



CARDINAL MANAGEMENT GROUP, INC.

FOX POINT HOMEOWNERS ASSOCIATION

OPEN SESSION

November 12, 2025



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FOX POINT HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
November 12, 2025
7:00PM
Fox Point Clubhouse, 6120 Blackstone Blvd, Fredericksburg, VA 22407 & Zoom

Zoom Meeting Information:

Link: <https://zoom.us/meeting/register/Ch4SYs-WTP6onHqX5UMtCQ>

Phone: 301-715-8592

Meeting ID: 933 8825 3491

Passcode: 435155

AGENDA

I. Call to Order/Verification of Quorum/Roll Call

(Open Session)

II. Review and Approval of Agenda

III. Community Comments #1 (15 Minutes)

- A. Resident Questions/Comments Related to Non-Agenda Items
(Recommended 3 minutes maximum per owner)

IV. Review & Approval of Draft Minutes – October 14, 2025

TAB 1

V. Director & Committee Reports

- A. Director Reports
- B. Committee Reports
 - i. Architectural Review Committee (ARC)
 - ii. Capital Improvements Committee
 - iii. Social Committee
 - iv. Policy & Documents Committee
 - v. Elections Committee
 - vi. Finance Committee
 - vii. Pollinator Landscape Committee
 - viii. Welcome Committee

VI. Management Report

TAB 2

- A. Financial Statement Summaries & Recommendations – October 2025
- B. Management Action Item Report

VII. Unfinished Business

TAB 3

- A. Welcome Committee Kickoff & Draft Charter
- B. Trespassing Authorization
- C. Reserve Fund Reinvestment

VIII. New Business

TAB 4

- A. 2026 Proposed Budget
- B. 2025 Annual Meeting & Board Election
- C. Revised Amenities Rules & Regulations
- D. 2026 Proposed Board Meeting Schedule

IX. Community Comments #2 (15 Minutes)

- A. Resident Questions/Comments Related to Open Session items
(Recommended 3 minutes maximum per owner)

(Executive Session)

X. Convene Executive Session

XI. Owner Requests

TAB 1

- A. Owner Request #1
B. Owner Request #2

XII. Contracts

TAB 2

- A. 2026 General Maintenance
B. 2026 Power Washing
C. 2026 Leavell's Cemetery Maintenance
D. 2026 Clubhouse Cleaning Services
E. 2026 SWM Pond Landscaping Maintenance
F. 2026 Community Management Contract Auto-Renewal

XIII. Delinquency Report

TAB 3

XIV. Attorney Collections Report

TAB 4

XV. Violations Summary

TAB 5

XVI. ARC Applications Report

TAB 6

(Open Session)

XIX. Re-Convene Open Session

XX. Conduct Votes (*if needed, as discussed in Executive Session*)

XXI. Adjournment

Next Meeting: ANNUAL MEETING – Sunday, December 7, 2025 @ 2:00PM

Upcoming Meetings: TBD

FOX POINT HOMEOWNERS' ASSOCIATION

BOARD OF DIRECTORS MONTHLY MEETING

DRAFT MEETING MINUTES

October 14, 2025

1. CALL TO ORDER / VERIFICATION OF QUORUM

- a. Board members present included Bootsie Howard, Martin Westphal, Betty Banks, and Mark Fortune; members Devon Kelly and Jason Congdon were absent.
- b. CMG employees present included Laura Lino.
- c. There was (1) resident in attendance at the meeting in person.

2. The Board Meeting was called to order and quorum verified at 7:00 pm.

3. REVIEW AND APPROVAL OF AGENDA

- a. Upon review, a motion to approve the agenda of the Board of Directors for the October 14, 2025 meeting with (2) additions in New Business for the purpose of discussing gift card bonuses for the lifeguard staff and a small gift for the local law enforcement personnel that patrol the community on Halloween night was made by Martin Westphal, second by Mark Fortune; motion passed.

4. OPEN FORUM / COMMUNITY COMMENTS

None

5. REVIEW AND APPROVAL OF MINUTES

- a. Upon review, the motion to approve the Official Draft of the September 9, 2025 BOD meeting minutes was made by Mark Fortune, second by Martin Westphal; motion passed.

6. DIRECTOR / COMMITTEE REPORTS

- a. Director Reports - **NTR**
- b. Committee Reports
 - i. *Architectural Review Committee (ARC)* - **NTR**

ii. *Capital Improvements Committee (Chair: Bootsie Howard & Mark Fortune):*

President Howard reported that the new pool cover has been installed and winterization of the pool facilities is complete.

iii. *Social Committee:*

President Howard reported that the recent Fall Festival and Community Yard Sale were successful events.

iv. *Policy and Document Committee (PDC) (Chair: Devon Kelly) – NTR*

v. *Elections Committee (Chair: Jason Congdon):*

Manager Laura Lino passed along from Treasurer Jason Congdon that a Call for Candidates and updated Nominating Petition will be sent to the community via email broadcast soon.

vi. *Finance Committee (Chair: Matt Ellia):*

Mr. Ellia reported that the Association's Reserve Budget is funded ahead of schedule. It was also reported that with the upcoming finalization of the 2026 budget, the Committee is also reviewing the annual payment coupon booklets given to the homeowners each year and potential ways to minimize their cost to the Association. Additionally, the Committee has provided a list of expenses needing re-classification to other budget categories to management which will be passed along to accounting staff. The Committee has also requested that the debit card purchase log included with the monthly financials be drafted into an Excel-style spreadsheet. Mr. Ellia also reported that the 2026 Budget Team had a few additional meetings since the last Board meeting and has drafted a proposed budget which has been provided to the Board; the final proposed budget will be presented for approval at the November 2025 Board meeting, and the Finance Committee's goal is to draft a budget that does not incur an increase in assessments for 2026.

vii. *Pollinator Landscaping Committee (Chair: Devon Kelly) – NTR*

viii. *Welcome Committee:*

General Manager Laura Lino noted that the Committee's charter will

be discussed in Unfinished Business.

7. ONLINE VOTE RATIFICATION

- a. Motion to ratify the online vote conducted September 19 through September 23 regarding the annual renewal of the Association's insurance policies by October 1 was made by Mark Fortune, second by Betty Banks; motion passed.

8. MANAGEMENT REPORT

- a. General Manager Lino presented the monthly Management Report to include the September 2025 financial summary and recommendations, as well as the management action item report.

i. DISCUSSION:

- General Manager Lino discussed the balance sheet and the variances of cost for major areas:

- a. At the closing of the month the Association had total cash & investments of \$514,103.54. This includes \$71,210.00 in the Association operating accounts, \$283,523.26 in a Money Market account with Capital One Bank and \$159,370.28 invested in a CD via FVC Bank, representing total Replacement Reserves in the amount of \$442,893.54.

b. Current Balance Summary:

Balance Sheet:

The balance sheet reflects that Reserve & Replacement are fully supported by cash:

Total Cash & Investments:	\$	514,103.54
Less Liabilities:	\$	65,799.11
<u>Less Current Reserves:</u>	<u>\$</u>	<u>442,893.54</u>
	\$	5,410.89

Income Statement Report:

Year-to-Date Income:	\$	415,684.21
<u>Year-to-Date Expense:</u>	<u>\$</u>	<u>424,389.66</u>
Year-to-Date Net Income/Loss	\$	(8,705.45)

- c. **Assessment Receivable:** At the closing of the month the Assessment Receivable was \$31,043.26. The Association has a delinquency rate of 5.81% (-0.78% since September 2025), which is very favorable given the industry standard of 5.00%.

- d. **Members Equity:** There is positive members' equity of \$29,124.33 or 5.45% (+/- 0.00% since September 2025). Auditors recommend the Association maintain excess equity at a level of 10%-20% or \$47,520-\$95,040.
 - e. **Variances:** Negative variances remain in the YTD budget categories dedicated to General & Administrative Expenses, as well as Repairs & Maintenance expenses, and expense re-classification efforts will continue to help alleviate this. There is now a small overage of spending in the Utilities category which is due to higher water & sewer costs in September. The expense categories for Landscaping and Pool/Amenities remain significantly under budget for 2025. The Association's Contingency Fund has not incurred any additional expenses.
 - f. **Reserve Fund:** Manager Laura Lino mentioned that it was discovered that reporting for the two accounts containing the Association's reserve allocations seem to be one month behind. Management will confer with Association's accounting staff to rectify this.
- Discussed the Action Item report which includes:
 - a. **In Progress:**
 - i. 2026 Budget Preparation
 - ii. Welcome Committee Kickoff
 - iii. Bounce House Policy
 - iv. Tennis Court Caulking
 - v. 2026 Landscaping & Irrigation Contract
 - vi. Clubhouse Area Grass Revitalization
 - vii. Independent Accountant Contract Renewal
 - viii. 2024 Audit
 - ix. Replacement Pool Cover
 - x. Pool Closing Procedures
 - xi. Main Entrance Tree Trimming
 - xii. Community Speed Study
 - xiii. Reserve Account Re-Investment
 - b. **Pending Board Decision/Direction:**
 - i. 2026 General Maintenance Contract

- ii. Landscaping Improvements Proposals
- iii. 2026 Community Management Contract Auto-Renewal
- iv. Trespass Authorization
- v. Irrigation System Rain Sensor Repairs
- vi. Arborist Services
- vii. 2026 Picture Perfect Lawn Care Contract Renewals (clubhouse janitorial services, SWM pond landscaping, power washing)
- viii. 2026 Leavells Cemetery Maintenance Contract

c. **Deferred/On Hold:** Revised Covenants Violation Letters

d. **Not Started:**

- i. Baseball Field Parking Lot Resurfacing

e. **Completed:**

- i. 2024 Taxes
- ii. Replacement Pool Cover
- iii. Pool Closing Procedures
- iv. Main Entrance Tree Trimming

- Finance Committee Items:

- i. **Water & Sewer Costs:** The Committee discussed the increase in these costs for September and how it may be due in part to the issues identified with the landscape irrigation system.
- ii. **Re-Classification:** The Committee noted a General/Administrative expense needing re-classification to another sub-category.

9. UNFINISHED BUSINESS

a. **TOPIC: Pool Party Agreement & Rules**

- i. **DISCUSSION:** The Board discussed the potential imposition to homeowners associated with large pool party reservations (80-100 guests) and the need to determine a maximum guest limit.

- ii. ACTION: Motion to set a maximum limit of (50) guests for pool party reservations scheduled on weekends, holidays, and during community social events was made by Mark Fortune, second by Betty Banks; motion passed.

b. TOPIC: Welcome Committee Charter & Kickoff

- i. DISCUSSION: General Manager Lino discussed modifications made to the draft charter which include deletion of sections 1.3.2 and 3.5 relating to social events for new homeowners as it was determined this should be under the purview of the Social Committee. It was further discussed that goal is still to have the new committee assume their duties in January 2026, and General Manager Lino will be working with Director Betty Banks to coordinate this.
- ii. ACTION: Motion to approve the draft charter pending the standard legal review was made by Mark Fortune, second by Betty Banks; motion passed.

10. NEW BUSINESS

a. TOPIC: Reserve Fund Re-Investment Options

- i. DISCUSSION: Management provided a comparison chart of various financial institutions and their current offerings for potential re-investment of the Association's Reserve Funds which are currently allocated between a CD and Money Market account. The options provided are from financial institutions vetted by Cardinal Management and General Manager Laura Lino also noted that additional options are forthcoming.
- ii. ACTION: No action taken.

b. TOPIC: Trespassing Authorization

- i. DISCUSSION: Due to recent incidents at the clubhouse and surrounding amenities, President Bootsie Howard conferred with local law enforcement who recommended the Association participate in Spotsylvania County's Anti-Trespassing Initiative which gives authority to local officers to trespass individuals in the common areas outside their hours of operation. All information on the initiative was provided to the Association's legal counsel who provided a recommendation to go forward pending confirmation that there are no concerns or requirements relative to the Association's insurance policies. It was further discussed

that in order to implement, modifications will need to be made to the Amenities Rules & Regulations to better specify these hours of operation, and that the hours should also account for daylight savings time. Further, a warning period will need to be established, and ample communication will need to be given to residents before implementation. Finally, the Board and Management will need to coordinate to ensure proper signage is installed in the amenity areas.

- ii. ACTION: Motion to approve implementation of the Anti-Trespassing Initiative pending discussion with the Association's insurance agent as recommended by legal counsel and approval of the below modifications to the Amenities Rules & Regulations was made by Mark Fortune, second by Betty Banks; motion passed.

- **Modifications to the Amenities Rules & Regulations:** The hours of operation for all amenities and common areas will be from sunrise to 10:00PM during warm months (April-September) and from sunrise to 9:00PM during cold months (October-March).

c. **TOPIC: Bonuses for Lifeguard Staff**

- i. DISCUSSION: The Board discussed the traditional Visa Gift Cards given to the lifeguard staff that worked the most recent pool season.
- ii. ACTION: Motion to approve the purchase of (2) \$100 gift cards for the lifeguard managers and (6) \$50 gift cards for the remaining staff (total of \$400) was made by Martin Westphal, second by Betty Banks; motion passed.

d. **TOPIC: Gift for Halloween Patrols**

- i. DISCUSSION: The Board discussed the traditional \$10 Starbucks gift cards given as a "thank you" to the local law enforcement officers that patrol the community on Halloween night.
- ii. ACTION: Motion to approve purchase of (6) \$10 Starbucks gift cards for the law enforcement officers patrolling on Halloween made by Betty Banks, second by Mark Fortune; motion passed.

11. COMMUNITY COMMENTS (RELATED TO NEW BUSINESS)

None

12. EXECUTIVE SESSION

- a. Motion for the Board to enter Executive Session for the purposes of reviewing and discussing the topics below was made at 8:05 pm by Martin Westphal second by Mark Fortune; motion passed:
 - i. Delinquency Report
 - ii. Collections Attorney Status Report
 - iii. Covenants Violations
 - iv. ARC Modification Requests
 - v. Contracts & Proposals
- b. Motion to conclude Executive Session was made at 8:50 pm by Mark Fortune second by Betty Banks; motion passed.

13. OPEN SESSION

- a. The following Board Actions were taken based on discussions during the Executive Session:
 - i. **Arborist Services Proposal:** Motion to table until spring of 2026 was made by Mark Fortune, second by Betty Banks; motion passed.
 - ii. **Planting Services Proposal:** Motion to table until spring of 2026 made by Martin Westphal, second by Betty Banks; motion passed.
 - iii. **Baseball Field Parking Lot Resurfacing:** Motion to approve pending receipt of a proposal that matches the contractor's previously quoted price of \$2,210.00 made by Mark Fortune, second by Betty Banks; motion passed.
 - iv. **2026 General Maintenance Contract:** Motion to table to the November 2025 Board meeting pending receipt of a revised itemized proposal made by Mark Fortune, second by Betty Banks; motion passed.
 - v. **2026 Power Washing Contract:** No action taken.
 - vi. **2026 Leavells Cemetery Maintenance:** Motion to table to the November 2025 Board meeting pending receipt of a revised itemized proposal made by Mark Fortune, second by Betty Banks; motion passed.
 - vii. **2026 Clubhouse Janitorial Services Contract:** No action taken.

- viii. **2026 SWM Pond Landscaping Maintenance:** No action taken.
- ix. **2026-2028 Audit & Taxes Preparation Contract:** Motion to approve made by Mark Fortune, second by Betty Banks; motion passed.
- x. **2026 Community Management Contract Auto-Renewal:** Motion to table to the November 2025 Board meeting pending receipt of information requested by the Finance Committee pertaining to costs for management incidentals and other services made by Mark Fortune, second by Betty Banks; motion passed.
- xi. **Delinquency Report:** No action needed.
- xii. **Attorney Collections Report:** No action needed.
- xiii. **Violations Summary:** No action needed.
- xiv. **ARC Applications Report:** No action needed.

14. ADJOURNMENT

- a. Motion to adjourn the meeting at 8:55 pm was made by Mark Fortune, second by Betty Banks; motion passed.

Next Board Meeting: November 12, 2025 @ 7:00PM



CARDINAL MANAGEMENT GROUP, INC.

FOX POINT HOMEOWNERS ASSOCIATION MONTHLY FINANCIAL REPORT

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Financial Statement & Variance Report

Fox Point Homeowners Association

Summary of October 2025 Unaudited Financials

The financial statement and general ledger of income and expenses for the Association through the month ending October 31, 2025 are enclosed. The following matrixes are highlights of operating budget variances by category, the cash position of the Association, the Members' Equity of the Association, and the total amount in reserves and investment schedules. Variance amounts in excess of \$500 will be summarized in the matrix below. Please submit any financial questions before the meeting to allow sufficient research time or provide a detailed response.

Cash & Investments:

At the closing of the month the Association had total cash & investments of \$571,997.35 this includes \$120,273.02 in the Association operating accounts, \$292,354.05 in a Money Market account with Capital One Bank and \$159,370.28 invested in a CD via FVC Bank, representing total Replacement Reserves in the amount of \$451,724.33.

Balance Sheet:

The balance sheet reflects that Reserve & Replacement are fully supported by cash:

Total Cash & Investments:	\$	571,997.35
Less Liabilities:	\$	113,907.43
<u>Less Current Reserves:</u>	\$	<u>451,724.33</u>
	\$	6,365.59

Income Statement Report:

Year-to-Date Income:	\$	465,988.88
<u>Year-to-Date Expense:</u>	\$	<u>456,029.92</u>
Year-to-Date Net Income/Loss	\$	9,958.96

<u>General & Administrative Year-to-Date Expense</u> \$164,833.88	<u>Variance</u> (\$13,606.48)	This negative variance is due to in part higher expenses in Management Incidentals (GL 51125), Management Contract Onsite (GL 51119) and legal expenses from the association's collections counsel (GL 51091) which are all currently under budget for 2025. This variance can also be attributed to an unbudgeted expense for unexpected tax payments for 2024. There is also an overage in the Office Expense category (GL 51030); management will complete a review of all office expenses as some can be re-classified to other categories. This category is also currently over budget for 2025. The Office Expense category is most burdened by the costs of printer ink, for which Management can investigate alternatives if the Board desires.
<u>Landscaping Year-to-Date Expense</u> \$30,489.09	<u>Variance</u> \$7,240.11	This positive variance is primarily due to lower spending in the Landscape Replacement/Improvement category (GL 58070).
<u>Pool & Amenities Year-to-Date Expense</u> \$100,387.46	<u>Variance</u> \$10,738.14	This positive variance is primarily due to cost savings with this year's Pool Management Contract (GL 60000), as well as some additional savings in other pool expenses (GL 60185).
<u>Utilities-Others Year-to-Date Expense</u> \$30,235.76	<u>Variance</u> (\$1,485.86)	This negative variance is due to significantly higher-than-anticipated Water & Sewer costs (GL 62120).
<u>Repairs & Maintenance Year-to-Date</u> \$34,913.72	<u>Variance</u> (\$9,063.62)	This negative variance is primarily due to overspending in the General Repairs category (GL 65454). Some expenses in this category will be re-classified to other categories if needed.
<u>Contingency</u> \$4,693.00	<u>Variance</u> \$15,150.50	This positive variance is due to a lack of expenses.



CARDINAL MANAGEMENT GROUP, INC

We manage to make a difference.



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Assessment Receivable: As of October 31, 2025, the Assessment Receivable was \$49,704.04. The Association has a delinquency rate of 9.31% (+3.50% since September 2025). Auditors have indicated the industry standard for assessment receivable is 5%.

Members Equity: There is positive members' equity of \$29,124.33 or 5.45% (+/- 0.00% since September 2025). Auditors recommend the Association maintain excess equity at a level of 10%-20% or \$47,520-\$95,040.

