed Statement Fee: \$6.95 per month.

**ASSOCIATION BUSINESS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee

**ASSOCIATION PREMIUM CHECKING (PMC)**

- Minimum to open account \$1000
- Maintenance Fee: No Maintenance Fee

**CENTURY PLUS BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$10,000. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle.

**BUSINESS NOW CHECKING (INTEREST BEARING)**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100.

**IOTA CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee

**BUSINESS ANALYSIS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: \$15 per statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. \*Additional fees are charged per monthly statement cycle in relation to the transactions that present against the account and customer may receive earning credits.

**ASSOCIATION BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No Maintenance Fee

**ASSOCIATION PREMIUM MONEY MARKET (PMC)**

- Minimum to open account \$1000
- Maintenance Fee: No Maintenance Fee

**CENTURY GOLD BUSINESS MONEY MARKET**

- Minimum to open account \$500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$500. If the balance falls below the required minimum amount, \$10 will be charged per monthly statement cycle.

**INTERNATIONAL BUSINESS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$25,000. If the balance falls below the required minimum amount, \$25 will be charged per monthly statement cycle.

**TM ANALYSIS ACCOUNT**

- Minimum to open account \$100
- Maintenance Fee: If the balance falls below the required minimum amount of \$1,500, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter .20¢ per \$100. \*Additional fees are charged per monthly statement cycle in relation to the transactions that present against the account and customer may receive earning credits.



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**BUSINESS SCHEDULE OF FEES & SERVICE CHARGES****BUSINESS SAVINGS**

- Minimum to open account \$2,500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$10 will be charged per quarterly statement cycle.

**ADVANTAGE BUSINESS CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee.

**ADVANTAGE BUSINESS MONEY MARKET**

- Minimum to open account \$2,500
- Maintenance Fee: No Maintenance Fee.

**CENTURY GOLD BUSINESS SAVINGS**

- Minimum to open account \$2,500
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$10 will be charged per quarterly statement cycle.

**ADVANTAGE BUSINESS NOW CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No maintenance fee with a minimum daily balance of \$2,500. If the balance falls below the required minimum amount, \$15 will be charged per monthly statement cycle.
- Cash Processing Fee: First \$12,000 free per month, thereafter \$.20 per \$100.

**ADVANTAGE IOTA CHECKING**

- Minimum to open account \$100
- Maintenance Fee: No Maintenance Fee





# Bridgepoint HOA, Inc.

## Detailed General Ledger

From 10/01/2025 to 10/31/2025

Account Trx Date	Description	Invoice Date & No	Trx	Debit	Credit	Balance
<b>Payables Summary</b>				<b>Beginning Balance</b>		<b>90,222.07</b>
10/31/2025	Total of transactions			97,293.40	64,789.43	
<b>Totals</b>				<b>97,293.40</b>	<b>64,789.43</b>	<b>57,718.10</b>
<b>Receivables Summary</b>				<b>Beginning Balance</b>		<b>(6,618.35)</b>
10/31/2025	Total of transactions			83,928.29	86,215.87	
<b>Totals</b>				<b>83,928.29</b>	<b>86,215.87</b>	<b>(8,905.93)</b>
<b>101500.00 City National - OPERATING</b>				<b>Beginning Balance</b>		<b>246.52</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>246.52</b>
<b>103000.00 City National Bank - SEC.DEP.</b>				<b>Beginning Balance</b>		<b>59,519.16</b>
10/15/2025	Deposit 103000.00 - City National Bank - SEC.DEP. Dep. # 2964		20057	3,800.00		63,319.16
<b>Totals</b>				<b>3,800.00</b>	<b>0.00</b>	<b>63,319.16</b>
<b>104100.00 U.S. Century Bank - Operating</b>				<b>Beginning Balance</b>		<b>78.74</b>
10/01/2025	Lockbox deposit		19825	1,300.00		1,378.74
10/01/2025	Check - Caribbean Property Management Inv. 25161/October janitorial fe ch. # 642	25161	19827		1,335.00	43.74
10/01/2025	Check - Caribbean Property Management Inv. 25196/October management fe ch. # 643	25196	19828		1,855.00	(1,811.26)
10/01/2025	Check - Oliver's Pool Inv. 9/1/25 ch. # 644	9/1/25	19829		770.00	(2,581.26)
10/01/2025	Check - NATIONAL SENTINEL Inv. 8991(9/1/25 - 9/15/25) ch. # 645	8991	19830		8,518.06	(11,099.32)
10/01/2025	Check - JADE FIELD SERVICES CORP Inv. 060 ch. # 646	060	19831		560.00	(11,659.32)
10/01/2025	Check - Carina Barcelo REIMBURSE EXTRA CABANA POOL MATS ch. # 647		19832		69.32	(11,728.64)
10/01/2025	Check - OTTEN RODRIGUEZ REIMBURSE WEBSITE RENEWAL ch. # 648		19833		88.76	(11,817.40)
10/01/2025	Check - THE LAKE DOCTORS, INC. Inv. 2040566 ch. # 649	2040566	19887		243.00	(12,060.40)
10/02/2025	Lockbox deposit		19879	11,906.30		(154.10)
10/02/2025	Lockbox deposit		19885	1,281.26		1,127.16
10/03/2025	Lockbox deposit		19898	1,831.26		2,958.42
10/03/2025	Lockbox deposit		19902	1,064.00		4,022.42
10/03/2025	Lockbox deposit		19905	514.00		4,536.42
10/06/2025	Lockbox deposit		19924	6,593.78		11,130.20
10/06/2025	Lockbox deposit		19932	1,100.00		12,230.20
10/07/2025	Lockbox deposit		19943	2,750.00		14,980.20
10/07/2025	Lockbox deposit		19955	7,244.46		22,224.66
10/07/2025	Lockbox deposit		19961	1,831.26		24,055.92
10/07/2025	Check - RUBIO GARDEN Inv. 6739 ch. # 650	6739	19962		3,000.00	21,055.92
10/07/2025	Check - NATIONAL SENTINEL Inv. 9006(9/16/25 - 9/30/25) ch. # 651	9006	19963		8,243.28	12,812.64
10/07/2025	Check - SIEGFRIED RIVERA Inv. 313448 ch. # 652	313448	19964		4,470.78	8,341.86
10/08/2025	Lockbox deposit		19972	1,782.00		10,123.86
10/08/2025	Lockbox deposit		19975	140.26		10,264.12
10/08/2025	Lockbox deposit		19981	731.26		10,995.38
10/09/2025	Lockbox deposit		19987	550.00		11,545.38
10/09/2025	Lockbox deposit		19991	1,281.26		12,826.64

