

VICTORIA SQUARE

FINANCIAL STATEMENTS

PREPARED FOR THE BOARD OF DIRECTORS

NOVEMBER 2022



7124 North Nob Hill Road, Tamarac, FL 33321 (954-718-9903)

VICTORIA SQUARE CONDOMINIUM

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Balance Sheet
As of 11/30/22

ASSETS

CASH:

1010	Popular Bank Oper	\$	71,715.86
1020	Popular Bank Reserve		98,876.39

SUBTOTAL CASH		\$	170,592.25
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CURRENT ASSETS:

1110	A/R Maintenance	\$	12,854.00
1210	Utility Deposits		80.00
1220	Prepaid Insurance		2,957.52

TOTAL CURRENT ASSETS		\$	15,891.52
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TOTAL ASSETS		\$	186,483.77
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LIABILITIES & EQUITY

CURRENT LIABILITIES:

3010	Accounts Payable	\$	(52.54)
3110	Exchange		1,747.22
3310	Prepaid Member Fees		4,595.25

SUBTOTAL CURRENT LIABILITIES		\$	6,289.93
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RESERVES

5010	Reserve Roof	\$	45,940.46
5015	Reserve Painting		40,966.70
5020	Reserve Paving		5,540.00
5025	Reserve- 40 Year Inspection		3,327.10
5030	Reserve Interest		3,102.13

RESERVES		\$	98,876.39
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EQUITY:

5510	Retained Earnings	\$	48,331.76
	Current Year Net Income/(Loss)		32,985.69

SUBTOTAL EQUITY		\$	81,317.45
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TOTAL LIABILITIES & EQUITY		\$	186,483.77
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VICTORIA SQUARE CONDOMINIUM

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INCOME AND EXPENSE STATEMENT

Period: 11/01/22 to 11/30/22

Current Period				Year-To-Date				Yearly
Actual	Budget	Variance	Account	Description	Actual	Budget	Variance	Budget
INCOME:								
16,940.00	.00	16,940.00	06110	Maintenance Income	197,738.00	.00	197,738.00	.00
.00	.00	.00	06160	Misc. Owner Income	100.00	.00	100.00	.00
.00	.00	.00	06165	Owners Interest Income	8.33	.00	8.33	.00
.00	.00	.00	06170	Owner Late Fees	10.00	.00	10.00	.00
.00	.00	.00	06200	Misc Income	(148.00)	.00	(148.00)	.00
.88	.00	.88	06900	Interest	.88	.00	.88	.00
16,940.88	.00	16,940.88		SUBTOTAL INCOME	197,709.21	.00	197,709.21	.00
EXPENSES								
UTILITIES								
2,043.08	.00	(2,043.08)	07010	Refuse	13,168.70	.00	(13,168.70)	.00
139.77	.00	(139.77)	07050	Electricity	1,159.27	.00	(1,159.27)	.00
3,089.90	.00	(3,089.90)	07060	Water / Sewer	29,989.03	.00	(29,989.03)	.00
.00	.00	.00	07155	Parking Enforcement	10,788.78	.00	(10,788.78)	.00
5,272.75	.00	(5,272.75)		UTILITIES	55,105.78	.00	(55,105.78)	.00
BUILDING MAINTENANCE								
.00	.00	.00	07210	Repair & Maintenance	22,105.10	.00	(22,105.10)	.00
.00	.00	.00	07220	Janitorial	4,100.00	.00	(4,100.00)	.00
.00	.00	.00	07230	Exterminating	485.00	.00	(485.00)	.00
.00	.00	.00		BUILDING MAINTENANCE	26,690.10	.00	(26,690.10)	.00
GROUND MAINTENANCE								
.00	.00	.00	08010	Lawn Maintenance	6,953.60	.00	(6,953.60)	.00
.00	.00	.00	08020	Irrigation	3,343.30	.00	(3,343.30)	.00
.00	.00	.00		GROUND MAINTENANCE	10,296.90	.00	(10,296.90)	.00
MANAGEMENT								
750.00	.00	(750.00)	09000	Management Fees	12,950.00	.00	(12,950.00)	.00
750.00	.00	(750.00)		MANAGEMENT	12,950.00	.00	(12,950.00)	.00
ADMINISTRATIVE & OFFICE								
.00	.00	.00	09110	Office Expense	1,930.56	.00	(1,930.56)	.00
.00	.00	.00	09120	CPA	1,000.00	.00	(1,000.00)	.00
.00	.00	.00	09125	Legal	407.71	.00	(407.71)	.00
.00	.00	.00	09140	Fees/Permits	756.75	.00	(756.75)	.00
2,845.72	.00	(2,845.72)	09150	General Insurance	26,388.50	.00	(26,388.50)	.00

