Statement of Cash Flow
ST. CLAIR TERRACES CONDO ASSOC
For the Period Ended November 30, 2025

Acct ID	Description	Actual Month	Budget Month	Month per Unit	Actual YTD	Budget YTD	YTD Budget $ Variance	Annual Budget
	INCOME							
4080.000	INTEREST INCOME	.11	416.67	0.00	13,010.06	4,583.34	8,426.72	5,000.00
4200.000	LATE, NSF & COURT FEES	57.40	0.00	1.91	485.13	0.00	485.13	0.00
4600.000	SPECIAL ASSESSMENTS	0.00	7,333.33	0.00	81,149.00	80,666.66	482.34	88,000.00
4900.000	CONDO ASSOCIATION DUES	13,415.09	13,333.33	447.17	147,565.99	146,666.66	899.33	160,000.00
	TOTAL INCOME	13,472.60	21,083.33	449.09	242,210.18	231,916.66	10,293.52	253,000.00
	EXPENSES							
6050.000	ADMINISTRATION	21.87	83.33	.73	909.45	916.66	(7.21)	1,000.00
6100.000	LEGAL	350.00	166.67	11.67	5,120.49	1,833.34	3,287.15	2,000.00
6120.000	PROFESSIONAL/CONSULTING FEES	0.00	0.00	0.00	6,225.00	0.00	6,225.00	0.00
6150.000	AUDIT & ACCOUNTING FEES	0.00	41.67	0.00	300.00	458.34	(158.34)	500.00
6200.000	BANK CHARGES	20.00	0.00	.67	45.00	0.00	45.00	0.00
6240.000	CASH OVER AND SHORT	0.00	0.00	0.00	(.03)	0.00	(.03)	0.00
6400.000	LAWN CONTRACT	2,819.44	1,583.33	93.98	19,108.06	17,416.66	1,691.40	19,000.00
6400.010	LAWN FERTILIZATION	0.00	0.00	0.00	3,773.00	0.00	3,773.00	0.00
6400.040	TREE TRIMMING/MAINT/FERT	0.00	333.33	0.00	0.00	3,666.66	(3,666.66)	4,000.00
6400.050	GARDENING/WEEDING	0.00	0.00	0.00	419.43	0.00	419.43	0.00
6430.000	SPRINKLER REP/MAINT	0.00	83.33	0.00	2,230.15	916.66	1,313.49	1,000.00
6450.000	SNOW CONTRACT	0.00	1,083.33	0.00	10,500.00	11,916.66	(1,416.66)	13,000.00
6450.010	SALT	0.00	0.00	0.00	114.45	0.00	114.45	0.00
6480.000	PEST CONTROL	175.00	166.67	5.83	2,374.06	1,833.34	540.72	2,000.00
6655.000	FEDERAL WITHHOLDING TAX EXPENSE	.02	0.00	0.00	.28	0.00	.28	0.00
6700.000	BUILDING REPAIR/MAINT	0.00	0.00	0.00	140.00	0.00	140.00	0.00
6700.005	ROOF REPLACEMENT	0.00	37,500.00	0.00	419,282.60	412,500.00	6,782.60	450,000.00
6700.010	ROOF REPAIR/MAINT	0.00	333.33	0.00	807.06	3,666.66	(2,859.60)	4,000.00
6700.030	WINDOW REP/MAINT	0.00	0.00	0.00	400.00	0.00	400.00	0.00
6700.040	GUTTER,EAVES REPAIR/MAINT	0.00	416.67	0.00	3,218.00	4,583.34	(1,365.34)	5,000.00
6700.060	BRICK REPAIR/MAINT	0.00	1,166.67	0.00	5,777.00	12,833.34	(7,056.34)	14,000.00
6700.080	BASEMENT REPAIR/MAINT	0.00	833.33	0.00	5,913.21	9,166.66	(3,253.45)	10,000.00
6700.100	PORCH REPAIR/MAINT	0.00	166.67	0.00	0.00	1,833.34	(1,833.34)	2,000.00
6700.105	RAILINGS REPAIR/MAINT	0.00	0.00	0.00	1,575.00	0.00	1,575.00	0.00
6710.000	PARKING LOT REPAIR/MAINT	0.00	166.67	0.00	0.00	1,833.34	(1,833.34)	2,000.00
6740.000	PLUMBING REPAIR/MAINT	205.00	0.00	6.83	1,345.00	0.00	1,345.00	0.00
6760.000	MAINT. & REPRS.- JANITORIAL	0.00	0.00	0.00	100.00	0.00	100.00	0.00
6775.000	MAJOR REPAIRS/MAINTENANCE	0.00	2,333.33	0.00	0.00	25,666.66	(25,666.66)	28,000.00
6800.000	MANAGEMENT FEES	480.00	500.00	16.00	5,280.00	5,500.00	(220.00)	6,000.00
6905.000	LICENSES/FEES	0.00	0.00	0.00	20.00	0.00	20.00	0.00
7100.000	ELECTRIC	130.62	125.00	4.35	1,427.44	1,375.00	52.44	1,500.00
7200.000	WATER/SEWER USAGE	0.00	2,333.33	0.00	23,468.67	25,666.66	(2,197.99)	28,000.00
8300.000	INSURANCE - LIABILITY/FIRE	0.00	2,083.33	0.00	18,432.27	22,916.66	(4,484.39)	25,000.00
8300.100	INSURANCE - WORK COMP	0.00	0.00	0.00	372.00	0.00	372.00	0.00
	Total Expenses	4,201.95	51,499.99	140.07	538,677.59	566,499.98	(27,822.39)	618,000.00
	RESERVE REPLACEMENT (DEFICIT)	9,270.65	(30,416.66)	309.02	(296,467.41)	(334,583.32)	38,115.91	(365,000.00)

Cash Report:	Account	Opening Balance	Debit Activity	Credit Activity	Closing Balance
CASH IN BANK	1100.000	116,074.43	14,025.72	(9,559.85)	120,540.30
MAINT. RESERVE FUND	1250.000	7,268.35	.08	(.02)	7,268.41
ROOF RESERVE FUND	1255.000	2,816.82	0.00	0.00	2,816.82
MAINT. RESERVE CDs (Edw Jones)	1260.000	53.78	.03	0.00	53.81
		126,213.38	14,025.83	(9,559.87)	130,679.34