# Bridgepoint HOA, Inc.

## Detailed General Ledger

From 10/01/2025 to 10/31/2025

Account Trx Date	Description	Invoice Date & No	Trx	Debit	Credit	Balance
10/09/2025	Lockbox deposit		19993	550.00		13,376.64
10/09/2025	Deposit 104100.00 - U.S. Century Bank - Operating Dep. # 3023		20363	985.00		14,361.64
10/10/2025	Lockbox deposit		19996	1,281.26		15,642.90
10/10/2025	Lockbox deposit		20000	1,100.00		16,742.90
10/10/2025	Direct payment - COMCAST 10/1/25 - 10/31/25		20002		8,426.95	8,315.95
10/10/2025	Check - Carina Barcelo REIMBURSE NIGHT LIGHTS ch. # 653		20004		41.11	8,274.84
10/14/2025	Lockbox deposit		20018	2,931.26		11,206.10
10/14/2025	Lockbox deposit		20021	181.26		11,387.36
10/14/2025	Lockbox deposit		20023	550.00		11,937.36
10/15/2025	Lockbox deposit		20028	731.26		12,668.62
10/15/2025	Check - DENYSIS RODRIGUEZ REIMBURSE FOR TOUCH UP PAINT ch. # 654		20037		119.20	12,549.42
10/15/2025	Check - CHARLES GAFFNEY REIMBURSE FOR FRONT SIGN ch. # 655		20039		60.17	12,489.25
10/15/2025	Check - Oliver's Pool Inv. 89 ch. # 656	89	20042		750.00	11,739.25
10/15/2025	Deposit 104100.00 - U.S. Century Bank - Operating Dep. # 2962		20046	1,289.00		13,028.25
10/15/2025	Check - Surf Side Metals Inv. 1500 ch. # 657	1500	20059		490.00	12,538.25
10/16/2025	Lockbox deposit		20061	731.26		13,269.51
10/16/2025	Lockbox deposit		20064	550.00		13,819.51
10/17/2025	Lockbox deposit		20088	550.00		14,369.51
10/17/2025	Check - Oliver's Pool Inv. 10/1/25 ch. # 658	10/1/25	20098		770.00	13,599.51
10/17/2025	Direct payment - FPL 9/10/25 - 10/10/25		20099		2,113.86	11,485.65
10/20/2025	Lockbox deposit		20103	756.26		12,241.91
10/21/2025	Check - ARMANDO FUMERO REIMBURSE FOR ENCONSTRUCTION ch. # 659		20109		141.45	12,100.46
10/21/2025	Check - J & J ELECTRICAL CONTRACTORS LLC Inv. ESTIMATE #1512 ch. # 660	ESTIMATE #1512	20111		718.96	11,381.50
10/21/2025	Direct payment - IPFS CORPORATION Inv. QUOTE #31114296	QUOTE #31114296	20112		5,158.14	6,223.36
10/22/2025	Direct payment - FPL		20428		30.74	6,192.62
10/23/2025	Lockbox deposit		20118	731.26		6,923.88
10/23/2025	Direct payment - COMCAST 10/13/25 - 11/12/25		20119		386.65	6,537.23
10/24/2025	Check - Caribbean Property Management Inv. 25283 ch. # 661	25283	20121		416.00	6,121.23
10/24/2025	Check - Caribbean Property Management Inv. 25321 ch. # 662	25321	20122		210.00	5,911.23
10/24/2025	Check - Caribbean Property Management Inv. 25227/November janitorial f ch. # 663	25227	20123		1,335.00	4,576.23
10/24/2025	Check - Caribbean Property Management Inv. 25262/November management f ch. # 664	25262	20124		1,855.00	2,721.23
10/24/2025	Check - SIEGFRIED RIVERA Inv. 314974 ch. # 665	314974	20125		275.78	2,445.45
10/24/2025	Check - OTTEN RODRIGUEZ REIMBURSE FUSES & BREAKER ch. # 666		20126		65.74	2,379.71
10/24/2025	Check - Carina Barcelo REIMBURSE GUARD HOUSE SIGNS ch. # 667		20128		9.62	2,370.09
10/24/2025	Check - THE LAKE DOCTORS, INC. Inv. 2041027 ch. # 668	2041027	20129		243.00	2,127.09
10/24/2025	Bank transfer from 104500.00 to 104100.00		20130	30,000.00		32,127.09
10/24/2025	Check - SIEGFRIED RIVERA Inv. 314973, 303347, 309772, 313447, 309773 ch. # 669	314973,303347,309772,3 13447,309773	20135		6,543.59	25,583.50

