ACTUAL INCOME & EXPENSE BY QUARTER **YEAR TO DATE 10/01/2025 - 12/31/2025**

REVENUE

Sum of DEPOSIT	Column Labels					Budget 2025 - 2026		% of Budget
Row Labels	1	2	3	4	Grand Total			
1010	$ 130,475.00				$ 130,475.00	Maintenance Dues (142 units @ $307/month)	$525,891	25%
1020	$ 742.11				$ 742.11	Insurance Premiums Due	$37,196	2%
1030						Shared Utilities - Qtrly	$400	0%
1034	$ 42.78				$ 42.78	Shared Electric Revenue Court 100	$840	5%
1040						Interest Income	$0	
1050						Sewer Hookup Fees	$0	
1060						Cart Path Donations	$0	
1070	$ 1,795.28				$ 1,795.28	Miscellaneous Income	$1,500	
Grand Total	$ 133,055.17				$ 133,055.17		$565,827	24%

Other Income

Sum of DEPOSIT	Column Labels							
Row Labels	1	2	3	4	Grand Total			
1100	$ 9,299.00				$ 9,299.00	Transfer from CD/Money Market		
5010						Sewer Hookup Fees		
Grand Total	$ 9,299.00				$ 9,299.00		$0	

ROUTINE EXPENSE

Sum of PAYMENT	Column Labels							
Row Labels	1	2	3	4	Grand Total			
2100						Portage Utilities Sewer	$0	0%
2101	$ 11,106.63				$ 11,106.63	Water Expense	$44,661	25%
2102	$ 28,847.28				$ 28,847.28	Sewer Expense	$115,389	25%
2103	$ 9,299.00				$ 9,299.00	Insurance Premium Payments	$37,196	25%
2104	$ 2,638.09				$ 2,638.09	Lawn & Yard Maintenance	$43,927	6%
2105	$ 4,667.00				$ 4,667.00	Mowing	$63,747	7%
2106	$ 120.00				$ 120.00	Tree Replacement	$2,000	6%
2107	$ 17,092.50				$ 17,092.50	Snow Removal	$34,500	50%
2108	$ 7,459.26				$ 7,459.26	Garbage & Recycling Pickup	$30,827	24%
2109	$ 1,962.30				$ 1,962.30	Street Light Expense - Electric	$7,980	25%
2110	$ 3,356.39				$ 3,356.39	Bldg Repair & Maintenance	$25,215	13%
2120						Condo Power Washing	$0	0
2130						Legal Expense	$6,000	0%
2140	$ 330.08				$ 330.08	Office/Printing/Telephone	$1,080	31%
2150	$ 925.00				$ 925.00	Bookkeeping Services/Audit	$1,000	0%
2160						Computer & Internet	$150	0%
2170	$ 161.70				$ 161.70	SRE Only Court 100 Street Lights	$840	19%
2180	$ 6,359.75				$ 6,359.75	Misc. Fees, Taxes, Etc	$7,250	88%
2185						Non Fee Based or Budget Carryover	$32,000	0%
2190						Cart Path	$0	0%
Grand Total	$ 94,324.98				$ 94,324.98		$453,762	21%

RESERVE EXPENSE

Sum of PAYMENT	Column Labels							
Row Labels	1	2	3	4	Grand Total			
3010						Emergency Repairs/Maintenance	$10,000	0%
3020						Roof Replacement	$134,065	0%
3030	$ 700.00				$ 700.00	Road/Driveways	$0	#DIV/0!
3040						Painting	$0	#DIV/0!
3050						Siding Replacement	$0	#DIV/0!
3060						Replacement Water - All Assoc.	$0	#DIV/0!
3065						Replacement Sewer - All Assoc.	$0	#DIV/0!
3070						Unallocated Funds	$0	#DIV/0!
3080	$ 6,997.50				$ 6,997.50	Retaining Walls & Netting		#DIV/0!
3085						Non Fee Based or Budget Carryover	$12,000	0%
3090						Interest Savings on Reserve	$0	0
Grand Total	$ 7,697.50				$ 7,697.50		$156,065	5%

