



Seacrest

S E R V I C E S I N C .

Keswick B Condominium Association
Inc.

12/31/2025

Financials

“Leading your community into the future”

Keswick B Condominium Association Inc.

Balance Sheet as of 12/31/2025

	Operating	Reserve	Total
Assets			
Assets			
1001 - Valley National Bank Operating	\$4,906.93		\$4,906.93
1002 - Optimum Bank Operating 0393	\$5,437.48		\$5,437.48
1321 - Optimum Bank Reserve 5103		\$48,134.12	\$48,134.12
1390 - Due From	\$5,469.00		\$5,469.00
1395 - Due To		(\$5,469.00)	(\$5,469.00)
1400 - Maintenance Receivable	\$351.86		\$351.86
1810 - Prepaid Insurance	\$44,269.02		\$44,269.02
Total Assets	\$60,434.29	\$42,665.12	\$103,099.41
Total Assets	\$60,434.29	\$42,665.12	\$103,099.41
Liabilities / Equity			
Liabilities			
2330 - SPA Deposits by Owner's		\$39,312.50	\$39,312.50
Total Liabilities		\$39,312.50	\$39,312.50
Reserves			
3000 - General Reserve		\$28,291.73	\$28,291.73
3100 - Roof Reserve		(\$30,027.97)	(\$30,027.97)
3200 - Painting Reserve		(\$6,578.00)	(\$6,578.00)
3300 - Paving Reserve		\$1,025.96	\$1,025.96
3610 - Hurricane Reserve		\$6,167.00	\$6,167.00
3890 - Interest on Reserves		\$4,473.90	\$4,473.90
Total Reserves		\$3,352.62	\$3,352.62
Equity			
3900 - Fund Balance	\$36,884.27		\$36,884.27
3990 - Current Surplus / Deficit	\$23,550.02		\$23,550.02
Total Equity	\$60,434.29		\$60,434.29
Total Liabilities / Equity	\$60,434.29	\$42,665.12	\$103,099.41

Keswick B Condominium Association Inc.

Statement of Revenues and Expenses 12/1/2025 - 12/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
Income							
4000 - Maintenance Income	7,566.24	7,566.25	(.01)	90,794.88	90,795.00	(.12)	90,795.00
4100 - Late Fees	(25.00)	-	(25.00)	-	-	-	-
4300 - Returned Check Fees	-	-	-	25.00	-	25.00	-
4730 - Laundry Income	-	63.00	(63.00)	616.25	800.00	(183.75)	800.00
4950 - Interest Income	.97	100.00	(99.03)	103.95	1,200.00	(1,096.05)	1,200.00
Total Income	7,542.21	7,729.25	(187.04)	91,540.08	92,795.00	(1,254.92)	92,795.00
Total Income	7,542.21	7,729.25	(187.04)	91,540.08	92,795.00	(1,254.92)	92,795.00
Operating Expense							
Administrative Expenses							
5000 - Petty Cash	-	38.00	38.00	-	500.00	500.00	500.00
5010 - Office Supplies & Expenses	-	13.00	13.00	801.11	200.00	(601.11)	200.00
5120 - Bank Charges	-	-	-	13.96	-	(13.96)	-
5145 - Fees to Division	80.00	18.00	(62.00)	80.00	161.00	81.00	161.00
5150 - Annual Corporate Reports	-	-	-	80.00	-	(80.00)	-
5200 - Managerial Expense	-	-	-	175.00	-	(175.00)	-
5300 - Legal Fees	-	83.37	83.37	220.32	1,000.00	779.68	1,000.00
5400 - Other Professional Fees	-	112.00	112.00	-	1,300.00	1,300.00	1,300.00
5500 - Officer Awards - Gratuities	250.00	3.00	(247.00)	1,550.00	80.00	(1,470.00)	80.00
5700 - Management Service	837.83	837.87	.04	10,053.96	10,054.00	.04	10,054.00
5900 - Insurance	3,010.07	4,163.00	1,152.93	36,120.84	50,000.00	13,879.16	50,000.00
Total Administrative Expenses	4,177.90	5,268.24	1,090.34	49,095.19	63,295.00	14,199.81	63,295.00
Grounds Maintenance							
7000 - Landscape Service	(1,549.85)	250.00	1,799.85	2,210.57	3,000.00	789.43	3,000.00
7951 - Pest Control - Termite	-	100.00	100.00	-	1,200.00	1,200.00	1,200.00
Total Grounds Maintenance	(1,549.85)	350.00	1,899.85	2,210.57	4,200.00	1,989.43	4,200.00
Facilities							
8400 - Building Repairs & Maintenance	-	666.63	666.63	1,904.66	8,000.00	6,095.34	8,000.00
8410 - Miscellaneous Outside Contractors	-	125.00	125.00	-	1,500.00	1,500.00	1,500.00
8450 - General Repairs & Maintenance	-	250.00	250.00	2,912.51	3,000.00	87.49	3,000.00
8460 - Fire Alarm Systems	-	21.63	21.63	-	260.00	260.00	260.00
8461 - Fire Alarm Monitoring	-	45.00	45.00	-	540.00	540.00	540.00
Total Facilities	-	1,108.26	1,108.26	4,817.17	13,300.00	8,482.83	13,300.00
Reserve Contributions							
9000 - General Reserve	989.00	1,000.00	11.00	11,867.13	12,000.00	132.87	12,000.00
Total Reserve Contributions	989.00	1,000.00	11.00	11,867.13	12,000.00	132.87	12,000.00
Total Expense	3,617.05	7,726.50	4,109.45	67,990.06	92,795.00	24,804.94	92,795.00
Operating Net Total	3,925.16	2.75	3,922.41	23,550.02	-	23,550.02	-

