



Seacrest

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

Keswick B Condominium Association
Inc.

08/31/2025

Financials

“Leading your community into the future”

Keswick B Condominium Association Inc.

Balance Sheet as of 8/31/2025

	Operating	Reserve	Total
Assets			
Assets			
1001 - Valley National Bank Operating	\$42,565.24		\$42,565.24
1002 - Optimum Bank Operating 0393	\$2,316.68		\$2,316.68
1321 - Optimum Bank Reserve 5103		\$80,856.97	\$80,856.97
1390 - Due From	(\$9,531.00)		(\$9,531.00)
1395 - Due To		\$9,531.00	\$9,531.00
1400 - Maintenance Receivable	\$1,391.75		\$1,391.75
1810 - Prepaid Insurance	\$16,051.71		\$16,051.71
Total Assets	\$52,794.38	\$90,387.97	\$143,182.35
Total Assets	\$52,794.38	\$90,387.97	\$143,182.35
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		\$19,752.03	\$19,752.03
3200 - Painting Reserve		(\$7,354.00)	(\$7,354.00)
3300 - Paving Reserve		\$885.96	\$885.96
3610 - Buildings Reserve		\$5,347.00	\$5,347.00
3890 - Interest on Reserves		\$4,152.75	\$4,152.75
Total Reserves		\$51,075.47	\$51,075.47
Equity			
3900 - Fund Balance	\$36,884.27		\$36,884.27
3990 - Current Surplus / Deficit	\$15,910.11		\$15,910.11
Total Equity	\$52,794.38		\$52,794.38
Total Liabilities / Equity	\$52,794.38	\$90,387.97	\$143,182.35

Keswick B Condominium Association Inc.

Statement of Revenues and Expenses 8/1/2025 - 8/31/2025

	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)	60,529.92	60,530.00	(.08)	90,795.00
4300 - Returned Check Fees	25.00	-	25.00	25.00	-	25.00	-
4730 - Laundry Income	-	67.00	(67.00)	333.00	536.00	(203.00)	800.00
4950 - Interest Income	9.00	100.00	(91.00)	86.67	800.00	(713.33)	1,200.00
Total Income	7,600.24	7,733.25	(133.01)	60,974.59	61,866.00	(891.41)	92,795.00
Total Income	7,600.24	7,733.25	(133.01)	60,974.59	61,866.00	(891.41)	92,795.00
Operating Expense							
Administrative Expenses							
5000 - Petty Cash	-	42.00	42.00	-	336.00	336.00	500.00
5010 - Office Supplies & Expenses	-	17.00	17.00	234.24	136.00	(98.24)	200.00
5120 - Bank Charges	-	-	-	7.70	-	(7.70)	-
5145 - Fees to Division	-	13.00	13.00	-	104.00	104.00	161.00
5150 - Annual Corporate Reports	-	-	-	80.00	-	(80.00)	-
5200 - Accounting Fees	-	-	-	175.00	-	(175.00)	-
5300 - Legal Fees	-	83.33	83.33	220.32	666.64	446.32	1,000.00
5400 - Other Professional Fees	-	108.00	108.00	-	864.00	864.00	1,300.00
5500 - Officer Awards - Gratuities	-	7.00	7.00	300.00	56.00	(244.00)	80.00
5700 - Management Service	-	837.83	837.83	6,702.64	6,702.64	-	10,054.00
5900 - Insurance	3,010.07	4,167.00	1,156.93	24,080.56	33,336.00	9,255.44	50,000.00
Total Administrative Expenses	3,010.07	5,275.16	2,265.09	31,800.46	42,201.28	10,400.82	63,295.00
Grounds Maintenance							
7000 - Landscape Service	-	250.00	250.00	535.72	2,000.00	1,464.28	3,000.00
7951 - Pest Control - Termite	-	100.00	100.00	-	800.00	800.00	1,200.00
Total Grounds Maintenance	-	350.00	350.00	535.72	2,800.00	2,264.28	4,200.00
Facilities							
8400 - Building Repairs & Maintenance	-	666.67	666.67	1,904.66	5,333.36	3,428.70	8,000.00
8410 - Miscellaneous Outside Contractors	-	125.00	125.00	-	1,000.00	1,000.00	1,500.00
8450 - General Repairs & Maintenance	-	250.00	250.00	2,912.51	2,000.00	(912.51)	3,000.00
8460 - Fire Alarm Systems	-	21.67	21.67	-	173.36	173.36	260.00
8461 - Fire Alarm Monitoring	-	45.00	45.00	-	360.00	360.00	540.00
Total Facilities	-	1,108.34	1,108.34	4,817.17	8,866.72	4,049.55	13,300.00
Reserve Contributions							
9000 - General Reserve	989.00	1,000.00	11.00	7,911.13	8,000.00	88.87	12,000.00
Total Reserve Contributions	989.00	1,000.00	11.00	7,911.13	8,000.00	88.87	12,000.00
Total Expense	3,999.07	7,733.50	3,734.43	45,064.48	61,868.00	16,803.52	92,795.00
Operating Net Total	3,601.17	(.25)	3,601.42	15,910.11	(2.00)	15,912.11	-
Net Total	3,601.17	(.25)	3,601.42	15,910.11	(2.00)	15,912.11	-

Keswick B Condominium Association Inc.

