

Pacific Palms Owners Association
BALANCE SHEET
for the period ending January 31, 2019

	ASSETS		
102	Checking		6,639.05
114	Accounts Receivable		-216.00
		Total Assets	\$6,423.05
	FUNDS		
310	Capital		6,423.05
		Total Funds	\$6,423.05

Prepared on February 11, 2019 by Management.
Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

Pacific Palms Owners Association
INCOME STATEMENT
for the period January 1, 2019 to January 31, 2019

	REVENUE	
402	Assessments	1,080.00
	EXPENDITURES	
693	Gas & Electric	34.23
702	Insurance	176.92
716	Bookkeeping Fees	150.00
725	Office Expenses & Misc.	19.69
754	Repairs & Maintenance	275.00
789	Trash	125.00
804	Gardening-Landscaping	175.00
	Total Expenditures	\$955.84
	NET to RESERVES	\$124.16

Prepared on February 11, 2019 by Management.
Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

Pacific Palms Owners Association
 BUDGET COMPARISON
 for the period January 1, 2019 to January 31, 2019

	Actual	Budget	Variance
REVENUE			
402 Assessments	1,080	0	
EXPENDITURES			
693 Gas & Electric	34	0	
702 Insurance	177	0	
716 Bookkeeping Fees	150	0	
725 Office Expenses & Misc.	20	0	
754 Repairs & Maintenance	275	0	
789 Trash	125	0	
804 Gardening-Landscaping	175	0	
Total Expenditures	\$956		*% worse
NET to RESERVES	\$124	\$0	

Prepared on February 11, 2019 by Management.
 Unaudited Statement; Assessments are Accrued; Expenses are Cash Basis.

PACIFIC PALMS
A/R Reconciliation Report
as of 01/31/19

Account	Owed	Pd in Adv	Adj	Journal Page
4		216.00		
G/L Total:	0.00	-216.00	=	\$-216.00
A/R Total:	0.00	-216.00	=	\$-216.00

Each owner payment to Pacific Palms is posted to the owner's account with the date of its receipt. The date used for financial statements and general ledgers, however, is the date of deposit to the bank. Sometimes these two dates are not the same. In order to reconcile owner statements to the financial statements, an adjustment is needed for any check that was outstanding (in-transit to the bank) on the date of this report: 01/31/19. This report prepared on 02/11/19.

PACIFIC PALMS
 Accounts Receivable Aging Report
 as of 01/31/19

Account	>90	>60	>30	<=30	Total	Name
Accounts with Credit Balances:						
4				-216.00	-216.00	Davis
					-216.00	
Totals:	0.00	0.00	0.00	-216.00	-216.00	

LEDGER ACCOUNT for PACIFIC PALMS OWNERS ASSOCIATION
for the period 01/01/19 to 01/31/19; prepared 02/11/19; page 1

Date	Description	Folio	Check	Contra	Amount
102 Checking					
12/31/18	balance forward				6514.89
01/01/19	Ceosd.net	3128	139	725	-169.69
01/02/19	Deposit	3129		114	648.00
01/03/19	Edco	3130	140	789	-125.00
01/15/19	Deposit	3133		114	216.00
01/16/19	Allstate	3135	141	702	-176.92
01/16/19	Alpine Fence	3136	142	754	-275.00
01/16/19	Rony Carcamo	3137	143	804	-175.00
01/16/19	SDGE	3144		693	-34.23
01/28/19	Deposit	3138		114	216.00
	Total for Account 102	(124.16	since	01/01)	6639.05



CALIFORNIA BANK TRUST

P.O. Box 489, Lawndale, CA 90260-0489

Statement of Accounts

Page 1 of 3

This Statement: January 31, 2019

Last Statement: December 31, 2018

Account 2080113671

DIRECT INQUIRIES TO:

Customer Service 1 (800) 400-6080

P35016 05-0000-CBT-PG0023-00008

0034982 01 SP 0.500 **SNGLP H 4032 92163

PACIFIC PALMS HOA
C/O CEOSD
PO BOX 34398-205
SAN DIEGO CA 92163



Hillcrest
3737 Fifth Avenue
San Diego, CA 92103-4217
(619) 299-9700

SUMMARY OF ACCOUNT BALANCE

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Business Essentials Checking	2080113671	\$6,639.05	

