

March 2026



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REGION 7

TOCA  
**OAK LEAF**

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## 2026

### BOARD OF DIRECTORS

Gerald Pezzi - President  
Gerald@theoaksione.com

Bambie Cammarota -  
Vice President  
Bambie@theoaksione.com

Stephen Brown - Secretary  
SteveB@theoaksione.com

Mark Turney - Treasurer  
Mark@theoaksione.com

Daniel Gomez -Director  
Daniel@theoaksione.com

Bruce Wyatt - Director  
BruceW@theoaksione.com

Charles Boro - Director  
Charles@theoaksione.com



### THE OAKS OFFICE

(209)274-6056  
office@theoaksione.com

Emergency  
Susan Cook  
(209)589-5644  
gm@theoaksione.com

## Greetings From the General Manager

### Welcome to March

*I can't believe Spring is already almost here.*

We have started the New Board cycle. I encourage everyone to participate with the Board and to know what is going on. There are a few ways that this can be done.

1. The monthly newsletter (found in the Green Newspaper Box by the mailboxes) always contains the minutes of the month's regular and other open meetings. It also contains the financials.- These items are also available on the website at [www.theoaksione.com](http://www.theoaksione.com).
2. Attend the monthly meetings. Regular meetings are open to the membership and there is an open forum portion to address any concerns you might have. They are open so that you can see the process in which the Board makes decisions.
3. Participate in Committees: the 2026 committees will be
  - a. Governing Docs Committee- (reviews the governing docs each year to be sure that meet legal requirements and continue to fit the needs of the community)
  - b. Budget Committee (establishes the budget for the next year for Board Approval)
  - c. Social Committee
  - d. Architectural Committee
  - e. Common Area Infrastructure Committee
  - f. Pond Committee
4. Participate as a member of the Board of Directors. - We have a 7 member Board- even years 4 and odd years 3 members are up for reelection. 4 directors were just seated for the 2026-2027 term and there will be 3 seats available for the 2027-2028 Term.

If you have questions you can ALWAYS come ask.

## OAK LEAF NEWSLETTER



# THE OAKS

Community Association



## Spring Home Tune-Up: Easy Tasks to Start the Season

March is the perfect time for a quick spring tune-up around the home. Check skirting for winter wear, clear leaves from porches, and look for small leaks after recent rains. A simple rinse of windows and siding can brighten your home instantly. A little attention now helps prevent costly repairs later — and keeps our community looking fresh for spring.

## Reminder: Spring Weed Control

With warmer days ahead, it's important for all residents to stay on top of weed growth around their homes. Keeping front yards free of weeds helps maintain curb appeal and supports our community standards, preventing possible violations. Please remember that weeds growing in gravel or rock areas must also be removed or treated with weed spray.

Backyards should be maintained as well, since overgrown weeds can increase fire risk as the weather gets drier. A little attention now helps keep our community clean, safe, and attractive for everyone.

# MARCH

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11 Board Meeting	12	13	14
15 Meter  Reads	16	17 BINGO 	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

## Our 2026 Board of Directors

As we begin 2026, we extend our sincere appreciation to our Board of Directors. Their leadership, time, and dedication help guide our community and strengthen the work we do each day. Thank you to each Board member for your continued commitment and support.

## 2026 Board of Directors

Gerald Pezzi - President  
Gerald@theoaksione.com

Bambie Cammarota - Vice President  
Bambie@theoaksione.com

Stephen Brown - Secretary  
SteveB@theoaksione.com

Mark Turney - Treasurer  
Mark@theoaksione.com

Daniel Gomez - Director  
Daniel@theoaksione.com

Bruce Wyatt - Director  
BruceW@theoaksione.com

Charles Boro - Director  
Charles@theoaksione.com

## Get Involved: Join a Committee!

Our community thrives when residents get involved. We invite you to consider joining one of our committees listed below. Participating is a great way to share your ideas, connect with neighbors, and help shape the future of our community.

