



M & E ASSOCIATES OF MIAMI, INC.

A SUBSIDIARY OF VESTA PROPERTY SERVICES

BRICKELL 25, INC.

A CONDOMINIUM ASSOCIATION

November 30, 2014 Financial

Management Use Only – Unaudited Financial

December 3, 2014

there for you

13055 SW 42nd St., Ste 203
Miami, FL 33175
P 305.552.7855
F 305.552.7840
VestaForYou.com



Brickell 25, Inc. A Condominium Association

The following financial information is for Management Purpose Only in order to assist the association in financial planning. The attached financials have not been Audited, Reviewed and/or Compiled at this time by an independent CPA.

FINANCIALS

Operating Account(s) \$22,771.57
Reserve Account(s) \$714.98

Your Association is able to pay the monthly expenses. There are no reserves being funded but the reserves allocated on the balance sheet and what is actually in the reserve bank account is correct. You have **\$2,806.85** as open payables and **\$750.00** of accrued expenses and the checks were not cut during this financial period, but were

cut during the following month.

DELINQUENCY/ACCOUNTS RECEIVABLE STATUS:

Accounts Receivable \$3,163.26
Foreclosure(s) \$0.00 and/or Bad Debt

Your Association delinquency is less than **1%** of your total Annual Income. The Association has

- 0** units in bank foreclosure,
- 0** units in association foreclosure,
- 0** units in bankruptcy,
- 0** units in lien,

- 0** units in a payment plan with association,
- 0** units which received a 30-Day association demand letter, and
- 0** units which received a 30-Day attorney demand letter.

All other units are either paid in full or received a friendly letter. At this time Management is not recommending anything further.

MAINTENANCE FEE(S) RECEIVED FROM ATTORNEY:

The following check(s) were received from the Associations attorney for full payment, sale, payment agreement, or mortgage collections.

<u>Check #</u>	<u>Check Date</u>	<u>Amount of Check</u>	<u>Home/Unit Account #</u>
None at this time			

ESTOPPEL(S) PREPARED:

The information below, if any, was requested from title companies, attorneys, Mortgage Companies in order to pay the full amount of the outstanding balance.



If the account is at the attorney's office, management forwarded the matter to the attorney since the attorney's finds must be calculated into the total due and the association's attorney prepares the estoppels certification.

Home/Unit Account # Outstanding Balance, if any
None at this time.

ASSOCIATION ATTORNEY COLLECTION REPORT:

Attached you will find the collection report prepared by your association's attorney. This report is the status in which the collection accounts are at, at the time management requested it, unless, the association's attorney has not updated to real time as requested by management. These reports are available in the attorney's website, but you must be a board of directors to have access. In addition to the attorney's report, we have attached a delinquency (DLQ) report as of the date of your meeting and/or report production. Please note that the DLQ attached with the financial package is as of the end of the monthly financial.

AUTHORIZATION TO PROCEED (ATP):

Home/Unit Account # Date Mailed Total Amount Outstanding
None at this time

NOTICES:

FDIC Insured Institutions coverage is \$250,000.00 per account. This regulation is effective as of January 1, 2013. Any bank account that has over \$250,000.00 is subject to a lack of coverage.

Financial information is for members of this association only and should not be distributed to non-members without prior association consent. The information provided in the financial statement is believed to be accurate as of the date on this report. Any association member/homeowner receiving this information shall use this information for personal use only and should comply with all State and Federal Laws governing community associations.

Report Prepared by Julie Gonzalez, Accounting Manager for the Southeast Region

E-Mail: Julie.gonzalez@vestaforyou.com

Phone: 1-877-988-3782 Ext 599

December 3, 2014

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Brickell 25, A Condo Assoc.

Balance Sheet As of 11/30/14

		ASSETS	
CURRENT ASSETS			
10100	Operating-BB&T	\$	22,771.57
11000	Accounts Receivable		3,163.26
12000	Prepaid Insurance		32,561.21
12140	Prepaid Expenses		804.61
	Subtotal Current Assets	\$	59,300.65
 RESERVE ASSETS			
12500	Reserve-BB&T	\$	714.98
	Subtotal Deferred Assets	\$	714.98
 OTHER ASSETS			
14100	Capital Improvement	\$	22,490.28
14500	Accumulated Depreciation		(19,298.78)
	Subtotal Other Assets	\$	3,191.50
	TOTAL ASSETS	\$	63,207.13

		LIABILITIES & EQUITY	
CURRENT LIABILITIES			
31000	Accounts Payable	\$	2,806.85
31050	Accrued Expenses		750.00
33000	Notes Payable Insurance		21,265.33
36000	Prepaid Assessment		6,156.10
	Subtotal Current Liabilities	\$	30,978.28
 RESERVES			
42000	Reserve-Roof Replacement	\$	721.68
46000	Reserve-Interest		(6.70)
	Subtotal Reserves	\$	714.98
 EQUITY			
55000	Member's Equity	\$	40,972.02
	Current Year Net Income/(Loss)		(9,458.15)
	Subtotal Equity	\$	31,513.87
	TOTAL LIABILITIES & EQUITY	\$	63,207.13

Brickell 25, A Condo Assoc.
Income/Expense Statement
Period: 11/01/14 to 11/30/14

