

ASSETS/EXPENDITURES		2026
Cash on Hand: Checking (As of 10/15/2026)	\$	13,649.20
Cash on Hand: OPS Money Market (As of 10/15/2026)	\$	24,003.17
Cash On Hand: Capital Reserve MM (As of 10/15/2026)	\$	90,005.69
Cash on Hand: Deposits Not Yet Posted	\$	200.00
Checks Outstanding	\$	8,980.33
TOTAL CASH AVAILABLE	\$	118,877.73
OBLIGATED EXPENDITURES THROUGH 12-31-2026		
Management & Administrative Costs	\$	5,348.66
Statutorily-Required Association Website Hosting	\$	250.00
Annual Meeting Notice Printing & Distribution	\$	1,172.00
Office Supplies & Printing/Distribution	\$	796.52
Postage (Notices, Bills, Certified Mail)	\$	498.00
Legal Fees: Collections & Enforcement	\$	1,385.00
Amenity Center Palm Tree Pruning (Approved)	\$	526.05
Termite Bond + Annual Fire Ant Control Renewals	\$	488.63
Retention Pond Maintenance	\$	1,245.00
Lawn & Landscape Maintenance	\$	13,521.29
JSO Off-Duty Patrols (Est. 11 shifts at 5 hr/each between Oct-Dec)	\$	3,474.24
Monthly Pool Maintenance & Chemicals	\$	3,150.00
Front Signs/Gazebos/Sidewalks/Playground/Amenity Center PW	\$	3,999.00
Janitorial & Grounds Pet Waste Cleanup & Disposal & Supplies	\$	2,482.88
Fire Extinguisher Annual Inspection, Service & Repair	\$	250.00
Comcast - Camera Access & Programming	\$	530.85
Gate Access System Maint. Contract, Cloud Software + Key Cards	\$	4,281.23
JEA Electric, Water, Sewer & Irrigation	\$	3,459.42
Playground Mulch Replenishment	\$	5,643.90
Common Area Landscape Mulch (Not yet paid)	\$	6,368.88
Community Events & Decorations Expense	\$	4,000.00
Pool Furniture Cleaning & Winter Storing	\$	100.00
Amended Corporation Annual Report Filing	\$	61.25
Camera System Repairs/Replacements (2 cameras at amenity ctr)	\$	1,075.00
Amenity Center Bldg+Front Gazebo Maint. -- Roof Replacement	\$	14,490.00
Amenity Center Picnic Tables + Grill Repairs & Replacements	\$	5,811.05
ESTIMATED EXPENDITURES THROUGH END OF 2026	\$	84,408.85
EST. REMAINING INCOME THRU END OF 2026	\$	3,762.82
ESTIMATED CASH ON HAND AT END OF 2026	\$	38,231.70

INCOME FROM ASSESSMENTS		2027
351 Total Lots Billable x \$694.00 (No Increase From 2026 Rate)	\$	243,594.00
New Owner Registration Fees (\$250 x ~10 resales/yr Estimated)	\$	2,500.00
Late Fees (3-yr avg for estimation from 2024 - 2026)	\$	1,625.00
Estimated Interest Income (3-yr avg for estimation from 2024 - 2026)	\$	2,157.23
TOTAL OTHER 2027 INCOME	\$	6,282.23
TOTAL PROJECTED INCOME	\$	249,876.23

2027 OPERATING BUDGET

		2027
CASH ON HAND AT END OF 2026	\$	38,231.70
2027 PROJECTED INCOME (ASSESSMENTS + OTHER)	\$	249,876.23
TOTAL CASH AVAILABLE	\$	288,107.93
TOTAL EXPENSES	\$	244,373.74
ESTIMATED CASH ON HAND AT THE END OF 2027	\$	43,734.19

COMMUNITY EVENTS		2026	2027
Community Events & Community Decorations Expense	\$	4,100.00	\$ 6,000.00
TOTAL COMMUNITY EVENTS	\$	4,100.00	\$ 6,000.00

ADMINISTRATION & SUPPLIES		2026	2027
General Liability, Property, Directors & Officers, Crime Insurance	\$	14,773.26	\$ 15,955.12
Management & Administrative Costs	\$	32,091.96	\$ 32,400.00
Statutorily-Required Association Website Hosting	\$	1,500.00	\$ 1,500.00
Annual Meeting Notice Printing & Distribution	\$	2,075.67	\$ 2,075.00
Postage (Notices, Bills, Certified Mail)	\$	2,300.03	\$ 2,500.00
Office Supplies & Printing/Distribution (Regular + Annual Billing)	\$	2,450.20	\$ 2,750.00
Corporation Annual Report Filing	\$	122.50	\$ 62.00
Corporation Tax Preparation & Financial Review	\$	5,500.00	\$ 5,600.00
Legal Fees: Collections & Enforcement	\$	1,615.88	\$ 2,400.00
Legal Fees: Association Business	\$	120.00	\$ 250.00
Records Storage Fees (State-Mandated)	\$	500.00	\$ 500.00
Electronic Voting Website Hosting	\$	880.51	\$ 880.51