VICTORIA SQUARE CONDOMINIUM

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INCOME AND EXPENSE STATEMENT

Period: 11/01/22 to 11/30/22

Current Period			Account	Description	Year-To-Date			Yearly Budget
Actual	Budget	Variance			Actual	Budget	Variance	
2,845.72	.00	(2,845.72)		ADMINISTRATIVE & OFFICE	30,483.52	.00	(30,483.52)	.00
8,868.47	.00	(8,868.47)		TOTAL EXPENSES	135,526.30	.00	(135,526.30)	.00
RESERVES								
.00	.00	.00	09200	Reserve Transfer	29,197.22	.00	(29,197.22)	.00
.00	.00	.00		TOTAL RESERVES	29,197.22	.00	(29,197.22)	.00
8,072.41	.00	8,072.41		Current Year Net Income/(los	32,985.69	.00	32,985.69	.00
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GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description		Begin-balance	Total-DR	Total-CR	Net-change	End-balance
1010	Popular Bank Oper		66,952.73	10,035.88	5,272.75	4,763.13	71,715.86
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/04/22	GJ0005	CORRECT		2,043.08	NOV TRASH AUTOPAY	
	11/14/22	AR0005	AR-005	385.00		Owner Cash Receipts	
	11/15/22	GJ0006	AUTOPAY		57.49	NOV FPL 10241426	
	11/15/22	GJ0006	AUTOPAY		82.28	NOV FPL 10241489	
	11/23/22	AP0098	300067		3,089.90	CITY OF CORAL SPRINGS	NOV WATER AUTOPAY
	11/23/22	AR0001	AR-001	4,235.00		Owner Cash Receipts	
	11/29/22	AR0000	AR04	25.00		Owner Cash Receipts	
	11/29/22	AR0002	AR-002	4,235.00		Owner Cash Receipts	
	11/30/22	AR0000	AR04	385.00		Owner Cash Receipts	
	11/30/22	AR0003	AR-003	770.00		Owner Cash Receipts	
	11/30/22	CR0000	ADJUST	.88		OPERATING INTEREST INCOME	
1020	Popular Bank Reserve		98,811.73	64.66	.00	64.66	98,876.39
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/30/22	CR0000	ADJUST	64.66		RESERVE INTEREST INCOME	
1110	A/R Maintenance		7,353.75	16,940.00	11,439.75	5,500.25	12,854.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/01/22	AR0000	AR01	16,940.00		Apply Assmt/Opt Charges	
	11/01/22	AR0000	AR08		6,160.00	Prepaid Application	
	11/14/22	AR0005	AR-005		44.00	Owner Cash Receipts	
	11/23/22	AR0001	AR-001		770.00	Owner Cash Receipts	
	11/29/22	AR0000	AR04		25.00	Owner Cash Receipts	
	11/29/22	AR0002	AR-002		3,285.75	Owner Cash Receipts	
	11/30/22	AR0000	AR04		385.00	Owner Cash Receipts	
	11/30/22	AR0003	AR-003		770.00	Owner Cash Receipts	
1210	Utility Deposits		80.00	.00	.00	.00	80.00
1220	Prepaid Insurance		5,803.24	.00	2,845.72	2,845.72CR	2,957.52
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/01/22	GJ0010	PREPAID		2,845.72	PREPAID INSURANCE	
3010	Accounts Payable		802.54	3,089.90	3,839.90	750.00CR	52.54
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/01/22	AP0099	VH8		750.00	CONSOLIDATED COMMUNITY MG	NOV MGT FEE
	11/23/22	AP0098	300067	3,089.90		CITY OF CORAL SPRINGS	NOV WATER AUTOPAY
	11/30/22	AP0099	VH9		3,089.90	CITY OF CORAL SPRINGS	NOV WATER AUTOPAY
3110	Exchange		1,747.22CR	.00	.00	.00	1,747.22CR
3310	Prepaid Member Fees		6,000.00CR	6,160.00	4,755.25	1,404.75	4,595.25CR

