

GULF HARBOR MARINA CONDO ASSOCIATION, INC.

UNAUDITED FINANCIAL STATEMENTS AND ACCOUNTANTS' COMPILATION REPORT

October 31, 2021



Roni S. Saucier, C.P.A.
*Members of American and
Florida Institutes of C.P.A.'s*

ACCOUNTANTS' COMPILATION REPORT

To the Board of Directors
Gulf Harbor Marina Condo Association, Inc.
Nokomis, FL 34285

Management is responsible for the accompanying financial statements of Gulf Harbor Marina Condo Association, Inc. (a corporation), which comprise the balance sheet as of October 31, 2021, and the related statement of revenues and expenses for the ten months then ended in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

Management has elected to omit substantially all the disclosures and the statement of cash flows required by accounting principles generally accepted in the United States of America. If the omitted disclosures and the statement of cash flows were included in the financial statements, they might influence the user's conclusions about the Company's financial position, results of operations, and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters.

Management has omitted supplementary information about future major repairs and replacements of common property that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Financial Accounting Standards Board, who considers it to be an essential part of financial reporting and for placing the basic financial statements in an appropriate operational, economic, or historical context.

Accounting principles generally accepted in the United States of America require that consolidated financial statements be prepared for a company and its wholly owned subsidiary. Management has not recorded the activity of Gulf Harbor Marina Condo Association, Inc. in the accompanying unconsolidated financial statements. Management has not determined the effect of this departure on the financial statements.

We are not independent with respect to Gulf Harbor Marina Condo Association, Inc. because we provide bookkeeping services to the company.

A handwritten signature in black ink, appearing to read "Roni S. Saucier".

Whittaker & Saucier, CPA's PA
Venice, FL
November 8, 2021

Phone (941) 493-5299 - Fax (941) 493-3290
304 W. VENICE AVENUE, SUITE 300 - VENICE, FLORIDA 34285

Gulf Harbor Marina Condo Assoc Inc
Balance Sheet
As of October 31, 2021

	Oct 31, 21
ASSETS	
Current Assets	
Checking/Savings	
1000 · Operating Cash	
1105 · Centennial Bank - Checking	29,878.93
1110 · BB&T Condo Operating 8579	35,907.02
1130 · Valley Bank - 7139	15,336.58
Total 1000 · Operating Cash	81,122.53
1100 · Reserve Cash	
1132 · Centennial Reserve 1115	140,011.89
1135 · Centennial Reserve ICS 1156	1,495,147.18
Total 1100 · Reserve Cash	1,635,159.07
Total Checking/Savings	1,716,281.60
Accounts Receivable	
1200 · Accounts Receivable	37,878.04
Total Accounts Receivable	37,878.04
Other Current Assets	
1300 · Racks- avail for sale	451,255.55
1310 · Inventory Asset	12,312.55
1330 · Estimated Inc Tax Pmts	80,839.00
1340 · Prepaid expenses	30,999.35
1370 · Allowance for doubtful accounts	-2,331.31
Total Other Current Assets	573,075.14
Total Current Assets	2,327,234.78
Fixed Assets	
1400 · Equipment	476,132.79
1410 · Office Furniture	667.66
1499 · Accumulated Depreciation	-279,593.85
Total Fixed Assets	197,206.60
TOTAL ASSETS	2,524,441.38
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 · Accounts Payable	13,284.12
Total Accounts Payable	13,284.12
Credit Cards	
2040 · Visa 7094	471.49
Total Credit Cards	471.49
Other Current Liabilities	
2181 · Accrued Property Tax	11,850.00
2125 · Prepaid Assessments	9,405.65
2140 · Pass Thru Remittance	67,780.66
2180 · Sales Tax Payable	4,493.42
24000 · Payroll Liabilities	2,070.94
Total Other Current Liabilities	95,600.67
Total Current Liabilities	109,356.28
Long Term Liabilities	
2200 · Notes Payable	
2215 · VNB Forklift	103,672.84