Income Statement - Operating

Fox Point
From 10/01/2025 to 10/31/2025

Date: 11/7/2025
Time: 7:19 pm
Page: 1

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
ASSESSMENT INCOME							
40100-00-00 Assessment Income - Billed	\$ 42,570.00	\$42,570.00	\$ -	\$425,700.00	\$425,700.00	\$ -	\$ 510,840.00
40128-00-00 Collection Fee Income	1,958.90	370.42	1,588.48	10,364.55	3,704.20	6,660.35	4,445.00
40159-00-00 Violation Fee Income	-	75.00	(75.00)	(490.00)	750.00	(1,240.00)	900.00
40172-00-00 Late Fees - Billed	4,735.00	416.67	4,318.33	14,355.00	4,166.70	10,188.30	5,000.00
40217-00-00 NSF Charges	35.00	26.67	8.33	140.00	266.70	(126.70)	320.00
40270-00-00 Interest Income - Operating	4.98	6.67	(1.69)	57.32	66.70	(9.38)	80.00
40273-00-00 Interest Income - Reserve	430.79	350.00	80.79	6,477.01	3,500.00	2,977.01	4,200.00
40400-00-00 Clubhouse Rental Income	570.00	633.33	(63.33)	9,120.00	6,333.30	2,786.70	7,600.00
40401-00-00 Clubhouse Rental Deposit Retention	-	16.67	(16.67)	-	166.70	(166.70)	200.00
40430-00-00 Miscellaneous Income	-	33.33	(33.33)	265.00	333.30	(68.30)	400.00
TOTAL ASSESSMENT INCOME	\$ 50,304.67	\$44,498.76	\$ 5,805.91	\$465,988.88	\$444,987.60	\$21,001.28	\$ 533,985.00
TOTAL OPERATING INCOME	\$ 50,304.67	\$44,498.76	\$ 5,805.91	\$465,988.88	\$444,987.60	\$ 21,001.28	\$ 533,985.00
OPERATING EXPENSE							
GENERAL & ADMINISTATIVE							
51007-00-00 Alarm Monitoring	69.94	112.50	42.56	699.40	1,125.00	425.60	1,350.00
51011-00-00 Amenity Pass Services	-	140.83	140.83	-	1,408.30	1,408.30	1,690.00
51030-00-00 Office Expense	-	208.33	208.33	3,453.27	2,083.30	(1,369.97)	2,500.00
51042-00-00 Printing, Copying & Postage	274.12	333.33	59.21	2,592.41	3,333.30	740.89	4,000.00
51060-00-00 Licenses & Permits	-	4.17	4.17	25.00	41.70	16.70	50.00
51073-00-00 Security Camera Service Agreement	121.00	110.00	(11.00)	1,144.00	1,100.00	(44.00)	1,320.00
51090-00-00 Legal - General	766.00	833.33	67.33	10,273.99	8,333.30	(1,940.69)	10,000.00
51091-00-00 Legal-Collections	1,026.50	583.33	(443.17)	10,502.84	5,833.30	(4,669.54)	7,000.00
51110-00-00 Auditing, Taxes & Accounting	-	308.33	308.33	-	3,083.30	3,083.30	3,700.00
51119-00-00 Management Contract Onsite	7,449.41	6,534.42	(914.99)	74,359.30	65,344.20	(9,015.10)	78,413.00
51120-00-00 Management Fee Contract	3,521.96	3,549.00	27.04	35,219.60	35,490.00	270.40	42,588.00
51125-00-00 Management Incidentals	389.00	833.33	444.33	10,885.44	8,333.30	(2,552.14)	10,000.00
51129-00-00 NSF Fees	-	26.67	26.67	-	266.70	266.70	320.00
51140-00-00 Income Taxes	-	-	-	3,300.00	-	(3,300.00)	-
51204-00-00 Bank Charges	-	16.67	16.67	40.00	166.70	126.70	200.00
51214-00-00 BOD & Committee Expense	-	83.33	83.33	-	833.30	833.30	1,000.00
51247-00-00 Welcome Committee	-	62.50	62.50	-	625.00	625.00	750.00
51277-00-00 Social Expenses	-	268.75	268.75	2,071.17	2,687.50	616.33	3,225.00
51400-00-00 Bad Debt Expense	-	125.00	125.00	-	1,250.00	1,250.00	1,500.00
51791-00-00 Insurance - General Liability	1,130.49	988.92	(141.57)	10,267.46	9,889.20	(378.26)	11,867.00
TOTAL GENERAL & ADMINISTATIVE	\$ 14,748.42	\$15,122.74	\$ 374.32	\$164,833.88	\$151,227.40	(\$13,606.48)	\$ 181,473.00
LANDSCAPING							
58000-00-00 Landscape Grounds Contract	2,398.39	2,481.25	82.86	23,983.90	24,812.50	828.60	29,775.00
58070-00-00 Landscape Replacement/Improvement	400.17	1,250.00	849.83	6,380.19	12,500.00	6,119.81	15,000.00
58800-00-00 Snow Removal	-	41.67	41.67	125.00	416.70	291.70	500.00
TOTAL LANDSCAPING	\$ 2,798.56	\$ 3,772.92	\$ 974.36	\$ 30,489.09	\$ 37,729.20	\$7,240.11	\$ 45,275.00

Income Statement - Operating

Fox Point
From 10/01/2025 to 10/31/2025

Date: 11/7/2025
Time: 7:19 pm
Page: 2

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
POOL & OTHER AMENITIES							
60000-00-00 Pool Management Contract	\$-	\$-	\$-	\$89,500.00	\$97,230.00	\$7,730.00	\$97,230.00
60185-00-00 Pool - Miscellaneous	-	-	-	3,176.84	5,000.00	1,823.16	5,000.00
60199-00-00 Athletic Fields	722.89	722.90	0.01	7,228.90	7,229.00	0.10	8,674.75
60379-00-00 Clubhouse Supplies	-	83.33	83.33	61.72	833.30	771.58	1,000.00
60383-00-00 Clubhouse Semi-Annual Carpet Cleaning	-	83.33	83.33	420.00	833.30	413.30	1,000.00
TOTAL POOL & OTHER AMENITIES	\$722.89	\$889.56	\$166.67	\$100,387.46	\$111,125.60	\$10,738.14	\$112,904.75
UTILITIES							
62000-00-00 Electricity	559.38	1,083.33	523.95	9,443.07	10,833.30	1,390.23	13,000.00
62120-00-00 Water & Sewer	3,032.75	1,333.33	(1,699.42)	17,063.16	13,333.30	(3,729.86)	16,000.00
62300-00-00 Natural Gas	176.77	250.00	73.23	1,638.77	2,500.00	861.23	3,000.00
62600-00-00 Phone	211.54	208.33	(3.21)	2,090.76	2,083.30	(7.46)	2,500.00
TOTAL UTILITIES	\$3,980.44	\$2,874.99	(\$1,105.45)	\$30,235.76	\$28,749.90	(\$1,485.86)	\$34,500.00
REPAIRS & MAINTENANCE							
62295-00-00 Stormwater Management Treatment	-	-	-	1,800.00	-	(1,800.00)	-
65240-00-00 Pest Control	-	46.42	46.42	386.00	464.20	78.20	557.00
65250-00-00 Trash Removal Contract	48.08	57.50	9.42	475.20	575.00	99.80	690.00
65336-00-00 Fire Inspection	-	83.33	83.33	183.60	833.30	649.70	1,000.00
65446-00-00 Janitorial Contract	160.00	150.00	(10.00)	1,945.00	1,500.00	(445.00)	1,800.00
65454-00-00 General Repairs	301.08	416.67	115.59	19,206.92	4,166.70	(15,040.22)	5,000.00
65456-00-00 General Maintenance	-	625.00	625.00	3,060.00	6,250.00	3,190.00	7,500.00
65610-00-00 HVAC Maintenance	-	101.92	101.92	1,197.00	1,019.20	(177.80)	1,223.00
65701-00-00 Stormwater Management Landscaping	50.00	1,104.17	1,054.17	6,660.00	11,041.70	4,381.70	13,250.00
TOTAL REPAIRS & MAINTENANCE	\$559.16	\$2,585.01	\$2,025.85	\$34,913.72	\$25,850.10	(\$9,063.62)	\$31,020.00
CONTINGENCY							
79900-00-00 Operating Contingency	-	1,984.35	1,984.35	4,693.00	19,843.50	15,150.50	23,812.25
TOTAL CONTINGENCY	\$-	\$1,984.35	\$1,984.35	\$4,693.00	\$19,843.50	\$15,150.50	\$23,812.25
RESERVES & CAPITAL IMPROVEMENTS							
90008-00-00 Transfer Reserve Interest	430.79	350.00	(80.79)	6,477.01	3,500.00	(2,977.01)	4,200.00
90170-00-00 Replacement Reserves Contribution	8,400.00	8,400.00	-	84,000.00	84,000.00	-	100,800.00
TOTAL RESERVES & CAPITAL IMPROVEMENTS	\$8,830.79	\$8,750.00	(\$80.79)	\$90,477.01	\$87,500.00	(\$2,977.01)	\$105,000.00
TOTAL OPERATING EXPENSE	\$31,640.26	\$35,979.57	\$4,339.31	\$456,029.92	\$462,025.70	\$5,995.78	\$533,985.00
NET INCOME:	\$18,664.41	\$8,519.19	\$10,145.22	\$9,958.96	(\$17,038.10)	\$26,997.06	\$0.00

Assets

CASH - OPERATING		
10-10000-00-00 First Citizens Bank - Operating - 6285	\$120,273.02	
Total CASH - OPERATING:		\$120,273.02
CASH - RESERVE		
12-12030-00-00 Capital One - Reserve #2181	292,354.05	
12-12120-00-00 Deposit Certificates	159,370.28	
Total CASH - RESERVE:		\$451,724.33
ACCOUNTS RECEIVABLE		
14-14000-00-00 Accounts Receivable - Homeowner	49,704.04	
14-14900-00-00 Allowance for Doubtful Accounts	(5,828.89)	
Total ACCOUNTS RECEIVABLE:		\$43,875.15
OTHER CURRENT ASSETS		
15-15005-00-00 Prepaid Insurance	4,433.40	
15-15010-00-00 Prepaid Expenses	381.70	
Total OTHER CURRENT ASSETS:		\$4,815.10
Total Assets:		\$620,687.60

Liabilities & Equity

CURRENT LIABILITIES		
20-20159-00-00 Accrued Interest	(0.28)	
20-20160-00-00 Accrued Expenses	73.58	
20-20165-00-00 Deferred Assessments	85,140.00	
20-20175-00-00 Income Taxes Payable	1,473.00	
20-20197-00-00 Resale Doc Fees Payable	(62.37)	
20-20500-00-00 Prepaid Assessments	27,283.50	
Total CURRENT LIABILITIES:		\$113,907.43
RESERVE FUNDS		
25-25000-00-00 Reserve: General Replacement	413,689.01	
25-25850-00-00 Reserve: Unallocated Interest	56,432.87	
Total RESERVE FUNDS:		\$470,121.88
RESERVE USAGE		
26-24000-00-00 Reserve Use: General Replacement	(2,425.00)	
Total RESERVE USAGE:		(\$2,425.00)
OWNERS EQUITY		
30-30410-00-00 Members Equity/Retained Earnings	29,124.33	
Total OWNERS EQUITY:		\$29,124.33
Net Income Gain / Loss	9,958.96	
		\$9,958.96
Total Liabilities & Equity:		\$620,687.60

FOX POINT HOMEOWNERS ASSOCIATION
SCHEDULE 5
CASH & INVESTMENTS
OCTOBER 31, 2025

	<u>FINANCIAL INSTITUTION</u>	<u>TYPE OF INVESTMENT</u>	<u>TERM</u>	<u>MATURITY DATE</u>	<u>ANNUAL RATE</u>	<u>AMOUNT</u>
10000	FIRST CITIZENS	CHECKING	N/A	N/A	N.A	<u>120,273</u>
			TOTAL OPERATING			<u><u>120,273</u></u>
12030	CAPITAL ONE	MMKT	N/A	N/A	2.00%	292,354
12120	FVCBANK	CD 25855	12 MONTHS	2/6/2026	3.00%	<u>159,370</u>
			TOTAL RESERVES			<u><u>451,724</u></u>
			TOTAL CASH & INVESTMENTS			<u><u>571,997</u></u>

FOX POINT HOMEOWNERS ASSOCIATION
SCHEDULE 6
REPLACEMENTS RESERVES
OCTOBER 31, 2025

		CONTRIBUTIONS		USES TO DATE	NET BALANCE
		CURRENT	TO DATE		
25000	RESERVE REPLACEMENT	8,400	413,689	(2,425)	411,264
25850	UNALLOCATED RSRV INTEREST	431	56,433	-	56,433
		<u>8,831</u>	<u>470,122</u>	<u>(2,425)</u>	<u>467,697</u>
TOTAL REPLACEMENT RESERVES					<u>467,697</u>

RESERVE FUNDING

GL #	Reserve Item	Description	Month-to-Date	Year-to-Date
12030	Reserve Cash	Cash Transfer From Oper	8,400	84,000
25000	Reserve Equity	Accrual Journal Entries	8,400	84,000
Variance			<u>-</u>	<u>-</u>

RESERVE EXPENDITURES & OPERATING REIMBURSEMENTS

GL #	Reserve account	Description	Month-to-Date	Year-to-Date
24XXX	Replace Reserve Equity Uses (Expenditure	Reserve invoices paid from Operat	-	(2,425)
12030	Reserve Cash & Invest	Cash Transfers to Operating (Reimburse)		
Variance			<u>-</u>	<u>(2,425)</u>

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10-10000-00-00	First Citizens Bank - Operating - 6285	\$71,210.00	\$86,007.88	\$36,944.86	\$120,273.02
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3523372	\$ -	\$ 3,521.96	First Citizens Bank - Operating - 6285; CARDINAL MANAGEMENT GROUP Chk # 0	
10/01/2025	3524029	215.00	-	Deposit from batch 63496	
10/01/2025	3560488	14,393.67	-	Deposit from batch 63526	
10/02/2025	3566914	6,929.95	-	Deposit from batch 63630	
10/03/2025	3571345	6,011.05	-	Deposit from batch 63704	
10/06/2025	3571967	-	425.03	First Citizens Bank - Operating - 6285 Inv # 08/28-09/26/2025; DOMINION ENERGY VIRGINIA Chk # 0	
10/06/2025	3571971	-	220.56	First Citizens Bank - Operating - 6285 Inv # 08/28-09/26/2025; DOMINION ENERGY VIRGINIA Chk # 0	
10/06/2025	3576071	3,450.00	-	Deposit from batch 63807	
10/07/2025	3577042	215.00	-	Deposit from batch 63848	
10/07/2025	3578222	-	2,398.39	First Citizens Bank - Operating - 6285; SHENANDOAH LANDSCAPE Chk # 100498	
10/07/2025	3578222	-	300.17	First Citizens Bank - Operating - 6285; SHENANDOAH LANDSCAPE Chk # 100498	
10/07/2025	3578226	-	972.47	First Citizens Bank - Operating - 6285; Kristen Mora Chk # 100499	
10/07/2025	3578228	-	1,755.00	First Citizens Bank - Operating - 6285; WHITEFORD, TAYLOR & PRESTON, L.L.P Chk # 100500	
10/07/2025	3578230	-	580.00	First Citizens Bank - Operating - 6285; Picture Perfect Lawn Care Chk # 100501	
10/07/2025	3578232	-	1,600.00	First Citizens Bank - Operating - 6285; Angel Tree Services LLC Chk # 100502	
10/07/2025	3578234	-	20.00	First Citizens Bank - Operating - 6285; Levin Howard Chk # 100503	
10/07/2025	3579576	1,345.00	-	Deposit from batch 63927	
10/07/2025	3578222	300.17	-	First Citizens Bank - Operating - 6285 (Reversal); SHENANDOAH LANDSCAPE Chk # 100498	
10/07/2025	3608733	-	300.17	First Citizens Bank - Operating - 6285; SHENANDOAH LANDSCAPE Chk # 100498	
10/07/2025	3578230	580.00	-	First Citizens Bank - Operating - 6285 (Reversal); Picture Perfect Lawn Care Chk # 100501	
10/07/2025	3608757	-	580.00	First Citizens Bank - Operating - 6285; Picture Perfect Lawn Care Chk # 100501	
10/08/2025	3607516	3,010.00	-	Deposit from batch 64137	
10/09/2025	3601713	27,227.05	-	Deposit from batch 63522	
10/09/2025	3609132	-	170.47	First Citizens Bank - Operating - 6285; PITNEY BOWES GLOBAL FINANCIAL SERVICE Chk # 100504	
10/09/2025	3609134	-	783.98	First Citizens Bank - Operating - 6285; E. MARGRIET LANGENBERG Chk # 100505	
10/09/2025	3609134	-	242.52	First Citizens Bank - Operating - 6285; E. MARGRIET LANGENBERG Chk # 100505	
10/09/2025	3609138	-	211.54	First Citizens Bank - Operating - 6285; VERIZON (VERZNJ) Chk # 100506	
10/09/2025	3610486	2,350.00	-	Deposit from batch 64221	
10/09/2025	3609138	211.54	-	First Citizens Bank - Operating - 6285 (Reversal); VERIZON (VERZNJ) Chk # 100506	
10/09/2025	3717277	-	211.54	First Citizens Bank - Operating - 6285; VERIZON (VERZNJ) Chk # 100506	
10/10/2025	3611862	200.00	-	Deposit from batch 64263	
10/10/2025	3611883	570.00	-	Misc Income Deposit First Citizens Bank - Operating - 6285	
10/10/2025	3612099	215.00	-	Deposit from batch 64304	
10/10/2025	3615803	4,564.00	-	Deposit from batch 64346	
10/12/2025	3612956	-	8,400.00	2025 Budgeted Monthly RSRV Contribution	
10/13/2025	3616385	-	72.73	First Citizens Bank - Operating - 6285 Inv # 08/20-09/21/2025; Spotsylvania County - Treasure Chk # 0	
10/13/2025	3616389	-	1,509.39	First Citizens Bank - Operating - 6285 Inv # 08/20-09/21/2025; Spotsylvania County - Treasure Chk # 0	
10/13/2025	3616393	-	1,432.78	First Citizens Bank - Operating - 6285 Inv # 08/20-09/21/2025; Spotsylvania County - Treasure Chk # 0	
10/13/2025	3616397	-	17.85	First Citizens Bank - Operating - 6285 Inv # 08/20-09/21/2025; Spotsylvania County - Treasure Chk # 0	
10/14/2025	3621687	1,115.00	-	Deposit from batch 64629	
10/15/2025	3623405	-	215.00	NSF CK# 5174 - Bailey	
10/15/2025	3624283	-	474.14	First Citizens Bank - Operating - 6285; CARDINAL MANAGEMENT GROUP Chk # 0	

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10/15/2025	3628204	\$ 1,301.66	\$ -	Deposit from batch 64820		
10/15/2025	3631450	-	3,724.67	First Citizens Bank - Operating - 6285; Cardinal Management Group (PR) Chk # 0		
10/16/2025	3628937	2,000.00	-	Deposit from batch 64873		
10/16/2025	3630617	1,247.69	-	Deposit from batch 64943		
10/17/2025	3630930	215.00	-	Deposit from batch 64984		
10/17/2025	3632228	507.00	-	Deposit from batch 65070		
10/20/2025	3634345	55.00	-	Deposit from batch 65124		
10/21/2025	3636753	710.00	-	Deposit from batch 65247		
10/22/2025	3637003	1,922.45	-	Deposit from batch 65264		
10/22/2025	3637536	100.00	-	Deposit from batch 65347		
10/23/2025	3640601	190.00	-	Deposit from batch 65582		
10/24/2025	3641088	-	89.48	First Citizens Bank - Operating - 6285; PITNEY BOWES GLOBAL FINANCIAL SERVICES LLC Chk # 100507		
10/24/2025	3641090	-	470.00	First Citizens Bank - Operating - 6285; Picture Perfect Lawn Care Chk # 100508		
10/24/2025	3641092	-	1,141.33	First Citizens Bank - Operating - 6285; ERIE INSURANCE Chk # 100509		
10/24/2025	3641792	315.00	-	Deposit from batch 65655		
10/24/2025	3641090	470.00	-	First Citizens Bank - Operating - 6285 (Reversal); Picture Perfect Lawn Care Chk # 100508		
10/24/2025	3717301	-	470.00	First Citizens Bank - Operating - 6285; Picture Perfect Lawn Care Chk # 100508		
10/27/2025	3643222	215.00	-	Deposit from batch 65685		
10/27/2025	3643224	165.00	-	Credit Purchased from Seller at Closing		
10/27/2025	3643226	-	165.00	Credit Purchased from Seller at Closing		
10/27/2025	3643435	410.00	-	Deposit from batch 65757		
10/27/2025	3645136	915.00	-	Deposit from batch 65797		
10/28/2025	3645398	-	142.00	First Citizens Bank - Operating - 6285 Inv # 09/23-10/22/2025; COLUMBIA GAS OF VIRGINIA Chk # 0		
10/28/2025	3645410	-	34.77	First Citizens Bank - Operating - 6285 Inv # 09/23-10/22/2025; COLUMBIA GAS OF VIRGINIA Chk # 0		
10/28/2025	3646936	1,220.00	-	Deposit from batch 65936		
10/29/2025	3648719	465.00	-	Deposit from batch 66142		
10/30/2025	3650603	235.00	-	Deposit from batch 66203		
10/31/2025	3650939	-	219.99	First Citizens Bank - Operating - 6285 Inv # 09/27-10/27/2025; DOMINION ENERGY VIRGINIA Chk # 0		
10/31/2025	3650943	-	320.04	First Citizens Bank - Operating - 6285 Inv # 09/27-10/27/2025; DOMINION ENERGY VIRGINIA Chk # 0		
10/31/2025	3650975	-	18.12	First Citizens Bank - Operating - 6285 Inv # 09/27-10/27/2025; DOMINION ENERGY VIRGINIA Chk # 0		
10/31/2025	3651393	4.98	-	Interest		
10/31/2025	3674865	441.67	-	Deposit from batch 66237		
10/31/2025	3676567	-	3,724.74	First Citizens Bank - Operating - 6285; Cardinal Management Group (PR) Chk # 0		
10/31/2025	3717103	-	9.03	OCT DEBIT CARD PURCHASE; DEBIT CARD Chk # 0		
12-12030-00-00	Capital One - Reserve #2181		283,523.26	8,830.79	-	292,354.05
Date	GL Ref #	Debit	Credit	Description		
10/01/2025	3717150	\$ 430.79	\$ -	CAPITAL ONE SEP INTEREST		
10/12/2025	3612956	8,400.00	-	2025 Budgeted Monthly RSRV Contribution		
12-12120-00-00	Deposit Certificates		159,370.28	-	-	159,370.28
Date	GL Ref #	Debit	Credit	Description		
14-14000-00-00	Accounts Receivable - Homeowner		31,043.26	134,823.90	116,163.12	49,704.04
Date	GL Ref #	Debit	Credit	Description		
10/01/2025	3524029	\$ -	\$ 215.00	Deposit from batch 63496		
10/01/2025	3560488	-	12,186.10	Deposit from batch 63526		
10/01/2025	2487742	127,495.00	-	Homeowner Assessment - Batch 38596		
10/01/2025	3063435	215.00	-	Homeowner Assessment - Batch 52352		
10/01/2025	3547405	-	215.00	Applied Prepaid BTFXPT122701		
10/01/2025	3547407	-	215.00	Applied Prepaid BTFXPT150603		
10/01/2025	3547409	-	215.00	Applied Prepaid BTFXPT133001		
10/01/2025	3547411	-	200.00	Applied Prepaid BTFXPT139104		
10/01/2025	3547413	-	215.00	Applied Prepaid BTFXPT100104		