*Your voice matters—and we'd love to have you take part!*

### **SOCIAL COMMITTEE**

(Director) –Daniel Gomez  
(Director) –Steve Brown  
(Resident) –\_Mia Gomez  
(Resident) –\_Toni Gutherz  
Susan Cook (General Manager)

### **BUDGET COMMITTEE**

(Director) –Gerald Pezzi  
(Director) – Mark Turney  
(Resident) – \_\_\_\_\_  
(Resident) – \_\_\_\_\_  
Susan Cook (General Manager)

### **ARCHITECTURAL COMMITTEE**

(Director) –Mark Turney  
(Director) –Bruce Wyatt  
(Resident) – \_\_\_\_\_  
(Resident) – \_\_\_\_\_  
Susan Cook (General Manager)

### **POND COMMITTEE**

(Director) –Charles Boro  
(Director) –Bruce Wyatt  
(Resident) – \_\_\_\_\_  
(Resident) – \_\_\_\_\_  
Susan Cook (General Manager)

### **GOVERNING DOCS COMMITTEE**

(Director) - Bambi Cammarota  
(Director) – Steve Brown  
(Resident) – \_\_\_\_\_  
(Resident) – \_\_\_\_\_  
Susan Cook (General Manager)

### **COMMUNITY INFRASTRUCTURE COMMITTEE**

(Director) –\_Gerald Pezzi  
(Director) – Daniel Gomez  
(Resident) – \_\_\_\_\_  
(Resident) – \_\_\_\_\_  
Susan Cook (General Manager)

Please contact the general manager to be included in any of the below committees. (209) 274-6056

## Trash Can Storage

To help keep our community looking neat and welcoming, please remember that trash cans must be stored at the rear of your carport or driveway, inside your garage, or behind a privacy screen or fence. They should not be kept in front of the home.

Trash cans may be placed out no earlier than the day before pickup and should be put away no later than the day after collection, following the storage guidelines above. Thank you for helping maintain a clean, attractive neighborhood!

## Walk More in March

Spring offers great weather for getting outside. A short daily walk can reduce stress, improve health, and help neighbors connect. Kids love the fresh air, and adults get a chance to unwind. Just remember to share walkways safely, keep pets on leashes, and encourage children to stay aware of traffic. Let's step into spring together!

## Yard Beautification Program

From May through September, two yards will be selected each month for special recognition: Most Improved and Best Overall. Each winning household will receive a \$25 credit toward their HOA account as a thank-you for the pride and care shown in enhancing the beauty of our neighborhood.

Winners will also enjoy a recognition sign placed in their front yard, and we'll feature a photo of their garden to celebrate their achievement.



# The Oaks Community Association

5607 Jackson Valley Road • Lone, CA 95640-9629

Phone 209-274-6056 Fax 209-274-6058

GM@theoaksione.com

## Meeting Minutes –Open Session Meeting

Wednesday, December 10, 2025

- A. Meeting Called to Order at 6:13 m by Board of Directors President Gerald Pezzi
  - B. Directors Present: M. Turney, B. Wyatt, D. Gomez, B. Cammarota, S. Brown, G. Pezzi. A. Tirapelli was absent without excuse. Also present was General Manager S. Cook.
  - C. Open Forum.
    - a. Member noted how much better the new landscaping person is.
  - D. Results for Executive Meetings:
    - a. 12/10/2025 Executive Meeting. Approved Minutes, a NOD, posting of Night Patrol position, and staff bonus'
    - b. 12/10/2025 Executive Suspension and Violation Hearings. Approved lien sale on RV abandoned in Storage, uphold violation for account 182, approved use of trailer for cleanup for account 35. Approved all other violations as presented.
  - E. Approval of Minutes:
    - a. S. Brown motioned to approve the minutes for the 11/12/2025 Regular Meeting B. Wyatt seconded the motion. Motion passed 6-0-0-1.
    - b. S. Brown motion to approve the minutes for the 12/1/2025 Special Meeting. B. Wyatt seconded the motion. Motion passed 6-0-0-1.
  - F. Treasurers Report:
    - a. November 2025 Budget Exception Report: No action
    - b. S. Brown motioned to accept the November 2025 Financial Statements. B. Cammarota seconded the motion. Motion Approved 6-0-0-1.
    - c. Tabled till February discussions regarding Unattributed Utilities and Utilities substructures on or not on Reserve Reports.
- Director D. Gomez left at 6:50 pm for family matters.
- d. S. Brown motioned to approve the Lien as presented for account 141. B. Cammarota seconded the motion. Motion approved 5-0-0-2.
  - G. Solar
    - a. Billing cycle 10-9-2025 to 11/9/2025 production at 93%, Main meter has cumulative usage credit of -315,694 the Generating Meter (WWTP) has a cumulative usage credit of -9,178.
    - b. No action required
  - H. Announcement of Election Results:
    - a. 4 seats were available and 4 qualified nominations were received. Inspector of Elections Carolyn Sanders determined the 2026 election to be uncontested on 10/22/2025 and no election was held. The 4 candidates elected and taking seats in January at the 2026 annual meeting are D. Gomez, B. Wyatt, B. Cammarota, and C. Boro.
    - b. No action required
  - I. Sewer Line Investigation. Sewer Lines were jetted and during the process found several items of note that require maintenance investigation. No action required.
  - J. Clubhouse sewage Backup Replacement purchases.



