

ACTUAL INCOME & EXPENSE BY QUARTER

YEAR TO DATE 10/01/2025 - 09/30/2026

REVENUE					
Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1010	\$ 130,475.00	\$ 130,476.00	\$ 132,010.00	\$ 130,990.00	\$ 523,951.00
1020	\$ 742.11			\$ 43,550.06	\$ 44,292.17
1030			\$ 192.87	\$ 202.84	\$ 395.71
1034	\$ 42.78	\$ 288.02		\$ 407.20	\$ 738.00
1040					
1050		\$ -			\$ -
1060				\$ 4,130.00	\$ 4,130.00
1070	\$ 1,795.28	\$ 921.00	\$ 614.00	\$ 614.00	\$ 3,944.28
Grand Total	\$ 133,055.17	\$ 131,685.02	\$ 132,816.87	\$ 179,894.10	\$ 577,451.16

Other Income					
Sum of DEPOSIT	Column Labels				
Row Labels	1	2	3	4	Grand Total
1100	\$ 9,299.00	\$ 9,299.00	\$ 9,299.00		\$ 27,897.00
5010					
Grand Total	\$ 9,299.00	\$ 9,299.00	\$ 9,299.00		\$ 27,897.00

ROUTINE EXPENSE					
Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
2100					
2101	\$ 11,106.63	\$ 11,106.63	\$ 11,106.63	\$ 11,106.63	\$ 44,426.52
2102	\$ 28,847.28	\$ 28,847.28	\$ 28,847.28	\$ 28,847.28	\$ 115,389.12
2103	\$ 9,299.00	\$ 9,299.00	\$ 9,318.10	\$ 10,275.75	\$ 38,191.85
2104	\$ 2,638.09	\$ 4,098.24	\$ 13,387.71	\$ 13,774.81	\$ 33,898.85
2105	\$ 4,667.00	\$ 8,440.00	\$ 25,320.00	\$ 25,320.00	\$ 63,747.00
2106	\$ 120.00		\$ 884.78		\$ 1,004.78
2107	\$ 17,092.50	\$ 26,692.50			\$ 43,785.00
2108	\$ 7,459.26	\$ 7,606.94	\$ 7,808.80	\$ 7,872.81	\$ 30,747.81
2109	\$ 1,962.30	\$ 1,980.93	\$ 1,969.69	\$ 1,973.05	\$ 7,885.97
2110	\$ 3,356.39	\$ 668.69	\$ 2,675.16	\$ 2,021.88	\$ 8,722.12
2120					
2130		\$ 485.00			\$ 485.00
2140	\$ 330.08			\$ 457.23	\$ 787.31
2150	\$ 925.00	\$ 50.00			\$ 975.00
2160				\$ 158.62	\$ 158.62
2170	\$ 161.70	\$ 197.99	\$ 209.17	\$ 216.37	\$ 785.23
2180	\$ 6,359.75	\$ 246.00	\$ 491.00	\$ 904.68	\$ 8,001.43
2185					
2190					
Grand Total	\$ 94,324.98	\$ 99,719.20	\$ 102,018.32	\$ 102,929.11	\$ 398,991.61

RESERVE EXPENSE					
Sum of PAYMENT	Column Labels				
Row Labels	1	2	3	4	Grand Total
3010					
3020		\$ 131,130.00			\$ 131,130.00
3030	\$ 700.00				\$ 700.00
3040					
3050					
3060					
3065					
3070					
3080	\$ 6,997.50			\$ 2,004.50	\$ 9,002.00
3085					
3090					
Grand Total	\$ 7,697.50	\$ 131,130.00	\$ 2,004.50	\$ 140,832.00	

Beg Balance	\$ 64,778.27	\$ 105,109.96	\$ 146,374.78	\$ 55,342.33	\$ 64,778.27
Income	\$ 133,055.17	\$ 131,685.02	\$ 132,816.87	\$ 179,894.10	\$ 577,451.16
Transfers/Sewer	\$ 9,299.00	\$ 9,299.00	\$ 9,299.00	\$ -	\$ 27,897.00
Total Income	\$ 142,354.17	\$ 140,984.02	\$ 142,115.87	\$ 179,894.10	\$ 605,348.16
Routine Expense	\$ 94,324.98	\$ 99,719.20	\$ 102,018.32	\$ 102,929.11	\$ 398,991.61
Reserve Expense	\$ 7,697.50	\$ -	\$ 131,130.00	\$ 2,004.50	\$ 140,832.00
Total Expense	\$ 102,022.48	\$ 99,719.20	\$ 233,148.32	\$ 104,933.61	\$ 539,823.61
End Balance	\$ 105,109.96	\$ 146,374.78	\$ 55,342.33	\$ 130,302.82	\$ 130,302.82