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
INCOME								
60100	Maintenance Fee	20,635.00	21,054.50	(419.50)	226,985.00	231,599.50	(4,614.50)	252,654.00
	Subtotal Income	20,635.00	21,054.50	(419.50)	226,985.00	231,599.50	(4,614.50)	252,654.00
Other Income								
60500	Late Fees Income	100.00	15.00	85.00	225.00	165.00	60.00	180.00
60600	Interest Income	.99	.00	.99	14.34	.00	14.34	.00
60900	Screenings Income	(100.00)	40.00	(140.00)	40.00	440.00	(400.00)	480.00
61900	Delinquent Action Admin Chrg	.00	.00	.00	(58.13)	.00	(58.13)	.00
67000	Miscellaneous Income	.00	.00	.00	105.00	.00	105.00	.00
67010	Gate Cards Income	90.00	30.00	60.00	390.00	330.00	60.00	360.00
67020	Taxation	.00	(40.00)	40.00	.00	(440.00)	440.00	(480.00)
67030	Keys Income	.00	10.00	(10.00)	.00	110.00	(110.00)	120.00
67040	Laundry/Tokens Income	582.33	400.00	182.33	5,837.23	4,400.00	1,437.23	4,800.00
	Subtotal Other Income	673.32	455.00	218.32	6,553.44	5,005.00	1,548.44	5,460.00
	TOTAL INCOME	21,308.32	21,509.50	(201.18)	233,538.44	236,604.50	(3,066.06)	258,114.00
EXPENSES								
Administrative								
70110	Management Fee	948.00	948.17	.17	10,428.00	10,429.87	1.87	11,378.00
70130	Legal & Professional	.00	30.00	30.00	675.76	330.00	(345.76)	360.00
70140	Insurance General Liability	282.90	300.00	17.10	3,157.91	3,300.00	142.09	3,600.00
70145	Insurance Property	556.68	681.00	124.32	6,101.55	7,491.00	1,389.45	8,172.00
70150	Insurance Umbrella	133.19	150.00	16.81	1,513.87	1,650.00	136.13	1,800.00
70155	Insurance Finance/Taxes	107.11	105.00	(2.11)	1,197.42	1,155.00	(42.42)	1,260.00
70160	Insurance Windstorm	3,224.22	3,500.00	275.78	32,556.84	38,500.00	5,943.16	42,000.00
70165	Insurance Flood	1,893.29	2,000.00	106.71	21,170.28	22,000.00	829.72	24,000.00
70170	Insurance Workers Compensatio	169.07	176.00	6.93	1,882.28	1,936.00	53.72	2,112.00
70180	Insurance D & O	60.20	137.50	77.30	951.05	1,512.50	561.45	1,650.00
70190	Insurance Fidelity	43.30	44.00	.70	492.12	484.00	(8.12)	528.00
70195	Insurance Glass	155.59	167.17	11.58	1,774.46	1,838.87	64.41	2,006.00
70210	Depreciation Expense	125.98	.00	(125.98)	1,385.78	.00	(1,385.78)	.00
70240	Dues & License	.00	65.00	65.00	778.00	715.00	(63.00)	780.00
70270	ADP Fees	142.88	138.00	(4.88)	1,721.16	1,518.00	(203.16)	1,656.00
70275	Taxes & Audit Fees	.00	350.00	350.00	3,575.00	3,850.00	275.00	4,200.00
70276	ADP Payroll Taxes	424.92	463.00	38.08	5,241.35	5,093.00	(148.35)	5,556.00
70277	Federal Income Taxes	.00	.00	.00	431.00	.00	(431.00)	.00
70280	Postage & Printing	40.28	116.00	75.72	1,157.44	1,276.00	118.56	1,392.00
71010	Salaries - General	1,918.26	2,205.00	286.74	23,142.78	24,255.00	1,112.22	26,460.00

Brickell 25, A Condo Assoc.
 Income/Expense Statement
 Period: 11/01/14 to 11/30/14

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
	Total Administrative	10,225.87	11,575.84	1,349.97	119,334.05	127,334.24	8,000.19	138,910.00
Utilities								
72100	Electricity	1,123.87	1,350.00	226.13	13,542.36	14,850.00	1,307.64	16,200.00
72200	Water & Sewer	725.55	800.00	74.45	11,709.99	8,800.00	(2,909.99)	9,600.00
72800	Telephone Lines	336.82	280.00	(56.82)	3,706.28	3,080.00	(626.28)	3,360.00
	Total Utilities	2,186.24	2,430.00	243.76	28,958.63	26,730.00	(2,228.63)	29,160.00
Maintenance Expenses								
74160	R&M-General	264.71	700.00	435.29	6,563.12	7,700.00	1,136.88	8,400.00
74170	R&M-Supplies	1,297.10	350.00	(947.10)	6,954.82	3,850.00	(3,104.82)	4,200.00
74175	R&M-Elevator	.00	250.00	250.00	580.00	2,750.00	2,170.00	3,000.00
74180	R&M-Air Conditioning	.00	100.00	100.00	2,820.00	1,100.00	(1,720.00)	1,200.00
74185	R&M-Lighting	.00	100.00	100.00	.00	1,100.00	1,100.00	1,200.00
74190	R&M-Fire Equipment	.00	150.00	150.00	1,913.61	1,650.00	(263.61)	1,800.00
74195	R&M-Plumbing	.00	300.00	300.00	4,933.83	3,300.00	(1,633.83)	3,600.00
	Total Maintenance Expenses	1,561.81	1,950.00	388.19	23,765.38	21,450.00	(2,315.38)	23,400.00
Site Improvements								
78100	Lawn Maintenance	150.00	150.00	.00	1,650.00	1,650.00	.00	1,800.00
78260	Landscape Replacement	.00	115.00	115.00	2,065.00	1,265.00	(800.00)	1,380.00
78300	Pest Control/Spraying	148.00	141.67	(6.33)	1,628.00	1,558.37	(69.63)	1,700.00
	Total Site Improvements	298.00	406.67	108.67	5,343.00	4,473.37	(869.63)	4,880.00
Contract Services								
80100	Pool Maintenance	194.00	190.00	(4.00)	2,088.65	2,090.00	1.35	2,280.00
80200	R&M-Pool Repairs	.00	150.00	150.00	6,768.96	1,650.00	(5,118.96)	1,800.00
80400	Pool Permit	.00	12.00	12.00	125.25	132.00	6.75	144.00
82100	Fire Panel Monitoring	.00	300.00	300.00	4,185.27	3,300.00	(885.27)	3,600.00
82300	Trash Collection	1,550.70	1,300.00	(250.70)	16,548.67	14,300.00	(2,248.67)	15,600.00
82500	Janitorial Services	600.00	600.00	.00	7,250.00	6,600.00	(650.00)	7,200.00
82650	Elevator Maintenance	1,095.66	1,050.00	(45.66)	11,835.26	11,550.00	(285.26)	12,600.00
82655	Elevator Permit	.00	45.00	45.00	.00	495.00	495.00	540.00
82700	Bulk Cable Services	1,539.84	1,500.00	(39.84)	16,793.47	16,500.00	(293.47)	18,000.00
	Total Contract Services	4,980.20	5,147.00	166.80	65,595.53	56,617.00	(8,978.53)	61,764.00
	TOTAL EXPENSES	19,252.12	21,509.51	2,257.39	242,996.59	236,604.61	(6,391.98)	258,114.00

