CARDINAL MANAGEMENT GROUP
A REALMANAGE COMPANY

FOX POINT HOMEOWNERS' ASSOCIATION

BOARD OF DIRECTORS MEETING

OPEN SESSION

JANUARY 13, 2026

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FOX POINT HOMEOWNERS ASSOCIATION

BOARD OF DIRECTORS MEETING

January 13, 2026

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 – November 12, 2025 **TAB 1**

V. Director & Committee Reports

A. Director Reports
B. Committee Reports
  a. Architectural Review Committee (ARC)
  b. Capital Improvements Committee
  c. Social Committee
  d. Policy & Documents Committee
  e. Elections Committee
  f. Finance Committee
  g. Pollinator Landscape Committee
  h. Welcome Committee

VI. Management Report **TAB 2**

A. Financial Statement Summaries & Recommendations
  a. November 2025
  b. December 2025

B. Management Action Item Report

VII. Unfinished Business **TAB 3**

A. Welcome Committee Kickoff
B. Trespassing Authorization
C. Revised Amenities Rules & Regulations
D. Reserve Fund Reinvestment
E. Community Speed Study

VIII. New Business **TAB 4**

A. New Board Member Appointment

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

XII. Proposals **TAB 1**

A. Lighting Replacements (Highlights Services)

F. Main Entrance Monument Wall
G. Clubhouse Parking Lot

B. Pool Pump Room Leak Repair (Milstead & Milstead)

XIV. Delinquency Report **TAB 2**

XV. Attorney Collections Report **TAB 3**

XVI. Violations Summary **TAB 4**

XVII. ARC Applications Report **TAB 5**

(Open Session)

XIX. Re-Convene Open Session

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

XXI. Adjournment

Next Meeting: Tuesday, February 10, 2026 @ 7:00PM

Upcoming Meetings:
February 10, 2026
March 10, 2026
April 14, 2026
May 12, 2026
June 9, 2026
August 11, 2026
September 8, 2026
October 13, 2026
November 10, 2026
ANNUAL MEETING – Sunday, December 6, 2026 @ 2:00PM

FOX POINT HOMEOWNERS’ ASSOCIATION

BOARD OF DIRECTORS MONTHLY MEETING

DRAFT MEETING MINUTES

November 12, 2025

- **CALL TO ORDER / VERIFICATION OF QUORUM**
  - Board members present included Bootsie Howard, Jason Congdon, Betty Banks, and Mark Fortune; members Devon Kelly and Martin Westphal were absent.
  - CMG employees present included Laura Lino.
  - There were (2) residents in attendance at the meeting in person.
- The Board Meeting was called to order and quorum verified at 7:00 pm.
- **REVIEW AND APPROVAL OF AGENDA**
  - Upon review, a motion to approve the agenda of the Board of Directors for the November 12, 2025 meeting with (2) additions in New Business for the purposes of discussing a potential increase in the onsite management base cost, and a potential sponsor for the Social Committee’s 2025 Turkey Trot, was made by Mark Fortune, second by Betty Banks; <u>motion passed</u>.
- **OPEN FORUM / COMMUNITY COMMENTS**

  None
- **REVIEW AND APPROVAL OF MINUTES**
  - Upon review, the motion to approve the Official Draft of the October 14, 2025 BOD meeting minutes was made by Mark Fortune, second by Betty Banks; <u>motion passed</u>.
- **DIRECTOR / COMMITTEE REPORTS**
  - Director Reports - **NTR**
  - Committee Reports
    1. *Architectural Review Committee (ARC)* - **NTR**
    2. *Capital Improvements Committee (Chair: Bootsie Howard & Mark Fortune):* President Howard reported that the baseball field parking lot

resurfacing and repainting has been completed.

iii. *Social Committee* - **NTR**

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

v. *Elections Committee (Chair: Jason Congdon):* The upcoming 2026 election will be discussed in New Business.

vi. *Finance Committee (Chair: Matt Ellia):* Mr. Ellia and Treasurer Jason Congdon reported that the Committee has held their final meetings regarding the 2026 Proposed Budget, which will be presented for approval in New Business. The Committee has also identified a recent increase in water & sewage costs for the Association, which they have been investigating with the help of management.

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

viii. *Welcome Committee:* Director Betty Banks and General Manager Laura Lino held a recent working session to discuss the committee's operating procedures. This will be discussed further in Unfinished Business.

- **MANAGEMENT REPORT**
  - General Manager Lino presented the monthly Management Report to include the October 2025 financial summary and recommendations, as well as the management action item report.
    - DISCUSSION:
      - General Manager Lino discussed the balance sheet and the variances of cost for major areas:
        - 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
        - **Current Balance Summary:**

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
Less Current Reserves:	$	451,724.33
	$	6,365.59

Income Statement Report:

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

- **Assessment Receivable:** At the closing of the month the Assessment Receivable was $49,704.04. The Association has a delinquency rate of 9.31% (+3.50 since September 2025). The industry standard is 5.00%.

- **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.

- **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 October. 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.

- Discussed the Action Item report which includes:

  - **In Progress:**

    - Welcome Committee Kickoff
    - Bounce House Policy
    - 2026 Landscaping & Irrigation Contracts
    - 2025 Annual Meeting
    - 2025 Board Election
    - Reserve Account Reinvestment
    - Clubhouse Area Grass Revitalization
    - Community Speed Study
    - 2024 Finalized Audit

- **Pending Board Decision/Direction:**
    - 2026 Budget Preparation
    - 2026 General Maintenance Contract
    - CPA Contract Renewal
    - 2026 Management Contract Renewal
    - Recommended Trespass Authorization
    - 2026 Picture Perfect Contracts
    - 2026 Leavell's Cemetery Maintenance Contract
- **Deferred/On Hold:**
    - Arborist Services
    - Revised Violation Letters
    - Irrigation System Rain Sensor Repairs
    - Tennis Court Caulking
- **Completed:**
    - Baseball Field Parking Lot Painting & Resurfacing

- Finance Committee Items:
    - **Water & Sewer Costs:** The Committee discussed the recent increase in the Association's water bill and usage.

- **UNFINISHED BUSINESS**
    - ***TOPIC*: Welcome Committee Kickoff & Draft Charter**
        - DISCUSSION: Director Betty Banks and General Manager Lino have scheduled a working session for 11/18 to discuss the Committee's needs and operating procedures.
        - ACTION: No action needed.
    - ***TOPIC:* Trespassing Authorization**
        - DISCUSSION: The Board reviewed written comments from Secretary Devon Kelly (absent) that were provided prior to the meeting which noted concerns regarding the Trespassing Authorization recently approved at the Board meeting on October 14, 2025. The concerns noted include: the absence of (2) Board Members at the meeting where the approval was given, the clarity of the documentation provided by the Sheriff's Office on

the initiative, the need to solicit additional community feedback on the topic, the manner in which the vote to approve was recorded in the October 2025 Draft Minutes, and the necessity of the initiative. The Board further discussed pausing further steps on implementation, addition as a topic on the agenda at the upcoming Annual Meeting, and other potential options to gather community feedback.

        - ACTION: No action needed.

    - ***TOPIC:*** **Reserve Fund Re-Investment**

        - DISCUSSION: Treasurer Jason Congdon and Finance Committee Chair Matt Ellia reported that the Committee has been reviewing the options for re-investment provided by management and can have a recommendation on a potential re-investment plan for the Association reserve funds by the January 2026 meeting, after the 2026 Budget has been approved and finalized. Written comments provided by Secretary Devon Kelly (absent) before the meeting urge the Committee to pursue the options with the highest potential returns, recommending a re-investment plan involving APYs of 3.5% or greater.

        - ACTION: Motion to delegate to the Finance Committee for their recommendation, which will be provided at the January 2026 Board Meeting made by Mark Fortune, second by Betty Banks; motion passed.

- **NEW BUSINESS**

    - ***TOPIC*: Onsite Management Base Cost**

        - DISCUSSION: The Board discussed an increase to the onsite management base cost, during which time Cardinal Management staff left the meeting.

        - ACTION: Motion to increase the onsite management base cost by 2% was made by Jason Congdon, second by Mark Fortune, motion passed.

    - ***TOPIC:*** **2026 Proposed Budget**

        - DISCUSSION: Treasurer Jason Congdon and Finance Committee Chair Matt Ellia reviewed the 2026 proposed budget, noting that it allows for a 0% increase in assessments next year. All recommended budget line increases and decreases were also reviewed, as well as the Association's 2025 income, taxes, unplanned expenses, and over-budget areas that influenced these recommendations.Written comments provided by Secretary Devon Kelly (absent) prior to the meeting include the following: thanks to the Finance Committee for their work in keeping assessments at no increase in 2026, opportunities to optimize costs next year, and concerns regarding the 2025 landscaping costs, citing that with the establishment of the Pollinator Landscaping Committee, the intention was to reduce annual landscaping costs. Further, Secretary Kelly expressed her support of the proposed budget option offering a 0% increase in assessments.

    - ACTION: Motion to approve the 2026 Proposed Budget as presented made by Mark Fortune, second by Betty Banks; <u>motion passed.</u>

- ***TOPIC:*** **2025 Annual Meeting & Board Election**

    - DISCUSSION: (2) candidates were introduced for the upcoming election: Bootsie Howard, current Board President, and Matt Ellia, who is currently serving on the Finance Committee. Director Mark Fortune noted a typo in the memo included in the meeting materials on this topic noting the time of the Annual Meeting incorrectly. The 2025 Annual Meeting will be held Sunday, December 7, 2025 at 2:00PM (sign-in beginning at 1:30PM).

    - ACTION: No action needed.

- ***TOPIC:*** **Revised Amenities Rules & Regulations**

    - DISCUSSION: Given that the proposed revisions relate, in part, to the Trespassing Authorization, the Board discussed the need to delay the revisions pending additional discussion and feedback from the community. Written comments submitted by Secretary Devon Kelly (absent) prior to the meeting noted additional concerns regarding the language in the specific sections within the Rules & Regulations that are being modified.

    - ACTION: Motion to table to the January 2026 Board meeting made by Jason Congdon, second by Mark Fortune, <u>motion passed</u>.

- ***TOPIC:*** **2026 Proposed Board Meeting Schedule**

    - DISCUSSION: General Manager Lino presented the recommended schedule for all 2026 Board Meetings (included in Open Session materials), which follows the current monthly timing (2nd Tuesday of each month), with no regular meetings in July and December, and the Annual Meeting on Sunday, December 6, 2026. No adjustments were needed to accommodate holidays, etc.

    - ACTION: Motion to approve the 2026 Board Meeting Schedule as presented made by Mark Fortune, second by Betty Banks; <u>motion</u>

passed.

- **COMMUNITY COMMENTS (RELATED TO NEW BUSINESS)**
    - (1) homeowner attending in person discussed and reiterated the concerns presented by Secretary Devon Kelly regarding the Trespassing Authorization and suggested a "town-hall" style meeting dedicated to the topic that residents can attend. The homeowner also expressed their thanks to the Finance Committee for their work making it possible to keep assessments at the same rate in 2026.

None

- **EXECUTIVE SESSION**

    - Motion for the Board to enter Executive Session for the purposes of reviewing and discussing the topics below was made at 8:27PM by Mark Fortune, second by Betty Banks; motion passed:

        - Delinquency Report
        - Collections Attorney Status Report
        - Covenants Violations
        - ARC Modification Requests
        - Contracts & Proposals

    - Motion to conclude Executive Session and re-enter Open Session was made at 8:31PM by Mark Fortune second by Betty Banks; motion passed.

- **OPEN SESSION**

    - The following Board Actions were taken based on discussions during the Executive Session:

        - **Owner Request #1:** No action taken

        - **Owner Request #2:** Motion to approve the requested payment plan with the stipulation that further late payments, including for future due assessments, will render the payment plan null and void made by Mark Fortune, second by Betty Banks; motion passed.

        - **2026 General Maintenance Contract**: No action taken due to lack of quorum.

        - **2026 Power Washing Contract:** No action taken due to lack of quorum.

        - **2026 Leavells Cemetery Maintenance Contract**: No action taken due to lack of quorum.

- **2026 Clubhouse Cleaning Services Contract:** No action taken due to lack of quorum.

- **2026 SWM Pond Landscaping Maintenance Contract:** No action taken due to lack of quorum.

- **2026 Community Management Contract Auto-Renewal:** Motion to approve the renewal of the Association's contract with Cardinal Management Group for 2026 made by Mark Fortune, second by Betty Banks; motion passed.

- **Delinquency Report:** No action needed.

- **Attorney Collections Report:** No action needed.

- **Violations Summary:** No action needed.

- **ARC Applications Report:** No action needed.

- **ADJOURNMENT**

  - Motion to adjourn the meeting at 9:31PM was made by Mark Fortune, second by Betty Banks; motion passed.

    Next Board Meeting: ANNUAL MEETING - Sunday, December 6, 2025 @ 2:00P (sign-in beginning at 1:30PM)

Cardinal Management Group, INC.

MONTHLY FINANCIAL REPORT

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Financial Statement & Variance Report

Fox Point Homeowners Association

Summary of November 2025 Unaudited Financials

The financial statement and general ledger of income and expenses for the Association through the month ending November 30, 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 $563,048.46 this includes $102,134.97 in the Association operating accounts, $301,543.21 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 $460,913.49.

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

Total Cash & Investments:	$	563,048.46
Less Liabilities:	$	75,507.49
Less Current Reserves:	$	460,913.49
	$	26,627.48

Income Statement Report:

Year-to-Date Income:	$	511,152.14
Year-to-Date Expense:	$	490,656.70
Year-to-Date Net Income/Loss	$	20,495.44

General & Administrative Year-to-Date Expense $182,564.72	Variance ($16,214.58)	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). 2025 expense re-classifications that are currently in progress are expected to reduce this overage.
Landscaping Year-to-Date Expense $32,987.48	Variance $8,514.64	This positive variance is primarily due to lower spending in the Landscape Replacement/Improvement category (GL 58070).
Pool & Amenities Year-to-Date Expense $102,184.13	Variance $9,831.03	This positive variance is primarily due to cost savings with this year's Pool Management Contract (GL 60000).
Utilities-Others Year-to-Date Expense $31,662.48	Variance ($37.59)	
Repairs & Maintenance Year-to-Date $36,898.72	Variance ($8,463.61)	This negative variance is primarily due to overspending in the General Repairs category (GL 65454). 2025 expense re-classifications that are currently in progress are expected to reduce this overage.
Contingency $4,693.00	Variance $17,134.85	This positive variance is due to a lack of expenses.

Assessment Receivable: As of November 30, 2025, the Assessment Receivable was $40,123.65. The Association has a delinquency rate of 7.51% (-1.80% since October 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 October 2025). Auditors recommend the Association maintain excess equity at a level of 10%-20% or $47,520-$95,040.

Income Statement - Operating	Date:	12/11/2025
Fox Point	Time:	1:25 pm
From 11/01/2025 to 11/30/2025	Page:	1

CARDINAL MANAGEMENT GROUP
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Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
OPERATING INCOME							
ASSESSMENT INCOME							
40100-00-00 Assessment Income - Billed	$ 42,570.00	$42,570.00	$ -	$468,270.00	$468,270.00	$ -	$ 510,840.00
40128-00-00 Collection Fee Income	459.45	370.42	89.03	10,824.00	4,074.62	6,749.38	4,445.00
40159-00-00 Violation Fee Income	-	75.00	(75.00)	(490.00)	825.00	(1,315.00)	900.00
40172-00-00 Late Fees - Billed	(180.00)	416.67	(596.67)	14,175.00	4,583.37	9,591.63	5,000.00
40217-00-00 NSF Charges	-	26.67	(26.67)	140.00	293.37	(153.37)	320.00
40270-00-00 Interest Income - Operating	4.65	6.67	(2.02)	61.97	73.37	(11.40)	80.00
40273-00-00 Interest Income - Reserve	789.16	350.00	439.16	7,266.17	3,850.00	3,416.17	4,200.00
40400-00-00 Clubhouse Rental Income	1,520.00	633.33	886.67	10,640.00	6,966.63	3,673.37	7,600.00
40401-00-00 Clubhouse Rental Deposit Retention	-	16.67	(16.67)	-	183.37	(183.37)	200.00
40430-00-00 Miscellaneous Income	-	33.33	(33.33)	265.00	366.63	(101.63)	400.00
TOTAL ASSESSMENT INCOME	$ 45,163.26	$44,498.76	$ 664.50	$511,152.14	$489,486.36	$21,665.78	$ 533,985.00
TOTAL OPERATING INCOME	**$ 45,163.26**	**$44,498.76**	**$ 664.50**	**$511,152.14**	**$489,486.36**	**$ 21,665.78**	**$ 533,985.00**
OPERATING EXPENSE							
GENERAL & ADMINISTATIVE							
51007-00-00 Alarm Monitoring	69.94	112.50	42.56	769.34	1,237.50	468.16	1,350.00
51011-00-00 Amenity Pass Services	-	140.83	140.83	-	1,549.13	1,549.13	1,690.00
51030-00-00 Office Expense	70.00	208.33	138.33	3,523.27	2,291.63	(1,231.64)	2,500.00
51042-00-00 Printing, Copying & Postage	166.36	333.33	166.97	2,758.77	3,666.63	907.86	4,000.00
51060-00-00 Licenses & Permits	-	4.17	4.17	25.00	45.87	20.87	50.00
51073-00-00 Security Camera Service Agreement	121.00	110.00	(11.00)	1,265.00	1,210.00	(55.00)	1,320.00
51090-00-00 Legal - General	1,998.42	833.33	(1,165.09)	12,272.41	9,166.63	(3,105.78)	10,000.00
51091-00-00 Legal-Collections	285.34	583.33	297.99	10,788.18	6,416.63	(4,371.55)	7,000.00
51110-00-00 Auditing, Taxes & Accounting	-	308.33	308.33	-	3,391.63	3,391.63	3,700.00
51119-00-00 Management Contract Onsite	7,449.34	6,534.42	(914.92)	81,808.64	71,878.62	(9,930.02)	78,413.00
51120-00-00 Management Fee Contract	3,521.96	3,549.00	27.04	38,741.56	39,039.00	297.44	42,588.00
51125-00-00 Management Incidentals	2,296.00	833.33	(1,462.67)	13,181.44	9,166.63	(4,014.81)	10,000.00
51129-00-00 NSF Fees	-	26.67	26.67	-	293.37	293.37	320.00
51140-00-00 Income Taxes	-	-	-	3,300.00	-	(3,300.00)	-
51204-00-00 Bank Charges	-	16.67	16.67	40.00	183.37	143.37	200.00
51214-00-00 BOD & Committee Expense	506.60	83.33	(423.27)	506.60	916.63	410.03	1,000.00
51247-00-00 Welcome Committee	-	62.50	62.50	-	687.50	687.50	750.00
51277-00-00 Social Expenses	115.47	268.75	153.28	2,186.64	2,956.25	769.61	3,225.00
51400-00-00 Bad Debt Expense	-	125.00	125.00	-	1,375.00	1,375.00	1,500.00
51791-00-00 Insurance - General Liability	1,130.41	988.92	(141.49)	11,397.87	10,878.12	(519.75)	11,867.00
TOTAL GENERAL & ADMINISTATIVE	$ 17,730.84	$15,122.74	($ 2,608.10)	$182,564.72	$166,350.14	($16,214.58)	$ 181,473.00
LANDSCAPING							
58000-00-00 Landscape Grounds Contract	2,398.39	2,481.25	82.86	26,382.29	27,293.75	911.46	29,775.00
58070-00-00 Landscape Replacement/Improvement	100.00	1,250.00	1,150.00	6,480.19	13,750.00	7,269.81	15,000.00
58800-00-00 Snow Removal	-	41.67	41.67	125.00	458.37	333.37	500.00
TOTAL LANDSCAPING	$ 2,498.39	$ 3,772.92	$ 1,274.53	$ 32,987.48	$ 41,502.12	$8,514.64	$ 45,275.00

CARDINAL MANAGEMENT GROUP
A REALMANAGE COMPANY

Income Statement - Operating

Fox Point

From 11/01/2025 to 11/30/2025

Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
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	1,002.94	-	(1,002.94)	4,179.78	5,000.00	820.22	5,000.00
60199-00-00 Athletic Fields	722.89	722.90	0.01	7,951.79	7,951.90	0.11	8,674.75
60379-00-00 Clubhouse Supplies	70.84	83.33	12.49	132.56	916.63	784.07	1,000.00
60383-00-00 Clubhouse Semi-Annual Carpet Cleaning	-	83.33	83.33	420.00	916.63	496.63	1,000.00
TOTAL POOL & OTHER AMENITIES	$1,796.67	$889.56	($907.11)	$102,184.13	$112,015.16	$9,831.03	$112,904.75
UTILITIES							
62000-00-00 Electricity	513.75	1,083.33	569.58	9,956.82	11,916.63	1,959.81	13,000.00
62120-00-00 Water & Sewer	537.68	1,333.33	795.65	17,600.84	14,666.63	(2,934.21)	16,000.00
62300-00-00 Natural Gas	160.00	250.00	90.00	1,798.77	2,750.00	951.23	3,000.00
62600-00-00 Phone	215.29	208.33	(6.96)	2,306.05	2,291.63	(14.42)	2,500.00
TOTAL UTILITIES	$1,426.72	$2,874.99	$1,448.27	$31,662.48	$31,624.89	($37.59)	$34,500.00
REPAIRS & MAINTENANCE							
62295-00-00 Stormwater Management Treatment	-	-	-	1,800.00	-	(1,800.00)	-
65240-00-00 Pest Control	75.00	46.42	(28.58)	461.00	510.62	49.62	557.00
65250-00-00 Trash Removal Contract	45.00	57.50	12.50	520.20	632.50	112.30	690.00
65336-00-00 Fire Inspection	-	83.33	83.33	183.60	916.63	733.03	1,000.00
65446-00-00 Janitorial Contract	310.00	150.00	(160.00)	2,255.00	1,650.00	(605.00)	1,800.00
65454-00-00 General Repairs	305.00	416.67	111.67	19,511.92	4,583.37	(14,928.55)	5,000.00
65456-00-00 General Maintenance	-	625.00	625.00	3,060.00	6,875.00	3,815.00	7,500.00
65610-00-00 HVAC Maintenance	-	101.92	101.92	1,197.00	1,121.12	(75.88)	1,223.00
65701-00-00 Stormwater Management Landscaping	1,250.00	1,104.17	(145.83)	7,910.00	12,145.87	4,235.87	13,250.00
TOTAL REPAIRS & MAINTENANCE	$1,985.00	$2,585.01	$600.01	$36,898.72	$28,435.11	($8,463.61)	$31,020.00
CONTINGENCY							
79900-00-00 Operating Contingency	-	1,984.35	1,984.35	4,693.00	21,827.85	17,134.85	23,812.25
TOTAL CONTINGENCY	$-	$1,984.35	$1,984.35	$4,693.00	$21,827.85	$17,134.85	$23,812.25
RESERVES & CAPITAL IMPROVEMENTS							
90008-00-00 Transfer Reserve Interest	789.16	350.00	(439.16)	7,266.17	3,850.00	(3,416.17)	4,200.00
90170-00-00 Replacement Reserves Contribution	8,400.00	8,400.00	-	92,400.00	92,400.00	-	100,800.00
TOTAL RESERVES & CAPITAL IMPROVEMENTS	$9,189.16	$8,750.00	($439.16)	$99,666.17	$96,250.00	($3,416.17)	$105,000.00
TOTAL OPERATING EXPENSE	**$34,626.78**	**$35,979.57**	**$1,352.79**	**$490,656.70**	**$498,005.27**	**$7,348.57**	**$533,985.00**
NET INCOME:	**$10,536.48**	**$8,519.19**	**$2,017.29**	**$20,495.44**	**($8,518.91)**	**$29,014.35**	**$0.00**