# The Oaks Community Association

5607 Jackson Valley Road • Lone, CA 95640-9629

Phone 209-274-6056 Fax 209-274-6058

GM@theoaksione.com

- a. S. Brown motion to approve Home Depot Kitchen if available Flat Panel Full Plywood Cabinets, New Dishwasher, New Stove, hardware in Brush Nickle Laminate Countertop. Final Design to be resolved by Manager and President. M. Turney seconded the motion up to \$8,800. Motion passed 5-0-0-2.
  - b. S. Brown motion to approve replacement content not to exceed \$7,200. M. Turney seconded the motion. Motion passed 5-0-0-2.
  - c. S. Brown motioned to concentrate on the Bathroom repair then the others. B. Cammarota seconded the motion. Motion passed 5-0-0-2.
- K. SOG Update
- a. Template reviewed. BOD wants Binder with separate tabs for each utility. Each utility then to have a section for Emergency contact – including company who would make recommendation/ repair and a decision tree with location of potential available parts.
  - b. Back up Transformer. BOD requests additional quotes for purchase Back up generator, including contact PGE to see if they would permit us to piggyback an order for their lower rates, and to quote out a generator rental.
  - c. No action required.
- L. Project Updates
- a. No action
- M. Committee Updates
- a. Christmas Tree Lighting 12/13/2025 at 6pm.
- N. S. Brown motioned to adjourn the meeting. M. Turney seconded the motion. Motion passed 5-0-0-2.  
Meeting adjourned 8:24pm

Minutes Approved By:

Bambie J. Cammarota  
Secretary, Bambie Cammarota (signature)

02/11/2026  
Date



# The Oaks Community Association

5607 Jackson Valley Road • Lone, CA 95640-9629

Phone 209-274-6056 Fax 209-274-6058

GM@theoaksone.com

## Meeting Minutes –Special Meeting

Wednesday, December 29, 2025

- A. Meeting Called to Order at 11:00 am by Board of Directors President Gerald Pezzi
- B. Directors Present: B. Wyatt, D. Gomez, B. Cammarota, S. Brown, G. Pezzi. Absent without excuse were M. Turney and A. Tirapelli. Also present was General Manager S. Cook.
- C. Clubhouse Flooring: D. Gomez voted to approve the Epoxy floor up to \$13,000 with decisions at the discretion of the Manager & President. B. Cammarota seconded the motion. Motion passed 5-0-0-2.
- D. Front Signs: G. Pezzi motioned to have the install implemented by The Oaks with the signs predrilled and Aligned with the posts. B. Cammarota seconded the motion. Motion passed 5-0-0-2.
- E. New Night Patrol Hire: Night Patrol position posted, had interviews and hired the position. No action required.
- F. B. Wyatt motioned to adjourn to the Member Meeting. G. Pezzi seconded the motion. Motion passed 5-0-0-2.
- G. Meeting adjourned 8:24pm

Minutes Approved By:

Bambie J. Cammarota  
Secretary, Bambie Cammarota (signature)

