

February 2023



To: Point Richmond Ridge Board of Directors
From: Kylee Giovannini
Re: March 15, 2023 Monthly Closing & Reports

Attached with this email are the month end reports and summary of the month's activities:

Collections & Financials:

Current Operating Balance = \$21,123.10

Current Reserve Balance = \$80,921.59

Administrative:

2/3 – Test emails sent to confirm board president email address

2/4 - Landscaping invoice received with large increase

2/15 - 17231 - Late fee waiver request - does board approve or deny request to waive \$25 late fee?

17278 – Late fee waiver request – does BOD approve or deny request to waive \$25 let fee?

29461 - Late fee waiver request

CC&R Enforcement:

2/27- 13409 13th Ave NW - Warning letter (draft) sent to ACC for review

Architectural (ACC):

None to Report

New Owner(s):

None to Report

Point Richmond Ridge Homeowners Association

GL Balance Sheet Standard

Posted 02/28/2023

	Operating	Reserves	Total
Assets			
<u>Bank</u>			
AAB Operating Account	23,448.45		23,448.45
Reserve Account		80,921.59	80,921.59
<u>Total Bank</u>	<u>23,448.45</u>	<u>80,921.59</u>	<u>104,370.04</u>
<i>Total Assets</i>	<u>23,448.45</u>	<u>80,921.59</u>	<u>104,370.04</u>
Liabilities & Equity			
Prepaid Assessment	250.00		250.00
	<u>250.00</u>		<u>250.00</u>
<u>Equity</u>			
Operations Retained Earnings	21,006.34		21,006.34
Reserves Retained Earnings		65,333.99	65,333.99
Net Income	2,192.11	15,587.60	17,779.71
<u>Total Equity</u>	<u>23,198.45</u>	<u>80,921.59</u>	<u>104,120.04</u>
<i>Total Liabilities & Equity</i>	<u>23,448.45</u>	<u>80,921.59</u>	<u>104,370.04</u>

Point Richmond Ridge Homeowners Association

Budget Comparison YTD Variance

Posted 2/1/2023 To 2/28/2023 11:59:00 PM

	Current Month Operating		Year to Date Operating				Annual
	Actual	Budget	Actual	Budget	\$ Var	% Var	
Income							
Dues Income	3,500.00	0.00	19,625.00	20,750.00	(1,125.00)	5.42%	41,500.00
Late Fees	275.00	0.00	275.00	0.00	275.00	-100.00%	0.00
Fines Income	0.00	0.00	125.00	0.00	125.00	-100.00%	0.00
Investment/Interest Income	0.43	0.00	1.01	0.00	1.01	-100.00%	0.00
TOTAL	3,775.43	0.00	20,026.01	20,750.00	(723.99)	3.49%	41,500.00
TOTAL Income	3,775.43	0.00	20,026.01	20,750.00	(723.99)	3.49%	41,500.00
Expense							
Landscape Maintenance Cc	0.00	700.00	483.81	1,400.00	916.19	65.44%	8,400.00
Tree Pruning/Removal	0.00	42.00	0.00	84.00	84.00	100.00%	500.00
Backflow Testing	0.00	3.00	0.00	6.00	6.00	100.00%	30.00
Water	0.00	0.00	0.00	0.00	0.00	0.00%	500.00
TOTAL	0.00	745.00	483.81	1,490.00	1,006.19	67.53%	9,430.00
Administrative							
Insurance Expense	0.00	0.00	0.00	0.00	0.00	0.00%	3,000.00
Legal/Lien Fees	0.00	42.00	0.00	84.00	84.00	100.00%	500.00
Management	600.00	600.00	1,200.00	1,200.00	0.00	0.00%	7,200.00
Filing Fees	9.98	40.00	30.20	40.00	9.80	24.50%	75.00
Office Supplies	467.13	48.00	532.90	96.00	(436.90)	-455.10%	575.00
Postage	1.06	50.00	86.99	100.00	13.01	13.01%	600.00
TOTAL Administrative	1,078.17	780.00	1,850.09	1,520.00	(330.09)	-21.72%	11,950.00
Non-Operating Expense							
Reserve Contribution	0.00	0.00	15,500.00	15,000.00	(500.00)	-3.33%	15,000.00
TOTAL Non-Operating Expen	0.00	0.00	15,500.00	15,000.00	(500.00)	-3.33%	15,000.00
Other Expense							
Contingencies	0.00	309.00	0.00	618.00	618.00	100.00%	3,710.00
TOTAL Other Expense	0.00	309.00	0.00	618.00	618.00	100.00%	3,710.00
Taxes							
Taxes Property	0.00	0.00	0.00	0.00	0.00	0.00%	585.00
Taxes Federal	0.00	6.00	0.00	12.00	12.00	100.00%	75.00
TOTAL Taxes	0.00	6.00	0.00	12.00	12.00	100.00%	660.00
TOTAL Expense	1,078.17	1,840.00	17,833.90	18,640.00	806.10	4.32%	40,750.00
Excess Revenue / Expense	2,697.26	(1,840.00)	2,192.11	2,110.00	82.11	-3.89%	750.00