# Bridgepoint HOA, Inc.

## Detailed General Ledger

From 10/01/2025 to 10/31/2025

Account Trx Date	Description	Invoice Date & No	Trx	Debit	Credit	Balance
10/24/2025	Check - RUBIO GARDEN Inv. 381 ch. # 670	381	20136		4,950.00	20,633.50
10/24/2025	Check - NATIONAL SENTINEL Inv. 9039(10/16/25 - 10/31/25) ch. # 671	9039	20137		9,754.29	10,879.21
10/27/2025	Lockbox deposit		20139	550.00		11,429.21
10/28/2025	Lockbox deposit		20141	550.00		11,979.21
10/29/2025	Lockbox deposit		20149	1,100.00		13,079.21
10/30/2025	Lockbox deposit		20151	750.00		13,829.21
10/30/2025	Lockbox deposit		20153	181.26		14,010.47
10/30/2025	Deposit 104100.00 - U.S. Century Bank - Operating Dep. # 2980		20156	1,352.29		15,362.76
10/31/2025	Check - OTTEN RODRIGUEZ REIMBURSE FOR TINT APPLICATION ch. # 672		20167		250.00	15,112.76
10/31/2025	Check - Oliver's Pool REIMBURSE SPA THERMOMETER ch. # 673		20169		70.00	15,042.76
<b>Totals</b>				<b>89,302.47</b>	<b>74,338.45</b>	<b>15,042.76</b>
<b>104200.00 U.S. Century Bank - Reserves</b>				<b>Beginning Balance</b>		<b>169,503.65</b>
10/01/2025	Check - RUBIO GARDEN Inv. ESTIMATE #352 ch. # 14	ESTIMATE #352	19835		7,575.00	161,928.65
10/28/2025	Check - BM ROOFING Inv. RE-ROOF CONCRETE TILE & FLAT ROOF ch. # 15	RE-ROOF CONCRETE TILE & FLAT ROOF	20144		15,500.00	146,428.65
10/31/2025	Interest 104200.00 - U.S. Century Bank - Reserves		20430	6.50		146,435.15
<b>Totals</b>				<b>6.50</b>	<b>23,075.00</b>	<b>146,435.15</b>
<b>104300.00 U.S. Century Bank - Special Assess</b>				<b>Beginning Balance</b>		<b>29,158.56</b>
10/01/2025	Lockbox deposit		19826	181.26		29,339.82
10/02/2025	Lockbox deposit		19880	4,550.16		33,889.98
10/02/2025	Lockbox deposit		19886	181.26		34,071.24
10/03/2025	Lockbox deposit		19899	3,288.56		37,359.80
10/03/2025	Lockbox deposit		19906	550.00		37,909.80
10/06/2025	Lockbox deposit		19925	2,006.30		39,916.10
10/06/2025	Lockbox deposit		19927	181.26		40,097.36
10/06/2025	Lockbox deposit		19933	362.52		40,459.88
10/07/2025	Lockbox deposit		19944	725.04		41,184.92
10/07/2025	Lockbox deposit		19956	1,462.52		42,647.44
10/08/2025	Lockbox deposit		19973	1,093.78		43,741.22
10/08/2025	Lockbox deposit		19982	543.80		44,285.02
10/09/2025	Lockbox deposit		19988	362.52		44,647.54
10/10/2025	Lockbox deposit		20001	181.26		44,828.80
10/14/2025	Lockbox deposit		20019	2,187.56		47,016.36
10/15/2025	Lockbox deposit		20029	181.00		47,197.36
10/15/2025	Deposit 104300.00 - U.S. Century Bank - Special Assess Dep. # 2963		20054	2,750.30		49,947.66
10/16/2025	Lockbox deposit		20065	181.26		50,128.92
10/17/2025	Lockbox deposit		20085	550.00		50,678.92
10/17/2025	Lockbox deposit		20089	181.26		50,860.18
10/23/2025	Lockbox deposit		20115	731.26		51,591.44
10/27/2025	Loan Payment		20431		10,339.26	41,252.18
10/29/2025	Lockbox deposit		20146	550.00		41,802.18