02/11/2026  
Date

**THE OAKS COMMUNITY ASSOCIATION**  
**DECEMBER 2025 STATEMENTS REVIEW**  
**(NOT SAME AS LEDGERS IN Rent Manager)**

<b>General Funds:</b>	<b>Account #</b>	<b>Total</b>	<b>Same Time Last Year</b>
PNC Operating Checking Acct (as of 12/31/2025stmt)	XXXX1262	\$78,787.57	\$75,991.30
PNC Operating Money Mkt Acct (as of 12/31/2025stmt)	XXXX5812	\$12,600.52	\$22,682.04
PNC Petty Cash Checking Acct (as of 12/31/2025stmt)	XXXX6825	\$8,635.84	\$1,079.28
Petty Cash Fund		\$480.87	\$3,231.36
<b>Total General Fund :</b>		<b>\$100,504.80</b>	<b>\$102,983.98</b>
<b>Reserve Fund: For Repairs &amp; Replacement of Assets</b>			
PNC Insured Money Mkt- Reserves (as of 12/31/2025stmt)	XXXX5767	\$285,972.52	\$164,634.22
PNC Brokerage Account- Reserves (as of 12/31/2025stmt)	XXX-XX6638	\$387,491.83	\$372,124.46
<b>Total Reserves :</b>		<b>\$673,464.35</b>	<b>\$536,758.68</b>
<b>TOTAL OF ALL TOCA FUNDS :</b>		<b>\$773,969.15</b>	<b>\$639,742.66</b>
2025 Unfunded Reserves Months Payable at		\$0.00	\$0.00
	<b>Total Due Rsvs Short Term</b>	<b>\$0.00</b>	<b>\$0.00</b>
2025 FULLY FUNDED RESERVES BALANCE TARGET		\$ 1,137,174.00	\$ 1,137,174.00
RESERVE TARGET (75% of Fully Funded Reserve Target)		\$ 852,880.50	\$ 852,880.50
2025 Scheduled Contributions to Reserves			\$ -
2025 <i>Unscheduled</i> Amount Due to Reserves			\$ -
<i>Unscheduled</i> Amounts Due from prior years		\$0.00	\$316,121.82
RESERVE FUNDING DEFICIT (To reach the Target Goal of 75% )		\$ 179,416.15	\$ 316,121.82
Social Committee Cash fund CLOSED		\$0.00	\$16.05
Bingo Cash Fund		\$213.75	\$295.42
<b>ACCOUNTS RECEIVABLE:</b>			
Debits (Past due accounts)		\$ 27,801.47	\$ 46,374.56
Credits (Credits due Members or prepaid invoices)		(\$14,272.77)	(\$15,471.20)
Allowance for Doubtful accounts		(\$5,400.00)	(\$16,435.81)
<b>Total Accounts Receivable Net Balance:</b>		<b>\$ 8,128.70</b>	<b>\$ 14,467.55</b>
Prepared by: Susan Cook 1/8/26			

# Budget Comparison

Accrual Basis | Property: THE OAKS Community Association

Comparison Periods: 12/01/25 to 12/31/25 and 01/01/25 to 12/31/25

	Actual 12/01/25 - 12/31/25	Budget 12/01/25 - 12/31/25	\$ Change	% Change	Actual YTD 01/01/25 - 12/31/25	Budget 01/01/25 - 12/31/25	\$ Change	% Change
<b>Income</b>								
50000 Income	92,933	95,097	-2,164	-2.3%	1,207,617	1,248,296	-40,679	-3.3%
<b>Total Income:</b>	<b>92,933</b>	<b>95,097</b>	<b>-2,164</b>	<b>-2.3%</b>	<b>1,207,617</b>	<b>1,248,296</b>	<b>-40,679</b>	<b>-3.3%</b>
<b>Expense</b>								
60000 Operating Expense	34,636	21,895	12,741	58.2%	413,063	418,194	-5,131	-1.2%
61600 Water Distribution System	54	54	0	0.0%	833	1,200	-367	-30.6%
61650 Community Improvements	500	1,583	-1,083	-68.4%	12,734	20,000	-7,266	-36.3%
62000 Waste Water Treatment Plant	5,566	4,980	585	11.7%	25,671	32,503	-6,832	-21.0%
63000 Maintenance Expense	7,246	8,764	-1,518	-17.3%	80,350	91,912	-11,562	-12.6%
63390 Maintenance Building	121	1,327	-1,205	-90.8%	2,457	6,368	-3,911	-61.4%
64000 Pool & Spa Expense	1,519	1,590	-71	-4.5%	21,857	22,844	-988	-4.3%
65000 Payroll Expense	24,572	23,863	709	3.0%	293,796	298,857	-5,061	-1.7%
71000 Administrative Expense	2,944	3,359	-416	-12.4%	39,161	44,149	-4,988	-11.3%
71341 Entrance Light Electricity	23	12	11	97.9%	138	127	11	8.8%
72000 Insurance Expense	2,474	2,398	76	3.2%	26,993	26,781	212	0.8%
72200 Taxes, Licenses, Permits	559	0	559		12,171	11,664	507	4.3%
74000 Other Misc Professional Fees	350	4,000	-3,650	-91.2%	13,892	17,798	-3,906	-21.9%
80010 Bad Debt Expense	0	5,400	-5,400	-100.0%	0	5,400	-5,400	-100.0%
91000 Reserve Expense	15,872	15,872	0	0.0%	229,000	250,500	-21,500	-8.6%
<b>Total Expense:</b>	<b>96,435</b>	<b>95,097</b>	<b>1,338</b>	<b>1.4%</b>	<b>1,172,116</b>	<b>1,248,296</b>	<b>-76,180</b>	<b>-6.1%</b>
<b>Net Income:</b>	<b>-3,502</b>	<b>0</b>	<b>-3,502</b>		<b>35,501</b>	<b>0</b>	<b>35,501</b>	