Point Richmond Ridge Homeowners Association

Budget Comparison YTD Variance

Posted 2/1/2023 To 2/28/2023 11:59:00 PM

	Current Month Reserves		Year to Date Reserves				Annual
	Actual	Budget	Actual	Budget	\$ Var	% Var	
Income							
Investment/Interest Income	45.60	0.00	87.60	0.00	87.60	-100.00%	0.00
TOTAL	<u>45.60</u>	<u>0.00</u>	<u>87.60</u>	<u>0.00</u>	<u>87.60</u>	<u>0.00%</u>	<u>0.00</u>
Non-Operating Income							
Reserve Income (Transfers)	0.00	0.00	15,500.00	15,000.00	500.00	-3.33%	15,000.00
TOTAL Non-Operating Income	<u>0.00</u>	<u>0.00</u>	<u>15,500.00</u>	<u>15,000.00</u>	<u>500.00</u>	<u>-3.33%</u>	<u>15,000.00</u>
TOTAL Income	<u>45.60</u>	<u>0.00</u>	<u>15,587.60</u>	<u>15,000.00</u>	<u>587.60</u>	<u>-3.92%</u>	<u>15,000.00</u>
Expense							
Road Maintenance	0.00	5,600.00	0.00	11,200.00	11,200.00	100.00%	67,200.00
TOTAL	<u>0.00</u>	<u>5,600.00</u>	<u>0.00</u>	<u>11,200.00</u>	<u>11,200.00</u>	<u>100.00%</u>	<u>67,200.00</u>
TOTAL Expense	<u>0.00</u>	<u>5,600.00</u>	<u>0.00</u>	<u>11,200.00</u>	<u>11,200.00</u>	<u>100.00%</u>	<u>67,200.00</u>
Excess Revenue / Expense	<u>45.60</u>	<u>(5,600.00)</u>	<u>15,587.60</u>	<u>3,800.00</u>	<u>11,787.60</u>	<u>-310.20%</u>	<u>(52,200.00)</u>

Aging 120 Days Delinquency

Monday, March 13, 2023

9:39

Active Flag Yes

Posted Date 02/28/2023

Point Richmond Ridge Homeowners Association

Acct #	Status	Contact	Current	30 - 59 Days	60 - 89 Days	90 Days	>120 Days	Balance
29461	Owner	LATE FEE Hunsicker,Billy Joe	25.00	275.00	25.00	25.00	325.00	675.00
19122	Owner	LATE FEE Nieves,James & Jes	25.00	250.00	0.00	0.00	25.00	300.00
17235	Owner	LATE FEE Jacobs,Jeffrey & Lor	25.00	250.00	0.00	0.00	0.00	275.00
17293	Owner	LATE FEE Baldwin,Matt & Eliza	25.00	250.00	0.00	0.00	0.00	275.00
20808	Owner	LATE FEE Berry,Matthew	25.00	250.00	0.00	0.00	0.00	275.00
35177	Owner	LATE FEE Potts,Joseph	25.00	125.00	0.00	0.00	0.00	150.00
Count:	6		150.00	1,400.00	25.00	25.00	350.00	1,950.00

