ACTUAL INCOME & EXPENSE BY QUARTER **YEAR TO DATE 10/01/2024 - 09/30/2025**

REVENUE

Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1010	$ 128,759.00	$ 125,700.00	$ 129,900.00	$ 126,342.00	$ 510,701.00
1020	$ 305.88			$ 36,453.69	$ 36,759.57
1030			$ 180.71	$ 175.93	$ 356.64
1034		$ 343.92		$ 338.08	$ 682.00
1040					
1050					
1060					
1070	$ 150.00	$ 300.00	$ 1,500.00	$ 1,200.00	$ 3,150.00
Grand Total	**$ 129,214.88**	**$ 126,343.92**	**$ 131,580.71**	**$ 164,509.70**	**$ 551,649.21**

Other Income

Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1100	$ (32,065.66)	$ 12,938.25	$ 60,000.00	$ (27,897.00)	$ 12,975.59
5010					
Grand Total	**$ (32,065.66)**	**$ 12,938.25**	**$ 60,000.00**	**$ (27,897.00)**	**$ 12,975.59**

ROUTINE EXPENSE

Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
2100					
2101	$ 10,835.76	$ 10,835.76	$ 10,835.76	$ 10,835.76	$ 43,343.04
2102	$ 26,163.60	$ 26,163.60	$ 26,163.60	$ 26,163.60	$ 104,654.40
2103	$ 12,934.34	$ 12,938.25	$ 12,938.25	$ 9,299.00	$ 48,109.84
2104	$ 12,083.45	$ 5,419.00	$ 6,984.00	$ 10,072.69	$ 34,559.14
2105	$ 14,001.00	$ 14,001.00	$ 14,001.00	$ 14,001.00	$ 56,004.00
2106	$ 185.76		$ 1,047.89	$ 764.65	$ 1,998.30
2107	$ 7,500.00	$ 7,500.00	$ 7,500.00	$ 7,500.00	$ 30,000.00
2108	$ 7,242.00	$ 7,386.84	$ 7,459.26	$ 7,459.26	$ 29,547.36
2109	$ 1,925.50	$ 1,929.62	$ 1,957.92	$ 1,957.16	$ 7,770.20
2110	$ 4,160.81	$ 220.95	$ 2,013.21	$ 3,909.48	$ 10,304.45
2120					
2130					
2140	$ (18.00)		$ 129.65	$ 548.21	$ 659.86
2150		$ 40.00			$ 40.00
2160			$ 181.90		$ 181.90
2170	$ 164.24	$ 174.27	$ 163.79	$ 169.07	$ 671.37
2180	$ 5,614.18	$ 283.50	$ 328.47	$ 379.00	$ 6,605.15
2185					
2190					
Grand Total	**$ 102,792.64**	**$ 86,892.79**	**$ 91,704.70**	**$ 93,058.88**	**$ 374,449.01**

RESERVE EXPENSE

Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
3010					
3020			$ 134,445.00	$ 17,150.00	$ 151,595.00
3030					
3040					
3050					
3060					
3065					
3070					
3080		$ 6,997.50			$ 6,997.50
3085					
3090					
Grand Total		**$ 6,997.50**	**$ 134,445.00**	**$ 17,150.00**	**$ 158,592.50**

Beg Balance	**$ 33,194.98**	**$ 27,551.56**	**$ 72,943.44**	**$ 38,374.45**	**$ 33,194.98**
Income	**$ 129,214.88**	**$ 126,343.92**	**$ 131,580.71**	**$ 164,509.70**	**$ 551,649.21**
Transfers/Sewer	**$ (32,065.66)**	**$ 12,938.25**	**$ 60,000.00**	**$ (27,897.00)**	**$ 12,975.59**
Total Income	**$ 97,149.22**	**$ 139,282.17**	**$ 191,580.71**	**$ 136,612.70**	**$ 564,624.80**
Routine Expense	**$ 102,792.64**	**$ 86,892.79**	**$ 91,704.70**	**$ 93,058.88**	**$ 374,449.01**
Reserve Expense	**$ -**	**$ 6,997.50**	**$ 134,445.00**	**$ 17,150.00**	**$ 158,592.50**
Total Expense	**$ 102,792.64**	**$ 93,890.29**	**$ 226,149.70**	**$ 110,208.88**	**$ 533,041.51**
End Balance	**$ 27,551.56**	**$ 72,943.44**	**$ 38,374.45**	**$ 64,778.27**	**$ 64,778.27**