	1	2	3	4	Grand Total			
Beg Balance	$ 64,778.27			$ -	$ 64,778.27			
Income	$ 133,055.17	$ -	$ -	$ -	$ 133,055.17			
Transfers/Sewer	$ 9,299.00	$ -	$ -	$ -	$ 9,299.00			
Total Income	$ 142,354.17	$ -	$ -	$ -	$ 142,354.17	Income	$565,827	25%
Routine Expense	$ 94,324.98	$ -	$ -	$ -	$ 94,324.98			
Reserve Expense	$ 7,697.50	$ -	$ -	$ -	$ 7,697.50			
Total Expense	$ 102,022.48	$ -	$ -	$ -	$ 102,022.48	Expense	$609,827	17%
End Balance	$ 105,109.96	$ -	$ -	$ -	$ 105,109.96			

DECEMBER 2025 CHECK REGISTER ENTRIES

DATE	QTR	CHECK #	PAYEE	MEMO	PAYMENT	DEPOSIT	ACCOUNT
12/1/2025	1		Deposit($3063.00)	Maintenance Dues		$ 2,756.00	1010
12/1/2025	1		Deposit($3063.00)	Condo Transfer Fee U206		$ 307.00	1070
12/2/2025	1	4114	Phil Gavinski($245.00)	Inv 335	$ 87.50		2104
12/2/2025	1	4114	Phil Gavinski($245.00)	Inv 334	$ 157.50		2110
12/3/2025	1		Deposit	Maintenance Dues		$ 32,235.00	1010
12/4/2025	1	AUTOP	US Dept of the Treasury	Federal Taxes	$ 5,373.00		2180
12/5/2025	1	4115	Bliffert Lumber & Fuel Co.($69.46)	Inv 2511-566729	$ 6.50		2110
12/5/2025	1	4115	Bliffert Lumber & Fuel Co.($69.46)	Inv 2511-547820	$ 62.96		2110
12/5/2025	1		Associated Bank	ACH Rejection U114		$ (307.00)	1010
12/5/2025	1	4116	The O'Brion Agency, LLC($218.39)	Inv 99416 Envelopes	$ 119.22		2140
12/5/2025	1	4116	The O'Brion Agency, LLC($218.39)	Inv 99556 Envelopes	$ 99.17		2140
12/5/2025	1		Associated Bank	ACH Rejection U213		$ (307.00)	1010
12/8/2025	1	4117	Miller, Brussell, Ebben, and Glaeski, LL(	Inv 1000033542 Audit	$ 925.00		2150
12/8/2025	1	4118	TRK Landscaping LLC	Inv 2514 Snow Plowing	$ 6,292.50		2107
12/10/2025	1	T-IN	Alliant	Wells 1&2 Shared	$ (609.68)		2101
12/10/2025	1	T-IN	Alliant	Lift Stations 1-6 Shared	$ (231.19)		2102
12/10/2025	1	AUTOP	Alliant($1544.84)	Wells 1&2 Shared	$ 609.68		2101
12/10/2025	1	AUTOP	Alliant($1544.84)	Lift Stations 1-6 Shared	$ 231.19		2102
12/10/2025	1	AUTOP	Alliant($1544.84)	Electricity Shared	$ 654.32		2109
12/10/2025	1	AUTOP	Alliant($1544.84)	Court 100 Gas/Electric	$ 49.65		2170
12/15/2025	1	AUTOP	Water Fund	Monthly Fee	$ 3,702.21		2101
12/15/2025	1	AUTOP	Sewer Fund	Monthly Fee	$ 9,615.76		2102
12/15/2025	1	4119	Columbia County Treasurer	Inv 48928 Garbage/Recycle	$ 2,486.42		2108
12/16/2025	1	4120	State Farm	Quarterly Premium	$ 9,299.00		2103
12/17/2025	1	T-IN	Money Market	Operating - State Farm		$ 9,299.00	1100
12/17/2025	1		Deposit	Maintenance Dues		$ 10,138.00	1010
12/17/2025	1	4121	Void	Void			
12/17/2025	1	4122	Saddle Ridge Association Ltd	Taxes and Flowers	$ 70.96		2180
12/17/2025	1	4123	Thomas Joswiak	Tracfone	$ 21.09		2140
12/17/2025	1	4124	TRK Landscaping LLC($7550.00)	Inv 2538	$ 4,550.00		2107
12/17/2025	1	4124	TRK Landscaping LLC($7550.00)	Incv 2529	$ 3,000.00		2107
12/18/2025	1		Deposit($349.78)	Condo Transfer Fee U6035		$ 307.00	1070
12/18/2025	1		Deposit($349.78)	Court 100 Gas/Electric		$ 42.78	1034
12/22/2025	1	4125	Town of Pacific($368.79)	Prop Tax 11032-1405	$ 13.56		2180
12/22/2025	1	4125	Town of Pacific($368.79)	Prop Tax 11032-1404	$ 75.93		2180
12/22/2025	1	4125	Town of Pacific($368.79)	Prop Tax 11032-56.10	$ 11.76		2180
12/22/2025	1	4125	Town of Pacific($368.79)	Prop Tax 11032-1401	$ 7.21		2180
12/22/2025	1	4125	Town of Pacific($368.79)	Prop Tax 11032-1402	$ 2.71		2180
12/22/2025	1	4125	Town of Pacific($368.79)	Prop Tax 11032-1403	$ 0.90		2180
12/22/2025	1	4125	Town of Pacific($368.79)	Prop Tax 11032-863	$ 256.72		2180
12/22/2025	1	4126	TRK Landscaping LLC	Inv 2546	$ 750.00		2107
12/23/2025	1		Deposit($614.00)	Maintenance Dues		$ 307.00	1010
12/23/2025	1		Deposit($614.00)	Condo Transfer Fee U112		$ 307.00	1070
12/26/2025	1	4127	Phil Gavinski	Inv 336	$ 105.50		2110
12/26/2025	1	AUTOP	Associated Bank	Bank Fees	$ 70.00		2180