# Bridgepoint HOA, Inc.

## Detailed General Ledger

From 10/01/2025 to 10/31/2025

Account Trx Date	Description	Invoice Date & No	Trx	Debit	Credit	Balance
10/30/2025	Deposit 104300.00 - U.S. Century Bank - Special Assess Dep. # 2981		20158	181.26		41,983.44
10/31/2025	Lockbox deposit		20166	181.26		42,164.70
<b>Totals</b>				<b>23,345.40</b>	<b>10,339.26</b>	<b>42,164.70</b>
<b>104500.00 U.S. Century Bank - Drain Modification</b>				<b>Beginning Balance</b>		<b>32,791.37</b>
10/24/2025	Bank transfer from 104500.00 to 104100.00		20130		30,000.00	2,791.37
<b>Totals</b>				<b>0.00</b>	<b>30,000.00</b>	<b>2,791.37</b>
<b>130200.00 Prepaid Expenses</b>				<b>Beginning Balance</b>		<b>3,190.00</b>
10/01/2025	Monthly Prepaid Expenses		19816		3,190.00	0.00
10/17/2025	Caribbean Property Management	25227	20095	1,335.00		1,335.00
10/17/2025	Caribbean Property Management	25262	20096	1,855.00		3,190.00
<b>Totals</b>				<b>3,190.00</b>	<b>3,190.00</b>	<b>3,190.00</b>
<b>130300.00 Prepaid Insurance</b>				<b>Beginning Balance</b>		<b>54,789.62</b>
10/01/2025	Prepaid Insurance		19817		6,087.73	48,701.89
<b>Totals</b>				<b>0.00</b>	<b>6,087.73</b>	<b>48,701.89</b>
<b>130400.00 Utility Deposits</b>				<b>Beginning Balance</b>		<b>224.61</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>224.61</b>
<b>135000.00 Unbilled Special Assessment</b>				<b>Beginning Balance</b>		<b>18,256.64</b>
10/01/2025	Special Assessment 2022 - October 2025		19813		18,126.00	130.64
10/30/2025	Special Assessment Expense		20432		130.64	0.00
<b>Totals</b>				<b>0.00</b>	<b>18,256.64</b>	<b>0.00</b>
<b>140000.00 Exchange/ Suspense</b>				<b>Beginning Balance</b>		<b>514.00</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>514.00</b>
<b>149900.00 Undeposited Funds</b>				<b>Beginning Balance</b>		<b>0.00</b>
10/31/2025	Total of transactions			86,447.87	86,447.87	
<b>Totals</b>				<b>86,447.87</b>	<b>86,447.87</b>	<b>0.00</b>
<b>210000.00 Security Rental Deposit</b>				<b>Beginning Balance</b>		<b>63,074.75</b>
10/15/2025	96, unit 96, inv. 17148;1 Security Deposit - Security Rental Deposit,	17148	20055		3,800.00	66,874.75
<b>Totals</b>				<b>0.00</b>	<b>3,800.00</b>	<b>66,874.75</b>
<b>220000.00 US Century Bank - LOAN</b>				<b>Beginning Balance</b>		<b>19,220.03</b>
10/27/2025	Loan Payment		20431	10,339.26		8,880.77
<b>Totals</b>				<b>10,339.26</b>	<b>0.00</b>	<b>8,880.77</b>
<b>220100.00 Special Assessment Income</b>				<b>Beginning Balance</b>		<b>730,840.32</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>730,840.32</b>
<b>220200.00 Special Assessment Expenses</b>				<b>Beginning Balance</b>		<b>(679,249.68)</b>
10/30/2025	Special Assessment Expense		20432	130.64		(679,380.32)
<b>Totals</b>				<b>130.64</b>	<b>0.00</b>	<b>(679,380.32)</b>
<b>220300.00 Loan Interest Expense</b>				<b>Beginning Balance</b>		<b>(51,460.93)</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>(51,460.93)</b>
<b>301001.00 Maintenance Income</b>				<b>Beginning Balance</b>		<b>491,476.98</b>
10/01/2025	Common charges - October 2025		19812		61,600.00	553,076.98