RECONCILIATION

Bank #: 01 Operating-BB&T 10100 Operating-BB&T
 G/L Acct Bal: 22,771.57
 Bank Balance: 23,606.18
 Statement date: 11/30/14

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
OUTSTANDING ITEMS:					
3853	10/28/14	DBPR-DIVISION OF FLORIDA		148.00	
3859	11/11/14	M & E ASSOCIATES OF MIAMI		40.28	
3862	11/11/14	DAVE THOMPSON		100.00	
3863	11/11/14	BUG OFF EXTERMINATORS		148.00	
3864	11/11/14	KCL.NET		40.51	
3865	11/11/14	ESSENTIAL SCREENING		80.00	
112514	11/25/14	AT&T		277.82	
Total Outstanding				834.61	.00

Bank Reconciliation Summary

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Checkbook Balance	22,771.57	Reconciling Balance	23,606.18
Uncleared Checks, Credits	834.61 +	Bank Stmt. Balance	23,606.18
Uncleared Deposits, Debits	0.00	Difference	0.00



889-12-01-00 40257 10 C 001 30 55 004
 BRICKELL 25 INC A CONDOMINIUM
 ASSOCIATION / OPERATING ACCT
 C/O M & E ASSOCIATES OF MIAMI INC
 13055 SW 42ND ST STE 203
 MIAMI FL 33175-3410

Your account statement

For 11/28/2014

Contact us



BBT.com



(800) BANK-BBT or
 (800) 226-5228

Planning a major renovation project?

Don't deplete your association's financial resources. Consider a loan from BB&T Association Services, a leader in association lending.

- Major repairs and improvements - for projects such as roofing, painting and concrete restoration
- Emergency Lines of Credit - Readily accessible funds to meet short term emergency borrowing needs.
- Insurance premium financing
 - 100 percent of annual premium to be repaid in 10 months
 - 80 percent of annual premium to be repaid in 12 months

For more information call BB&T Association Services at 727-549-1202 or toll free (888) 722-6669.

All loans subject to credit approval.

BB&T, Member FDIC.

■ ASSOC SVCS INTEREST CHECKING 1100003461589

Account summary

Your previous balance as of 10/31/2014	\$23,641.30
Checks	- 4,516.42
Other withdrawals, debits and service charges	- 14,967.34
Deposits, credits and interest	+ 19,448.64
Your new balance as of 11/28/2014	= \$23,606.18

Interest summary

Interest paid this statement period	\$0.99
2014 interest paid year-to-date	\$14.34
Interest rate	0.05%

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
11/12	3841	111.45	11/10	3855	59.00	11/06	3858	1,500.00
11/12	*3850	85.56	11/17	3856	1,095.66	11/28	*3860	194.00
11/17	*3852	162.75	11/13	3857	300.00	11/12	3861	60.00
11/13	*3854	948.00						

* indicates a skip in sequential check numbers above this item

Total checks = \$4,516.42

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
11/03	TELEPHONE PAYMENT M-DWASDPMT MDWS 000000547873951	12.65
11/03	TELEPHONE PAYMENT M-DWASDPMT MDWS 000000547873496	1,188.11
11/06	ACH CORP DEBIT ADP - TAX ADP TX/FINCL SVC BRICKNELL 25 INC A CON	229.19
11/07	ACH CORP DEBIT ADP - TAX ADP TX/FINCL SVC BRICKNELL 25 INC A CON	1,013.61
11/12	ELEC PYMT FPL DIRECT DEBIT PPDA BRICKELL 25 INC CONDOM	1,123.87
11/14	ACH CORP DEBIT ADP - FEES ADP PAYROLL FEES BRICKNELL 25 INC A CON	71.44
11/17	INTERNET PAYMENT COMCAST COMCAST 0440663831 SPA	1,539.84
11/18	ACH CORP DEBIT ONLINE PAY WASTE SERVICES M & E ASSOCIATES OF MI	1,550.70

continued

■ ASSOC SVCS INTEREST CHECKING 1100003461589 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
11/20	ACH CORP DEBIT ADP - TAX ADP TX/FINCL SVC BRICKNELL 25 INC A CON	195.73
11/20	ACH CORP DEBIT ADP - TAX ADP TX/FINCL SVC BRICKNELL 25 INC A CON	904.65
11/21	ACH CORP DEBIT ADP - FEES ADP PAYROLL FEES BRICKNELL 25 INC A CON	71.44
11/21	INS PMT FIRST INSURANCE 3037 BRICKELL 25 INC., A CO	7,066.11
Total other withdrawals, debits and service charges		= \$14,967.34

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
11/03	CONSOL ELEC DEPOSIT 11	6,421.61
11/04	CONSOL ELEC BILL PAY DEPOSIT 1	484.92
11/04	REMOTE DEPOSIT	515.87
11/04	CONSOL ELEC DEPOSIT 1	561.27
11/06	CONSOLIDATED COUPON PAYMENT 2	973.98
11/07	REMOTE DEPOSIT	571.59
11/10	REMOTE DEPOSIT	90.00
11/10	REMOTE DEPOSIT	575.72
11/12	CONSOLIDATED COUPON PAYMENT 1	932.70
11/12	CONSOL ELEC BILL PAY DEPOSIT 1	959.54
11/12	REMOTE DEPOSIT	3,011.28
11/13	REMOTE DEPOSIT	100.00
11/17	CONSOLIDATED COUPON PAYMENT 1	441.59
11/17	REMOTE DEPOSIT	883.18
11/21	CONSOLIDATED COUPON PAYMENT 1	515.87
11/26	COUNTER DEPOSIT	582.33
11/26	CONSOLIDATED COUPON PAYMENT 2	943.02
11/28	CONSOLIDATED COUPON PAYMENT 2	883.18
11/28	EFFECTIVE DATE 11-30-14 INTEREST PAYMENT	0.99
Total deposits, credits and interest		= \$19,448.64