TOTALS	$ 47,867.05	$ 55,084.78
Beginning Balance		**$ 97,892.23**
Total	$ 47,867.05	$ 152,977.01
Balance as of 12/31/2025		**$ 105,109.96**

			10/1/2025 - 9/30/2026 SREA MONEY MARKET ACCOUNT (OPERATING ACCT)						
DATE	Qt	CHECK #	PAYEE	MEMO	PAYMENT	DEPOSIT	BALANCE	ACCOUNT	Bank Chk
10/1/2025			Beginning Balance				$ 126,725.93		
10/31/2025	1		Associated Bank	Interest Earned		$ 240.08	$ 126,966.01	1040	Y
11/30/2025	1		Associated Bank	Interest Earned		$ 213.93	$ 127,179.94	1040	Y
12/17/2025	1	T-OUT	Money Market	Operating - State Farm		$ (9,299.00)	$ 117,880.94	1100	Y
12/31/2026	1		Associated Bank	Interest Earned		$ 199.03	$ 118,079.97	1040	Y

SUMMARY OF ALL SREA ACCOUNTS **AS OF 12/31/2025 FISCAL MONTH END**

SADDLE RIDGE ESTATES ASSOCIATION
Funds

				FUND VALUE AS OF
SREA Operating Funds				
OPERATING ACCT. (Normal & Capital Expenditures)	Checking Account	Assoc Bank	$ 105,109.96	12/31/2025
OPERATING ACCT. (Normal & Capital Expenditures)	Money Market Account	Assoc Bank	$ 118,079.97	12/31/2025
	Total		$ 223,189.93	
SREA Reserve Funds				
SREA Statutory Reserve Funds.	Expenditures to be repaid within 3 years			
RESERVE CD 3.25% matures 6/15/26		Assoc Bank	$ 113,704.93	12/15/2025
RESERVE CD 3.95% matures 3/22/26		BWD	$ 174,881.26	4/22/2025
	Total		$ 288,586.19	
SREA FUNDS GRAND TOTAL			$ 511,776.12	
**				
Sewer Funds (Shared with SR Associations)				
Sewer Operating Fund	Sewer Checking Account	Assoc Bank	$ 93,077.40	12/31/2025
Sewer Reserve Funds				
Reserve CD 3.75% matures 8/12/26 3934987	Sewer Fund - Future Reserve	BWD	$ 75,000.00	11/12/2025
SEWER FUNDS GRAND TOTAL			$ 168,077.40	
**				
Water Funds (Shared with SR Associations)				
Water Operating Fund	Water Checking Account	Assoc Bank	$ 105,965.60	12/31/2025
Water Reserve Funds				
Reserve CD 3.75% matures 8/12/26 3934988	Water Fund 2 - Future Reserve	BWD	$ 50,000.00	11/12/2025
Reserve CD 3.75% matures 8/12/26 3934989	Water Fund 1 - Future Reserve	BWD	$ 103,000.00	11/12/2025
Total Reserves			$ 153,000.00	
Water Fund Grand Total			$ 258,965.60	