Bank Account Reconciliation for Period 8/31/2025

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
11B - Valley National Bank Operating Account	42,565.24	0.00	42,565.24	42,565.24	Balanced
11B - Optimum Bank Operating Account	2,316.68	0.00	2,316.68	2,316.68	Balanced
11B - Optimum Bank Reserve Money Market Account	80,856.97	0.00	80,856.97	80,856.97	Balanced

Unreconciled Items

Date	Description	Check No	Amount
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(No Items)

Total (No Items)

Reconciled Items

Date	Description	Check No	Amount
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11B - Valley National Bank Operating Account

7/31/2025	Transfer from 11B - Optimum Bank Reserve Money Market Account - Extra reserve transfer done in error		989.00
8/4/2025	Lockbox Deposit - Vantaca Lockbox 1		560.76
8/5/2025	Acct: 011B28588 ACH	ACH	351.83
8/5/2025	Acct: 011B28578 ACH	ACH	484.24
8/5/2025	Acct: 011B28582 ACH	ACH	351.83
8/5/2025	Acct: 011B28652 ACH	ACH	351.83
8/5/2025	Acct: 011B28661 ACH	ACH	351.83
8/5/2025	Acct: 011B28643 ACH	ACH	351.83
8/5/2025	Acct: 011B28667 ACH	ACH	351.83
8/5/2025	Acct: 011B28673 ACH	ACH	351.83
8/5/2025	Acct: 011B28683 ACH	ACH	484.24
8/5/2025	Acct: 011B28598 ACH	ACH	351.83
8/5/2025	Acct: 011B28593 ACH	ACH	351.83
8/5/2025	Acct: 011B28605 ACH	ACH	351.83
8/5/2025	Acct: 011B28620 ACH	ACH	351.83
8/5/2025	Acct: 011B28614 ACH	ACH	351.83
8/5/2025	Acct: 011B28626 ACH	ACH	351.83

Keswick B Condominium Association Inc.

Bank Account Reconciliation for Period 8/31/2025

Date	Description	Check No	Amount
8/5/2025	Acct: 011B28639 ACH	ACH	484.24
8/11/2025	Lockbox Deposit - Vantaca Lockbox 1		351.83
8/13/2025	Lockbox Deposit - Vantaca Lockbox 1		351.83
8/14/2025	Lockbox Deposit - Vantaca Lockbox 1		484.24
8/29/2025	August Interest		8.82
7/2/2025	Post Item - Management Fee		-837.83
7/21/2025	Mesmen, Inc	10024	-128.94
8/7/2025	Acct: 011B28679 Chk #1751		-560.76
8/15/2025	Transfer to 11B - Optimum Bank Reserve Money Market Account - Monthly Reserve		-989.00

Total 11B - Valley National Bank Operating Account 6,256.46

11B - Optimum Bank Operating Account

8/1/2025	August Interest		0.18
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Total 11B - Optimum Bank Operating Account 0.18

11B - Optimum Bank Reserve Money Market Account

8/1/2025	August Interest		233.61
8/15/2025	Transfer from 11B - Valley National Bank Operating Account - Monthly Reserve		989.00
7/31/2025	Transfer to 11B - Valley National Bank Operating Account - Extra reserve transfer done in error		-989.00

Total 11B - Optimum Bank Reserve Money Market Account 233.61

Keswick B Condominium Association Inc.