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10/01/2025	3547415	\$ -	\$ 215.00	Applied Prepaid BTFXPT100202	
10/01/2025	3547417	-	215.00	Applied Prepaid BTFXPT100604	
10/01/2025	3547419	-	215.00	Applied Prepaid BTFXPT100902	
10/01/2025	3547421	-	200.00	Applied Prepaid BTFXPT102001	
10/01/2025	3547423	-	215.00	Applied Prepaid BTFXPT102101	
10/01/2025	3547425	-	20.00	Applied Prepaid BTFXPT102402	
10/01/2025	3547427	-	10.00	Applied Prepaid BTFXPT103001	
10/01/2025	3547429	-	215.00	Applied Prepaid BTFXPT103102	
10/01/2025	3547431	-	10.00	Applied Prepaid BTFXPT103301	
10/01/2025	3547433	-	20.00	Applied Prepaid BTFXPT103601	
10/01/2025	3547435	-	215.00	Applied Prepaid BTFXPT104101	
10/01/2025	3547437	-	215.00	Applied Prepaid BTFXPT104202	
10/01/2025	3547439	-	215.00	Applied Prepaid BTFXPT104501	
10/01/2025	3547441	-	165.00	Applied Prepaid BTFXPT104801	
10/01/2025	3547443	-	215.00	Applied Prepaid BTFXPT105002	
10/01/2025	3547445	-	215.00	Applied Prepaid BTFXPT105101	
10/01/2025	3547447	-	215.00	Applied Prepaid BTFXPT105704	
10/01/2025	3547449	-	215.00	Applied Prepaid BTFXPT106002	
10/01/2025	3547451	-	215.00	Applied Prepaid BTFXPT106103	
10/01/2025	3547453	-	215.00	Applied Prepaid BTFXPT106801	
10/01/2025	3547455	-	215.00	Applied Prepaid BTFXPT107201	
10/01/2025	3547457	-	106.55	Applied Prepaid BTFXPT107504	
10/01/2025	3547459	-	215.00	Applied Prepaid BTFXPT108601	
10/01/2025	3547461	-	100.00	Applied Prepaid BTFXPT109501	
10/01/2025	3547463	-	215.00	Applied Prepaid BTFXPT109901	
10/01/2025	3547465	-	215.00	Applied Prepaid BTFXPT110504	
10/01/2025	3547467	-	215.00	Applied Prepaid BTFXPT110601	
10/01/2025	3547469	-	215.00	Applied Prepaid BTFXPT110703	
10/01/2025	3547471	-	11.80	Applied Prepaid BTFXPT110802	
10/01/2025	3547473	-	10.00	Applied Prepaid BTFXPT111101	
10/01/2025	3547475	-	90.00	Applied Prepaid BTFXPT111401	
10/01/2025	3547477	-	6.00	Applied Prepaid BTFXPT111602	
10/01/2025	3547479	-	215.00	Applied Prepaid BTFXPT111901	
10/01/2025	3547481	-	10.00	Applied Prepaid BTFXPT112001	
10/01/2025	3547483	-	215.00	Applied Prepaid BTFXPT112201	
10/01/2025	3547485	-	215.00	Applied Prepaid BTFXPT112601	
10/01/2025	3547487	-	215.00	Applied Prepaid BTFXPT112701	
10/01/2025	3547489	-	30.00	Applied Prepaid BTFXPT113601	
10/01/2025	3547491	-	215.00	Applied Prepaid BTFXPT113701	
10/01/2025	3547493	-	5.00	Applied Prepaid BTFXPT113802	
10/01/2025	3547495	-	30.00	Applied Prepaid BTFXPT113901	
10/01/2025	3547497	-	215.00	Applied Prepaid BTFXPT114001	
10/01/2025	3547499	-	1.00	Applied Prepaid BTFXPT114403	
10/01/2025	3547501	-	190.00	Applied Prepaid BTFXPT114502	
10/01/2025	3547503	-	215.00	Applied Prepaid BTFXPT114901	
10/01/2025	3547505	-	176.00	Applied Prepaid BTFXPT115103	
10/01/2025	3547507	-	215.00	Applied Prepaid BTFXPT115401	
10/01/2025	3547509	-	10.00	Applied Prepaid BTFXPT115502	
10/01/2025	3547511	-	215.00	Applied Prepaid BTFXPT116002	
10/01/2025	3547513	-	215.00	Applied Prepaid BTFXPT116502	
10/01/2025	3547515	-	40.00	Applied Prepaid BTFXPT116803	
10/01/2025	3547517	-	10.00	Applied Prepaid BTFXPT117101	
10/01/2025	3547519	-	215.00	Applied Prepaid BTFXPT117301	
10/01/2025	3547521	-	215.00	Applied Prepaid BTFXPT117402	
10/01/2025	3547523	-	215.00	Applied Prepaid BTFXPT117501	
10/01/2025	3547525	-	215.00	Applied Prepaid BTFXPT118001	
10/01/2025	3547527	-	215.00	Applied Prepaid BTFXPT118402	
10/01/2025	3547529	-	215.00	Applied Prepaid BTFXPT118801	
10/01/2025	3547531	-	1.95	Applied Prepaid BTFXPT119102	



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10/01/2025	3547533	\$ -	\$ 215.00	Applied Prepaid BTFXPT119302	
10/01/2025	3547535	-	215.00	Applied Prepaid BTFXPT119501	
10/01/2025	3547537	-	215.00	Applied Prepaid BTFXPT119601	
10/01/2025	3547539	-	215.00	Applied Prepaid BTFXPT120001	
10/01/2025	3547541	-	215.00	Applied Prepaid BTFXPT120403	
10/01/2025	3547543	-	145.00	Applied Prepaid BTFXPT120602	
10/01/2025	3547545	-	215.00	Applied Prepaid BTFXPT120901	
10/01/2025	3547547	-	215.00	Applied Prepaid BTFXPT121001	
10/01/2025	3547549	-	165.00	Applied Prepaid BTFXPT121502	
10/01/2025	3547551	-	215.00	Applied Prepaid BTFXPT121603	
10/01/2025	3547553	-	140.00	Applied Prepaid BTFXPT121702	
10/01/2025	3547555	-	215.00	Applied Prepaid BTFXPT122001	
10/01/2025	3547557	-	215.00	Applied Prepaid BTFXPT122301	
10/01/2025	3547559	-	215.00	Applied Prepaid BTFXPT123401	
10/01/2025	3547561	-	215.00	Applied Prepaid BTFXPT123701	
10/01/2025	3547563	-	215.00	Applied Prepaid BTFXPT123801	
10/01/2025	3547565	-	215.00	Applied Prepaid BTFXPT124001	
10/01/2025	3547567	-	215.00	Applied Prepaid BTFXPT124201	
10/01/2025	3547569	-	70.00	Applied Prepaid BTFXPT124302	
10/01/2025	3547571	-	185.00	Applied Prepaid BTFXPT124503	
10/01/2025	3547573	-	215.00	Applied Prepaid BTFXPT124703	
10/01/2025	3547575	-	215.00	Applied Prepaid BTFXPT124807	
10/01/2025	3547577	-	10.00	Applied Prepaid BTFXPT125301	
10/01/2025	3547579	-	10.00	Applied Prepaid BTFXPT125701	
10/01/2025	3547581	-	151.00	Applied Prepaid BTFXPT126102	
10/01/2025	3547583	-	215.00	Applied Prepaid BTFXPT126201	
10/01/2025	3547585	-	215.00	Applied Prepaid BTFXPT126701	
10/01/2025	3547587	-	215.00	Applied Prepaid BTFXPT126801	
10/01/2025	3547589	-	215.00	Applied Prepaid BTFXPT126901	
10/01/2025	3547591	-	215.00	Applied Prepaid BTFXPT127802	
10/01/2025	3547593	-	215.00	Applied Prepaid BTFXPT128403	
10/01/2025	3547595	-	215.00	Applied Prepaid BTFXPT128501	
10/01/2025	3547597	-	10.00	Applied Prepaid BTFXPT128901	
10/01/2025	3547599	-	215.00	Applied Prepaid BTFXPT129103	
10/01/2025	3547601	-	215.00	Applied Prepaid BTFXPT129801	
10/01/2025	3547603	-	200.00	Applied Prepaid BTFXPT130401	
10/01/2025	3547605	-	10.00	Applied Prepaid BTFXPT130601	
10/01/2025	3547607	-	5.00	Applied Prepaid BTFXPT131203	
10/01/2025	3547609	-	215.00	Applied Prepaid BTFXPT132002	
10/01/2025	3547611	-	215.00	Applied Prepaid BTFXPT132101	
10/01/2025	3547613	-	215.00	Applied Prepaid BTFXPT132602	
10/01/2025	3547615	-	215.00	Applied Prepaid BTFXPT133102	
10/01/2025	3547617	-	25.00	Applied Prepaid BTFXPT133301	
10/01/2025	3547619	-	85.00	Applied Prepaid BTFXPT133502	
10/01/2025	3547621	-	55.00	Applied Prepaid BTFXPT133801	
10/01/2025	3547623	-	1.00	Applied Prepaid BTFXPT134202	
10/01/2025	3547625	-	215.00	Applied Prepaid BTFXPT134801	
10/01/2025	3547627	-	215.00	Applied Prepaid BTFXPT135001	
10/01/2025	3547629	-	215.00	Applied Prepaid BTFXPT135202	
10/01/2025	3547631	-	185.00	Applied Prepaid BTFXPT135402	
10/01/2025	3547633	-	215.00	Applied Prepaid BTFXPT135501	
10/01/2025	3547635	-	10.00	Applied Prepaid BTFXPT135601	
10/01/2025	3547637	-	215.00	Applied Prepaid BTFXPT135701	
10/01/2025	3547639	-	120.00	Applied Prepaid BTFXPT135804	
10/01/2025	3547641	-	25.00	Applied Prepaid BTFXPT136301	
10/01/2025	3547643	-	215.00	Applied Prepaid BTFXPT136401	
10/01/2025	3547645	-	215.00	Applied Prepaid BTFXPT136601	
10/01/2025	3547647	-	215.00	Applied Prepaid BTFXPT136803	
10/01/2025	3547649	-	190.00	Applied Prepaid BTFXPT137001	



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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10/01/2025	3547651	\$ -	\$ 215.00	Applied Prepaid BTFXPT137101	
10/01/2025	3547653	-	215.00	Applied Prepaid BTFXPT137301	
10/01/2025	3547655	-	146.00	Applied Prepaid BTFXPT137402	
10/01/2025	3547657	-	215.00	Applied Prepaid BTFXPT137501	
10/01/2025	3547659	-	215.00	Applied Prepaid BTFXPT137602	
10/01/2025	3547661	-	215.00	Applied Prepaid BTFXPT137701	
10/01/2025	3547663	-	215.00	Applied Prepaid BTFXPT137901	
10/01/2025	3547665	-	24.61	Applied Prepaid BTFXPT138103	
10/01/2025	3547667	-	4.00	Applied Prepaid BTFXPT138304	
10/01/2025	3547669	-	178.90	Applied Prepaid BTFXPT138602	
10/01/2025	3547671	-	215.00	Applied Prepaid BTFXPT138703	
10/01/2025	3547673	-	45.00	Applied Prepaid BTFXPT139902	
10/01/2025	3547675	-	215.00	Applied Prepaid BTFXPT140001	
10/01/2025	3547677	-	215.00	Applied Prepaid BTFXPT140201	
10/01/2025	3547679	-	215.00	Applied Prepaid BTFXPT140301	
10/01/2025	3547681	-	215.00	Applied Prepaid BTFXPT140401	
10/01/2025	3547683	-	215.00	Applied Prepaid BTFXPT141002	
10/01/2025	3547685	-	215.00	Applied Prepaid BTFXPT141302	
10/01/2025	3547687	-	215.00	Applied Prepaid BTFXPT141401	
10/01/2025	3547689	-	215.00	Applied Prepaid BTFXPT141701	
10/01/2025	3547691	-	215.00	Applied Prepaid BTFXPT141801	
10/01/2025	3547693	-	215.00	Applied Prepaid BTFXPT141901	
10/01/2025	3547695	-	215.00	Applied Prepaid BTFXPT142101	
10/01/2025	3547697	-	215.00	Applied Prepaid BTFXPT142201	
10/01/2025	3547699	-	215.00	Applied Prepaid BTFXPT142301	
10/01/2025	3547701	-	10.00	Applied Prepaid BTFXPT142901	
10/01/2025	3547703	-	215.00	Applied Prepaid BTFXPT143201	
10/01/2025	3547705	-	215.00	Applied Prepaid BTFXPT143401	
10/01/2025	3547707	-	215.00	Applied Prepaid BTFXPT143902	
10/01/2025	3547709	-	215.00	Applied Prepaid BTFXPT144002	
10/01/2025	3547711	-	105.00	Applied Prepaid BTFXPT144501	
10/01/2025	3547713	-	6.00	Applied Prepaid BTFXPT144602	
10/01/2025	3547715	-	215.00	Applied Prepaid BTFXPT144802	
10/01/2025	3547717	-	10.00	Applied Prepaid BTFXPT145101	
10/01/2025	3547719	-	215.00	Applied Prepaid BTFXPT145201	
10/01/2025	3547721	-	215.00	Applied Prepaid BTFXPT145904	
10/01/2025	3547723	-	215.00	Applied Prepaid BTFXPT146001	
10/01/2025	3547725	-	215.00	Applied Prepaid BTFXPT146102	
10/01/2025	3547727	-	20.00	Applied Prepaid BTFXPT146502	
10/01/2025	3547729	-	215.00	Applied Prepaid BTFXPT146801	
10/01/2025	3547731	-	215.00	Applied Prepaid BTFXPT147501	
10/01/2025	3547733	-	215.00	Applied Prepaid BTFXPT147902	
10/01/2025	3547735	-	215.00	Applied Prepaid BTFXPT148301	
10/01/2025	3547737	-	55.00	Applied Prepaid BTFXPT148503	
10/01/2025	3547739	-	215.00	Applied Prepaid BTFXPT149402	
10/01/2025	3547741	-	10.00	Applied Prepaid BTFXPT149601	
10/01/2025	3547743	-	10.00	Applied Prepaid BTFXPT149903	
10/01/2025	3547745	-	215.00	Applied Prepaid BTFXPT150001	
10/01/2025	3547747	-	215.00	Applied Prepaid BTFXPT150103	
10/01/2025	3547749	-	215.00	Applied Prepaid BTFXPT150201	
10/01/2025	3547751	-	215.00	Applied Prepaid BTFXPT150301	
10/01/2025	3547753	-	215.00	Applied Prepaid BTFXPT150805	
10/01/2025	3547755	-	215.00	Applied Prepaid BTFXPT151001	
10/01/2025	3547757	-	10.00	Applied Prepaid BTFXPT151102	
10/01/2025	3547759	-	215.00	Applied Prepaid BTFXPT151201	
10/01/2025	3547761	-	215.00	Applied Prepaid BTFXPT151602	
10/01/2025	3547763	-	75.00	Applied Prepaid BTFXPT151704	
10/01/2025	3547765	-	215.00	Applied Prepaid BTFXPT151801	
10/01/2025	3547767	-	215.00	Applied Prepaid BTFXPT152001	



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10/01/2025	3547769	\$ -	\$ 215.00	Applied Prepaid BTFXPT152101	
10/01/2025	3547771	-	215.00	Applied Prepaid BTFXPT152201	
10/01/2025	3547773	-	215.00	Applied Prepaid BTFXPT152301	
10/01/2025	3547775	-	215.00	Applied Prepaid BTFXPT152401	
10/01/2025	3547777	-	215.00	Applied Prepaid BTFXPT152801	
10/01/2025	3547779	-	1.95	Applied Prepaid BTFXPT153101	
10/01/2025	3547781	-	215.00	Applied Prepaid BTFXPT153201	
10/01/2025	3547783	-	10.00	Applied Prepaid BTFXPT153301	
10/01/2025	3547785	-	215.00	Applied Prepaid BTFXPT153502	
10/01/2025	3547787	-	145.00	Applied Prepaid BTFXPT153701	
10/01/2025	3547789	-	215.00	Applied Prepaid BTFXPT153802	
10/01/2025	3547791	-	215.00	Applied Prepaid BTFXPT154003	
10/01/2025	3547793	-	215.00	Applied Prepaid BTFXPT154502	
10/01/2025	3547795	-	215.00	Applied Prepaid BTFXPT154801	
10/01/2025	3547797	-	215.00	Applied Prepaid BTFXPT155001	
10/01/2025	3547799	-	215.00	Applied Prepaid BTFXPT155401	
10/01/2025	3547801	-	215.00	Applied Prepaid BTFXPT155502	
10/01/2025	3547803	-	25.00	Applied Prepaid BTFXPT155601	
10/01/2025	3547805	-	215.00	Applied Prepaid BTFXPT155904	
10/01/2025	3547807	-	215.00	Applied Prepaid BTFXPT156102	
10/01/2025	3547809	-	215.00	Applied Prepaid BTFXPT156301	
10/01/2025	3547811	-	200.00	Applied Prepaid BTFXPT156602	
10/01/2025	3547813	-	215.00	Applied Prepaid BTFXPT156802	
10/01/2025	3547815	-	215.00	Applied Prepaid BTFXPT157704	
10/01/2025	3547817	-	165.00	Applied Prepaid BTFXPT157902	
10/01/2025	3548796	-	15.00	Applied Prepaid BTFXPT110301	
10/01/2025	3548798	-	215.00	Applied Prepaid BTFXPT116602	
10/01/2025	3548871	-	61.00	Applied Prepaid BTFXPT102202	
10/01/2025	3549002	-	10.00	Applied Prepaid BTFXPT144701	
10/01/2025	3549148	-	215.00	Applied Prepaid BTFXPT109303	
10/01/2025	3549150	-	215.00	Applied Prepaid BTFXPT127402	
10/01/2025	3549208	-	6.34	Applied Prepaid BTFXPT127603	
10/01/2025	3549569	-	215.00	Applied Prepaid BTFXPT108003	
10/01/2025	3549638	-	215.00	Applied Prepaid BTFXPT107901	
10/01/2025	3549799	-	215.00	Applied Prepaid BTFXPT117602	
10/01/2025	3549978	-	10.00	Applied Prepaid BTFXPT158101	
10/01/2025	3550305	-	215.00	Applied Prepaid BTFXPT120501	
10/01/2025	3550680	-	215.00	Applied Prepaid BTFXPT132804	
10/01/2025	3550699	-	155.00	Applied Prepaid BTFXPT143801	
10/01/2025	3550900	-	215.00	Applied Prepaid BTFXPT139801	
10/01/2025	3551179	-	215.00	Applied Prepaid BTFXPT158701	
10/01/2025	3551299	-	215.00	Applied Prepaid BTFXPT131802	
10/01/2025	3551463	-	215.00	Applied Prepaid BTFXPT153401	
10/01/2025	3551521	-	8.17	Applied Prepaid BTFXPT126401	
10/01/2025	3551694	-	215.00	Applied Prepaid BTFXPT105301	
10/01/2025	3551816	-	200.00	Applied Prepaid BTFXPT121101	
10/01/2025	3551849	-	215.00	Applied Prepaid BTFXPT132402	
10/01/2025	3551965	-	80.00	Applied Prepaid BTFXPT118504	
10/01/2025	3553070	-	5.00	Applied Prepaid BTFXPT149001	
10/01/2025	3553508	-	215.00	Applied Prepaid BTFXPT138402	
10/01/2025	3553711	-	215.00	Applied Prepaid BTFXPT151901	
10/01/2025	3554200	-	215.00	Applied Prepaid BTFXPT118201	
10/01/2025	3554202	-	215.00	Applied Prepaid BTFXPT128701	
10/01/2025	3554744	-	215.00	Applied Prepaid BTFXPT155801	
10/01/2025	3555105	-	215.00	Applied Prepaid BTFXPT134702	
10/01/2025	3555190	-	215.00	Applied Prepaid BTFXPT101401	
10/01/2025	3555405	-	215.00	Applied Prepaid BTFXPT143501	
10/02/2025	3566914	-	6,241.25	Deposit from batch 63630	
10/03/2025	3571345	-	4,987.00	Deposit from batch 63704	



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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10/06/2025	3576071 \$ -	\$ 3,325.39	Deposit from batch 63807		
10/07/2025	3577042 -	215.00	Deposit from batch 63848		
10/07/2025	3579576 -	1,315.00	Deposit from batch 63927		
10/08/2025	3607516 -	2,550.00	Deposit from batch 64137		
10/09/2025	3601713 -	27,227.05	Deposit from batch 63522		
10/09/2025	3610486 -	2,100.00	Deposit from batch 64221		
10/10/2025	3611862 -	200.00	Deposit from batch 64263		
10/10/2025	3612099 -	215.00	Deposit from batch 64304		
10/10/2025	3615803 -	3,382.00	Deposit from batch 64346		
10/14/2025	3621687 -	725.00	Deposit from batch 64629		
10/15/2025	3628204 -	1,268.66	Deposit from batch 64820		
10/15/2025	3623405 215.00	-	NSF CK# 5174 - Bailey		
10/15/2025	3623415 35.00	-	Returned Item Fees - Batch 64795		
10/16/2025	3628937 -	2,000.00	Deposit from batch 64873		
10/16/2025	3630617 -	1,121.95	Deposit from batch 64943		
10/16/2025	3628935 1,461.45	-	Legal Fees - Batch 64872		
10/17/2025	3630930 -	215.00	Deposit from batch 64984		
10/17/2025	3632228 -	230.00	Deposit from batch 65070		
10/17/2025	3632820 3,270.00	-	Homeowner Assessment - Batch 65047		
10/17/2025	3637216 880.00	-	Late Fee - Batch 64939		
10/17/2025	3637218 425.00	-	Late Fee - Batch 64940		
10/17/2025	3637222 210.00	-	Late Fee - Batch 64941		
10/20/2025	3634345 -	55.00	Deposit from batch 65124		
10/20/2025	3637516 80.00	-	Final Notice Letter - Batch 65121		
10/21/2025	3636753 -	674.00	Deposit from batch 65247		
10/22/2025	3637003 -	1,730.00	Deposit from batch 65264		
10/22/2025	3637536 -	100.00	Deposit from batch 65347		
10/22/2025	3637220 25.00	-	Late Fee - Batch 64940		
10/22/2025	3637224 15.00	-	Late Fee - Batch 64941		
10/22/2025	3637298 400.00	-	Legal Fees - Batch 65310		
10/22/2025	3637300 97.45	-	Legal Fees - Batch 65311		
10/22/2025	3638112 -	192.45	Applied Prepaid BTFXPT145503		
10/23/2025	3640601 -	190.00	Deposit from batch 65582		
10/24/2025	3641792 -	215.00	Deposit from batch 65655		
10/27/2025	3643435 -	410.00	Deposit from batch 65757		
10/27/2025	3645136 -	915.00	Deposit from batch 65797		
10/28/2025	3646936 -	1,140.00	Deposit from batch 65936		
10/28/2025	3645837 -	30.00	REV LATE FEE - 1x COURTESY DR		
10/29/2025	3648719 -	395.00	Deposit from batch 66142		
10/29/2025	3648001 -	30.00	REV LATE FEE - 1x COURTESY DR		
10/30/2025	3650603 -	235.00	Deposit from batch 66203		
10/30/2025	3649017 -	30.00	REV LATE FEE - 1x COURTESY DR		
14-14900-00-00	Allowance for Doubtful Accounts	(5,828.89)	-	-	(5,828.89)
15-15005-00-00	Prepaid Insurance	4,422.56	1,136.33	1,125.49	4,433.40
10/01/2025	3608711 \$ -	\$ 18.37	MONTHLY Workers Comp./Employers Liability Policy		
10/01/2025	3608715 -	852.25	MONTHLY Erie Secure Business Policy		
10/01/2025	3608717 -	254.87	MONTHLY Business Catastrophe Liability Policy		
10/31/2025	3717297 1,136.33	-	RE-CLASS Erie Secure Business Policy		
15-15010-00-00	Prepaid Expenses	1,343.61	-	961.91	381.70
10/01/2025	3608656 \$ -	\$ 69.94	RE-CLASS OCT FORCE SECURITY (Reversal)		
10/01/2025	3608672 -	121.00	RE-CLASS OCT Camera Service policy (Reversal)		
10/01/2025	3608739 -	722.89	RE-CLASS OCT Athletic Fields Maintenance (Reversal)		
10/01/2025	3608743 -	48.08	RE-CLASS Oct. 2025 Trash Removal (Reversal)		
20-20100-00-00	Accounts Payable	-	4,413.26	4,413.26	-