# Bridgepoint HOA, Inc.

## Detailed General Ledger

From 10/01/2025 to 10/31/2025

Account Trx Date	Description	Invoice Date & No	Trx	Debit	Credit	Balance
10/01/2025	Reserve Income		19814	6,991.48		546,085.50
<b>Totals</b>				<b>6,991.48</b>	<b>61,600.00</b>	<b>546,085.50</b>
<b>301002.00 Reserve Assessments</b>						<b>Beginning Balance 62,923.02</b>
10/01/2025	Reserve Income		19814		6,991.48	69,914.50
<b>Totals</b>				<b>0.00</b>	<b>6,991.48</b>	<b>69,914.50</b>
<b>301003.00 Late Fees Income</b>						<b>Beginning Balance 640.00</b>
10/16/2025	Late payment fees - Unit 28		20067		25.00	665.00
10/16/2025	Late payment fees - Unit 30		20068		25.00	690.00
10/16/2025	Late payment fees - Unit 37		20069		25.00	715.00
10/16/2025	Late payment fees - Unit 50		20070		25.00	740.00
10/16/2025	Late payment fees - Unit 56		20071		25.00	765.00
10/16/2025	Late payment fees - Unit 68		20072		25.00	790.00
10/16/2025	Late payment fees - Unit 79		20073		25.00	815.00
10/16/2025	Late payment fees - Unit 88		20074		25.00	840.00
10/16/2025	Late payment fees - Unit 100		20077		25.00	865.00
10/16/2025	Rev. of Late payment fees - Unit 30		20375	25.00		840.00
10/16/2025	Rev. of Late payment fees - Unit 37		20376	25.00		815.00
10/16/2025	Rev. of Late payment fees - Unit 79		20377	25.00		790.00
10/16/2025	Rev. of Late payment fees - Unit 100		20378	25.00		765.00
<b>Totals</b>				<b>100.00</b>	<b>225.00</b>	<b>765.00</b>
<b>301004.00 Legal Fees Income</b>						<b>Beginning Balance 1,269.77</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>1,269.77</b>
<b>301006.00 Security Remotes/Decals</b>						<b>Beginning Balance 1,175.00</b>
10/09/2025	Received by ch. 164. Thank you		20362		50.00	1,225.00
10/15/2025	Received by ch. VRS CHKS. Thank you	12980	20045		225.00	1,450.00
10/15/2025	Received by ch. 6609. Thank you	12980	20053		50.00	1,500.00
10/30/2025	Received by ch. 148/117. Thank you	12980	20155		50.00	1,550.00
<b>Totals</b>				<b>0.00</b>	<b>375.00</b>	<b>1,550.00</b>
<b>301008.00 Interest - Legal</b>						<b>Beginning Balance 703.70</b>
10/30/2025	88, unit 88, inv. 17307;1 Interest - Legal, charged to Vicente & El	17307	20252		27.29	730.99
<b>Totals</b>				<b>0.00</b>	<b>27.29</b>	<b>730.99</b>
<b>301009.00 Miscellaneous Income</b>						<b>Beginning Balance 1,475.00</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>1,475.00</b>
<b>301110.00 Violation Income</b>						<b>Beginning Balance 6,427.50</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>6,427.50</b>
<b>301111.00 Reserves Interest Income</b>						<b>Beginning Balance 51.30</b>
10/31/2025	Interest 104200.00 - U.S. Century Bank - Reserves		20430		6.50	57.80
<b>Totals</b>				<b>0.00</b>	<b>6.50</b>	<b>57.80</b>
<b>301114.00 Collection Fees</b>						<b>Beginning Balance 150.00</b>
10/16/2025	Collection Fee - Unit 11		20078		25.00	175.00
10/16/2025	Collection Fee - Unit 31		20079		25.00	200.00

# Bridgepoint HOA, Inc.

## Detailed General Ledger

From 10/01/2025 to 10/31/2025

Account Trx Date	Description	Invoice Date & No	Trx	Debit	Credit	Balance
10/16/2025	Collection Fee - Unit 37		20080		25.00	225.00
10/16/2025	Collection Fee - Unit 45		20081		25.00	250.00
10/16/2025	Collection Fee - Unit 56		20082		25.00	275.00
10/16/2025	Collection Fee - Unit 104		20083		25.00	300.00
10/17/2025	Rev. of Collection Fee - Unit 11		20364	25.00		275.00
<b>Totals</b>				<b>25.00</b>	<b>150.00</b>	<b>275.00</b>
<b>401100.00 INSURANCE: Commercial Property Package</b>				<b>Beginning Balance</b>		<b>52,624.59</b>
10/01/2025	Prepaid Insurance		19817	6,087.73		58,712.32
<b>Totals</b>				<b>6,087.73</b>	<b>0.00</b>	<b>58,712.32</b>
<b>402100.00 PROFESSIONAL FEES: Audit, Review, and C</b>				<b>Beginning Balance</b>		<b>5,000.00</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>5,000.00</b>
<b>402200.00 PROFESSIONAL FEES: Legal Services</b>				<b>Beginning Balance</b>		<b>15,267.74</b>
10/03/2025	SIEGFRIED RIVERA (250630.00 - SIEGFRIED RIVERA)	10-03-2025 314973	20090	3,102.56		18,370.30
10/03/2025	SIEGFRIED RIVERA (250630.00 - SIEGFRIED RIVERA)	10-03-2025 314974	20091	275.78		18,646.08
10/24/2025	SIEGFRIED RIVERA (250630.00 - SIEGFRIED RIVERA)	10-24-2025 303347	20131	102.34		18,748.42
10/24/2025	SIEGFRIED RIVERA (250630.00 - SIEGFRIED RIVERA)	10-24-2025 309772	20132	1,763.63		20,512.05
10/24/2025	SIEGFRIED RIVERA (250630.00 - SIEGFRIED RIVERA)	10-24-2025 313447	20133	1,190.06		21,702.11
10/24/2025	SIEGFRIED RIVERA (250630.00 - SIEGFRIED RIVERA)	10-24-2025 309773	20134	385.00		22,087.11
<b>Totals</b>				<b>6,819.37</b>	<b>0.00</b>	<b>22,087.11</b>
<b>403300.00 LICENSES &amp; PERMITS: Pool Permit</b>				<b>Beginning Balance</b>		<b>375.70</b>
10/21/2025	Check - ARMANDO FUMERO REIMBURSE FOR ENCONSTRUCTION		20109	141.45		517.15
<b>Totals</b>				<b>141.45</b>	<b>0.00</b>	<b>517.15</b>
<b>404100.00 CONTRACTED EXPENSE: Pest Control/ Exte</b>				<b>Beginning Balance</b>		<b>5,855.00</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>5,855.00</b>
<b>404200.00 CONTRACTED EXPENSE: Janitorial Mainten</b>				<b>Beginning Balance</b>		<b>12,015.00</b>
10/01/2025	Monthly Janitorial Fees		19816	1,335.00		13,350.00
<b>Totals</b>				<b>1,335.00</b>	<b>0.00</b>	<b>13,350.00</b>
<b>404300.00 CONTRACTED EXPENSE: Lake Maintenance</b>				<b>Beginning Balance</b>		<b>2,154.00</b>
10/06/2025	THE LAKE DOCTORS, INC. (250660.00 - THE LAKE DOCTORS, INC.)	10-06-2025 2041027	20092	243.00		2,397.00
<b>Totals</b>				<b>243.00</b>	<b>0.00</b>	<b>2,397.00</b>
<b>404400.00 CONTRACTED EXPENSE: Landscape Maint</b>				<b>Beginning Balance</b>		<b>44,550.00</b>
10/21/2025	RUBIO GARDEN (250612.00 - RUBIO GARDEN)	10-21-2025 435	20106	4,950.00		49,500.00
<b>Totals</b>				<b>4,950.00</b>	<b>0.00</b>	<b>49,500.00</b>
<b>404500.00 CONTRACTED EXPENSE: Management Fees</b>				<b>Beginning Balance</b>		<b>16,695.00</b>
10/01/2025	Monthly Management Fees		19816	1,855.00		18,550.00
<b>Totals</b>				<b>1,855.00</b>	<b>0.00</b>	<b>18,550.00</b>
<b>404600.00 CONTRACTED EXPENSE: Pool &amp; Spa Maint</b>				<b>Beginning Balance</b>		<b>7,103.00</b>
10/01/2025	Oliver's Pool (250702.10 - Oliver's Pool)	10-01-2025 10/1/25	20097	770.00		7,873.00