Cash Disbursement - 8/31/2025

Date	CheckNo	Description	Amount
1001 - 11B - Valley National Bank Operating Account			
8/15/2025	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
		Total	989.00

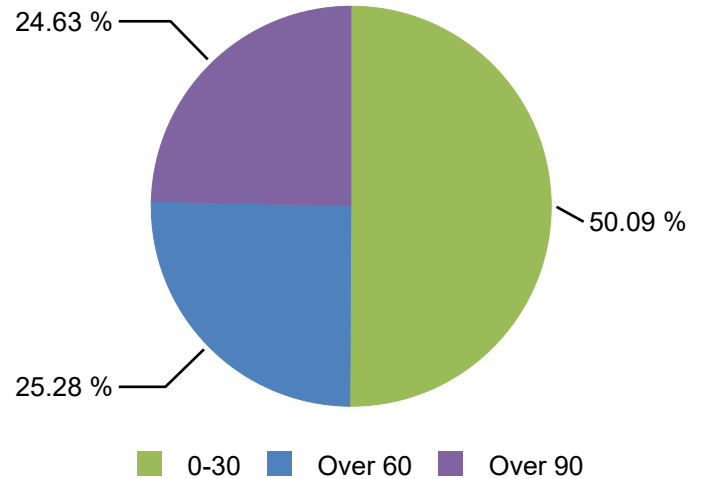
Keswick B Condominium Association Inc.

AR Aging - 8/31/2025

SUMMARY

Charge	Balance
Monthly Maintenance Fee (3)	\$1,366.75
Return Payment Fee (1)	\$25.00
Total	\$1,391.75

DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
011B28679 - 39 Keswick B - Sotomayor					
Coll Status: Notice Of Late Assessment (NOLA)	\$376.83	-	\$351.83	\$342.83	\$1,071.49
Monthly Maintenance Fee	\$351.83	-	\$351.83	\$342.83	\$1,046.49
Return Payment Fee	\$25.00	-	-	-	\$25.00
011B28593 - 24 Keswick B - Sweeney	\$320.23	-	-	-	\$320.23
Monthly Maintenance Fee	\$320.23	-	-	-	\$320.23
011B28632 - 30 Keswick B - Wilson	\$0.03	-	-	-	\$0.03
Monthly Maintenance Fee	\$0.03	-	-	-	\$0.03
Total:	\$697.09	\$0.00	\$351.83	\$342.83	\$1,391.75
Property Count:	3	0	1	1	

(*** indicates previous owners)

Keswick B Condominium Association Inc.

Pre Paid Homeowners For 8/31/2025

Account	Property	Owner Name	Credit Amount
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Total

*(** indicates previous owners)*

Keswick B Condominium Association Inc.

AP Aging for Ending Date: 8/31/2025

Provider	Current	Over 30	Over 60	Over 90	Total
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Total



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

Last Statement:
Statement Ending:
Page:

July 31, 2025
August 31, 2025
1 of 4

1 M0656BLK083025085516 52 000000000 7841 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

152 0000589 0001-0004 7841

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7450

SUMMARY FOR THE PERIOD: 08/01/25 - 08/31/25

KESWICK B CONDOMINIUM ASSOCIATION INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$36,308.78		\$8,772.99		\$2,516.53		\$42,565.24

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$36,308.78
08/01	ACH DEBIT SEACREST SERVICE ACH Collec NULL	-\$837.83		\$35,470.95
08/04	LOCK BOX DEPOSIT		\$560.76	\$36,031.71
08/04	CHECK 10024	-\$128.94		\$35,902.77
08/05	ACH CREDIT SEACREST SERVICE ACH Single 250805 9000012709		\$989.00	\$36,891.77
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$37,243.60
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$37,595.43
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$37,947.26
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$38,299.09
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$38,650.92
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$484.24	\$39,135.16
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$39,486.99
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$39,838.82
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$40,190.65





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

Account Number:
Statement Date:
Page :

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08/31/2025
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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$40,542.48
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$40,894.31
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$41,246.14
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$41,597.97
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$351.83	\$41,949.80
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$484.24	\$42,434.04
08/06	ACH CREDIT Keswick B Condom OwnerDraft 250806		\$484.24	\$42,918.28
08/07	RETURN DEPOSIT CHECK REFER TO MAKER LILIANA SOTOMAYOR	-\$560.76		\$42,357.52
08/11	LOCK BOX DEPOSIT		\$351.83	\$42,709.35
08/13	LOCK BOX DEPOSIT		\$351.83	\$43,061.18
08/14	LOCK BOX DEPOSIT		\$484.24	\$43,545.42
08/18	ACH DEBIT Keswick B Condom Transfer 250818 L313369	-\$989.00		\$42,556.42
08/31	INTEREST CREDIT		\$8.82	\$42,565.24
Ending Balance				\$42,565.24

CHECKS IN ORDER

Date	Number	Amount
08/04	10024	\$128.94

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$41,556.00	Annual % Yield Earned	0.25%
Year-to-Date Interest Paid	\$74.32	Interest Paid	\$8.82

OVERDRAFT FEES

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



152 0000590 0002-0004 7841




Account Number:
Statement Date:
Page :

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08/31/2025
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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

Kewick B Condominium Association Inc.		VALLEY NATIONAL BANK	10024
2101 Centrepark West Dr Suite 110			7/21/2025
West Palm Beach, FL 33409			
PAY TO THE ORDER OF	MESMEN, INC		\$ 128.94
One Hundred Twenty-Eight Dollars and 94/100 *****			
Mesmen, Inc 4100 N Powerline Rd Ste Y2 Pompano Beach, FL 33073			
MEMO Invoice: 97352			

0000010024# 10212013831 1289450

08/04/2025

10024

\$128.94

152 0000591 0003-0004 7841





Account Number:

XXXXXX7450

Statement Date:

08/31/2025

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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.