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10/06/2025	3571965	\$ -	\$ 425.03	Accounts Payable Inv # 08/28-09/26/2025	
10/06/2025	3571967	425.03	-	Accounts Payable Inv # 08/28-09/26/2025; DOMINION ENERGY VIRGINIA Chk # 0	
10/06/2025	3571969	-	220.56	Accounts Payable Inv # 08/28-09/26/2025	
10/06/2025	3571971	220.56	-	Accounts Payable Inv # 08/28-09/26/2025; DOMINION ENERGY VIRGINIA Chk # 0	
10/13/2025	3616383	-	72.73	Accounts Payable Inv # 08/20-09/21/2025	
10/13/2025	3616385	72.73	-	Accounts Payable Inv # 08/20-09/21/2025; Spotsylvania County - Treasure Chk # 0	
10/13/2025	3616387	-	1,509.39	Accounts Payable Inv # 08/20-09/21/2025	
10/13/2025	3616389	1,509.39	-	Accounts Payable Inv # 08/20-09/21/2025; Spotsylvania County - Treasure Chk # 0	
10/13/2025	3616391	-	1,432.78	Accounts Payable Inv # 08/20-09/21/2025	
10/13/2025	3616393	1,432.78	-	Accounts Payable Inv # 08/20-09/21/2025; Spotsylvania County - Treasure Chk # 0	
10/13/2025	3616395	-	17.85	Accounts Payable Inv # 08/20-09/21/2025	
10/13/2025	3616397	17.85	-	Accounts Payable Inv # 08/20-09/21/2025; Spotsylvania County - Treasure Chk # 0	
10/28/2025	3645396	-	142.00	Accounts Payable Inv # 09/23-10/22/2025	
10/28/2025	3645398	142.00	-	Accounts Payable Inv # 09/23-10/22/2025; COLUMBIA GAS OF VIRGINIA Chk # 0	
10/28/2025	3645408	-	34.77	Accounts Payable Inv # 09/23-10/22/2025	
10/28/2025	3645410	34.77	-	Accounts Payable Inv # 09/23-10/22/2025; COLUMBIA GAS OF VIRGINIA Chk # 0	
10/31/2025	3650937	-	219.99	Accounts Payable Inv # 09/27-10/27/2025	
10/31/2025	3650939	219.99	-	Accounts Payable Inv # 09/27-10/27/2025; DOMINION ENERGY VIRGINIA Chk # 0	
10/31/2025	3650941	-	320.04	Accounts Payable Inv # 09/27-10/27/2025	
10/31/2025	3650943	320.04	-	Accounts Payable Inv # 09/27-10/27/2025; DOMINION ENERGY VIRGINIA Chk # 0	
10/31/2025	3650973	-	18.12	Accounts Payable Inv # 09/27-10/27/2025	
10/31/2025	3650975	18.12	-	Accounts Payable Inv # 09/27-10/27/2025; DOMINION ENERGY VIRGINIA Chk # 0	
20-20159-00-00	Accrued Interest		0.28	-	0.28
Date	GL Ref #	Debit	Credit	Description	
20-20160-00-00	Accrued Expenses		(4,738.33)	6,210.06	1,545.31 (73.58)
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3608642	\$ 645.59	\$ -	ACCRUE 8/28-9/26 ELECTRIC (Reversal)	
10/01/2025	3608646	337.00	-	ESTIMATE ACCRUE 8/20-9/30 WATER & SEWER (Reversal)	
10/01/2025	3608668	20.00	-	ACCRUE 9/29/2025 (2) Documents Notarizations (Reversal)	
10/01/2025	3608684	1,755.00	-	ACCRUE Aug. 2025 Legal Services (Reversal)	
10/01/2025	3608688	972.47	-	ACCRUE 9/29/2025 Reimburse for Fall Festival Expenses (Reversal)	
10/01/2025	3608735	1,600.00	-	ACCRUE 9/19/2025 Main Entrance Tree Trimming (Reversal)	
10/01/2025	3608764	580.00	-	ACCRUE AUG Picture Perfect Lawn Care (Reversal)	
10/01/2025	3608774	300.00	-	ESTIMATE ACCRUE SEP PICTURE PERFECT LAWN CARE (Reversal)	
10/31/2025	3717267	-	1.23	ACCRUE 9/27-10/27 ELECTRIC	
10/31/2025	3717271	-	337.00	ESTIMATE ACCRUE 9/21-10/31 WATER & SEWER	
10/31/2025	3717293	-	766.00	ACCRUE Sept. 2025 Legal Services	
10/31/2025	3717306	-	300.00	ESTIMATE ACCRUE OCT PICTURE PERFECT LAWN CARE	
10/31/2025	3717312	-	141.08	ACCRUE 10/28/2025 Repairs for Clubhouse Vacuum Cleaners	
20-20165-00-00	Deferred Assessments		-	-	85,140.00 (85,140.00)
Date	GL Ref #	Debit	Credit	Description	
10/31/2025	3717281	\$ -	\$ 42,570.00	DEFER NOV ASSESSMENT	
10/31/2025	3717287	-	42,570.00	DEFER DEC ASSESSMENT	
20-20175-00-00	Income Taxes Payable		(1,473.00)	-	(1,473.00)
Date	GL Ref #	Debit	Credit	Description	
20-20197-00-00	Resale Doc Fees Payable		62.37	-	62.37
Date	GL Ref #	Debit	Credit	Description	
20-20200-00-00	Clearing		(958.05)	958.05	-
Date	GL Ref #	Debit	Credit	Description	

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10/31/2025	3648009	\$ 958.05	\$ -	RE-CLASS CLEARING BALANCE	
20-20247-00-00	Resident Refund Payable	958.05	-	958.05	-
Date	GL Ref #	Debit	Credit	Description	
10/31/2025	3648009	\$ -	\$ 958.05	RE-CLASS CLEARING BALANCE	
20-20500-00-00	Prepaid Assessments	(59,650.43)	40,459.72	8,092.79	(27,283.50)
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3560488	\$ -	\$ 2,207.57	Deposit from batch 63526	
10/01/2025	3547405	215.00	-	Adjust Prepaid	
10/01/2025	3547407	215.00	-	Adjust Prepaid	
10/01/2025	3547409	215.00	-	Adjust Prepaid	
10/01/2025	3547411	200.00	-	Adjust Prepaid	
10/01/2025	3547413	215.00	-	Adjust Prepaid	
10/01/2025	3547415	215.00	-	Adjust Prepaid	
10/01/2025	3547417	215.00	-	Adjust Prepaid	
10/01/2025	3547419	215.00	-	Adjust Prepaid	
10/01/2025	3547421	200.00	-	Adjust Prepaid	
10/01/2025	3547423	215.00	-	Adjust Prepaid	
10/01/2025	3547425	20.00	-	Adjust Prepaid	
10/01/2025	3547427	10.00	-	Adjust Prepaid	
10/01/2025	3547429	215.00	-	Adjust Prepaid	
10/01/2025	3547431	10.00	-	Adjust Prepaid	
10/01/2025	3547433	20.00	-	Adjust Prepaid	
10/01/2025	3547435	215.00	-	Adjust Prepaid	
10/01/2025	3547437	215.00	-	Adjust Prepaid	
10/01/2025	3547439	215.00	-	Adjust Prepaid	
10/01/2025	3547441	165.00	-	Adjust Prepaid	
10/01/2025	3547443	215.00	-	Adjust Prepaid	
10/01/2025	3547445	215.00	-	Adjust Prepaid	
10/01/2025	3547447	215.00	-	Adjust Prepaid	
10/01/2025	3547449	215.00	-	Adjust Prepaid	
10/01/2025	3547451	215.00	-	Adjust Prepaid	
10/01/2025	3547453	215.00	-	Adjust Prepaid	
10/01/2025	3547455	215.00	-	Adjust Prepaid	
10/01/2025	3547457	106.55	-	Adjust Prepaid	
10/01/2025	3547459	215.00	-	Adjust Prepaid	
10/01/2025	3547461	100.00	-	Adjust Prepaid	
10/01/2025	3547463	215.00	-	Adjust Prepaid	
10/01/2025	3547465	215.00	-	Adjust Prepaid	
10/01/2025	3547467	215.00	-	Adjust Prepaid	
10/01/2025	3547469	215.00	-	Adjust Prepaid	
10/01/2025	3547471	11.80	-	Adjust Prepaid	
10/01/2025	3547473	10.00	-	Adjust Prepaid	
10/01/2025	3547475	90.00	-	Adjust Prepaid	
10/01/2025	3547477	6.00	-	Adjust Prepaid	
10/01/2025	3547479	215.00	-	Adjust Prepaid	
10/01/2025	3547481	10.00	-	Adjust Prepaid	
10/01/2025	3547483	215.00	-	Adjust Prepaid	
10/01/2025	3547485	215.00	-	Adjust Prepaid	
10/01/2025	3547487	215.00	-	Adjust Prepaid	
10/01/2025	3547489	30.00	-	Adjust Prepaid	
10/01/2025	3547491	215.00	-	Adjust Prepaid	
10/01/2025	3547493	5.00	-	Adjust Prepaid	
10/01/2025	3547495	30.00	-	Adjust Prepaid	
10/01/2025	3547497	215.00	-	Adjust Prepaid	
10/01/2025	3547499	1.00	-	Adjust Prepaid	
10/01/2025	3547501	190.00	-	Adjust Prepaid	
10/01/2025	3547503	215.00	-	Adjust Prepaid	
10/01/2025	3547505	176.00	-	Adjust Prepaid	
10/01/2025	3547507	215.00	-	Adjust Prepaid	



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10/01/2025	3547509	\$ 10.00	\$ -	Adjust Prepaid	
10/01/2025	3547511	215.00	-	Adjust Prepaid	
10/01/2025	3547513	215.00	-	Adjust Prepaid	
10/01/2025	3547515	40.00	-	Adjust Prepaid	
10/01/2025	3547517	10.00	-	Adjust Prepaid	
10/01/2025	3547519	215.00	-	Adjust Prepaid	
10/01/2025	3547521	215.00	-	Adjust Prepaid	
10/01/2025	3547523	215.00	-	Adjust Prepaid	
10/01/2025	3547525	215.00	-	Adjust Prepaid	
10/01/2025	3547527	215.00	-	Adjust Prepaid	
10/01/2025	3547529	215.00	-	Adjust Prepaid	
10/01/2025	3547531	1.95	-	Adjust Prepaid	
10/01/2025	3547533	215.00	-	Adjust Prepaid	
10/01/2025	3547535	215.00	-	Adjust Prepaid	
10/01/2025	3547537	215.00	-	Adjust Prepaid	
10/01/2025	3547539	215.00	-	Adjust Prepaid	
10/01/2025	3547541	215.00	-	Adjust Prepaid	
10/01/2025	3547543	145.00	-	Adjust Prepaid	
10/01/2025	3547545	215.00	-	Adjust Prepaid	
10/01/2025	3547547	215.00	-	Adjust Prepaid	
10/01/2025	3547549	165.00	-	Adjust Prepaid	
10/01/2025	3547551	215.00	-	Adjust Prepaid	
10/01/2025	3547553	140.00	-	Adjust Prepaid	
10/01/2025	3547555	215.00	-	Adjust Prepaid	
10/01/2025	3547557	215.00	-	Adjust Prepaid	
10/01/2025	3547559	215.00	-	Adjust Prepaid	
10/01/2025	3547561	215.00	-	Adjust Prepaid	
10/01/2025	3547563	215.00	-	Adjust Prepaid	
10/01/2025	3547565	215.00	-	Adjust Prepaid	
10/01/2025	3547567	215.00	-	Adjust Prepaid	
10/01/2025	3547569	70.00	-	Adjust Prepaid	
10/01/2025	3547571	185.00	-	Adjust Prepaid	
10/01/2025	3547573	215.00	-	Adjust Prepaid	
10/01/2025	3547575	215.00	-	Adjust Prepaid	
10/01/2025	3547577	10.00	-	Adjust Prepaid	
10/01/2025	3547579	10.00	-	Adjust Prepaid	
10/01/2025	3547581	151.00	-	Adjust Prepaid	
10/01/2025	3547583	215.00	-	Adjust Prepaid	
10/01/2025	3547585	215.00	-	Adjust Prepaid	
10/01/2025	3547587	215.00	-	Adjust Prepaid	
10/01/2025	3547589	215.00	-	Adjust Prepaid	
10/01/2025	3547591	215.00	-	Adjust Prepaid	
10/01/2025	3547593	215.00	-	Adjust Prepaid	
10/01/2025	3547595	215.00	-	Adjust Prepaid	
10/01/2025	3547597	10.00	-	Adjust Prepaid	
10/01/2025	3547599	215.00	-	Adjust Prepaid	
10/01/2025	3547601	215.00	-	Adjust Prepaid	
10/01/2025	3547603	200.00	-	Adjust Prepaid	
10/01/2025	3547605	10.00	-	Adjust Prepaid	
10/01/2025	3547607	5.00	-	Adjust Prepaid	
10/01/2025	3547609	215.00	-	Adjust Prepaid	
10/01/2025	3547611	215.00	-	Adjust Prepaid	
10/01/2025	3547613	215.00	-	Adjust Prepaid	
10/01/2025	3547615	215.00	-	Adjust Prepaid	
10/01/2025	3547617	25.00	-	Adjust Prepaid	
10/01/2025	3547619	85.00	-	Adjust Prepaid	
10/01/2025	3547621	55.00	-	Adjust Prepaid	
10/01/2025	3547623	1.00	-	Adjust Prepaid	
10/01/2025	3547625	215.00	-	Adjust Prepaid	



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10/01/2025	3547627	\$ 215.00	\$ -	Adjust Prepaid	
10/01/2025	3547629	215.00	-	Adjust Prepaid	
10/01/2025	3547631	185.00	-	Adjust Prepaid	
10/01/2025	3547633	215.00	-	Adjust Prepaid	
10/01/2025	3547635	10.00	-	Adjust Prepaid	
10/01/2025	3547637	215.00	-	Adjust Prepaid	
10/01/2025	3547639	120.00	-	Adjust Prepaid	
10/01/2025	3547641	25.00	-	Adjust Prepaid	
10/01/2025	3547643	215.00	-	Adjust Prepaid	
10/01/2025	3547645	215.00	-	Adjust Prepaid	
10/01/2025	3547647	215.00	-	Adjust Prepaid	
10/01/2025	3547649	190.00	-	Adjust Prepaid	
10/01/2025	3547651	215.00	-	Adjust Prepaid	
10/01/2025	3547653	215.00	-	Adjust Prepaid	
10/01/2025	3547655	146.00	-	Adjust Prepaid	
10/01/2025	3547657	215.00	-	Adjust Prepaid	
10/01/2025	3547659	215.00	-	Adjust Prepaid	
10/01/2025	3547661	215.00	-	Adjust Prepaid	
10/01/2025	3547663	215.00	-	Adjust Prepaid	
10/01/2025	3547665	24.61	-	Adjust Prepaid	
10/01/2025	3547667	4.00	-	Adjust Prepaid	
10/01/2025	3547669	178.90	-	Adjust Prepaid	
10/01/2025	3547671	215.00	-	Adjust Prepaid	
10/01/2025	3547673	45.00	-	Adjust Prepaid	
10/01/2025	3547675	215.00	-	Adjust Prepaid	
10/01/2025	3547677	215.00	-	Adjust Prepaid	
10/01/2025	3547679	215.00	-	Adjust Prepaid	
10/01/2025	3547681	215.00	-	Adjust Prepaid	
10/01/2025	3547683	215.00	-	Adjust Prepaid	
10/01/2025	3547685	215.00	-	Adjust Prepaid	
10/01/2025	3547687	215.00	-	Adjust Prepaid	
10/01/2025	3547689	215.00	-	Adjust Prepaid	
10/01/2025	3547691	215.00	-	Adjust Prepaid	
10/01/2025	3547693	215.00	-	Adjust Prepaid	
10/01/2025	3547695	215.00	-	Adjust Prepaid	
10/01/2025	3547697	215.00	-	Adjust Prepaid	
10/01/2025	3547699	215.00	-	Adjust Prepaid	
10/01/2025	3547701	10.00	-	Adjust Prepaid	
10/01/2025	3547703	215.00	-	Adjust Prepaid	
10/01/2025	3547705	215.00	-	Adjust Prepaid	
10/01/2025	3547707	215.00	-	Adjust Prepaid	
10/01/2025	3547709	215.00	-	Adjust Prepaid	
10/01/2025	3547711	105.00	-	Adjust Prepaid	
10/01/2025	3547713	6.00	-	Adjust Prepaid	
10/01/2025	3547715	215.00	-	Adjust Prepaid	
10/01/2025	3547717	10.00	-	Adjust Prepaid	
10/01/2025	3547719	215.00	-	Adjust Prepaid	
10/01/2025	3547721	215.00	-	Adjust Prepaid	
10/01/2025	3547723	215.00	-	Adjust Prepaid	
10/01/2025	3547725	215.00	-	Adjust Prepaid	
10/01/2025	3547727	20.00	-	Adjust Prepaid	
10/01/2025	3547729	215.00	-	Adjust Prepaid	
10/01/2025	3547731	215.00	-	Adjust Prepaid	
10/01/2025	3547733	215.00	-	Adjust Prepaid	
10/01/2025	3547735	215.00	-	Adjust Prepaid	
10/01/2025	3547737	55.00	-	Adjust Prepaid	
10/01/2025	3547739	215.00	-	Adjust Prepaid	
10/01/2025	3547741	10.00	-	Adjust Prepaid	
10/01/2025	3547743	10.00	-	Adjust Prepaid	



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10/01/2025	3547745	\$ 215.00	\$ -	Adjust Prepaid	
10/01/2025	3547747	215.00	-	Adjust Prepaid	
10/01/2025	3547749	215.00	-	Adjust Prepaid	
10/01/2025	3547751	215.00	-	Adjust Prepaid	
10/01/2025	3547753	215.00	-	Adjust Prepaid	
10/01/2025	3547755	215.00	-	Adjust Prepaid	
10/01/2025	3547757	10.00	-	Adjust Prepaid	
10/01/2025	3547759	215.00	-	Adjust Prepaid	
10/01/2025	3547761	215.00	-	Adjust Prepaid	
10/01/2025	3547763	75.00	-	Adjust Prepaid	
10/01/2025	3547765	215.00	-	Adjust Prepaid	
10/01/2025	3547767	215.00	-	Adjust Prepaid	
10/01/2025	3547769	215.00	-	Adjust Prepaid	
10/01/2025	3547771	215.00	-	Adjust Prepaid	
10/01/2025	3547773	215.00	-	Adjust Prepaid	
10/01/2025	3547775	215.00	-	Adjust Prepaid	
10/01/2025	3547777	215.00	-	Adjust Prepaid	
10/01/2025	3547779	1.95	-	Adjust Prepaid	
10/01/2025	3547781	215.00	-	Adjust Prepaid	
10/01/2025	3547783	10.00	-	Adjust Prepaid	
10/01/2025	3547785	215.00	-	Adjust Prepaid	
10/01/2025	3547787	145.00	-	Adjust Prepaid	
10/01/2025	3547789	215.00	-	Adjust Prepaid	
10/01/2025	3547791	215.00	-	Adjust Prepaid	
10/01/2025	3547793	215.00	-	Adjust Prepaid	
10/01/2025	3547795	215.00	-	Adjust Prepaid	
10/01/2025	3547797	215.00	-	Adjust Prepaid	
10/01/2025	3547799	215.00	-	Adjust Prepaid	
10/01/2025	3547801	215.00	-	Adjust Prepaid	
10/01/2025	3547803	25.00	-	Adjust Prepaid	
10/01/2025	3547805	215.00	-	Adjust Prepaid	
10/01/2025	3547807	215.00	-	Adjust Prepaid	
10/01/2025	3547809	215.00	-	Adjust Prepaid	
10/01/2025	3547811	200.00	-	Adjust Prepaid	
10/01/2025	3547813	215.00	-	Adjust Prepaid	
10/01/2025	3547815	215.00	-	Adjust Prepaid	
10/01/2025	3547817	165.00	-	Adjust Prepaid	
10/01/2025	3548796	15.00	-	Adjust Prepaid	
10/01/2025	3548798	215.00	-	Adjust Prepaid	
10/01/2025	3548871	61.00	-	Adjust Prepaid	
10/01/2025	3549002	10.00	-	Adjust Prepaid	
10/01/2025	3549148	215.00	-	Adjust Prepaid	
10/01/2025	3549150	215.00	-	Adjust Prepaid	
10/01/2025	3549208	6.34	-	Adjust Prepaid	
10/01/2025	3549569	215.00	-	Adjust Prepaid	
10/01/2025	3549638	215.00	-	Adjust Prepaid	
10/01/2025	3549799	215.00	-	Adjust Prepaid	
10/01/2025	3549978	10.00	-	Adjust Prepaid	
10/01/2025	3550305	215.00	-	Adjust Prepaid	
10/01/2025	3550680	215.00	-	Adjust Prepaid	
10/01/2025	3550699	155.00	-	Adjust Prepaid	
10/01/2025	3550900	215.00	-	Adjust Prepaid	
10/01/2025	3551179	215.00	-	Adjust Prepaid	
10/01/2025	3551299	215.00	-	Adjust Prepaid	
10/01/2025	3551463	215.00	-	Adjust Prepaid	
10/01/2025	3551521	8.17	-	Adjust Prepaid	
10/01/2025	3551694	215.00	-	Adjust Prepaid	
10/01/2025	3551816	200.00	-	Adjust Prepaid	
10/01/2025	3551849	215.00	-	Adjust Prepaid	



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10/01/2025	3551965	\$ 80.00	\$ -	Adjust Prepaid	
10/01/2025	3553070	5.00	-	Adjust Prepaid	
10/01/2025	3553508	215.00	-	Adjust Prepaid	
10/01/2025	3553711	215.00	-	Adjust Prepaid	
10/01/2025	3554200	215.00	-	Adjust Prepaid	
10/01/2025	3554202	215.00	-	Adjust Prepaid	
10/01/2025	3554744	215.00	-	Adjust Prepaid	
10/01/2025	3555105	215.00	-	Adjust Prepaid	
10/01/2025	3555190	215.00	-	Adjust Prepaid	
10/01/2025	3555405	215.00	-	Adjust Prepaid	
10/02/2025	3566914	-	688.70	Deposit from batch 63630	
10/03/2025	3571345	-	1,024.05	Deposit from batch 63704	
10/06/2025	3576071	-	124.61	Deposit from batch 63807	
10/07/2025	3579576	-	30.00	Deposit from batch 63927	
10/08/2025	3607516	-	460.00	Deposit from batch 64137	
10/09/2025	3610486	-	250.00	Deposit from batch 64221	
10/10/2025	3615803	-	1,182.00	Deposit from batch 64346	
10/14/2025	3621687	-	390.00	Deposit from batch 64629	
10/15/2025	3628204	-	33.00	Deposit from batch 64820	
10/16/2025	3630617	-	125.74	Deposit from batch 64943	
10/17/2025	3632228	-	277.00	Deposit from batch 65070	
10/21/2025	3636753	-	36.00	Deposit from batch 65247	
10/22/2025	3637003	-	192.45	Deposit from batch 65264	
10/22/2025	3638112	192.45	-	Adjust Prepaid	
10/24/2025	3641792	-	100.00	Deposit from batch 65655	
10/27/2025	3643222	-	215.00	Deposit from batch 65685	
10/27/2025	3643224	-	165.00	Credit Purchased from Seller at Closing	
10/27/2025	3643226	165.00	-	Credit Purchased from Seller at Closing	
10/28/2025	3646936	-	80.00	Deposit from batch 65936	
10/29/2025	3648719	-	70.00	Deposit from batch 66142	
10/31/2025	3674865	-	441.67	Deposit from batch 66237	
25-25000-00-00	Reserve: General Replacement	(405,289.01)	-	8,400.00	(413,689.01)
Date	GL Ref #	Debit	Credit	Description	
10/07/2025	3577720	\$ -	\$ 8,400.00	MONTHLY RESERVE ACCRUAL	
25-25850-00-00	Reserve: Unallocated Interest	(56,002.08)	-	430.79	(56,432.87)
Date	GL Ref #	Debit	Credit	Description	
10/31/2025	3717152	\$ -	\$ 430.79	TRANSFER RESERVE INTEREST	
26-24000-00-00	Reserve Use: General Replacement	2,425.00	-	-	2,425.00
Date	GL Ref #	Debit	Credit	Description	
30-30410-00-00	Members Equity/Retained Earnings	(29,124.33)	-	-	(29,124.33)
Date	GL Ref #	Debit	Credit	Description	
40-40100-00-00	Assessment Income - Billed	(383,130.00)	85,140.00	127,710.00	(425,700.00)
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	2487742	\$ -	\$ 127,495.00	Homeowner Assessment - Batch 38596	
10/01/2025	3063435	-	215.00	Homeowner Assessment - Batch 52352	
10/31/2025	3717281	42,498.33	-	DEFER NOV ASSESSMENT	
10/31/2025	3717281	71.67	-	DEFER NOV ASSESSMENT	
10/31/2025	3717287	42,498.33	-	DEFER DEC ASSESSMENT	
10/31/2025	3717287	71.67	-	DEFER DEC ASSESSMENT	
40-40128-00-00	Collection Fee Income	(8,405.65)	-	1,958.90	(10,364.55)
Date	GL Ref #	Debit	Credit	Description	
10/31/2025	3717279	\$ -	\$ 1,958.90	RE-CLASS LEGAL FEES	
40-40159-00-00	Violation Fee Income	490.00	-	-	490.00
Date	GL Ref #	Debit	Credit	Description	
40-40172-00-00	Late Fees - Billed	(9,620.00)	90.00	4,825.00	(14,355.00)
Date	GL Ref #	Debit	Credit	Description	
10/17/2025	3632820	\$ -	\$ 3,270.00	Homeowner Assessment - Batch 65047	
10/17/2025	3637216	-	880.00	Late Fee - Batch 64939	

