ACTUAL INCOME & EXPENSE BY QUARTER **YEAR TO DATE 10/01/2025 - 11/30/2025**

REVENUE

Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1010	$ 85,653.00				$ 85,653.00
1020	$ 742.11				$ 742.11
1030					
1034					
1040					
1050					
1060					
1070	$ 874.28				$ 874.28
Grand Total	**$ 87,269.39**				**$ 87,269.39**

Other Income

Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1100					
5010					
Grand Total					

ROUTINE EXPENSE

Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
2100					
2101	$ 7,404.42				$ 7,404.42
2102	$ 19,231.52				$ 19,231.52
2103					
2104	$ 2,550.59				$ 2,550.59
2105	$ 4,667.00				$ 4,667.00
2106	$ 120.00				$ 120.00
2107	$ 2,500.00				$ 2,500.00
2108	$ 4,972.84				$ 4,972.84
2109	$ 1,307.98				$ 1,307.98
2110	$ 3,023.93				$ 3,023.93
2120					
2130					
2140	$ 90.60				$ 90.60
2150					
2160					
2170	$ 112.05				$ 112.05
2180	$ 477.00				$ 477.00
2185					
2190					
Grand Total	**$ 46,457.93**				**$ 46,457.93**

RESERVE EXPENSE

Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
3010					
3020					
3030	$ 700.00				$ 700.00
3040					
3050					
3060					
3065					
3070					
3080	$ 6,997.50				$ 6,997.50
3085					
3090					
Grand Total	**$ 7,697.50**				**$ 7,697.50**

Beg Balance	**$ 64,778.27**			**$ -**	**$ 64,778.27**
Income	**$ 87,269.39**	**$ -**	**$ -**	**$ -**	**$ 87,269.39**
Transfers/Sewer	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Total Income	**$ 87,269.39**	**$ -**	**$ -**	**$ -**	**$ 87,269.39**
Routine Expense	**$ 46,457.93**	**$ -**	**$ -**	**$ -**	**$ 46,457.93**
Reserve Expense	**$ 7,697.50**	**$ -**	**$ -**	**$ -**	**$ 7,697.50**
Total Expense	**$ 54,155.43**	**$ -**	**$ -**	**$ -**	**$ 54,155.43**
End Balance	**$ 97,892.23**	**$ -**	**$ -**	**$ -**	**$ 97,892.23**

Budget 2025 - 2026		**% of Budget**
Maintenance Dues (142 units @ $307/month)	$525,891	16%
Insurance Premiums Due	$37,196	2%
Shared Utilities - Qtrly	$400	0%
Shared Electric Revenue Court 100	$840	0%
Interest Income	$0	
Sewer Hookup Fees	$0	
Cart Path Donations	$0	
Miscellaneous Income	$1,500	
	$565,827	**15%**
Transfer from CD/Money Market		
Sewer Hookup Fees		
	$0	
Portage Utilities Sewer	$0	0%
Water Expense	$44,661	17%
Sewer Expense	$115,389	17%
Insurance Premium Payments	$37,196	0%
Lawn & Yard Maintenance	$43,927	6%
Mowing	$63,747	7%
Tree Replacement	$2,000	6%
Snow Removal	$34,500	7%
Garbage & Recycling Pickup	$30,827	16%
Street Light Expense - Electric	$7,980	16%
Bldg Repair & Maintenance	$25,215	12%
Condo Power Washing	$0	0
Legal Expense	$6,000	0%
Office/Printing/Telephone	$1,080	8%
Bookkeeping Services/Audit	$1,000	0%
Computer & Internet	$150	0%
SRE Only Court 100 Street Lights	$840	13%
Misc. Fees, Taxes, Etc	$7,250	7%
Non Fee Based or Budget Carryover	$32,000	0%
Cart Path	$0	0%
	$453,762	**10%**
Emergency Repairs/Maintenance	$10,000	0%
Roof Replacement	$134,065	0%
Road/Driveways	$0	#DIV/0!
Painting	$0	#DIV/0!
Siding Replacement	$0	#DIV/0!
Replacement Water - All Assoc.	$0	#DIV/0!
Replacement Sewer - All Assoc.	$0	#DIV/0!
Unallocated Funds	$0	#DIV/0!
Retaining Walls & Netting		#DIV/0!
Non Fee Based or Budget Carryover	$12,000	0%
Interest Savings on Reserve	$0	0
	$156,065	**5%**
Income	**$565,827**	**15%**
Expense	**$609,827**	**9%**