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SREA	$ 511,776.12
Sewer Funds	$ 168,077.40
Water Funds	$ 258,965.60
TOTAL SREA MONEY	**$ 938,819.12**

SEWER ACTUAL INCOME & EXPENSE BY QUARTER **YEAR TO DATE 10/01/2025 - 121/31/2025**

REVENUE

Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1010	$ 66,633.18				$ 66,633.18
Grand Total	**$ 66,633.18**				**$ 66,633.18**

Other Income

Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1100	$ (75,000.00)	$ -	$ -		$ (75,000.00)
5010	$ -	$ -	$ -		$ -
Grand Total	**$ (75,000.00)**	**$ -**	**$ -**		**$ (75,000.00)**

ROUTINE EXPENSE

Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
2100	$ 45,760.11				$ 45,760.11
2102	$ 2,879.55				$ 2,879.55
2180					
Grand Total	**$ 48,639.66**				**$ 48,639.66**

RESERVE EXPENSE

Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
3065					
Grand Total					

Beg Balance	**$ 150,083.88**				
Income	**$ 66,633.18**	**$ -**	**$ -**	**$ -**	**$ 66,633.18**
Transfers/Sewer	**$ (75,000.00)**	**$ -**	**$ -**	**$ -**	**$ (75,000.00)**
Total Income	**$ (8,366.82)**	**$ -**	**$ -**	**$ -**	**$ (8,366.82)**
Routine Expense	**$ 48,639.66**	**$ -**	**$ -**	**$ -**	**$ 48,639.66**
Reserve Expense	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Total Expense	**$ 48,639.66**	**$ -**	**$ -**	**$ -**	**$ 48,639.66**
End Balance	**$ 93,077.40**	**$ -**	**$ -**	**$ -**	**$ 93,077.40**
CD Value	**$ 75,000.00**				**$ 75,000.00**
Total Fund Balance	**$ 168,077.40**	**$ -**	**$ -**	**$ -**	**$ 168,077.40**

Budget 2025 - 2026		**% of Budget**
Maintenance Dues	$265,721	25%
Transfer from CD/Money Market		
Sewer Hookup Fees - 6 units		
	$0	
Portage Utilities Sewer	$157,920	29%
Sewer Expense	$26,400	11%
Admin and Service Fees		
	$184,320	26%
Replacement Sewer - All Assoc.	$0	#DIV/0!
Income	**$265,721**	**-3%**
Expense	**$184,320**	**26%**

OCTOBER - DECEMBER 2025 SEWER CHECK REGISTER ENTRIES

DATE	QTR	CHECK #	PAYEE	MEMO	PAYMENT	DEPOSIT	ACCOUNT
10/14/2025	1	T-OUT	Alliant	Lift Stations 1-6 Shared	$ 258.11		2102
10/15/2025	1		Deposit	Fees (Except SRC)		$ 22,075.62	1010
10/15/2025	1	1046	Country Plumber, Inc($880.00)	Inv 0248383 Jetting 600	$ 250.00		2102
10/15/2025	1	1046	Country Plumber, Inc($880.00)	Inv 0248386 Jetting	$ 250.00		2102
10/15/2025	1	1046	Country Plumber, Inc($880.00)	Inv 251172 Pump LS1,2,Marina	$ 380.00		2102
10/21/2025	1	AUTOP	Portage Utilities	REU 30.33*326 Vol 976*5.89	$ 15,636.22		2100
10/27/2025	1		Deposit($562.74)	Fees(SRC)		$ 406.32	1010
11/11/2025	1	T-OUT	Alliant	Lift Stations 1-6 Shared	$ 229.25		2102
11/12/2025	1	1047	Saddle Ridge Estates Assoc	BWD CD 3934987		$ (75,000.00)	1100
11/17/2025	1		Deposit	Fees (Except SRC)		$ 22,075.62	1010
11/21/2025	1	AUTOP	Portage Utilities	REU 30.33*326 Vol 875*5.89	$ 15,041.33		2100
11/24/2025	1	1048	Xylem Water Solutions U.S.A., Inc.	Inv 3556D97341 Annual Maint	$ 1,281.00		2102
12/10/2025	1	T-OUT	Alliant	Lift Stations 1-6 Shared	$ 231.19		2102
12/15/2025	1		Deposit	Fees (Except SRC)		$ 22,075.62	1010
12/19/2025	1	AUTOP	Portage Utilities	REU 30.33*326 Vol 882*5.89	$ 15,082.56		2100