AMENDMENT TO THE BUSINESS SERVICES PRICING GUIDE

Effective January 1, 2015

BB&T strives to help our clients achieve a brighter future. We want to make you aware of a fee being implemented that may affect parties that you write a BB&T check to. Effective January 1, 2015, the Non-Depositor Check Cashing Fee for On Us (BB&T) checks will be \$8.00. This fee applies only to checks cashed greater than \$50.00. The applicability of the fee is based on the location in which the check is cashed, not the location of the account. BB&T offers a variety of accounts and services available to help your employees avoid these fees. Please contact your BB&T Relationship Manager or stop by your nearest BB&T branch for more information.



Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management
 P.O. Box 996
 Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. 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. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
 P.O. Box 200
 Wilson, NC 27894-0200

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. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:	_____				
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:	_____				
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:	_____				
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:	_____				
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.	_____	Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					

Brickell 25, A Condo Assoc.
c/o M & E Associates of Miami,
13055 SW 42 Street, Suite 203
Miami FL 33175

BBAT
MIAMI, FLORIDA 33196

003841

09-129/02/01 Date: 10/13/14

Pay
Exactly ONE HUNDRED ELEVEN AND 45/100 DOLLARS

To The Order Of: INFINET COMMUNICATIONS GROUP
12781 16th AVE SUITE 104
SURREY, BC
CANADA V4A 1N2

Authorized Signature

⑆003841⑆ ⑆253191387⑆ ⑆100003461589

AT&T BANK OF MONTREAL
BANK OF SERVICE CTR
0000000000

1CC-10971-LL82

CHECK#: 3841 \$111.45

CHECK#: 3841 \$111.45

Brickell 25, A Condo Assoc.
c/o M & E Associates of Miami,
13055 SW 42 Street, Suite 203
Miami FL 33175

BBAT
MIAMI, FLORIDA 33196

003850

09-129/02/01 Date: 10/28/14

Pay
Exactly EIGHTY-FIVE AND 56/100 DOLLARS

To The Order Of: CANITIZE USA
3103 81 STREET CT EAST
UNIT 111
BRADENTON, FL 34211

Authorized Signature

⑆003850⑆ ⑆253191387⑆ ⑆100003461589

ISEN# 3414674408
Date 11/12/2014

CHECK#: 3850 \$85.56

CHECK#: 3850 \$85.56

Brickell 25, A Condo Assoc.
c/o M & E Associates of Miami,
13055 SW 42 Street, Suite 203
Miami FL 33175

BBAT
MIAMI, FLORIDA 33196

003852

09-129/02/01 Date: 10/28/14

Pay
Exactly ONE HUNDRED SIXTY-TWO AND 75/100 DOLLARS

To The Order Of: HOME DEPOT CREDIT SERVICES
P.O. BOX 9055
DES MOINES, IA 50368-9055

Authorized Signature

⑆003852⑆ ⑆253191387⑆ ⑆100003461589

For Deposit Only
09 01 00 132450 111614 PEG CITIBANK N.A.
35322602629520 640 25 DES MOINESIA
111614 045952 QUEF *271970312<

CHECK#: 3852 \$162.75

CHECK#: 3852 \$162.75

Brickell 25, A Condo Assoc.
c/o M & E Associates of Miami,
13055 SW 42 Street, Suite 203
Miami FL 33175

BBAT
MIAMI, FLORIDA 33196

003854

09-129/02/01 Date: 11/01/14

Pay
Exactly NINE HUNDRED FORTY-EIGHT AND 00/100 DOLLARS

To The Order Of: M & E ASSOCIATES OF MIAMI, INC
13055 SW 42 STREET
SUITE 203
MIAMI, FL 33175

Authorized Signature

⑆003854⑆ ⑆253191387⑆ ⑆100003461589

Pay to the Order of: PEG CITIBANK N.A.
13055 SW 42 STREET
SUITE 203
MIAMI, FL 33175
2014-11-13

CHECK#: 3854 \$948.00

CHECK#: 3854 \$948.00

Brickell 25, A Condo Assoc.
c/o M & E Associates of Miami,
13055 SW 42 Street, Suite 203
Miami FL 33175

BBAT
MIAMI, FLORIDA 33196

003855

09-129/02/01 Date: 11/01/14

Pay
Exactly FIFTY-NINE AND 00/100 DOLLARS

To The Order Of: CHARLES LIPMAN

Authorized Signature

⑆003855⑆ ⑆253191387⑆ ⑆100003461589

Charles Lipman

CHECK#: 3855 \$59.00

CHECK#: 3855 \$59.00



Brickell 25, A Condo Assoc.
 c/o M & E Associates of Miami
 13055 SW 42 Street, Suite 203
 Miami FL 33175

BBAT MIAMI, FLORIDA 33136
 56-129-0282 01

Date: 11/01/14

003856

Pay Exactly ONE THOUSAND NINETY-FIVE AND 68/100 DOLLARS *****1,095.68

To The Order Of: OTIS ELEVATOR COMPANY
 P.O. BOX 905454
 CHARLOTTE, NC 28290-5454

Authorized Signature

003856 1 263 19 138 74 100003461589 0000109568

JPMORGAN CHASE BANK
 111714 >07490902<
 08737882 0904494
 00852878 008 0000000005520000

CR TO NUM
 PAYEE AC
 RTS RES

CHECK#: 3856 \$1,095.66

CHECK#: 3856 \$1,095.66

Brickell 25, A Condo Assoc.
 c/o M & E Associates of Miami
 13055 SW 42 Street, Suite 203
 Miami FL 33175