CARDINAL MANAGEMENT GROUP A REALMANAGE COMPANY	**Balance Sheet** Fox Point End Date: 11/30/2025	**Date:** 12/11/2025 **Time:** 1:25 pm **Page:** 1

Assets			
CASH - OPERATING			
10-10000-00-0(	First Citizens Bank - Operating - 6285	$102,134.97	
Total CASH - OPERATING:			$102,134.97
CASH - RESERVE			
12-12030-00-0(	Capital One - Reserve #2181	301,543.21	
12-12120-00-0(	Deposit Certificates	159,370.28	
Total CASH - RESERVE:			$460,913.49
ACCOUNTS RECEIVABLE			
14-14000-00-0(	Accounts Receivable - Homeowner	40,123.65	
14-14900-00-0(	Allowance for Doubtful Accounts	(5,828.89)	
Total ACCOUNTS RECEIVABLE:			$34,294.76
OTHER CURRENT ASSETS			
15-15005-00-0(	Prepaid Insurance	4,444.32	
15-15010-00-0(	Prepaid Expenses	225.76	
Total OTHER CURRENT ASSETS:			$4,670.08
Total Assets:			**$602,013.30**
Liabilities & Equity			
CURRENT LIABILITIES			
20-20159-00-0(	Accrued Interest	(0.28)	
20-20160-00-0(	Accrued Expenses	2,469.54	
20-20165-00-0(	Deferred Assessments	42,570.00	
20-20175-00-0(	Income Taxes Payable	1,473.00	
20-20197-00-0(	Resale Doc Fees Payable	(62.37)	
20-20500-00-0(	Prepaid Assessments	29,057.60	
Total CURRENT LIABILITIES:			$75,507.49
RESERVE FUNDS			
25-25000-00-0(	Reserve: General Replacement	422,089.01	
25-25850-00-0(	Reserve: Unallocated Interest	57,222.03	
Total RESERVE FUNDS:			$479,311.04
RESERVE USAGE			
26-24000-00-0(	Reserve Use: General Replacement	(2,425.00)	
Total RESERVE USAGE:			($2,425.00)
OWNERS EQUITY			
30-30410-00-0(	Members Equity/Retained Earnings	29,124.33	
Total OWNERS EQUITY:			$29,124.33
	Net Income Gain / Loss	20,495.44	
			$20,495.44
Total Liabilities & Equity:			**$602,013.30**

FOX POINT HOMEOWNERS ASSOCIATION
SCHEDULE 5
CASH & INVESTMENTS
NOVEMBER 30, 2025

	FINANCIAL INSTITUTION	TYPE OF INVESTMENT	TERM	MATURITY DATE	ANNUAL RATE	AMOUNT
10000	FIRST CITIZENS	CHECKING	N/A	N/A	N.A	102,135
			TOTAL OPERATING			102,135
12030	CAPITAL ONE	MMKT	N/A	N/A	1.62%	301,543
12120	FVCBANK	CD 25855	12 MONTHS	2/6/2026	3.00%	159,370
			TOTAL RESERVES			460,913
			TOTAL CASH & INVESTMENTS			563,048

FOX POINT HOMEOWNERS ASSOCIATION
SCHEDULE 6
REPLACEMENTS RESERVES
NOVEMBER 30, 2025

		CONTRIBUTIONS CURRENT	CONTRIBUTIONS TO DATE	USES TO DATE	NET BALANCE
25000	RESERVE REPLACEMENT	8,400	422,089	(2,425)	419,664
25850	UNALLOCATED RSRV INTEREST	789	57,222	-	57,222
		9,189	479,311	(2,425)	476,886

TOTAL REPLACEMENT RESERVES	476,886

RESERVE FUNDING

GL #	Reserve Item	Description	Month-to-Dat	Year-to-Date
12030	Reserve Cash	Cash Transfer From Oper	8,400	92,400
25000	Reserve Equity	Accrual Journal Entries	8,400	92,400
		Variance	**-**	**-**

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	**-**	**(2,425)**

General Ledger Trial Balance with Details		
Fox Point	Date:	12/11/2025
Accts: 10-10000-00-00 To: 95-95500-00-00 Dates: 11/1/2025 - 11/30/2025	Time:	1:25 pm
	Page:	1

CARDINAL MANAGEMENT GROUP
A REALMANAGE COMPANY

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-10000-00-00	First Citizens Bank - Operating - 6285	$120,273.02	$13,973.88	$32,111.93	$102,134.97

Date	GL Ref #	Debit	Credit	Description
11/03/2025	3676273	$ -	$ 3,521.96	First Citizens Bank - Operating - 6285; CARDINAL MANAGEMENT GROUP Chk # 0
11/03/2025	3685572	982.00	-	Deposit from batch 66526
11/04/2025	3704614	200.00	-	Move CK# 8620340 11/4/2025 - previous owner payment
11/04/2025	3704616	-	200.00	Move CK# 8620340 11/4/2025 - previous owner payment
11/04/2025	3705580	1,520.00	-	Misc.Deposit First Citizens Bank - Operating - 6285
11/04/2025	3706332	-	141.08	First Citizens Bank - Operating - 6285; Levin Howard Chk # 100510
11/04/2025	3706334	-	766.00	First Citizens Bank - Operating - 6285; WHITEFORD, TAYLOR & PRESTON, L.L.P Chk # 100511
11/04/2025	3706336	-	2,398.39	First Citizens Bank - Operating - 6285; SHENANDOAH LANDSCAPE Chk # 100512
11/04/2025	3706338	-	722.89	First Citizens Bank - Operating - 6285; Simpson's Lawn Care LLC Chk # 100513
11/04/2025	3708046	690.00	-	Deposit from batch 66647
11/05/2025	3712842	668.05	-	Deposit from batch 66802
11/06/2025	3713239	-	1.23	First Citizens Bank - Operating - 6285 Inv # 09/27-10/27/2025; DOMINION ENERGY VIRGINIA Chk # 0
11/06/2025	3716053	90.00	-	Deposit from batch 66924
11/07/2025	3718893	290.00	-	Deposit from batch 66996
11/10/2025	3719171	-	200.00	Refund ONBP# 8620340 - Leupold; Mark Leupold and Jennifer Leupold Chk # 10035
11/10/2025	3722121	30.00	-	Deposit from batch 67061
11/12/2025	3723642	-	8,400.00	2025 Budgeted Monthly RSRV Contribution
11/12/2025	3726713	2,802.00	-	Deposit from batch 67269
11/13/2025	3728335	-	55.95	First Citizens Bank - Operating - 6285; Kristen Mora Chk # 100514
11/13/2025	3728337	-	75.00	First Citizens Bank - Operating - 6285; BIOLOGICAL SOLUTIONS & PEST CONTROL, INC. Chk # 100515
11/13/2025	3728339	-	23.42	First Citizens Bank - Operating - 6285; E. MARGRIET LANGENBERG Chk # 100516
11/13/2025	3728339	-	285.34	First Citizens Bank - Operating - 6285; E. MARGRIET LANGENBERG Chk # 100516
11/13/2025	3728343	-	215.29	First Citizens Bank - Operating - 6285; VERIZON (VERZNJ) Chk # 100517
11/13/2025	3728345	-	1,510.00	First Citizens Bank - Operating - 6285; WHITEFORD, TAYLOR & PRESTON, L.L.P Chk # 100518
11/13/2025	3728347	-	70.00	First Citizens Bank - Operating - 6285; Levin Howard Chk # 100519
11/13/2025	3729367	542.00	-	Deposit from batch 67433
11/13/2025	3728343	215.29	-	First Citizens Bank - Operating - 6285 (Reversal); VERIZON (VERZNJ) Chk # 100517
11/13/2025	3828658	-	215.29	First Citizens Bank - Operating - 6285; VERIZON (VERZNJ) Chk # 100517
11/14/2025	3729836	2,299.45	-	Deposit from batch 67435
11/14/2025	3731796	521.44	-	Deposit from batch 67552
11/17/2025	3733011	-	3,724.67	First Citizens Bank - Operating - 6285; Cardinal Management Group (PR) Chk # 0
11/17/2025	3734045	1,010.00	-	Deposit from batch 67638
11/17/2025	3742758	-	80.38	First Citizens Bank - Operating - 6285 Inv # 09/21-10/21/2025; Spotsylvania County - Treasure Chk # 0
11/17/2025	3742778	-	199.95	First Citizens Bank - Operating - 6285 Inv # 09/21-10/21/2025; Spotsylvania County - Treasure Chk # 0
11/17/2025	3742782	-	227.97	First Citizens Bank - Operating - 6285 Inv # 09/21-10/21/2025; Spotsylvania County - Treasure Chk # 0
11/17/2025	3742786	-	29.38	First Citizens Bank - Operating - 6285 Inv # 09/21-10/21/2025; Spotsylvania County - Treasure Chk # 0
11/19/2025	3738281	-	2,662.36	First Citizens Bank - Operating - 6285; CARDINAL MANAGEMENT GROUP Chk # 0
11/19/2025	3741470	77.00	-	Deposit from batch 67914
11/20/2025	3745386	565.00	-	Deposit from batch 68037
11/21/2025	3748165	-	1,141.33	First Citizens Bank - Operating - 6285; ERIE INSURANCE Chk # 100520
11/21/2025	3748167	-	35.00	First Citizens Bank - Operating - 6285; GFL ENVIRONMENTAL Chk # 100521
11/21/2025	3748767	190.00	-	Deposit from batch 68130
11/24/2025	3750267	345.00	-	Deposit from batch 68221

Account No	Description			Prior Balance	Current Debit	Current Credit	End Balance
11/25/2025	3750869	$ 225.00	$ -	Deposit from batch 68300			
11/25/2025	3750935	100.00	-	Deposit from batch 68305			
11/26/2025	3753798	-	142.00	First Citizens Bank - Operating - 6285 Inv # 10/22-11/20/2025; COLUMBIA GAS OF VIRGINIA Chk # 0			
11/26/2025	3755553	537.00	-	Deposit from batch 68581			
11/27/2025	3784409	-	18.00	First Citizens Bank - Operating - 6285 Inv # 10/22-11/20/2025; COLUMBIA GAS OF VIRGINIA Chk # 0			
11/28/2025	3754895	4.65	-	Interest			
11/28/2025	3756756	70.00	-	Deposit from batch 68582			
11/28/2025	3777616	-	3,724.67	First Citizens Bank - Operating - 6285; Cardinal Management Group (PR) Chk # 0			
11/30/2025	3825164	-	1,324.38	NOV DEBIT CARD PURCHASES; DEBIT CARD Chk # 0			
12-12030-00-00	Capital One - Reserve #2181			292,354.05	9,189.16	-	301,543.21
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
11/01/2025	3828195	$ 424.43	$ -	CAPITAL ONE OCT INTEREST			
11/12/2025	3723642	8,400.00	-	2025 Budgeted Monthly RSRV Contribution			
11/30/2025	3828197	364.73	-	CAPITAL ONE NOV INTEREST			
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			49,704.04	1,216.50	10,796.89	40,123.65
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
11/03/2025	3685572	$ -	$ 695.00	Deposit from batch 66526			
11/03/2025	3676730	-	30.00	REV LATE FEE - 1x COURTESY DR			
11/03/2025	3676732	10.00	-	Move Payment CK#4034 11/03/2025			
11/03/2025	3676740	-	30.00	REV LATE FEE - 1x COURTESY DR			
11/03/2025	3723064	200.00	-	Turnover to Attorney - Batch 66511			
11/04/2025	3708046	-	490.00	Deposit from batch 66647			
11/05/2025	3712842	-	490.00	Deposit from batch 66802			
11/06/2025	3716053	-	5.00	Deposit from batch 66924			
11/06/2025	3714682	-	30.00	REV LATE FEE - 1x COURTESY DR			
11/07/2025	3718893	-	290.00	Deposit from batch 66996			
11/10/2025	3722121	-	30.00	Deposit from batch 67061			
11/12/2025	3726713	-	2,802.00	Deposit from batch 67269			
11/13/2025	3729367	-	327.00	Deposit from batch 67433			
11/14/2025	3729836	-	2,299.45	Deposit from batch 67435			
11/14/2025	3731796	-	506.44	Deposit from batch 67552			
11/14/2025	3729846	459.45	-	Legal Fees - Batch 67436			
11/14/2025	3730388	-	90.00	rev late fee per attorney			
11/17/2025	3734045	-	1,010.00	Deposit from batch 67638			
11/20/2025	3745386	-	565.00	Deposit from batch 68037			
11/20/2025	3744180	20.00	-	Move Payment CK#5617 11/20/2025			
11/20/2025	3744184	215.00	-	Move Payment CK#8120024 11/20/2025			
11/20/2025	3744188	24.00	-	Move Payment CK#8796675 11/20/2025			
11/20/2025	3744194	215.00	-	Move Payment CK#1171 11/20/2025			
11/20/2025	3744198	30.00	-	Move Payment CK#985209 11/20/2025			
11/20/2025	3744202	23.05	-	Move Payment CK#8562169 11/20/2025			
11/20/2025	3744206	20.00	-	Move Payment CK#6723 11/20/2025			
11/24/2025	3750267	-	245.00	Deposit from batch 68221			
11/25/2025	3750869	-	225.00	Deposit from batch 68300			
11/25/2025	3750935	-	100.00	Deposit from batch 68305			
11/26/2025	3755553	-	537.00	Deposit from batch 68581			
14-14900-00-00	Allowance for Doubtful Accounts			(5,828.89)	-	-	(5,828.89)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
15-15005-00-00	Prepaid Insurance			4,433.40	1,136.33	1,125.41	4,444.32
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
11/01/2025	3652088	$ -	$ 852.25	MONTHLY Erie Secure Business Policy			
11/01/2025	3652090	-	254.83	MONTHLY Business Catastrophe Liability Policy			
11/01/2025	3652092	-	18.33	MONTHLY Workers Comp./Employers Liability Policy			
11/30/2025	3828680	1,136.33	-	RE-CLASS Erie Secure Business Policy			

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
15-15010-00-00	Prepaid Expenses	$381.70	$35.00	$190.94	$225.76

Date	GL Ref #	Debit	Credit	Description
11/01/2025	3608660	$ -	$ 69.94	RE-CLASS NOV FORCE SECURITY (Reversal)
11/01/2025	3608676	-	121.00	RE-CLASS NOV Camera Service policy (Reversal)
11/30/2025	3828698	35.00	-	RE-CLASS Dec. 2025 Club House Trash Removal

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-20100-00-00	Accounts Payable	-	698.91	698.91	-

Date	GL Ref #	Debit	Credit	Description
11/06/2025	3713237	$ -	$ 1.23	Accounts Payable Inv # 09/27-10/27/2025
11/06/2025	3713239	1.23	-	Accounts Payable Inv # 09/27-10/27/2025; DOMINION ENERGY VIRGINIA Chk # 0
11/17/2025	3742756	-	80.38	Accounts Payable Inv # 09/21-10/21/2025
11/17/2025	3742758	80.38	-	Accounts Payable Inv # 09/21-10/21/2025; Spotsylvania County - Treasure Chk # 0
11/17/2025	3742776	-	199.95	Accounts Payable Inv # 09/21-10/21/2025
11/17/2025	3742778	199.95	-	Accounts Payable Inv # 09/21-10/21/2025; Spotsylvania County - Treasure Chk # 0
11/17/2025	3742780	-	227.97	Accounts Payable Inv # 09/21-10/21/2025
11/17/2025	3742782	227.97	-	Accounts Payable Inv # 09/21-10/21/2025; Spotsylvania County - Treasure Chk # 0
11/17/2025	3742784	-	29.38	Accounts Payable Inv # 09/21-10/21/2025
11/17/2025	3742786	29.38	-	Accounts Payable Inv # 09/21-10/21/2025; Spotsylvania County - Treasure Chk # 0
11/26/2025	3753796	-	142.00	Accounts Payable Inv # 10/22-11/20/2025
11/26/2025	3753798	142.00	-	Accounts Payable Inv # 10/22-11/20/2025; COLUMBIA GAS OF VIRGINIA Chk # 0
11/27/2025	3784407	-	18.00	Accounts Payable Inv # 10/22-11/20/2025
11/27/2025	3784409	18.00	-	Accounts Payable Inv # 10/22-11/20/2025; COLUMBIA GAS OF VIRGINIA Chk # 0

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-20159-00-00	Accrued Interest	0.28	-	-	0.28

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-20160-00-00	Accrued Expenses	(73.58)	1,545.31	3,941.27	(2,469.54)

Date	GL Ref #	Debit	Credit	Description
11/01/2025	3717267	$ 1.23	$ -	ACCRUE 9/27-10/27 ELECTRIC (Reversal)
11/01/2025	3717271	337.00	-	ESTIMATE ACCRUE 9/21-10/31 WATER & SEWER (Reversal)
11/01/2025	3717293	766.00	-	ACCRUE Sept. 2025 Legal Services (Reversal)
11/01/2025	3717306	300.00	-	ESTIMATE ACCRUE OCT PICTURE PERFECT LAWN CARE (Reversal)
11/01/2025	3717312	141.08	-	ACCRUE 10/28/2025 Repairs for Clubhouse Vacuum Cleaners (Reversal)
11/30/2025	3828646	-	513.75	ACCRUE 10/28-11/26 ELECTRIC
11/30/2025	3828666	-	465.00	ACCRUE Nov. 2025 Legal Services
11/30/2025	3828670	-	61.00	ACCRUE 11/24/2025 Reimburse for Gift Cards
11/30/2025	3828676	-	59.52	ACCRUE 11/24/2025 Reimburse for 2025 Turkey Trot Expenses
11/30/2025	3828688	-	195.00	ACCRUE 11/17/2025 Pool Bathrooms Winterized
11/30/2025	3828694	-	337.00	ESTIMATE ACCRUE 10/21-11/30 WATER & SEWER
11/30/2025	3828702	-	45.00	ESTIMATE ACCRUE NOV TRASH REMOVAL
11/30/2025	3828728	-	715.00	ACCRUE OCT PICTURE PERFECT LAWN CAR
11/30/2025	3828738	-	300.00	ESTIMATE ACCRUE NOV PICTURE PERFECT LAWN CARE
11/30/2025	3828774	-	1,250.00	ACCRUE Nov. 2025 Stormwater Landscaping

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-20165-00-00	Deferred Assessments	(85,140.00)	42,570.00	-	(42,570.00)

Date	GL Ref #	Debit	Credit	Description
11/01/2025	3717281	$ 42,570.00	$ -	DEFER NOV ASSESSMENT (Reversal)

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-20175-00-00	Income Taxes Payable	(1,473.00)	-	-	(1,473.00)

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-20197-00-00	Resale Doc Fees Payable	62.37	-	-	62.37

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-20500-00-00	Prepaid Assessments	(27,283.50)	400.00	2,174.10	(29,057.60)

Date	GL Ref #	Debit	Credit	Description
11/03/2025	3676732	$ -	$ 10.00	Deposit from batch 66300
11/03/2025	3685572	-	287.00	Deposit from batch 66526
11/04/2025	3708046	-	200.00	Deposit from batch 66647

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance

Date	GL Ref #	Debit	Credit	Description
11/04/2025	3704614	$ -	$ 200.00	Move CK# 8620340 11/4/2025 - previous owner payment
11/04/2025	3704616	200.00	-	Move CK# 8620340 11/4/2025 - previous owner payment
11/05/2025	3712842	-	178.05	Deposit from batch 66802
11/06/2025	3716053	-	85.00	Deposit from batch 66924
11/10/2025	3719171	200.00	-	Refund ONBP# 8620340 - Leupold; Mark Leupold and Jennifer Leupold Chk # 10035
11/13/2025	3729367	-	215.00	Deposit from batch 67433
11/14/2025	3731796	-	15.00	Deposit from batch 67552
11/19/2025	3741470	-	77.00	Deposit from batch 67914
11/20/2025	3744180	-	20.00	Deposit from batch 67975
11/20/2025	3744184	-	215.00	Deposit from batch 67976
11/20/2025	3744188	-	24.00	Deposit from batch 67977
11/20/2025	3744194	-	215.00	Deposit from batch 67978
11/20/2025	3744198	-	30.00	Deposit from batch 67979
11/20/2025	3744202	-	23.05	Deposit from batch 67980
11/20/2025	3744206	-	20.00	Deposit from batch 67981
11/21/2025	3748767	-	190.00	Deposit from batch 68130
11/24/2025	3750267	-	100.00	Deposit from batch 68221
11/28/2025	3756756	-	70.00	Deposit from batch 68582

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
25-25000-00-00	Reserve: General Replacement	(413,689.01)	-	8,400.00	(422,089.01)

Date	GL Ref #	Debit	Credit	Description
11/07/2025	3717265	$ -	$ 8,400.00	MONTHLY RESERVE ACCRUAL

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
25-25850-00-00	Reserve: Unallocated Interest	(56,432.87)	-	789.16	(57,222.03)

Date	GL Ref #	Debit	Credit	Description
11/30/2025	3828199	$ -	$ 789.16	TRANSFER RESERVE INTEREST

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
26-24000-00-00	Reserve Use: General Replacement	2,425.00	-	-	2,425.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
30-30410-00-00	Members Equity/Retained Earnings	(29,124.33)	-	-	(29,124.33)

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-40100-00-00	Assessment Income - Billed	(425,700.00)	-	42,570.00	(468,270.00)

Date	GL Ref #	Debit	Credit	Description
11/01/2025	3717281	$ -	$ 42,498.33	DEFER NOV ASSESSMENT (Reversal)
11/01/2025	3717281	-	71.67	DEFER NOV ASSESSMENT (Reversal)

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-40128-00-00	Collection Fee Income	(10,364.55)	-	459.45	(10,824.00)

Date	GL Ref #	Debit	Credit	Description
11/30/2025	3828660	$ -	$ 459.45	RE-CLASS LEGAL FEES

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-40159-00-00	Violation Fee Income	490.00	-	-	490.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-40172-00-00	Late Fees - Billed	(14,355.00)	180.00	-	(14,175.00)

Date	GL Ref #	Debit	Credit	Description
11/03/2025	3676730	$ 30.00	$ -	REV LATE FEE - 1x COURTESY DR
11/03/2025	3676740	30.00	-	REV LATE FEE - 1x COURTESY DR
11/06/2025	3714682	30.00	-	REV LATE FEE - 1x COURTESY DR
11/14/2025	3730388	90.00	-	rev late fee per attorney

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-40217-00-00	NSF Charges	(140.00)	-	-	(140.00)

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-40270-00-00	Interest Income - Operating	(57.32)	-	4.65	(61.97)

Date	GL Ref #	Debit	Credit	Description
11/28/2025	3754895	$ -	$ 4.65	Interest

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-40273-00-00	Interest Income - Reserve	(6,477.01)	-	789.16	(7,266.17)