# Bridgepoint HOA, Inc.

## Detailed General Ledger

From 10/01/2025 to 10/31/2025

Account Trx Date	Description	Invoice Date & No	Trx	Debit	Credit	Balance
<b>Totals</b>				<b>770.00</b>	<b>0.00</b>	<b>7,873.00</b>
<b>404700.00 CONTRACTED EXPENSE: Security</b>				<b>Beginning Balance</b>		<b>152,225.91</b>
10/01/2025	NATIONAL SENTINEL (250420.00 - NATIONAL SENTINEL)	10-01-2025 9023	20142	9,754.29		161,980.20
10/16/2025	NATIONAL SENTINEL (250420.00 - NATIONAL SENTINEL)	10-16-2025 9039	20093	9,754.29		171,734.49
<b>Totals</b>				<b>19,508.58</b>	<b>0.00</b>	<b>171,734.49</b>
<b>404800.00 CONTRACTED EXPENSE: T.V. Cable Service</b>				<b>Beginning Balance</b>		<b>74,217.37</b>
10/10/2025	Direct payment - COMCAST 10/1/25 - 10/31/25		20002	8,426.95		82,644.32
<b>Totals</b>				<b>8,426.95</b>	<b>0.00</b>	<b>82,644.32</b>
<b>405100.00 R&amp;M: Entry System Repairs</b>				<b>Beginning Balance</b>		<b>17,125.16</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>17,125.16</b>
<b>405200.00 R&amp;M: Building Repairs</b>				<b>Beginning Balance</b>		<b>300.00</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>300.00</b>
<b>405300.00 R&amp;M: Electrical Repairs</b>				<b>Beginning Balance</b>		<b>2,360.00</b>
10/24/2025	Check - OTTEN RODRIGUEZ REIMBURSE FUSES & BREAKER		20126	65.74		2,425.74
<b>Totals</b>				<b>65.74</b>	<b>0.00</b>	<b>2,425.74</b>
<b>405310.00 R&amp;M: Lights, Bulbs, &amp; Fixtures</b>				<b>Beginning Balance</b>		<b>166.91</b>
10/10/2025	Check - Carina Barcelo REIMBURSE NIGHT LIGHTS		20004	41.11		208.02
10/21/2025	J & J ELECTRICAL CONTRACTORS LLC (250315.10 - J & J ELECTRICAL CONTRACTORS LLC)	10-21-2025 ESTIMATE #1512	20107	718.96		926.98
10/30/2025	J & J ELECTRICAL CONTRACTORS LLC (250315.10 - J & J ELECTRICAL CONTRACTORS LLC)	10-30-2025 2015	20108	710.00		1,636.98
<b>Totals</b>				<b>1,470.07</b>	<b>0.00</b>	<b>1,636.98</b>
<b>405400.00 R&amp;M: General Repairs &amp; Maintence</b>				<b>Beginning Balance</b>		<b>8,693.53</b>
10/01/2025	Check - Carina Barcelo REIMBURSE EXTRA CABANA POOL MATS		19832	69.32		8,762.85
10/15/2025	Check - DENYSIS RODRIGUEZ REIMBURSE FOR TOUCH UP PAINT		20037	119.20		8,882.05
10/15/2025	Check - CHARLES GAFFNEY REIMBURSE FOR FRONT SIGN		20039	60.17		8,942.22
10/15/2025	Caribbean Property Management (250130.00 - Caribbean Property Management)	10-15-2025 25321	20094	210.00		9,152.22
10/24/2025	Check - Carina Barcelo REIMBURSE GUARD HOUSE SIGNS		20128	9.62		9,161.84
10/31/2025	Check - OTTEN RODRIGUEZ REIMBURSE FOR TINT APPLICATION		20167	250.00		9,411.84
<b>Totals</b>				<b>718.31</b>	<b>0.00</b>	<b>9,411.84</b>
<b>405480.00 Gym Equipment</b>				<b>Beginning Balance</b>		<b>400.00</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>400.00</b>
<b>405600.00 R&amp;M: Minor Gutter Repairs</b>				<b>Beginning Balance</b>		<b>490.00</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>490.00</b>
<b>405700.00 R&amp;M: Sprinkler Repairs</b>				<b>Beginning Balance</b>		<b>7,480.00</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>7,480.00</b>
<b>405800.00 R&amp;M: Maintenance Supplies</b>				<b>Beginning Balance</b>		<b>2,187.09</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>2,187.09</b>