Budget 2025 - 2026

% of Budget

Maintenance Dues (142 units @ \$307/month)	\$525,891	100%
Insurance Premiums Due	\$37,196	119%
Shared Utilities - Qtrly	\$400	99%
Shared Electric Revenue Court 100	\$840	88%
Interest Income	\$0	
Sewer Hookup Fees	\$0	
Cart Path Donations	\$0	
Miscellaneous Income	\$1,500	
	\$565,827	102%

Transfer from CD/Money Market
Sewer Hookup Fees

\$0

Portage Utilities Sewer	\$0	0%
Water Expense	\$44,661	99%
Sewer Expense	\$115,389	100%
Insurance Premium Payments	\$37,196	103%
Lawn & Yard Maintenance	\$43,927	77%
Mowing	\$63,747	100%
Tree Replacement	\$2,000	50%
Snow Removal	\$34,500	127%
Garbage & Recycling Pickup	\$30,827	100%
Street Light Expense - Electric	\$7,980	99%
Bldg Repair & Maintenance	\$25,215	35%
Condo Power Washing	\$0	0
Legal Expense	\$6,000	8%
Office/Printing/Telephone	\$1,080	73%
Bookkeeping Services/Audit	\$1,000	0%
Computer & Internet	\$150	106%
SRE Only Court 100 Street Lights	\$840	93%
Misc. Fees, Taxes, Etc	\$7,250	110%
Non Fee Based or Budget Carryover	\$32,000	0%
Cart Path	\$0	0%
	\$453,762	88%

Emergency Repairs/Maintenance	\$10,000	0%
Roof Replacement	\$134,065	98%
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	90%

Income \$565,827 107%

Expense \$609,827 89%

SEPTEMBER 2026 CHECK REGISTER ENTRIES

[illegible]

TOTALS	\$ 38,502.88	\$ 89,703.90
Beginning Balance		\$ 79,101.80
Total	\$ 38,502.88	\$ 168,805.70
Balance as of 09/30/2026		\$ 130,302.82

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
1/31/2026	2		Associated Bank	Interest Earned		\$ 185.53	\$ 118,265.50	1040	Y
2/28/2026	2		Associated Bank	Interest Earned		\$ 167.84	\$ 118,433.34	1040	Y
3/30/2026	2	T-OUT	Money Market	Operating - State Farm		\$ (9,299.00)	\$ 109,134.34	1100	Y
3/31/2026	2		Associated Bank	Interest Earned		\$ 185.14	\$ 109,319.48	1040	Y
4/30/2026	3		Associated Bank	Interest Earned		\$ 166.23	\$ 109,485.71	1040	Y
5/29/2026	3		Associated Bank	Interest Earned		\$ 172.03	\$ 109,657.74	1040	Y
6/22/2026	3	T-OUT	Money Market	Operating - State Farm		\$ (9,299.00)	\$ 100,358.74	1100	Y
6/30/2026	3		Associated Bank	Interest Earned		\$ 162.50	\$ 100,521.24	1040	Y
7/31/2026	4		Associated Bank	Interest Earned		\$ 157.94	\$ 100,679.18	1040	Y
8/31/2026	4		Associated Bank	Interest Earned		\$ 158.19	\$ 100,837.37	1040	Y
9/30/2026	4		Associated Bank	Interest Earned		\$ 153.33	\$ 100,990.70	1040	Y

SUMMARY OF ALL SREA ACCOUNTS

AS OF 09/30/2026 FISCAL MONTH END

SADDLE RIDGE ESTATES ASSOCIATION
Funds

SREA Operating Funds

				FUND VALUE AS OF
OPERATING ACCT. (Normal & Capital Expenditures)	Checking Account	Assoc Bank	\$ 130,302.82	9/30/2026
OPERATING ACCT. (Normal & Capital Expenditures)	Money Market Account	Assoc Bank	\$ 100,990.70	9/30/2026
	Total		\$ 231,293.52	

SREA Reserve Funds

SREA Statutory Reserve Funds.