Property Totals

# Units	# Builder	# Resident	# Owners	# Tenants	Owner Ratio
83	0	83	81	2	97.59%

Charge Code Summary

Description	G/L Acct #	Amount
Dues	110000	1,625.00
Late Fees	110000	325.00
		<u>1,950.00</u>

Posting Code Transaction Detail

Posted Date 2/1/2023 To 2/28/2023 11:59:00 PM

Point Richmond Ridge Homeowners Association

Code	Date	Source	Acct #	Unit Address	Resident Contact	Amount
Late Fees						
Late Fees	2/8/2023	Late Fee	35177	13822 11th Avenue NW	Joseph Potts	25.00
Late Fees	2/8/2023	Late Fee	35178	1118 138th Street NW	Thomas & Nancy Huffman	25.00
Late Fees	2/8/2023	Late Fee	17278	1112 139th Street NW	Robert & Maria Smith	25.00
Late Fees	2/8/2023	Late Fee	17230	13408 13th Avenue NW	Michael & Laila Becker	25.00
Late Fees	2/8/2023	Late Fee	20808	13614 13th Avenue NW	Matthew Berry	25.00
Late Fees	2/8/2023	Late Fee	19122	13409 13th Avenue NW	James & Jessica Nieves	25.00
Late Fees	2/8/2023	Late Fee	17235	13307 13th Avenue NW	Jeffrey & Lorin Jacobs	25.00
Late Fees	2/8/2023	Late Fee	17231	13402 13th Avenue NW	Jenny & Mike Bunn	25.00
Late Fees	2/8/2023	Late Fee	29461	13621 13th Avenue NW	Billy Joe & Melissa Hunsick	25.00
Late Fees	2/8/2023	Late Fee	17293	13615 13th Avenue NW	Matt & Elizabeth Baldwin	25.00
Late Fees	2/8/2023	Late Fee	17288	13706 12th Avenue NW	Raymond & Lisa Howell	25.00
Late Fees	2/8/2023	Late Fee	17287	13716 12th Avenue NW	Raymond & Lisa Howell	25.00
Late Fees	2/8/2023	Late Fee	17267	13801 11th Avenue NW	Jose & Chrisangela Lopez	25.00
					2/8/2023 Count: 13	325.00
Late Fees	2/9/2023	Account Void	17278	1112 139th Street NW	Robert & Maria Smith	-25.00
Late Fees	2/9/2023	Account Void	17231	13402 13th Avenue NW	Jenny & Mike Bunn	-25.00
					2/9/2023 Count: 2	-50.00
					Count: 15	275.00
Payment						
Payment	2/1/2023	Lockbox	17375	1104 139th Street NW	Judy & Patricia Thrush/Lee	-250.00
Payment	2/1/2023	Lockbox	17261	13707 12th Avenue NW	Russell & Lisa Lee	-250.00
					2/1/2023 Count: 2	-500.00
Payment	2/2/2023	Lockbox	17223	13620 13th Avenue NW	Kailani Kim	-250.00
					2/2/2023 Count: 1	-250.00
Payment	2/3/2023	Lockbox	25725	13601 11th Avenue NW	Walter & Kathleen Hickey	-250.00
					2/3/2023 Count: 1	-250.00
Payment	2/6/2023	Lockbox	25514	1206 139th Street NW	Dennis & Angela Abeyta/Wf	-250.00
					2/6/2023 Count: 1	-250.00
Payment	2/7/2023	Lockbox	32733	13510 11th Avenue CT NW	Sarah Carlson	-250.00
					2/7/2023 Count: 1	-250.00
Payment	2/9/2023	Lockbox	17231	13402 13th Avenue NW	Jenny & Mike Bunn	-250.00
Payment	2/9/2023	Lockbox	35178	1118 138th Street NW	Thomas & Nancy Huffman	-275.00
					2/9/2023 Count: 2	-525.00
Payment	2/16/2023	Lockbox	17230	13408 13th Avenue NW	Michael & Laila Becker	-275.00
					2/16/2023 Count: 1	-275.00
Payment	2/22/2023	Lockbox	17267	13801 11th Avenue NW	Jose & Chrisangela Lopez	-675.00
Payment	2/22/2023	Lockbox	17278	1112 139th Street NW	Robert & Maria Smith	-250.00
					2/22/2023 Count: 2	-925.00
Payment	2/23/2023	Batch Adjustment	17287	13716 12th Avenue NW	Raymond & Lisa Howell	-275.00
Payment	2/23/2023	Batch Adjustment	17288	13706 12th Avenue NW	Raymond & Lisa Howell	-275.00
					2/23/2023 Count: 2	-550.00
					Count: 13	-3,775.00

