



# *VESTA PROPERTY SERVICES*

## BRICKELL 25, INC. A CONDOMINIUM ASSOCIATION

*July 31<sup>st</sup>, 2016 Financial*

Management Use Only – Unaudited Financial

*there for you*

13595 SW 134<sup>th</sup> Ave, Ste 108  
Miami, FL 33186  
P 305.552.7855  
F 305.552.7840  
[VestaForYou.com](http://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) \$9,653.77**  
**Reserve Account(s) \$657.62**

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 **\$1,604.27** as open payables and **\$0.00** of accrued expenses and the checks that were not cut during this financial period will

be cut during the following month.

## DELINQUENCY/ACCOUNTS RECEIVABLE STATUS:

**Accounts Receivable \$3,461.48**  
**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,  
**1** unit which received a 2<sup>nd</sup> Notice, 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.			

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**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.

<u>Home/Unit Account #</u>	<u>Outstanding Balance, if any</u>
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):**

<u>Home/Unit Account #</u>	<u>Date Mailed</u>	<u>Total Amount Outstanding</u>
None at this time.		

**NOTICES:**

**FDIC Insured Institutions coverage is \$250,000.00 per Tax ID. This regulation is effective as of January 1, 2013. Any Association that has a combine amount of \$250,000.00 in the same bank 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 Yanisley Niebles, Accounting Manager for the Southeast Region**

**E-Mail: [Yanisley.Niebles@vestaforyou.com](mailto:Yanisley.Niebles@vestaforyou.com)**

**Phone: 1-877-988-3782 Ext 652**

<i>there for you</i>	13595 SW 134 <sup>th</sup> Ave, Ste 108 Miami, Fl 33186 P 305.552.7855 F 305.552.7840 <a href="http://VestaForYou.com">VestaForYou.com</a>
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**Brickell 25, A Condo Assoc.**

Balance Sheet  
As of 07/31/16

ASSETS

CURRENT ASSETS

10100	Operating-BB&T	\$	9,653.77
11000	Accounts Receivable		3,461.48
12000	Prepaid Insurance		69,305.68
	Subtotal Current Assets		\$ 82,420.93

RESERVE ASSETS

12500	Reserve-BB&T	\$	657.62
	Subtotal Deferred Assets		\$ 657.62

OTHER ASSETS

14100	Capital Improvement	\$	22,490.28
14500	Accumulated Depreciation		(21,818.38)
21000	Utility Deposits		804.61
	Subtotal Other Assets		\$ 1,476.51

TOTAL ASSETS			\$ 84,555.06
			=====

LIABILITIES & EQUITY

CURRENT LIABILITIES

31000	Accounts Payable	\$	1,604.27
33000	Notes Payable Insurance		35,412.97
36000	Prepaid Assessment		17,288.42
	Subtotal Current Liabilities		\$ 54,305.66