Gulf Harbor Marina Condo Assoc Inc
Balance Sheet
As of October 31, 2021

	<u>Oct 31, 21</u>
1530 · Loan Costs	
1511 · Accumulated Amortization	1,516.23
1530 · Loan Costs - Other	-2,934.75
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Total 1530 · Loan Costs	-1,418.52
Total 2200 · Notes Payable	102,254.32
2230 · Scrubber Lease Payable	4,021.47
2235 · Contract Liability - Reserves	1,630,506.15
	<hr/>
Total Long Term Liabilities	1,736,781.94
Total Liabilities	1,846,138.22
Equity	
3000 · Capital	46,200.00
3010 · Beg. Operating Fund Balance	421,347.21
3060 · Transfer to Reserves	-995,770.91
Net Income	1,206,526.86
	<hr/>
Total Equity	678,303.16
TOTAL LIABILITIES & EQUITY	<u><u>2,524,441.38</u></u>

11/11/21

Gulf Harbor Marina Condo Assoc Inc
Statement of Revenue and Expenses
October 2021

	Oct 21	Jan - Oct 21
Ordinary Income/Expense		
Income		
4064 · Rack Rental	0.00	14.50
4045 · Sales Tax Commission	30.00	269.98
4050 · Condo Income	0.00	2,024.37
4051 · Condo Rental Income	40,000.00	40,000.00
4061 · Fuel Revenue	63,864.28	771,894.77
4063 · Interest	0.85	17.11
4066 · Management Fee	1,900.67	18,094.31
4068 · Rack Sale	594,924.70	995,770.91
4070 · Service Lease Income	449.92	4,499.20
4075 · Yard Income	0.00	150.00
4110 · Miscellaneous Inc	0.00	602.29
Total Income	701,170.42	1,833,337.44
Gross Profit	701,170.42	1,833,337.44
Expense		
5030 · Bank Service Charges	7.50	398.13
5050 · Credit card fee	5,037.55	43,512.84
5055 · Dues and Subscriptions	0.00	834.50
5056 · Fees		
5056-01 · Filing Fees	27.00	27.00
5056-03 · Registration Fees	0.00	1,000.00
5056 · Fees - Other	0.00	150.00
Total 5056 · Fees	27.00	1,177.00
5080 · Fuel Purchase		
5080-4 · Diesel	8,940.04	90,599.35
5080-1 · Propane	0.00	1,102.25
5080-2 · Unleaded Gasoline	31,119.82	454,033.34
5070 · Forktruck fuel at cost	843.32	9,784.51
5080 · Fuel Purchase - Other	0.00	21,346.41
Total 5080 · Fuel Purchase	40,903.18	576,865.86
5090 · Insurance		
5090-05 · Health insurance Yard	2,968.97	26,254.71
5090-06 · Liability Insurance	3,526.92	35,269.20
5090-09 · Marina (package)	900.91	9,275.12
5090-10 · Storage tank	22.92	229.20
5090-11 · Umbrella (excess liability)	615.25	6,152.50
5090-12 · Workmans Comp.	90.17	181.40
5090-13 · Other	0.00	2,750.00
Total 5090 · Insurance	8,125.14	80,112.13
5091 · Interest Expense		
5091-02 · Loan Interest	460.46	5,625.04
Total 5091 · Interest Expense	460.46	5,625.04
5093 · Licenses and Permits	0.00	611.25
5094 · Meals and Entertainment	41.24	499.48
5097 · Penalties	2,719.20	2,819.20
5100 · Outside Services		
5100-02 · Fire & theft alarm maintenance	704.60	3,079.58
5100-04 · Pest Control	0.00	300.00
5100 · Outside Services - Other	0.00	94.75
Total 5100 · Outside Services	704.60	3,474.33
5140 · Personnel Expense		
5140-01 · Wages	16,055.96	175,523.18
5140-03 · Payroll Tax & Fees	1,228.28	14,688.81
5140-08 · Unemployment	-67.80	-67.80
Total 5140 · Personnel Expense	17,216.44	190,144.19

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Gulf Harbor Marina Condo Assoc Inc
Statement of Revenue and Expenses
October 2021