# Bridgepoint HOA, Inc.

## Detailed General Ledger

From 10/01/2025 to 10/31/2025

Account	Description	Invoice Date & No	Trx	Debit	Credit	Balance
Trx Date						
<b>405920.00 R&amp;M: Tree Trimming / Yearly</b>				<b>Beginning Balance</b>		<b>18,865.00</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>18,865.00</b>
<b>405930.00 R&amp;M Misc. Landscape Replacement</b>				<b>Beginning Balance</b>		<b>9,600.00</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>9,600.00</b>
<b>406100.00 MISC: Bad Debt Expense</b>				<b>Beginning Balance</b>		<b>105.00</b>
10/22/2025	89, unit 89, inv. 17168;-1 Credit voucher, charged to Stewart & Mel	17168	20113	18.00		123.00
<b>Totals</b>				<b>18.00</b>	<b>0.00</b>	<b>123.00</b>
<b>406300.00 MISC: Miscellaneous Expenses</b>				<b>Beginning Balance</b>		<b>770.68</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>770.68</b>
<b>406400.00 MISC: Administrative Expenses</b>				<b>Beginning Balance</b>		<b>664.50</b>
10/01/2025	Check - OTTEN RODRIGUEZ REIMBURSE WEBSITE RENEWAL		19833	88.76		753.26
<b>Totals</b>				<b>88.76</b>	<b>0.00</b>	<b>753.26</b>
<b>406410.00 Admin Costs (Communications, Printing &amp; S</b>				<b>Beginning Balance</b>		<b>5,792.81</b>
10/08/2025	Caribbean Property Management (250130.00 - Caribbean Property Management)	10-08-2025 25283	19983	416.00		6,208.81
<b>Totals</b>				<b>416.00</b>	<b>0.00</b>	<b>6,208.81</b>
<b>406500.00 R&amp;M: Pool &amp; Fountain Repair</b>				<b>Beginning Balance</b>		<b>10,542.70</b>
10/31/2025	Check - Oliver's Pool REIMBURSE SPA THERMOMETER		20169	70.00		10,612.70
<b>Totals</b>				<b>70.00</b>	<b>0.00</b>	<b>10,612.70</b>
<b>407100.00 UTILITIES: Electricity</b>				<b>Beginning Balance</b>		<b>19,265.23</b>
10/17/2025	Direct payment - FPL 9/10/25 - 10/10/25		20099	2,113.86		21,379.09
10/22/2025	Direct payment - FPL		20428	30.74		21,409.83
<b>Totals</b>				<b>2,144.60</b>	<b>0.00</b>	<b>21,409.83</b>
<b>407200.00 UTILITIES: Guardhouse Telephone/Internet</b>				<b>Beginning Balance</b>		<b>2,666.26</b>
10/23/2025	Direct payment - COMCAST 10/13/25 - 11/12/25		20119	386.65		3,052.91
<b>Totals</b>				<b>386.65</b>	<b>0.00</b>	<b>3,052.91</b>
<b>407300.00 UTILITIES: Water &amp; Sewer</b>				<b>Beginning Balance</b>		<b>(198.13)</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>(198.13)</b>
<b>411000.00 Reserve Transfer</b>				<b>Beginning Balance</b>		<b>62,923.32</b>
10/01/2025	Reserve Transfer		19815	6,991.48		69,914.80
<b>Totals</b>				<b>6,991.48</b>	<b>0.00</b>	<b>69,914.80</b>
<b>412000.00 RESERVES INT. TRANSFER</b>				<b>Beginning Balance</b>		<b>51.30</b>
10/01/2025	Reserve Interest Transfer		19818	6.50		57.80
<b>Totals</b>				<b>6.50</b>	<b>0.00</b>	<b>57.80</b>
<b>601100.00 Reserve - Exterior Painting</b>				<b>Beginning Balance</b>		<b>74,841.46</b>
10/01/2025	Reserve Transfer		19815		1,671.47	76,512.93
<b>Totals</b>				<b>0.00</b>	<b>1,671.47</b>	<b>76,512.93</b>
<b>601110.00 Reserve - Pavement/ Sealcoating</b>				<b>Beginning Balance</b>		<b>29,634.06</b>
10/01/2025	Reserve Transfer		19815		1,513.13	31,147.19
<b>Totals</b>				<b>0.00</b>	<b>1,513.13</b>	<b>31,147.19</b>