Date	GL Ref #	Debit	Credit	Description
11/01/2025	3828195	$ -	$ 424.43	CAPITAL ONE OCT INTEREST
11/30/2025	3828197	-	364.73	CAPITAL ONE NOV INTEREST

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-40350-00-00	Legal Income	-	459.45	459.45	-

Date	GL Ref #	Debit	Credit	Description
11/14/2025	3729846	$ -	$ 459.45	Legal Fees - Batch 67436
11/30/2025	3828660	459.45	-	RE-CLASS LEGAL FEES

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-40400-00-00	Clubhouse Rental Income	($9,120.00)	$-	$1,520.00	($10,640.00)

Date	GL Ref #	Debit	Credit	Description
11/04/2025	3705580	$ -	$ 1,520.00	Misc.Deposit Clubhouse Rental Income

40-40430-00-00	Miscellaneous Income	(265.00)	-	-	(265.00)

Date	GL Ref #	Debit	Credit	Description

51-51007-00-00	Alarm Monitoring	699.40	69.94	-	769.34

Date	GL Ref #	Debit	Credit	Description
11/01/2025	3608660	$ 69.94	$ -	RE-CLASS NOV FORCE SECURITY (Reversal)

51-51030-00-00	Office Expense	3,453.27	285.29	215.29	3,523.27

Date	GL Ref #	Debit	Credit	Description
11/13/2025	3728343	$ 215.29	$ -	10/28/2025-11/27/2025 Clubhouse Phone & Internet; VERIZON (VERZNJ) Chk # 100517
11/13/2025	3728347	70.00	-	11/3/2025 Reimburse for Office Expense; Levin Howard Chk # 100519
11/13/2025	3728343	-	215.29	10/28/2025-11/27/2025 Clubhouse Phone & Internet (Reversal); VERIZON (VERZNJ) Chk # 100517

51-51042-00-00	Printing, Copying & Postage	2,592.41	166.36	-	2,758.77

Date	GL Ref #	Debit	Credit	Description
11/19/2025	3738281	$ 1.73	$ -	Postage - October; CARDINAL MANAGEMENT GROUP Chk # 0
11/19/2025	3738281	164.63	-	Letterstream postage - October; CARDINAL MANAGEMENT GROUP 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	1,144.00	121.00	-	1,265.00

Date	GL Ref #	Debit	Credit	Description
11/01/2025	3608676	$ 121.00	$ -	RE-CLASS NOV Camera Service policy (Reversal)

51-51090-00-00	Legal - General	10,273.99	2,764.42	766.00	12,272.41

Date	GL Ref #	Debit	Credit	Description
11/01/2025	3717293	$ -	$ 766.00	ACCRUE Sept. 2025 Legal Services (Reversal)
11/04/2025	3706334	766.00	-	Sept. 2025 Legal Services; WHITEFORD, TAYLOR & PRESTON, L.L.P Chk # 100511
11/13/2025	3728339	23.42	-	10/17/2025 Filing Fees; E. MARGRIET LANGENBERG Chk # 100516
11/13/2025	3728345	1,510.00	-	Oct. 2025 Legal Services; WHITEFORD, TAYLOR & PRESTON, L.L.P Chk # 100518
11/30/2025	3828666	465.00	-	ACCRUE Nov. 2025 Legal Services

51-51091-00-00	Legal-Collections	10,502.84	285.34	-	10,788.18

Date	GL Ref #	Debit	Credit	Description
11/13/2025	3728339	$ 285.34	$ -	11/6/2025 Legal Services (Collections); E. MARGRIET LANGENBERG Chk # 100516

51-51119-00-00	Management Contract Onsite	74,359.30	7,449.34	-	81,808.64

Date	GL Ref #	Debit	Credit	Description
11/17/2025	3733011	$ 3,724.67	$ -	Management Contract Onsite; Cardinal Management Group (PR) Chk # 0
11/28/2025	3777616	3,724.67	-	Management Contract Onsite; Cardinal Management Group (PR) Chk # 0

51-51120-00-00	Management Fee Contract	35,219.60	3,521.96	-	38,741.56

Date	GL Ref #	Debit	Credit	Description
11/03/2025	3676273	$ 3,521.96	$ -	Management Fee; CARDINAL MANAGEMENT GROUP Chk # 0

51-51125-00-00	Management Incidentals	10,885.44	2,496.00	200.00	13,181.44

Date	GL Ref #	Debit	Credit	Description
11/03/2025	3723064	$ -	$ 200.00	Turnover to Attorney - Batch 66511
11/19/2025	3738281	7.50	-	Annual assessment-Coupons - October; CARDINAL MANAGEMENT GROUP Chk # 0
11/19/2025	3738281	100.00	-	Association credit/debit card reconciliation - October; CARDINAL MANAGEMENT GROUP Chk # 0
11/19/2025	3738281	415.00	-	Balance/prepaid notification - October; CARDINAL MANAGEMENT GROUP Chk # 0
11/19/2025	3738281	1.50	-	Copies - October; CARDINAL MANAGEMENT GROUP Chk # 0
11/19/2025	3738281	90.00	-	Delinquency demand letters - October; CARDINAL MANAGEMENT GROUP Chk # 0
11/19/2025	3738281	100.00	-	Direct debit set-up/update - October; CARDINAL MANAGEMENT GROUP Chk # 0

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11/19/2025	3738281	$ 25.00	$ -	Emergency call monitoring - October; CARDINAL MANAGEMENT GROUP Chk # 0	
11/19/2025	3738281	80.00	-	Manual deposits - October; CARDINAL MANAGEMENT GROUP Chk # 0	
11/19/2025	3738281	150.00	-	New owner account set-up - October; CARDINAL MANAGEMENT GROUP Chk # 0	
11/19/2025	3738281	35.00	-	Returned check processing - October; CARDINAL MANAGEMENT GROUP Chk # 0	
11/19/2025	3738281	64.00	-	Utility payables processing - October; CARDINAL MANAGEMENT GROUP Chk # 0	
11/19/2025	3738281	1,428.00	-	Late notice processing - October; CARDINAL MANAGEMENT GROUP Chk # 0	
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**	
51-51214-00-00	BOD & Committee Expense	-	506.60	-	506.60
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
11/30/2025	3825164	$ 445.60	$ -	NOV DEBIT CARD PURCHASES; DEBIT CARD Chk # 0	
11/30/2025	3828670	61.00	-	ACCRUE 11/24/2025 Reimburse for Gift Cards	
51-51277-00-00	Social Expenses	2,071.17	115.47	-	2,186.64
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
11/13/2025	3728335	$ 55.95	$ -	11/3/2025 Reimburse for Social Event Expense; Kristen Mora Chk # 100514	
11/30/2025	3828676	59.52	-	ACCRUE 11/24/2025 Reimburse for 2025 Turkey Trot Expenses	
51-51791-00-00	Insurance - General Liability	10,267.46	2,266.74	1,136.33	11,397.87
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
11/01/2025	3652088	$ 852.25	$ -	MONTHLY Erie Secure Business Policy	
11/01/2025	3652090	254.83	-	MONTHLY Business Catastrophe Liability Policy	
11/01/2025	3652092	18.33	-	MONTHLY Workers Comp./Employers Liability Policy	
11/21/2025	3748165	1,141.33	-	11/10/2025 Erie Secure Business Policy; ERIE INSURANCE Chk # 100520	
11/30/2025	3828680	-	1,136.33	RE-CLASS Erie Secure Business Policy	
58-58000-00-00	Landscape Grounds Contract	23,983.90	2,398.39	-	26,382.29
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
11/04/2025	3706336	$ 2,398.39	$ -	Nov. 2025 Landscaping; SHENANDOAH LANDSCAPE Chk # 100512	
58-58070-00-00	Landscape Replacement/Improvement	6,380.19	100.00	-	6,480.19
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
11/30/2025	3828728	$ 100.00	$ -	ACCRUE OCT PICTURE PERFECT LAWN CAR	
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	1,002.94	-	4,179.78
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
11/30/2025	3825164	$ 807.94	$ -	NOV DEBIT CARD PURCHASES; DEBIT CARD Chk # 0	
11/30/2025	3828688	195.00	-	ACCRUE 11/17/2025 Pool Bathrooms Winterized	
60-60199-00-00	Athletic Fields	7,228.90	722.89	-	7,951.79
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
11/04/2025	3706338	$ 722.89	$ -	Oct. 2025 Athletic Field Mowing; Simpson's Lawn Care LLC Chk # 100513	
60-60379-00-00	Clubhouse Supplies	61.72	70.84	-	132.56
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
11/30/2025	3825164	$ 70.84	$ -	NOV DEBIT CARD PURCHASES; DEBIT CARD Chk # 0	
60-60383-00-00	Clubhouse Semi-Annual Carpet Cleaning	420.00	-	-	420.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
62-62000-00-00	Electricity	9,443.07	514.98	1.23	9,956.82
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
11/01/2025	3717267	$ -	$ 1.23	ACCRUE 9/27-10/27 ELECTRIC (Reversal)	
11/06/2025	3713237	1.23	-	Electricity	
11/30/2025	3828646	513.75	-	ACCRUE 10/28-11/26 ELECTRIC	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
62-62120-00-00	Water & Sewer	$17,063.16	$874.68	$337.00	$17,600.84

Date	GL Ref #	Debit	Credit	Description
11/01/2025	3717271	$ -	$ 337.00	ESTIMATE ACCRUE 9/21-10/31 WATER & SEWER (Reversal)
11/17/2025	3742756	80.38	-	Water & Sewer
11/17/2025	3742776	199.95	-	Water & Sewer
11/17/2025	3742780	227.97	-	Water & Sewer
11/17/2025	3742784	29.38	-	Water & Sewer
11/30/2025	3828694	337.00	-	ESTIMATE ACCRUE 10/21-11/30 WATER & SEWER

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
62-62300-00-00	Natural Gas	1,638.77	160.00	-	1,798.77

Date	GL Ref #	Debit	Credit	Description
11/26/2025	3753796	$ 142.00	$ -	Natural Gas
11/27/2025	3784407	18.00	-	Natural Gas

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
62-62600-00-00	Phone	2,090.76	215.29	-	2,306.05

Date	GL Ref #	Debit	Credit	Description
11/13/2025	3828658	$ 215.29	$ -	10/28/2025-11/27/2025 Clubhouse Phone & Internet; VERIZON (VERZNJ) Chk # 100517

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-62295-00-00	Stormwater Management Treatment	1,800.00	-	-	1,800.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65240-00-00	Pest Control	386.00	75.00	-	461.00

Date	GL Ref #	Debit	Credit	Description
11/13/2025	3728337	$ 75.00	$ -	10/29/2025 Traps for Ground Hogs; BIOLOGICAL SOLUTIONS & PEST CONTROL, INC. Chk # 100515

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65250-00-00	Trash Removal Contract	475.20	80.00	35.00	520.20

Date	GL Ref #	Debit	Credit	Description
11/21/2025	3748167	$ 35.00	$ -	Dec. 2025 Club House Trash Removal; GFL ENVIRONMENTAL Chk # 100521
11/30/2025	3828698	-	35.00	RE-CLASS Dec. 2025 Club House Trash Removal
11/30/2025	3828702	45.00	-	ESTIMATE ACCRUE NOV TRASH REMOVAL

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65336-00-00	Fire Inspection	183.60	-	-	183.60

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65446-00-00	Janitorial Contract	1,945.00	510.00	200.00	2,255.00

Date	GL Ref #	Debit	Credit	Description
11/01/2025	3717306	$ -	$ 200.00	ESTIMATE ACCRUE OCT PICTURE PERFECT LAWN CARE (Reversal)
11/30/2025	3828728	310.00	-	ACCRUE OCT PICTURE PERFECT LAWN CAR
11/30/2025	3828738	200.00	-	ESTIMATE ACCRUE NOV PICTURE PERFECT LAWN CARE

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65454-00-00	General Repairs	19,206.92	546.08	241.08	19,511.92

Date	GL Ref #	Debit	Credit	Description
11/01/2025	3717306	$ -	$ 100.00	ESTIMATE ACCRUE OCT PICTURE PERFECT LAWN CARE (Reversal)
11/01/2025	3717312	-	141.08	ACCRUE 10/28/2025 Repairs for Clubhouse Vacuum Cleaners (Reversal)
11/04/2025	3706332	141.08	-	10/28/2025 Repairs for Clubhouse Vacuum Cleaners; Levin Howard Chk # 100510
11/30/2025	3828728	160.00	-	ACCRUE OCT PICTURE PERFECT LAWN CAR
11/30/2025	3828728	145.00	-	ACCRUE OCT PICTURE PERFECT LAWN CAR
11/30/2025	3828738	100.00	-	ESTIMATE ACCRUE NOV PICTURE PERFECT LAWN CARE

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65456-00-00	General Maintenance	3,060.00	-	-	3,060.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65610-00-00	HVAC Maintenance	1,197.00	-	-	1,197.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65701-00-00	Stormwater Management Landscaping	6,660.00	1,250.00	-	7,910.00

Date	GL Ref #	Debit	Credit	Description
11/30/2025	3828774	$ 1,250.00	$ -	ACCRUE Nov. 2025 Stormwater Landscaping

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
79-79900-00-00	Operating Contingency	4,693.00	-	-	4,693.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
90-90008-00-00	Transfer Reserve Interest	6,477.01	789.16	-	7,266.17

Date	GL Ref #	Debit	Credit	Description
11/30/2025	3828199	$ 789.16	$ -	TRANSFER RESERVE INTEREST

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
90-90170-00-00	Replacement Reserves Contribution	84,000.00	8,400.00	-	92,400.00

Date	GL Ref #	Debit	Credit	Description

CARDINAL MANAGEMENT GROUP A RealManage Company	**General Ledger Trial Balance with Details** Fox Point Accts: 10-10000-00-00 To: 95-95500-00-00 Dates: 11/1/2025 - 11/30/2025	**Date:** 12/11/2025 **Time:** 1:25 pm **Page:** 8

Account No	Description				Prior Balance	Current Debit	Current Credit	End Balance
11/07/2025	3717265	$ 8,400.00	$ -	MONTHLY RESERVE ACCRUAL				
		Totals:			**$0.00**	**$109,163.25**	**$109,163.25**	**$0.00**

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
11/10/2025		Mark Leupold and Jennifer Leupold	67008 - Move or Return Paymer	10035	($200.00)
11/13/2025		Kristen Mora		100514	($55.95)
11/13/2025		BIOLOGICAL SOLUTIONS & PEST CONTROL, INC.		100515	($75.00)
11/27/2025		COLUMBIA GAS OF VIRGINIA		0	($18.00)
11/28/2025		Cardinal Management Group (PR)		0	($3,724.67)
			Total Uncleared		**($4,073.62)**
Cleared Items					
Credits					
11/03/2025	11/03/2025	Deposit from batch 66526	66526 - Auto Payment	999	$982.00
11/04/2025	11/05/2025	Misc.Deposit		1000	$1,520.00
11/04/2025	11/04/2025	Deposit from batch 66647	66647 - Auto Payment	1002	$690.00
11/05/2025	11/05/2025	Deposit from batch 66802	66802 - Auto Payment	1003	$668.05
11/06/2025	11/06/2025	Deposit from batch 66924	66924 - Auto Payment	1005	$90.00
11/07/2025	11/30/2025	Deposit from batch 66996	66996 - Auto Payment	1006	$290.00
11/10/2025	11/10/2025	Deposit from batch 67061	67061 - Auto Payment	1007	$30.00
11/12/2025	11/12/2025	Deposit from batch 67269	67269 - Auto Payment	1008	$2,802.00
11/13/2025	11/13/2025	Deposit from batch 67433	67433 - Auto Payment	1009	$542.00
11/14/2025	11/14/2025	Deposit from batch 67435		1010	$2,299.45
11/14/2025	11/14/2025	Deposit from batch 67552	67552 - Auto Payment	1011	$521.44
11/17/2025	11/17/2025	Deposit from batch 67638	67638 - Auto Payment	1012	$1,010.00
11/19/2025	11/19/2025	Deposit from batch 67914	67914 - Auto Payment	1013	$77.00
11/20/2025	11/20/2025	Deposit from batch 68037	68037 - Auto Payment	1021	$565.00
11/21/2025	11/21/2025	Deposit from batch 68130	68130 - Auto Payment	1022	$190.00
11/24/2025	11/24/2025	Deposit from batch 68221	68221 - Auto Payment	1023	$345.00
11/25/2025	11/25/2025	Deposit from batch 68305		1025	$100.00
11/25/2025	11/25/2025	Deposit from batch 68300		1024	$225.00
11/26/2025	11/26/2025	Deposit from batch 68581	68581 - Auto Payment	1026	$537.00
11/28/2025	11/28/2025	Interest			$4.65
11/28/2025	11/28/2025	Deposit from batch 68582	68582 - Auto Payment	1027	$70.00
			Total Cleared Credits		**$13,558.59**
Debits					
10/24/2025	11/03/2025	PITNEY BOWES GLOBAL FINANCIAL SERVICES LLC		100507	($89.48)
10/24/2025	11/05/2025	Picture Perfect Lawn Care		100508	($470.00)
10/31/2025	11/30/2025	DOMINION ENERGY VIRGINIA		0	($219.99)
10/31/2025	11/30/2025	DOMINION ENERGY VIRGINIA		0	($320.04)
10/31/2025	11/30/2025	DOMINION ENERGY VIRGINIA		0	($18.12)
10/31/2025	11/04/2025	Cardinal Management Group (PR)		0	($3,724.74)
11/03/2025	11/04/2025	CARDINAL MANAGEMENT GROUP		0	($3,521.96)
11/04/2025	11/14/2025	Levin Howard		100510	($141.08)
11/04/2025	11/05/2025	WHITEFORD, TAYLOR & PRESTON, L.L.P		100511	($766.00)
11/04/2025	11/13/2025	SHENANDOAH LANDSCAPE		100512	($2,398.39)
11/04/2025	11/05/2025	Simpson's Lawn Care LLC		100513	($722.89)
11/06/2025	11/30/2025	DOMINION ENERGY VIRGINIA		0	($1.23)
11/12/2025	11/13/2025	Transfer to Capital One - Reserve Acct #21			($8,400.00)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
11/13/2025	11/20/2025	E. MARGRIET LANGENBERG		100516	($308.76)
11/13/2025	11/14/2025	VERIZON (VERZNJ)		100517	($215.29)
11/13/2025	11/14/2025	WHITEFORD, TAYLOR & PRESTON, L.L.P		100518	($1,510.00)
11/13/2025	11/21/2025	Levin Howard		100519	($70.00)
11/17/2025	11/19/2025	Cardinal Management Group (PR)		0	($3,724.67)
11/19/2025	11/21/2025	CARDINAL MANAGEMENT GROUP		0	($2,662.36)
11/20/2025	11/30/2025	Spotsylvania County - Treasure		0	($80.38)
11/20/2025	11/30/2025	Spotsylvania County - Treasure		0	($199.95)
11/20/2025	11/30/2025	Spotsylvania County - Treasure		0	($227.97)
11/20/2025	11/30/2025	Spotsylvania County - Treasure		0	($29.38)
11/21/2025	11/24/2025	ERIE INSURANCE		100520	($1,141.33)
11/21/2025	11/24/2025	GFL ENVIRONMENTAL		100521	($35.00)
11/26/2025	11/28/2025	COLUMBIA GAS OF VIRGINIA		0	($142.00)
11/30/2025	11/30/2025	DEBIT CARD		0	($1,324.38)
				Total Cleared Debits	**($32,465.39)**

First Citizens Bank- Operating - 6285 Summary

Ending Account Balance:	$ 102,134.97
Uncleared Items:	($4,073.62)
Adjusted Balance:	$ 106,208.59
Bank Ending Balance:	$ 106,208.59
Difference:	$-

First Citizens Bank

999-00000-000000

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866.800.4656 (toll free)

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

******6285 - CAB INTEREST CHECKING

Beginning Balance	$125,115.39	Average Daily Balance	$113,088.93
Total Deposits	$13,553.94	Year-To-Date Interest Paid	$61.97
Total Withdrawals	$32,465.39	Days in Statement Period	30
Interest Paid	$4.65	Annual Percentage Yield Earned	0.05%
Ending Balance	$106,208.59		

TRANSACTION DETAIL

DEPOSITS/CREDITS

Date	Description	Amount
11/03	LOCKBOX DEPOSIT	$982.00
11/04	LOCKBOX DEPOSIT	$690.00
11/05	IMAGE DEPOSIT	$1,520.00
11/05	LOCKBOX DEPOSIT	$668.05
11/06	LOCKBOX DEPOSIT	$90.00
11/07	LOCKBOX DEPOSIT	$290.00
11/10	LOCKBOX DEPOSIT	$30.00
11/12	LOCKBOX DEPOSIT	$2,802.00
11/13	LOCKBOX DEPOSIT	$542.00
11/14	IMAGE DEPOSIT	$2,299.45
11/14	LOCKBOX DEPOSIT	$521.44
11/17	LOCKBOX DEPOSIT	$1,010.00
11/19	LOCKBOX DEPOSIT	$77.00
11/20	LOCKBOX DEPOSIT	$565.00
11/21	LOCKBOX DEPOSIT	$190.00
11/24	LOCKBOX DEPOSIT	$345.00
11/25	IMAGE DEPOSIT	$225.00
11/25	IMAGE DEPOSIT	$100.00
11/26	LOCKBOX DEPOSIT	$537.00
11/28	LOCKBOX DEPOSIT	$70.00
11/28	INTEREST PYMT	$4.65

FOR A CHANGE OF NAME OR ADDRESS, PLEASE COMPLETE THE FORM BELOW:

NAME ______________________________

ADDRESS ______________________________

CITY ____________________ STATE ____________ ZIP ____________

SOCIAL SECURITY NO. ____________________ DATE ____ / ____ / ____

CLIP AND RETURN TO BANK

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous or automatic charge(s) posted on this statement.
2. Mark (x) your register after each check listed on front of this statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "balance" in the form to the right should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

- Recheck all additions and subtractions or corrections.
- Verify the carryover balance from page to page in your check register.
- Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance.

IN CASE OF ERROR OR QUESTION S ABOUT YOUR ELECTRONIC TRANSFERS Call or write us 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. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared.

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(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 ten (10) business days to do this, we will recredit your account the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT
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1. **Your name and account number,**
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3. **If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.**

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While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount;
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount;
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance;
- We can apply any unpaid amount against your credit limit.

AVERAGE DAILY BALANCE (including new purchases)
This balance is figured by adding the outstanding balance (including new purchases and deducting payments and credits) for each day in the billing cycle, and then dividing by the number of days in the billing cycle.

IN CASE OF ERROR OR QUESTIONS,
CALL US AT 866.800.4656
OR WRITE TO US AT
FIRST CITIZENS BANK
4950 S 48TH STREET
PHOENIX, AZ 85040

NEW BALANCE TRANSFER AMOUNT FROM OTHER SIDE	$ 106,208	59
ADD: DEPOSITS MADE SINCE ENDING DATE ON STATEMENT		
SUBTOTAL	$	
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS		
NUMBER / **AMOUNT**		
TOTAL CHECKS NOT LISTED		
SUBTRACT TOTAL CHECKS NOT LISTED FROM SUBTOTAL ABOVE **BALANCE**	$	

THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE.