RESERVE CD 3.% matures 12/15/26	Non Reserve Expenditures to be repaid within 3 years	Assoc Bank	\$ 115,551.71	6/16/2026
RESERVE CD 3.75% matures 12/26/26		BWD	\$ 181,226.03	3/26/2026
	Total		\$ 296,777.74	

SREA FUNDS GRAND TOTAL

\$ 528,071.26

Sewer Funds (Shared with SR Associations)

Sewer Operating Fund	Sewer Checking Account	Assoc Bank	\$ 146,164.19	9/30/2026
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Sewer Reserve Funds

Reserve CD 3.75% matures 3/12/27 3936431	Sewer Fund - Future Reserve	BWD	\$ 77,095.74	8/12/2026
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SEWER FUNDS GRAND TOTAL

\$ 223,259.93

Water Funds (Shared with SR Associations)

Water Operating Fund	Water Checking Account	Assoc Bank	\$ 153,336.90	9/30/2026
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Water Reserve Funds

Reserve CD 3.75% matures 3/12/27 3936433	Water Fund 2 - Future Reserve	BWD	\$ 51,397.16	8/12/2026
Reserve CD 3.75% matures 3/12/27 3936434	Water Fund 1 - Future Reserve	BWD	\$ 105,878.15	8/12/2026
Total Reserves			\$ 157,275.31	

Water Fund Grand Total

\$ 310,612.21

SREA	\$ 528,071.26
Sewer Funds	\$ 223,259.93
Water Funds	\$ 310,612.21
TOTAL SREA MONEY	\$ 1,061,943.40

2025 - 2026 Budget VS Actuals Projection for SREA
As of 08/1/2026
Fiscal Year Oct 2025 - Sept 2026

	A	B	C	D	E	F	G	H
	Year	Account	Item	Budgeted Allocated Monthly Dues/Unit	Budgeted Annual Income 2025 - 2026	Budgeted Annual Expense 2025 - 2026	Actuals Oct - Sept 2025-2026	Allocated Monthly Dues/Unit
1								
2								
3								
4	2025 - 2026	1010	Maintenance Dues (142 units @ \$307/month)		\$525,891		\$ 523,951	
5	2025 - 2026	1020	Insurance Premiums Due		\$37,196		\$ 44,292	
6	2025 - 2026	1030	Shared Water/Sewer Revenue		\$400		\$ 396	
7	2025 - 2026	1034	Shared Electric Revenue		\$840		\$ 738	
8	2025 - 2026	1040	Interest Income		\$0		\$ -	
9	2025 - 2026	1050	Sewer Hookup Fees - (see acct 5010)		\$0		\$ -	
10	2025 - 2026	1060	Cart Path Donations		\$0		\$ 4,130	
11	2025 - 2026	1070	Miscellaneous Income		\$1,500		\$ 3,944	
12			TOTAL REVENUE		\$565,827		\$ 577,451	
13								
14			MONEY TRANSFERS					
15	2025 - 2026	1100	Transfer from CD/Money Market		\$0			
16			GRAND TOTAL REVENUE		\$565,827		\$577,451	
17								
18			Routine Operating Expenses					
19	2025 - 2026	2100	Portage Utilities Sewer	\$0		\$0	\$ -	\$0
20	2025 - 2026	2101	Water Expense - Alliant Energy, GEC, General Repairs	\$26		\$44,661	\$ 44,427	\$26
21	2025 - 2026	2102	Sewer Expense - Portage Utilities Sewer, Alliant, GEC, Country Plumber	\$68		\$115,389	\$ 118,389	\$69
22	2025 - 2026	2103	Insurance Premium Payments	\$0		\$37,196	\$ 38,192	\$0
23	2025 - 2026	2104	Lawn & Yard Maintenance	\$26		\$43,927	\$ 33,899	\$20
24	2025 - 2026	2105	Mowing	\$37		\$63,747	\$ 63,747	\$37
25	2025 - 2026	2106	Tree Replacement	\$1		\$2,000	\$ 1,005	\$1
26	2025 - 2026	2107	Snow Removal	\$20		\$34,500	\$ 43,785	\$26
27	2025 - 2026	2108	Garbage & Recycling Pickup	\$18		\$30,827	\$ 30,748	\$18
28	2025 - 2026	2109	Street Light Expense - Electric	\$4		\$7,980	\$ 7,886	\$4
29	2025 - 2026	2110	Bldg Repair & Maintenance	\$15		\$25,215	\$ 8,722	\$5
30	2025 - 2026	2120	Condo Power Washing	\$0		\$0	\$ -	\$0
31	2025 - 2026	2130	Legal Expense	\$4		\$6,000	\$ 485	\$0
32	2025 - 2026	2140	Office/Printing/Telephone	\$1		\$1,080	\$ 787	\$0
33	2025 - 2026	2150	Bookkeeping Services/Audit	\$1		\$1,000	\$ 975	\$1
34	2025 - 2026	2160	Computer & Internet	\$0		\$150	\$ 159	\$0
35	2025 - 2026	2170	SRE Only Court 100 Street Lights	\$0		\$840	\$ 785	\$0
36	2025 - 2026	2180	Misc. Fees, Taxes, Etc	\$4		\$7,250	\$ 8,001	\$5
37	2025 - 2026	2185	Non Fee Based or Budget Carryover	\$0		\$32,000	\$ -	\$0
38	2025 - 2026	2190	Cart Path	\$0		\$0	\$ -	\$0
39			GRAND TOTAL ROUTINE OPERATING EXPENSES	\$225		\$453,762	\$401,992	\$213
40			TOTAL OF FEE FUNDED EXPENSES ONLY (non highlighted items)	\$225		\$416,566	\$363,800	\$213
41								
42			Reserve Capital Expenses					
43	2025 - 2026	3010	Emergency Repairs/Maintenance	\$6		\$10,000		\$0
44	2025 - 2026	3020	Roof Replacement	\$79		\$134,065	\$ 131,130	\$77
45	2025 - 2026	3030	Road/Driveways	\$0		\$0	\$ 700	\$0
46	2025 - 2026	3040	Painting	\$0		\$0	\$ -	\$0
47	2025 - 2026	3050	Siding Replacement	\$0		\$0	\$ -	\$0
48	2025 - 2026	3060	Replacement Water - total is \$44,800 for all Associations	\$0		\$0	\$ -	\$0
49	2025 - 2026	3065	Replacement Sewer - total is \$60,000 for all Associations	\$0		\$0	\$ -	\$0
50	2025 - 2026	3070	Unallocated Funds	\$0		\$0	\$ -	\$0
51	2025 - 2026	3080	Retaining Walls & Netting	\$0		\$0	\$ 9,002	\$5
52	2025 - 2026	3085	Non Fee Based or Budget Carryover	\$0		\$12,000	\$ -	\$0
53	2025 - 2026	3090	Interest Savings on Reserve	\$0		\$0	\$ -	\$0
54			TOTAL RESERVE CAPITAL EXPENSES	\$85		\$156,065	\$140,832	\$83
55								
56			Investment Funds					
57	2025 - 2026	4100	Purchase of Investment					
58								
59			Life Expectancy Replacement Reserve					
60	2025 - 2026	5010	Sewer Hookup Fees					
61								
62			TOTAL OPERATING & CAPITAL EXPENSES (Routine/Reserve)	\$310		\$609,827	\$542,824	\$295
63			TOTAL FEE BASED OPERATING & CAPITAL EXPENSES (Routine/Reserve)	\$310		\$572,631	\$504,632	\$295