RESERVES

42000	Reserve-Roof Replacement	\$	721.68
46000	Reserve-Interest/Bank Fees		(64.06)
	Subtotal Reserves		\$ 657.62

EQUITY

55000	Member's Equity	\$	31,272.93
	Current Year Net Income/(Loss)		(1,681.15)
	Subtotal Equity		\$ 29,591.78

TOTAL LIABILITIES & EQUITY			\$ 84,555.06
			=====

# Brickell 25, A Condo Assoc.

Income/Expense Statement  
Period: 07/01/16 to 07/31/16

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
<b>INCOME</b>								
60100	Maintenance Fee	21,350.98	21,351.00	(.02)	149,456.86	149,457.00	(.14)	256,212.00
	Subtotal Income	21,350.98	21,351.00	(.02)	149,456.86	149,457.00	(.14)	256,212.00
<b>Other Income</b>								
60500	Late Fees Income	100.00	15.00	85.00	550.00	105.00	445.00	180.00
60600	Interest Income	.77	.00	.77	8.13	.00	8.13	.00
60900	Screenings Income	.00	40.00	(40.00)	120.00	280.00	(160.00)	480.00
67000	Miscellaneous Income	.00	.00	.00	50.00	.00	50.00	.00
67010	Transmitter Income	.00	5.00	(5.00)	.00	35.00	(35.00)	60.00
67020	Taxation	.00	(50.00)	50.00	.00	(350.00)	350.00	(600.00)
67030	Keys Income	.00	10.00	(10.00)	.00	70.00	(70.00)	120.00
67040	Laundry/Tokens Income	.00	500.00	(500.00)	3,334.76	3,500.00	(165.24)	6,000.00
	Subtotal Other Income	100.77	520.00	(419.23)	4,062.89	3,640.00	422.89	6,240.00
	<b>TOTAL INCOME</b>	<b>21,451.75</b>	<b>21,871.00</b>	<b>(419.25)</b>	<b>153,519.75</b>	<b>153,097.00</b>	<b>422.75</b>	<b>262,452.00</b>
<b>EXPENSES</b>								
<b>Administrative</b>								
70110	Management Fee	962.00	995.00	33.00	6,767.00	6,965.00	198.00	11,940.00
70130	Legal & Professional	1,546.90	50.00	(1,496.90)	1,546.90	350.00	(1,196.90)	600.00
70140	Insurance General Liability	380.24	363.00	(17.24)	2,671.67	2,541.00	(130.67)	4,356.00
70145	Insurance Property/Windstrom	4,110.35	3,910.00	(200.35)	27,274.74	27,370.00	95.26	46,920.00
70150	Insurance Umbrella	136.23	135.00	(1.23)	926.08	945.00	18.92	1,620.00
70155	Insurance Finance/Taxes	113.46	120.00	6.54	805.22	840.00	34.78	1,440.00
70165	Insurance Flood	2,465.65	2,300.00	(165.65)	17,128.87	16,100.00	(1,028.87)	27,600.00
70170	Insurance Workers Compensatio	166.77	145.00	(21.77)	1,178.51	1,015.00	(163.51)	1,740.00
70180	Insurance D & O	64.63	64.00	(.63)	442.01	448.00	5.99	768.00
70190	Insurance Fidelity	43.91	43.00	(.91)	300.29	301.00	.71	516.00
70195	Insurance Glass	158.74	160.00	1.26	1,085.54	1,120.00	34.46	1,920.00
70210	Depreciation Expense	125.98	126.00	.02	881.86	882.00	.14	1,512.00
70240	Dues & License	.00	70.00	70.00	473.50	490.00	16.50	840.00
70270	ADP Fees	157.36	160.00	2.64	1,190.68	1,120.00	(70.68)	1,920.00
70275	Taxes & Audit Fees	.00	350.00	350.00	4,325.00	2,450.00	(1,875.00)	4,200.00
70276	ADP Payroll Taxes	417.50	500.00	82.50	3,395.90	3,500.00	104.10	6,000.00
70280	Postage & Printing	83.97	138.00	54.03	803.60	966.00	162.40	1,656.00
71010	Salaries - General	1,912.30	2,275.00	362.70	14,909.24	15,925.00	1,015.76	27,300.00
	Total Administrative	12,845.99	11,904.00	(941.99)	86,106.61	83,328.00	(2,778.61)	142,848.00
<b>Utilities</b>								
72100	Electricity	1,217.29	1,180.00	(37.29)	7,918.01	8,260.00	341.99	14,160.00
72200	Water & Sewer	1,520.30	800.00	(720.30)	7,575.21	5,600.00	(1,975.21)	9,600.00