Budget 2024 - 2025		**% of Budget**
Maintenance Dues (142 units @ $300/month)	$511,200	100%
Insurance Premiums Due	$51,771	71%
Shared Utilities - Qtrly	$400	89%
Shared Electric Revenue Court 100	$840	81%
Interest Income	$0	
Sewer Hookup Fees	$0	
Cart Path Donations	$0	
Miscellaneous Income	$0	
	$564,211	**98%**
Transfer from CD/Money Market		
Sewer Hookup Fees		
	$0	
Portage Utilities Sewer	$0	0%
Water Expense	$43,343	100%
Sewer Expense	$104,654	100%
Insurance Premium Payments	$51,771	93%
Lawn & Yard Maintenance	$39,975	86%
Mowing	$56,004	100%
Tree Replacement	$2,000	100%
Snow Removal	$30,000	100%
Garbage & Recycling Pickup	$29,620	100%
Street Light Expense - Electric	$7,920	98%
Bldg Repair & Maintenance	$24,600	42%
Condo Power Washing	$0	0
Legal Expense	$6,000	0%
Office/Printing/Telephone	$1,080	61%
Bookkeeping Services/Audit	$0	0%
Computer & Internet	$300	61%
SRE Only Court 100 Street Lights	$840	80%
Misc. Fees, Taxes, Etc	$6,750	98%
Non Fee Based or Budget Carryover	$6,000	0%
Cart Path	$0	0%
	$410,857	**91%**
Emergency Repairs/Maintenance	$10,000	0%
Roof Replacement	$133,114	114%
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	$15,000	47%
Non Fee Based or Budget Carryover	$12,300	0%
Interest Savings on Reserve	$0	0
	$170,414	**93%**
Income	**$564,211**	**100%**
Expense	**$581,271**	**92%**