Point Richmond Ridge Homeowners Association

Bank Statement Attachments



Alliance Association Bank, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

Last statement: January 31, 2023
This statement: February 23, 2023
Total days in statement period: 23

POINT RICHMOND RIDGE HOMEOWNERS
C/O HOA COMMUNITY SOLUTIONS, LLC
C O D
PO BOX 364
GIG HARBOR WA 98335-0364

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Direct inquiries to:
888-734-4567

Alliance Association Bank
3033 W Ray Road, Ste 200
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

** Closed Account - Final Statement

AAB CD

Account number	XXXXXX9138
Total principal	\$0.00
Total current balance	\$0.00
Total interest year to date	\$78.23

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
01-31	Beginning balance			\$46,076.10
02-17	Interest Credit	39.13		46,115.23
02-23	Interest Withdrawal		-231.79	45,883.44
	TRANSFER TO DEPOSIT ACCOUNT 08011325357			
02-23	Principal Withdrawal		-45,883.44	0.00
	TRANSFER TO DEPOSIT ACCOUNT 08011325357			
02-23	Ending totals	39.13	-46,115.23	\$0.00

Interest for 2023 to be reported to the Internal Revenue Service on your tax return is \$78.23.

Thank you for banking with Alliance Association Bank

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING					STATEMENT OF RECONCILIATION		
Number	Amount	Number	Amount	Number	Amount		
						Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING					\$	TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at One E Washington Street, Suite 1400, Phoenix, AZ 85004, telephone us at (888) 734-4567 or E-mail us at info@allianceassociationbank.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit- We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Western Alliance Bank, Credit Support Dept., One E Washington St., Suite 1400 Phoenix, AZ 85004.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NOTICE OF FURNISHING NEGATIVE INFORMATION-We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DIRECT DEPOSITS-If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (888) 734-4567 to find out if the deposit has been made.





Alliance Association Bank, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

POINT RICHMOND RIDGE HOMEOWNERS
C/O HOA COMMUNITY SOLUTIONS, LLC
OPERATING
PO BOX 364
GIG HARBOR WA 98335-0364

Last statement: January 31, 2023
This statement: February 28, 2023
Total days in statement period: 28

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Direct inquiries to:
888-734-4567

Alliance Association Bank
3033 W Ray Road, Ste 200
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

AAB Community Checking

Account number	XXXXXX9091	Beginning balance	\$20,751.19
Enclosures	2	Total additions	3,775.43
Low balance	\$21,251.19	Total subtractions	1,078.17
Average balance	\$22,439.01	Ending balance	\$23,448.45
Avg collected balance	\$22,341		