# Budget Comparison

Comparison Periods: 12/01/25 to 12/31/25 and 01/01/25 to 12/31/25

Accrual Basis | Property: THE OAKS Community Association

## Summary

	Actual 12/01/25 - 12/31/25	Budget 12/01/25 - 12/31/25	\$ Change	% Change	Actual YTD 01/01/25 - 12/31/25	Budget 01/01/25 - 12/31/25	\$ Change	% Change
Income:	92,933	95,097	-2,164	-2.3%	1,207,617	1,248,296	-40,679	-3.3%
Expense:	-96,435	-95,097	-1,338	1.4%	-1,172,116	-1,248,296	76,180	6.1%
Other Income & Expense:	0	0	0	0	0	0	0	0
Net Income:	-3,502	0	-3,502		35,501	0	35,501	

# Profit & Loss

From 12/01/25 to 12/31/25

Accrual Basis | Property: THE OAKS Community Association

## Income

50000 Income	92,933
<b>Total Income:</b>	<b>92,933</b>

## Expense

60000 Operating Expense	34,636
61600 Water Distribution System	54
61650 Community Improvements	500
62000 Waste Water Treatment Plant	5,566
63000 Maintenance Expense	7,246
63390 Maintenance Building	121
64000 Pool & Spa Expense	1,519
65000 Payroll Expense	24,572
71000 Administrative Expense	2,944
71341 Entrance Light Electricity	23
72000 Insurance Expense	2,474
72200 Taxes, Licenses, Permits	559
74000 Other Misc Professional Fees	350
91000 Reserve Expense	15,872
<b>Total Expense:</b>	<b>96,435</b>
<b>Net Income:</b>	<b>-3,502</b>

## Summary

Income:	92,933
Expense:	-96,435
<b>Net Income:</b>	<b>-3,502</b>

# Balance Sheet

As of 12/31/25

Accrual Basis | Property: THE OAKS Community Association

## Assets

Bank	
10000 Operating Cash	63,870
10801 Physical Petty Cash	481
10802 Bingo	214
12000 Reserves Cash (Total if fully funded)	660,773
<b>Total Bank</b>	<b>725,337</b>
Accounts Receivable	
13000 Accounts Receivable	23,283
<b>Total Accounts Receivable</b>	<b>23,283</b>
Other Current Asset	
14000 Undeposited Funds	870
AA1298 Clearing Account	285
<b>Total Other Current Asset</b>	<b>1,155</b>
<b>Total Assets:</b>	<b>749,775</b>

## Liabilities & Equity

### Liabilities

Accounts Payable	
30000 Liabilities	-19,905
<b>Total Accounts Payable</b>	<b>-19,905</b>
Other Current Liability	
32010 Unearned Revenue	32,179
35250 Reserve Exp (spending from Operations)	-107,708
36000 Payroll Liabilities	-393
36100 Payroll Related Liabilities	5,166
<b>Total Other Current Liability</b>	<b>-70,756</b>
<b>Total Liabilities:</b>	<b>-90,661</b>