**Brickell 25, A Condo Assoc.**

Income/Expense Statement  
 Period: 07/01/16 to 07/31/16

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
72800	Telephone Lines	359.69	355.00	(4.69)	2,596.54	2,485.00	(111.54)	4,260.00
	Total Utilities	3,097.28	2,335.00	(762.28)	18,089.76	16,345.00	(1,744.76)	28,020.00
Maintenance Expenses								
74150	Gate Maintenance	.00	.00	.00	69.55	.00	(69.55)	.00
74160	R&M-General	.00	750.00	750.00	6,467.70	5,250.00	(1,217.70)	9,000.00
74170	R&M-Supplies	.00	400.00	400.00	2,648.10	2,800.00	151.90	4,800.00
74175	R&M-Elevator	.00	100.00	100.00	.00	700.00	700.00	1,200.00
74180	R&M-Air Conditioning	.00	100.00	100.00	.00	700.00	700.00	1,200.00
74185	R&M-Electrical & Lighting	.00	100.00	100.00	.00	700.00	700.00	1,200.00
74190	R&M-Fire Equipment	.00	150.00	150.00	623.26	1,050.00	426.74	1,800.00
74195	R&M-Plumbing	.00	150.00	150.00	985.00	1,050.00	65.00	1,800.00
	Total Maintenance Expenses	.00	1,750.00	1,750.00	10,793.61	12,250.00	1,456.39	21,000.00
Site Improvements								
78100	Lawn Maintenance	.00	150.00	150.00	825.00	1,050.00	225.00	1,800.00
78260	Landscape Replacement	.00	115.00	115.00	825.00	805.00	(20.00)	1,380.00
78300	Pest Control/Spraying	148.00	148.00	.00	1,036.00	1,036.00	.00	1,776.00
	Total Site Improvements	148.00	413.00	265.00	2,686.00	2,891.00	205.00	4,956.00
Contract Services								
80100	Pool Maintenance	194.00	194.00	.00	1,358.00	1,358.00	.00	2,328.00
80200	Pool Repairs	.00	150.00	150.00	791.90	1,050.00	258.10	1,800.00
80400	Pool Permit	125.25	12.00	(113.25)	125.25	84.00	(41.25)	144.00
82100	Fire Panel Monitoring	.00	402.00	402.00	2,870.21	2,814.00	(56.21)	4,824.00
82300	Trash Collection	1,536.74	1,486.00	(50.74)	10,460.32	10,402.00	(58.32)	17,832.00
82500	Janitorial Services	.00	600.00	600.00	3,650.00	4,200.00	550.00	7,200.00
82650	Elevator Maint. Contract	1,112.08	1,112.00	(.08)	8,159.56	7,784.00	(375.56)	13,344.00
82655	Elevator Permit/License	.00	45.00	45.00	.00	315.00	315.00	540.00
82700	Bulk Cable Services	1,671.99	1,592.00	(79.99)	11,544.80	11,144.00	(400.80)	19,104.00
	Total Contract Services	4,640.06	5,593.00	952.94	38,960.04	39,151.00	190.96	67,116.00
85206	Foreclosure/Bad Debt	.00	.00	.00	(1,435.12)	.00	1,435.12	.00
	TOTAL EXPENSES	20,731.33	21,995.00	1,263.67	155,200.90	153,965.00	(1,235.90)	263,940.00
	NET INCOME/(LOSS)	720.42	(124.00)	844.42	(1,681.15)	(868.00)	(813.15)	(1,488.00)

RECONCILIATION

Bank #: 01 Operating-BB&T                      10100    Operating-BB&T  
 G/L Acct Bal:    9,653.77  
 Bank Balance:    15,168.20  
 Statement date: 07/31/16

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
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OUTSTANDING ITEMS:

22916	02/29/16	Reserve transfer error			2,319.88
GJ-891	03/31/16	Reverse Error Transfer			2,319.88
4211	07/18/16	SIEGFRIED, RIVERA, LERNER		1,409.40	
4213	07/18/16	SIEGFRIED, RIVERA, LERNER		137.50	
72116	07/21/16	FIRST INSURANCE FUNDING C		8,306.60	
72916	07/29/16	AT&T		300.69	
Total Outstanding				10,154.19	4,639.76

Bank Reconciliation Summary

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Checkbook Balance	9,653.77	Reconciling Balance	15,168.20
Uncleared Checks, Credits	10,154.19 +	Bank Stmt. Balance	15,168.20
Uncleared Deposits, Debits	4,639.76 -	Difference	0.00

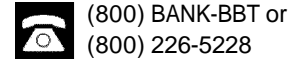


889-12-01-00 40257 12 C 001 30 55 004  
 BRICKELL 25 INC A CONDOMINIUM  
 ASSOCIATION / OPERATING ACCT  
 C/O M & E ASSOCIATES OF MIAMI INC  
 13595 SW 134TH AVE STE 108  
 MIAMI FL 33186-4579