BBAT MIAMI, FLORIDA 33136
 56-129-0282 01

Date: 10/29/14

003857

Pay Exactly THREE HUNDRED AND 00/100 DOLLARS *****300.00

To The Order Of: KIRENIA MOREJON B.
 4199 WEST 8 AVENUE
 MIAMI, FLORIDA 33012

Authorized Signature

003857 1 263 19 138 74 100003461589

Regions Bank >062000019<

20141108821390894942 04 1321
 Regions Bank >062000019<

CHECK#: 3857 \$300.00

CHECK#: 3857 \$300.00

Brickell 25, A Condo Assoc.
 c/o M & E Associates of Miami
 13055 SW 42 Street, Suite 203
 Miami FL 33175

BBAT MIAMI, FLORIDA 33136
 56-129-0282 01

Date: 10/29/14

003858

Pay Exactly ONE THOUSAND FIVE HUNDRED AND 00/100 DOLLARS *****1,500.00

To The Order Of: AR SERVICE & REPAIR CORP
 6637 WEST 28 AVE #106
 HIALEAH GARDENS, FL 33018

Authorized Signature

003858 1 263 19 138 74 100003461589

Regions Bank >062000019<

20141108821390894942 04 1321
 Regions Bank >062000019<

AR SERVICE & REPAIR CORP
 88 0355780

CHECK#: 3858 \$1,500.00

CHECK#: 3858 \$1,500.00

Brickell 25, A Condo Assoc.
 c/o M & E Associates of Miami
 13055 SW 42 Street, Suite 203
 Miami FL 33175

BBAT MIAMI, FLORIDA 33136
 56-129-0282 01

Date: 11/11/14

003860

Pay Exactly ONE HUNDRED NINETY-FOUR AND 00/100 DOLLARS *****194.00

To The Order Of: ALL FLORIDA POOL & SPA CENTER
 11720 BISCAYNE BLVD
 N MIAMI, FL 33181

Authorized Signature

003860 1 263 19 138 74 100003461589

For Deposit Only - JPMC

CHECK#: 3860 \$194.00

CHECK#: 3860 \$194.00

Brickell 25, A Condo Assoc.
 c/o M & E Associates of Miami
 13055 SW 42 Street, Suite 203
 Miami FL 33175

BBAT MIAMI, FLORIDA 33136
 56-129-0282 01

Date: 11/11/14

003861

Pay Exactly SIXTY AND 00/100 DOLLARS *****60.00

To The Order Of: CHARLES LIPMAN

Authorized Signature

003861 1 263 19 138 74 100003461589

AMSCOTT CORP
 BRANCH #183
 FOR DEPOSIT ONLY
 ACCT #4980821212

Charles J. Egan

CHECK#: 3861 \$60.00

CHECK#: 3861 \$60.00

CASH DISBURSEMENTS

Starting Check Date: 11/01/14 Cash account #: "All"
 Ending Check Date: 11/30/14

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference		
Cash account #:	10100		Operating-BB&T				
11/01/14	3854	1	M & E ASSOCIATES OF MIAMI, INC	948.00	NOV/14/MANAGEMENT FEES		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2059	126764833 NOV	11/01/14	70110	11/01/14	948.00	NOV/14/MANAGEMENT FEES
11/01/14	3855	801	CHARLES LIPMAN	59.00	NOV/14PHONE REIMBURSEMT		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2054	NOV/2014 CELL	11/01/14	72800	11/01/14	59.00	NOV/14PHONE REIMBURSEMT
11/01/14	3856	1268	OTIS ELEVATOR COMPANY	1,095.66	NOV/14SERV ELEVATOR OTIS		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2052	TA005223XB14	11/01/14	82650	11/01/14	1,095.66	NOV/14SERV ELEVATOR OTIS
11/09/14	110914	(M)250	FLORIDA POWER & LIGHT	1,123.87	NOV14#18066-72067 FPL ACH		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2069	SEP29-OCT29	11/04/14	72100	11/04/14	1,123.87	NOV14#18066-72067 FPL ACH
11/11/14	3859	1	M & E ASSOCIATES OF MIAMI, INC	40.28	OCT/14 BACKCHARGES		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2071	126764985 BKCHG	11/05/14	70280	11/05/14	40.28	OCT/14 BACKCHARGES
11/11/14	3860	412	ALL FLORIDA POOL & SPA CENTER	194.00	NOV/14- POOL SERVICE		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2070	9892585-IN POOL	11/05/14	80100	11/05/14	194.00	NOV/14- POOL SERVICE
11/11/14	3861	801	CHARLES LIPMAN	60.00	PICKUP 1 LOAD OF TRASH		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2065	11-3-14	11/03/14	74160	11/03/14	60.00	PICKUP 1 LOAD OF TRASH
11/11/14	3862	3024	DAVE THOMPSON	100.00	WEB MASTER SERVICE 2014		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2073	11-10-14	11/10/14	74160	11/10/14	100.00	WEB MASTER SERVICE 2014
11/11/14	3863	3201	BUG OFF EXTERMINATORS	148.00	NOV- PEST CONTROL BUGOFF		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2072	708137 NOV/14	11/07/14	78300	11/07/14	148.00	NOV- PEST CONTROL BUGOFF
Cash account #:	10100		Operating-BB&T				

CASH DISBURSEMENTS

Starting Check Date: 11/01/14 Cash account #: "All"
 Ending Check Date: 11/30/14

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference		
11/11/14	3864	221112	KCL.NET	40.51	WEB HOSTING-YEARLY FEE		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2067	71233 -YR2015	11/01/14	74160	11/04/14	40.51	WEB HOSTING-YEARLY FEE
11/11/14	3865	569881	ESSENTIAL SCREENING	80.00	06-1003-SCREENING		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2066	4604 11/03/14	11/04/14	60900	11/04/14	80.00	06-1003-SCREENING
11/13/14	112114 (M)5896		FIRST INSURANCE FUNDING CORP.	7,066.11	NOV-1943037FIF INS ACH		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2074	1943037- 7OF10	11/13/14	33000	11/13/14	7,066.11	NOV-1943037FIF INS ACH
11/15/14	111514 (M)995		COMCAST	1,539.84	NOV#0440663831CABLE ACH		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2068	11/01-11/30CABL	11/04/14	82700	11/04/14	1,539.84	NOV#0440663831CABLE ACH
11/17/14	111714 (M)792		PROGRESSIVE WASTE SOLUTIONS	1,550.70	NOV/14-#0084057310 WASTE		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2076	0001324450 NOV	11/13/14	82300	11/13/14	1,550.70	NOV/14-#0084057310 WASTE
11/25/14	112514 (M)903		AT&T	277.82	305-854-0033 931		
	Vchr-#	Invoice-#	Inv-date	Acct #	Eff-date	Amount-paid	Reference
	2086	11114-121014	11/25/14	72800	11/25/14	277.82	305-854-0033 931
Totals:				14,323.79			