TOTAL ADMINISTRATION & SUPPLIES \$ 63,930.01 \$ 66,872.63

FRONT ENTRANCE REPAIRS & REPLACEMENTS		2026	2027
Entrance Sign/Message Signboard/Sign Maintenance+Repairs	\$	666.50	\$ 3,925.00
Entrance Wall Pressure Washing & Repairs to Brick Mortar	\$	666.50	\$ 675.00
Entrance Center Island Maintenance & Repairs	\$	-	\$ 200.00
Tree Maintenance & Nature Trail Maint. (incl. 3 dead tree removals)	\$	5,200.00	\$ 3,000.00
Electrical/Lighting Repairs, Replacements, & Additions	\$	375.00	\$ 300.00
Playground Maintenance, Additions, Replacements, & Mulch	\$	6,310.40	\$ 6,084.00
Landscape & Greenbelt Maintenance & Replacements	\$	3,406.68	\$ 4,000.00
Overflow Parking Lot Maintenance & Repairs	\$	-	\$ 980.00

TOTAL EXPENDITURES \$ 16,625.08 \$ 19,164.00

MAINTENANCE & REPAIRS - GENERAL		2026	2027
Retention Pond Maintenance	\$	4,980.00	\$ 4,980.00
Lawn & Landscape Maintenance	\$	40,563.85	\$ 40,176.00
Tree & Vegetation Maintenance, Including Landscape Mulch	\$	9,594.93	\$ 8,575.00
Covered Pavilion/Bus Stop, Pavers, & Maintenance	\$	1,333.00	\$ 1,350.00
Irrigation System Additions & Repairs	\$	1,993.96	\$ 1,325.00
Common Area Bench Maintenance, Repairs, & Replacements	\$	1,666.00	\$ 475.00
Vandalism Repairs	\$	464.10	\$ 500.00
Disaster Response (Hurricane & Storm Damage)	\$	2,500.00	\$ 5,000.00

TOTAL MAINTENANCE & REPAIRS - GENERAL \$ 63,095.84 \$ 62,381.00

SECURITY		2026	2027
JSO Off Duty Security Patrols	\$	3,790.08	\$ 5,000.00
Pool Monitors (Memorial-Labor Day, 4 hr weekdays/8 hr weekends)	\$	-	\$ 14,326.00

TOTAL SECURITY \$ 3,790.08 \$ 19,326.00

POOL+AMENITY CENTER OPERATIONS+MAINTENANCE		2026	2027
Monthly Pool Maintenance & Chemicals	\$	12,600.00	\$ 22,992.00
State Pool Operating Permits	\$	325.35	\$ 330.00
Pool Surface, Decking & Railing Repairs	\$	931.50	\$ 1,000.00
Pump Equipment Maintenance & Repairs/Replacements	\$	185.00	\$ 1,500.00
Pool Equipment Maintenance & Replacements	\$	2,595.00	\$ 575.00
Pool Furniture Cleaning, Repairs, & Replacements	\$	200.00	\$ 250.00
Janitorial & Grounds Pet Waste Cleanup & Disposal & Supplies	\$	8,490.02	\$ 7,920.00
Termite Bond & Ant Control	\$	638.63	\$ 650.00
Fire Extinguisher Annual Inspection, Service & Repair	\$	250.00	\$ 250.00
Plumbing Repairs	\$	586.95	\$ 300.00
Lighting Repairs & Replacements	\$	350.00	\$ 400.00
Comcast - Camera Access & Programming	\$	2,123.40	\$ 2,150.00
Camera System Repairs & Replacements	\$	1,437.81	\$ 375.00
Gate Access System Maint. Contract, Cloud Software + Key Cards	\$	4,281.23	\$ 4,725.00
Fencing Repairs & Replacements	\$	-	\$ 525.00
Parking Lot Maintenance & Repairs	\$	2,398.00	\$ 575.00
Amenity Ctr Building Maint. & Repairs (Includes Roof Replacement)	\$	15,156.50	\$ 2,500.00
Amenity Center Paver Maintenance, Repairs, & Replacements	\$	500.00	\$ 1,000.00
Amenity Center Picnic Tables + Grill Repairs & Replacements	\$	5,896.54	\$ -
TOTAL POOL OPERATIONS & AMENITY CTR MAINTENANCE	\$	58,945.93	\$ 48,017.00

UTILITIES	2026	2027
JEA Electric, Water, Sewer & Irrigation	\$ 20,756.38	\$ 22,313.11
Backflow Repairs/Replacements	\$ -	\$ 300.00
TOTAL UTILITIES	\$ 20,756.38	\$ 22,613.11