### Equity

32000 Retained Earnings	61,101
35000 35000 Reserves Equity	743,834
AA3090 Net Income	35,501
<b>Total Equity:</b>	<b>840,437</b>
<b>Total Liabilities &amp; Equity:</b>	<b>749,775</b>



# The Oaks Community Association

5607 Jackson Valley Road • Ione, CA 95640-9629  
Phone 209-274-6056 Fax 209-274-6058  
GM@theoaksione.com

## Meeting Minutes –Annual Membership Meeting

Wednesday, January 14, 2025

- A. Meeting Called to Order at 6:01pm by G. Pezzi, 2025 BOD President
- B. Seating of the 2026 Board of Directors. There were 4 seats open and 4 qualified nominations were received. The Elector of Inspections had declared the election uncontested, and no ballots were sent out. The 4 directors being seated for their 2026/2027 term are: D. Gomez, B. Cammarota, B. Wyatt and Charles Boro. They will join G. Pezzi, S. Brown and M. Turney to make the 2026 BOARD OF DIRECTORS
- C. Open Forum:
  - a. Member presented a letter and photos objecting to the newly established Handicap Space on Park Circle closest to Lot 060, second member in attendance also objected to the space. – Add to February Agenda
  - b. Member asked questions regarding yard compliance and design review
  - c. Member asked questions regarding viewing financials
  - d. Member noted that RV Gate had been seen unlocked. GM noted that A note will be placed in the billing insert.
  - e. Member noted that there are kids about speeding on Scooters in community. Noted that a note will be placed in the billing insert.
- D. New Window AC Law. GM noted that there is a new CA Law affecting a HOA's ability to enforce rules on AC units in windows. GM will not enforce The Oaks Community Rules regarding this new law. In the meantime, when established, the Governing documents committee will review it as part of their overall review of the Community Governing Documents.
- E. Solar Update: the main meter (community meter) for the billing period 11/10/25 to 12/10/25 has a cumulative credit usage of -261,247 kwh. The end of the solar cycle is 2/15/25.
- F. S. Brown motioned to Adjourn the meeting. B. Cammarota seconded the motion. All present agreed. Meeting adjourned at 6:47pm

Minutes Approved By:

Secretary, S. Brown (signature)

2-11-26

Date

**THE OAKS COMMUNITY ASSOCIATION**  
**JANUARY 2026 STATEMENTS REVIEW**  
**(NOT SAME AS LEDGERS IN Rent Manager)**

<b>General Funds:</b>	<b>Account #</b>	<b>Total</b>	<b>Same Time Last Year</b>
PNC Operating Checking Acct (as of 12/31/2025stmt)	XXXX1262	\$64,444.81	\$87,381.61
PNC Operating Money Mkt Acct (as of 12/31/2025stmt)	XXXX5812	\$22,623.30	\$52,780.50
PNC Petty Cash Checking Acct (as of 12/31/2025stmt)	XXXX6825	\$3,081.15	\$632.70
Petty Cash Fund		\$309.24	\$206.60
	<b>Total General Fund :</b>	<b>\$90,458.50</b>	<b>\$141,001.41</b>
<b>Reserve Fund: For Repairs &amp; Replacement of Assets</b>			
PNC Insured Money Mkt- Reserves (as of 12/31/2025stmt)	XXXX5767	\$273,618.61	\$166,134.24
PNC Brokerage Account- Reserves (as of 12/31/2025stmt)	XXX-XX6638	\$387,549.81	\$373,126.55
	<b>Total Reserves :</b>	<b>\$661,168.42</b>	<b>\$539,260.79</b>
	<b>TOTAL OF ALL TOCA FUNDS :</b>	<b>\$751,626.92</b>	<b>\$680,262.20</b>
2025 Unfunded Reserves Months Payable at		<b>\$0.00</b>	\$0.00
	<b>Total Due Rsvs Short Term</b>	<b>\$0.00</b>	\$0.00
2026 FULLY FUNDED RESERVES BALANCE TARGET		\$ 1,294,679.00	\$ 1,137,174.00
RESERVE TARGET (75% of Fully Funded Reserve Target)		\$ 971,009.25	\$ 852,880.50
2026 Scheduled Contributions to Reserves		\$214,005.50	\$ 208,429.82
			\$ -
RESERVE FUNDING DEFICIT (To reach the Target Goal of 75% )		<b>\$ 309,840.83</b>	<b>\$ 313,619.71</b>
Social Committee Cash fund CLOSED		\$0.00	\$31.05
Bingo Cash Fund		\$213.75	\$295.42
<b>ACCOUNTS RECEIVABLE:</b>			
Debits (Past due accounts)		\$ 28,762.46	\$ 40,667.28
Credits (Credits due Members or prepaid invoices)		(\$14,137.88)	(\$13,611.05)
Allowance for Doubtful accounts		(\$5,400.00)	(\$5,400.00)
	<b>Total Accounts Receivable Net Balance:</b>	<b>\$ 9,224.58</b>	<b>\$ 21,656.23</b>
Prepared by: Susan Cook2/4/26			