WITHDRAWALS/DEBITS

Date	Description	Amount
11/03	AVIDXCHANGE AX UTILITY FOX POINT CAR165	$558.15
11/04	DDA PUR ACSGRANT F 8417 110325 11 BEE TREE MILL CO PARKTON MD 310446	$807.94
11/04	FOX POINT VENDOR PAY 541477499 -SETT-A228SFTP5	$3,521.96
11/04	FOX POINT VENDOR PAY 541477499 -SETT-A228SFTP5	$3,724.74
11/05	AVIDPAY SERVICE AVIDPAY 705REF*CK*100513*251104*SIMPSO	$722.89
11/05	AVIDPAY SERVICE AVIDPAY 705REF*CK*100511*251104*WHITEF	$766.00
11/07	AVIDXCHANGE AX UTILITY FOX POINT CAR165	$1.23
11/13	FOX POINT CINCXFER 541477499 -SETT-A228SFTP5	$8,400.00
11/14	AVIDPAY SERVICE AVIDPAY 705REF*CK*100517*251113*VERIZO	$215.29
11/14	AVIDPAY SERVICE AVIDPAY 705REF*CK*100518*251113*WHITEF	$1,510.00
11/18	AVIDXCHANGE AX UTILITY FOX POINT CAR165	$537.68
11/19	FOX POINT VENDOR PAY 541477499 -SETT-A228SFTP5	$3,724.67
11/21	FOX POINT VENDOR PAY 541477499 -SETT-A228SFTP5	$2,662.36
11/24	AVIDPAY SERVICE AVIDPAY 705REF*CK*100521*251121*GFL EN	$35.00
11/24	AVIDPAY SERVICE AVIDPAY 705REF*CK*100520*251121*ERIE I	$1,141.33
11/25	PIN PUR AMAZON.COM 8417 112425 AMAZON.COM	$70.84

WITHDRAWALS/DEBITS

Date	Description	Amount
	SEATTLE WA 000000R4V8UP	
11/25	DDA PUR CVS/PHARMA 8417 112425 9767 COURTHOUSE RD SPOTSYLVANIA VA 824173	$445.60
11/28	AVIDXCHANGE AX UTILITY FOX POINT CAR165	$142.00

CHECKS (IN NUMERIC ORDER)

Date	Check #	Amount	Date	Check #	Amount
11/03	100507	$89.48	11/13	100512 *	$2,398.39
11/05	100508	$470.00	11/20	100516 *	$308.76
11/14	100510 *	$141.08	11/21	100519 *	$70.00

* Skip in check sequence

First Citizens Bank

Primary Account Number Ending In	
Statement Date	Nov 30, 2025

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
WOODBRIDGE 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	30
Interest Paid	$0.00	Annual Percentage Yield Earned	0.00%
Ending Balance	$0.00		

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ADDRESS ______________________________

CITY ____________ STATE ____________ ZIP ____________

SOCIAL SECURITY NO. ____________ DATE ____ / ____ / ____

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OR WRITE TO US AT
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4950 S 48TH STREET
PHOENIX, AZ 85040

NEW BALANCE TRANSFER AMOUNT FROM OTHER SIDE		$ 0	00
ADD: DEPOSITS MADE SINCE ENDING DATE ON STATEMENT			
SUBTOTAL		$	
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS			
NUMBER	**AMOUNT**		
TOTAL CHECKS NOT LISTED →			
SUBTRACT TOTAL CHECKS NOT LISTED FROM SUBTOTAL ABOVE	**BALANCE**	$	

THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE.

Capital One Bank

MANAGE YOUR CASH

CASH MANAGEMENT | CHECKING | MONEY MARKET | CDs | LOANS

RECEIVED

NOV - 7 2025

FOX POINT HOMEOWNERS ASSOCIATION L202
4330 PRINCE WILLIAM PARKWAY, SUITE 201 000005682
ATTN: BARBARA PHILLIPS
WOODBRIDGE 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.

IMPORTANT MESSAGES

Snapshot

ACCOUNT SUMMARY FOR PERIOD OCTOBER 01, 2025 - OCTOBER 31, 2025

FOX POINT HOMEOWNERS ASSOCIATION

Business Advantage Savings

Previous Balance 09/30/25	$283,954.05	Number of Days in Cycle	31
1 Deposits/Credits	$8,400.00	Minimum Balance This Cycle	$283,954.05
Interest Paid	$424.43	Average Collected Balance	$288,560.50
0 Debits	$0.00	Interest Earned During this Cycle	$424.43
Service Charges	$0.00	Interest Paid Year-To-Date	$4,554.91
Ending Balance 10/31/25	$292,778.48	Annual Percentage Yield (This Statement Period)	1.75%

ACCOUNT DETAIL FOR PERIOD OCTOBER 01, 2025 - OCTOBER 31, 2025

FOX POINT HOMEOWNERS ASSOCIATION

Business Advantage Savings

Date	*Description*	*Deposits/Credits*	*Withdrawals/Debits*	*Resulting Balance*
10/15	ACH deposit Fox Point CincXfer 101525 Capital One - Reserve C4699	$8,400.00		$292,354.05
10/31	Interest paid	$424.43		$292,778.48
Total		$8,824.43	$0.00	

Thank you for banking with us.

An Important Message to Our Clients

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

COLR099B 6056 5024 204 07 20251101 PG 1 OF 1
00005682 57044217.1 0-0

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.

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PSI: 0 / SHC: 0 / LOB :S

Capital One Bank

MANAGE YOUR CASH

CASH MANAGEMENT | CHECKING | MONEY MARKET | CDs | LOANS

RECEIVED

DEC - 5 2025

FOX POINT HOMEOWNERS ASSOCIATION L202
4330 PRINCE WILLIAM PARKWAY, SUITE 201 000198537
ATTN: BARBARA PHILLIPS
WOODBRIDGE 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.

IMPORTANT MESSAGES

Snapshot

ACCOUNT SUMMARY FOR PERIOD OCTOBER 01, 2025 - NOVEMBER 28, 2025

Business Advantage Savings — **FOX POINT HOMEOWNERS ASSOCIATION**

Previous Balance 09/30/25	$283,954.05	Number of Days in Cycle	59
2 Deposits/Credits	$16,800.00	Minimum Balance This Cycle	$283,954.05
Interest Paid	$789.16	Average Collected Balance	$293,113.60
0 Debits	$0.00	Interest Earned During this Cycle	$789.16
Service Charges	$0.00	Interest Paid Year-To-Date	$4,919.64
Ending Balance 11/28/25	$301,543.21	Annual Percentage Yield (This Statement Period)	1.62%

ACCOUNT DETAIL FOR PERIOD OCTOBER 01, 2025 - NOVEMBER 28, 2025

Business Advantage Savings — **FOX POINT HOMEOWNERS ASSOCIATION**

Date	*Description*	*Deposits/Credits*	*Withdrawals/Debits*	*Resulting Balance*
10/15	ACH deposit Fox Point CincXfer 101525 Capital One - Reserve C4699	$8,400.00		$292,354.05
10/31	Interest paid	$424.43		$292,778.48
11/13	ACH deposit Fox Point CincXfer 111325 Capital One - Reserve C4867	$8,400.00		$301,178.48
11/30	Interest paid	$364.73		$301,543.21
Total		$17,589.16	$0.00	

Thank you for banking with us.

An Important Message to Our Clients

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00198537 57356255.2 0-0

	Debit Card Purchases - 2025			
	YTD Total	**$4,357.83**		
Purchase Date	**Vendor**	**Amount**	**GL Code**	**Description**
11/24/2025	CVS	$445.60	51-51214	Gift cards for 2025 lifeguard staff
11/24/2025	Amazon	$70.84	60-60379	Clubhouse toilet paper
11/3/2025	Access Granted	$807.94	60-60185	Account payment
10/24/2025	USPS	$9.03	51-51042	Package mailing
9/4/2025	USPS	$31.40	51-51030	Collections attorney documents mailed with overnight service
9/3/2025	Adobe	$19.99	51-51030	Monthly Subscription
7/7/2025	PoolWeb	$161.11	60-60185	Replacement pool ladder treads
7/3/2025	Adobe	$19.99	51-51030	Monthly Subscription
7/2/2025	Office Depot	$460.94	51-51030	Printer ink
7/2/2025	Walmart	$19.07	51-51030	Letter envelopes
7/2/2025	CVS	$10.51	51-51030	(2) greeting cards for Shenandoah Landscaping
6/27/2025	Ace Hardware	$58.62	60-60185	Toilet paper for pool pathrooms
6/16/2025	Total Restroom	$22.26	51-51030	Replacement hand towel receptacle
6/16/2025	Docusign	$15.00	51-51030	Monthly Subscription
6/3/2025	Adobe	$19.99	51-51030	Monthly Subscription
5/27/2025	Vistaprint	$26.30	51-51030	Address stamp
5/21/2025	USPS	$232.32	51-51030	Amenity suspension hearing notice certified letters
5/13/2025	Docusign	$15.00	51-51030	Monthly Subscription
5/13/2025	The Lifeguard Store	$199.12	60-60185	Pool rope floats
5/6/2025	Office Depot	$932.08	51-51030	Printer ink and postage stamps
5/6/2025	Amazon	$70.53	51-51030	2-D scanner (pool check-in)
5/6/2025	Amazon	$8.20	51-51030	Protection plan for 2-D scanner
5/3/2025	Adobe	$19.99	51-51030	Monthly Subscription
4/25/2025	Amazon	$196.86	60-60185	Replacement lifeguard rescue tubes
4/13/2025	Docusign	$15.00	51-51030	Monthly Subscription
4/10/2025	Access Granted	$6.00	51-51030	System test charge
4/3/2025	Adobe	$19.99	51-51030	Monthly Subscription
3/27/2025	Office Depot	$122.65	51-51030	Office supplies
3/17/2025	Webstaurant	$31.13	60-60379	(2) replacement toilet paper holders
3/13/2025	Docusign	$15.00	51-51030	Monthly Subscription
3/3/2025	Adobe	$19.99	51-51030	Monthly Subscription
2/13/2025	Docusign	$15.00	51-51030	Monthly Subscription
2/5/2025	Office Depot	$293.34	51-51030	Office supplies
2/3/2025	Adobe	$19.99	51-51030	Monthly Subscription
1/27/2025	Amazon	$50.81	51-51030	Office supplies
1/22/2025	Amazon	$91.61	51-51030	Printer ink
1/17/2025	Amazon	$231.60	51-51030	Clubhouse bathroom supplies
1/5/2025	Target	$49.48	51-51030	Laptop bag
1/3/2025	Adobe	$19.99	51-51030	Monthly Subscription

Cardinal Management Group, Inc
We manage to make a difference.
4330 Prince William Parkway, Suite 201
Woodbridge, VA 22192
T: 703-569-5797
F: 703-866-3156
cardinalmanagementgroup.com

Financial Statement & Variance Report

Fox Point Homeowners Association

Summary of December 2025 Unaudited Financials

The financial statement and general ledger of income and expenses for the Association through the month ending December 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 $570,476.46 this includes $100,819.89 in the Association operating accounts, $310,286.29 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 $469,656.57.

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

Total Cash & Investments:	$	570,476.46
Less Liabilities:	$	76,302.63
Less Current Reserves:	$	469,656.57
	$	24,517.26

Income Statement Report:

Year-to-Date Income:	$	556,090.90
Year-to-Date Expense:	$	517,716.85
Year-to-Date Net Income/Loss	$	38,374.05

General & Administrative Year-to-Date Expense $203,970.06	Variance ($22,497.06)	This negative variance is due to in part higher expenses in Management Incidentals (GL 51125), Management Contract Onsite charges (GL 51119), Amenity Pass Services (GL 51011), and legal expenses from the Association's collections counsel (GL 51091), all of which ended the year over-budget. This variance can also be attributed to an unbudgeted expense for unexpected tax payments for 2024 investment income (GL 51140). A previous overage in Office Expense spending (GL 51030) has now been resolved, and this category ended the year under-budget.
Landscaping Year-to-Date Expense $35,555.87	Variance $9,719.13	This positive variance is primarily due to lower spending in the Landscape Replacement/Improvement category (GL 58070).
Pool & Amenities Year-to-Date Expense $100,309.66	Variance $12,595.09	This positive variance is primarily due to cost savings with this year's Pool Management Contract (GL 60000).
Utilities-Others Year-to-Date Expense $33,316.79	Variance $1,183.21	This positive variance is primarily due to savings in Electricity costs (GL 62000), which also offsets the unplanned increase in Water & Sewer costs (GL 62120).
Repairs & Maintenance Year-to-Date $25,418.17	Variance $5,601.83	The previous negative variance noted for this category in previous months due to overspending in the General Maintenance sub-category (GL 65456) is now resolved, and this category ended the year below budget due to underspending in the sub-categories of General Maintenance (GL 65456) and Stormwater Managemenr Landscaping (GL 65701).
Contingency $10,737.05	Variance $13,705.20	This positive variance is due to a lack of expenses.

Assessment Receivable: As of December 31, 2025, the Assessment Receivable was $34,213.20. The Association has a delinquency rate of 6.41% (-1.1% since November 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 November 2025). Auditors recommend the Association maintain excess equity at a level of 10%-20% or $47,520-$95,040.

CARDINAL MANAGEMENT GROUP
A REALMANAGE COMPANY

Income Statement - Operating
Fox Point
From 12/01/2025 to 12/31/2025

Date: 1/9/2026
Time: 3:46 pm
Page: 1

Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
OPERATING INCOME							
ASSESSMENT INCOME							
40100-00-00 Assessment Income - Billed	$ 42,570.00	$42,570.00	$ -	$510,840.00	$510,840.00	$ -	$ 510,840.00
40128-00-00 Collection Fee Income	1,036.44	370.38	666.06	11,860.44	4,445.00	7,415.44	4,445.00
40159-00-00 Violation Fee Income	-	75.00	(75.00)	(490.00)	900.00	(1,390.00)	900.00
40172-00-00 Late Fees - Billed	-	416.63	(416.63)	14,175.00	5,000.00	9,175.00	5,000.00
40217-00-00 NSF Charges	35.00	26.63	8.37	175.00	320.00	(145.00)	320.00
40270-00-00 Interest Income - Operating	4.24	6.63	(2.39)	66.21	80.00	(13.79)	80.00
40273-00-00 Interest Income - Reserve	343.08	350.00	(6.92)	7,609.25	4,200.00	3,409.25	4,200.00
40400-00-00 Clubhouse Rental Income	950.00	633.37	316.63	11,590.00	7,600.00	3,990.00	7,600.00
40401-00-00 Clubhouse Rental Deposit Retention	-	16.63	(16.63)	-	200.00	(200.00)	200.00
40430-00-00 Miscellaneous Income	-	33.37	(33.37)	265.00	400.00	(135.00)	400.00
TOTAL ASSESSMENT INCOME	$ 44,938.76	$44,498.64	$ 440.12	$556,090.90	$533,985.00	$22,105.90	$ 533,985.00
TOTAL OPERATING INCOME	**$ 44,938.76**	**$44,498.64**	**$ 440.12**	**$556,090.90**	**$533,985.00**	**$ 22,105.90**	**$ 533,985.00**
OPERATING EXPENSE							
GENERAL & ADMINISTATIVE							
51007-00-00 Alarm Monitoring	69.94	112.50	42.56	839.28	1,350.00	510.72	1,350.00
51011-00-00 Amenity Pass Services	3,039.07	140.87	(2,898.20)	3,039.07	1,690.00	(1,349.07)	1,690.00
51030-00-00 Office Expense	(2,075.55)	208.37	2,283.92	1,447.72	2,500.00	1,052.28	2,500.00
51042-00-00 Printing, Copying & Postage	1,859.29	333.37	(1,525.92)	4,618.06	4,000.00	(618.06)	4,000.00
51060-00-00 Licenses & Permits	130.00	4.13	(125.87)	155.00	50.00	(105.00)	50.00
51073-00-00 Security Camera Service Agreement	121.00	110.00	(11.00)	1,386.00	1,320.00	(66.00)	1,320.00
51090-00-00 Legal - General	(1,798.13)	833.37	2,631.50	10,474.28	10,000.00	(474.28)	10,000.00
51091-00-00 Legal-Collections	3,436.42	583.37	(2,853.05)	14,224.60	7,000.00	(7,224.60)	7,000.00
51110-00-00 Auditing, Taxes & Accounting	3,739.50	308.37	(3,431.13)	3,739.50	3,700.00	(39.50)	3,700.00
51119-00-00 Management Contract Onsite	7,449.33	6,534.38	(914.95)	89,257.97	78,413.00	(10,844.97)	78,413.00
51120-00-00 Management Fee Contract	3,521.96	3,549.00	27.04	42,263.52	42,588.00	324.48	42,588.00
51125-00-00 Management Incidentals	559.00	833.37	274.37	13,740.44	10,000.00	(3,740.44)	10,000.00
51129-00-00 NSF Fees	-	26.63	26.63	-	320.00	320.00	320.00
51140-00-00 Income Taxes	-	-	-	3,300.00	-	(3,300.00)	-
51204-00-00 Bank Charges	-	16.63	16.63	40.00	200.00	160.00	200.00
51214-00-00 BOD & Committee Expense	-	83.37	83.37	506.60	1,000.00	493.40	1,000.00
51247-00-00 Welcome Committee	-	62.50	62.50	-	750.00	750.00	750.00
51277-00-00 Social Expenses	223.10	268.75	45.65	2,409.74	3,225.00	815.26	3,225.00
51400-00-00 Bad Debt Expense	-	125.00	125.00	-	1,500.00	1,500.00	1,500.00
51791-00-00 Insurance - General Liability	1,130.41	988.88	(141.53)	12,528.28	11,867.00	(661.28)	11,867.00
TOTAL GENERAL & ADMINISTATIVE	$ 21,405.34	$15,122.86	($ 6,282.48)	$203,970.06	$181,473.00	($22,497.06)	$ 181,473.00
LANDSCAPING							
58000-00-00 Landscape Grounds Contract	2,398.39	2,481.25	82.86	28,780.68	29,775.00	994.32	29,775.00
58070-00-00 Landscape Replacement/Improvement	80.00	1,250.00	1,170.00	6,560.19	15,000.00	8,439.81	15,000.00
58800-00-00 Snow Removal	90.00	41.63	(48.37)	215.00	500.00	285.00	500.00
TOTAL LANDSCAPING	$ 2,568.39	$ 3,772.88	$ 1,204.49	$ 35,555.87	$ 45,275.00	$9,719.13	$ 45,275.00

Income Statement - Operating	Date: 1/9/2026
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CARDINAL MANAGEMENT GROUP
A REALMANAGE COMPANY

Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
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	(2,828.96)	-	2,828.96	1,350.82	5,000.00	3,649.18	5,000.00
60199-00-00 Athletic Fields	722.89	722.85	(0.04)	8,674.68	8,674.75	0.07	8,674.75
60379-00-00 Clubhouse Supplies	231.60	83.37	(148.23)	364.16	1,000.00	635.84	1,000.00
60383-00-00 Clubhouse Semi-Annual Carpet Cleaning	-	83.37	83.37	420.00	1,000.00	580.00	1,000.00
TOTAL POOL & OTHER AMENITIES	($1,874.47)	$889.59	$2,764.06	$100,309.66	$112,904.75	$12,595.09	$112,904.75
UTILITIES							
62000-00-00 Electricity	809.26	1,083.37	274.11	10,766.08	13,000.00	2,233.92	13,000.00
62120-00-00 Water & Sewer	422.91	1,333.37	910.46	18,023.75	16,000.00	(2,023.75)	16,000.00
62300-00-00 Natural Gas	208.00	250.00	42.00	2,006.77	3,000.00	993.23	3,000.00
62600-00-00 Phone	214.14	208.37	(5.77)	2,520.19	2,500.00	(20.19)	2,500.00
TOTAL UTILITIES	$1,654.31	$2,875.11	$1,220.80	$33,316.79	$34,500.00	$1,183.21	$34,500.00
REPAIRS & MAINTENANCE							
62295-00-00 Stormwater Management Treatment	1,400.00	-	(1,400.00)	3,200.00	-	(3,200.00)	-
65240-00-00 Pest Control	130.00	46.38	(83.62)	591.00	557.00	(34.00)	557.00
65250-00-00 Trash Removal Contract	25.00	57.50	32.50	545.20	690.00	144.80	690.00
65336-00-00 Fire Inspection	-	83.37	83.37	183.60	1,000.00	816.40	1,000.00
65446-00-00 Janitorial Contract	1,680.00	150.00	(1,530.00)	3,935.00	1,800.00	(2,135.00)	1,800.00
65454-00-00 General Repairs	(13,290.55)	416.63	13,707.18	6,221.37	5,000.00	(1,221.37)	5,000.00
65456-00-00 General Maintenance	-	625.00	625.00	3,060.00	7,500.00	4,440.00	7,500.00
65610-00-00 HVAC Maintenance	-	101.88	101.88	1,197.00	1,223.00	26.00	1,223.00
65701-00-00 Stormwater Management Landscaping	(1,425.00)	1,104.13	2,529.13	6,485.00	13,250.00	6,765.00	13,250.00
TOTAL REPAIRS & MAINTENANCE	($11,480.55)	$2,584.89	$14,065.44	$25,418.17	$31,020.00	$5,601.83	$31,020.00
CONTINGENCY							
79900-00-00 Operating Contingency	6,044.05	1,984.40	(4,059.65)	10,737.05	23,812.25	13,075.20	23,812.25
TOTAL CONTINGENCY	$6,044.05	$1,984.40	($4,059.65)	$10,737.05	$23,812.25	$13,075.20	$23,812.25
RESERVES & CAPITAL IMPROVEMENTS							
90008-00-00 Transfer Reserve Interest	343.08	350.00	6.92	7,609.25	4,200.00	(3,409.25)	4,200.00
90170-00-00 Replacement Reserves Contribution	8,400.00	8,400.00	-	100,800.00	100,800.00	-	100,800.00
TOTAL RESERVES & CAPITAL IMPROVEMENTS	$8,743.08	$8,750.00	$6.92	$108,409.25	$105,000.00	($3,409.25)	$105,000.00
TOTAL OPERATING EXPENSE	**$27,060.15**	**$35,979.73**	**$8,919.58**	**$517,716.85**	**$533,985.00**	**$16,268.15**	**$533,985.00**
NET INCOME:	**$17,878.61**	**$8,518.91**	**$9,359.70**	**$38,374.05**	**$0.00**	**$38,374.05**	**$0.00**

Balance Sheet	Date:	1/9/2026
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CARDINAL MANAGEMENT GROUP
A REALMANAGE COMPANY