BUSINESS ESSENTIALS CHECKING 2080113671

104 8

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
6,514.89	1,080.00	34.23	921.61	6,639.05

3 DEPOSITS/CREDITS

Date	Amount	Description
01/04	648.00	DEPOSIT 5353044742
01/16	216.00	DEPOSIT 5353034588
01/29	216.00	DEPOSIT 5353032481

1 CHARGE/DEBIT

Date	Amount	Description
01/16	34.23	SD GAS ELEC PAID SDGE REF # 019016007925206 1107840259

5 CHECKS PROCESSED

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
2139	01/02	169.69	2141	01/23	176.92	2143	01/22	175.00
2140	01/09	125.00	2142	01/24	275.00			

AGGREGATE OVERDRAFT AND RETURNED 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

To learn more about our other products and services that may lower the cost of managing account overdrafts or to discuss removing overdraft coverage from your account, please contact Customer Service or visit your local branch.

DAILY BALANCES

Date	Balance	Date	Balance	Date	Balance
01/02	6,345.20	01/16	7,049.97	01/24	6,423.05
01/04	6,993.20	01/22	6,874.97	01/29	6,639.05
01/09	6,868.20	01/23	6,698.05		



To reconcile your checkbook balance to your statement balance: Mark off each entry in your check register that has been charged to your account during the statement period. List the checks you have written, but are not yet charged to your account in the "Checks Outstanding" column below. Then, follow the instructions in lines 1 through 10.

CHECKS OUTSTANDING	
Check Number	Check Amount
TOTAL:	

Transfer to Line 9.

CHECKBOOK BALANCE	
1. LIST your checkbook balance.	
2. ADD any deposits or other credits listed on the front of this statement which you have not recorded in your checkbook (such as payroll credits or other direct electronic deposits).	
3. SUBTOTAL:	
4. SUBTRACT any charges listed on the front of this statement which you have not recorded (such as service charges, automatic transfers, electronic transactions, etc).	
5. ADJUSTED CHECKBOOK BALANCE:	

This balance should agree with line 10, below.

STATEMENT BALANCE	
6. LIST your current statement balance as shown on the front of this statement.	
7. ADD deposits made, but not shown on this statement.	
8. SUBTOTAL:	
9. SUBTRACT total from "Checks Outstanding."	
10. ADJUSTED STATEMENT BALANCE:	

This balance should agree with line 5, above.

PROMPTLY EXAMINE YOUR STATEMENT AND REPORT ANY PROBLEM
 You must promptly examine your account statements and report any discoverable errors, unauthorized signatures, alterations, missing endorsements, or unauthorized transfers. Failure to do so may result in your loss of certain rights or remedies. For example, you must identify the discoverable alteration or forgery of a check within 30 days of us sending you, or making available to you, the statement reflecting that check, and you must also immediately report to us what you find. Businesses should check their account transactions daily, for which various online services are available. For additional information, please see your deposit account agreement and application service agreement(s) for details. See also the consumer disclosures below.

CONSUMER ACCOUNTS: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR MONEY RESERVE TRANSACTIONS
 If you think your statement is wrong, or if you need more information about a transfer on this statement or on a receipt, please telephone or write us. Please use the telephone number or address listed on the front of this statement to contact us as you can. **We must hear from you no later than 60 days after we sent or made available the FIRST statement on which the problem or error appeared. The provisions in this paragraph do not apply to business or other non-personal accounts. The owners of those accounts must settle all unauthorized transactions or errors within 24 hours of receipt of the item posting in order to be returned.**

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.

We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will recredit your 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.

FOR MONEY RESERVE ACCOUNTS:
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR PERSONAL CREDIT LINE
(This is a Summary of Your Billing Rights).
 If you think your statement is wrong, or you need more information about a transaction on your statement, write us at the address on the front of this statement as soon as possible. **We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.**

You can telephone us but doing so will not preserve your rights. In your letter, give us the following information.

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. 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 we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. You must notify us in writing. You can telephone us, but doing so will not preserve your rights. Contact us at California Bank & Trust, PO Box 25787, Salt Lake City, UT 84125-0787.

Balance Subject to Interest Rate: We use the method called "average daily balance", (including current transactions) to calculate the daily balance. If you have any further questions about the method and how resulting interest charges are determined, please feel free to contact us at 1-800-400-6080.