AGED OWNER BALANCES: AS OF Nov. 30, 2014
ACCOUNT NUMBER SEQUENCE

* - Previous Owner or Renter

ACCOUNT #	UNIT #	NAME	CURRENT	OVER 31	OVER 61	OVER 365	TOTAL	STATUS
202	202	Santiago Pellegrini	522.54	0.00	50.00	25.00	597.54	Friendly Letter
401	401	ALEJANDRO OSORIO	475.42	0.00	0.00	0.00	475.42	
604	604	Maria Staley	454.52	0.00	0.00	25.00	479.52	Friendly Letter
703	703	NORMA RAMIREZ	0.06	0.00	0.00	0.00	0.06	
704	704	MARCELO & MIRIAM SALLES	496.75	0.00	0.00	0.00	496.75	Friendly Letter
901	901	CRYSTAL MARIE ADAMS	0.00	0.00	25.00	0.00	25.00	Friendly Letter
904	904	MYRNA SANTOS MAYOR	530.32	0.00	0.00	0.00	530.32	Friendly Letter
1001	1001	Lourdes Camps	530.50	0.00	75.00-	100.00	555.50	Friendly Letter
1002	1002	MOHAMMED ALFODARI	1.18	0.00	0.00	0.00	1.18	
1202	1202	JORGE DAVILA	1.97	0.00	0.00	0.00	1.97	Friendly Letter
		TOTAL:	3013.26	0.00	0.00	150.00	3163.26	

AGED OWNER BALANCES: AS OF Nov. 30, 2014
ACCOUNT NUMBER SEQUENCE

* - Previous Owner or Renter

ACCOUNT #	UNIT #	NAME	CURRENT	OVER 31	OVER 61	OVER 365	TOTAL	STATUS
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REPORT SUMMARY

CODE	N/A	DESCRIPTION	ACCOUNT #	CURRENT	OVER 31	OVER 61	OVER 365	TOTAL
A1		Maintenance Fee	11000	2863.26	0.00	0.00	0.00	2863.26
01		Late Fees	11000	150.00	0.00	0.00	150.00	300.00
GRAND TOTAL:				3013.26	0.00	0.00	150.00	3163.26

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	DELINQUENCY AMOUNT
11000	Accounts Receivable	3163.26
TOTAL		\$3163.26

Brickell 25, A Condominium Association
Prepaid Insurance Schedule
November 30, 2014

Prepaid Insurance										
GL	Description of Policy	Period		2014-2015		Refund	CPA Adj	Expensed	Prepaid Bal	Comments
		From	To	Premium						
70140	Gen Liab/Philadelphia Indemnity	05/07/14	05/07/15	3,441.91		111.00	-	1,951.98	1,378.93	
70145	Property/QBE Insurance Corp	05/07/14	05/07/15	6,773.00				3,841.11	2,931.89	
70155	Finance/Doc&Stamps	05/07/14	05/07/15	1,303.16				739.06	564.10	
70150	Umbrella/American Zurich Ins.	05/07/14	05/07/15	1,620.42				918.98	701.44	
70160	Windstorm/Citizen	05/07/14	05/07/15	39,228.00				22,247.11	16,980.89	
70180	D&O/Travelers Cas&Surety Co.	05/07/14	05/07/15	732.40				415.36	317.04	
70190	Fidelity/Travelers	05/07/14	05/07/15	526.76				298.76	228.00	
70195	Glass/USPlate Glass Insurance Co	05/07/14	05/07/15	1,893.00				1,073.58	819.42	
70165	Flood	04/21/14	04/21/15	23,035.00				14,570.19	8,464.81	
70170	Worker's Comp/CNA Insurance	01/01/14	01/01/15	2,057.00				1,882.31	174.69	
Total				80,610.65				47,938.44	32,561.21	

Expense For the Month				Remaining		Prepaid		Comments
Description	Days	Per Day	Total	Days	Months			
70140	Gen Liab/Philadelphia Indemnity	30	9.43	282.90	158	5.27		
70145	Property/QBE Insurance Corp	30	18.56	556.68	158	5.27		
70155	Finance/Doc&Stamps	30	3.57	107.11	158	5.27		
70150	Umbrella/American Zurich Ins.	30	4.44	133.19	158	5.27		
70160	Windstorm/Citizen	30	107.47	3,224.22	158	5.27		
70180	D&O/Travelers Cas&Surety Co.	30	2.01	60.20	158	5.27		
70190	Fidelity/Travelers	30	1.44	43.30	158	5.27		
70195	Glass/USPlate Glass Insurance Co	30	5.19	155.59	158	5.27		
70165	Flood	30	63.11	1,893.29	141	4.70		
70170	Worker's Comp/CNA Insurance	30	5.64	169.07	37	1.23		
Total			220.85	6,625.53				

Insurance Payable									
Total Premium Financed	Finance Charge	Docs & Stamps	Total Premium	Down Payment	Adjustments	Total Payable	Monthly Payment	# of Pymt Out of	Insurance 10 'ayable EOM
77,250.49	1,059.56	243.60	78,553.65	7,725.05	(16.75)	70,845.35	7,082.86	7	21,265.33
Payment amount reduced.									