CHECKS

Number	Date	Amount	Number	Date	Amount
100120	02-15	1,076.54	100121	02-17	1.63

CREDITS

Date	Description	Additions
02-01	' Lockbox Deposit	500.00
02-02	' Lockbox Deposit	250.00
02-03	' Lockbox Deposit	250.00
02-06	' Lockbox Deposit	250.00
02-07	' Lockbox Deposit	250.00
02-09	' Lockbox Deposit	525.00
02-16	' Lockbox Deposit	275.00
02-22	' Lockbox Deposit	925.00
02-23	' Remote Deposit	550.00
02-28	' Interest Credit	0.43

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
01-31	20,751.19	02-07	22,251.19	02-22	22,898.02
02-01	21,251.19	02-09	22,776.19	02-23	23,448.02
02-02	21,501.19	02-15	21,699.65	02-28	23,448.45
02-03	21,751.19	02-16	21,974.65		
02-06	22,001.19	02-17	21,973.02		

INTEREST INFORMATION

Annual percentage yield earned	0.03%
Interest-bearing days	28
Average balance for APY	\$22,341.69
Interest earned	\$0.43

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Alliance Association Bank

FOR SECURITY REASONS, THE FACE OF THIS DOCUMENT CANNOT BE COPIED, REPRODUCED AND MICROFILMED IN THE BUREAU.

Point Richmond Ridge Homeowners Association
C/O HOA Community Solutions
PO Box 364
Gig Harbor, WA 98335

Alliance Association Bank
3033 West Ray Road
Suite 200
Chandler, AZ 85283

100120
DATE: 02/06/2023

PAY TO HOA Community Solutions \$ 1,076.54
THE ORDER OF One Thousand Seventy-Six Dollars and Fifty-Four Cents DOLLARS

memo: Act: 17906, Inv: 013123-7904

Juanita Coburn

Security Features Included. Details on back.

100120 12105980 8243469091

1 of 1 4854

02/15/2023 100120 \$1,076.54

FOR SECURITY REASONS, THE FACE OF THIS DOCUMENT CANNOT BE COPIED, REPRODUCED AND MICROFILMED IN THE BUREAU.

Point Richmond Ridge Homeowners Association
C/O HOA Community Solutions
PO Box 364
Gig Harbor, WA 98335

Alliance Association Bank
3033 West Ray Road
Suite 200
Chandler, AZ 85283

100121
DATE: 02/10/2023

PAY TO SouthData Inc \$ 1.63
THE ORDER OF One Dollar and Sixty-Three Cents DOLLARS

memo: Act: 010228, Inv: 933866970

Juanita Coburn

Security Features Included. Details on back.

100121 12105980 8243469091

1 of 1 68

02/17/2023 100121 \$1.63

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING					STATEMENT OF RECONCILIATION		
Number	Amount	Number	Amount	Number	Amount		
						Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING					\$	TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at One E Washington Street, Suite 1400, Phoenix, AZ 85004, telephone us at (888) 734-4567 or E-mail us at info@allianceassociationbank.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit- We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Western Alliance Bank, Credit Support Dept., One E Washington St., Suite 1400 Phoenix, AZ 85004.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NOTICE OF FURNISHING NEGATIVE INFORMATION-We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DIRECT DEPOSITS-If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (888) 734-4567 to find out if the deposit has been made.





Alliance Association Bank, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

Last statement: January 31, 2023
This statement: February 28, 2023
Total days in statement period: 28

POINT RICHMOND RIDGE HOMEOWNERS
C/O HOA COMMUNITY SOLUTIONS LLC
RESERVE
PO BOX 364
GIG HARBOR WA 98335-0364

Page 1
XXXXXX5357
(0)

Direct inquiries to:
888-734-4567

Alliance Association Bank
3033 W Ray Road, Ste 200
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

AAB Association MMA

Account number	XXXXXX5357	Beginning balance	\$34,799.89
Low balance	\$34,799.89	Total additions	46,121.70
Average balance	\$44,681.73	Total subtractions	0.00
Avg collected balance	\$44,681	Ending balance	\$80,921.59
Interest paid year to date	\$9.37		

CREDITS

Date	Description	Additions
02-23	' Xfr From Deposit TRANSFER FROM DEPOSIT ACCOUNT 07227929138 0000000001	46,115.23
02-28	' Interest Credit	6.47