We may report information about your Money Reserve account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Please notify us if we report any inaccurate information about your account(s) to a credit bureau. Your written notice describing the specific inaccuracy should be sent to us at the following address: California Bank & Trust, PO Box 25787, Salt Lake City, UT 84125-0787.

Thank you for banking with California Bank & Trust.

Become an Online Banking Customer for 24-hour account access.

•Review account balances •Review posted transactions • Pay bills • Transfer funds
 Sign up today at www.calbanktrust.com or call 888-217-1265.

Bank Reconciliation

January 31, 2019

205 Pacific Palms HOA
CA Bank & Trust - Operating

Bank Ending Balance 01/31/19 6,639.05

Outstanding Checks/ ACH 6,639.05

Check # Pay To Date Amt

Outstanding Deposits/Corrections 0.00

Folio # Date Amt

Adjusted Bank Balance 1/31/19 6,639.05

Ledger Balance 1/31/19 6,639.05

Difference Between Ledger & Bank 1/31/19 0.00

GENERAL LEDGER for PACIFIC PALMS OWNERS ASSOCIATION
for the period 01/01/19 to 01/31/19; prepared 02/11/19; page 1

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102 Checking					
12/31/18	balance forward				6514.89
01/01/19	Ceosd.net	3128	139	725	-169.69
01/02/19	Deposit	3129		114	648.00
01/03/19	Edco	3130	140	789	-125.00
01/15/19	Deposit	3133		114	216.00
01/16/19	Allstate	3135	141	702	-176.92
01/16/19	Alpine Fence	3136	142	754	-275.00
01/16/19	Rony Carcamo	3137	143	804	-175.00
01/16/19	SDGE	3144		693	-34.23
01/28/19	Deposit	3138		114	216.00
	Total for Account 102	(124.16	since	01/01)	6639.05
114 Accounts Receivable					
12/31/18	balance forward				-216.00
01/01/19	A/R Recurring Jrnl	3123		402	1080.00
01/02/19	A/R Payments Rcvd	3129		102	-648.00
01/15/19	A/R Payments Rcvd	3133		102	-216.00
01/28/19	A/R Payments Rcvd	3138		102	-216.00
	Total for Account 114				-216.00
310 Capital					
12/31/18	balance forward				-11335.94
	Total for Account 310				-11335.94
402 Assessments					
01/01/19	A/R Recurring Jrnl	3123		114	-1080.00
	Total for Account 402				-1080.00
693 Gas & Electric					
01/16/19	SDGE	3144		102	34.23
	Total for Account 693				34.23
702 Insurance					
01/16/19	Allstate	3135	141	102	176.92
	Total for Account 702				176.92
716 Bookkeeping Fees					
01/01/19	01/19 Mgmt. Fee	3128	139	102	150.00
	Total for Account 716				150.00
718 Miscellaneous Expenses					
01/01/19	01/19 Supplies	3128	139	102	2.25
	Total for Account 718				2.25
725 Office Expenses & Misc.					
12/31/18	balance fwd since 01/01	Acc		650	855.26
12/31/18	balance fwd since 01/01	Acc		718	374.50
12/31/18	balance fwd since 01/01	Acc		744	954.77
12/31/18	balance fwd since 01/01	Acc		745	1097.78
01/01/19	01/19 Website	3128	139	102	5.00
01/31/19	Miscellaneous Expenses	Acc		718	2.25
01/31/19	Postage	Acc		744	4.94

GENERAL LEDGER for PACIFIC PALMS OWNERS ASSOCIATION
for the period 01/01/19 to 01/31/19; prepared 02/11/19; page 2

Date	Description	Folio	Check	Contra	Amount
725	Office Expenses & Misc. (continued)				
01/31/19	Printing and Copies		Acc	745	7.50
	Total for Account 725	(19.69	since	01/01)	3302.00
744	Postage				
01/01/19	12/18 Postage	3128	139	102	4.94
	Total for Account 744				4.94
745	Printing and Copies				
01/01/19	12/18 Printing	3128	139	102	7.50
	Total for Account 745				7.50
754	Repairs & Maintenance				
01/16/19	JGATE Fence	3136	142	102	275.00
	Total for Account 754				275.00
789	Trash				
01/03/19	Edco	3130	140	102	125.00
	Total for Account 789				125.00
804	Gardening-Landscaping				
01/16/19	Rony Carcamo	3137	143	102	175.00
	Total for Account 804				175.00