Grand Total

Brickell 25, A Condominium Association
Prepaid Interest Schedule
November 30, 2014

Interest on Policy						
Financed from # of days =		365				
	Period		Days in Month	Total Expensed	Prepaid Balance	
	From	To				
	5/7/2014	5/31/2014	24	5,300.43	80,610.65	
	6/1/2014	6/30/2014	30	6,625.53	75,310.22	
	7/1/2014	7/31/2014	31	6,846.38	61,838.31	
	8/1/2014	8/31/2014	31	6,846.38	54,991.92	
	9/1/2014	9/30/2014	30	6,625.53	48,366.39	
	10/1/2014	10/31/2014	31	6,846.38	41,520.01	
	11/1/2014	11/30/2014	30	6,625.53	34,894.47	
	12/1/2014	12/31/2014	31	6,846.38	28,048.09	
	1/1/2015	1/31/2015	31	6,846.38	21,201.71	
	2/1/2015	2/28/2015	29	6,404.68	14,797.02	
	3/1/2015	3/31/2015	31	6,846.38	7,950.64	
	4/1/2015	4/30/2015	30	6,625.53	1,325.11	
	5/1/2015	5/6/2015	6	1,325.11	0.00	
Total			365			

Brickell 25, Inc., A Condominium Association
Prepaid Expenses Schedule
November 30, 2014

Description	Expense	Invoice	Posted Date	Amount
Florida Power & Light	Utility Deposit		11/6/2013	\$804.61
Total				\$804.61

RECONCILIATION

Bank #: 02 Reserve-BB&T 12500 Reserve-BB&T
 G/L Acct Bal: 714.98
 Bank Balance: 714.98
 Statement date: 11/30/14

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
-------	------	-----------	----------	------------------	--------------------

OUTSTANDING ITEMS:

Total Outstanding	.00	.00
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Bank Reconciliation Summary

=====

Checkbook Balance	714.98	Reconciling Balance	714.98
Uncleared Checks, Credits	0.00 +	Bank Stmt. Balance	714.98
Uncleared Deposits, Debits	0.00	Difference	0.00



889-12-01-00 40257 0 C 001 29 50 004
 BRICKELL 25 INC A CONDOMINIUM
 ASSOCIATION / RESERVE ACCT
 C/O M & E ASSOCIATES OF MIAMI INC
 13055 SW 42ND ST STE 203
 MIAMI FL 33175-3410

Your account statement

For 11/28/2014

Contact us



BBT.com



(800) BANK-BBT or
 (800) 226-5228

Planning a major renovation project?

Don't deplete your association's financial resources. Consider a loan from BB&T Association Services, a leader in association lending.

- Major repairs and improvements - for projects such as roofing, painting and concrete restoration
- Emergency Lines of Credit - Readily accessible funds to meet short term emergency borrowing needs.
- Insurance premium financing
 - 100 percent of annual premium to be repaid in 10 months
 - 80 percent of annual premium to be repaid in 12 months

For more information call BB&T Association Services at 727-549-1202 or toll free (888) 722-6669.

All loans subject to credit approval.

BB&T, Member FDIC.

■ ASSOC SVCS MONEY MKT SAVINGS 1100001785255

Account summary

Your previous balance as of 10/31/2014	\$722.45
Checks	- 0.00
Other withdrawals, debits and service charges	- 7.50
Deposits, credits and interest	+ 0.03
Your new balance as of 11/28/2014	= \$714.98

Interest summary

Interest paid this statement period	\$0.03
2014 interest paid year-to-date	\$0.33
Interest rate	0.05%
Annual percentage yield (APY) earned	0.05%

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
11/28	INACTIVE ACCOUNT FEE	7.50
Total other withdrawals, debits and service charges		= \$7.50

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
11/28	EFFECTIVE DATE 11-30-14 INTEREST PAYMENT	0.03
Total deposits, credits and interest		= \$0.03

AMENDMENT TO THE BUSINESS SERVICES PRICING GUIDE

Effective January 1, 2015

BB&T strives to help our clients achieve a brighter future. We want to make you aware of a fee being implemented that may affect parties that you write a BB&T check to. Effective January 1, 2015, the Non-Depositor Check Cashing Fee for On Us (BB&T) checks will be \$8.00. This fee applies only to checks cashed greater than \$50.00. The applicability of the fee is based on the location in which the check is cashed, not the location of the account. BB&T offers a variety of accounts and services available to help your employees avoid these fees. Please contact your BB&T Relationship Manager or stop by your nearest BB&T branch for more information.



Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management
 P.O. Box 996
 Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. 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. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
 P.O. Box 200
 Wilson, NC 27894-0200

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. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:	_____				
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:	_____				
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:	_____				
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:	_____				
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.	_____	Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					

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- > Click "Statement Delivery and Alerts"
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Brickell 25, Inc., A Condominium Association
Accumulated Depreciation GL 14500
November 30, 2014

Description	Expense		Posted Date	Amount
Opening Balance	2013		12/31/13	\$ (17,913.00)
Depreciation	Pool Furniture	1 of 36	01/31/14	\$ (125.98)
Depreciation	Pool Furniture	2 of 36	02/28/14	\$ (125.98)
Depreciation	Pool Furniture	3 of 36	03/31/14	\$ (125.98)
Depreciation	Pool Furniture	3 of 36	04/30/14	\$ (125.98)
Depreciation	Pool Furniture	4 of 36	05/31/14	\$ (125.98)
Depreciation	Pool Furniture	5 of 36	06/30/14	\$ (125.98)
Depreciation	Pool Furniture	6 of 36	07/31/14	\$ (125.98)
Depreciation	Pool Furniture	7 of 36	08/31/14	\$ (125.98)
Depreciation	Pool Furniture	8 of 36	09/30/14	\$ (125.98)
Depreciation	Pool Furniture	9 of 36	10/31/14	\$ (125.98)
Depreciation	Pool Furniture	10 of 36	11/30/14	\$ (125.98)

Total				\$ (19,298.78)
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Capital Improvement

Description	Expense		Posted Date	Amount
Opening Balance	2013		12/31/13	\$ 17,913.00
Pool Furniture	New Purchase 1/2014		01/31/14	\$ 4,577.28

Total				\$ 22,490.28
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Brickell 25, Inc., A Condominium Association
Accrued Expenses Payables
November 30, 2014