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
01-31	34,799.89	02-23	80,915.12	02-28	80,921.59

INTEREST INFORMATION

Annual percentage yield earned	0.19%
Interest-bearing days	28
Average balance for APY	\$44,681.73
Interest earned	\$6.47

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Alliance Association Bank

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING					STATEMENT OF RECONCILIATION		
Number	Amount	Number	Amount	Number	Amount		
						Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING					\$	TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at One E Washington Street, Suite 1400, Phoenix, AZ 85004, telephone us at (888) 734-4567 or E-mail us at info@allianceassociationbank.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit- We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

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Point Richmond Ridge Homeowners Association

Bank Reconciliation Expanded Detail Consolidated

Bank: AAB CD RES 9138 2.18.2023 Account: *****9138

Statement Date: 2/28/2023

G/L Balance: 0.00

Linked Statement: 030123234829_9138_022823.PDF

Statement Balance: 0.00

Item	Date	Check #	Amount	Balance
			Previous Balance:	46,076.10
GL Entry CLOSE CD 9138 DEPOSIT FUND TO RESER	2/23/2023		-46,115.23	-39.13
Bank Reconcile: Interest Earned	2/28/2023		39.13	0.00
		Total Deposits / Adjustments:	-46,076.10	
		Statement Balance:		0.00

Outstanding Items:

Bank Reconciliation Summary: AAB CD RES 9138 2.18.2023 Account: ***9138**

G/L Balance:	0.00
Uncleared Checks, Credits:	0.00
Uncleared Deposits, Debits:	0.00
G/L Difference:	0.00
Statement Balance:	0.00
G/L and Balance Difference:	0.00

Point Richmond Ridge Homeowners Association

Bank Reconciliation Expanded Detail Consolidated

Bank: AAB Operating Account Account: *****9091

Statement Date: 2/28/2023

G/L Balance: 23,448.45

Linked Statement: 030223094457_9091_022823.PDF

Statement Balance: 23,448.45

Item	Date	Check #	Amount	Balance
			Previous Balance:	20,751.19
HOA Community Solutions	2/6/2023	100120	-1,076.54	19,674.65
SouthData Inc	2/10/2023	100121	-1.63	19,673.02
		Total Checks:	-1,078.17	
Lockbox	2/1/2023		500.00	20,173.02
Lockbox	2/2/2023		250.00	20,423.02
Lockbox	2/3/2023		250.00	20,673.02
Lockbox	2/6/2023		250.00	20,923.02
Lockbox	2/7/2023		250.00	21,173.02
Lockbox	2/9/2023		525.00	21,698.02
Lockbox	2/16/2023		275.00	21,973.02
Lockbox	2/22/2023		925.00	22,898.02
Adjustment Batch	2/23/2023		550.00	23,448.02
Bank Reconcile: Interest Earned	2/28/2023		0.43	23,448.45
		Total Deposits / Adjustments:	3,775.43	
			Statement Balance:	23,448.45

Outstanding Items:

Bank Reconciliation Summary: AAB Operating Account Account: ***9091**

G/L Balance:	23,448.45
Uncleared Checks, Credits:	0.00
Uncleared Deposits, Debits:	0.00
G/L Difference:	23,448.45
Statement Balance:	23,448.45
G/L and Balance Difference:	0.00

* voided check

Point Richmond Ridge Homeowners Association

Bank Reconciliation Expanded Detail Consolidated

Bank: Reserve Account Account: *****5357

Statement Date: 2/28/2023

G/L Balance: 80,921.59

Linked Statement: 030223094546_5357_022823.PDF

Statement Balance: 80,921.59

Item	Date	Check #	Amount	Balance
			Previous Balance:	34,799.89
GL Entry CLOSE CD 9138 DEPOSIT FUND TO RESER	2/23/2023		46,115.23	80,915.12
Bank Reconcile: Interest Earned	2/28/2023		6.47	80,921.59
		Total Deposits / Adjustments:	46,121.70	
			Statement Balance:	80,921.59