# Bridgepoint HOA, Inc.

## Detailed General Ledger

From 10/01/2025 to 10/31/2025

Account Trx Date	Description	Invoice Date & No	Trx	Debit	Credit	Balance
<b>601120.00 Reserve - Asphalt Road Repaveme</b>					<b>Beginning Balance</b>	<b>4,803.92</b>
10/01/2025	Reserve Transfer		19815		281.37	5,085.29
<b>Totals</b>				<b>0.00</b>	<b>281.37</b>	<b>5,085.29</b>
<b>601130.00 Reserve - Tennis Ct Resurfacing</b>					<b>Beginning Balance</b>	<b>2,608.05</b>
10/01/2025	Reserve Transfer		19815		79.83	2,687.88
<b>Totals</b>				<b>0.00</b>	<b>79.83</b>	<b>2,687.88</b>
<b>601150.00 Reserve - Stamped Conc. Pavers</b>					<b>Beginning Balance</b>	<b>28,511.74</b>
10/01/2025	Reserve Transfer		19815		127.12	28,638.86
<b>Totals</b>				<b>0.00</b>	<b>127.12</b>	<b>28,638.86</b>
<b>601160.00 Reserve - Guardhouse/Pool Roofs</b>					<b>Beginning Balance</b>	<b>16,127.45</b>
10/01/2025	Reserve Transfer		19815		8.41	16,135.86
10/28/2025	BM ROOFING (250087.00 - BM ROOFING)	10-28-2025 RE-ROOF CONCRETE TILE & FLAT ROOF	20143	15,500.00		635.86
<b>Totals</b>				<b>15,500.00</b>	<b>8.41</b>	<b>635.86</b>
<b>601170.00 Reserve - Special/General Funds</b>					<b>Beginning Balance</b>	<b>30,514.88</b>
10/01/2025	Reserve Transfer		19815		1,452.98	31,967.86
<b>Totals</b>				<b>0.00</b>	<b>1,452.98</b>	<b>31,967.86</b>
<b>601180.00 Reserve - Fountains</b>					<b>Beginning Balance</b>	<b>3,423.53</b>
10/01/2025	Reserve Transfer		19815		42.58	3,466.11
<b>Totals</b>				<b>0.00</b>	<b>42.58</b>	<b>3,466.11</b>
<b>601185.00 Reserve - Drain Cleaning</b>					<b>Beginning Balance</b>	<b>5,002.24</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>5,002.24</b>
<b>601190.00 Reserve - Pool Resurfacing</b>					<b>Beginning Balance</b>	<b>8,209.55</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>8,209.55</b>
<b>601200.00 Reserve - Landscape Replacement</b>					<b>Beginning Balance</b>	<b>25,159.95</b>
10/01/2025	Reserve Transfer		19815		769.45	25,929.40
<b>Totals</b>				<b>0.00</b>	<b>769.45</b>	<b>25,929.40</b>
<b>601202.00 Reserve - Lake Embankment</b>					<b>Beginning Balance</b>	<b>1,425.00</b>
10/01/2025	Reserve Transfer		19815		1,000.00	2,425.00
<b>Totals</b>				<b>0.00</b>	<b>1,000.00</b>	<b>2,425.00</b>
<b>601205.00 Reserve - Pool Furniture</b>					<b>Beginning Balance</b>	<b>6,909.16</b>
10/01/2025	Reserve Transfer		19815		45.14	6,954.30
<b>Totals</b>				<b>0.00</b>	<b>45.14</b>	<b>6,954.30</b>
<b>601220.00 Reserve - Interest Income</b>					<b>Beginning Balance</b>	<b>51.30</b>
10/01/2025	Reserve Interest Transfer		19818		6.50	57.80
<b>Totals</b>				<b>0.00</b>	<b>6.50</b>	<b>57.80</b>
<b>611000.00 Fund Balance - Operating</b>					<b>Beginning Balance</b>	<b>(56,171.93)</b>
<b>Totals</b>				<b>0.00</b>	<b>0.00</b>	<b>(56,171.93)</b>

# Bridgepoint HOA, Inc.

## Detailed General Ledger

From 10/01/2025 to 10/31/2025

Account	Description	Invoice Date & No	Trx	Debit	Credit	Balance
Trx Date						

### Transaction Totals

Total Debits	<u>482,913.50</u>
Total Credits	<u>482,913.50</u>
Difference	<u>0.00</u>
Total Assets	<u>313,724.23</u>
Total Liabilities	<u>(46,971.45)</u>
Total Equity	<u>172,548.34</u>
Total Income	<u>628,551.06</u>
Total Expense	<u>620,847.86</u>

### Ledger Totals

Beginning Debits	<u>1,725,356.52</u>
Beginning Credits	<u>1,725,356.52</u>
Difference	<u>0.00</u>
Ending Debits	<u>2,208,270.02</u>
Ending Credits	<u>2,208,270.02</u>
Difference	<u>0.00</u>