	Oct 21	Jan - Oct 21
5150 · Postage and Delivery	0.00	550.00
5160 · Professional Fees		
5160-01 · Exterior Accounting (Pro. CPA)	40.00	11,360.00
5160-02 · Consulting	2,500.00	2,500.00
5160-05 · Interior Bookkeeping	2,491.67	25,556.36
5160-08 · Legal Fees	1,395.00	12,280.00
Total 5160 · Professional Fees	6,426.67	51,696.36
5180 · Rent	143.50	1,435.00
5190 · Repairs		
5190-01 · Boathouse Repair & Maintenance	0.00	9,701.29
5190-02 · Building Repairs	0.00	2,067.57
5190-03 · Computer Repairs	40.00	40.00
5190-04 · Dockside Repairs	0.00	5,845.72
5190-05 · Forklift Damage	125.00	1,250.00
5190-06 · Fuel Pump Repairs	0.00	3,395.62
5190-08 · Ground Repairs	446.59	4,424.54
5190 · Repairs - Other	10.40	445.50
Total 5190 · Repairs	621.99	27,170.24
6020 · Machinery Repairs		
6020-02 · Large forklift	2,561.83	12,069.61
6020-04 · Scrubber	0.00	403.99
6020-05 · Small forklift	1,216.20	4,601.11
Total 6020 · Machinery Repairs	3,778.03	17,074.71
6070 · Supplies		
6070-01 · Yard supplies	2,508.92	11,572.94
6070-06 · Office Supplies	675.87	7,057.50
Total 6070 · Supplies	3,184.79	18,630.44
6100 · Taxes		
6100-02 · Federal	0.00	1,054.51
6100-04 · Property	1,185.00	11,864.43
Total 6100 · Taxes	1,185.00	12,918.94
6120 · Telephone		
6120-01 · Cell Phone	-96.04	1,233.07
6120 · Telephone - Other	1,033.22	10,290.26
Total 6120 · Telephone	937.18	11,523.33
6150 · Utilities		
6150-02 · Gas and Electric	958.57	7,069.61
6150-04 · Waste and Recycling	561.90	4,971.98
6150-07 · Water	150.10	1,708.32
Total 6150 · Utilities	1,670.57	13,749.91
66000 · Payroll Expenses	0.00	0.00
Total Expense	93,190.04	1,060,822.88
Net Ordinary Income	607,980.38	772,514.56
Other Income/Expense		
Other Income		
7000 · Comm Monthly Maintenance Fee	1,524.63	15,165.15
7001 · Monthly Maintenance Fee Invest	0.00	102,940.98
7030 · Monthly Maintenance Fee Owner	42,130.00	315,747.25

SEE ACCOUNTANTS' COMPILATION REPORT

11/11/21

Gulf Harbor Marina Condo Assoc Inc
Statement of Revenue and Expenses
October 2021

	<u>Oct 21</u>	<u>Jan - Oct 21</u>
7050 · Reserve Fund		
7051 · Reserve Income		
7053 · Bank Fees - Reserves	0.00	-95.00
4310 · Interest Income - Reserves	81.77	253.92
4320 · Reserve Income	0.00	28,172.20
Total 7051 · Reserve Income	<u>81.77</u>	<u>28,331.12</u>
6050 · Reserve Expenses		
5160-10 · Reserve Study	0.00	-1,400.00
6050-03 · Storage Buildings	0.00	-4,494.00
6050-04 · Seawall	0.00	-22,278.20
Total 6050 · Reserve Expenses	<u>0.00</u>	<u>-28,172.20</u>
Total 7050 · Reserve Fund	<u>81.77</u>	<u>158.92</u>
Total Other Income	43,736.40	434,012.30
Other Expense		
7040 · Suspense	0.00	0.00
8040 · Over Payment	-2,068.74	0.00
Total Other Expense	<u>-2,068.74</u>	<u>0.00</u>
Net Other Income	<u>45,805.14</u>	<u>434,012.30</u>
Net Income	<u><u>653,785.52</u></u>	<u><u>1,206,526.86</u></u>

SEE ACCOUNTANTS' COMPILATION REPORT

Gulf Harbor Marina Condo Association, Inc.