Description	Expense	Posted Date	Amount
Lawn Service	July Service	7/31/2014	\$150.00
Lawn Service	August Service	8/31/2014	\$150.00
Lawn Service	September Service	9/30/2014	\$150.00
Lawn Service	October Service	10/31/2014	\$150.00
Lawn Service	October Service	11/31/2014	\$150.00
Total			\$750.00

A / P O P E N I T E M D E T A I L

Starting vendor: "First"
Cut off date: 11/30/14

Ending vendor: "Last"

Vendor	Vchr #	Invoice	Reference	Date	Amount
000075 HOME DEPOT CREDIT SERVICES	2083	101514-111014	6035322502829520	11/24/14	659.24
	2091	10/15-11/10/14	6035 3225 0282 9520 DEPOT	11/30/14	573.66
	Total:				1,232.90
000403 CORAL WAY LOCKSMITH CORP	2077	35219	4 MEDECO KEYS AT \$15EACH	11/17/14	64.20
	2081	35457	4 Medecos keys	11/24/14	64.20
	Total:				128.40
000604 MIAMI DADE WATER & SEWER DEPT	2087	101514-111214	7558352200	11/25/14	712.90
	2088	101514-11214	8558352200	11/25/14	12.65
	Total:				725.55
000872 KIRENIA MOREJON B.	2075	11/12/14JANITOR	102714-110714-JANITORIAL	11/13/14	300.00
	2089	11/26/14JANITOR	111014-112714-JANITORIAL	11/30/14	300.00
	Total:				600.00
569881 ESSENTIAL SCREENING	2078	4625 11/17/14	06-201-SCREENING	11/18/14	120.00
Grand total:					2,806.85

PREPAYS AS OF Nov. 30, 2014
Account Number Sequence

* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	PREPAID AMOUNT
CURRENT OWNERS			
PAOLA SUAREZ	201	201	396.19
YVETH MORO	301	301	412.70
PAOLA SUAREZ BELLIDO	302	302	486.99
Yolanda Yarur	303	303	348.22
Ramiro Jimenez	304	304	12.00
Anthony Hart	501	501	1,249.89
Jose Milton	503	503	1,115.89
James & Vera Thomas	504	504	343.96
Tony & Patsy Kelly	602	602	1,035.32
George & Yveth Moro	603	603	530.00
Matthew Hodes	803	803	199.94
ARGYLE FINANCE LTD	1003	1003	25.00
			=====
TOTAL HOMES:	12	TOTAL PREPAYS	6,156.10
		TOTAL DISTR: PP	6,156.10

12/4/2014 10:35:21 AM

**LIEN AND FORECLOSURE DEPARTMENT
STATUS ACTIVITY REPORT (by Owner Name)
3547 -BRICKELL 25, INC.**

Owner:	PELLEGRINI, SANTIAGO	Responsible Attorney:	MARYVEL DE CASTRO VALDES
Account:	202	Contact Number:	
Class:	Bank Foreclosures	SRHL Ref.	61400420
Address:	145 SE 25 ROAD APT #202 MIAMI FLORIDA 33129		

<u>Date</u>	<u>Description</u>
11/9/2014	THE UPDATED DOCKET SEARCH REVEALED THAT THE FINAL JUDGMENT OF FORECLOSURE HAS BEEN ENTERED. THE SALE DATE HAS BEEN SET FOR JANUARY 14, 2015. WE WILL CHECK THE DOCKET AGAIN APPROXIMATELY THIRTY (30) DAYS AFTER THE SALE DATE TO VERIFY THAT THE CERTIFICATE OF TITLE HAS BEEN ISSUED. PLEASE NOTE: SHOULD THIS OFFICE RECEIVE ADDITIONAL DATA IN THE INTERIM, WE WILL UPDATE THE STATUS ACCORDINGLY.
9/19/2014	THE UPDATED DOCKET REVEALED THAT THE HEARING ON THE BANK'S MOTION FOR FINAL JUDGMENT HAS BEEN SET FOR OCTOBER 3, 2014. WE WILL CHECK THE DOCKET APPROXIMATELY THIRTY (30) DAYS AFTER THE HEARING TO SEE IF THE SALE DATE HAS BEEN SET. PLEASE NOTE: SHOULD THIS OFFICE RECEIVE ADDITIONAL DATA IN THE INTERIM, WE WILL UPDATE THE STATUS ACCORDINGLY.
6/12/2014	THE UPDATED DOCKET SEARCH REVEALS THAT ADDITIONAL DOCUMENTS HAVE BEEN POSTED OR FILED. THIS IS STILL AN ACTIVE MORTGAGE FORECLOSURE ACTION. THEREFORE, WE WILL UPDATE THE DOCKET AGAIN IN APPROXIMATELY NINETY (90) DAYS. PLEASE NOTE: SHOULD THIS OFFICE RECEIVE ADDITIONAL DATA IN THE INTERIM, WE WILL UPDATE THE STATUS ACCORDINGLY.
3/12/2014	WE HAVE FILED AN ANSWER TO THE MORTGAGE FORECLOSURE ACTION FILED BY NEW YORK COMMUNITY BANK BEARING CASE NO. 14005025 CA 58. THE AMOUNT OWED TO THE MORTGAGEE IS \$ 29,662.95 PLUS INTEREST, COSTS AND ATTORNEYS FEES. SINCE THE MORTGAGEE'S INTEREST IS SUPERIOR TO THE ASSOCIATION'S LIEN RIGHTS, WE WILL SOLELY MONITOR THIS MATTER, UNLESS OTHERWISE INSTRUCTED BY THE ASSOCIATION. THE STATUS OF THIS MATTER WILL BE UPDATED IN APPROXIMATELY NINETY (90) DAYS OR UPON THE OCCURRENCE OF ONE OF THE FOLLOWING FOUR (4) EVENTS: 1. DISMISSAL 2. MORTGAGE FORECLOSURE SALE DATE 3. CERTIFICATE OF TITLE IS ISSUED 4. OWNER(S) FILE(S) SUGGESTION OF BANKRUPTCY
3/10/2014	RECEIVED BANK FORECLOSURE COMPLAINT.