TOTALS	$ 48,639.66	$ (8,366.82)
Beginning Balance		$ 150,083.88
Total	$ 48,639.66	$ 141,717.06
Balance as of 12/31/2025		**$ 93,077.40**

WATER ACTUAL INCOME & EXPENSE BY QUARTER **YEAR TO DATE 10/01/2025 - 12/31/2025**

REVENUE

Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1010	$ 26,984.43				$ 26,984.43
Grand Total	**$ 26,984.43**				**$ 26,984.43**

Other Income

Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1100	$ (49,125.96)	$ -			$ (49,125.96)
Grand Total	**$ (49,125.96)**	**$ -**			**$ (49,125.96)**

ROUTINE EXPENSE

Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
2101	$ 2,458.71				$ 2,458.71
2180	$ 874.28				$ 874.28
Grand Total	**$ 3,332.99**				**$ 3,332.99**

RESERVE EXPENSE

Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
3060		$ -			$ -
Grand Total		**$ -**			**$ -**

Beg Balance	$ 131,440.12			$ -	
Income	$ 26,984.43	$ -	$ -	$ -	$ 26,984.43
Transfers/Sewer	$ (49,125.96)	$ -	$ -	$ -	$ (49,125.96)
Total Income	$ (22,141.53)	$ -	$ -	$ -	$ (22,141.53)
Routine Expense	$ 3,332.99	$ -	$ -	$ -	$ 3,332.99
Reserve Expense	$ -	$ -	$ -	$ -	$ -
Total Expense	$ 3,332.99	$ -	$ -	$ -	$ 3,332.99
End Balance	$ 105,965.60	$ -	$ -	$ -	$ 105,965.60
CD Value	$153,000.00				$ 153,000.00
Total Fund Balance	$ 258,965.60	$ -	$ -	$ -	$ 258,965.60

Budget 2025 - 2026		**% of Budget**
Maintenance Dues	$107,626	25%
Transfer from CD/Money Market		
Sewer Hookup Fees - 6 units		
	$0	**#DIV/0!**
Water Expense	$26,400	13%
Replacement Water - All Assoc.	$68,475	0%
Income	$107,626	-21%
Expense	$94,875	4%

OCTOBER - DECEMBER 2025 WATER CHECK REGISTER ENTRIES

DATE	QTR	CHECK #	PAYEE	MEMO	PAYMENT	DEPOSIT	ACCOUNT
10/14/2025	1	AUTOP	Frontier	Shared Alarm Phone	$ 99.42		2101
10/14/2025	1	T-OUT	Alliant	Wells 1&2 Shared	$ 870.01		2101
10/15/2025	1		Deposit	Fees (except SRC)		$ 8,942.67	1010
10/27/2025	1		Deposit($562.74)	Fees(SRC)		$ 156.42	1010
11/11/2025	1	AUTOP	Frontier	Shared Alarm Phone	$ 93.31		2101
11/11/2025	1	T-OUT	Alliant	Wells 1&2 Shared	$ 692.59		2101
11/12/2025	1		Deposit	Cash In CD 2919001525		$ 103,874.04	1100
11/12/2025	1	1050	Saddle Ridge Estates Assoc	BWD CD 3934989		$ (103,000.00)	1100
11/12/2025	1	1051	Saddle Ridge Estates Assoc	BWD CD 3934988		$ (50,000.00)	1100
11/12/2025	1	T-OUT	Operating Fund	Taxes for CD Earnings	$ 874.28		2180
11/17/2025	1		Deposit	Fees (except SRC)		$ 8,942.67	1010
12/10/2025	1	AUTOP	Frontier	Shared Alarm Phone	$ 93.70		2101
12/10/2025	1	T-OUT	Alliant	Wells 1&2 Shared	$ 609.68		2101
12/15/2025	1		Deposit	Fees (except SRC)		$ 8,942.67	1010

TOTALS	$ 3,332.99	$ (22,141.53)
Beginning Balance		$ 131,440.12
Total	$ 3,332.99	$ 109,298.59
Balance as of 12/31/2025		**$ 105,965.60**