SUPPLEMENTAL REPORTS:

- Profit & Loss Budget Performance
- Reserve Funds Recap

Gulf Harbor Marina Condo Assoc Inc Profit & Loss Budget Performance

11/11/21

Accrual Basis

October 2021

	Oct 21	Budget	Jan - Oct 21	YTD Budget	Annual Bud...
Ordinary Income/Expense					
Income					
4064 · Rack Rental	0.00		14.50		
4045 · Sales Tax Commission	30.00		269.98		
4050 · Condo Income	0.00	3,333.00	2,024.37	33,330.00	39,996.00
4051 · Condo Rental Income	40,000.00		40,000.00		
4061 · Fuel Revenue	63,864.28	36,250.00	771,894.77	362,500.00	435,000.00
4063 · Interest	0.85	25.00	17.11	250.00	300.00
4066 · Management Fee	1,900.67	1,833.00	18,094.31	18,330.00	21,996.00
4068 · Rack Sale	594,924.70		995,770.91		
4070 · Service Lease Income	449.92	449.00	4,499.20	4,490.00	5,388.00
4075 · Yard Income	0.00		150.00		
4110 · Miscellaneous Inc	0.00		602.29		
Total Income	701,170.42	41,890.00	1,833,337.44	418,900.00	502,680.00
Gross Profit	701,170.42	41,890.00	1,833,337.44	418,900.00	502,680.00
Expense					
5010 · Advertising	0.00	33.00	0.00	330.00	396.00
5020 · Automobile Expense	0.00	25.00	0.00	250.00	300.00
5030 · Bank Service Charges	7.50	8.00	398.13	80.00	96.00
5040 · Computer Software	0.00	38.00	0.00	380.00	456.00
5050 · Credit card fee	5,037.55	3,065.00	43,512.84	30,650.00	36,780.00
5055 · Dues and Subscriptions	0.00		834.50		
5056 · Fees					
5056-01 · Filing Fees	27.00		27.00		
5056-03 · Registration Fees	0.00		1,000.00		
5056 · Fees - Other	0.00		150.00		
Total 5056 · Fees	27.00		1,177.00		
5060 · Forklift Loan Repayment	0.00	4,892.00	0.00	48,920.00	58,704.00
5080 · Fuel Purchase					
5080-4 · Diesel	8,940.04	917.00	90,599.35	9,170.00	11,004.00
5080-1 · Propane	0.00	63.00	1,102.25	630.00	756.00
5080-2 · Unleaded Gasoline	31,119.82	25,000.00	454,033.34	250,000.00	300,000.00
5070 · Forktruck fuel at cost	843.32		9,784.51		
5080 · Fuel Purchase - Other	0.00		21,346.41		
Total 5080 · Fuel Purchase	40,903.18	25,980.00	576,865.86	259,800.00	311,760.00
5090 · Insurance					
5090-01 · Auto	0.00	74.00	0.00	740.00	888.00
5090-02 · Disability Insurance	0.00	23.00	0.00	230.00	276.00
5090-03 · Errors & Omissions	0.00	358.00	0.00	3,580.00	4,296.00
5090-05 · Health insurance Yard	2,968.97	2,873.00	26,254.71	28,730.00	34,476.00
5090-06 · Liability Insurance	3,526.92	3,166.00	35,269.20	31,660.00	37,992.00
5090-09 · Marina (package)	900.91	615.00	9,275.12	6,150.00	7,380.00
5090-10 · Storage tank	22.92	90.00	229.20	900.00	1,080.00
5090-11 · Umbrella (excess liability)	615.25	545.00	6,152.50	5,450.00	6,540.00
5090-12 · Workmans Comp.	90.17	691.00	181.40	6,910.00	8,292.00
5090-13 · Other	0.00		2,750.00		
Total 5090 · Insurance	8,125.14	8,435.00	80,112.13	84,350.00	101,220.00
5091 · Interest Expense					
5091-02 · Loan Interest	460.46	525.00	5,625.04	5,250.00	6,300.00
Total 5091 · Interest Expense	460.46	525.00	5,625.04	5,250.00	6,300.00
5093 · Licenses and Permits	0.00	7.00	611.25	70.00	84.00
5094 · Meals and Entertainment	41.24	125.00	499.48	1,250.00	1,500.00
5095 · Miscellaneous	0.00	25.00	0.00	250.00	300.00
5097 · Penalties	2,719.20		2,819.20		