SEPTEMBER 2025 CHECK REGISTER ENTRIES

DATE	QTR	CHECK #	PAYEE	MEMO	PAYMENT	DEPOSIT	ACCOUNT
9/3/2025	4		Deposit	Maintenance Dues		$ 31,500.00	1010
9/4/2025	4	4084	TRK Landscaping LLC ($9,390.00)	Monthly Yard Maintenance	$ 2,223.00		2104
9/4/2025	4	4084	TRK Landscaping LLC ($9,390.00)	Monthly Mowing	$ 4,667.00		2105
9/4/2025	4	4084	TRK Landscaping LLC ($9,390.00)	Monthly Snow Removal	$ 2,500.00		2107
9/4/2025	4	4085	The Gardner Company, Inc	Inv 51302 Roof U613/615	$ 17,150.00		3020
9/8/2025	4	4086	Bethlehem Lutheran Church	Sept BOD Meeting	$ 25.00		2180
9/8/2025	4	4087	Bliffert Lumber & Fuel Co.	3 August Invoices	$ 42.46		2110
9/10/2025	4		Deposit	Electricity Shared		$ 175.93	1030
9/10/2025	4		Deposit($529.70)	Condo Transfer Fee U6020		$ 300.00	1070
9/10/2025	4		Deposit($529.70)	Annual Ins. Premium		$ 229.70	1020
9/10/2025	4	T-IN	Alliant	Wells 1&2 Shared	$ (856.57)		2101
9/10/2025	4	T-IN	Alliant	Lift Stations 1-6 Shared	$ (242.20)		2102
9/10/2025	4	AUTOP	Alliant($1804.40)	Wells 1&2 Shared	$ 856.57		2101
9/10/2025	4	AUTOP	Alliant($1804.40)	Lift Stations 1-6 Shared	$ 242.20		2102
9/10/2025	4	AUTOP	Alliant($1804.40)	Electricity Shared	$ 651.33		2109
9/10/2025	4	AUTOP	Alliant($1804.40)	Court 100 Gas/Electric	$ 54.30		2170
9/10/2025	4	4088	Columbia County Treasurer	Inv 46854 Garbage/Recycle	$ 2,486.42		2108
9/12/2025	4	4089	Phil Gavinski($140.00)	Inv 322	$ 70.00		2104
9/12/2025	4	4089	Phil Gavinski($140.00)	Inv 323	$ 70.00		2110
9/15/2025	4	AUTOP	Water Fund	Monthly Fee	$ 3,611.92		2101
9/15/2025	4	AUTOP	Sewer Fund	Monthly Fee	$ 8,721.20		2102
9/15/2025	4	AUTOP	Associated Bank	Bank Fees	$ 70.00		2180
9/16/2025	4	4090	Bethlehem Lutheran Church	Annual Meeting	$ 25.00		2180
9/17/2025	4		Deposit	Maintenance Dues		$ 9,900.00	1010
9/17/2025	4	4091	The O'Brion Agency, LLC	Inv 98511 Annual Meeting	$ 55.03		2140
9/20/2025	4	4093	Phil Gavinski	Inv 324	$ 175.00		2110
9/22/2025	4	4092	State Farm	Quarterly Premium	$ 9,299.00		2103
9/22/2025	4	4094	Thomas Joswiak	Vanilla Folders	$ 14.06		2140
9/24/2025	4	4095	Marvin D Jensen	Tree Reimbursement	$ 764.65		2106
9/25/2025	4	4096	Wisconsin Bat Specialist	Unit 111	$ 1,500.00		2110
9/25/2025	4		Deposit	Annual Ins. Premium		$ 27,777.43	1020
9/26/2025	4		Deposit	Annual Ins. Premium		$ 8,557.16	1020
9/26/2025	4	T-OUT	Associated Bank	To Money Market - Ins Premium		$ (27,897.00)	1100
9/27/2025	4		Deposit($1873.51)	Maintenance Dues		$ 942.00	1010
9/27/2025	4		Deposit($1873.51)	Condo Transfer Fee U 670		$ 300.00	1070
9/27/2025	4		Deposit($1873.51)	Annual Ins. Premium		$ 631.51	1020
9/27/2025	4		Associated Bank	ACH Rejection Unit 296 - Ins		$ (247.37)	1020
9/30/2025	4		Associated Bank	ACH Rejection Unit 213&501		$ (494.74)	1020

TOTALS	$ 54,175.37	$ 51,674.62
Beginning Balance		**$ 67,279.02**
Total	$ 54,175.37	$ 118,953.64
Balance as of 09/30/2025		**$ 64,778.27**