Assets			
CASH - OPERATING			
10-10000-00-0(	First Citizens Bank - Operating - 6285	$100,819.89	
Total CASH - OPERATING:			$100,819.89
CASH - RESERVE			
12-12030-00-0(	Capital One - Reserve #2181	310,286.29	
12-12120-00-0(	Deposit Certificates	159,370.28	
Total CASH - RESERVE:			$469,656.57
ACCOUNTS RECEIVABLE			
14-14000-00-0(	Accounts Receivable - Homeowner	34,213.20	
14-14170-00-0(	Misc Receivable	220.00	
14-14900-00-0(	Allowance for Doubtful Accounts	(5,828.89)	
Total ACCOUNTS RECEIVABLE:			$28,604.31
OTHER CURRENT ASSETS			
15-15005-00-0(	Prepaid Insurance	4,455.24	
15-15010-00-0(	Prepaid Expenses	592.76	
Total OTHER CURRENT ASSETS:			$5,048.00
Total Assets:			**$604,128.77**
Liabilities & Equity			
CURRENT LIABILITIES			
20-20159-00-0(	Accrued Interest	(0.28)	
20-20160-00-0(	Accrued Expenses	691.01	
20-20175-00-0(	Income Taxes Payable	1,473.00	
20-20197-00-0(	Resale Doc Fees Payable	(62.37)	
20-20500-00-0(	Prepaid Assessments	74,201.27	
Total CURRENT LIABILITIES:			$76,302.63
RESERVE FUNDS			
25-25000-00-0(	Reserve: General Replacement	430,489.01	
25-25850-00-0(	Reserve: Unallocated Interest	57,565.11	
Total RESERVE FUNDS:			$488,054.12
RESERVE USAGE			
26-24000-00-0(	Reserve Use: General Replacement	(27,726.36)	
Total RESERVE USAGE:			($27,726.36)
OWNERS EQUITY			
30-30410-00-0(	Members Equity/Retained Earnings	29,124.33	
Total OWNERS EQUITY:			$29,124.33
	Net Income Gain / Loss	38,374.05	
			$38,374.05
Total Liabilities & Equity:			**$604,128.77**

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

	FINANCIAL INSTITUTION	TYPE OF INVESTMENT	TERM	MATURITY DATE	ANNUAL RATE	AMOUNT
10000	FIRST CITIZENS	CHECKING	N/A	N/A	N.A	100,820
			TOTAL OPERATING			100,820
12030	CAPITAL ONE	MMKT	N/A	N/A	1.52%	310,286
12120	FVCBANK	CD 25855	12 MONTHS	2/6/2026	3.00%	159,370
			TOTAL RESERVES			469,657
			TOTAL CASH & INVESTMENTS			570,476

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

		CONTRIBUTIONS		USES TO DATE	NET BALANCE
		CURRENT	TO DATE		
25000	RESERVE REPLACEMENT	8,400	430,489	(27,726)	402,763
25850	UNALLOCATED RSRV INTEREST	343	57,565	-	57,565
		8,743	488,054	(27,726)	460,328
				TOTAL REPLACEMENT RESERVES	460,328

RESERVE FUNDING

GL #	Reserve Item	Description	Month-to-Dat	Year-to-Date
12030	Reserve Cash	Cash Transfer From Oper	8,400	100,800
25000	Reserve Equity	Accrual Journal Entries	8,400	100,800
		Variance	**-**	**-**

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	(25,301)	(27,726)
12030	Reserve Cash & Invest	Cash Transfers to Operating (Reimburse)		
		Variance	**(25,301)**	**(27,726)**

CARDINAL MANAGEMENT GROUP
A REALMANAGE COMPANY

General Ledger Trial Balance with Details

Fox Point

Accts: 10-10000-00-00 To: 95-95500-00-00 Dates: 12/1/2025 - 12/31/2025

Date:	1/9/2026
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-10000-00-00	First Citizens Bank - Operating - 6285	$102,134.97	$75,402.78	$76,717.86	$100,819.89

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3757428	$ -	$ 3,521.96	First Citizens Bank - Operating - 6285; CARDINAL MANAGEMENT GROUP Chk # 0
12/01/2025	3783153	486.67	-	Deposit from batch 68731
12/02/2025	3785368	570.00	-	Misc Income Deposit First Citizens Bank - Operating - 6285
12/02/2025	3785376	2,671.44	-	Deposit from batch 68786
12/02/2025	3786032	-	715.00	First Citizens Bank - Operating - 6285; Picture Perfect Lawn Care Chk # 100522
12/02/2025	3786034	-	1,250.00	First Citizens Bank - Operating - 6285; Picture Perfect Lawn Care Chk # 100523
12/02/2025	3786036	-	2,210.00	First Citizens Bank - Operating - 6285; Sealcoating 2.0 Chk # 100524
12/02/2025	3786038	-	195.00	First Citizens Bank - Operating - 6285; Milstead & Milstead Inc. Chk # 100525
12/02/2025	3786040	-	61.00	First Citizens Bank - Operating - 6285; Levin Howard Chk # 100526
12/02/2025	3786042	-	2,398.39	First Citizens Bank - Operating - 6285; SHENANDOAH LANDSCAPE Chk # 100527
12/02/2025	3786044	-	722.89	First Citizens Bank - Operating - 6285; Simpson's Lawn Care LLC Chk # 100528
12/02/2025	3786046	-	59.52	First Citizens Bank - Operating - 6285; Kristen Mora Chk # 100529
12/02/2025	3787699	838.00	-	Deposit from batch 68825
12/02/2025	3786032	715.00	-	First Citizens Bank - Operating - 6285 (Reversal); Picture Perfect Lawn Care Chk # 100522
12/02/2025	3828716	-	715.00	First Citizens Bank - Operating - 6285; Picture Perfect Lawn Care Chk # 100522
12/02/2025	3786036	2,210.00	-	First Citizens Bank - Operating - 6285 (Reversal); Sealcoating 2.0 Chk # 100524
12/02/2025	3954438	-	2,210.00	First Citizens Bank - Operating - 6285; Sealcoating 2.0 Chk # 100524
12/03/2025	3791190	1,112.00	-	Deposit from batch 69015
12/04/2025	3792131	-	259.81	First Citizens Bank - Operating - 6285 Inv # 10/28-11/26/2025; DOMINION ENERGY VIRGINIA Chk # 0
12/04/2025	3792135	-	218.96	First Citizens Bank - Operating - 6285 Inv # 10/28-11/26/2025; DOMINION ENERGY VIRGINIA Chk # 0
12/04/2025	3792143	-	15.06	First Citizens Bank - Operating - 6285 Inv # 10/28-11/26/2025; DOMINION ENERGY VIRGINIA Chk # 0
12/04/2025	3792147	-	19.92	First Citizens Bank - Operating - 6285 Inv # 10/28-11/26/2025; DOMINION ENERGY VIRGINIA Chk # 0
12/04/2025	3795523	430.00	-	Deposit from batch 69166
12/05/2025	3798626	358.05	-	Deposit from batch 69234
12/08/2025	3798929	200.00	-	Deposit from batch 69244
12/08/2025	3802278	1,462.00	-	Deposit from batch 69334
12/09/2025	3822661	-	465.00	First Citizens Bank - Operating - 6285; WHITEFORD, TAYLOR & PRESTON, L.L.P Chk # 100530
12/09/2025	3822663	-	144.47	First Citizens Bank - Operating - 6285; Kristen Mora Chk # 100531
12/09/2025	3822665	-	335.00	First Citizens Bank - Operating - 6285; Picture Perfect Lawn Care Chk # 100532
12/09/2025	3822667	-	123.58	First Citizens Bank - Operating - 6285; Levin Howard Chk # 100533
12/09/2025	3822669	-	209.82	First Citizens Bank - Operating - 6285; FORCE SECURITY SOLUTIONS Chk # 100534
12/09/2025	3823561	215.00	-	Deposit from batch 69415
12/09/2025	3822665	335.00	-	First Citizens Bank - Operating - 6285 (Reversal); Picture Perfect Lawn Care Chk # 100532
12/09/2025	3828723	-	335.00	First Citizens Bank - Operating - 6285; Picture Perfect Lawn Care Chk # 100532
12/11/2025	3830479	345.00	-	Deposit from batch 69621
12/12/2025	3829940	-	8,400.00	2025 Budgeted Monthly RSRV Contribution
12/12/2025	3831887	52.00	-	Deposit from batch 69641
12/15/2025	3833948	-	220.00	First Citizens Bank - Operating - 6285; Accident Fund Insurance Company of America Chk # 100535
12/15/2025	3833950	-	1,238.98	First Citizens Bank - Operating - 6285; E. MARGRIET LANGENBERG Chk # 100536
12/15/2025	3833950	-	399.31	First Citizens Bank - Operating - 6285; E. MARGRIET LANGENBERG Chk # 100536
12/15/2025	3833954	-	214.14	First Citizens Bank - Operating - 6285; VERIZON (VERZNJ) Chk # 100537
12/15/2025	3833956	-	78.63	First Citizens Bank - Operating - 6285; Kristen Mora Chk # 100538
12/15/2025	3833958	-	363.00	First Citizens Bank - Operating - 6285; CRIME INTERVENTION ALARM Chk # 100539
12/15/2025	3834995	995.00	-	Deposit from batch 69756

CARDINAL MANAGEMENT GROUP
A REALMANAGE COMPANY

General Ledger Trial Balance with Details

Fox Point

Accts: 10-10000-00-00 To: 95-95500-00-00 Dates: 12/1/2025 - 12/31/2025

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance

12/15/2025	3833954	$ 214.14	$ -	First Citizens Bank - Operating - 6285 (Reversal); VERIZON (VERZNJ) Chk # 100537
12/15/2025	3954177	-	214.14	First Citizens Bank - Operating - 6285; VERIZON (VERZNJ) Chk # 100537
12/15/2025	3833950	1,238.98	-	First Citizens Bank - Operating - 6285 (Reversal); E. MARGRIET LANGENBERG Chk # 100536
12/15/2025	3954492	-	1,238.98	First Citizens Bank - Operating - 6285; E. MARGRIET LANGENBERG Chk # 100536
12/16/2025	3838061	-	16,909.86	First Citizens Bank - Operating - 6285; Douglas Aquatics, Inc. Chk # 100540
12/16/2025	3838063	-	3,739.50	First Citizens Bank - Operating - 6285; DALY, HAMAD & ASSOC. Chk # 100541
12/16/2025	3838837	1,680.00	-	Deposit from batch 69992
12/16/2025	3838061	16,909.86	-	First Citizens Bank - Operating - 6285 (Reversal); Douglas Aquatics, Inc. Chk # 100540
12/16/2025	3954442	-	16,909.86	First Citizens Bank - Operating - 6285; Douglas Aquatics, Inc. Chk # 100540
12/17/2025	3839528	-	130.00	First Citizens Bank - Operating - 6285; TREASURER OF VIRGINIA (CICB) Chk # 10036
12/17/2025	3841393	430.00	-	Deposit from batch 70142
12/17/2025	3842465	-	3,724.66	First Citizens Bank - Operating - 6285; Cardinal Management Group (PR) Chk # 0
12/18/2025	3841932	-	190.00	Misc. Check; Michael A Ouden Jr Chk # 0
12/18/2025	3842910	-	1,141.33	First Citizens Bank - Operating - 6285; ERIE INSURANCE Chk # 100542
12/18/2025	3843513	200.00	-	Deposit from batch 70252
12/19/2025	3844313	-	142.34	First Citizens Bank - Operating - 6285 Inv # 10/21-11/21/2025; Spotsylvania County - Treasure Chk # 0
12/19/2025	3844317	-	143.90	First Citizens Bank - Operating - 6285 Inv # 10/21-11/21/2025; Spotsylvania County - Treasure Chk # 0
12/19/2025	3844321	-	19.69	First Citizens Bank - Operating - 6285 Inv # 10/21-11/21/2025; Spotsylvania County - Treasure Chk # 0
12/19/2025	3844325	-	25.98	First Citizens Bank - Operating - 6285 Inv # 10/21-11/21/2025; Spotsylvania County - Treasure Chk # 0
12/19/2025	3845884	992.00	-	Deposit from batch 70371
12/22/2025	3845381	285.00	-	Deposit from batch 70357
12/22/2025	3848070	-	601.39	First Citizens Bank - Operating - 6285; CARDINAL MANAGEMENT GROUP Chk # 0
12/22/2025	3852771	1,075.00	-	Deposit from batch 70746
12/23/2025	3853021	300.00	-	Deposit from batch 70776
12/23/2025	3853107	570.00	-	Misc Income Deposit First Citizens Bank - Operating - 6285
12/23/2025	3854528	225.00	-	incorrect owner CK# 476 - Huss
12/23/2025	3854536	-	30.00	Incorrect owner CK# 1407 12/23/2025 - Campbell
12/23/2025	3854538	-	240.00	Incorrect owner CK# 1407 12/23/2025 - Campbell
12/23/2025	3856000	3,870.00	-	Deposit from batch 70869
12/24/2025	3855441	-	130.00	First Citizens Bank - Operating - 6285; PERMA TREAT FREDERICKSBG Chk # 100543
12/24/2025	3855443	-	20.12	First Citizens Bank - Operating - 6285; GFL ENVIRONMENTAL Chk # 100544
12/24/2025	3856870	2,783.39	-	Deposit from batch 70870
12/26/2025	3859271	3,425.00	-	Deposit from batch 70940
12/29/2025	3861837	13,373.34	-	Deposit from batch 70979
12/30/2025	3862351	-	142.00	First Citizens Bank - Operating - 6285 Inv # 11/20-12/23/2025; COLUMBIA GAS OF VIRGINIA Chk # 0
12/30/2025	3864772	6,860.00	-	Deposit from batch 71147
12/30/2025	3917058	-	200.00	NSF CK# 8146534 - Quitugua
12/31/2025	3866484	4.24	-	Interest
12/31/2025	3869881	7,971.67	-	Deposit from batch 71322
12/31/2025	3870488	-	3,724.67	First Citizens Bank - Operating - 6285; Cardinal Management Group (PR) Chk # 0

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12-12030-00-00	Capital One - Reserve #2181	301,543.21	8,743.08	-	310,286.29

Date	GL Ref #	Debit	Credit	Description
12/12/2025	3829940	$ 8,400.00	$ -	2025 Budgeted Monthly RSRV Contribution
12/31/2025	3950598	343.08	-	CAPITAL ONE DEC INTEREST

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12-12120-00-00	Deposit Certificates	159,370.28	-	-	159,370.28

Date	GL Ref #	Debit	Credit	Description

CARDINAL MANAGEMENT GROUP
A REALMANAGE COMPANY

General Ledger Trial Balance with Details

Fox Point

Accts: 10-10000-00-00 To: 95-95500-00-00 Dates: 12/1/2025 - 12/31/2025

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
14-14000-00-00	Accounts Receivable - Homeowner	40,123.65	1,791.44	7,701.89	34,213.20

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3783153	$ -	$ 80.00	Deposit from batch 68731
12/02/2025	3785376	-	2,671.44	Deposit from batch 68786
12/02/2025	3787699	-	755.00	Deposit from batch 68825
12/02/2025	3785374	936.44	-	Legal Fees - Batch 68785
12/03/2025	3791190	-	245.00	Deposit from batch 69015
12/08/2025	3798929	-	200.00	Deposit from batch 69244
12/11/2025	3830479	-	283.45	Deposit from batch 69621
12/12/2025	3831887	-	52.00	Deposit from batch 69641
12/15/2025	3834995	-	140.00	Deposit from batch 69756
12/16/2025	3838837	-	1,020.00	Deposit from batch 69992
12/19/2025	3845884	-	60.00	Deposit from batch 70371
12/22/2025	3845381	-	285.00	Deposit from batch 70357
12/22/2025	3849247	-	210.00	Deposit from batch 70615
12/22/2025	3849525	210.00	-	Move Payment CK#9216306 12/22/2025
12/23/2025	3853021	-	300.00	Deposit from batch 70776
12/23/2025	3853019	100.00	-	Legal Fees - Batch 70775
12/23/2025	3854528	-	190.00	incorrect owner CK# 476 - Huss
12/23/2025	3854528	-	35.00	incorrect owner CK# 476 - Huss
12/23/2025	3854536	30.00	-	Incorrect owner CK# 1407 12/23/2025 - Campbell
12/23/2025	3854538	240.00	-	Incorrect owner CK# 1407 12/23/2025 - Campbell
12/24/2025	3856870	-	15.00	Deposit from batch 70870
12/26/2025	3859271	-	200.00	Deposit from batch 70940
12/29/2025	3861837	-	900.00	Deposit from batch 70979
12/29/2025	3862328	40.00	-	Final Notice Letter - Batch 70975
12/30/2025	3864772	-	30.00	Deposit from batch 71147
12/30/2025	3917058	200.00	-	NSF CK# 8146534 - Quitugua
12/30/2025	3917074	35.00	-	Returned Item Fees - Batch 71548
12/31/2025	3869881	-	30.00	Deposit from batch 71322

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
14-14170-00-00	Misc Receivable	-	220.00	-	220.00

Date	GL Ref #	Debit	Credit	Description
12/31/2025	3954496	$ 220.00	$ -	RE-CLASS Workers Comp Policy ACCIDENT FUND INSURANCE

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
14-14900-00-00	Allowance for Doubtful Accounts	(5,828.89)	-	-	(5,828.89)

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
15-15005-00-00	Prepaid Insurance	4,444.32	1,136.33	1,125.41	4,455.24

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3758469	$ -	$ 852.25	MONTHLY Erie Secure Business Policy
12/01/2025	3758471	-	254.83	MONTHLY Business Catastrophe Liability Policy
12/01/2025	3758473	-	18.33	MONTHLY Workers Comp./Employers Liability Policy
12/31/2025	3954494	1,136.33	-	RE-CLASS Erie Secure Business Policy

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
15-15010-00-00	Prepaid Expenses	225.76	592.94	225.94	592.76

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3608664	$ -	$ 69.94	RE-CLASS DEC FORCE SECURITY (Reversal)
12/01/2025	3608680	-	121.00	RE-CLASS DEC Camera Service policy (Reversal)
12/01/2025	3828698	-	35.00	RE-CLASS Dec. 2025 Club House Trash Removal (Reversal)
12/31/2025	3954448	69.94	-	RE-CLASS JAN FORCE SECURITY
12/31/2025	3954452	69.94	-	RE-CLASS FEB FORCE SECURITY
12/31/2025	3954456	69.94	-	RE-CLASS MAR FORCE SECURITY
12/31/2025	3954478	121.00	-	RE-CLASS JAN Camera Service policy
12/31/2025	3954482	121.00	-	RE-CLASS FEB Camera Service policy
12/31/2025	3954486	121.00	-	RE-CLASS MAR Camera Service policy
12/31/2025	3954500	20.12	-	RE-CLASS Jan. 2026 Clubhouse Trash Removal

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-20100-00-00	Accounts Payable	-	987.66	987.66	-

Date	GL Ref #	Debit	Credit	Description
12/04/2025	3792129	$ -	$ 259.81	Accounts Payable Inv # 10/28-11/26/2025
12/04/2025	3792131	259.81	-	Accounts Payable Inv # 10/28-11/26/2025; DOMINION ENERGY VIRGINIA Chk # 0

CARDINAL MANAGEMENT GROUP A REALMANAGE COMPANY	General Ledger Trial Balance with Details	Date:	1/9/2026
	Fox Point	Time:	3:46 pm
	Accts: 10-10000-00-00 To: 95-95500-00-00 Dates: 12/1/2025 - 12/31/2025	Page:	4

Account No	Description			Prior Balance	Current Debit	Current Credit	End Balance
12/04/2025	3792133	$ -	$ 218.96	Accounts Payable Inv # 10/28-11/26/2025			
12/04/2025	3792135	218.96	-	Accounts Payable Inv # 10/28-11/26/2025; DOMINION ENERGY VIRGINIA Chk # 0			
12/04/2025	3792141	-	15.06	Accounts Payable Inv # 10/28-11/26/2025			
12/04/2025	3792143	15.06	-	Accounts Payable Inv # 10/28-11/26/2025; DOMINION ENERGY VIRGINIA Chk # 0			
12/04/2025	3792145	-	19.92	Accounts Payable Inv # 10/28-11/26/2025			
12/04/2025	3792147	19.92	-	Accounts Payable Inv # 10/28-11/26/2025; DOMINION ENERGY VIRGINIA Chk # 0			
12/19/2025	3844311	-	142.34	Accounts Payable Inv # 10/21-11/21/2025			
12/19/2025	3844313	142.34	-	Accounts Payable Inv # 10/21-11/21/2025; Spotsylvania County - Treasure Chk # 0			
12/19/2025	3844315	-	143.90	Accounts Payable Inv # 10/21-11/21/2025			
12/19/2025	3844317	143.90	-	Accounts Payable Inv # 10/21-11/21/2025; Spotsylvania County - Treasure Chk # 0			
12/19/2025	3844319	-	19.69	Accounts Payable Inv # 10/21-11/21/2025			
12/19/2025	3844321	19.69	-	Accounts Payable Inv # 10/21-11/21/2025; Spotsylvania County - Treasure Chk # 0			
12/19/2025	3844323	-	25.98	Accounts Payable Inv # 10/21-11/21/2025			
12/19/2025	3844325	25.98	-	Accounts Payable Inv # 10/21-11/21/2025; Spotsylvania County - Treasure Chk # 0			
12/30/2025	3862349	-	142.00	Accounts Payable Inv # 11/20-12/23/2025			
12/30/2025	3862351	142.00	-	Accounts Payable Inv # 11/20-12/23/2025; COLUMBIA GAS OF 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**			(2,469.54)	3,941.27	2,162.74	(691.01)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
12/01/2025	3828646	$ 513.75	$ -	ACCRUE 10/28-11/26 ELECTRIC (Reversal)			
12/01/2025	3828666	465.00	-	ACCRUE Nov. 2025 Legal Services (Reversal)			
12/01/2025	3828670	61.00	-	ACCRUE 11/24/2025 Reimburse for Gift Cards (Reversal)			
12/01/2025	3828676	59.52	-	ACCRUE 11/24/2025 Reimburse for 2025 Turkey Trot Expenses (Reversal)			
12/01/2025	3828688	195.00	-	ACCRUE 11/17/2025 Pool Bathrooms Winterized (Reversal)			
12/01/2025	3828694	337.00	-	ESTIMATE ACCRUE 10/21-11/30 WATER & SEWER (Reversal)			
12/01/2025	3828702	45.00	-	ESTIMATE ACCRUE NOV TRASH REMOVAL (Reversal)			
12/01/2025	3828728	715.00	-	ACCRUE OCT PICTURE PERFECT LAWN CAR (Reversal)			
12/01/2025	3828738	300.00	-	ESTIMATE ACCRUE NOV PICTURE PERFECT LAWN CARE (Reversal)			
12/01/2025	3828774	1,250.00	-	ACCRUE Nov. 2025 Stormwater Landscaping (Reversal)			
12/31/2025	3954121	-	786.26	ACCRUE 11/27-12/30 ELECTRIC			
12/31/2025	3954127	-	23.00	ESTIMATE ACCRUE DEC ELECTRIC			
12/31/2025	3954163	-	428.00	ESTIMATE ACCRUE 11/21-12/31 WATER & SEWER			
12/31/2025	3954167	-	26.00	ACCRUE 11/20-12/23 GAS			
12/31/2025	3954171	-	40.00	ESTIMATE ACCRUE DEC GAS			
12/31/2025	3954432	-	89.48	ACCRUE 12/15/2025 MAIL STATION INK - PITNEY BOWES GLOBAL			
12/31/2025	3954504	-	35.00	ESTIMATE ACCRUE NOV TRASH REMOVAL			
12/31/2025	3954512	-	735.00	ACCRUE DEC 2025 GROUNDS MAINTENANCE - PICTURE PERFECT LAWN CARE			
20-20165-00-00	**Deferred Assessments**			(42,570.00)	42,570.00	-	-
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
12/01/2025	3717287	$ 42,570.00	$ -	DEFER DEC ASSESSMENT (Reversal)			
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**			
20-20500-00-00	**Prepaid Assessments**			(29,057.60)	210.00	45,353.67	(74,201.27)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
12/01/2025	3783153	$ -	$ 406.67	Deposit from batch 68731			
12/02/2025	3787699	-	83.00	Deposit from batch 68825			
12/03/2025	3791190	-	867.00	Deposit from batch 69015			