NOVEMBER 2025 CHECK REGISTER ENTRIES

DATE	QTR	CHECK #	PAYEE	MEMO	PAYMENT	DEPOSIT	ACCOUNT
11/3/2025	1		Deposit	Maintenance Dues		$ 32,235.00	1010
11/3/2025	1	4109	Bliffert Lumber & Fuel Co.($217.43)	October Invoices	$ 65.09		2104
11/3/2025	1	4109	Bliffert Lumber & Fuel Co.($217.43)	October Invoices	$ 152.34		2110
11/10/2025	1	4110	Bethlehem Lutheran Church	November BOD Meeting	$ 25.00		2180
11/11/2025	1	T-IN	Alliant	Wells 1&2 Shared	$ (692.59)		2101
11/11/2025	1	T-IN	Alliant	Lift Stations 1-6 Shared	$ (229.25)		2102
11/11/2025	1	AUTOP	Alliant($1628.30)	Wells 1&2 Shared	$ 692.59		2101
11/11/2025	1	AUTOP	Alliant($1628.30)	Lift Stations 1-6 Shared	$ 229.25		2102
11/11/2025	1	AUTOP	Alliant($1628.30)	Electricity Shared	$ 653.79		2109
11/11/2025	1	AUTOP	Alliant($1628.30)	Court 100 Gas/Electric	$ 52.67		2170
11/12/2025	1	T-IN	Water Fund	Fed Taxes for Interest on CD		$ 874.28	1070
11/17/2025	1	AUTOP	Water Fund	Monthly Fee	$ 3,702.21		2101
11/17/2025	1	AUTOP	Sewer Fund	Monthly Fee	$ 9,615.76		2102
11/17/2025	1		Deposit	Maintenance Dues		$ 10,438.00	1010
11/17/2025	1	AUTOP	Associated Bank	Bank Fees	$ 152.50		2180
11/17/2025	1	4111	Columbia County Treasurer	Inv 48333 Garbage/Recycle	$ 2,486.42		2108
11/21/2025	1	4112	Phil Gavinski	Inv 331 Gutter Cleaning	$ 1,023.75		2110
11/21/2025	1	4113	Brad Walker	U502 Driveway Drain	$ 700.00		3030

TOTALS	$ 18,629.53	$ 43,547.28
Beginning Balance		**$ 72,974.48**
Total	$ 18,629.53	$ 116,521.76
Balance as of 11/30/2025		**$ 97,892.23**

			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

SUMMARY OF ALL SREA ACCOUNTS **AS OF 11/30/2025 FISCAL MONTH END**

SADDLE RIDGE ESTATES ASSOCIATION
Funds

				FUND VALUE AS OF	
SREA Operating Funds					
OPERATING ACCT. (Normal & Capital Expenditures)	Checking Account	Assoc Bank	$ 97,892.23	11/30/2025	
OPERATING ACCT. (Normal & Capital Expenditures)	Money Market Account	Assoc Bank	$ 127,179.94	11/30/2025	
	Total		$ 225,072.17		
SREA Reserve Funds					
SREA Statutory Reserve Funds.	Expenditures to be repaid within 3 years				
RESERVE CD 3.45% matures 12/4/25		Assoc Bank	$ 111,753.89	6/4/2025	
RESERVE CD 3.95% matures 3/22/26		BWD	$ 174,881.26	4/22/2025	
	Total		$ 286,635.15		
SREA FUNDS GRAND TOTAL			$ 511,707.32		
***					
Sewer Funds (Shared with SR Associations)					
Sewer Operating Fund	Sewer Checking Account	Assoc Bank	$ 86,315.53	11/30/2025	286
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			$ 161,315.53		
***					
Water Funds (Shared with SR Associations)					
Water Operating Fund	Water Checking Account	Assoc Bank	$ 97,726.31	11/30/2025	
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			$ 250,726.31		

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SREA		$ 511,707.32
Sewer Funds		$ 161,315.53
Water Funds		$ 250,726.31
TOTAL SREA MONEY		**$ 923,749.16**