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"

Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description	Begin-balance	Total-DR	Total-CR	Net-change	End-balance
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DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
11/01/22	AR0000	AR08	6,160.00		Prepaid Application	
11/14/22	AR0005	AR-005		341.00	Owner Cash Receipts	
11/23/22	AR0001	AR-001		3,465.00	Owner Cash Receipts	
11/29/22	AR0002	AR-002		949.25	Owner Cash Receipts	

5010	Reserve Roof		45,940.46CR	.00	.00	.00	45,940.46CR
5015	Reserve Painting		40,966.70CR	.00	.00	.00	40,966.70CR
5020	Reserve Paving		5,540.00CR	.00	.00	.00	5,540.00CR
5025	Reserve- 40 Year Inspection		3,327.10CR	.00	.00	.00	3,327.10CR
5030	Reserve Interest		3,037.47CR	.00	64.66	64.66CR	3,102.13CR

	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/30/22	CR0000	ADJUST		64.66	RESERVE INTEREST INCOME	
5510	Retained Earnings			48,331.76CR	.00	.00	.00 48,331.76CR
6110	Maintenance Income			180,798.00CR	.00	16,940.00	16,940.00CR 197,738.00CR

	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/01/22	AR0000	AR01		16,940.00	Apply Assmt/Opt Charges	
6160	Misc. Owner Income			100.00CR	.00	.00	.00 100.00CR
6165	Owners Interest Income			8.33CR	.00	.00	.00 8.33CR
6170	Owner Late Fees			10.00CR	.00	.00	.00 10.00CR
6200	Misc Income			148.00	.00	.00	.00 148.00
6900	Interest			.00	.00	.88	.88CR .88CR

	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/30/22	CR0000	ADJUST		.88	OPERATING INTEREST INCOME	
7010	Refuse			11,125.62	2,043.08	.00	2,043.08
							13,168.70

	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE	
	11/04/22	GJ0005	CORRECT	2,043.08		NOV TRASH AUTOPAY		
7050	Electricity			1,019.50	139.77	.00	139.77	1,159.27

DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
11/15/22	GJ0006	AUTOPAY	57.49		NOV FPL 10241426	

GENERAL LEDGER TRIAL BALANCE

Starting account #: "First"
Ending account #: "Last"Starting date: 11/01/22
Ending date: 11/30/22

Acct-#	Description		Begin-balance	Total-DR	Total-CR	Net-change	End-balance
	11/15/22	GJ0006	AUTOPAY	82.28	NOV FPL 10241489		
7060	Water / Sewer		26,899.13	3,089.90	.00	3,089.90	29,989.03
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/30/22	AP0099	VH9	3,089.90		CITY OF CORAL SPRINGS	NOV WATER AUTOPAY
7155	Parking Enforcement			10,788.78	.00	.00	10,788.78
7210	Repair & Maintenance			22,105.10	.00	.00	22,105.10
7220	Janitorial			4,100.00	.00	.00	4,100.00
7230	Exterminating			485.00	.00	.00	485.00
8010	Lawn Maintenance			6,953.60	.00	.00	6,953.60
8020	Irrigation			3,343.30	.00	.00	3,343.30
9000	Management Fees			12,200.00	750.00	.00	12,950.00
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/01/22	AP0099	VH8	750.00		CONSOLIDATED COMMUNITY MG	NOV MGT FEE
9110	Office Expense			1,930.56	.00	.00	1,930.56
9120	CPA			1,000.00	.00	.00	1,000.00
9125	Legal			407.71	.00	.00	407.71
9140	Fees/Permits			756.75	.00	.00	756.75
9150	General Insurance			23,542.78	2,845.72	.00	26,388.50
	DATE	SOURCE	REFERENCE	DR-AMOUNT	CR-AMOUNT	DESCRIPTION	A/P REFERENCE
	11/01/22	GJ0010	PREPAID	2,845.72		PREPAID INSURANCE	
9200	Reserve Transfer			29,197.22	.00	.00	29,197.22
Grnd Total:				.00	45,158.91	45,158.91	.00