Net Total

3,925.16

2.75

3,922.41

23,550.02

-

23,550.02

-

Keswick B Condominium Association Inc.

Bank Account Reconciliation for Period 12/31/2025

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
11B - Valley National Bank Operating Account	5,156.93	-250.00	4,906.93	4,906.93	Balanced
11B - Optimum Bank Operating Account	5,437.48	0.00	5,437.48	5,437.48	Balanced
11B - Optimum Bank Reserve Money Market Account	48,134.12	0.00	48,134.12	48,134.12	Balanced

Unreconciled Items

Date	Description	Check No	Amount
11B - Valley National Bank Operating Account			
12/30/2025	Josephine Criccho	10043	-250.00
Total 11B - Valley National Bank Operating Account			-250.00

Reconciled Items

Keswick B Condominium Association Inc.

Bank Account Reconciliation for Period 12/31/2025

Date	Description	Check No	Amount
11B - Valley National Bank Operating Account			
12/5/2025	Acct: 011B28578 ACH	ACH	484.24
12/5/2025	Acct: 011B28582 ACH	ACH	351.83
12/5/2025	Acct: 011B28588 ACH	ACH	351.83
12/5/2025	Acct: 011B28593 ACH	ACH	351.83
12/5/2025	Acct: 011B28598 ACH	ACH	351.83
12/5/2025	Acct: 011B28605 ACH	ACH	351.83
12/5/2025	Acct: 011B28614 ACH	ACH	351.83
12/5/2025	Acct: 011B28620 ACH	ACH	351.83
12/5/2025	Acct: 011B28626 ACH	ACH	351.83
12/5/2025	Acct: 011B28639 ACH	ACH	484.24
12/5/2025	Acct: 011B28643 ACH	ACH	351.83
12/5/2025	Acct: 011B28652 ACH	ACH	351.83
12/5/2025	Acct: 011B28661 ACH	ACH	351.83
12/5/2025	Acct: 011B28667 ACH	ACH	351.83
12/5/2025	Acct: 011B28673 ACH	ACH	351.83
12/5/2025	Acct: 011B28683 ACH	ACH	484.24
12/11/2025	Lockbox Deposit - Vantaca Lockbox 1		484.24
12/11/2025	Lockbox Deposit - Vantaca Lockbox 1		351.83
12/17/2025	Lockbox Deposit - Vantaca Lockbox 1		351.83
12/31/2025	December Interest		0.97
12/1/2025	Seacrest Services, Inc - Management		-837.83
12/8/2025	Seacrest Services, Inc	10040	-52.68
12/12/2025	Green Planet Corp	10041	-1,549.85
12/15/2025	Transfer to 11B - Optimum Bank Reserve Money Market Account - Monthly Reserve		-989.00
12/22/2025	The Plastridge Agency, Inc		-40,257.59
12/23/2025	Department of Business & Professional Regulation	10042	-80.00
12/29/2025	Transfer to 11B - Optimum Bank Reserve Money Market Account - Transfer to Optimum Bank MM as per Peter Silbermann		-15,000.00
Total 11B - Valley National Bank Operating Account			-51,551.57

11B - Optimum Bank Reserve Money Market Account

12/15/2025	Transfer from 11B - Valley National Bank Operating Account - Monthly Reserve		989.00
12/29/2025	Transfer from 11B - Valley National Bank Operating Account - Transfer to Optimum Bank MM as per Peter Silbermann		15,000.00
Total 11B - Optimum Bank Reserve Money Market Account			15,989.00

Keswick B Condominium Association Inc.