Outstanding Items:

Bank Reconciliation Summary: Reserve Account Account: ***5357**

G/L Balance:	80,921.59
Uncleared Checks, Credits:	0.00
Uncleared Deposits, Debits:	0.00
G/L Difference:	80,921.59
Statement Balance:	80,921.59
G/L and Balance Difference:	0.00

AP Expense Register

Monday, March 13, 2023 9:39

Check Date 2/1/2023 To 2/28/2023 11:59:00 PM

Point Richmond Ridge Homeowners Association

Ctrl #	Invoice #	Invoice Bank	Expense	Amount	Check #	Check Date	Memo	Status
HOA Community Solutions			Location: HOA Community Solutions					
106607	013123-7904	1/31/2023 AAB Operating A	501006: Management	600.00	100120	2/6/2023		PAID
106607	013123-7904	1/31/2023 AAB Operating A	501010: Filing Fees	9.98	100120	2/6/2023		PAID
106607	013123-7904	1/31/2023 AAB Operating A	503000: Office Supplies	466.56	100120	2/6/2023	Microsoft Office 365	PAID
				1,076.54				
SouthData Inc			Location: SouthData Inc					
107031	993866970	1/31/2023 AAB Operating A	503010: Postage	1.06	100121	2/10/2023		PAID
107031	993866970	1/31/2023 AAB Operating A	503000: Office Supplies	0.57	100121	2/10/2023		PAID
				1.63				
Count: 5	Point Richmond Ridge Homeowners Association			\$1,078.17				

Point Richmond Ridge Homeowners Association

AP Attachments

HOA Community Solutions
P.O. Box 364
Gig Harbor, WA 98335

Phone: 253-985-3812

Account Number:	Statement Date
17904	1/31/2023
Due Date	Amount Due:
02/28/23	1,076.54

Point Richmond Ridge
Point Richmond Ridge

Make checks payable to your association

Send payment To:

HOA Community Solutions
P.O. Box 364
Gig Harbor WA 98335

DATE	TRANSACTION	AMOUNT	BALANCE	MEMO
	Balance Forward:		0.00	
2/1/2023	Monthly Management Fees	600.00	600.00	Monthly Management Fee
2/1/2023	Reimbursement for	9.98	609.98	1099 Filings
2/1/2023	Reimbursement for	466.56	1,076.54	Microsoft Office 365

Pay This Amount: \$1,076.54

Please send all correspondence or any inquiries on your invoice to:

HOA Community Solutions
P.O. Box 364
Gig Harbor, WA 98335

Questions? Email us at info@hoacommunitysolutions.com or visit our website www.hoacommunitysolutions.com

Payments not received by the due date are subject to a \$15.00 per month late fee

FOLD ON PERFORATIONS, DETACH COUPON, AND RETURN IT WITH YOUR PAYMENT

Point Richmond Ridge
Point Richmond Ridge

Account Number:	Payment Due By:
17904	02/28/23
Amount Due:	Amount Enclosed:
1,076.54	

Please make checks payable HOA Community Solutions.
Detach and return this portion with your remittance.

Property: Point Richmond Ridge

HOA Community Solutions
P.O. Box 364
Gig Harbor WA 98335

6835 000000 0000000000017904 P0INTORICHM0 107654 0

Point Richmond Ridge

Date **January**

Mailing

<u>Type</u>	<u>Description</u>	<u># of Pieces</u>	<u>Postage Amt per piece</u>	<u>Total postage cost</u>
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Total \$ -

Copies & Supplies

<u># of pages</u>	<u>Cost</u>	<u>Total</u>
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Total \$ -

Other Expenses

29-Dec Microsoft Office 365

1	466.56	466.56
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Total \$ 466.56

Total

\$ **466.56**

pt Richmond Ridge



Invoice

December 2022
Invoice Date: 12/29/2022
Invoice Number: E0600LKV0G
Due Date: 12/29/2022