# Budget Comparison

Comparison Periods: 01/01/26 to 01/31/26 and 01/01/26 to 01/31/26

Accrual Basis | Property: THE OAKS Community Association

	Actual 01/01/26 - 01/31/26	Budget 01/01/26 - 01/31/26	% Change	Actual YTD 01/01/26 - 01/31/26	Budget 01/01/26 - 01/31/26	% Change	\$ Change	% Change
<b>Income</b>								
50000 Income	111,661.59	104,281.90	7.1%	111,661.59	104,281.90	7.1%	7,379.69	7.1%
<b>Total Income:</b>	<b>111,661.59</b>	<b>104,281.90</b>	<b>7.1%</b>	<b>111,661.59</b>	<b>104,281.90</b>	<b>7.1%</b>	<b>7,379.69</b>	<b>7.1%</b>
<b>Expense</b>								
60000 Operating Expense	32,025.98	38,683.10	-17.2%	32,025.98	38,683.10	-17.2%	-6,657.12	-17.2%
61600 Water Distribution System	58.00	54.00	7.4%	58.00	54.00	7.4%	4.00	7.4%
61650 Community Improvements	0.00	2,583.34	-100.0%	0.00	2,583.34	-100.0%	-2,583.34	-100.0%
62000 Waste Water Treatment Plant	794.27	1,560.83	-49.1%	794.27	1,560.83	-49.1%	-766.56	-49.1%
63000 Maintenance Expense	1,981.65	6,983.34	-71.6%	1,981.65	6,983.34	-71.6%	-5,001.69	-71.6%
63390 Maintenance Building	326.95	485.42	-32.6%	326.95	485.42	-32.6%	-158.47	-32.6%
64000 Pool & Spa Expense	1,703.44	1,098.34	55.1%	1,703.44	1,098.34	55.1%	605.10	55.1%
65000 Payroll Expense	36,982.34	32,537.45	13.7%	36,982.34	32,537.45	13.7%	4,444.89	13.7%
71000 Administrative Expense	3,085.13	3,603.58	-14.4%	3,085.13	3,603.58	-14.4%	-518.45	-14.4%
71341 Entrance Light Electricity	11.29	11.53	-2.1%	11.29	11.53	-2.1%	-0.24	-2.1%
72000 Insurance Expense	2,837.86	2,868.00	-1.1%	2,837.86	2,868.00	-1.1%	-30.14	-1.1%
72200 Taxes, Licenses, Permits	0.00	3,190.00	-100.0%	0.00	3,190.00	-100.0%	-3,190.00	-100.0%
74000 Other Misc Professional Fees	575.00	350.00	64.3%	575.00	350.00	64.3%	225.00	64.3%
91000 Reserve Expense	10,272.97	10,272.97	0.0%	10,272.97	10,272.97	0.0%	0.00	0.0%
<b>Total Expense:</b>	<b>90,654.88</b>	<b>104,281.90</b>	<b>-13.1%</b>	<b>90,654.88</b>	<b>104,281.90</b>	<b>-13.1%</b>	<b>-13,627.02</b>	<b>-13.1%</b>
<b>Net Income:</b>	<b>21,006.71</b>	<b>0.00</b>		<b>21,006.71</b>	<b>0.00</b>		<b>21,006.71</b>	