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12/04/2025	3795523	$ -	$ 430.00	Deposit from batch 69166	
12/05/2025	3798626	-	358.05	Deposit from batch 69234	
12/08/2025	3802278	-	1,462.00	Deposit from batch 69334	
12/09/2025	3823561	-	215.00	Deposit from batch 69415	
12/11/2025	3830479	-	61.55	Deposit from batch 69621	
12/15/2025	3834995	-	855.00	Deposit from batch 69756	
12/16/2025	3838837	-	660.00	Deposit from batch 69992	
12/17/2025	3841393	-	430.00	Deposit from batch 70142	
12/18/2025	3843513	-	200.00	Deposit from batch 70252	
12/19/2025	3845884	-	932.00	Deposit from batch 70371	
12/22/2025	3849525	-	210.00	Deposit from batch 70624	
12/22/2025	3852771	-	1,075.00	Deposit from batch 70746	
12/22/2025	3849247	210.00	-	Move Payment CK#9216306 12/22/2025	
12/23/2025	3856000	-	3,870.00	Deposit from batch 70869	
12/24/2025	3856870	-	2,768.39	Deposit from batch 70870	
12/26/2025	3859271	-	3,225.00	Deposit from batch 70940	
12/29/2025	3861837	-	12,473.34	Deposit from batch 70979	
12/30/2025	3864772	-	6,830.00	Deposit from batch 71147	
12/31/2025	3869881	-	7,941.67	Deposit from batch 71322	
25-25000-00-00	Reserve: General Replacement	(422,089.01)	-	8,400.00	(430,489.01)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
12/01/2025	3954119	$ -	$ 8,400.00	MONTHLY RESERVE ACCRUAL	
25-25850-00-00	Reserve: Unallocated Interest	(57,222.03)	-	343.08	(57,565.11)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
12/31/2025	3950600	$ -	$ 343.08	TRANSFER RESERVE INTEREST	
26-24000-00-00	Reserve Use: General Replacement	2,425.00	25,301.36	-	27,726.36
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
12/02/2025	3954438	$ 2,210.00	$ -	10/15/2025 Parking Lot Seal Coating; Sealcoating 2.0 Chk # 100524	
12/16/2025	3954442	16,909.86	-	10/1/2025 Cover for Main Pool; Douglas Aquatics, Inc. Chk # 100540	
12/31/2025	3950560	6,181.50	-	RE-CLASS 6/18/2025 Lighting Repairs Tennis Court	
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	(468,270.00)	-	42,570.00	(510,840.00)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
12/01/2025	3717287	$ -	$ 42,498.33	DEFER DEC ASSESSMENT (Reversal)	
12/01/2025	3717287	-	71.67	DEFER DEC ASSESSMENT (Reversal)	
40-40128-00-00	Collection Fee Income	(10,824.00)	-	1,036.44	(11,860.44)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
12/02/2025	3828662	$ -	$ 936.44	RE-CLASS LEGAL FEES	
12/31/2025	3954446	-	100.00	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	(14,175.00)	-	-	(14,175.00)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
40-40217-00-00	NSF Charges	(140.00)	-	35.00	(175.00)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
12/30/2025	3917074	$ -	$ 35.00	Returned Item Fees - Batch 71548	
40-40270-00-00	Interest Income - Operating	(61.97)	-	4.24	(66.21)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
12/31/2025	3866484	$ -	$ 4.24	Interest	
40-40273-00-00	Interest Income - Reserve	(7,266.17)	-	343.08	(7,609.25)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
12/31/2025	3950598	$ -	$ 343.08	CAPITAL ONE DEC INTEREST	
40-40350-00-00	Legal Income	-	1,036.44	1,036.44	-
Date	**GL Ref #**	**Debit**	**Credit**	**Description**	
12/02/2025	3785374	$ -	$ 936.44	Legal Fees - Batch 68785	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance

Date	GL Ref #	Debit	Credit	Description
12/02/2025	3828662	$ 936.44	$ -	RE-CLASS LEGAL FEES
12/23/2025	3853019	-	100.00	Legal Fees - Batch 70775
12/31/2025	3954446	100.00	-	RE-CLASS LEGAL FEES

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-40400-00-00	Clubhouse Rental Income	(10,640.00)	190.00	1,140.00	(11,590.00)

Date	GL Ref #	Debit	Credit	Description
12/02/2025	3785368	$ -	$ 190.00	Misc Income Deposit Y. Llenas, Clubhouse Rental Income ck#151
12/02/2025	3785368	-	190.00	Misc Income Deposit C. Evans, Clubhouse Rental Income ck#1523
12/02/2025	3785368	-	190.00	Misc Income Deposit M. Ouden, Clubhouse Rental Income ck#0001
12/18/2025	3841932	190.00	-	M. Ouden Jr, Clubhouse Rental Income ck#001 NSF; Michael A Ouden Jr Chk # 0
12/23/2025	3853107	-	190.00	Misc Income Deposit P. Riley, Clubhouse Rental Income Ck#5506
12/23/2025	3853107	-	190.00	Misc Income Deposit R. Low, Clubhouse Rental Income Ck#630
12/23/2025	3853107	-	190.00	Misc Income Deposit M. Bornemeler, Clubhouse Rental Income Ck#1052

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-40430-00-00	Miscellaneous Income	(265.00)	-	-	(265.00)

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-51007-00-00	Alarm Monitoring	769.34	279.76	209.82	839.28

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3608664	$ 69.94	$ -	RE-CLASS DEC FORCE SECURITY (Reversal)
12/09/2025	3822669	209.82	-	1/1/2026-3/31/2026 Alarm Monitoring; FORCE SECURITY SOLUTIONS Chk # 100534
12/31/2025	3954448	-	69.94	RE-CLASS JAN FORCE SECURITY
12/31/2025	3954452	-	69.94	RE-CLASS FEB FORCE SECURITY
12/31/2025	3954456	-	69.94	RE-CLASS MAR FORCE SECURITY

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-51011-00-00	Amenity Pass Services	-	3,039.07	-	3,039.07

Date	GL Ref #	Debit	Credit	Description
12/31/2025	3950542	$ 1,859.29	$ -	RE-CLASS 3/31/2025-4/30/2025 AGS charges - Access Granted Systems
12/31/2025	3950546	296.86	-	RE-CLASS 5/31/2025-6/30/2025 - Access Granted Systems
12/31/2025	3950548	74.98	-	RE-CLASS 6/30/2025-7/31/2025 - Access Granted Systems
12/31/2025	3950574	807.94	-	RE-CLASS NOV DEBIT CARD PURCHASES - Account payment

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-51030-00-00	Office Expense	3,523.27	214.14	2,289.69	1,447.72

Date	GL Ref #	Debit	Credit	Description
12/15/2025	3833954	$ 214.14	$ -	11/28/2025-12/27/2025; VERIZON (VERZNJ) Chk # 100537
12/15/2025	3833954	-	214.14	11/28/2025-12/27/2025 (Reversal); VERIZON (VERZNJ) Chk # 100537
12/31/2025	3950572	-	31.40	RE-CLASS SEPT DEBIT CARD PURCHASES - Collections attorney documents mailed with overnight service
12/31/2025	3950576	-	460.94	RE-CLASS JUL DEBIT CARD PURCHASES - Printer ink
12/31/2025	3950578	-	19.07	RE-CLASS JUL DEBIT CARD PURCHASES - Letter envelopes
12/31/2025	3950580	-	232.32	RE-CLASS MAY DEBIT CARD PURCHASES - Amenity suspension hearing notice certified letters
12/31/2025	3950582	-	932.08	RE-CLASS MAY DEBIT CARD PURCHASES - Printer ink and postage stamps
12/31/2025	3950584	-	70.53	RE-CLASS MAY DEBIT CARD PURCHASES - 2-D scanner (pool check-in)
12/31/2025	3950586	-	6.00	RE-CLASS APR DEBIT CARD LOG - System test charge
12/31/2025	3950588	-	91.61	RE-CLASS JAN DEBIT CARD PURCHASES - Printer ink
12/31/2025	3950590	-	231.60	RE-CLASS JAN DEBIT CARD PURCHASES - Clubhouse bathroom supplies

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-51042-00-00	Printing, Copying & Postage	2,758.77	1,859.29	-	4,618.06

Date	GL Ref #	Debit	Credit	Description
12/22/2025	3848070	$ 0.74	$ -	Postage - November; CARDINAL MANAGEMENT GROUP Chk # 0
12/22/2025	3848070	1.65	-	Letterstream postage - November; CARDINAL MANAGEMENT GROUP Chk # 0
12/31/2025	3950572	31.40	-	RE-CLASS SEPT DEBIT CARD PURCHASES - Collections attorney documents mailed with overnight service
12/31/2025	3950576	460.94	-	RE-CLASS JUL DEBIT CARD PURCHASES - Printer ink
12/31/2025	3950578	19.07	-	RE-CLASS JUL DEBIT CARD PURCHASES - Letter envelopes
12/31/2025	3950580	232.32	-	RE-CLASS MAY DEBIT CARD PURCHASES - Amenity suspension hearing notice certified letters
12/31/2025	3950582	932.08	-	RE-CLASS MAY DEBIT CARD PURCHASES - Printer ink and postage stamps
12/31/2025	3950588	91.61	-	RE-CLASS JAN DEBIT CARD PURCHASES - Printer ink
12/31/2025	3954432	89.48	-	ACCRUE 12/15/2025 MAIL STATION INK - PITNEY BOWES GLOBAL

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-51060-00-00	Licenses & Permits	25.00	130.00	-	155.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description			Prior Balance	Current Debit	Current Credit	End Balance
12/17/2025	3839528	$ 130.00	$ -	1225 cicb renewal 0550000500; TREASURER OF VIRGINIA (CICB) Chk # 10036			
51-51073-00-00	Security Camera Service Agreement			1,265.00	484.00	363.00	1,386.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
12/01/2025	3608680	$ 121.00	$ -	RE-CLASS DEC Camera Service policy (Reversal)			
12/15/2025	3833958	363.00	-	12/5/2025 Camera Service Policy; CRIME INTERVENTION ALARM Chk # 100539			
12/31/2025	3954478	-	121.00	RE-CLASS JAN Camera Service policy			
12/31/2025	3954482	-	121.00	RE-CLASS FEB Camera Service policy			
12/31/2025	3954486	-	121.00	RE-CLASS MAR Camera Service policy			
51-51090-00-00	Legal - General			12,272.41	1,703.98	3,502.11	10,474.28
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
12/01/2025	3828666	$ -	$ 465.00	ACCRUE Nov. 2025 Legal Services (Reversal)			
12/09/2025	3822661	465.00	-	Nov. 2025 Legal Services; WHITEFORD, TAYLOR & PRESTON, L.L.P Chk # 100530			
12/15/2025	3833950	1,238.98	-	12/6/2025 Legal Services; E. MARGRIET LANGENBERG Chk # 100536			
12/15/2025	3833950	-	1,238.98	12/6/2025 Legal Services (Reversal); E. MARGRIET LANGENBERG Chk # 100536			
12/31/2025	3950536	-	1,719.66	RE-CLASS 8/8/2025 Legal Services - E. MARGRIET LANGENBERG			
12/31/2025	3950538	-	55.05	RE-CLASS 8/8/2025 Filing Fees & Costs - E. MARGRIET LANGENBERG			
12/31/2025	3950540	-	23.42	RE-CLASS 10/17/2025 Filing Fees - E. MARGRIET LANGENBERG			
51-51091-00-00	Legal-Collections			10,788.18	3,436.42	-	14,224.60
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
12/15/2025	3833950	$ 399.31	$ -	12/6/2025 Filing Fees & Costs; E. MARGRIET LANGENBERG Chk # 100536			
12/15/2025	3954492	1,238.98	-	12/6/2025 Legal Services; E. MARGRIET LANGENBERG Chk # 100536			
12/31/2025	3950536	1,719.66	-	RE-CLASS 8/8/2025 Legal Services - E. MARGRIET LANGENBERG			
12/31/2025	3950538	55.05	-	RE-CLASS 8/8/2025 Filing Fees & Costs - E. MARGRIET LANGENBERG			
12/31/2025	3950540	23.42	-	RE-CLASS 10/17/2025 Filing Fees - E. MARGRIET LANGENBERG			
51-51110-00-00	Auditing, Taxes & Accounting			-	3,739.50	-	3,739.50
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
12/16/2025	3838063	$ 3,739.50	$ -	2024 Federal & State Taxes Preparation; DALY, HAMAD & ASSOC. Chk # 100541			
51-51119-00-00	Management Contract Onsite			81,808.64	7,449.33	-	89,257.97
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
12/17/2025	3842465	$ 3,724.66	$ -	Management Contract Onsite; Cardinal Management Group (PR) Chk # 0			
12/31/2025	3870488	3,724.67	-	Management Contract Onsite; Cardinal Management Group (PR) Chk # 0			
51-51120-00-00	Management Fee Contract			38,741.56	3,521.96	-	42,263.52
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
12/01/2025	3757428	$ 3,521.96	$ -	Management Fee; CARDINAL MANAGEMENT GROUP Chk # 0			
51-51125-00-00	Management Incidentals			13,181.44	599.00	40.00	13,740.44
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			
12/22/2025	3848070	$ 250.00	$ -	Account turnover to legal counsel - November; CARDINAL MANAGEMENT GROUP Chk # 0			
12/22/2025	3848070	100.00	-	Association credit/debit card reconciliation - November; CARDINAL MANAGEMENT GROUP Chk # 0			
12/22/2025	3848070	50.00	-	Direct debit set-up/update - November; CARDINAL MANAGEMENT GROUP Chk # 0			
12/22/2025	3848070	25.00	-	Emergency call monitoring - November; CARDINAL MANAGEMENT GROUP Chk # 0			
12/22/2025	3848070	60.00	-	Manual deposits - November; CARDINAL MANAGEMENT GROUP Chk # 0			
12/22/2025	3848070	10.00	-	Owner credit refund processing - November; CARDINAL MANAGEMENT GROUP Chk # 0			
12/22/2025	3848070	64.00	-	Utility payables processing - November; CARDINAL MANAGEMENT GROUP Chk # 0			
12/22/2025	3848070	40.00	-	Collections/bankruptcy reconciliation - November; CARDINAL MANAGEMENT GROUP Chk # 0			
12/29/2025	3862328	-	40.00	Final Notice Letter - Batch 70975			
51-51140-00-00	Income Taxes			3,300.00	-	-	3,300.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**			

CARDINAL MANAGEMENT GROUP
A REALMANAGE COMPANY

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-51204-00-00	Bank Charges	40.00	-	-	40.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-51214-00-00	BOD & Committee Expense	506.60	61.00	61.00	506.60

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3828670	$ -	$ 61.00	ACCRUE 11/24/2025 Reimburse for Gift Cards (Reversal)
12/02/2025	3786040	61.00	-	11/24/2025 Reimburse for Gift Cards; Levin Howard Chk # 100526

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-51277-00-00	Social Expenses	2,186.64	282.62	59.52	2,409.74

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3828676	$ -	$ 59.52	ACCRUE 11/24/2025 Reimburse for 2025 Turkey Trot Expenses (Reversal)
12/02/2025	3786046	59.52	-	11/24/2025 Reimburse for 2025 Turkey Trot Expenses; Kristen Mora Chk # 100529
12/09/2025	3822663	144.47	-	12/1/2025 Reimburse for Social Expenses; Kristen Mora Chk # 100531
12/15/2025	3833956	78.63	-	12/4/2025 Reimburse for Social Expense; Kristen Mora Chk # 100538

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-51791-00-00	Insurance - General Liability	11,397.87	2,486.74	1,356.33	12,528.28

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3758469	$ 852.25	$ -	MONTHLY Erie Secure Business Policy
12/01/2025	3758471	254.83	-	MONTHLY Business Catastrophe Liability Policy
12/01/2025	3758473	18.33	-	MONTHLY Workers Comp./Employers Liability Policy
12/15/2025	3833948	220.00	-	12/2/2025 Workers Comp Policy; Accident Fund Insurance Company of America Chk # 100535
12/18/2025	3842910	1,141.33	-	12/11/2025 Erie Secure Business Policy; ERIE INSURANCE Chk # 100542
12/31/2025	3954494	-	1,136.33	RE-CLASS Erie Secure Business Policy
12/31/2025	3954496	-	220.00	RE-CLASS Workers Comp Policy ACCIDENT FUND INSURANCE

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
58-58000-00-00	Landscape Grounds Contract	26,382.29	2,398.39	-	28,780.68

Date	GL Ref #	Debit	Credit	Description
12/02/2025	3786042	$ 2,398.39	$ -	Dec. 2025 Landscaping; SHENANDOAH LANDSCAPE Chk # 100527

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
58-58070-00-00	Landscape Replacement/Improvement	6,480.19	180.00	100.00	6,560.19

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3828728	$ -	$ 100.00	ACCRUE OCT PICTURE PERFECT LAWN CAR (Reversal)
12/02/2025	3828716	100.00	-	Oct. 2025 Cleaning Services; Picture Perfect Lawn Care Chk # 100522
12/09/2025	3828723	40.00	-	Dec. 2025 Janitorial/General Maintenance; Picture Perfect Lawn Care Chk # 100532
12/31/2025	3954512	40.00	-	ACCRUE DEC 2025 GROUNDS MAINTENANCE - PICTURE PERFECT LAWN CARE

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
58-58800-00-00	Snow Removal	125.00	90.00	-	215.00

Date	GL Ref #	Debit	Credit	Description
12/31/2025	3954512	$ 90.00	$ -	ACCRUE DEC 2025 GROUNDS MAINTENANCE - PICTURE PERFECT LAWN CARE

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
60-60000-00-00	Pool Management Contract	89,500.00	-	-	89,500.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
60-60185-00-00	Pool - Miscellaneous	4,179.78	435.11	3,264.07	1,350.82

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3828688	$ -	$ 195.00	ACCRUE 11/17/2025 Pool Bathrooms Winterized (Reversal)
12/02/2025	3786038	195.00	-	11/17/2025 Pool Bathrooms Winterized; Milstead & Milstead Inc. Chk # 100525
12/09/2025	3822667	123.58	-	12/1/2025 Shop Vac; Levin Howard Chk # 100533
12/09/2025	3828723	40.00	-	Dec. 2025 Janitorial/General Maintenance; Picture Perfect Lawn Care Chk # 100532
12/31/2025	3950542	-	1,859.29	RE-CLASS 3/31/2025-4/30/2025 AGS charges - Access Granted Systems
12/31/2025	3950544	-	30.00	RE-CLASS June 2025 Cleaning Services - Picture Perfect Lawn Care
12/31/2025	3950546	-	296.86	RE-CLASS 5/31/2025-6/30/2025 - Access Granted Systems
12/31/2025	3950548	-	74.98	RE-CLASS 6/30/2025-7/31/2025 - Access Granted Systems
12/31/2025	3950574	-	807.94	RE-CLASS NOV DEBIT CARD PURCHASES - Account payment
12/31/2025	3950584	70.53	-	RE-CLASS MAY DEBIT CARD PURCHASES - 2-D scanner (pool check-in)
12/31/2025	3950586	6.00	-	RE-CLASS APR DEBIT CARD LOG - System test charge

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
60-60199-00-00	Athletic Fields	7,951.79	722.89	-	8,674.68

Date	GL Ref #	Debit	Credit	Description
12/02/2025	3786044	$ 722.89	$ -	Dec. 2025 Landscaping (Athletic Fields); Simpson's Lawn Care LLC Chk # 100528

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
60-60379-00-00	Clubhouse Supplies	$132.56	$231.60	$-	$364.16

Date	GL Ref #	Debit	Credit	Description
12/31/2025	3950590	$ 231.60	$ -	RE-CLASS JAN DEBIT CARD PURCHASES - Clubhouse bathroom supplies

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
60-60383-00-00	Clubhouse Semi-Annual Carpet Cleaning	420.00	-	-	420.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
62-62000-00-00	Electricity	9,956.82	1,323.01	513.75	10,766.08

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3828646	$ -	$ 513.75	ACCRUE 10/28-11/26 ELECTRIC (Reversal)
12/04/2025	3792129	259.81	-	Electricity
12/04/2025	3792133	218.96	-	Electricity
12/04/2025	3792141	15.06	-	Electricity
12/04/2025	3792145	19.92	-	Electricity
12/31/2025	3954121	786.26	-	ACCRUE 11/27-12/30 ELECTRIC
12/31/2025	3954127	23.00	-	ESTIMATE ACCRUE DEC ELECTRIC

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
62-62120-00-00	Water & Sewer	17,600.84	759.91	337.00	18,023.75

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3828694	$ -	$ 337.00	ESTIMATE ACCRUE 10/21-11/30 WATER & SEWER (Reversal)
12/19/2025	3844311	142.34	-	Water & Sewer
12/19/2025	3844315	143.90	-	Water & Sewer
12/19/2025	3844319	19.69	-	Water & Sewer
12/19/2025	3844323	25.98	-	Water & Sewer
12/31/2025	3954163	428.00	-	ESTIMATE ACCRUE 11/21-12/31 WATER & SEWER

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
62-62300-00-00	Natural Gas	1,798.77	208.00	-	2,006.77

Date	GL Ref #	Debit	Credit	Description
12/30/2025	3862349	$ 142.00	$ -	Natural Gas
12/31/2025	3954167	26.00	-	ACCRUE 11/20-12/23 GAS
12/31/2025	3954171	40.00	-	ESTIMATE ACCRUE DEC GAS

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
62-62600-00-00	Phone	2,306.05	214.14	-	2,520.19

Date	GL Ref #	Debit	Credit	Description
12/15/2025	3954177	$ 214.14	$ -	11/28/2025-12/27/2025; VERIZON (VERZNJ) Chk # 100537

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-62295-00-00	Stormwater Management Treatment	1,800.00	1,400.00	-	3,200.00

Date	GL Ref #	Debit	Credit	Description
12/31/2025	3950568	$ 1,400.00	$ -	RE-CLASS 8/29/2025 Treated Vegetation Around Stormwater Pond

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65240-00-00	Pest Control	461.00	130.00	-	591.00

Date	GL Ref #	Debit	Credit	Description
12/24/2025	3855441	$ 130.00	$ -	12/3/2025 Pest Control Commercial; PERMA TREAT FREDERICKSBG Chk # 100543

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65250-00-00	Trash Removal Contract	520.20	90.12	65.12	545.20

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3828698	$ 35.00	$ -	RE-CLASS Dec. 2025 Club House Trash Removal (Reversal)
12/01/2025	3828702	-	45.00	ESTIMATE ACCRUE NOV TRASH REMOVAL (Reversal)
12/24/2025	3855443	20.12	-	Jan. 2026 Clubhouse Trash Removal; GFL ENVIRONMENTAL Chk # 100544
12/31/2025	3954500	-	20.12	RE-CLASS Jan. 2026 Clubhouse Trash Removal
12/31/2025	3954504	35.00	-	ESTIMATE ACCRUE NOV TRASH REMOVAL