CASH DISBURSEMENTS

Starting Check Date: 11/01/22 Cash account #: "All"
Ending Check Date: 11/30/22

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference
Cash account #:			1010	Popular Bank Oper	
11/23/22	300067	CITYCS	CITY OF CORAL SPRINGS	3,089.90	NOV WATER AUTOPAY
Totals:				3,089.90	

RECONCILIATION

Bank #: 01 POPULAR COMMUNITY BANK OPER 1010 Popular Bank Oper
G/L Acct Bal: 71,715.86
Bank Balance: 59,954.97
Statement date: 11/30/22

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
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OUTSTANDING ITEMS:

AR-005	11/14/22	Owner cash receipts - 5			385.00
		Total Outstanding		.00	385.00

Bank Reconciliation Summary

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Checkbook Balance	71,715.86	Reconciling Balance	71,330.86
Uncleared Checks, Credits	0.00 +	Bank Stmt. Balance	59,954.97
Uncleared Deposits, Debits	385.00 -	Difference	11,375.89

G/L ACCOUNT ACTIVITY

Account #: 01010 Popular Bank Oper
 Starting Date: 10/28/22 Ending date: 11/30/22

Date	Source	Ref. ID	Debit Amount	Credit Amount	Reference
10/28/22	GJ0001	BBF	66,952.73 ✓		BEGINNING BALANCE
11/04/22	GJ0005	CORRECT		2,043.08	NOV TRASH AUTOPAY
11/14/22	AR0005	AR-005	385.00		Owner Cash Receipts
11/15/22	GJ0006	AUTOPAY		57.49	NOV FPL 10241426
11/15/22	GJ0006	AUTOPAY		82.28	NOV FPL 10241489
11/23/22	AP0098	300067		3,089.90	CITY OF CORAL SPRINGS
11/23/22	AR0001	AR-001	4,235.00		Owner Cash Receipts
11/29/22	AR0000	AR04	25.00		Owner Cash Receipts
11/29/22	AR0002	AR-002	4,235.00		Owner Cash Receipts
11/30/22	AR0000	AR04	385.00		Owner Cash Receipts
11/30/22	AR0003	AR-003	770.00		Owner Cash Receipts
11/30/22	CR0000	ADJUST	0.88		OPERATING INTEREST INCOME

Beginning Bal	Tot Debits	Tot Credits	Net Change	Ending Bal
.00	76,988.61	5,272.75	71,715.86	71,715.86

c/o Benchmark Property Mgmt
7932 Wiles Road
Coral Springs FL 33065

ASSETS

	Current Assets	
1020-001	Popular Community Bank O/A #2006	\$ 66,952.73 ✓
	Total Current Assets	\$ 66,952.73
	Reserve	
1030-001	Popular Community Bank Reserve #2233	\$ 98,770.40
	Total Reserve Funds	\$ 98,770.40
	Total Cash	\$ 165,723.13
	Other Assets	
1073-000	Accounts Receivable - Assessments	\$ 7,353.75
1110-000	Prepaid Insurance	19,919.94
1177-000	Utility Security Deposits	80.00
	Total Other Assets	\$ 27,353.69
	TOTAL ASSETS	\$ 193,076.82

LIABILITIES & OWNER'S FUND BALANCE

	Liabilities	
2010-000	Accounts Payable	\$ (802.54)
2011-000	Insurance Payable	14,116.70
2032-000	Exchange	1,747.22
2200-000	Owner Prepayments	6,000.00
	Total Liabilities	\$ 21,061.38
	Reserves	
2410-000	Reserve - Painting	\$ 40,966.70
2420-000	Reserve - Roofing	45,940.46
2430-000	Reserve - Paving	5,540.00
2497-002	Reserve - 40 Year Inspection	3,327.10
2499-000	Reserve - Interest/Service Charge	2,996.14
	Total Reserves	\$ 98,770.40
	Owner's Fund Balance	
2550-000	Retained Earnings	\$ 48,331.76
	Current Earnings	24,913.28
	Total Owner's Fund Balance	\$ 73,245.04