WATER ACTUAL INCOME & EXPENSE BY QUARTER

YEAR TO DATE 10/01/2025 - 9/30/2026

REVENUE						
Sum of DEPOSIT	Column Labels					
Row Labels	1	2	3	4	Grand Total	
1010	\$ 26,984.43	\$ 26,906.22	\$ 27,062.64	\$ 26,958.36	\$	107,911.65
Grand Total	\$ 26,984.43	\$ 26,906.22	\$ 27,062.64	\$ 26,958.36	\$	107,911.65

Budget 2025 - 2026

% of Budget

Maintenance Dues \$107,626 100%

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)

Transfer from CD/Money Market
Sewer Hookup Fees - 6 units

ROUTINE EXPENSE						
Sum of PAYMENT	Column Labels					
Row Labels	1	2	3	4	Grand Total	
2101	\$ 2,458.71	\$ 12,713.29	\$ 12,586.05	\$ 8,256.58	\$	36,014.63
2180	\$ 874.28				\$	874.28
Grand Total	\$ 3,332.99	\$ 12,713.29	\$ 12,586.05	\$ 8,256.58	\$	36,888.91

Water Expense \$26,400 140%

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

Replacement Water - All Assoc. \$68,475 0%

Beg Balance	\$ 131,440.12	\$ 105,965.60	\$ 120,158.53	\$ 134,635.12		
Income	\$ 26,984.43	\$ 26,906.22	\$ 27,062.64	\$ 26,958.36	\$	107,911.65
Transfers/Sewer	\$ (49,125.96)	\$ -	\$ -	\$ -	\$	(49,125.96)
Total Income	\$ (22,141.53)	\$ 26,906.22	\$ 27,062.64	\$ 26,958.36	\$	58,785.69