			10/1/2024 - 9/30/2025 SREA MONEY MARKET ACCOUNT (OPERATING ACCT)						
DATE	Qt	CHECK #	PAYEE	MEMO	PAYMENT	DEPOSIT	BALANCE	ACCOUNT	Bank Chk
10/1/2024			Beginning Balance				$ 135,787.13		
10/31/2024	1		Associated Bank	Interest Earned		$ 395.57	$ 136,182.70	1040	Y
11/4/2024	1	T-IN	Associated Bank	From Operating Account		$ 25,000.00	$ 161,182.70	1100	Y
11/30/2024	1		Associated Bank	Interest Earned		$ 426.82	$ 161,609.52	1040	Y
12/20/2024	1	T-OUT	Associated Bank	To Operating Account		$ (12,934.34)	$ 148,675.18	1100	Y
12/30/2024	1	T-IN	Associated Bank	From Operating Account		$ 20,000.00	$ 168,675.18	1100	Y
12/31/2024	1		Associated Bank	Interest Earned		$ 419.10	$ 169,094.28	1040	Y
1/31/2025	2		Associated Bank	Interest Earned		$ 427.97	$ 169,522.25	1040	Y
2/28/2025	2		Associated Bank	Interest Earned		$ 387.53	$ 169,909.78	1040	Y
3/24/2025	2	T-OUT	Associated Bank	To Operating Account		$ (12,938.25)	$ 156,971.53	1100	Y
3/31/2025	2		Associated Bank	Interest Earned		$ 421.58	$ 157,393.11	1040	Y
4/24/2025	3	T-OUT	Associated Bank	To Operating Account		$ (60,000.00)	$ 97,393.11	1100	Y
4/30/2025	3		Associated Bank	Interest Earned		$ 350.28	$ 97,743.39	1040	Y
5/31/2025	3		Associated Bank	Interest Earned		$ 243.23	$ 97,986.62	1040	Y
6/30/2025	3		Associated Bank	Interest Earned		$ 228.38	$ 98,215.00	1040	Y
7/31/2025	4		Associated Bank	Interest Earned		$ 210.69	$ 98,425.69	1040	Y
8/31/2025	4		Associated Bank	Interest Earned		$ 204.81	$ 98,630.50	1040	Y
9/26/2025	4	T-IN	Associated Bank	From Operating Acct - Ins Premium		$ 27,897.00	$ 126,527.50	1100	Y
9/30/2025	4		Associated Bank	Interest Earned		$ 198.43	$ 126,725.93	1040	Y

SUMMARY OF ALL SREA ACCOUNTS **AS OF 09/30/2025 FISCAL MONTH END**

SADDLE RIDGE ESTATES ASSOCIATION
Funds

				FUND VALUE AS OF
SREA Operating Funds				
OPERATING ACCT. (Normal & Capital Expenditures)	Checking Account	Assoc Bank	$ 64,778.27	9/30/2025
OPERATING ACCT. (Normal & Capital Expenditures)	Money Market Account	Assoc Bank	$ 126,725.93	9/30/2025
	Total		$ 191,504.20	
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			$ 478,139.35	
**				
Sewer Funds (Shared with SR Associations)				
Sewer Operating Fund	Sewer Checking Account	Assoc Bank	$ 150,083.88	9/30/2025
Sewer Reserve Funds				
***				
Water Funds (Shared with SR Associations)				
Water Operating Fund	Water Checking Account	Assoc Bank	$ 131,440.12	9/30/2025
Water Reserve Funds				
Reserve CD 3.75% matures 11/6/25	Reserves for future reserve expenses	Assoc Bank	$ 101,963.35	5/6/2025
Water Fund Grand Total			$ 233,403.47	

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SREA	$ 478,139.35
Sewer Funds	$ 150,083.88
Water Funds	$ 233,403.47
TOTAL SREA MONEY	**$ 861,626.70**

WATER ACTUAL INCOME & EXPENSE BY QUARTER **YEAR TO DATE 10/01/2024 - 09/30/2025**

REVENUE

Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1010	$ 26,402.67	$ 26,097.39	$ 26,402.67	$ 26,097.39	$ 105,000.12
Grand Total	$ 26,402.67	$ 26,097.39	$ 26,402.67	$ 26,097.39	$ 105,000.12

Other Income

Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1100	$ (100,000.00)		$ -		$ (100,000.00)
Grand Total	$ (100,000.00)		$ -		$ (100,000.00)

ROUTINE EXPENSE

Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
2101	$ 8,589.95	$ 6,855.40	$ 7,539.85	$ 4,104.18	$ 27,089.38
2180					
Grand Total	$ 8,589.95	$ 6,855.40	$ 7,539.85	$ 4,104.18	$ 27,089.38