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10/17/2025	3637218	\$ -	\$ 425.00	Late Fee - Batch 64940	
10/17/2025	3637222	-	210.00	Late Fee - Batch 64941	
10/22/2025	3637220	-	25.00	Late Fee - Batch 64940	
10/22/2025	3637224	-	15.00	Late Fee - Batch 64941	
10/28/2025	3645837	30.00	-	REV LATE FEE - 1x COURTESY DR	
10/29/2025	3648001	30.00	-	REV LATE FEE - 1x COURTESY DR	
10/30/2025	3649017	30.00	-	REV LATE FEE - 1x COURTESY DR	
40-40217-00-00	NSF Charges	(105.00)	-	35.00	(140.00)
Date	GL Ref #	Debit	Credit	Description	
10/15/2025	3623415	\$ -	\$ 35.00	Returned Item Fees - Batch 64795	
40-40270-00-00	Interest Income - Operating	(52.34)	-	4.98	(57.32)
Date	GL Ref #	Debit	Credit	Description	
10/31/2025	3651393	\$ -	\$ 4.98	Interest	
40-40273-00-00	Interest Income - Reserve	(6,046.22)	-	430.79	(6,477.01)
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3717150	\$ -	\$ 430.79	CAPITAL ONE SEP INTEREST	
40-40350-00-00	Legal Income	-	1,958.90	1,958.90	-
Date	GL Ref #	Debit	Credit	Description	
10/16/2025	3628935	\$ -	\$ 1,461.45	Legal Fees - Batch 64872	
10/22/2025	3637298	-	400.00	Legal Fees - Batch 65310	
10/22/2025	3637300	-	97.45	Legal Fees - Batch 65311	
10/31/2025	3717279	1,958.90	-	RE-CLASS LEGAL FEES	
40-40400-00-00	Clubhouse Rental Income	(8,550.00)	-	570.00	(9,120.00)
Date	GL Ref #	Debit	Credit	Description	
10/10/2025	3611883	\$ -	\$ 190.00	Misc Income Deposit C. Hlusko, Clubhouse Rental Income ck#1032	
10/10/2025	3611883	-	190.00	Misc Income Deposit Coppock, Clubhouse Rental Income ck#6723	
10/10/2025	3611883	-	190.00	Misc Income Deposit D. Johnson, Clubhouse Rental Income ck#972	
40-40430-00-00	Miscellaneous Income	(265.00)	-	-	(265.00)
Date	GL Ref #	Debit	Credit	Description	
51-51007-00-00	Alarm Monitoring	629.46	69.94	-	699.40
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3608656	\$ 69.94	\$ -	RE-CLASS OCT FORCE SECURITY (Reversal)	
51-51030-00-00	Office Expense	3,453.27	231.54	231.54	3,453.27
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3608668	\$ -	\$ 20.00	ACCRUE 9/29/2025 (2) Documents Notarizations (Reversal)	
10/07/2025	3578234	20.00	-	9/29/2025 (2) Documents Notarizations; Levin Howard Chk # 100503	
10/09/2025	3609138	211.54	-	9/28/2025-10/27/2025; VERIZON (VERZNJ) Chk # 100506	
10/09/2025	3609138	-	211.54	9/28/2025-10/27/2025 (Reversal); VERIZON (VERZNJ) Chk # 100506	
51-51042-00-00	Printing, Copying & Postage	2,318.29	274.12	-	2,592.41
Date	GL Ref #	Debit	Credit	Description	
10/09/2025	3609132	\$ 170.47	\$ -	10/18/2025-1/17/2026 Mail Station; PITNEY BOWES GLOBAL FINANCIAL SERVICE Chk # 100504	
10/15/2025	3624283	5.14	-	Postage - September; CARDINAL MANAGEMENT GROUP Chk # 0	
10/24/2025	3641088	89.48	-	10/13/2025; PITNEY BOWES GLOBAL FINANCIAL SERVICES LLC Chk # 100507	
10/31/2025	3717103	9.03	-	OCT DEBIT CARD PURCHASE; DEBIT CARD Chk # 0	
51-51060-00-00	Licenses & Permits	25.00	-	-	25.00
Date	GL Ref #	Debit	Credit	Description	
51-51073-00-00	Security Camera Service Agreement	1,023.00	121.00	-	1,144.00
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3608672	\$ 121.00	\$ -	RE-CLASS OCT Camera Service policy (Reversal)	
51-51090-00-00	Legal - General	9,507.99	2,521.00	1,755.00	10,273.99
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3608684	\$ -	\$ 1,755.00	ACCRUE Aug. 2025 Legal Services (Reversal)	
10/07/2025	3578228	1,755.00	-	Aug. 2025 Legal Services; WHITEFORD, TAYLOR & PRESTON, L.L.P Chk # 100500	
10/31/2025	3717293	766.00	-	ACCRUE Sept. 2025 Legal Services	

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-51091-00-00	Legal-Collections	\$9,476.34	\$1,026.50	\$-	\$10,502.84
Date	GL Ref #	Debit	Credit	Description	
10/09/2025	3609134	\$ 783.98	\$ -	10/7/2025 Legal Services (Collections); E. MARGRIET LANGENBERG Chk # 100505	
10/09/2025	3609134	242.52	-	10/7/2025 Filing Fees & Costs, Collections; E. MARGRIET LANGENBERG Chk # 100505	
51-51119-00-00	Management Contract Onsite	66,909.89	7,449.41	-	74,359.30
Date	GL Ref #	Debit	Credit	Description	
10/15/2025	3631450	\$ 3,724.67	\$ -	Management Contract Onsite; Cardinal Management Group (PR) Chk # 0	
10/31/2025	3676567	3,724.74	-	Management Contract Onsite; Cardinal Management Group (PR) Chk # 0	
51-51120-00-00	Management Fee Contract	31,697.64	3,521.96	-	35,219.60
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3523372	\$ 3,521.96	\$ -	Management Fee; CARDINAL MANAGEMENT GROUP Chk # 0	
51-51125-00-00	Management Incidentals	10,496.44	469.00	80.00	10,885.44
Date	GL Ref #	Debit	Credit	Description	
10/15/2025	3624283	\$ 15.00	\$ -	Annual assessment-Coupons - September; CARDINAL MANAGEMENT GROUP Chk # 0	
10/15/2025	3624283	100.00	-	Association credit/debit card reconciliation - September; CARDINAL MANAGEMENT GROUP Chk # 0	
10/15/2025	3624283	25.00	-	Direct debit set-up/update - September; CARDINAL MANAGEMENT GROUP Chk # 0	
10/15/2025	3624283	25.00	-	Emergency call monitoring - September; CARDINAL MANAGEMENT GROUP Chk # 0	
10/15/2025	3624283	55.00	-	Manual deposits - September; CARDINAL MANAGEMENT GROUP Chk # 0	
10/15/2025	3624283	150.00	-	New owner account set-up - September; CARDINAL MANAGEMENT GROUP Chk # 0	
10/15/2025	3624283	35.00	-	Returned check processing - September; CARDINAL MANAGEMENT GROUP Chk # 0	
10/15/2025	3624283	64.00	-	Utility payables processing - September; CARDINAL MANAGEMENT GROUP Chk # 0	
10/20/2025	3637516	-	80.00	Final Notice Letter - Batch 65121	
51-51140-00-00	Income Taxes	3,300.00	-	-	3,300.00
Date	GL Ref #	Debit	Credit	Description	
51-51204-00-00	Bank Charges	40.00	-	-	40.00
Date	GL Ref #	Debit	Credit	Description	
51-51277-00-00	Social Expenses	2,071.17	972.47	972.47	2,071.17
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3608688	\$ -	\$ 972.47	ACCRUE 9/29/2025 Reimburse for Fall Festival Expenses (Reversal)	
10/07/2025	3578226	972.47	-	9/29/2025 Reimburse for Fall Festival Expenses; Kristen Mora Chk # 100499	
51-51791-00-00	Insurance - General Liability	9,136.97	2,266.82	1,136.33	10,267.46
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3608711	\$ 18.37	\$ -	MONTHLY Workers Comp./Employers Liability Policy	
10/01/2025	3608715	852.25	-	MONTHLY Erie Secure Business Policy	
10/01/2025	3608717	254.87	-	MONTHLY Business Catastrophe Liability Policy	
10/24/2025	3641092	1,141.33	-	10/13/2025 Erie Secure Business Policy; ERIE INSURANCE Chk # 100509	
10/31/2025	3717297	-	1,136.33	RE-CLASS Erie Secure Business Policy	
58-58000-00-00	Landscape Grounds Contract	21,585.51	2,698.56	300.17	23,983.90
Date	GL Ref #	Debit	Credit	Description	
10/07/2025	3578222	\$ 2,398.39	\$ -	Oct. 2025 Landscaping; SHENANDOAH LANDSCAPE Chk # 100498	
10/07/2025	3578222	300.17	-	Oct. 2025 Landscaping; SHENANDOAH LANDSCAPE Chk # 100498	
10/07/2025	3578222	-	300.17	Oct. 2025 Landscaping (Reversal); SHENANDOAH LANDSCAPE Chk # 100498	
58-58070-00-00	Landscape Replacement/Improvement	5,980.02	2,105.17	1,705.00	6,380.19
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3608735	\$ -	\$ 1,600.00	ACCRUE 9/19/2025 Main Entrance Tree Trimming (Reversal)	
10/01/2025	3608764	-	105.00	ACCRUE AUG Picture Perfect Lawn Care (Reversal)	
10/07/2025	3578232	1,600.00	-	9/19/2025 Main Entrance Tree Trimming; Angel Tree Services LLC Chk # 100502	
10/07/2025	3608733	300.17	-	Oct. 2025 Landscaping; SHENANDOAH LANDSCAPE Chk # 100498	
10/07/2025	3608757	105.00	-	Aug. 2025 Property Maintenance; Picture Perfect Lawn Care Chk # 100501	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10/24/2025 3717301	\$ 100.00	\$ -	Sept. 2025 Lawn/Clubhouse Cleaning; Picture Perfect Lawn Care Chk # 100508		
58-58800-00-00	Snow Removal	125.00	-	-	125.00
Date	GL Ref #	Debit	Credit	Description	
60-60000-00-00	Pool Management Contract	89,500.00	-	-	89,500.00
Date	GL Ref #	Debit	Credit	Description	
60-60185-00-00	Pool - Miscellaneous	3,176.84	-	-	3,176.84
Date	GL Ref #	Debit	Credit	Description	
60-60199-00-00	Athletic Fields	6,506.01	722.89	-	7,228.90
Date	GL Ref #	Debit	Credit	Description	
10/01/2025 3608739	\$ 722.89	\$ -	RE-CLASS OCT Athletic Fields Maintenance (Reversal)		
60-60379-00-00	Clubhouse Supplies	61.72	-	-	61.72
Date	GL Ref #	Debit	Credit	Description	
60-60383-00-00	Clubhouse Semi-Annual Carpet Cleaning	420.00	-	-	420.00
Date	GL Ref #	Debit	Credit	Description	
62-62000-00-00	Electricity	8,883.69	1,204.97	645.59	9,443.07
Date	GL Ref #	Debit	Credit	Description	
10/01/2025 3608642	\$ -	\$ 645.59	ACCRUE 8/28-9/26 ELECTRIC (Reversal)		
10/06/2025 3571965	425.03	-	Electricity		
10/06/2025 3571969	220.56	-	Electricity		
10/31/2025 3650937	219.99	-	Electricity		
10/31/2025 3650941	320.04	-	Electricity		
10/31/2025 3650973	18.12	-	Electricity		
10/31/2025 3717267	1.23	-	ACCRUE 9/27-10/27 ELECTRIC		
62-62120-00-00	Water & Sewer	14,030.41	3,369.75	337.00	17,063.16
Date	GL Ref #	Debit	Credit	Description	
10/01/2025 3608646	\$ -	\$ 337.00	ESTIMATE ACCRUE 8/20-9/30 WATER & SEWER (Reversal)		
10/13/2025 3616383	72.73	-	Water & Sewer		
10/13/2025 3616387	1,509.39	-	Water & Sewer		
10/13/2025 3616391	1,432.78	-	Water & Sewer		
10/13/2025 3616395	17.85	-	Water & Sewer		
10/31/2025 3717271	337.00	-	ESTIMATE ACCRUE 9/21-10/31 WATER & SEWER		
62-62300-00-00	Natural Gas	1,462.00	176.77	-	1,638.77
Date	GL Ref #	Debit	Credit	Description	
10/28/2025 3645396	\$ 142.00	\$ -	Natural Gas		
10/28/2025 3645408	34.77	-	Natural Gas		
62-62600-00-00	Phone	1,879.22	211.54	-	2,090.76
Date	GL Ref #	Debit	Credit	Description	
10/09/2025 3717277	\$ 211.54	\$ -	9/28/2025-10/27/2025; VERIZON (VERZNJ) Chk # 100506		
65-62295-00-00	Stormwater Management Treatment	1,800.00	-	-	1,800.00
Date	GL Ref #	Debit	Credit	Description	
65-65240-00-00	Pest Control	386.00	-	-	386.00
Date	GL Ref #	Debit	Credit	Description	
65-65250-00-00	Trash Removal Contract	427.12	48.08	-	475.20
Date	GL Ref #	Debit	Credit	Description	
10/01/2025 3608743	\$ 48.08	\$ -	RE-CLASS Oct. 2025 Trash Removal (Reversal)		
65-65336-00-00	Fire Inspection	183.60	-	-	183.60
Date	GL Ref #	Debit	Credit	Description	
65-65446-00-00	Janitorial Contract	1,785.00	1,030.00	870.00	1,945.00
Date	GL Ref #	Debit	Credit	Description	
10/01/2025 3608764	\$ -	\$ 200.00	ACCRUE AUG Picture Perfect Lawn Care (Reversal)		
10/01/2025 3608774	-	200.00	ESTIMATE ACCRUE SEP PICTURE PERFECT LAWN CARE (Reversal)		
10/07/2025 3608757	200.00	-	Aug. 2025 Property Maintenance; Picture Perfect Lawn Care Chk # 100501		
10/24/2025 3641090	470.00	-	Sept. 2025 Lawn/Clubhouse Cleaning; Picture Perfect Lawn Care Chk # 100508		
10/24/2025 3641090	-	470.00	Sept. 2025 Lawn/Clubhouse Cleaning (Reversal); Picture Perfect Lawn Care Chk # 100508		
10/24/2025 3717301	160.00	-	Sept. 2025 Lawn/Clubhouse Cleaning; Picture Perfect Lawn Care Chk # 100508		
10/31/2025 3717306	200.00	-	ESTIMATE ACCRUE OCT PICTURE PERFECT LAWN CARE		

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65454-00-00	General Repairs	\$18,905.84	\$621.08	\$320.00	\$19,206.92
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3608764	\$ -	\$ 220.00	ACCRUE AUG Picture Perfect Lawn Care (Reversal)	
10/01/2025	3608774	-	100.00	ESTIMATE ACCRUE SEP PICTURE PERFECT LAWN CARE (Reversal)	
10/07/2025	3608757	220.00	-	Aug. 2025 Property Maintenance; Picture Perfect Lawn Care Chk # 100501	
10/24/2025	3717301	160.00	-	Sept. 2025 Lawn/Clubhouse Cleaning; Picture Perfect Lawn Care Chk # 100508	
10/31/2025	3717306	100.00	-	ESTIMATE ACCRUE OCT PICTURE PERFECT LAWN CARE	
10/31/2025	3717312	141.08	-	ACCRUE 10/28/2025 Repairs for Clubhouse Vacuum Cleaners	
65-65456-00-00	General Maintenance	3,060.00	635.00	635.00	3,060.00
Date	GL Ref #	Debit	Credit	Description	
10/01/2025	3608764	\$ -	\$ 55.00	ACCRUE AUG Picture Perfect Lawn Care (Reversal)	
10/07/2025	3578230	580.00	-	Aug. 2025 Property Maintenance; Picture Perfect Lawn Care Chk # 100501	
10/07/2025	3578230	-	580.00	Aug. 2025 Property Maintenance (Reversal); Picture Perfect Lawn Care Chk # 100501	
10/07/2025	3608757	55.00	-	Aug. 2025 Property Maintenance; Picture Perfect Lawn Care Chk # 100501	
65-65610-00-00	HVAC Maintenance	1,197.00	-	-	1,197.00
Date	GL Ref #	Debit	Credit	Description	
65-65701-00-00	Stormwater Management Landscaping	6,610.00	50.00	-	6,660.00
Date	GL Ref #	Debit	Credit	Description	
10/24/2025	3717301	\$ 50.00	\$ -	Sept. 2025 Lawn/Clubhouse Cleaning; Picture Perfect Lawn Care Chk # 100508	
79-79900-00-00	Operating Contingency	4,693.00	-	-	4,693.00
Date	GL Ref #	Debit	Credit	Description	
90-90008-00-00	Transfer Reserve Interest	6,046.22	430.79	-	6,477.01
Date	GL Ref #	Debit	Credit	Description	
10/31/2025	3717152	\$ 430.79	\$ -	TRANSFER RESERVE INTEREST	
90-90170-00-00	Replacement Reserves Contribution	75,600.00	8,400.00	-	84,000.00
Date	GL Ref #	Debit	Credit	Description	
10/07/2025	3577720	\$ 8,400.00	\$ -	MONTHLY RESERVE ACCRUAL	
Totals:		\$0.00	\$410,657.25	\$410,657.25	\$0.00