Gulf Harbor Marina Condo Assoc Inc Profit & Loss Budget Performance

11/11/21

October 2021

Accrual Basis

	Oct 21	Budget	Jan - Oct 21	YTD Budget	Annual Bud...
5100 · Outside Services					
5100-02 · Fire & theft alarm mainten...	704.60	297.00	3,079.58	2,970.00	3,564.00
5100-03 · Landscaping	0.00	83.00	0.00	830.00	996.00
5100-04 · Pest Control	0.00	33.00	300.00	330.00	396.00
5100-05 · Storm Water Runoff testing	0.00	50.00	0.00	500.00	600.00
5100 · Outside Services - Other	0.00		94.75		
Total 5100 · Outside Services	704.60	463.00	3,474.33	4,630.00	5,556.00
5140 · Personnel Expense					
5140-01 · Wages	16,055.96	17,452.50	175,523.18	174,525.00	209,430.00
5140-03 · Payroll Tax & Fees	1,228.28	1,335.00	14,688.81	13,350.00	16,020.00
5140-06 · Uniforms/Tshirts	0.00	33.00	0.00	330.00	396.00
5140-08 · Unemployment	-67.80		-67.80		
Total 5140 · Personnel Expense	17,216.44	18,820.50	190,144.19	188,205.00	225,846.00
5150 · Postage and Delivery	0.00	108.00	550.00	1,080.00	1,296.00
5160 · Professional Fees					
5160-01 · Exterior Accounting (Pro. C...	40.00	1,167.00	11,360.00	11,670.00	14,004.00
5160-02 · Consulting	2,500.00		2,500.00		
5160-05 · Interior Bookkeeping	2,491.67	2,592.00	25,556.36	25,920.00	31,104.00
5160-08 · Legal Fees	1,395.00	167.00	12,280.00	1,670.00	2,004.00
Total 5160 · Professional Fees	6,426.67	3,926.00	51,696.36	39,260.00	47,112.00
5180 · Rent	143.50	144.00	1,435.00	1,440.00	1,728.00
5185 · Rental Expense					
5185-02 · Lease - Scrubber	0.00	450.00	0.00	4,500.00	5,400.00
Total 5185 · Rental Expense	0.00	450.00	0.00	4,500.00	5,400.00
5190 · Repairs					
5190-01 · Boathouse Repair & Mainte...	0.00	709.00	9,701.29	7,090.00	8,508.00
5190-02 · Building Repairs	0.00	333.00	2,067.57	3,330.00	3,996.00
5190-03 · Computer Repairs	40.00	31.00	40.00	310.00	372.00
5190-04 · Dockside Repairs	0.00	125.00	5,845.72	1,250.00	1,500.00
5190-05 · Forklift Damage	125.00	167.00	1,250.00	1,670.00	2,004.00
5190-06 · Fuel Pump Repairs	0.00	417.00	3,395.62	4,170.00	5,004.00
5190-08 · Ground Repairs	446.59	667.00	4,424.54	6,670.00	8,004.00
5190 · Repairs - Other	10.40		445.50		
Total 5190 · Repairs	621.99	2,449.00	27,170.24	24,490.00	29,388.00
6020 · Machinery Repairs					
6020-02 · Large forklift	2,561.83	2,625.00	12,069.61	26,250.00	31,500.00
6020-04 · Scrubber	0.00	125.00	403.99	1,250.00	1,500.00
6020-05 · Small forklift	1,216.20		4,601.11		
6020-07 · Toyota repairs	0.00	42.00	0.00	420.00	504.00
Total 6020 · Machinery Repairs	3,778.03	2,792.00	17,074.71	27,920.00	33,504.00
6070 · Supplies					
6070-01 · Yard supplies	2,508.92	926.00	11,572.94	9,260.00	11,112.00
6070-06 · Office Supplies	675.87	747.00	7,057.50	7,470.00	8,964.00
Total 6070 · Supplies	3,184.79	1,673.00	18,630.44	16,730.00	20,076.00
6100 · Taxes					
6100-02 · Federal	0.00	10,060.00	1,054.51	100,600.00	120,720.00
6100-04 · Property	1,185.00	1,185.00	11,864.43	11,850.00	14,220.00
6100-05 · State	0.00	142.00	0.00	1,420.00	1,704.00
Total 6100 · Taxes	1,185.00	11,387.00	12,918.94	113,870.00	136,644.00
6120 · Telephone					
6120-01 · Cell Phone	-96.04	172.00	1,233.07	1,720.00	2,064.00
6120 · Telephone - Other	1,033.22	1,066.00	10,290.26	10,660.00	12,792.00
Total 6120 · Telephone	937.18	1,238.00	11,523.33	12,380.00	14,856.00