RESERVE EXPENSE

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

	1	2	3	4	Total
Beg Balance	$ 153,529.38	$ 71,342.10	$ 90,584.09	$ 109,446.91	
Income	$ 26,402.67	$ 26,097.39	$ 26,402.67	$ 26,097.39	$ 105,000.12
Transfers/Sewer	$ (100,000.00)	$ -	$ -	$ -	$ (100,000.00)
Total Income	$ (73,597.33)	$ 26,097.39	$ 26,402.67	$ 26,097.39	$ 5,000.12
Routine Expense	$ 8,589.95	$ 6,855.40	$ 7,539.85	$ 4,104.18	$ 27,089.38
Reserve Expense	$ -	$ -	$ -	$ -	$ -
Total Expense	$ 8,589.95	$ 6,855.40	$ 7,539.85	$ 4,104.18	$ 27,089.38
End Balance	$ 71,342.10	$ 90,584.09	$ 109,446.91	$ 131,440.12	$ 131,440.12
CD Value					$ 101,963.35
Total Fund Balance					$ 233,403.47

	Budget 2024 - 2025	**% of Budget**
Maintenance Dues	$105,000	100%
Transfer from CD/Money Market		
Sewer Hookup Fees - 6 units		
	$0	**#DIV/0!**
Water Expense	$26,400	103%
Replacement Water - All Assoc.	$38,475	0%
Income	**$105,000**	**5%**
Expense	**$64,875**	**42%**

SEWER ACTUAL INCOME & EXPENSE BY QUARTER **YEAR TO DATE 10/01/2024 - 09/30/2025**

REVENUE

Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1010	$ 60,615.51	$ 59,881.47	$ 60,621.51	$ 59,881.47	$ 240,999.96
Grand Total	$ 60,615.51	$ 59,881.47	$ 60,621.51	$ 59,881.47	$ 240,999.96

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	$ 29,999.74	$ 29,427.18	$ 29,667.15	$ 32,978.23	$ 122,072.30
2102	$ 10,471.20	$ 1,432.68	$ 5,992.50	$ 2,361.43	$ 20,257.81
2180					
Grand Total	$ 40,470.94	$ 30,859.86	$ 35,659.65	$ 35,339.66	$ 142,330.11

RESERVE EXPENSE

Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
3065	$ 31,459.50		$ 47,378.36		$ 78,837.86
Grand Total	$ 31,459.50		$ 47,378.36		$ 78,837.86

Beg Balance	$ 130,251.89	$ 118,936.96	$ 147,958.57	$ 125,542.07	
Income	$ 60,615.51	$ 59,881.47	$ 60,621.51	$ 59,881.47	$ 240,999.96
Transfers/Sewer	$ -	$ -	$ -	$ -	$ -
Total Income	$ 60,615.51	$ 59,881.47	$ 60,621.51	$ 59,881.47	$ 240,999.96
Routine Expense	$ 40,470.94	$ 30,859.86	$ 35,659.65	$ 35,339.66	$ 142,330.11
Reserve Expense	$ 31,459.50	$ -	$ 47,378.36	$ -	$ 78,837.86
Total Expense	$ 71,930.44	$ 30,859.86	$ 83,038.01	$ 35,339.66	$ 221,167.97
End Balance	$ 118,936.96	$ 147,958.57	$ 125,542.07	$ 150,083.88	$ 150,083.88

Budget 2024 - 2025		**% of Budget**
Maintenance Dues	$241,000	100%
Transfer from CD/Money Market		
Sewer Hookup Fees - 6 units		
	$0	
Portage Utilities Sewer	$142,600	86%
Sewer Expense	$26,400	77%
Admin and Service Fees		
	$169,000	84%
Replacement Sewer - All Assoc.	$72,000	109%
Income	$241,000	100%
Expense	$241,000	92%