466.56 USD

Sold-To
PRRHOA
13607 12th Ave NW
12
Gig Harbor wa 98332-7610
United States

Bill-To
PRRHOA
PO Box 364
Gig Harbor wa 98335-0364
United States

Service Usage Address
PRRHOA
13607 12th Ave NW
BOX 12
Gig Harbor wa 98332-7610
United States

Order Details		Billing Summary	
Product:	Online Services	Charges:	432.00
Customer PO Number:		Discounts:	0.00
Order Number:	86702486-aa54-4994-91f8-a4f2a492dee9	Credits:	0.00
Billing Period:	12/29/2021 - 12/28/2022	Tax:	34.56
Due Date:	12/29/2022	Total:	466.56
Payment Instructions:	Please DO NOT PAY. You will be charged the amount due through your selected method of payment.		



Invoice

December 2022
Invoice Date: 12/29/2022
Invoice Number: E0600LKVOG
Due Date: 12/29/2022

466.56 USD

Microsoft 365 Business Basic

Formula for charges

Licenses in service period X Monthly (or Yearly) price per license X (Days in service period / Total in service period) = Charge

New charges

These are your charges for the next billing period for your current number of licenses.

Service period	Details	Licenses in service	Yearly price/license period	Days in service	Charges	Discounts	Credits	Subtotal	Tax %	Tax	Total
12/22/2022 - 12/21/2023	Prepay monthly subscription charges	6	72.00	365	432.00	0.00	0.00	432.00	8.00 %	34.56	466.56
Subtotal					432.00	0.00	0.00	432.00		34.56	466.56
Grand Total					432.00	0.00	0.00	432.00		34.56	466.56

Billing or service question? Call 1-800-865-9408 or visit <https://aka.ms/Office365Billing>, <https://aka.ms/Office365Billing>

Microsoft Corporation, One Microsoft Way, Redmond, WA 98052, United States

US FEIN 91-114442



010228 HOA Community Solutions

Invoice Date: Jan 31, 2023
Due Date: Feb 15, 2023

0228PRRH Point Richmond Ridge

12903540 1/13/23 Point Richmond Ridge

2 Mailing Sheet	\$0.0100	\$0.02
2 Simplex Letter	\$0.1074	\$0.21
2 Outer Envelope	\$0.0537	\$0.11
2 Assembly Fee	\$0.0500	\$0.10
1 Recovery Surcharge		\$0.09
1 Sales Tax		\$0.04
1 Postage Discount on First Class Mai		\$-0.14
1 Postage To Mail Items To Users		\$1.20
Total Charges For 0228PRRH		\$1.63

Total Billing Flexibility

From Mailbox to Inbox, SouthData has it covered with the FlexBill® System.

- Give clients the choice of receiving full color bills via email or mail.
- Create custom client messages on every statement order.
- Offer clients the option to pay online, via ACH draft, electronic check or credit card.

Call 800.549.4722
to learn more.

SouthData's Family of Billing Products

For Invoicing Questions Call (336) 719-5000 (800) 281-8604

Goods & Services	Postage	Shipping/Handling	Sales Tax	Applied Postage	Total Charges	Amount Due
\$0.53	\$1.06	\$0.00	\$0.04	\$0.00	\$1.63	\$1.63

PLEASE DETACH LOWER PORTION AND RETURN WITH PAYMENT IN THE ENCLOSED ENVELOPE



INVOICE #	993866970	AMOUNT DUE \$1.63
CLIENT #	010228	
DUE DATE	Feb 15, 2023	

MAKE CHECK PAYABLE & REMIT TO:

POINT RICHMOND RIDGE
C/O HOA COMMUNITY SOLUTIONS
PO BOX 364
GIG HARBOR WA 98335-0364

|||||
SOUTHDATA, INC.
201 TECHNOLOGY LN
MOUNT AIRY NC 27030-6684

993866970010228000001638

12988752-16-70-183