# Budget Comparison

Comparison Periods: 01/01/26 to 01/31/26 and 01/01/26 to 01/31/26

Accrual Basis | Property: THE OAKS Community Association

## Summary

	Actual 01/01/26 - 01/31/26	Budget 01/01/26 - 01/31/26	\$ Change	% Change	Actual YTD 01/01/26 - 01/31/26	Budget 01/01/26 - 01/31/26	\$ Change	% Change
Income:	111,661.59	104,281.90	7,379.69	7.1%	111,661.59	104,281.90	7,379.69	7.1%
Expense:	-90,654.88	-104,281.90	13,627.02	13.1%	-90,654.88	-104,281.90	13,627.02	13.1%
Other Income & Expense:	0.00	0.00	0.00		0.00	0.00	0.00	
<b>Net Income:</b>	<b>21,006.71</b>	<b>0.00</b>	<b>21,006.71</b>		<b>21,006.71</b>	<b>0.00</b>	<b>21,006.71</b>	

# Profit & Loss

From 01/01/26 to 01/31/26

Accrual Basis | Property: THE OAKS Community Association

## Income

50000 Income	111,661.59
<b>Total Income:</b>	<b>111,661.59</b>

## Expense

60000 Operating Expense	32,025.98
61600 Water Distribution System	58.00
62000 Waste Water Treatment Plant	794.27
63000 Maintenance Expense	1,981.65
63390 Maintenance Building	326.95
64000 Pool & Spa Expense	1,703.44
65000 Payroll Expense	36,982.34
71000 Administrative Expense	3,085.13
71341 Entrance Light Electricity	11.29
72000 Insurance Expense	2,837.86
74000 Other Misc Professional Fees	575.00
91000 Reserve Expense	10,272.97
<b>Total Expense:</b>	<b>90,654.88</b>
<b>Net Income:</b>	<b>21,006.71</b>

## Summary

Income:	111,661.59
Expense:	-90,654.88
Net Income:	21,006.71

# Balance Sheet

As of 01/31/26

Accrual Basis | Property: THE OAKS Community Association

## Assets

Bank	
10000 Operating Cash	81,220.45
10801 Physical Petty Cash	309.18
10802 Bingo	213.75
12000 Reserves Cash (Total if fully funded)	671,441.39
<b>Total Bank</b>	<b>753,184.77</b>
Accounts Receivable	
13000 Accounts Receivable	23,664.59
<b>Total Accounts Receivable</b>	<b>23,664.59</b>
Other Current Asset	
14000 Undeposited Funds	3,830.72
AA1298 Clearing Account	350.00
<b>Total Other Current Asset</b>	<b>4,180.72</b>
<b>Total Assets:</b>	<b>781,030.08</b>

## Liabilities & Equity

### Liabilities

Accounts Payable	
30000 Liabilities	25,302.93
<b>Total Accounts Payable</b>	<b>25,302.93</b>
Other Current Liability	
32010 Unearned Revenue	31,366.38
35250 Reserve Exp (spending from Operations)	-131,255.59
36000 Payroll Liabilities	-1,141.50
36100 Payroll Related Liabilities	5,166.08
<b>Total Other Current Liability</b>	<b>-95,864.63</b>
<b>Total Liabilities:</b>	<b>-70,561.70</b>

### Equity

32000 Retained Earnings	76,888.10
35000 35000 Reserves Equity	753,696.97
AA3090 Net Income	21,006.71
<b>Total Equity:</b>	<b>851,591.78</b>
<b>Total Liabilities &amp; Equity:</b>	<b>781,030.08</b>



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5	14	22	32	44
7	17	25	33	46
9	18	27	39	49
10	19	28	40	50



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12PM-1PM

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229 New York Ranch Rd  
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10AM-12PM (1ST W)  
1PM-3PM (3RD W)

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14474 Jibboom St.  
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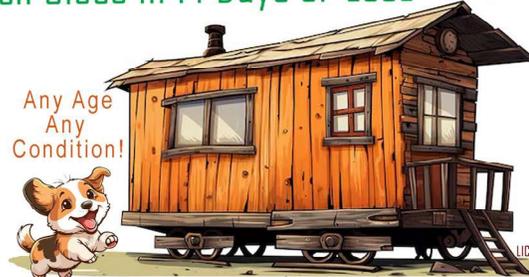
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