Income \$107,626 55%

Routine Expense	\$ 3,332.99	\$ 12,713.29	\$ 12,586.05	\$ 8,256.58	\$	36,888.91
Reserve Expense	\$ -	\$ -	\$ -	\$ -	\$	-
Total Expense	\$ 3,332.99	\$ 12,713.29	\$ 12,586.05	\$ 8,256.58	\$	36,888.91
End Balance	\$ 105,965.60	\$ 120,158.53	\$ 134,635.12	\$ 153,336.90	\$	153,336.90

Expense \$94,875 39%

CD Value	\$153,000.00	153000.00	153000	157275.31	\$	157,275.31
Total Fund Balance	\$ 258,965.60	\$ 273,158.53	\$ 287,635.12	\$ 310,612.21	\$	310,612.21

JULY - SEPTEMBER 2026 CHECK REGISTER ENTRIES

[illegible]

TOTALS	\$ 8,256.58	\$ 26,958.36
Beginning Balance		\$ 134,635.12
Total	\$ 8,256.58	\$ 161,593.48
Balance as of 9/30/2026		\$ 153,336.90

SEWER ACTUAL INCOME & EXPENSE BY QUARTER

YEAR TO DATE 10/01/2025 - 9/30/2026

REVENUE						
Sum of DEPOSIT	Column Labels					
Row Labels	1	2	3	4	Grand Total	
1010	\$ 66,633.18	\$ 66,430.02	\$ 66,836.31	\$ 66,565.43	\$ 266,464.94	
Grand Total	\$ 66,633.18	\$ 66,430.02	\$ 66,836.31	\$ 66,565.43	\$ 266,464.94	

Budget 2025 - 2026 % of Budget

Maintenance \$265,721 100%

Other Income						
Sum of DEPOSIT	Column Labels					
Row Labels	1	2	3	4	Grand Total	
1100	\$ (75,000.00)	\$ -	\$ -	\$ -	\$ (75,000.00)	
5010	\$ -	\$ 7,000.00	\$ -	\$ 3,500.00	\$ 10,500.00	
Grand Total	\$ (75,000.00)	\$ 7,000.00	\$ -	\$ 3,500.00	\$ (64,500.00)	

Transfer from CD/Money Market
Sewer Hookup Fees - 6 units
\$0

ROUTINE EXPENSE						
Sum of PAYMENT	Column Labels					
Row Labels	1	2	3	4	Grand Total	
2100	\$ 45,760.11	\$ 44,970.85	\$ 46,647.13	\$ 56,098.12	\$ 193,476.21	
2102	\$ 2,879.55	\$ 3,240.95	\$ 918.18	\$ 5,369.74	\$ 12,408.42	
2180						
Grand Total	\$ 48,639.66	\$ 48,211.80	\$ 47,565.31	\$ 61,467.86	\$ 205,884.63	

Portage Util \$157,920 123%
Sewer Exp \$26,400 47%
Admin and Service Fees
\$184,320 112%

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

Replacement \$0 #DIV/0!

Beg Balance	\$ 150,083.88	\$ 93,077.40	\$ 118,295.62	\$ 137,566.12		
Income	\$ 66,633.18	\$ 66,430.02	\$ 66,836.31	\$ 66,565.43	\$ 266,464.94	
Transfers/Sewer	\$ (75,000.00)	\$ 7,000.00	\$ -	\$ 3,500.00	\$ (64,500.00)	
Total Income	\$ (8,366.82)	\$ 73,430.02	\$ 66,836.31	\$ 70,065.43	\$ 201,964.94	
Routine Expense	\$ 48,639.66	\$ 48,211.80	\$ 47,565.31	\$ 61,467.86	\$ 205,884.63	
Reserve Expense	\$ -	\$ -	\$ -	\$ -	\$ -	
Total Expense	\$ 48,639.66	\$ 48,211.80	\$ 47,565.31	\$ 61,467.86	\$ 205,884.63	
End Balance	\$ 93,077.40	\$ 118,295.62	\$ 137,566.62	\$ 146,164.19	\$ 146,164.19	
CD Value	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 77,095.74	\$ 77,095.74	
Total Fund Balance	\$ 168,077.40	\$ 193,295.62	\$ 212,566.62	\$ 223,259.93	\$ 223,259.93	

Income \$265,721 76%

Expense \$184,320 112%

JULY - SEPTEMBER 2026 SEWER CHECK REGISTER ENTRIES

[illegible]

TOTALS	\$ 61,467.86	\$ 70,065.43
Beginning Balance		\$ 137,566.62
Total	\$ 61,467.86	\$ 207,632.05
Balance as of 9/30/2026		\$ 146,164.19