

January 28, 2026

Audit Gardenia Mobile Home Association for Fiscal Year 2025

Audit review was completed on January 27, 2026,

If found the following facts to be true,

Wells Fargo Checking Account was closed.

5/3 Bank savings has \$15000,95.

5/3 checking account has \$6989.63.

Lake Michigan CU accounts as of 12-31-25,

00	\$2907.16
06	\$ 98.63
40	\$124929.78

I show an decrease in revenue for the year of \$2085.32.

Problem Areas

After meeting with the Treasurer Art Daniels and Mike Pasco on 1-27-26 we have cleared some questions which I had on records. Statements from the new attorney were hard to understand. On credit card form there is a notice of 3.2% fee for credit card use. The credit card sheet that is filled out does not state the amount or which invoices that are being paid. I would recommend that all bills that are sent in a month are paid at one time by check to avoid these problems and fees.

Because of name change and bank changes, records were harder to follow. I expect next year will be better.

Art Smith Auditor 989-390-0995