152 0000592 0004-0004 7841



2929 E. Commercial Blvd.
Ft. Lauderdale, FL 33308

STATEMENT

KESWICK B CONDO ASSOC INC
40 KESWICK B
DEERFIELD BEACH FL 33442-2085

ACTIVITY THROUGH **AUG 29 25**
STATEMENT NUMBER 310000393

SUMMARY OF YOUR ACTIVITY

BEGINNING BALANCE		2316.50
DEPOSIT AMOUNT	+	.00
WITHDRAWAL AMOUNT	-	.00
SERVICE CHARGE	-	.00
INTEREST PAID	+	.18
ENDING BALANCE	=	2316.68

7/1/25 AMT AVAILABLE FROM CHECK DEP
NON-NEXT DAY ITEMS INCREASED TO
\$275 & AMT FOR EXCEPTION HOLDS
AND NEW ACCOUNTS TO \$6725

NOT FOR PROFIT	0310000393			BALANCE SUMMARY
ACTIVITY BEGINNING	AUG 01 25	WITHDRAWALS	DEPOSITS	\$ 2316.50
AUG 29 INTEREST PAID 8/01 THROUGH 8/29			.18	\$ 2316.68
THE AVERAGE BALANCE FOR 0310000393	IN THIS STATEMENT PERIOD WAS		\$	2316.50

.10% ANNUAL PERCENTAGE YIELD EARNED IS BASED ON \$.18 INTEREST EARNED FOR 29 DAYS

INTEREST PAID THIS YEAR: \$ 1.51

INTEREST RATE AS OF:
AUG 01 00.10

SUMMARY OF YOUR DEPOSIT ACCOUNTS

ACCOUNT DESCRIPTION	ACCOUNT NUMBER	ACCOUNT BALANCE	MATURITY DATE
NOT FOR PROFIT	0310000393	\$ 2,316.68	
TOTAL OF YOUR DEPOSIT ACCOUNTS		\$ 2,316.68	



2929 E. Commercial Blvd.
Ft. Lauderdale, FL 33308

STATEMENT

KESWICK B CONDO ASSOC INC
40 KESWICK B
DEERFIELD BEACH FL 33442-2085

ACTIVITY THROUGH **AUG 29 25**
STATEMENT NUMBER 310005103

SUMMARY OF YOUR ACTIVITY

BEGINNING BALANCE		80623.36
DEPOSIT AMOUNT	+	989.00
WITHDRAWAL AMOUNT	-	989.00
SERVICE CHARGE	-	.00
INTEREST PAID	+	233.61
ENDING BALANCE	=	80856.97

7/1/25 AMT AVAILABLE FROM CHECK DEP
NON-NEXT DAY ITEMS INCREASED TO
\$275 & AMT FOR EXCEPTION HOLDS
AND NEW ACCOUNTS TO \$6725

OPTIMUM MONEY MARKET	0310005103			BALANCE SUMMARY
ACTIVITY BEGINNING	AUG 01 25	WITHDRAWALS	DEPOSITS	\$ 80623.36
AUG 05 SEACREST SERVICE ACH Single CCD 16736305		989.00		\$ 79634.36
AUG 18 Keswick B Condom Transfer 250815 CCD L313369			989.00	\$ 80623.36
AUG 29 INTEREST PAID 8/01 THROUGH 8/29			233.61	\$ 80856.97
THE AVERAGE BALANCE FOR 0310005103	IN THIS STATEMENT PERIOD WAS		\$	80180.02

INTEREST PAID THIS YEAR: \$ 1,743.89

INTEREST RATE AS OF:
AUG 01 03.66

SUMMARY OF YOUR DEPOSIT ACCOUNTS

ACCOUNT DESCRIPTION	ACCOUNT NUMBER		ACCOUNT BALANCE	MATURITY DATE
OPTIMUM MONEY MARKET	0310005103	\$	80,856.97	
TOTAL OF YOUR DEPOSIT ACCOUNTS		\$	80,856.97	