Cash Disbursement - 12/31/2025

Date	CheckNo	Description	Amount
1001 - 11B - Valley National Bank Operating Account			
12/1/2025	Auto Draft	Seacrest Services, Inc - Management Inv # 1663173	837.83
		5700 - Management Service - Monthly Management Fee	837.83
12/8/2025	Check 10040	Seacrest Services, Inc Inv # 165423	52.68
		5010 - Office Supplies & Expenses - 2025/11/30 Second Notice of Annual Meeting - Postage & Admin Fee	52.68
12/12/2025	Check 10041	Green Planet Corp Inv # 830	1,549.85
		7000 - Landscape Service - Large hedge trimming/debris removing	1,549.85
12/15/2025	Transfer Out	Transfer to 11B - Optimum Bank Reserve Money Market Account - Monthly Reserve	989.00
		1321 - Optimum Bank Reserve 5103 - Transfer from 11B - Valley National Bank Operating Account - Monthly Reserve	989.00
12/22/2025	Auto Draft	The Plastridge Agency, Inc Inv # KESWBCO-01	40,257.59
		1810 - Prepaid Insurance - Premium insurance payment-2026 Paid in Full	40,257.59
12/23/2025	Avid 10042	Department of Business & Professional Regulation Inv # 759871	80.00
		2000 - Accounts Payable - 2026/01/01 Annual Condo Filing Fee - DBPR	80.00
		5145 - Fees to Division - 2026/01/01 Annual Condo Filing Fee - DBPR	80.00
12/29/2025	Transfer Out	Transfer to 11B - Optimum Bank Reserve Money Market Account - Transfer to Optimum Bank MM as per Peter Silbermann	15,000.00
		1321 - Optimum Bank Reserve 5103 - Transfer from 11B - Valley National Bank Operating Account - Transfer to Optimum Bank MM as per Peter Silbermann	15,000.00
12/30/2025	Avid 10043	Josephine Criccho Inv # 010126	250.00
		2000 - Accounts Payable - January 2026_Officer Awards	250.00
		5500 - Officer Awards - Gratuities - January 2026_Officer Awards	250.00
Total			59,016.95

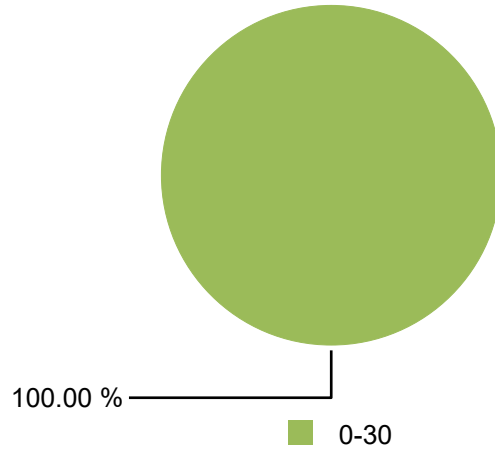
Keswick B Condominium Association Inc.

AR Aging - 12/31/2025

SUMMARY

Charge	Balance
Monthly Maintenance Fee (2)	\$351.86
Total	\$351.86

DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
011B28643 - 32 Keswick B - Ciabrone	\$351.83	-	-	-	\$351.83
Monthly Maintenance Fee	\$351.83	-	-	-	\$351.83
011B28632 - 30 Keswick B - Wilson	\$0.03	-	-	-	\$0.03
Monthly Maintenance Fee	\$0.03	-	-	-	\$0.03
Total:	\$351.86	\$0.00	\$0.00	\$0.00	\$351.86
Property Count:	2	0	0	0	

Keswick B Condominium Association Inc.

Pre Paid Homeowners For 12/31/2025

Account	Property	Owner Name	Credit Amount
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Total

*(** indicates previous owners)*

Keswick B Condominium Association Inc.