Bank VS001 OP1 Pop Comm
#2006
For Entities VS to VS
For All Vendors

Vendor	Name	Voucher	Vch Date	Amount	Disc Taken	Bank	Check	Type	Check Date	Amount	
B10AP	Benchmark Property Mgmt	00322637	10/01/2022	1,150.00	0.00	VS001	002072	C	10/01/2022	1,150.00	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Victoria Square Condo	VS - Mgmt Fee				VS	5310-000		RV000000790006	1,150.00	
V1123	Victoria Square Condo	00322771	10/01/2022	2,191.00	0.00	VS001	002073	C	10/01/2022	2,191.00	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Victoria Square Condo	VS-Reserves				VS	5610-000		RV000007530004	899.00	
	Victoria Square Condo	VS-Reserves				VS	5620-000		RV000007530004	720.00	
	Victoria Square Condo	VS-Reserves				VS	5630-000		RV000007530004	295.00	
	Victoria Square Condo	VS-Reserves				VS	5697-002		RV000007530004	277.00	
A3689	Alida Operating Co Inc	00323558	10/12/2022	74.26	0.00	VS001	002074	C	10/12/2022	74.26	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Victoria Square Condo	9.23-10.6.22 Parking enforcement				VS	5150-000		71168	74.26	
D1027	Diamond Brite Maint Inc	00323554	10/12/2022	50.00	0.00	VS001	002075	C	10/12/2022	50.00	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Victoria Square Condo	Bulk Trash				VS	5100-000		7174	50.00	
D1027	Diamond Brite Maint Inc	00323556	10/12/2022	350.00	0.00	VS001	002075	C	10/12/2022	350.00	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Victoria Square Condo	Oct 22 Janitorial Svc				VS	5140-000		7164	350.00	
R1542	Ryan Associates Inc	00323552	10/12/2022	767.19	0.00	VS001	002076	C	10/12/2022	767.19	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Victoria Square Condo	Drywall Unit 3240 Light Reprs				VS	5100-000		2873	767.19	
A3689	Alida Operating Co Inc	00323818	10/17/2022	74.26	0.00	VS001	002077	C	10/17/2022	74.26	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Victoria Square Condo	Parking enforcement 10/07/2022 - 10/20/2022				VS	5150-000		71247	74.26	
B1112	Best Lawn Service	00323816	10/17/2022	1,272.00	0.00	VS001	002078	C	10/17/2022	1,272.00	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Victoria Square Condo	Aug-Sep 22 Lawn Maint				VS	5020-000		0032	1,272.00	
A3264	A.M.S. Locks & Doors	00324021	10/19/2022	2,503.80	0.00	VS001	002079	C	10/19/2022	2,503.80	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Victoria Square Condo	Replace meter room doors				VS	5100-000		7705a	2,503.80	
A3684	ACC Business	00324023	10/19/2022	133.75	0.00	VS001	002080	C	10/19/2022	133.75	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Victoria Square Condo	Sep 22 Internet Acct #50000005352				VS	5100-000		222730783	133.75	
B1000	Benchmark Property Mgmt.	00324939	10/31/2022	66.27	0.00	VS001	002083	C	10/31/2022	66.27	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Victoria Square Condo	Postage copies, envelopes				VS	5315-000		00006749	66.27	
Totals				8,632.53	0.00						8,632.53

Computer Checks: 8,632.53
Manual Checks: 0.00

**POPULAR.**

Last statement: October 31, 2022
 This statement: November 30, 2022
 Total days in statement period: 30

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 5100842006
 (1)

Direct inquiries to:
 Customer Care Center,
 1-800-377-0800

VICTORIA SQUARE CONDO
 ASSOCIATION, INC.
 C/O CCM
 7124 N NOB HILL RD
 TAMARAC FL 33321-1841

Popular Bank
 P.O. Box 4890
 Miami Lakes, FL 33014

Pab Business Interest Checking

Account number	5100842006	Beginning balance	\$55,643.11
Enclosures	1	Total additions	9,650.88
Low balance	\$53,393.99	Total subtractions	5,339.02
Average balance	\$54,356.21	Ending balance	\$59,954.97
Avg collected balance	\$53,584.00		
Interest paid year to date	\$10.30		