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
10/24/2025		PITNEY BOWES GLOBAL FINANCIAL SERVICES LLC		100507	(\$89.48)
10/24/2025		Picture Perfect Lawn Care		100508	(\$470.00)
10/31/2025		DOMINION ENERGY VIRGINIA		0	(\$219.99)
10/31/2025		DOMINION ENERGY VIRGINIA		0	(\$320.04)
10/31/2025		DOMINION ENERGY VIRGINIA		0	(\$18.12)
10/31/2025		Cardinal Management Group (PR)		0	(\$3,724.74)
Total Uncleared					(\$4,842.37)
Cleared Items					
Credits					
10/01/2025	10/09/2025	Deposit from batch 63496 - BT 1246		963	\$215.00
10/01/2025	10/01/2025	Deposit from batch 63526	63526 - Auto Payment	964	\$14,393.67
10/02/2025	10/02/2025	Deposit from batch 63630	63630 - Auto Payment	965	\$6,929.95
10/03/2025	10/03/2025	Deposit from batch 63704	63704 - Auto Payment	966	\$6,011.05
10/06/2025	10/06/2025	Deposit from batch 63807	63807 - Auto Payment	967	\$3,450.00
10/07/2025	10/09/2025	Deposit from batch 63848 - BT 1562		968	\$215.00
10/07/2025	10/07/2025	Deposit from batch 63927	63927 - Auto Payment	969	\$1,345.00
10/08/2025	10/08/2025	Deposit from batch 64137	64137 - Auto Payment	971	\$3,010.00
10/09/2025	10/09/2025	Deposit from batch 64221	64221 - Auto Payment	972	\$2,350.00
10/09/2025	10/10/2025	Deposit from batch 63522	63522 - ACH Payment	970	\$27,227.05
10/10/2025	10/10/2025	Deposit from batch 64263		973	\$200.00
10/10/2025	10/14/2025	Misc Income Deposit		973	\$570.00
10/10/2025	10/14/2025	Deposit from batch 64304		975	\$215.00
10/10/2025	10/10/2025	Deposit from batch 64346	64346 - Auto Payment	976	\$4,564.00
10/14/2025	10/14/2025	Deposit from batch 64629	64629 - Auto Payment	977	\$1,115.00
10/15/2025	10/15/2025	Deposit from batch 64820	64820 - Auto Payment	978	\$1,301.66
10/16/2025	10/16/2025	Deposit from batch 64943	64943 - Auto Payment	980	\$1,247.69
10/16/2025	10/16/2025	Deposit from batch 64873		979	\$2,000.00
10/17/2025	10/17/2025	Deposit from batch 65070	65070 - Auto Payment	982	\$507.00
10/17/2025	10/17/2025	Deposit from batch 64984		981	\$215.00
10/20/2025	10/20/2025	Deposit from batch 65124	65124 - Auto Payment	983	\$55.00
10/21/2025	10/21/2025	Deposit from batch 65247	65247 - Auto Payment	984	\$710.00
10/22/2025	10/22/2025	Deposit from batch 65264		985	\$1,922.45
10/22/2025	10/23/2025	Deposit from batch 65347		987	\$100.00
10/23/2025	10/23/2025	Deposit from batch 65582	65582 - Auto Payment	988	\$190.00
10/24/2025	10/31/2025	Deposit from batch 65655	65655 - Auto Payment	989	\$315.00
10/27/2025	10/30/2025	Deposit from batch 65685 - BT 1048		990	\$215.00
10/27/2025	10/28/2025	Deposit from batch 65757		992	\$410.00
10/27/2025	10/27/2025	Deposit from batch 65797	65797 - Auto Payment	993	\$915.00
10/28/2025	10/28/2025	Deposit from batch 65936	65936 - Auto Payment	994	\$1,220.00
10/29/2025	10/29/2025	Deposit from batch 66142	66142 - Auto Payment	995	\$465.00
10/30/2025	10/30/2025	Deposit from batch 66203	66203 - Auto Payment	996	\$235.00
10/31/2025	10/31/2025	Interest			\$4.98
10/31/2025	10/31/2025	Deposit from batch 66237	66237 - Auto Payment	997	\$441.67
Total Cleared Credits					\$84,281.17
Debits					
09/19/2025	10/02/2025	E. MARGRIET LANGENBERG		100488	(\$1,424.68)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
09/24/2025	10/02/2025	Picture Perfect Lawn Care		100489	(\$970.00)
09/24/2025	10/02/2025	Picture Perfect Lawn Care		100490	(\$1,250.00)
09/24/2025	10/03/2025	BIOLOGICAL SOLUTIONS & PEST CONTROL, INC.		100494	(\$1,400.00)
09/29/2025	10/03/2025	Accident Fund Insurance Company of America		100497	(\$220.00)
09/30/2025	10/03/2025	Cardinal Management Group (PR)		0	(\$3,724.66)
10/01/2025	10/02/2025	CARDINAL MANAGEMENT GROUP		0	(\$3,521.96)
10/06/2025	10/31/2025	DOMINION ENERGY VIRGINIA		0	(\$425.03)
10/06/2025	10/31/2025	DOMINION ENERGY VIRGINIA		0	(\$220.56)
10/07/2025	10/15/2025	SHENANDOAH LANDSCAPE		100498	(\$2,698.56)
10/07/2025	10/15/2025	Kristen Mora		100499	(\$972.47)
10/07/2025	10/08/2025	WHITEFORD, TAYLOR & PRESTON, L.L.P		100500	(\$1,755.00)
10/07/2025	10/21/2025	Picture Perfect Lawn Care		100501	(\$580.00)
10/07/2025	10/16/2025	Angel Tree Services LLC		100502	(\$1,600.00)
10/07/2025	10/21/2025	Levin Howard		100503	(\$20.00)
10/09/2025	10/16/2025	E. MARGRIET LANGENBERG		100505	(\$1,026.50)
10/09/2025	10/10/2025	VERIZON (VERZNJ)		100506	(\$211.54)
10/09/2025	10/21/2025	PITNEY BOWES GLOBAL FINANCIAL SERVICE		100504	(\$170.47)
10/12/2025	10/15/2025	Transfer to Capital One - Reserve Acct #21			(\$8,400.00)
10/13/2025	10/31/2025	Spotsylvania County - Treasure		0	(\$72.73)
10/13/2025	10/31/2025	Spotsylvania County - Treasure		0	(\$1,509.39)
10/13/2025	10/31/2025	Spotsylvania County - Treasure		0	(\$1,432.78)
10/13/2025	10/31/2025	Spotsylvania County - Treasure		0	(\$17.85)
10/15/2025	10/20/2025	Cardinal Management Group (PR)		0	(\$3,724.67)
10/15/2025	10/07/2025	NSF CK# 5174 - Bailey	64794 - Move or Return Paymer	0	(\$215.00)
10/15/2025	10/17/2025	CARDINAL MANAGEMENT GROUP		0	(\$474.14)
10/24/2025	10/27/2025	ERIE INSURANCE		100509	(\$1,141.33)
10/28/2025	10/31/2025	COLUMBIA GAS OF VIRGINIA		0	(\$142.00)
10/28/2025	10/31/2025	COLUMBIA GAS OF VIRGINIA		0	(\$34.77)
10/31/2025	10/31/2025	DEBIT CARD		0	(\$9.03)
Total Cleared Debits					(\$39,365.12)

First Citizens Bank- Operating - 6285 Summary

Ending Account Balance:	\$ 120,273.02
Uncleared Items:	(\$4,842.37)
Adjusted Balance:	\$ 125,115.39
Bank Ending Balance:	\$ 125,115.39
Difference:	\$-



PO Box 64084
Phoenix, AZ 85082
866.800.4656 (toll free)

CARDINAL MANAGEMENT GROUP INC AGENT FOR
FOX POINT HOMEOWNERS ASSOCIATION
OPERATING
4330 PRINCE WILLIAM PKWY STE 201
WOODBIDGE VA 22192-8102

*****6285 - CAB INTEREST CHECKING

Beginning Balance	\$80,199.34	Average Daily Balance	\$117,269.63
Total Deposits	\$84,276.19	Year-To-Date Interest Paid	\$57.32
Total Withdrawals	\$39,365.12	Days in Statement Period	31
Interest Paid	\$4.98	Annual Percentage Yield Earned	0.05%
Ending Balance	\$125,115.39		

TRANSACTION DETAIL

DEPOSITS/CREDITS

Date	Description	Amount
10/01	LOCKBOX DEPOSIT	\$14,393.67
10/02	LOCKBOX DEPOSIT	\$6,929.95
10/03	LOCKBOX DEPOSIT	\$6,011.05
10/06	LOCKBOX DEPOSIT	\$3,450.00
10/07	LOCKBOX DEPOSIT	\$1,345.00
10/08	LOCKBOX DEPOSIT	\$3,010.00
10/09	LOCKBOX DEPOSIT	\$2,350.00
10/09	IMAGE DEPOSIT	\$215.00
10/09	IMAGE DEPOSIT	\$215.00
10/10	FOX POINT ASSN DUES 541477499 -SETT-A228SFTP5	\$27,227.05
10/10	LOCKBOX DEPOSIT	\$4,564.00
10/10	IMAGE DEPOSIT	\$200.00
10/14	LOCKBOX DEPOSIT	\$1,115.00
10/14	IMAGE DEPOSIT	\$570.00
10/14	IMAGE DEPOSIT	\$215.00
10/15	LOCKBOX DEPOSIT	\$1,301.66
10/16	IMAGE DEPOSIT	\$2,000.00
10/16	LOCKBOX DEPOSIT	\$1,247.69
10/17	LOCKBOX DEPOSIT	\$507.00

[illegible]

DEPOSITS/CREDITS

Date	Description	Amount
10/17	IMAGE DEPOSIT	\$215.00
10/20	LOCKBOX DEPOSIT	\$55.00
10/21	LOCKBOX DEPOSIT	\$710.00
10/22	IMAGE DEPOSIT	\$1,922.45
10/23	LOCKBOX DEPOSIT	\$190.00
10/23	IMAGE DEPOSIT	\$100.00
10/24	LOCKBOX DEPOSIT	\$315.00
10/27	LOCKBOX DEPOSIT	\$915.00
10/28	LOCKBOX DEPOSIT	\$1,220.00
10/28	IMAGE DEPOSIT	\$410.00
10/29	LOCKBOX DEPOSIT	\$465.00
10/30	LOCKBOX DEPOSIT	\$235.00
10/30	IMAGE DEPOSIT	\$215.00
10/31	LOCKBOX DEPOSIT	\$441.67
10/31	INTEREST PYMT	\$4.98

WITHDRAWALS/DEBITS

Date	Description	Amount
10/02	FOX POINT VENDOR PAY 541477499	\$3,521.96
10/03	-SETT-A228SFTP5 FOX POINT VENDOR PAY 541477499	\$3,724.66
10/07	-SETT-A228SFTP5	
10/07	RETURN DEPOSIT ITEM	\$215.00
10/07	AVIDXCHANGE AX UTILITY	\$645.59
10/08	FOX POINT CAR165	
10/08	AVIDPAY SERVICE	\$1,755.00
10/10	AVIDPAY	
10/10	705REF*CK*100500*251007*WHITEF	\$211.54
10/15	AVIDPAY SERVICE	
10/15	AVIDPAY	
10/15	705REF*CK*100506*251009*VERIZO	
10/15	AVIDXCHANGE AX UTILITY	\$3,032.75
10/15	FOX POINT CAR165	
10/15	FOX POINT CINCXFER	\$8,400.00
10/17	541477499	
10/17	-SETT-A228SFTP5	
10/17	FOX POINT VENDOR PAY	\$474.14
10/20	541477499	
10/20	-SETT-A228SFTP5	
10/20	FOX POINT VENDOR PAY	\$3,724.67
10/27	541477499	
10/27	-SETT-A228SFTP5	
10/27	DDA PUR USPS.COM C 8417 102425	\$9.03
10/27	475 L'ENFANT PLAZA	

WITHDRAWALS/DEBITS

Date	Description	Amount
10/27	800-3447779 DC 602893 AVIDPAY SERVICE AVIDPAY	\$1,141.33
10/29	705REF*CK*100509*251024*ERIE I AVIDXCHANGE AX UTILITY FOX POINT CAR165	\$176.77

CHECKS (IN NUMERIC ORDER)

Date	Check #	Amount	Date	Check #	Amount
10/02	100488	\$1,424.68	10/15	100499	\$972.47
10/02	100489	\$970.00	10/21	100501 *	\$580.00
10/02	100490	\$1,250.00	10/16	100502	\$1,600.00
10/03	100494 *	\$1,400.00	10/21	100503	\$20.00
10/03	100497 *	\$220.00	10/21	100504	\$170.47
10/15	100498	\$2,698.56	10/16	100505	\$1,026.50

* Skip in check sequence



Primary Account Number Ending In
Statement Date

Oct 31, 2025
Page 1 of 2

999-00000-000000

PO Box 64084
Phoenix, AZ 85082
866.800.4656 (toll free)

CARDINAL MANAGEMENT GROUP INC AGENT FOR
FOX POINT HOMEOWNERS ASSOCIATION
RESERVE
4330 PRINCE WILLIAM PKWY STE 201
WOODBIDGE VA 22192-8102

*******8167 - CAB MONEY MARKET**

Beginning Balance	\$0.00	Average Daily Balance	\$0.00
Total Deposits	\$0.00	Year-To-Date Interest Paid	\$0.00
Total Withdrawals	\$0.00	Days in Statement Period	31
Interest Paid	\$0.00	Annual Percentage Yield Earned	0.00%
Ending Balance	\$0.00		

[illegible]

RECEIVED
OCT 14 2025

FOX POINT HOMEOWNERS ASSOCIATION L202
4330 PRINCE WILLIAM PARKWAY, SUITE 207 000068319
ATTN: BARBARA PHILLIPS
WOODBIDGE VA 22192

Speak to a dedicated business solutions expert
at 1-888-755-2172 — a one-stop number for
both your business and personal needs.



ACCOUNT SUMMARY FOR PERIOD JULY 01, 2025 - SEPTEMBER 30, 2025

Business Advantage Savings		FOX POINT HOMEOWNERS ASSOCIATION	
Previous Balance 06/30/25	\$257,426.19	Number of Days in Cycle	92
3 Deposits/Credits	\$25,200.00	Minimum Balance This Cycle	\$257,426.19
Interest Paid	\$1,327.86	Average Collected Balance	\$270,923.71
0 Debits	\$0.00	Interest Earned During this Cycle	\$1,327.86
Service Charges	\$0.00	Interest Paid Year-To-Date	\$4,130.48
Ending Balance 09/30/25	\$283,954.05	Annual Percentage Yield (This Statement Period)	1.96%

ACCOUNT DETAIL FOR PERIOD JULY 01, 2025 - SEPTEMBER 30, 2025

Business Advantage Savings		FOX POINT HOMEOWNERS ASSOCIATION		
Date	Description	Deposits/Credits	Withdrawals/Debits	Resulting Balance
07/15	ACH deposit Fox Point CincXfer 071525 Capital One - Reserve C4166	\$8,400.00		\$265,826.19
07/31	Interest paid	\$440.65		\$266,266.84
08/13	ACH deposit Fox Point CincXfer 081325 Capital One - Reserve C4361	\$8,400.00		\$274,666.84
08/31	Interest paid	\$456.42		\$275,123.26
09/15	ACH deposit Fox Point CincXfer 091525 Capital One - Reserve C4538	\$8,400.00		\$283,523.26
09/30	Interest paid	\$430.79		\$283,954.05
Total		\$26,527.86	\$0.00	

Thank you for banking with us.

PAGE 1 OF 2

An Important Message to Our Clients

What should I do if I find an error or problem on my statement?

In case of error or questions about your electronic transfers telephone us at 1-888-755-2172 or write us at Capital One, N.A., 7933 Preston Rd. Plano, Texas 75024, Attn: Customer Service Center as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt.

For small business accounts: Please refer to your Electronic Fund Transfer Agreement/Disclosure for additional information.

For consumer accounts: We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. 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.
3. 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, 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.



[illegible]

Action Item Management

Action Items by Manager

Due Date: 11/1/2025 - 10/31/2027

Date: 11/6/2025

Time: 4:24 pm

Page: 1

Action Item Subject/Description

Start Date

Due Date

Status

2026 Budget Preparation

Management has provided all information on current contracts to the Board and Finance Committee, as well as all proposals received to date for 2026 contracts and other services. A draft proposed budget was presented to the Board at their meeting on 10/14/2025, and the final proposed budget will be reviewed at the Board meeting on 11/12/2025. Following budget approval, management will prepare the budget mailer, which will be sent along with the 2025 Annual Meeting Notice and election information by 11/14/2025. Management will also confer with the Finance Committee prior to ordering the 2026 payment coupon booklets.

06/01/2025

11/12/2025

Pending Board Decision/Direction

2026 General Maintenance Contract

The Board has discussed the need for a General Maintenance contract to address various maintenance needs that come up throughout the year. Picture Perfect Lawn Care has provided a proposed contract with an hourly rate, which was reviewed at the September Board meeting. The Board requested an additional comparable proposal be obtained for the same scope of work which was provided at the Board meeting on 10/14/2025. Per the discussion at this meeting, the Board has tabled approval pending receipt of an itemized proposal from Picture Perfect, which will be provided at the Board meeting on 11/12/2025.

09/04/2025

11/14/2025

Pending Board Decision/Direction

Welcome Committee Kickoff

The draft charter has undergone some revisions following the September 2025 meeting, and will be included again in the meeting materials for October 2025. At this time, the intent is to have a finalized charter and functioning committee ready to assume their duties beginning in January 2026.

08/07/2025

01/31/2026

In Progress

Bounce House Policy

The Board approved Policy Resolution 2025-1 and its relevant waiver at their September 2025 meeting. The resolution is awaiting signature, after which it will be published to the community. The final document will be provided to the Board Secretary and Board President at the Board meeting on 11/12/2025 for signing.

08/07/2025

11/14/2025

In Progress

Tennis Court Caulking

Board President Bootsie Howard has advised that there are some surface cracks at the tennis and pickleball courts that may need caulking or re-sealing. Mr. Howard engaged a contractor for this and a proposal was provided to management. After reviewing the proposal with Bootsie, it was determined that a better price could be found elsewhere, and Bootsie will continue his research. The intention is to have a plan executed for this project by spring of 2026.

08/07/2025

06/30/2026

Deferred/On-Hold

Independant Accountant Contract Renewal The current contract with the Association's independent CPA (performs audits and tax preparation) will expire upon finalization of the Association's 2024 tax filing and audit. The incumbent contractor, Daly, Hamad & Associates, has provided a new engagement letter with proposed costs for fiscal years 2025-2027, which was approved at the Board meeting on 10/14/2025. Management is waiting to receive the finalized audit before completing signing of the new contract. As of 11/6, (3) requests have been sent to the CPA for this.	08/07/2025	11/30/2025	Pending Board Decision/Direction
2026 Landscaping & Irrigation Contracts Both contracts for general landscaping and landscaping irrigation will expire in 2026. At their September meeting, the Board approved a continuing contract for 2026. The proposed contract was reviewed by the Association's legal counsel, who provided recommended modifications. Upon completing their own legal review, Shenandoah noted some concerns with the Association attorney's recommended modifications involving contract termination. Management has provided a summary of these concerns to the Association attorney and if needed, will request that the attorney speak with the contractor directly in order to provide clarification.	08/07/2025	11/30/2025	In Progress
2026 Management Contract Renewal The current contract with Cardinal Management is set to auto-renew after 12/31/2025. It has been determined that the 2026 management fee will include an increase of 4.4% based on the minimum increase of 1.5% plus the current CPI of 2.9%. This information was presented to the Board for review at their meeting on 10/14/2025 and was tabled to the November 2025 meeting pending confirmation that the Finance Committee/Budget Team have received all necessary cost information for management incidentals and other services.	08/07/2025	11/30/2025	Pending Board Decision/Direction
Trespass Authorization Following recent incidents of illegal activities in the clubhouse area, Spotsylvania County has provided information on their anti-trespassing initiative which provides the option for allowing local law enforcement to trespass individuals on private property. The information provided is currently being reviewed by Association legal counsel, and was presented for review at the Board meeting on 10/14/2025. Per the discussion at this meeting, the Board has approved implementation of this initiative pending confirmation from the Association's insurance carriers that there are no relevant concerns or requirements (recommended by Association legal counsel), and modifications to the Amenities Rules & Regulations specifying hours of operation for the common areas. The Association's insurance agent has confirmed there are no concerns or requirements in implementing this initiative, and the revised Amenities Rules & Regulations will be presented for review at the Board meeting on 11/12/2025. Following the November 2025 meeting, the necessary documentation from the Sheriff's Office will be signed and submitted, and management will assist in ensuring the correct signage is posted and coordinating a communication plan to the residents which should include a warning period.	10/09/2025	12/31/2025	Pending Board Decision/Direction
Baseball Field Parking Lot Resurfacing	10/09/2025	12/31/2025	In Progress

The parking lot at the end of Danford Ct. for the convenience of baseball field users has significant cracking and is in need of resurfacing. According to the most recent reserve study, this is a scheduled reserve item for 2026-2027. This project was discussed at the Board meeting on 10/14/2025 and the Board voted to approve a proposal from previous contractor, Sealcoating 2.0, provided that it matches the cost previously received for this in 2024. The contractor provided a proposal matching this cost and management prepared a Standard Service Agreement for the work which is awaiting signature.

Irrigation System Rain Sensor Repairs Following observation that the Association's landscaping irrigation system was running at unnecessary times, it was requested that Shenandoah Landscaping complete and inspection of the system's RainBird components. Following this, as well as adjustment to the system settings in an attempt to resolve the issue, it was discovered that there are (2) malfunctioning rain sensors in need of replacement. Shenandoah has provided a proposal for the repairs which was presented to the Board at their meeting on 10/14/2025. Per the discussion at this meeting, the Board has decided to table the proposal until spring of 2026 and has requested that management research potential outside contractors to take over all irrigation operations.	10/09/2025	04/30/2026	Deferred/On-Hold
2024 Audit The audit representation letter was signed and sent back to the auditor via email and certified mail. The auditor has confirmed receipt of all requirements and management is awaiting receipt of the finalized audit.	01/01/2025	12/31/2025	Pending Board Decision/Direction
2025 Annual Meeting The Annual Meeting is scheduled for 12/7/2025 and the Annual Meeting Notice will be sent with the budget mailer no later than 11/14/2025. The mailer will also include the 2024 Draft Annual Meeting and Organizational Meeting Minutes.	11/06/2025	12/07/2025	In Progress
Reserve Account Reinvestment The Board will be presented with options from various financial institutions for potential reinvestment of the Association's reserve funds, which are currently held in Money Market account with Capital One Bank, and a 12-month CD with FVC Bank which will be expiring 2/6/2026. Reinvestment options were provided to the Board and Finance Committee at their meeting on 10/14/2025, at which time management also advised that additional options were also forthcoming. All reinvestment options will be presented for review at the Board meeting on 11/12/2025 and management recommends determining an investment plan by the end of the year in order to execute by the the CD maturity date.	10/09/2025	02/06/2026	In Progress
Arborist Services Shenandoah Landscaping has made some recommendations for tree trimming/removals relating to the recently approved turf renovation project. The proposal for these services was reviewed at the September 2025 Board meeting and tabled pending receipt of additional proposals. Angel Tree Service has provided a proposal for a reduced scope of work at the Board President's request, and Shenandoah has provided a quote for this reduced scope as well. A comparison of the (2) scopes as well as costs from both contractors was reviewed at the Board	10/09/2025	04/30/2026	Deferred/On-Hold

meeting on 10/14/2025 at which time the Board decided to table until spring of 2026.

2026 Picture Perfect Contracts The Association's annual contracts with Picture Perfect for clubhouse cleaning services, SWM pond landscaping, and power washing will be expiring 12/21/2025. Picture Perfect has provided renewal proposals for each of these contracts which were presented to the Board for review at their meeting on 10/14/2025. All proposals were tabled as President Bootsie Howard is required to abstain, and with the absence of (2) Board members, quorum for the votes could not be met. The proposals will be reviewed again at the Board meeting on 11/12/2025.	10/10/2025	11/30/2025	Pending Board Decision/Direction
2026 Leavells Cemetery Maintenance Contract Picture Perfect has traditionally performed the needed landscaping maintenance at the Leavells Cemetery each year, and has billed it with their other services. This year, the contractor recommends a separate contract for these services, and has provided a proposal which was reviewed at the Board meeting on 10/14/2025. Per the discussion at this meeting, the Board voted to table to the November 2025 Board meeting pending receipt of an revised/itemized proposal from the contractor.	10/10/2025	11/30/2025	Pending Board Decision/Direction
Clubhouse Area Grass Revitalization Shenandoah Landscaping has completed soil a soil analysis in the clubhouse area and provided proposals for their recommendations to revitalize the grass to include lime treatment, tree trimming and turf renovation. The Board approved this proposal at their September 2025 meeting and as of 10/30/2025, the agreement has been signed and executed by both parties. Per the contractor, the needed lime application will be completed within the next 2 weeks, and turf renovation protocol will be scheduled for fall of 2026. As a reminder, the contractor expects that it will take approximately 1 year to see results following the treatment. In the meantime, options for tree trimming will also be explored to supplement the renovation efforts.	06/05/2025	10/31/2027	In Progress
Revised Violation Letters Management will be providing recommended re-writes for the courtesy and notice letters sent to homeowners for covenants violations. Given the current volume of other priorities, this has been deferred, and will be revisited after the Annual Meeting.	08/07/2025	01/13/2026	Deferred/On-Hold
Speed Study Spotsylvania County has assisted the Association in conducting a speeding evaluation on various roads in the community in order to determine if additional speeding mitigation within the community is needed. The study was completed over the summer and management is awaiting the results.	08/07/2025	11/12/2025	In Progress
2026 Board Election There will be (3) vacant Board positions at the end of this year, and the annual Board Election will take place at this year's Annual Meeting on 12/7/2025. A Call for Candidates was published to the residents via email broadcast on 10/17/2025. President Bootsie Howard has advised that intends to run for another term and her will provide his completed Nominating Petition at the Board meeting on 11/12/2025.	11/06/2025	12/07/2025	In Progress

Ballots/Proxies will be sent to all homeowners with the budget mailer which will go out no later than 11/14/2025. All ballots/proxies will be due directly prior to the start of the Annual Meeting, during which floor nominations may be accepted as well. As of 11/6/2025, no further Nominating Petitions have been received.