AP Aging for Ending Date: 12/31/2025

Provider	Current	Over 30	Over 60	Over 90	Total
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Total



Last Statement:
Statement Ending:
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December 31, 2025
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK010126103847 42 000000000 8011 004



KESWICK B CONDOMINIUM ASSOCIATION INC
OPERATING ACCOUNT
C/O SEACREST SERVICES INC
2101 CENTRE PARK WEST DR SUITE 110
WEST PALM BEACH FL 33409-6474

- Email: contactus@valley.com
- Visit Us Online: www.valley.com
- Mail To: 1720 Route 23, Wayne, NJ 07470

142 0000535 0001-0004 8011

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7450

SUMMARY FOR THE PERIOD: 12/01/25 - 12/31/25

KESWICK B CONDOMINIUM ASSOCIATION INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$56,708.50		\$7,215.38		\$58,766.95		\$5,156.93

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$56,708.50
12/01	ACH DEBIT SEACREST SERVICE ACH Collec NULL	-\$837.83		\$55,870.67
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$351.83	\$56,222.50
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$351.83	\$56,574.33
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$351.83	\$56,926.16
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$351.83	\$57,277.99
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$351.83	\$57,629.82
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$351.83	\$57,981.65
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$351.83	\$58,333.48
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$351.83	\$58,685.31
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$484.24	\$59,169.55
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$484.24	\$59,653.79
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$484.24	\$60,138.03
12/08	ACH CREDIT Keswick B Condom OwnerDraft 251208		\$351.83	\$60,489.86





Account Number:
Statement Date:
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P.O. Box 558
Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
12/08	Keswick B Condom OwnerDraft 251208 ACH CREDIT		\$351.83	\$60,841.69
12/08	Keswick B Condom OwnerDraft 251208 ACH CREDIT		\$351.83	\$61,193.52
12/08	Keswick B Condom OwnerDraft 251208 ACH CREDIT		\$351.83	\$61,545.35
12/08	Keswick B Condom OwnerDraft 251208 ACH CREDIT		\$351.83	\$61,897.18
12/09	CHECK 10040	-\$52.68		\$61,844.50
12/11	LOCK BOX DEPOSIT		\$836.07	\$62,680.57
12/16	ACH DEBIT Keswick B Condom Transfer 251216 L416192	-\$989.00		\$61,691.57
12/17	LOCK BOX DEPOSIT		\$351.83	\$62,043.40
12/22	CHECK 10041	-\$1,549.85		\$60,493.55
12/24	ACH DEBIT AVIDPAY SERVICE AVIDPAY REF*CK*10042*25122 3*Department of Bu siness Profes\196 776392\154258309\1	-\$80.00		\$60,413.55
12/24	ACH DEBIT PLASTRIDGE INSUR J2746 OOFF TRN*1*CZ10000M282J C\RMR*IK*THE PLAST RIDGE AGENCY, INC.	-\$40,257.59		\$20,155.96
12/30	ACH DEBIT Keswick B Condom Transfer 251230 L420778	-\$15,000.00		\$5,155.96
12/31	INTEREST CREDIT		\$0.97	\$5,156.93
Ending Balance				\$5,156.93

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
12/09	10040	\$52.68	12/22	10041	\$1,549.85

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$48,807.00	Annual % Yield Earned	0.02%
Year-to-Date Interest Paid	\$91.06	Interest Paid	\$0.97



OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00
Total Return Fees	\$0.00	\$0.00



142 0000536 0002-0004 8011



Account Number:
Statement Date:
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P.O. Box 558
Wayne, NJ 07474-0558

Check Images for Account XXXXXX7450

ORIGINAL CHECK HAS A COLORED BACKGROUND VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Keewick B Condominium Association Inc. VALLEY NATIONAL BANK 10040
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 12/09/2025

PAY TO THE ORDER OF SEACREST SERVICES, INC \$ 52.68
Fifty-Two Dollars and 68/100

Seacrest Services, Inc
2101 Centrepark West Dr Ste 110
West Palm Beach, FL 33409

MEMO Invoice: 166423

⑈0000010040⑈ ⑆021201363⑆ 42607450⑈

12/09/2025 # 10040 \$52.68

ORIGINAL CHECK HAS A COLORED BACKGROUND VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Keewick B Condominium Association Inc. VALLEY NATIONAL BANK 10041
2101 Centrepark West Dr Suite 110
West Palm Beach, FL 33409 12/22/2025

PAY TO THE ORDER OF GREEN PLANET CORP \$ 1,549.85
One Thousand Five Hundred Forty-Nine Dollars and 85/100

Green Planet Corp
7401 Willes Rd
Ste #346
Coral Springs, FL 33067

MEMO Invoice: 630

⑈0000010041⑈ ⑆021201363⑆ 42607450⑈

12/22/2025 # 10041 \$1,549.85

142 0000537 0003-0004 8011





Account Number:

XXXXXX7450

Statement Date:

12/31/2025

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P.O. Box 558
Wayne, NJ 07474-0558

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. 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 contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. 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 statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. 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. 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 if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally 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.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.

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