CHECKS

Number	Date	Amount	Control
Oct 2083	11-01	66.27	000007035631980

OTHER DEBITS

Date	Description	Subtractions
11-04	'Preauthorized Wd WASTE PRO MIAMI3056517011221104 000242071752149597	2,043.08 X
11-15	'Preauthorized Wd FPL DIRECT DEBITELEC PYMT221115 000111000010241426	57.49 X
11-15	'Preauthorized Wd FPL DIRECT DEBITELEC PYMT221115 000111000010241489	82.28 X
11-25	'Preauthorized Wd CORALCONCUTILITY221123 000211274451164982	3,089.90 X

CREDITS

Date	Description	Additions
11-23	'Mail/Courier Deposit 000000005546303990	4,235.00 X
11-29	'Lock Box Deposit 000000007071165710	25.00 X
11-30	'Lock Box Deposit 000000007037184530	385.00 X
11-30	'Mail/Courier Deposit 000000005546315120	770.00 X
11-30	'Mail/Courier Deposit 000000005546315230	4,235.00 X

Thank you for banking with Popular

PLEASE ADVISE US OF ANY CHANGES OF ADDRESS

BALANCE YOUR ACCOUNT IN 5 EASY STEPS!

BEFORE YOU BEGIN, DO THE FOLLOWING IN YOUR CHECKBOOK:

- ADD ANY DEPOSITS THAT APPEAR ON THIS STATEMENT BUT THAT DO NOT APPEAR IN YOUR CHECKBOOK; AND
- SUBTRACT ANY ITEMS THAT APPEAR ON THIS STATEMENT BUT THAT DO NOT APPEAR IN YOUR CHECKBOOK.

1	Enter the balance shown on this statement. The balance is the Ending Total found in the "Daily Activity" section of your statement.	\$ <input type="text"/>
2	Total all outstanding deposits that appear in your checkbook <i>but that do not appear on this statement.</i> (Use Chart A to easily add up your outstanding deposits.)	\$ <input type="text"/>
3	Add the totals from Steps 1 and 2. Enter it here.	\$ <input type="text"/>
4	Total all outstanding withdrawals that appear in your checkbook <i>but that do not appear on this statement.</i> (Use Chart B to easily add up your outstanding withdrawals.)	\$ <input type="text"/>
5	Subtract the total in Step 4 from the total in Step 3.	\$ <input type="text"/>

This should be the Balance
In your Checkbook

CHART A

OUTSTANDING DEPOSIT	DEPOSIT AMOUNT	
Example: Deposit	\$ 100	50
TOTAL:	\$	

CHART B

OUTSTANDING WITHDRAWAL	WITHDRAWAL AMOUNT	
Example: Debit Credit Purchase	\$ 100	50
TOTAL:	\$	

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

(FOR CONSUMER ACCOUNTS ONLY. FOR BUSINESS ACCOUNTS, PLEASE REFER TO THE BUSINESS BANKING DISCLOSURE AND AGREEMENT)
WRITE US AT THE ADDRESS OR CALL US AT THE TELEPHONE NUMBER ON THE FRONT OF THIS STATEMENT AS SOON AS YOU CAN.

If you think your statement or a receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error and the date it appears on your statement.

We will investigate your complaint and will correct any error promptly. We will tell you the results of our investigation within 10 business days after we hear from you (20 business days if the transfer involved a new account). An account is considered new for 30 days after the first deposit is made. However, if we need more time, we may take up to 45 days to investigate your complaint or question (90 days if the transfer involved a new account, point of sale card transaction or a transfer that was initiated outside the U.S.) if we decide to do this, we will provisionally credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If we ask you to put your complaint or question in writing and you fail to give us the required written confirmation of your complaint or question, then we may not credit your account or we may revoke the provisional credit we previously gave to you. We will tell you the results of our investigation within three business days after completing our investigation.

LOST OR STOLEN ATM OR DEBIT CARD: If your ATM or Debit Card is lost or stolen, in order to protect your rights, you must report it immediately by calling our Customer Care Center at the phone number on the front of this statement. (FOR DEBIT CARDS ONLY) When our Customer Care Center is closed, you may call Mastercard® directly at 1-800-307-7309 to report your Debit Card lost or stolen and then contact us on the following business day to arrange a replacement card.