Laura Lino l.lino@cardinalmanagementgroup.com

To: Board of Directors

From: Laura Lino, General Manager

Date: November 12, 2025

Re: **UPDATE: Welcome Committee Charter & Kickoff**

Summary:

At their meeting on October 14, 2025, the Board approved the charter for the Welcome Committee. Following this, a standard legal review was completed and the charter has been approved by the Association's legal counsel.

A meeting is scheduled with Board Director Betty Banks for November 18 for the purpose of devising standard operating procedures which will be presented to the Board for review once complete.

The goal remains to have the Committee assume its functions in January 2026.

The approved Welcome Committee Charter is included for reference on the subsequent pages.

Action Needed: *NO ACTION NEEDED.*

Management Recommendation: N/A

**Fox Point Homeowners Association
Administrative Resolution 2025-02**

Welcome Committee Charter

WHEREAS, Section 4.1 of the Amended and Restated Bylaws for Fox Point Homeowners Association provide that the Board of Directors has all powers necessary for the administration of affairs of the Association and may do all such acts and things as are not required by either the Virginia Nonstock Corporation Act or the Association Documents to be exercised and done by the members; and

WHEREAS, Section 8.3 of the Amended and Restated Declaration for Fox Point Homeowners Association empowers the Board of Directors to adopt, amend, and repeal rules and regulations; and

WHEREAS, Section 55.1-1816 of the Virginia Property Owners' Act provides guidance for meetings of the board of directors and committees; and

WHEREAS, Fox Point Homeowners Association is incorporated as a Virginia Nonstock Corporation under Title 13.1, Chapter 10 of the Code of Virginia (Virginia Nonstock Corporation Act). Section 13.1-869 of the Virginia Nonstock Corporation Act outlines the composition of committees and their function.

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors hereby adopts and establishes the following Welcome Committee Procedures to extend the Fox Point HOA Committee Operating Charter and provide guidelines specific to this committee:

1. Committee Purpose

1.1. To simplify the transition into the community for new homeowners by:

- 1.1.1. Providing them with information on the available options for paying assessments.
- 1.1.2. Providing them with information on registering for the homeowner portal.
- 1.1.3. Providing them with information on the procedure to obtain amenities passes.
- 1.1.4. Providing them with all other necessary information on community procedures to include submitting architectural modification requests, addressing covenants violations, and contacting the management staff.

1.2. To foster new homeowner's integration into the community by:

- 1.2.1. Ensuring they have provided their email address to receive community announcements and newsletters.
- 1.2.2. Directing them to the community website to view all community information including governing documents, forms, and copies of community announcements.
- 1.2.3. Ensuring they have received a list of Board Members and Committees, as well as a copy of the Association's meeting schedule.

1.3. To foster a friendly and inclusive environment by:

1.3.1. Arranging a welcome gift to be distributed to all new homeowners on behalf of the Association.

2. Committee Structure

2.1. Membership:

2.1.1. Membership is governed by the Fox Point Homeowners Association Committee Operating Charter.

2.1.2. Term Limit: 3 years.

2.2. Meetings:

2.2.1. Meetings are governed by the Fox Point Homeowners Association Committee Operating Charter.

3. Roles and Responsibilities

3.1. With the assistance of Management, keep apprised of all new homeowners, as well as their addresses and contact information, on a monthly, quarterly or other regular basis to be determined by the Committee.

3.2. Confirm all new homeowner contact information and communication preferences and communicate any needed changes to Management.

3.3. Devise a packet of welcome and transition information according to Sections 1.1 and 1.2 and arrange for timely distribution to all new homeowners.

3.4. Arrange welcome gifts and ensure timely distribution all new homeowners.

ADOPTION OF ADMINISTRATIVE RESOLUTION 2025-02

I attest that this resolution was adopted at a duly convened meeting of the Board of Directors of the Fox Point Homeowners Association on this ____ day of _____, 2025.

APPROVAL OF ADMINISTRATIVE RESOLUTION 2025-02

I hereby approve this resolution as adopted by the Board of Directors of the Fox Point Homeowners Association.

Levin Howard, Board President
Fox Point Homeowners Association

Devon Snodgrass, Board Secretary
Fox Point Homeowners Association

CERTIFICATE OF NOTICE

I hereby certify that a copy of the foregoing Resolution was promulgated to all members of the Fox Point Homeowners Association on this ____ day of _____, 2025.

Laura Lino, Community Manager
Cardinal Management Group, Inc.
Managing Agent for Fox Point Homeowners Association

To: Board of Directors

From: Laura Lino, General Manager

Date: November 12, 2025

Re: **UPDATE: Trespassing Authorization**

Summary:

At their meeting on October 14, 2025, the Board approved the Association's participation in Spotsylvania County's Anti-Trespassing Initiative which will allow local law enforcement to trespass individuals present in common areas outside of normal hours of operation. This approval was given pending confirmation of any concerns or requirements relating to the Association's insurance policies (as recommended by legal counsel) and modification of the Fox Point Amenities Rules & Regulations to specify the following hours of operation for the amenities and common areas:

April-September: Sunrise to 10:00PM

October-March: Sunrise to 9:00PM

It was further discussed that prior to implementation, there should be a warning period established and ample communication to the community.

Management has conferred with the Association's insurance agent and confirmed that there are no requirements or concerns to implement this initiative. Further, the needed modifications to the Amenities Rules & Regulations will be presented for approval during today's meeting.

All documentation on this initiative provided by the Spotsylvania County Sheriff's Office is included for reference on the subsequent pages.

Action Needed: *No action needed.*

Management Recommendation: N/A

SPOTSYLVANIA COUNTY SHERIFF'S OFFICE



Office of the Sheriff
Sheriff Roger L. Harris
Post Office Box 124
Spotsylvania, Virginia 22553
Phone: 540-582-7115 • Fax: 540-582-9448

ANTI-TRESPASSING INITIATIVE

Section 2-12 of the Spotsylvania County Code authorizes the owner, lessee, custodian, or other person lawfully in charge of any real property to designate the Sheriff's Office to act on their behalf for purposes of enforcing the trespassing laws. This enables the deputies to notify persons trespassing on your property that they are forbidden to do so, and to charge or arrest those who are found in violation of the trespassing laws.

In order for the Sheriff's Office to do so, the property owner must apply for acceptance into the program. This includes executing a limited power of attorney to the Sheriff to enable the deputies to act on your behalf solely in enforcing the trespassing laws. Certain criteria must be met for the Sheriff's Office to accept enforcement responsibility for your property. This ensures that law enforcement resources are used in those locations most in need.

APPLICATION PROCESS

The property owner, or lawfully designated agent, must submit a "Letter of Authorization for NO TRESPASSING" application form, and a properly executed "Limited Power of Attorney" form. The Power of Attorney form is attached to the application. Additionally, it is recommended for the property owner, or lawfully designated agent to post and maintain "NO TRESPASSING" signs in a manner that would be obvious to the normally observant person to act as the first level of deterrent. The forms may be submitted to:

Spotsylvania County Sheriff's Office
Attn: Lt. Dan Harris
9119 Dean Ridings Lane
Spotsylvania, VA 22553

The Sheriff's Office will review the application. You will be notified by mail of your acceptance/rejection within thirty days of your application.

It is expected that this program will reduce the need for you or your lawfully designated agent to appear in court to testify against violators. You must agree, however, to appear when duly summoned to appear in cases as needed. This agreement, if accepted, will remain in effect until it is terminated by or there is a change in the owner, lessee, custodian, or person lawfully in charge of the real property.

For additional information you may contact:

Lt. Daniel Harris
Spotsylvania County Sheriff's Office
9119 Dean Ridings Lane
Spotsylvania, VA 22553
DHarris@Spotsylvania.va.us
540-507-7143

Member of
Virginia Sheriffs
Association



An Accredited Law Enforcement Agency

Member of
National Sheriffs
Association

SPOTSYLVANIA COUNTY SHERIFF'S OFFICE



Office of the Sheriff
Sheriff Roger L. Harris
Post Office Box 124
Spotsylvania, Virginia 22553
Phone: 540-582-7115 • Fax: 540-582-9448

Limited Power of Attorney to designate the Spotsylvania County Sheriff's Office, and the law-enforcement officers thereof, as persons lawfully in charge of the below property for the purpose of forbidding, serving notice, preventing & prosecuting trespassing as set forth below.

I, _____, the owner, lessee, custodian, or
person lawfully in charge of the real property located at:

_____ and described in its boundaries as follows (or as shown on the attached plat):

_____ by these presents do hereby make, constitute, and appoint the Spotsylvania County Sheriff's Office, and all of the law-enforcement officers of said Office, while so employed, in the County of Spotsylvania, our true and lawful attorneys-in-fact for certain limited and described acts, who are hereby authorized in our stead and at our behest to do the following discretionary acts upon and concerning trespassing or going upon certain property, described above, in any circumstances as fully and effectively as the owner or the owner's officers, other agents or employees could do, limited as described herein.

The Sheriff's Office is authorized to do the following discretionary acts for me:

1. To serve trespass notices, oral or written, on any persons encountered on the described property who are not included on a then current list supplied by the owner to the Sheriff's Office, or who cannot demonstrate a clear legitimate purpose for being on the premises to the reasonable satisfaction of the Sheriff's Office's law-enforcement officers. The notice shall forbid the person so served from returning to the property.
2. To initiate criminal prosecution for trespassing against any persons who have been found to be or have been on the premises in violation of posted signage or other notice not to trespass.
3. To testify in a court of law on behalf of the owner in any criminal prosecutions arising out of such trespassing and as a person lawfully in charge of the above property.

This power of attorney shall be irrevocable during the pendency of any criminal prosecution for trespassing on the above described property as it may touch upon the subject matter of said prosecution. The

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owner hereby confirms all lawful actions, within the scope of the authority herein given, that may be taken by the Sheriff's Office's law-enforcement officers, our attorneys-in-fact. We understand that neither the County of Spotsylvania, nor it's Sheriff's Office or their employees, guarantee or insure against acts of trespass or any resulting harm from trespassers nor do they assume any liability nor do they indemnify against the acts of any third parties. An affidavit executed by such attorney-in-fact or sworn statement, setting forth that he has not, or had not, at the time of doing any act pursuant to this Power of Attorney, had actual knowledge or had received actual notice of the revocation or termination of this Power of Attorney by notice, or otherwise, or notice of any facts indicating the same, shall, in the absence of fraud, be conclusive proof of the non-revocation or non-termination of this Power of Attorney at such time.

This instrument is executed in more than one counterpart, any one of which shall, for all purposes, be deemed an original.

This Power of Attorney shall not terminate upon my disability.

I certify that I am the owner of the above property or have full authority to execute this power of attorney on behalf of the owner.

WITNESS my signature and seal this _____ day of _____, 20____

(Printed name)

(Signature)

STATE OF VIRGINIA,

COUNTY OF SPOTSYLVANIA, to-wit:

I HEREBY CERTIFY, that on this _____ day of _____, 20____, before me, the subscriber, a Notary Public in and for the jurisdiction aforesaid, that _____, personally appeared, being well known to me or satisfactorily proven to be the person(s) who signed the foregoing Power of Attorney, and acknowledged that he executed the foregoing Power of Attorney as his free and voluntary act and deed for the purposes therein contained.

My commission expires: _____.

Notary Public

Authority: Virginia Code § 15.2-1717.1. Spotsylvania County Code Sec. 12-2. *O'Banion v. Commonwealth*, 32 Va. App. ____ 2698974, ____ S.E.2d ____ (2000); *Collins v. Commonwealth*, 30 Va. App. 443, 443, 517 S.E.2d 277, ____ (1999); *Holland v. Commonwealth*, 28 Va. App. 67, 67, 502 S.E.2d 145, ____ (1998).

Trespass Authorization Ordinance Courtroom Testimony Script

The owner, lessee, custodian, or other person lawfully in charge of the real property located at _____

(Address / location of real property)

in Spotsylvania County has designated the Spotsylvania County Sheriff's Office as a "person lawfully in charge of the property" for the purposes of forbidding another to go or remain upon the lands, buildings or premises. This power is vested by Section 2-12 of the Spotsylvania County Code. This designation was been requested by the owner, lessee, custodian, or person lawfully in charge of the real property through the submission of a "Letter of Authorization for NO Trespassing" to the Sheriff's Office, which was approved by the Sheriff of Spotsylvania County, a copy of which is maintained in a database at the Spotsylvania Sheriff's Office. A copy of this letter that is maintained in this database has been brought before this court as evidence of the request to make the Sheriff's Office a person lawfully in charge of the property.

In addition, the owner, lessee, custodian, or person lawfully in charge of the aforementioned real property has entered into a Limited Power of Attorney designating the Spotsylvania County Sheriff's Office, and the law enforcement officers thereof, as persons lawfully in charge of the property. A copy of this Limited Power of Attorney is maintained in a database at the Spotsylvania Sheriff's Office. A copy of this Limited Power of Attorney that is maintained in this database has been brought before this court as evidence of the legal basis that the Sheriff's Office, and the law enforcement officers thereof, are persons lawfully in charge of the property for the purpose or forbidding, serving notice, preventing, and prosecuting trespassing.



Date: November 12, 2025
To: Board of Directors
From: Laura Lino, General Manager
Re: **UPDATE: Reserve Account Reinvestment & FVC Bank CD Maturity**

Summary:

At their meeting on October 14, 2025, management provided a comparison chart of various financial institutions and their current offers for potential reinvestment of the Association's Reserve Funds. At that time, the Board was also informed that additional options were forthcoming.

Currently, the Association has (2) investment accounts in which its Reserve Account capital is allocated and collects monthly interest. As of today, the Reserve Fund investments are allocated as follows:

- **Certificate of Deposit (CD):** \$159,370.00 invested in a 12-month CD with FVC Bank at an annual yield of 3.00%.
- **Money Market:** \$283,523.26 invested in a Money Market account with Capital One Bank at an annual yield of 2.00%.

The Association's CD with FVC Bank will reach maturity on February 6, 2026, after which the Association will have the option to either renew for an additional 12-month term at the rate at that time, or reinvest as it sees fit. Should the Association choose to reinvest the CD funds, notice will need to be given to FVC Bank within (10) days following the maturity date, otherwise the auto-renewal will go into effect.

Included on the subsequent page is the comparison chart provided to the Board which includes the options presented at the previous meeting as well as additional options. The financial institutions included have been vetted by Cardinal Management, and it should also be noted that the reported rates are subject to fluctuation.

Action Needed: *VOTE NEEDED* to either approve a plan for reinvestment or to keep the Reserve Fund capital in their current investment accounts, allowing for auto-renewal of the current CD.

Management Recommendation: The Board should delegate to the Finance Committee to determine an investment plan for the coming year which should be presented to the Board for approval by the end of 2025 so that a vote can be conducted at their meeting in January 2026, in advance of the CD maturity date.

2026 Reserve Fund Reinvestment Options
Updated 11/3/2025

Banking Institution	Account Type	APY	Minimum Aggregate Funds*
FVC Bank	3-Month CD	1.25%	
	6-Month CD	1.65%	
	12-Month CD	1.85%	
	18-Month CD	2.05%	
Capital Bank	6-Month CD	4.00%	
	8-Month CD	4.00%	
	9-Month CD (No Penalty)	4.25%	
	10-Month CD (No Penalty)	4.25%	
	11-Month CD	4.25%	
	12-Month CD	3.80%	
	18-Month CD	3.50%	
National Cooperative Bank (NCB)	6-Month CD	3.56%	
	9-Month CD	3.56%	
	12-Month CD	3.05%	
	24-Month CD	3.05%	
	Money Market	2.12%	\$100,000.00
Wells Fargo Advisors	3-Month CD	3.90%	
	6-Month CD	3.80%	
	9-Month CD	3.80%	
	12-Month CD	3.73%	
United Bank	CD Specials:		
	7-Month CD	3.75%	
	9-Month CD (No Penalty)	3.50%	
	13-Month CD	3.60%	
	19-Month CD	3.25%	
	Business Super Money Market	0.65%	\$250,000.00
First Citizens Bank	3-Month CD	1.00%	
	6-Month CD	3.67%	
	9-Month CD	3.56%	
	12-Month CD	3.30%	
	CAB Money Market	0.25%	\$250,000.00
John Marshall Bank	6-Month CD	3.75%	
	12-Month CD	3.75%	
	18-Month CD	3.75%	
	Money Market	1.25%	\$250,000.00
(NEW) Edward Jones	3-Month CD	3.85%	
	6-Month CD	3.75%	
	9-Month CD	3.70%	
	12-Month CD	3.65%	
	18-Month CD	3.65%	
(NEW) Atlantic Union Bank	3-Month CD	3.75%	
	6-Month CD	3.70%	
	12-Month CD	3.50%	
	Money Market	3.75%	\$250,000.00

*INCLUDED ONLY FOR MONEY MARKET OPTIONS WHERE A TIER STRUCTURE APPLIES

To: Board of Directors
From: Laura Lino, General Manager
Date: October 14, 2025
Re: **2026 Proposed Budget**

Summary:

The Finance Committee/Budget Team will present the 2026 draft budget which will include the 2026 quarterly payment amount for homeowner assessments.

Upon approval, a copy of the finalized budget will be mailed to all homeowners no later than November 14, 2025. This mailing will also include a budget narrative which is a summary of this year's budget process and provides explanations of budget increases/decreases for 2026.

A copy of the 2026 Proposed Budget is included for review on the subsequent pages.

Action Needed: *VOTE NEEDED* to approve, deny, or table the 2026 Proposed Budget as presented by the Finance Committee/Budget Team.

Management Recommendation: Will provide pending receipt of the proposed budget.

Description		2026 Proposed Budget Option A - No Change	% Change From Last Year	% of Overall Budget
% Change Per Quarter Assesment		0.00% \$215.00		
Net Surplus / (Deficit)		\$0.00		
Changes Made				
New Line				
Need Updated Info				
Complete				
INCOME				
	Assessment Income	\$ 510,840.00	0.00%	93.91%
	Clubhouse Rental Income	\$ 7,600.00	0.00%	1.40%
	Clubhouse Rental Deposit Retention	\$ 200.00	0.00%	0.04%
	Collection / Legal Fee Income	\$ 11,000.00	147.47%	2.02%
	Interest Income - Operating	\$ 80.00	0.00%	0.01%
	Interest Income - Reserve	\$ 8,000.00	90.48%	1.47%
	Late Fees- Accrual	\$ 5,000.00	0.00%	0.92%
	NSF Charges	\$ 320.00	0.00%	0.06%
	Violation Income	\$ 500.00	-44.44%	0.09%
	Miscellaneous Income	\$ 400.00	0.00%	0.07%
	TOTAL INCOME	\$ 543,940.00		
OPERATING EXPENSES				
	General & Administrative:			
	Alarm Monitoring	\$ 850.00	-37.04%	0.16%
	Amenity Pass Services	\$ 1,690.00	0.00%	0.31%
	Auditing, Taxes, Independent Accounting	\$ 4,000.00	8.11%	0.74%
	Bad Debt Expense	\$ 1,500.00	0.00%	0.28%
	Bank Charges	\$ 200.00	0.00%	0.04%
	BOD and Committee Expense	\$ 1,000.00	0.00%	0.18%
	Income Taxes - 30% of Operating & Reserves Interest - Budget \$0 Because of ~\$1400 credit is at the IRS	\$ -	N/A	0.00%
	Insurance - General Liability	\$ 13,725.00	15.66%	2.52%
	Legal (Collections)	\$ 11,000.00	57.14%	2.02%
	Legal (General)	\$ 10,000.00	0.00%	1.84%
	License and Permits	\$ 50.00	0.00%	0.01%
	Management Contract Onsite	\$ 92,800.00	18.35%	17.06%
	Management Fee Contract - 1.5% + 5% CPI max	\$ 45,357.00	6.50%	8.34%
	Management Incidentals	\$ 10,000.00	0.00%	1.84%
	NSF Fees	\$ 320.00	0.00%	0.06%
	Office Expense	\$ 3,000.00	20.00%	0.55%
	Printing, Copying & Postage	\$ 4,000.00	0.00%	0.74%
	Security Camera Service Agreement	\$ 1,320.00	0.00%	0.24%
	Social Committee Expenses	\$ 3,225.00	0.00%	0.59%
	Welcome Committee	\$ 750.00	0.00%	0.14%

	Total General & Administrative	\$ 204,787.00	12.85%	37.65%
	Landscaping			
	Landscape Ground Contracts	\$ 32,115.00	7.86%	5.90%
	Landscape Replacement and Improvement	\$ 22,000.00	46.67%	4.04%
	Snow Removal	\$ 500.00	0.00%	0.09%
	Total Landscaping	\$ 54,615.00	20.63%	10.04%
	Amenities Contract & Maintenance			
	Athletic Fields Contract	\$ 8,674.75	0.00%	1.59%
	Clubhouse Supplies	\$ 500.00	-50.00%	0.09%
	Clubhouse Semi-Annual Carpet Cleaning	\$ 1,000.00	0.00%	0.18%
	Pool Management Contract	\$ 90,950.00	-6.46%	16.72%
	Pool Miscellaneous	\$ 4,000.00	-20.00%	0.74%
	Amenities Maintenance	\$ 3,000.00	N/A	0.55%
	Total Amenities Contract & Maintenance	\$ 108,124.75	-4.23%	19.88%
	Utilities			
	Electricity	\$ 11,000.00	-15.38%	2.02%
	Gas	\$ 3,000.00	0.00%	0.55%
	Pest Control	\$ 557.00	0.00%	0.10%
	Phone & Internet	\$ 2,500.00	0.00%	0.46%
	Water &Sewer	\$ 15,000.00	-6.25%	2.76%
	Total Utilities	\$ 32,057.00	-8.56%	5.89%
	Repairs & Maintenance			
	Fire/Sprinkler Inspection	\$ 200.00	-80.00%	0.04%
	General Maintenance	\$ 7,500.00	0.00%	1.38%
	General Repairs	\$ 5,000.00	0.00%	0.92%
	HVAC Maintenance	\$ 1,485.00	21.42%	0.27%
	Janitorial Contract	\$ 1,800.00	0.00%	0.33%
	Stormwater Management (SWM) (Landscaping)	\$ 6,500.00	4.00%	1.19%
	Stormwater Management (SWM) (Pond Treatment)	\$ 5,000.00	-28.57%	0.92%
	Trash Removal	\$ 600.00	-13.04%	0.11%
	Total Repairs & Maintenance	\$ 28,085.00	-7.81%	5.16%
	Contingency			
	Operating Contingency	\$ 10,000.00	-58.00%	1.84%
	Total Contingency	\$ 10,000.00	-58.00%	1.84%
	Reserves and Capital Improvements			
	Replacement Reserve Contributions	\$ 98,271.25	-2.51%	18.07%
	Transfer Reserve Interest	\$ 8,000.00	90.48%	1.47%
	Total Reserves & Capital Improvements	\$ 106,271.25	1.21%	19.54%
	Total Operating Expense	\$ 543,940.00	1.86%	
	Net Surplus / (Deficit)	\$0.00		

To: Board of Directors

From: Laura Lino, General Manager

Date: November 12, 2025

Re: **2025 Annual Meeting & Board Election**

Summary:

The Fox Point 2025 Annual Meeting and Board Election will take place on Sunday, December 7, 2025 at 7:00PM.