DEBT SERVICE	2026	2027
Assessments Receivable (4.5%=-16) / 19 delinq. & 10 in collections	\$ 8,721.79	\$ 11,104.00
Late Fees	\$ 300.00	\$ 400.00
Interest Receivables	\$ 1,500.07	\$ 1,998.72
Recreation Pass Receivables	\$ 225.00	\$ 200.00
OUTSTANDING BALANCES	\$ 10,746.86	\$ 13,702.72
ESTIMATED TOTAL DEBT	\$	24,449.58

2027 ASSESSMENT RATE ALTERNATIVE - % INCREASE	2027 Assessment Income
5% Assessment Increase from 2026 Rate = \$728.50/Lot	\$ 255,703.50
10% Assessment Increase from 2026 Rate = \$763.00/Lot	\$ 267,813.00

FUTURE UNFUNDED PROJECTS IN CONSIDERATION	
Pool Furniture Replacements (Estimated for 10-20 chairs/loungers)	\$ 6,400.00
COJ Reduced Speed Limit Sign 25 MPH (upon approved petition)	\$ 140.00
COJ Speed Humps Cost Per Hump (upon approved petition)	\$ 4,124.00
Architect Review & Plans for New Covered Pavilion at Amenity Ctr	\$ 1,500.00
Add 1 Camera to Front Gazebo Area near Front Entrance	\$ 1,905.00
FUTURE UNFUNDED PROJECTS IN CONSIDERATION TOTAL	\$ 14,069.00

2027 OPERATING BUDGET SPECIAL STATEMENTS & CONDITIONS REQUIRED BY STATE STATUTE

THE BUDGET OF THE ASSOCIATION DOES NOT PROVIDE FOR RESERVE ACCOUNTS FOR CAPITAL EXPENDITURES AND DEFERRED MAINTENANCE THAT MAY RESULT IN SPECIAL ASSESSMENTS. OWNERS MAY ELECT TO PROVIDE FOR RESERVE ACCOUNTS PURSUANT TO SECTION 720.303(6), FLORIDA STATUTES, UPON OBTAINING THE APPROVAL OF A MAJORITY OF THE TOTAL VOTING INTERESTS OF THE ASSOCIATION BY VOTE OF THE MEMBERS AT A MEETING OR BY WRITTEN CONSENT.

THE BUDGET OF THE ASSOCIATION PROVIDES FOR LIMITED VOLUNTARY DEFERRED EXPENDITURE ACCOUNTS, INCLUDING CAPITAL EXPENDITURES AND DEFERRED MAINTENANCE, SUBJECT TO LIMITS ON FUNDING CONTAINED IN OUR GOVERNING DOCUMENTS. BECAUSE THE OWNERS HAVE NOT ELECTED TO PROVIDE FOR RESERVE ACCOUNTS PURSUANT TO SECTION 720.303(6), FLORIDA STATUTES, THESE FUNDS ARE NOT SUBJECT TO THE RESTRICTIONS ON USE OF SUCH FUNDS SET FORTH IN THAT STATUTE, NOR ARE RESERVES CALCULATED IN ACCORDANCE WITH THAT STATUTE.

SPECIAL NOTE ON NEW CONSTRUCTION PROJECTS NOT IDENTIFIED IN THIS BUDGET

IF THE BOARD DETERMINES THAT SUFFICIENT FUNDS ARE AVAILABLE TO COMPLETE ANY NEW CONSTRUCTION PROJECT NOT LISTED IN THIS BUDGET, THEY WILL CONDUCT A BOARD MEETING TO APPROVE THE PROJECT AS PER FLORIDA STATUTES 720.303(2)(C)(2) AND YOU WILL BE GIVEN AMPLE ADVANCE NOTICE.

2027 OPERATING BUDGET OF DUNNS CREEK PLANTATION OWNERS ASSOCIATION, INC., IS HEREBY APPROVED AS ALLOWED FOR IN THE GOVERNING DOCUMENTS, BYLAWS AND STATUTES OF THE STATE OF FLORIDA THIS 20TH DAY OF NOVEMBER 2026 BY THE BELOW SIGNED OFFICERS & DIRECTORS OF THE ASSOCIATION. THE 2027 ANNUAL RATE OF ASSESSMENT IS HEREBY SET AT \$_____, WHICH REFLECTS ____ PERCENT INCREASE FROM THE 2026 ASSESSMENT RATE.

RATE EFFECTIVE ON JANUARY 1, 2027 AND MUST BE PAID BY MONDAY MARCH 1, 2027 TO AVOID ADDITIONAL LATE FEES, INTEREST AND COLLECTION COSTS AS ALLOWED IN ACCORDANCE WITH FLORIDA STATUTES 720.3085.

LARRY L. SUMMONS, JR., PRESIDENT

DANIEL ROCHA, VICE PRESIDENT

WYNDELL LEE, SECRETARY/TREASURER