"The Check Clearing for the 21 Century Act or "Check 21" effective as of October 28, 2004, allows banks to replace original checks with "substitute checks". A substitute check is the legal equivalent of an original check. You can use it the same way you would use the original check". You may use a substitute check as proof of payment just like the original check. In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). If you believe that you have suffered a loss related to a substitute check that you received and that was posted to your account, please contact us. You may call Customer Care Center at 1-800-377-0800 during the hours of 7:30 am – 12:00 am ET, Monday through Friday and 9:00 am – 6:00 pm ET, Saturday and Sunday or in writing at Popular, Attn: Customer Care Center P.O. Box 4906 Miami Lakes, FL 33014. You may also contact Popular via Teletypewriter (TTY/TDD) for account information and services at 1-888-801-4871. You must contact us within 14 calendar days of the date we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why a substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: information such as the check number, the name of the person who wrote the check, and the amount of the check.





POPULAR.

VICTORIA SQUARE CONDO
November 30, 2022

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5100842006

Date	Description	Additions
11-30	'Interest Credit 000000000000000000	0.88

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
10-31	55,643.11	11-15	53,393.99	11-29	54,564.09
11-01	55,576.84	11-23	57,628.99	11-30	59,954.97
11-04	53,533.76	11-25	54,539.09		

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

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5100842006[illegible]

Check # 2083, Posted 11-01-22, Amount 66.27

RECONCILIATION

Bank #: 02 POPULAR COMMUNITY BANK RESERVE 1020 Popular Bank Reserve
G/L Acct Bal: 98,876.39
Bank Balance: 98,876.39
Statement date: 11/30/22

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
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OUTSTANDING ITEMS:

Total Outstanding	.00	.00
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Bank Reconciliation Summary

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Checkbook Balance	98,876.39	Reconciling Balance	98,876.39
Uncleared Checks, Credits	0.00 +	Bank Stmt. Balance	98,876.39
Uncleared Deposits, Debits	0.00	Difference	0.00

**POPULAR.**

Last statement: October 31, 2022
This statement: November 30, 2022
Total days in statement period: 30

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6808062233
(0)

Direct inquiries to:
Customer Care Center,
1-800-377-0800

VICTORIA SQUARE CONDO ASSOC INC
RESERVES
C/O CCM
7124 N NOB HILL RD
TAMARAC FL 33321-1841

Popular Bank
P.O. Box 4890
Miami Lakes, FL 33014

Pab Platinum Bus MM

Account number	6808062233
Low balance	\$98,811.73
Average balance	\$98,811.73
Avg collected balance	\$98,811.00
Interest paid year to date	\$192.11

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
10-31	Beginning balance			\$98,811.73
11-30	Interest Credit 0000000000000000	64.66		98,876.39
11-30	Ending totals	64.66	0.00	\$98,876.39






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

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3	<p>Add the totals from Steps 1 and 2.</p> <p>Enter it here.</p>	\$ 
4	<p>Total all outstanding withdrawals that appear in your checkbook <i>but that do not appear on this statement</i>.</p> <p>(Use Chart B to easily add up your outstanding withdrawals.)</p>	\$ 
5	<p>Subtract the total in Step 4 from, the total in Step 3.</p>	\$ 

**This should be the Balance
In your Checkbook**

	OUTSTANDING DEPOSIT	DEPOSIT AMOUNT
Example:	Deposit	\$ 100 50
	TOTAL:	\$

	OUTSTANDING WITHDRAWAL	WITHDRAWAL AMOUNT
Example: Debit Credit Purchase	\$ 100	50
TOTAL:	\$	

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Last statement: October 31, 2022
This statement: November 30, 2022
Total days in statement period: 30

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(0)

Direct inquiries to:
Customer Care Center,
1-800-377-0800

VICTORIA SQUARE CONDO ASSOC INC
LOAN PROCEEDS
C/O CCM
7124 N NOB HILL RD
TAMARAC FL 33321-1841

Popular Bank
P.O. Box 4890
Miami Lakes, FL 33014

Pab Commercial Checking

Account number	6810668787	Beginning balance	\$0.00
Low balance	\$0.00	Total additions	0.00
Average balance	\$0.00	Total subtractions	.00
Avg collected balance	\$0.00	Ending balance	\$0.00

**** No Activity this statement period ****

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 Popular