A Call for Candidates was published to the community for the (3) Board positions that will be vacant as of December 31, 2025. A list of candidacy requirements was included in this announcement along with the 2025 Board Nominating Petition.

Management has been informed that current Board President Bootsie Howard will be running for re-election, and his completed Nominating Petition will be published upon receipt. At this time, no other candidacy applications have been received.

Upon approval of the 2026 Budget, management will prepare the usual mailer to all homeowners that will include the 2025 Annual Meeting Notice/Agenda, 2024 Draft Annual Meeting Minutes, 2025 Ballot/Proxy, and the 2026 Approved Budget/Budget Narrative. Management will ensure the mailer is sent at least 45 days prior to the end of the fiscal year on December 31, 2025.

Once the aforementioned mailer is sent, voting for the 2025 Board Election will be open. Voting will close directly prior to the start of the Annual Meeting.

Action Needed: *No action needed.*

Management Recommendation: N/A

To: Board of Directors

From: Laura Lino, General Manager

Date: November 12, 2025

Re: **Revisions to the Amenities Rules & Regulations**

Summary:

At their meeting on October 14, 2025, the Board approved a new guest limit rule for pool parties, adopted new hours of operation for the amenities and common areas, and approved implementation of a new anti-trespassing initiative, all of which require modifications to the Fox Point Amenities Rules & Regulations. A revised version of the Amenities Rules & Regulations is included on the subsequent pages with all changes shown in **red**, and a summary of the changes is as follows:

- **Section I, Sub-Section A(2):** Additional language added emphasizing the Association's standards for trespassing.
- **Section I, Sub-Section B(5):** New language added specifying the new hours of operation.
- **Section I, Sub-Section C:** Local law enforcement specified as an authorized enforcement agent for the Association
- **Section II, Sub-Section F(11):** New language added specifying the new guest limit protocol for pool parties.
- **Section VI, Sub-Section D(6):** Language removed specifying hours of operation for the baseball and soccer fields in order to align with Section I, Sub-Section B(5).

Action Needed: *VOTE NEEDED* to approve, deny, or table the modifications made to the Fox Point Amenities Rules & Regulations.

Management Recommendation: Approve the modifications as presented pending the standard review by the Association's legal counsel.

FOX POINT HOMEOWNERS ASSOCIATION AMENITIES RULES and REGULATIONS

*The following Rules and Regulations govern the use and operation of the Fox Point Homeowners Association's
("Fox Point")
Amenities and Common Area*

*Amended and Adopted by Fox Point Board of Directors 7/5/2017; Revised: 6/4/2021; Revised 3/12/2024,
Revised 5/14/2024, Revised 6/19/2024, Revised 10/8/2024, [Revised 10/23/2025](#)*

SECTION I: GENERAL GUIDELINES

A. Fox Point's Amenities are all Recreational Facilities including but not limited to the Pool (including the Deck and Pool House), the Clubhouse, Playground, Tennis and Pickleball Courts, Volleyball and Basketball Courts, and the Baseball/Softball and Soccer Fields at the end of Danford Court.

1. All other areas owned by Fox Point, such as parking lots, planting areas at both entrances, grassy areas and retention ponds/dams, are considered collectively as Common Area.
2. No one is permitted to be in neither the retention ponds nor on the dams. Fishing, boating or swimming in the ponds is prohibited. [Entering these areas will be considered trespassing.](#)
3. There shall be no dumping of yard trash, e.g., Christmas trees, brush, leaves, limbs, grass clippings, etc., in the wood lines or anywhere else in the Common Area.
4. No person shall put any household trash in the trash containers located at the Amenities and/or Common Area. Each occurrence is considered a violation of Fox Point's governing documents and pursuant to the governing documents, a charge may be imposed against the Owner if the Owner or person to whom he/she delegated his or her access to the Amenities and/or Common Area is identified.

B. Conduct at all Amenities is governed by the following Rules and Regulations:

1. An Owner in good standing, an Owner's tenants and their guests are entitled to exclusive use of all Amenities. The term 'Owner in good standing' means, in accordance with Article 12, Section 12.1 (h) of the AMENDED AND RESTATED DECLARATION FOR FOX POINT, an Owner whose rights to use the Recreational Facilities and/or other Common Areas have not been suspended by the Board of Directors "for any violation of the Association Documents or Rules and Regulations ... or for any period during which any Assessment against an Owner's Lot remains unpaid."
2. Any Owner or an Owner's tenant using the Amenities shall have a valid Amenities pass with them at all times and shall show this pass to any Authorized Enforcement Agent who asks to see the pass. Their guests 12 years of age or older will have a valid photo ID, i.e., student ID or driver's license.
3. An Owner, or his or her tenant, shall accompany their guest(s) at all times, this includes when an Owner or Owner's tenant leaves an amenity area. Guest pass "hopping" to another Owner or Owner's tenant is not allowed. Furthermore, Fox Point residents shall not use their guest pass to give Amenity access to another Fox Point resident.

4. All Owners, Owners' tenants and their guests using the amenities do so at their own risk; the Association or its Managing Agent assumes no responsibility for any accidents or injuries or lost, stolen, or damaged personal property to any Owner, or his or her tenant or guest in connection with such use.

5. Except as otherwise posted, the Hours of Operation for all amenities is as follows. Entering the amenity areas outside of these hours will be considered trespassing:

Spring/Summer (April-September): Sunrise to 10:00PM

Winter/Fall (October-March): Sunrise to 9:00PM

6. In accordance with the Code of Virginia's Alcoholic Beverage Control Act, consumption of alcoholic beverages at all Amenities and/or Common Areas) is prohibited except for:

- a. Community events sponsored by the Fox Point HOA Board of Directors or have been sanctioned by the Board with a specific request for alcohol (BYOB) to be present or to serve, not sell or reimburse at cost alcoholic beverages.
- b. Private events held at the Fox Point Clubhouse subject to the Clubhouse Use Agreement & Clubhouse Use Policies, which may include an Owner's need to acquire a license from the Virginia Department of Alcoholic Beverage Control to serve alcoholic beverages.

7. Access to Amenities will be denied to anyone who appears to be intoxicated.

8. SMOKING AT ALL AMENITIES AND/OR COMMON AREA IN ALL FORMS AND BY ANY MEANS IS PROHIBITED, including but not limited to the use of electronic cigarettes (E-CIGS), personal vaporizers (PV), Electronic Nicotine Delivery System (ENDS) or any device which simulates smoking. **THE USE OF ALL OTHER TOBACCO PRODUCTS IS ALSO PROHIBITED.**

9. Abusive, offensive or profane language is prohibited in all Amenities or Common Areas.

10. The age limit for an Owner or his or her tenant to have a guest or guests at the Amenities will be as stated in the specific Guidelines below.

C. Authorized Enforcement Agents of these Rules and Regulations include, but are not limited to: professional security guards under contract with Fox Point, pool management personnel, local law enforcement, the Managing Agent for Fox Point, and members of the Fox Point Board of Directors.

1. 1. Authorized Enforcement Agents have the authority to enforce all posted and written Rules and Regulations and may eject violators from any and all Amenities for temporary periods not to exceed 24 hours.

- a. At the first infraction of the posted or written Rules or Regulation, a verbal warning will be given and noted in the records.
- b. At the second infraction, a written notice will be mailed to the Owner(s).
- c. Further infractions may result in suspension of use of all Amenities for an extended length of time not to exceed 60 days per infraction.
- d. In addition, infractions by individuals without a valid Amenities pass or a suspended Amenities pass may result in a hearing for the Owner before the Board of Directors which could lead to charges being

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assessed against the Owner for his or her behavior, and/or the behavior of his or his tenants and guests.

e. Any incidents involving illegal matters or trespassing will be turned over to the Spotsylvania Sheriff's Office.

2. The Pool manager on duty or any other Authorized Enforcement Agent has the authority and is empowered by the Board of Directors to resolve situations affecting the safe operation of any Amenity including but not limited to the Pool.

3. Disrespectful conduct towards or failure to follow the directions of Authorized Enforcement Agents may result in immediate expulsion from the Amenities, and a possible suspension of use of all Amenities.

D. The Board of Directors, upon recognizing a situation requiring immediate amendment or modification of these Rules and Regulations will, by immediate special meeting, develop an amendment or modification. Owners will be notified of any changes in a manner to be determined by the Board of Directors.

SECTION II: POOL, DECK AND POOL HOUSE

A. Days and Hours of Pool Operation

1. Pool season begins on the Saturday of Memorial Day weekend and extends to Labor Day.

2. Pool hours are listed below. Unauthorized entry is trespassing.

a. Public School Days: 4:00 P.M. to 7:00 P.M. Weekdays
11:00 A.M. to 9:00 P.M. Weekends & Holidays

b. Non-School Days: 11:00 A.M to 9:00 P.M. Monday - Sunday

3. The Board of Directors reserves the right to designate special hours at the pool for Fox Point community activities.

4. Pool management has the authority to close the pool when weather conditions dictate, or when a mechanical breakdown or other operational difficulty occurs.

B. Pool Admission

1. All individuals must provide an Amenities pass or a guest pass assigned by the Managing Agent for Fox Point for entry into the Pool and sign an entry log located at the gate. Pool management will hold the Amenities Pass until the individual departs.

2. Guests are permitted provided they are accompanied by an Owner or his or her tenant and are limited to:

a. a total of two (2) guests per day per Lot if accompanied by at least one 12 to 17-year-old resident

b. a total of five (5) guests per day per Lot if accompanied by at least one 18-year-old or older resident

c. The number of guests for the aforementioned age groups cannot be staggered. If owners within both age groups are accompanying guests, the daily and lot cap is five (5) guests.

3. A free guest pass will be issued at the beginning of the season. Additional guest passes are available through

the Managing Agent for Fox Point as follows:

- a. \$20.00 for a guest pass that allows ten (10) guest visits (\$2.00 per guest per day).
 - b. No charge for children under three (3) years of age.
 - c. Guests admitted by guest pass only. LIFEGUARDS DO NOT SELL GUEST PASSES.
4. Guest privileges may be limited for the protection of all and to ensure enjoyment of the pool by everyone, in which event a notice will be posted at the entrance.
 5. Owners are responsible for any property damage they, their tenant(s) or their guest(s) may cause and for the behavior of their tenant(s) or their guest(s)
 6. Children age 12 years and older, with parent permission may enter the pool without a parent or guardian present. However, if the Lifeguards find that that child does not have sufficient swimming abilities, the Lifeguards may give that child a Swim Test provided for in Paragraph 7 below.
 7. Persons unable to pass the swim test or are unable to handle themselves well in the water over their head are not permitted in water above their shoulders or an area where they require assistance. A Lifeguard may administer a Swim Test in the event that a Lifeguard believes that a person does not have sufficient swimming abilities. A Swim Test shall consist of the following:
 - Swim the length of the pool (25 yards) without stopping
 - Tread water for 60 seconds in the deep end, without touching a wall
 - Pick up an object from the bottom of the 3 to 5-foot-deep section of the pool
 - Another standard selected by the Lifeguard
 8. The only personal flotation devices permitted in the main pool are water wings and Coast Guard - certified Lifejackets. They are not permitted in the deep end of the pool. Any person using them must be accompanied and supervised in the water at all times by an adult or approved caregiver.

C. Pool Use

1. Use of the wading pool is restricted to children 5 years of age and under and those who accompany them for play (siblings, guests and parents). There is no lifeguard service in the wading pool.
2. Children in the wading pool enclosure must be accompanied and supervised at all times by an adult or approved child caregiver. Children must be within arm's reach at all times.
3. Use of rubber and plastic toys is permitted in the wading pool only.
4. Large flotation devices (i.e., single person inflatable rafts) are allowed in the main pool if it is occupied by less than five (5) persons. The pool management company reserves the right to limit such use for safety reasons.
5. The use of aerosol sprays of suntan oil with quick tan coloring is prohibited.

D. Safety

1. Swimming is prohibited unless a Lifeguard is on duty and in the guard chair.
2. Talking to a Lifeguard on duty in the guard chair is prohibited, except in the case of an emergency.
3. Use of glass containers of any kind is strictly prohibited. The use of cans, plastic and other unbreakable

containers is recommended.

4. Running, pushing, wrestling, acrobatics, general horseplay, towel snapping and causing disturbances are prohibited.

5. Use of goggles and facemasks in the Pool is permitted.

6. Use of water balls and noodles are permitted on a limited basis at the discretion of the pool management company. No ball playing is allowed on the pool decks.

7. No water guns are permitted.

8. Running dives from the side of the Pool are prohibited.

9. No diving is allowed in shallow water.

10. Safe diving is permitted in the deep end of the Pool.

11. Every hour there will be a fifteen-minute break.

a. Only lap swimming will be allowed during the 15-minute break. Lap swimming is actively moving from one side of the pool to the other by swimming or walking. No sitting on the edge of the pool with feet in the pool will be allowed.

b. All other swimmers are required to leave the pool for fifteen-minutes.

c. In the event of an unscheduled rest break (weather, safety incident, or accident) the pool manager on duty will use her or his best judgment as to reinstitution of the break schedule.

12. The pool is to be cleared immediately of all people by the nearest ladder or edge in the event of an emergency (i.e., thunder, lightning, high winds, and storms).

E. Health

1. Any individual having a communicable disease, cold sores, pink eye, open sores and other infections, excessive sunburn, nasal or ear discharge, or wearing bandages is prohibited from entering the Pool facility.

2. Persons who are not toilet-trained or who are incontinent must wear swim diapers or snug plastic pants under swim clothing. Diapers, both cloth and disposable, are prohibited. Swim diapers or rubber pants must be tight around the legs to prevent leakage.

3. All individuals are encouraged to shower before entering the Pool.

4. Spitting or blowing of nose in the Pool is prohibited.

5. Animals and pets, with the exception of credentialed service dogs, are prohibited from entering the pool facility at all times.

6. Chewing gum at the pool facility is prohibited.

7. Glass bottles or containers are prohibited within the Pool facility. Drinks in non-glass containers are permitted on the Pool deck

8. The consumption of food is limited to the upper deck area and under the pavilion. Individuals are required to clean up after use of the eating area.

9. No smoking is allowed in the Pool facility.

10. First Aid supplies may be obtained from the pool management team.

F. Pool Parties

1. Owners shall schedule pool parties through the Managing Agent for Fox Point and must be in good standing to be approved for a pool party.
2. Pool party reservations can be made for scheduled pool hours and must end at least one (1) hour prior to pool closing.
3. All pool areas will be available on a first come, first served basis. Blocking off an area prior to the reservation time will not be allowed.
4. Private pool parties will not be allowed.
5. If the pool management company determines that additional lifeguard coverage will be needed due to the number of patrons associated with the pool party, Management will provide the pricing at the time of reservation and payment will become due with the party usage fee.
6. All trash must be disposed of and area cleaned by the party host/homeowner.
7. Alcohol consumption and intoxicated individuals are not allowed at the pool.
8. Only 1 pool party will be allowed at a time. There can be multiple pool parties per day, but their timeframes cannot coincide.
9. A minimum of one week advance notice is required.
10. The Association is not responsible for cancelations, early end times, or delayed start times due to inclement weather or equipment malfunctions.
- ~~10.~~ 11. All pool parties requested on weekends, holidays, and days during which a community event is scheduled will be subject to maximum limit of (50) guests.

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G. Enforcement Policy at Pool Complex

1. If ejected from the Pool for improper behavior, passes will be taken by the guards and relinquished to the Managing Agent for Fox Point. *Parents will need to claim children's passes during the Clubhouse office hours from the on-site manager.*
2. No passes will be returned through the mail or claimed at the off-site office for the Managing Agent for Fox Point.

SECTION III: CLUBHOUSE

A. Clubhouse Use

1. The clubhouse is available for Owners to schedule for use by a not-for-profit activity, to include common organized youth activities such as sports team meetings, Boy and Girl Scout activities, etc. These activities are identifiable by the benefactors of the activities.
2. The clubhouse is available for Owners to rent for personal family functions. Arrangements are to be made with the Managing Agent for Fox Point.

B. Clubhouse Unavailability

1. The clubhouse shall not be used for moneymaking on a for-profit basis, such as soliciting leads, references or referrals that may result in sales or other activities which generate income on a for-profit basis.
2. The clubhouse shall not be used to promote an employer or contractor engaged in a for-profit enterprise, sometimes through the use of informational seminars or presentations.

3. The clubhouse is unavailable when the fee assessed on participants includes the cost of alcohol.

SECTION IV: PLAYGROUND

A. Playground Use

1. The Playground is for use by any Owner or Owner's tenant with a valid Amenities pass, or guest accompanied by an Owner or Owner's tenant with a valid Amenities pass.
2. Proper footwear is required, no bare feet; and no pushing or shoving.
3. No one should use equipment improperly or use it when wet.

B. Playground Prohibitions

1. Glass containers, skateboards, rollerblades or skates, bicycles, animals or alcohol consumption are prohibited on the Playground.

SECTION V: BALL COURTS (Tennis, Pickleball, Basketball and Volleyball)

A. Court Use

1. These courts shall be used on a first-come, first-served basis strictly for playing the sport for which they are intended, with the exception of the basketball court which may be used for additional sports and other reasonable activities.
2. Play is limited to one hour when other players are waiting to play, unless prior arrangement has been made with the Managing Agent for Fox Point for tournament play.
3. Owners' or Owners' tenant youth ages 12 through 17 may have up to three (3) guests at a time on any one of the Ball Courts (Pickleball, Tennis, Basketball & Volleyball); those over 18 years old may have five (5) guests.
4. Owners or Owners' tenant must have their valid amenities pass with them and invited guests shall be accompanied by the Owner or Owner tenant at all times.

B. Court Prohibitions

1. Glass containers, skateboards, animals or alcohol consumption are prohibited on all courts.
2. Bicycles, rollerblades and skates are permitted on the basketball court; they are **prohibited** on all other courts.
3. Use of any of these amenities is prohibited after 10 p.m., except for activities scheduled with the Managing Agent for Fox Point.

SECTION VI: RULES FOR USE OF BASEBALL/SOFTBALL and SOCCER FIELDS

A. Field Reservations

1. Any Owner serving as a head coach or assistant coach of any baseball, softball or soccer team may reserve a field for their team to practice, in accordance with these Guidelines. Any Owner, who is not a coach, may also reserve a field, in accordance with these Guidelines. Any Owner who reserves the field must be present during

the reserved field time.

2. Owner coach or Owner who makes the reservation must be in good standing, and coach must be a volunteer.

3. No coach will be able to make a reservation for his/her team to practice until he/she signs the **Fox Point Homeowners Association Fields Use Agreement** (see below). This agreement acknowledges that the coach and/or Owner has read these Rules and Regulations regarding the use of the athletic fields and agreed to abide by the field use policy.

4. Any team with a field reservation shall have priority for use of the field over anyone else.

5. The number of practices that each team can schedule will be in accordance with the following:

a. Any team with 1 to 4 players residing in Fox Point and the coach is a Fox Point Owner will be allowed to reserve a field one time per week;

b. Any team with 4 or more players residing in Fox Point and the coach is a Fox Point Owner can reserve the field for two practices each week.

c. Any team with 4 to 8 players residing in Fox Point and the coach is not a Fox Point Owner will be allowed to reserve a field one time per week;

d. Any team with 9 or more players residing in Fox Point and the coach is not a Fox Point Owner or can reserve the field for two practices each week.

6. The first reservation time for Saturday will be 9:00 A.M. and there will be a minimum of 15 minutes between practices.

7. Coaches shall cancel practice if the fields are too wet to use without damaging the surface and/or affecting safety. If there is any doubt about the field condition, then the coach will move to another non-Fox Point field or cancel practice.

8. The Owner making the reservation must ensure there is no damage to the fields and surrounding areas and that if anything is moved it will be moved back to its original position after the practice. This person will also, with the help of other parents, walk the area around the field and pick up any debris, including cleaning up along Smith Station Road nearest the baseball field.

B. Baseball Field Use

1. Both baseball fields can be reserved for baseball/softball practice; however, the field coordinators must work out a schedule so that the baseball field nearest Courtland Elementary is not used when soccer teams are practicing on the large soccer field.

2. Teams whose players are twelve years of age or younger may practice on the baseball fields.

3. The maximum length of the practice will be no more than 2 hours.

C. Soccer Field Use

1. Only two soccer teams at a time can reserve a practice on the soccer fields.

2. If two teams are using the soccer fields within their allotted time, then any other arriving team must move their practice to another location.

3. The maximum length of a practice will be no more than 1.5 hours.

D. Additional Guidelines

1. Coaches may park in the ballfield parking lot off Danford Court.
2. Any team members, family or guests who are dropped off at the end of Danford Court should be instructed to walk up the path to the fields and not through any private property.
3. Only emergency service vehicles or vehicles servicing the fields are allowed on the fields.
4. Any coach who fails to adhere to the above-stated policies may risk the suspension of his team from using the Baseball/Softball and Soccer fields for an extended length of time not to exceed 60 days per infraction. If the coach's offense occurs during the playoff period then the suspension may apply to that coach and/or his or her staff for the next season.
5. Management will keep the signed agreement. The Owner coach/Owner scheduling the fields shall keep a copy of the signed agreement.
- ~~6. The Baseball/Softball and Soccer fields are closed from dusk until 9 A.M.~~
7. All participants in organized sports played on the Association's sports fields assume all risk and danger incidental to that sport including specifically (but not exclusively) the danger of being injured by thrown bats, thrown or batted or kicked balls, etc. and must agree that the Association and its agents are not liable for injury related from such causes.

PLEASE NOTE:

Repairs needed as a result of field use during wet conditions might not be feasible due to budgetary constraints. Help us avoid the need for such repairs.

Thank you!

To: Board of Directors

From: Laura Lino, General Manager

Date: November 12, 2025

Re: **2026 Proposed Board Meeting Schedule**

Summary:

Included below is the proposed schedule for all 2026 Board Meetings. As a reminder, Board meetings are typically held on the 2nd Tuesday of the month. All meetings will take place at 7:00PM unless otherwise specified, and all meetings will be held at the clubhouse and on Zoom.

Proposed Schedule:

January 13, 2026

February 10, 2026

March 10, 2026

April 14, 2026

May 12, 2026

June 9, 2026

July – NO MEETING

August 11, 2026

September 8, 2026

October 13, 2026

November 10, 2026

ANNUAL MEETING – Sunday, December 6, 2026 @ 2:00PM

Action Needed: *VOTE NEEDED* to approve, deny, or table the proposed 2026 Board Meeting Schedule.

Management Recommendation: Approve the schedule as proposed.