Gulf Harbor Marina Condo Assoc Inc Profit & Loss Budget Performance

11/11/21

October 2021

Accrual Basis

	Oct 21	Budget	Jan - Oct 21	YTD Budget	Annual Bud...
6150 · Utilities					
6150-02 · Gas and Electric	958.57	584.00	7,069.61	5,840.00	7,008.00
6150-04 · Waste and Recycling	561.90	415.00	4,971.98	4,150.00	4,980.00
6150-07 · Water	150.10	152.00	1,708.32	1,520.00	1,824.00
Total 6150 · Utilities	1,670.57	1,151.00	13,749.91	11,510.00	13,812.00
66000 · Payroll Expenses	0.00		0.00		
Total Expense	93,190.04	87,759.50	1,060,822.88	877,595.00	1,053,114.00
Net Ordinary Income	607,980.38	-45,869.50	772,514.56	-458,695.00	-550,434.00
Other Income/Expense					
Other Income					
7000 · Comm Monthly Maintenance Fee	1,524.63	1,620.00	15,165.15	16,200.00	19,440.00
7001 · Monthly Maintenance Fee Invest	0.00	15,680.00	102,940.98	156,800.00	188,160.00
7030 · Monthly Maintenance Fee Owner	42,130.00	30,050.00	315,747.25	300,500.00	360,600.00
7050 · Reserve Fund					
7051 · Reserve Income					
7053 · Bank Fees - Reserves	0.00		-95.00		
4310 · Interest Income - Reserves	81.77		253.92		
4320 · Reserve Income	0.00		28,172.20		
Total 7051 · Reserve Income	81.77		28,331.12		
6050 · Reserve Expenses					
5160-10 · Reserve Study	0.00		-1,400.00		
6050-03 · Storage Buildings	0.00		-4,494.00		
6050-04 · Seawall	0.00		-22,278.20		
Total 6050 · Reserve Expenses	0.00		-28,172.20		
Total 7050 · Reserve Fund	81.77		158.92		
Total Other Income	43,736.40	47,350.00	434,012.30	473,500.00	568,200.00
Other Expense					
7040 · Suspense	0.00		0.00		
8040 · Over Payment	-2,068.74		0.00		
Total Other Expense	-2,068.74		0.00		
Net Other Income	45,805.14	47,350.00	434,012.30	473,500.00	568,200.00
Net Income	653,785.52	1,480.50	1,206,526.86	14,805.00	17,766.00

Gulf Harbor Marina Condominium Association
 Reserve Fund- Pooling Method
 October 31, 2021

Balance as of 12/31/2020			662,907.44
	81,698.94		
Transfers from Operating Fund:			
1/5/2021 Rack sale		29,452.03	
2/19/2021 Rack sale		119,495.99	
2/25/2021 Rack sale		29,347.64	
5/7/2021 Rack sale		29,172.50	
6/7/2021 Rack sale		24,577.41	
8/20/2021 Rack sale		168,800.64	
10/22/2021 Rack sale		594,924.70	
		<hr/>	
		995,770.91	995,770.91
Expenditures:			
	<u>Fixed Assets</u>	<u>P&L</u>	
02/01/2021 Abbotts Construct	(3,677.30)		
02/01/2021 Abbotts Construct	(18,600.90)		
07/01/2021 JR Frazer - Reserve Study	(1,400.00)		
09/29/2021 Sysa Enterprises-new siding down	(4,494.00)		
	<hr/>		
	(28,172.20)	-	(28,172.20)
Subtotal			<u>1,630,506.15</u> = Contract Liability
YTD Interest Income		253.92	
YTD bank fees		(95.00)	
		<hr/>	
			158.92
Balance as of 9/30/2021			<u>1,630,665.07</u> =Reserve Fund
Reserve Cash Balance			1,635,159.07
			<u>(4,494.00)</u> =Due to (from) Reserves to Operating
Reconciliation:			
Due to(from Reserves) balance 9/30/21		(4,494.00)	
Due to(from Reserves) balance 10/31/21		<hr/>	
		(4,494.00)	
		<hr/>	
		-	=Diff