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65336-00-00	Fire Inspection	183.60	-	-	183.60

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65446-00-00	Janitorial Contract	2,255.00	3,240.00	1,560.00	3,935.00

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3828728	$ -	$ 310.00	ACCRUE OCT PICTURE PERFECT LAWN CAR (Reversal)
12/01/2025	3828738	-	200.00	ESTIMATE ACCRUE NOV PICTURE PERFECT LAWN CARE (Reversal)
12/02/2025	3786032	715.00	-	Oct. 2025 Cleaning Services; Picture Perfect Lawn Care Chk # 100522
12/02/2025	3786032	-	715.00	Oct. 2025 Cleaning Services (Reversal); Picture Perfect Lawn Care Chk # 100522
12/02/2025	3828716	310.00	-	Oct. 2025 Cleaning Services; Picture Perfect Lawn Care Chk # 100522
12/09/2025	3822665	335.00	-	Dec. 2025 Janitorial/General Maintenance; Picture Perfect Lawn Care Chk # 100532

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance

Date	GL Ref #	Debit	Credit	Description
12/09/2025	3822665	$ -	$ 335.00	Dec. 2025 Janitorial/General Maintenance (Reversal); Picture Perfect Lawn Care Chk # 100532
12/09/2025	3828723	120.00	-	Dec. 2025 Janitorial/General Maintenance; Picture Perfect Lawn Care Chk # 100532
12/31/2025	3950544	30.00	-	RE-CLASS June 2025 Cleaning Services - Picture Perfect Lawn Care
12/31/2025	3950550	125.00	-	RE-CLASS Dec. 2024 Cleaning Services
12/31/2025	3950552	100.00	-	RCLS Jan. 2025 Cleaning Services
12/31/2025	3950554	100.00	-	RCLS Feb. 2025 Cleaning Services
12/31/2025	3950556	125.00	-	RE-CLASS March 2025 Cleaning Services
12/31/2025	3950558	135.00	-	RE-CLASS May 2025 Trash Removal & Cleaning Services
12/31/2025	3950562	305.00	-	RE-CLASS June 2025 Cleaning Services
12/31/2025	3950566	25.00	-	RCLS Jan. 2025 Cleaning Services
12/31/2025	3954508	160.00	-	RE-CLASS Oct. 2025 Cleaning Services
12/31/2025	3954510	135.00	-	RE-CLASS Dec. 2025 Janitorial/General Maintenance
12/31/2025	3954512	200.00	-	ACCRUE DEC 2025 GROUNDS MAINTENANCE - PICTURE PERFECT LAWN CARE
12/31/2025	3954512	320.00	-	ACCRUE DEC 2025 GROUNDS MAINTENANCE - PICTURE PERFECT LAWN CARE

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65454-00-00	General Repairs	19,511.92	525.00	13,815.55	6,221.37

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3828728	$ -	$ 160.00	ACCRUE OCT PICTURE PERFECT LAWN CAR (Reversal)
12/01/2025	3828728	-	145.00	ACCRUE OCT PICTURE PERFECT LAWN CAR (Reversal)
12/01/2025	3828738	-	100.00	ESTIMATE ACCRUE NOV PICTURE PERFECT LAWN CARE (Reversal)
12/02/2025	3828716	160.00	-	Oct. 2025 Cleaning Services; Picture Perfect Lawn Care Chk # 100522
12/02/2025	3828716	145.00	-	Oct. 2025 Cleaning Services; Picture Perfect Lawn Care Chk # 100522
12/09/2025	3828723	135.00	-	Dec. 2025 Janitorial/General Maintenance; Picture Perfect Lawn Care Chk # 100532
12/31/2025	3950550	-	125.00	RE-CLASS Dec. 2024 Cleaning Services
12/31/2025	3950552	-	100.00	RCLS Jan. 2025 Cleaning Services
12/31/2025	3950554	-	100.00	RCLS Feb. 2025 Cleaning Services
12/31/2025	3950556	-	125.00	RE-CLASS March 2025 Cleaning Services
12/31/2025	3950558	-	135.00	RE-CLASS May 2025 Trash Removal & Cleaning Services
12/31/2025	3950560	-	6,181.50	RE-CLASS 6/18/2025 Lighting Repairs Tennis Court
12/31/2025	3950562	-	305.00	RE-CLASS June 2025 Cleaning Services
12/31/2025	3950564	-	6,044.05	RE-CLASS 8/1/2025 Common Area Maintenance
12/31/2025	3954508	-	160.00	RE-CLASS Oct. 2025 Cleaning Services
12/31/2025	3954510	-	135.00	RE-CLASS Dec. 2025 Janitorial/General Maintenance
12/31/2025	3954512	85.00	-	ACCRUE DEC 2025 GROUNDS MAINTENANCE - PICTURE PERFECT LAWN CARE

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65456-00-00	General Maintenance	3,060.00	-	-	3,060.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65610-00-00	HVAC Maintenance	1,197.00	-	-	1,197.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
65-65701-00-00	Stormwater Management Landscaping	7,910.00	1,250.00	2,675.00	6,485.00

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3828774	$ -	$ 1,250.00	ACCRUE Nov. 2025 Stormwater Landscaping (Reversal)
12/02/2025	3786034	1,250.00	-	Nov. 2025 Stormwater Landscaping; Picture Perfect Lawn Care Chk # 100523
12/31/2025	3950566	-	25.00	RCLS Jan. 2025 Cleaning Services
12/31/2025	3950568	-	1,400.00	RE-CLASS 8/29/2025 Treated Vegetation Around Stormwater Pond

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
79-79900-00-00	Operating Contingency	4,693.00	6,044.05	-	10,737.05

Date	GL Ref #	Debit	Credit	Description
12/31/2025	3950564	$ 6,044.05	$ -	RE-CLASS 8/1/2025 Common Area Maintenance

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
90-90008-00-00	Transfer Reserve Interest	7,266.17	343.08	-	7,609.25

Date	GL Ref #	Debit	Credit	Description
12/31/2025	3950600	$ 343.08	$ -	TRANSFER RESERVE INTEREST

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
90-90170-00-00	Replacement Reserves Contribution	92,400.00	27,519.86	19,119.86	100,800.00

Date	GL Ref #	Debit	Credit	Description
12/01/2025	3954119	$ 8,400.00	$ -	MONTHLY RESERVE ACCRUAL
12/02/2025	3786036	2,210.00	-	10/15/2025 Parking Lot Seal Coating; Sealcoating 2.0 Chk # 100524

Account No	Description				Prior Balance	Current Debit	Current Credit	End Balance
12/02/2025	3786036	$ -	$ 2,210.00	10/15/2025 Parking Lot Seal Coating (Reversal); Sealcoating 2.0 Chk # 100524				
12/16/2025	3838061	16,909.86	-	10/1/2025 Cover for Main Pool; Douglas Aquatics, Inc. Chk # 100540				
12/16/2025	3838061	-	16,909.86	10/1/2025 Cover for Main Pool (Reversal); Douglas Aquatics, Inc. Chk # 100540				
			Totals:		**$0.00**	**$238,515.27**	**$238,515.27**	**$0.00**

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
11/13/2025		Kristen Mora		100514	($55.95)
12/15/2025		Kristen Mora		100538	($78.63)
12/16/2025		DALY, HAMAD & ASSOC.		100541	($3,739.50)
12/31/2025		Cardinal Management Group (PR)		0	($3,724.67)
			Total Uncleared		**($7,598.75)**
Cleared Items					
Credits					
12/01/2025	12/01/2025	Deposit from batch 68731	68731 - Auto Payment	1028	$486.67
12/02/2025	12/02/2025	Deposit from batch 68825	68825 - Auto Payment	1031	$838.00
12/02/2025	12/02/2025	Misc Income Deposit		1028	$570.00
12/02/2025	12/02/2025	Deposit from batch 68786		1030	$2,671.44
12/03/2025	12/03/2025	Deposit from batch 69015	69015 - Auto Payment	1032	$1,112.00
12/04/2025	12/04/2025	Deposit from batch 69166	69166 - Auto Payment	1033	$430.00
12/05/2025	12/31/2025	Deposit from batch 69234	69234 - Auto Payment	1034	$358.05
12/08/2025	12/10/2025	Deposit from batch 69244		1035	$200.00
12/08/2025	12/08/2025	Deposit from batch 69334	69334 - Auto Payment	1036	$1,462.00
12/09/2025	12/09/2025	Deposit from batch 69415	69415 - Auto Payment	1037	$215.00
12/11/2025	12/31/2025	Deposit from batch 69621	69621 - Auto Payment	1038	$345.00
12/12/2025	12/12/2025	Deposit from batch 69641	69641 - Auto Payment	1039	$52.00
12/15/2025	12/15/2025	Deposit from batch 69756	69756 - Auto Payment	1040	$995.00
12/16/2025	12/16/2025	Deposit from batch 69992	69992 - Auto Payment	1041	$1,680.00
12/17/2025	12/17/2025	Deposit from batch 70142	70142 - Auto Payment	1042	$430.00
12/18/2025	12/18/2025	Deposit from batch 70252	70252 - Auto Payment	1043	$200.00
12/19/2025	12/19/2025	Deposit from batch 70371	70371 - Auto Payment	1045	$992.00
12/22/2025	12/22/2025	Deposit from batch 70357		1044	$285.00
12/22/2025	12/22/2025	Deposit from batch 70746	70746 - Auto Payment	1048	$1,075.00
12/23/2025	12/23/2025	Deposit from batch 70869	70869 - Auto Payment	1052	$3,870.00
12/23/2025	12/23/2025	Deposit from batch 70776		1049	$300.00
12/23/2025	12/29/2025	incorrect owner CK# 476 - Huss	70814 - Move or Return Paymer	0	$225.00
12/23/2025	12/23/2025	Misc Income Deposit		1049	$570.00
12/24/2025	12/24/2025	Deposit from batch 70870	70870 - Auto Payment	1053	$2,783.39
12/26/2025	12/26/2025	Deposit from batch 70940	70940 - Auto Payment	1054	$3,425.00
12/29/2025	12/29/2025	Deposit from batch 70979	70979 - Auto Payment	1055	$13,373.34
12/30/2025	12/30/2025	Deposit from batch 71147	71147 - Auto Payment	1059	$6,860.00
12/31/2025	12/31/2025	Interest			$4.24
12/31/2025	12/31/2025	Deposit from batch 71322	71322 - Auto Payment	1060	$7,971.67
			Total Cleared Credits		**$53,779.80**
Debits					
11/10/2025	12/02/2025	Mark Leupold and Jennifer Leupold	67008 - Move or Return Paymer	10035	($200.00)
11/13/2025	12/30/2025	BIOLOGICAL SOLUTIONS & PEST CONTROL, INC.		100515	($75.00)
11/27/2025	12/01/2025	COLUMBIA GAS OF VIRGINIA		0	($18.00)
11/28/2025	12/03/2025	Cardinal Management Group (PR)		0	($3,724.67)
12/01/2025	12/02/2025	CARDINAL MANAGEMENT GROUP		0	($3,521.96)
12/02/2025	12/12/2025	Picture Perfect Lawn Care		100522	($715.00)
12/02/2025	12/12/2025	Picture Perfect Lawn Care		100523	($1,250.00)
12/02/2025	12/15/2025	Sealcoating 2.0		100524	($2,210.00)

Bank Account Reconciliation	Date:	1/9/2026
Fox Point	Time:	3:46 pm
First Citizens Bank- Operating - 6285 (End: 12/31/2025)	Page:	4

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
12/02/2025	12/30/2025	Milstead & Milstead Inc.		100525	($195.00)
12/02/2025	12/12/2025	Levin Howard		100526	($61.00)
12/02/2025	12/12/2025	SHENANDOAH LANDSCAPE		100527	($2,398.39)
12/02/2025	12/03/2025	Simpson's Lawn Care LLC		100528	($722.89)
12/02/2025	12/12/2025	Kristen Mora		100529	($59.52)
12/04/2025	12/31/2025	DOMINION ENERGY VIRGINIA		0	($259.81)
12/04/2025	12/31/2025	DOMINION ENERGY VIRGINIA		0	($218.96)
12/04/2025	12/31/2025	DOMINION ENERGY VIRGINIA		0	($15.06)
12/04/2025	12/31/2025	DOMINION ENERGY VIRGINIA		0	($19.92)
12/09/2025	12/10/2025	WHITEFORD, TAYLOR & PRESTON, L.L.P		100530	($465.00)
12/09/2025	12/18/2025	Kristen Mora		100531	($144.47)
12/09/2025	12/18/2025	Picture Perfect Lawn Care		100532	($335.00)
12/09/2025	12/18/2025	Levin Howard		100533	($123.58)
12/09/2025	12/10/2025	FORCE SECURITY SOLUTIONS		100534	($209.82)
12/12/2025	12/15/2025	Transfer to Capital One - Reserve Acct #21			($8,400.00)
12/15/2025	12/22/2025	Accident Fund Insurance Company of America		100535	($220.00)
12/15/2025	12/31/2025	E. MARGRIET LANGENBERG		100536	($1,638.29)
12/15/2025	12/16/2025	VERIZON (VERZNJ)		100537	($214.14)
12/15/2025	12/16/2025	CRIME INTERVENTION ALARM		100539	($363.00)
12/16/2025	12/30/2025	Douglas Aquatics, Inc.		100540	($16,909.86)
12/17/2025	12/23/2025	TREASURER OF VIRGINIA (CICB)		10036	($130.00)
12/17/2025	12/22/2025	Cardinal Management Group (PR)		0	($3,724.66)
12/18/2025	12/05/2025	Michael A Ouden Jr		0	($190.00)
12/18/2025	12/19/2025	ERIE INSURANCE		100542	($1,141.33)
12/19/2025	12/31/2025	Spotsylvania County - Treasure		0	($142.34)
12/19/2025	12/31/2025	Spotsylvania County - Treasure		0	($143.90)
12/19/2025	12/31/2025	Spotsylvania County - Treasure		0	($19.69)
12/19/2025	12/31/2025	Spotsylvania County - Treasure		0	($25.98)
12/22/2025	12/23/2025	CARDINAL MANAGEMENT GROUP		0	($601.39)
12/23/2025	12/29/2025	Incorrect owner CK# 1407 12/23/2025 - Campbell	70815 - Move or Return Paymer	0	($270.00)
12/24/2025	12/26/2025	PERMA TREAT FREDERICKSBG		100543	($130.00)
12/24/2025	12/26/2025	GFL ENVIRONMENTAL		100544	($20.12)
12/30/2025	12/31/2025	COLUMBIA GAS OF VIRGINIA		0	($142.00)
12/30/2025	12/31/2025	NSF CK# 8146534 - Quitugua	71545 - Move or Return Paymer	0	($200.00)
			Total Cleared Debits		**($51,569.75)**

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt

First Citizens Bank- Operating - 6285 Summary

Ending Account Balance:	$ 100,819.89
Uncleared Items:	($7,598.75)
Adjusted Balance:	$ 108,418.64
Bank Ending Balance:	$ 108,418.64
Difference:	$-

First Citizens Bank

999-00000-000000

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
WOODBRIDGE VA 22192-8102

******6285 - CAB INTEREST CHECKING

Beginning Balance	$106,208.59	Average Daily Balance	$99,838.17
Total Deposits	$53,775.56	Year-To-Date Interest Paid	$66.21
Total Withdrawals	$51,569.75	Days in Statement Period	31
Interest Paid	$4.24	Annual Percentage Yield Earned	0.05%
Ending Balance	$108,418.64		

TRANSACTION DETAIL

DEPOSITS/CREDITS

Date	Description	Amount
12/01	LOCKBOX DEPOSIT	$486.67
12/02	IMAGE DEPOSIT	$2,671.44
12/02	LOCKBOX DEPOSIT	$838.00
12/02	IMAGE DEPOSIT	$570.00
12/03	LOCKBOX DEPOSIT	$1,112.00
12/04	LOCKBOX DEPOSIT	$430.00
12/05	LOCKBOX DEPOSIT	$358.05
12/08	LOCKBOX DEPOSIT	$1,462.00
12/09	LOCKBOX DEPOSIT	$215.00
12/10	IMAGE DEPOSIT	$200.00
12/11	LOCKBOX DEPOSIT	$345.00
12/12	LOCKBOX DEPOSIT	$52.00
12/15	LOCKBOX DEPOSIT	$995.00
12/16	LOCKBOX DEPOSIT	$1,680.00
12/17	LOCKBOX DEPOSIT	$430.00
12/18	LOCKBOX DEPOSIT	$200.00
12/19	LOCKBOX DEPOSIT	$992.00
12/22	LOCKBOX DEPOSIT	$1,075.00
12/22	IMAGE DEPOSIT	$285.00
12/23	LOCKBOX DEPOSIT	$3,870.00
12/23	IMAGE DEPOSIT	$570.00

ADDRESS ____________________

CITY ____________________ STATE ____________ ZIP ____________

SOCIAL SECURITY NO. ____________________ DATE ____ / ____ / ____

CLIP AND RETURN TO BANK

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous or automatic charge(s) posted on this statement.
2. Mark (x) your register after each check listed on front of this statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "balance" in the form to the right should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

- Recheck all additions and subtractions or corrections.
- Verify the carryover balance from page to page in your check register.
- Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance.

IN CASE OF ERROR OR QUESTION S ABOUT YOUR ELECTRONIC TRANSFERS Call or write us 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. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need 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 ten (10) business days to do this, we will recredit your account the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT
If you think there is an error on your line of credit statement, write to us at the address listed below. In your letter, give us the following infonnation:
1. **Your name and account number,**
2. **The dollar amount of the suspected error,**
3. **If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.**

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors IN WRITING. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.
While we investigate whether or not there has been an error, the following are true:
- **We cannot try to collect the amount in question, or report you as delinquent on that amount;**
- **The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount;**
- **While you do not have to pay the amount in question, you are responsible for the remainder of your balance;**
- **We can apply any unpaid amount against your credit limit.**

AVERAGE DAILY BALANCE (including new purchases)
This balance is figured by adding the outstanding balance (including new purchases and deducting payments and credits) for each day in the billing cycle, and then dividing by the number of days in the billing cycle.

IN CASE OF ERROR OR QUESTIONS,
CALL US AT 866.800.4656
OR WRITE TO US AT
FIRST CITIZENS BANK
4950 S 48TH STREET
PHOENIX, AZ 85040

NEW BALANCE TRANSFER AMOUNT FROM OTHER SIDE		$ 108,418	64
ADD: DEPOSITS MADE SINCE ENDING DATE ON STATEMENT			
SUBTOTAL		$	
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS			
NUMBER	**AMOUNT**		
TOTAL CHECKS NOT LISTED →			
SUBTRACT TOTAL CHECKS NOT LISTED FROM SUBTOTAL ABOVE	**BALANCE**	$	

THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE.

DEPOSITS/CREDITS

Date	Description	Amount
12/23	IMAGE DEPOSIT	$300.00
12/24	LOCKBOX DEPOSIT	$2,783.39
12/26	LOCKBOX DEPOSIT	$3,425.00
12/29	LOCKBOX DEPOSIT	$13,373.34
12/29	FOX POINT CINCXFER 541477499 -SETT-A228SFTP5	$225.00
12/30	LOCKBOX DEPOSIT	$6,860.00
12/31	LOCKBOX DEPOSIT	$7,971.67
12/31	INTEREST PYMT	$4.24

WITHDRAWALS/DEBITS

Date	Description	Amount
12/01	AVIDXCHANGE AX UTILITY FOX POINT CAR165	$18.00
12/02	FOX POINT VENDOR PAY 541477499 -SETT-A228SFTP5	$3,521.96
12/03	AVIDPAY SERVICE AVIDPAY 705REF*CK*100528*251202*SIMPSO	$722.89
12/03	FOX POINT VENDOR PAY 541477499 -SETT-A228SFTP5	$3,724.67
12/05	RETURN DEPOSIT ITEM	$190.00
12/05	AVIDXCHANGE AX UTILITY FOX POINT CAR165	$513.75
12/10	AVIDPAY SERVICE AVIDPAY 705REF*CK*100534*251209*FORCE	$209.82
12/10	AVIDPAY SERVICE AVIDPAY 705REF*CK*100530*251209*WHITEF	$465.00
12/15	FOX POINT CINCXFER 541477499 -SETT-A228SFTP5	$8,400.00
12/16	AVIDPAY SERVICE AVIDPAY 705REF*CK*100537*251215*VERIZO	$214.14
12/16	AVIDPAY SERVICE AVIDPAY 705REF*CK*100539*251215*CRIME	$363.00
12/19	AVIDPAY SERVICE AVIDPAY 705REF*CK*100542*251218*ERIE I	$1,141.33
12/22	AVIDXCHANGE AX UTILITY	$331.91

WITHDRAWALS/DEBITS

Date	Description	Amount
	FOX POINT CAR165	
12/22	FOX POINT VENDOR PAY 541477499 -SETT-A228SFTP5	$3,724.66
12/23	FOX POINT VENDOR PAY 541477499 -SETT-A228SFTP5	$601.39
12/26	AVIDPAY SERVICE AVIDPAY 705REF*CK*100544*251224*GFL EN	$20.12
12/26	AVIDPAY SERVICE AVIDPAY 705REF*CK*100543*251224*PERMA	$130.00
12/29	FOUR SEASONS H CINCXFER FIRST CITIZENS BANK- O D5131	$270.00
12/30	ACHRET FT409146534 KIMBERLY QU	$200.00
12/31	AVIDXCHANGE AX UTILITY FOX POINT CAR165	$142.00

CHECKS (IN NUMERIC ORDER)

Date	Check #	Amount	Date	Check #	Amount
12/02	10035	$200.00	12/12	100527	$2,398.39
12/23	10036	$130.00	12/12	100529 *	$59.52
12/30	100515 *	$75.00	12/18	100531 *	$144.47
12/12	100522 *	$715.00	12/18	100532	$335.00
12/12	100523	$1,250.00	12/18	100533	$123.58
12/15	100524	$2,210.00	12/22	100535 *	$220.00
12/30	100525	$195.00	12/31	100536	$1,638.29
12/12	100526	$61.00	12/30	100540 *	$16,909.86

* Skip in check sequence

First Citizens Bank

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
WOODBRIDGE 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		

FOR A CHANGE OF NAME OR ADDRESS, PLEASE COMPLETE THE FORM BELOW:

NAME ____

ADDRESS ____

CITY ____________________ STATE ____________ ZIP ____________

SOCIAL SECURITY NO. ____________________ DATE ____ / ____ / ____

CLIP AND RETURN TO BANK

HOW TO BALANCE YOUR ACCOUNT

1. Subtract from your check register any service, miscellaneous or automatic charge(s) posted on this statement.
2. Mark (x) your register after each check listed on front of this statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form at right.
5. The final "balance" in the form to the right should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES" below.

HINTS FOR FINDING DIFFERENCES

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1. **Your name and account number,**
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3. **If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.**

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount;
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance;
- We can apply any unpaid amount against your credit limit.

AVERAGE DAILY BALANCE (including new purchases)
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IN CASE OF ERROR OR QUESTIONS,
CALL US AT 866.800.4656
OR WRITE TO US AT
FIRST CITIZENS BANK
4950 S 48TH STREET
PHOENIX, AZ 85040

NEW BALANCE TRANSFER AMOUNT FROM OTHER SIDE		$ 0.00
ADD: DEPOSITS MADE SINCE ENDING DATE ON STATEMENT		
SUBTOTAL		$
CHECKS NOT LISTED ON THIS OR PRIOR STATEMENTS		
NUMBER	**AMOUNT**	
TOTAL CHECKS NOT LISTED →		
SUBTRACT TOTAL CHECKS NOT LISTED FROM SUBTOTAL ABOVE	**BALANCE**	$

THIS SHOULD AGREE WITH YOUR CHECK REGISTER BALANCE.

FOX POINT HOMEOWNERS ASSOCIATION L202
4330 PRINCE WILLIAM PARKWAY, SUITE 201 000086060
ATTN: BARBARA PHILLIPS
WOODBRIDGE 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 OCTOBER 01, 2025 - DECEMBER 31, 2025

Business Advantage Savings — **FOX POINT HOMEOWNERS ASSOCIATION**

Previous Balance 09/30/25	$283,954.05	Number of Days in Cycle	92
3 Deposits/Credits	$25,200.00	Minimum Balance This Cycle	$283,954.05
Interest Paid	$1,132.24	Average Collected Balance	$297,506.18
0 Debits	$0.00	Interest Earned During this Cycle	$1,132.24
Service Charges	$0.00	Interest Paid Year-To-Date	$5,262.72
Ending Balance 12/31/25	$310,286.29	Annual Percentage Yield (This Statement Period)	1.52%

ACCOUNT DETAIL FOR PERIOD OCTOBER 01, 2025 - DECEMBER 31, 2025

Business Advantage Savings — **FOX POINT HOMEOWNERS ASSOCIATION**

Date	*Description*	*Deposits/Credits*	*Withdrawals/Debits*	*Resulting Balance*
10/15	ACH deposit Fox Point CincXfer 101525 Capital One - Reserve C4699	$8,400.00		$292,354.05
10/31	Interest paid	$424.43		$292,778.48
11/13	ACH deposit Fox Point CincXfer 111325 Capital One - Reserve C4867	$8,400.00		$301,178.48
11/30	Interest paid	$364.73		$301,543.21
12/15	ACH deposit Fox Point CincXfer 121525 Capital One - Reserve C5029	$8,400.00		$309,943.21
12/31	Interest paid	$343.08		$310,286.29
Total		$26,332.24	$0.00	

Thank you for banking with us.

COLR099B 6056 5024 204 07 20260101 PG 1 OF 1
00086060 57703947.1 0-0

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.

PSI: 0 / SHC: 0 / LOB :S

Debit Card Purchases - 2025					
YTD Total		**$4,357.83**			
Purchase Date	**Vendor**	**Amount**	**GL Code**	**GL Ref #**	**Description**
11/24/2025	CVS	$445.60	51-51214		Gift cards for 2025 lifeguard staff
11/24/2025	Amazon	$70.84	60-60379		Clubhouse toilet paper
11/3/2025	Access Granted	$807.94	60-60185		Account payment
10/24/2025	USPS	$9.03	51-51042		Package mailing
9/4/2025	USPS	$31.40	51-51030		Collections attorney documents mailed with overnight service
9/3/2025	Adobe	$19.99	51-51030		Monthly Subscription
7/7/2025	PoolWeb	$161.11	60-60185		Replacement pool ladder treads
7/3/2025	Adobe	$19.99	51-51030		Monthly Subscription
7/2/2025	Office Depot	$460.94	51-51030		Printer ink
7/2/2025	Walmart	$19.07	51-51030		Letter envelopes
7/2/2025	CVS	$10.51	51-51030		(2) greeting cards for Shenandoah Landscaping
6/27/2025	Ace Hardware	$58.62	60-60185		Toilet paper for pool pathrooms
6/16/2025	Total Restroom	$22.26	51-51030		Replacement hand towel receptacle
6/16/2025	Docusign	$15.00	51-51030		Monthly Subscription
6/3/2025	Adobe	$19.99	51-51030		Monthly Subscription
5/27/2025	Vistaprint	$26.30	51-51030		Address stamp
5/21/2025	USPS	$232.32	51-51030		Amenity suspension hearing notice certified letters
5/13/2025	Docusign	$15.00	51-51030		Monthly Subscription
5/13/2025	The Lifeguard Store	$199.12	60-60185		Pool rope floats
5/6/2025	Office Depot	$932.08	51-51030		Printer ink and postage stamps
5/6/2025	Amazon	$70.53	51-51030		2-D scanner (pool check-in)
5/6/2025	Amazon	$8.20	51-51030		Protection plan for 2-D scanner
5/3/2025	Adobe	$19.99	51-51030		Monthly Subscription
4/25/2025	Amazon	$196.86	60-60185		Replacement lifeguard rescue tubes
4/13/2025	Docusign	$15.00	51-51030		Monthly Subscription
4/10/2025	Access Granted	$6.00	51-51030		System test charge
4/3/2025	Adobe	$19.99	51-51030		Monthly Subscription
3/27/2025	Office Depot	$122.65	51-51030		Office supplies
3/17/2025	Webstaurant	$31.13	60-60379		(2) replacement toilet paper holders
3/13/2025	Docusign	$15.00	51-51030		Monthly Subscription
3/3/2025	Adobe	$19.99	51-51030		Monthly Subscription
2/13/2025	Docusign	$15.00	51-51030		Monthly Subscription
2/5/2025	Office Depot	$293.34	51-51030		Office supplies
2/3/2025	Adobe	$19.99	51-51030		Monthly Subscription
1/27/2025	Amazon	$50.81	51-51030		Office supplies
1/22/2025	Amazon	$91.61	51-51030		Printer ink
1/17/2025	Amazon	$231.60	51-51030		Clubhouse bathroom supplies
1/5/2025	Target	$49.48	51-51030		Laptop bag
1/3/2025	Adobe	$19.99	51-51030		Monthly Subscription

CARDINAL MANAGEMENT GROUP
A REALMANAGE COMPANY

Action Item Management		**Date:**	1/8/2026
Action Items by Manager		**Time:**	7:21 pm
Due Date: 1/13/2026 - 10/31/2027		**Page:**	1

Action Item Subject/Description	Start Date	Due Date	Status
Laura Lino l.lino@cardinalmanagementgroup.com			
Fox Point			
Pool Pump Room Leak Repair Milstead & Milstead have identified a minor leak involving one of the pipes in the pool pump room. The contractor has provided a proposal for the repair that will be presented to the Board for review at their meeting on 1/13/2026. The contractor confirmed the leak does not pose an immediate threat to safety or property,	01/08/2026	05/01/2026	Pending Board
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 by the Board, along with a comparable proposal, at the Board meetings in October and November 2025. At these meetings, sufficient quorum was not present to conduct a vote. A vote will be conducted online out-of-meeting or at the next regular Board meeting on 1/8/2026.	09/04/2025	01/31/2026	Completed
Welcome Committee Kickoff The charter has been finalized, operating procedures have been discussed, and a digital "New Homeowner Welcome Packet" has been put together which the Board will have a chance to review at the Board meeting on 1/13/2026. The Committee will assume their operations by the end of January 2026.	08/07/2025	01/31/2026	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-H
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.	08/07/2025	01/31/2026	Pending Board
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 requested they confer with Shenandoah leadership to resolve; discussion among the attorney and contractor are currently in progress.	08/07/2025	01/31/2026	In Progress

Action Item Subject/Description	Start Date	Due Date	Status
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 documentation on this initiative provided by law enforcement was reviewed by legal counsel (who endorsed implementation) as well as the Association's insurance agent, both of which noted no concerns with implementation. Implementation of this was approved at the Board Meeting on 10/14/2025 however, following additional concerns presented by members not present at the October meeting, it was determined that further discussion and feedback from the community were needed. This was a topic of discussion on the agenda at the 2025 Annual Meeting, at which time the homeowners in attendance engaged in a productive discussion with the Board. Management is currently awaiting further direction from the Board in terms of other actions needed before moving forward with implementation.	10/09/2025	03/31/2026	Pending Board
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-H
2024 Audit The audit representation letter was signed and sent back to the auditor via email and certified mail. The auditor previously confirmed receipt of all requirements, but after multiple repeat follow-ups from management, the auditor reported that there is still a bank account authorization outstanding to obtain needed information regarding the Associations CD account. The auditor advised that the request for authorization was sent via email to the Board President, but it was not received. Management has asked if the authorization can be given by the GM, and is awaiting response.	01/08/2026	01/16/2026	In Progress
Reserve Account Reinvestment At the October 2025 meeting, the Board and Finance Committee have been provided options for re-investment as recommended by Cardinal Management. At the following meeting on 11/12/2025, the Board delegated to the Finance Committee to devise a 2026 investment plan, and the Committee advised they will present their recommendations at the January 2026 meeting, after the 2026 budget has been finalized and in advance of the CD maturity date (2/6/2026).	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 meeting on 10/14/2025 at which time the Board decided to table until spring of 2026.	10/09/2025	04/30/2026	Deferred/On-H

Action Item Subject/Description	Start Date	Due Date	Status
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 meetings on 10/14/2025 and 11/12/2025. At both meetings, 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. These proposals with either be on the agenda for review again at the Board meeting on 1/13/2026 or submitted for an online vote out of meeting,	10/10/2025	01/31/2026	Pending Board
Main Entrance Floodlight Replacement A portion of the in-ground floodlights installed at the main entrance monument wall are currently not working. Highlights Services came onsite to inspect the current fixtures, and has provided a proposal recommending a replacement of all floodlights at the main entrance, as they are currently overdue for replacement. This proposal was presented to the Board in December and based on the out-of-meeting discussion that took place, the Board decided to defer until the next Board meeting on 1/12/2026.	01/08/2026	01/31/2026	Pending Board
Clubhouse Parking Lot Light Fixture Replacements A portion of the pole lamps in the clubhouse parking lot are currently out or not functioning properly. Highlights Services came on site to inspect the lamps, and is recommending a full replacement of all light fixtures in the parking lot, as they are nearing the end of their useful life. This proposal was provided to the Board in December and based on the out-of-meeting discussion that took place, the Board decided to defer until the next Board meeting on 1/12/2026.	01/08/2026	01/31/2026	Pending Board
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. 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. Liming was completed mid-November 2025 in order to condition the soil for fertilization in the spring.	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 in January 2026.	08/07/2025	01/13/2026	Deferred/On-H

Laura Lino l.lino@cardinalmanagementgroup.com **16**

To: Board of Directors

From: Laura Lino, General Manager

Date: January 13, 2026

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

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.

Following charter approval, Director Betty Banks and General Manager Laura Lino met to determine committee operating procedures. During this meeting, it was discussed that a "welcome packet" would be put together which would be provided by the Committee to all new homeowners digitally, and include all necessary information for contacting the HOA, paying dues, applying for amenities passes, etc. There will be an option for new homeowners to receive this packet in a hard-copy format if needed. It was also discussed that a small gift would be given to all new homeowners as well, in addition to the packet.

The draft welcome packet is included for review on the subsequent pages. The Committee is still considering options in terms of the small gift to be provided; options presented include pens/notepads, coffee mugs, and tote bags.

Action Needed: *No action needed.*

Management Recommendation: N/A

Meet the HOA

Board of Directors

The Fox Point HOA Board consists of (6) fellow homeowners who serve the community on a volunteer basis. The current 2026 Board Members are:

Matt Ellia - President
Martin Westphal - Vice President
Mark Fortune - Treasurer
Devon Kelly - Secretary
Betty Banks - Director
Levin "Bootsie" Howard - Director

The Board can be contacted via email at: bod@foxpointva.com.

Committees

The Fox Point HOA also has several resident-run, volunteer-based committees that assist the Board:
Architectural Review Committee (ARC)
Capital Improvements Committee
Elections Committee
Finance Committee
Policy & Documents Committee
Pollinator Landscape Committee
Social Committee
Welcome Committee

These committees are always looking for new members! If you are interested in volunteering, reach out to the General Manager for more information!

Management Team

The HOA currently partners with Cardinal Management Group for management and maintenance of the property. The General Manager is located onsite at the clubhouse. The management team also includes an offsite Portfolio Manager that oversees Fox Point, as well as other communities in the area. Residents can also reach Cardinal Management via their corporate office, or by calling their emergency answering service.

General Manager: Laura Lino
Phone: (540) 891-1058
Email: laura.lino@cardinalmanagementgroup.com

Portfolio Manager: Taylor Lee
Phone: (703) 569-5797 (ext. 5325)
Email: taylor.lee@cardinalmanagementgroup.com

Cardinal Management Corporate Office
Phone: (703) 569-5797
Email: cardinal@cardinalmanagementgroup.com

Cardinal Management Emergency Answering Service:
Phone: (866) 473-2573

HOA Office Hours:
Monday: 8:00AM-5:00PM
Tuesday: 11:00AM-7:00PM
Wednesday: 8:00AM-5:00PM
Thursday: 8:00AM-5:00PM
Friday: 8:00AM-2:00PM
Saturday & Sunday: CLOSED

Fox Point
Homeowners Association

New Homeowner Welcome Guide

<u>Section 1:</u> CONNECTING WITH THE HOA

- **Cardinal Management Community Portal & Mobile App:**

  Once registered, the homeowner portal allows you to view your assessment account information, your assessment balance, and community information. You are also able to access information regarding any property or covenants-related citations you may receive. The portal can be accessed online and also via the mobile app.

  Access Online: Fox Point HOA CINC Homeowner Portal

  Download the Mobile App:

  Apple
  Google Play (Android)

- **Visit the Fox Point Website:**

  On the website, you can find all community governing documents, forms, announcements, an overview of community amenities, and other general community information. No login required!

  Link: Fox Point HOA Website

- **Check Your Email:**

  Announcements regarding social events, office closures, pool closures, board meetings, and other community happenings are sent out frequently to residents via email broadcast. To make sure the HOA has the correct email address(es) on file for your household, please reach out to the General Manager or log in to the homeowner portal.

- **Attend a Board Meeting:**

  The Fox Point HOA Board of Directors holds a regular meeting on the second Tuesday of each month at the clubhouse (6120 Blackstone Blvd.) at 7:00PM, with the exception of July and December. Each year, the HOA also holds an Annual Meeting on the first Sunday in December to review the year and elect new members to the Board. We highly encourage all residents to attend the Annual Meeting, as well as many monthly meetings as possible. The 2026 Annual Meeting will be held Sunday, December 6, 2026 at 2:00PM. Residents may also attend all HOA meetings virtually via Zoom.

Section 2: PAYING YOUR ASSESSMENTS

HOA assessments are charged in quarterly installments of $215.00 on the following dates each year: January 1, April 1, July 1, and October 1. Your account information and balance can be viewed anytime by logging into the homeowner portal.

There are (3) ways to pay your assessments:

Option #1: Online with Property Pay

- Visit Property Pay
- Management Company ID: 7101
- Association ID: BT
- You will need your account number to pay online. If you do not have your account number, please contact the General Manager.
- Processing fee included*

Option #2: Pay Cardinal Management Automatic Withdrawal

- Visit the Cardinal Management Website
- See section titled "Automatic Withdrawal"
- Please allow up to (15) days for setup

Option #3: Mail a Check

- Please mail within 7-10 days of the payment due date to allow time for receiving and processing.
- Checks should be made out to Fox Point HOA
- Either mail with your payment coupon or include your Fox Point assessment account number in the check's memo line
- Mail to the address below:

  Cardinal Management Group, a RealManage Company

P.O. Box 52358
Phoenix, AZ 85072

If you have any questions regarding assessment payments or your assessment account, please contact the General Manager.

Section 3: AMENITIES PASSES

Residents must have a valid amenities pass in order to enter the pool and make use of all community amenities. The HOA currently partners with Access Granted to allow residents the option of having a digital pass, physical pass, or both. Use the links below to get started.

Amenities Pass Application
Amenities Pass Application Instructions

Section 4: FREQUENTLY ASKED QUESTIONS

1. *How do I use the amenities?*

   Residents must have a valid amenities pass in order to enter the pool and make use of the other community amenities such as the playground, tennis/pickleball courts, basketball court, volleyball court, baseball field, soccer fields, and clubhouse. Amenities are available for use on a first come, first served basis.

2. *Where are the amenities?*

   The pool, playground, tennis/pickleball courts, basketball court, and volleyball court are located at the clubhouse at 6120 Blackstone Blvd. The baseball and soccer fields are located at the end of Danford Ct.

3. *Can my guests use the amenities?*

   Yes! Guests are welcome to use all amenities as long as they are accompanied by a Fox Point resident with a valid amenities pass at all times. For the pool, all homeowners are allotted (10) guest passes at the beginning of each season, and more can be purchased as well, if needed.

4. *When is the pool open?*

   Each year, the pool opens the Saturday before Memorial Day and remains open through Labor Day. All residents must show a valid amenities pass in order to enter. During the regular season, the pool is open every day from 11:00AM-9:00PM. Weekday hours are reduced once local schools resume, during which time the pool is open 4:00PM-7:00PM Monday-Friday (weekend hours remain the same).

5. *Do I need to get approval for modifications to my property?*

   All modifications that involve a major change to the exterior of your home or yard must be approved by the Architectural Review Committee (ARC). Applications and supporting materials should be submitted to the General Manager, after which they will be forwarded to the ARC, which reviews applications on a rolling basis. Once the ARC has completed their review of your application, an official decision letter will be sent to your email. When submitting an ARC application, use the following resources:

   Fox Point ARC Application & Checklist
   Fox Point HOA Design Guidelines

   If you are not sure if your modification requires approval or if you have questions on what supporting materials to include with your application, please reach out to the General Manager.

6. *What do I do if I receive a property or covenants violation?*

   Don't panic! It's common for the HOA to send notifications to homeowners every now and then regarding issues on your property that may require some attention. This helps maintain community property values. If you receive a violation and have questions or concerns, reach out to the General Manager for assistance. Information on all violations issued for your property can also be found by logging into the homeowner portal. You can also advise the General Manager once you have resolved a violation; a re-inspection will be completed if necessary and you will receive an additional follow-up once the violation is closed.

7. *Is the clubhouse available for rental?*

   Yes! The main room inside the clubhouse is available for rental to Fox Point homeowners for parties and events. For availability and pricing, please contact the General Manager.

8. *Is the pool available for rental?*

   Residents are able to hold pool parties for a fee during regular pool hours, during which time the pool will remain open to other residents and their guests. For availability and pricing, please contact the General Manager.

To: Board of Directors

From: Laura Lino, General Manager

Date: January 13, 2026

Re: **Trespassing Authorization Update**

Summary:

At their meeting on November 12, 2025, the Board again discussed the Trespassing Authorization recommended by local law enforcement and recently approved for implementation. During this discussion, concerns were noted regarding the language of the initiative, the absence of (2) Board members at the meeting where approval was given, the need to solicit additional feedback from the community, the manner in which the vote to approve was recorded in the October 2025 meeting minutes, and the overall necessity of the initiative. Based on this, the Board decided to halt implementation for further discussion.

At the 2025 Annual Meeting, the Trespassing Authorization was added to the agenda as a topic of discussion, during which time homeowners were able to express their concerns and ask questions.

At this time, further direction from the Board is needed to determine next steps for implementation.

Action Needed: Determine if further discussion and opportunities for community feedback are needed before proceeding with implementation.

Management Recommendation: Will provide pending Board discussion.

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

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 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.

To: Board of Directors

From: Laura Lino, General Manager

Date: January 13, 2026

Re: **Revised 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).

At their meeting on November 12, 2025, approval of these revisions was tabled due to further discussion required on the recommended Trespassing Authorization.

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

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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 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: January 13, 2026

Re: **Reserve Fund Re-Investment Update**

Summary:

Currently, the Association has (2) investment accounts in which it's 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.

At their meeting on November 12, 2025, the Board delegated to Finance Committee to determine an investment plan. Included on the subsequent page is a comparison chart of various options and financial institutions that have been vetted by Cardinal Management for this purpose.

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: Management will defer to the Finance Committee for their investment recommendations.

2026 Reserve Fund Reinvestment Options

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
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%	
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: January 13, 2026

Re: **Community Speed Studies**

Summary:

During the spring/summer of 2025, the Association partnered with Spotsylvania County to collect speeding data on several streets in the community. The streets evaluated were: Blackstone Blvd, Cranston Ln, Fox Point Rd, Charlesfield Dr, & Barton Ln. Below is a summary of the data collected:

Fox Point Subdivision - Summary of Traffic Study		
Street Name	**Traffic Count – VPD for 5-7days**	**85th Percentile speed**
1. Fox Point Rd. @ Prospect St.	3,730	25 mph
Fox Point Rd. @ Leavells Rd.	9,481	20 mph
2. Blackstone Blvd. @ Smith Station Rd.	8,239	26 mph
Blackstone Blvd. @ Providence Ct.	8,754	27 mph
3. N. Cranston Ln. @ Woodburn Ct.	2,924	24 mph
4. Charlesfield Dr. @ Benevolent St.	4,788	25 mph
5. Barton Ln. @ W. Melody Ct & N. Danford St.	953	18 mph

Full data reports for each street evaluated can be accessed via the following links:

Traffic Study #1 - Blackstone Blvd. @ Smith Station Rd.

Traffic Study #2 - Blackstone Blvd. @ Providence Ct.

Traffic Study #3 - Fox Point Rd. @ Leavells Rd.

Traffic Study #4 - Cranston Ln. @ Woodburn Ct.

Traffic Study #5 - Fox Point Rd. @ Prospect St.

Traffic Study #6 - Charlesfield Dr. @ Benevolent St.

Traffic Study #7 - Barton Ln.

Action Needed: No action needed.

Management Recommendation: N/A

Reserve Fund Re-Investment Options

To: Board of Directors

From: Laura Lino, General Manager

Date: January 13, 2026

Re: **New Board Member Appointment**

Summary:

Fox Point homeowner Robin Coppock has recently expressed interest in being appointed to fill the (1) currently vacant seat on the Board of Directors.

According to the Fox Point Articles of Incorporation, Section 5.6, vacancies on the Board may be filled by a majority vote of the Board Members, and new members appointed in this manner may serve until a successor can be elected by homeowners at the next scheduled Annual Meeting.

Ms. Coppock is currently in good standing with the HOA and eligible to serve on the Board.

Included on the subsequent page is Ms. Coppock's written statement to the Board indicating her willingness to be appointed.

Action Needed: VOTE NEEDED to approve, deny, or table the appointment of homeowner Robin Coppock to the Fox Point Board of Directors.

Management Recommendation: Approve the appointment of Ms. Coppock to serve on the Board until the 2026 Annual Meeting.

December 18, 2025

Dear Current Members of the Fox Point HOA Board,

It is my understanding that there is an open position on the current board and I would like to be considered to fill the vacancy.

My family moved into Fox Point in 1991 and consider ourselves lucky to have found such a wonderful neighborhood. Our son thrived here – he was a member of the swim team and even coached the team at one point.

I served on the swim team board and was the head scorer for many years. I was also the one who walked door to door (long before cell phones and digital services) and welcomed each new neighbor and published the directory.

I taught mathematics at Courtland High for 16 years and another 12 at Germanna Community College. I taught many of the adolescents in this neighborhood. I loved every minute of it.

I love this neighborhood and applaud all the great things that the board has done over the years. I would be honored to serve on the Fox Point HOA Board.

Sincerely,

Robin Coppock