# Your account statement

For 07/29/2016

## Contact us



### 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 1100008812142

#### Account summary

Your previous balance as of 06/30/2016	\$21,570.52
Checks	- 5,150.04
Other withdrawals, debits and service charges	- 20,640.43
Deposits, credits and interest	+ 19,388.15
Your new balance as of 07/29/2016	= \$15,168.20

#### Interest summary

Interest paid this statement period	\$0.77
2016 interest paid year-to-date	\$8.13
Interest rate	0.05%

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
07/11	4197	675.00	07/05	4202	222.98	07/19	4208	148.00
07/01	4198	390.00	07/07	*4205	1,112.08	07/18	4209	962.00
07/05	4199	904.15	07/18	4206	194.00	07/18	4210	77.16
07/01	*4201	78.75	07/12	4207	35.92	07/19	*4212	350.00

\* indicates a skip in sequential check numbers above this item

Total checks = \$5,150.04

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
07/08	ACH CORP DEBIT ADP - FEES ADP PAYROLL FEES BRICKNELL 25 INC A CON	78.68
07/08	INSURANCE FIRST INSURANCE 9427 Brickell 25 Inc., A Co	5,295.40
07/11	ACH CORP DEBIT ONLINE PAY WASTE SERVICES BRICKELL 25 CONDO	1,536.74
07/12	ELEC PYMT FPL DIRECT DEBIT PPDA BRICKELL 25 INC CONDOM	1,217.29
07/14	ACH CORP DEBIT Tax/401k ADP Tax/401k BRICKNELL 25 INC A CON	181.08
07/14	ACH CORP DEBIT EEPAY/GARN ADP EEPAY/GARNWC BRICKNELL 25 INC A CON	861.84
07/18	INTERNET PAYMENT COMCAST COMCAST 0440663831 SPA	1,671.99

continued



ASSOC SVCS INTEREST CHECKING 1100008812142 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
07/22	ACH CORP DEBIT ADP - FEES ADP PAYROLL FEES BRICKNELL 25 INC A CON	78.68
07/22	INSURANCE FIRST INSURANCE 2802 Brickell 25 Inc., A Co	8,306.60
07/28	ACH CORP DEBIT Tax/401k ADP Tax/401k BRICKNELL 25 INC A CON	238.40
07/28	ACH CORP DEBIT EEPAY/GARN ADP EEPAY/GARNWC BRICKNELL 25 INC A CON	1,048.48
07/29	ACH CORP DEBIT E-CHECK FL Permit BRICKELL TWENTY FIVE	125.25
Total other withdrawals, debits and service charges		= \$20,640.43

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
07/05	CONSOL ELEC BILL PAY DEPOSIT 1	501.75
07/05	CONSOLIDATED COUPON PAYMENT 3	1,479.62
07/05	CONSOL ELEC DEPOSIT 12	7,235.84
07/06	CONSOL ELEC DEPOSIT 1	580.75
07/07	REMOTE DEPOSIT	533.77
07/11	CONSOLIDATED COUPON PAYMENT 1	456.91
07/13	CONSOL ELEC BILL PAY DEPOSIT 2	1,517.82
07/15	REMOTE DEPOSIT	4,138.08
07/18	CONSOLIDATED COUPON PAYMENT 1	503.88
07/27	REMOTE DEPOSIT	533.77
07/28	CONSOLIDATED COUPON PAYMENT 2	913.82
07/29	CONSOL ELEC BILL PAY DEPOSIT 2	991.37
07/29	EFFECTIVE DATE 7-31-16 INTEREST PAYMENT	0.77
Total deposits, credits and interest		= \$19,388.15

**AMENDMENT TO THE BUSINESS SERVICES PRICING GUIDE**

**Effective September 1, 2016**

The following changes are being made to the Business Services Pricing Guide that applies to your BB&T account. You may not be impacted by the fee changes listed, depending on your account activity and the services that you use. Custom pricing agreements will not be affected.

Continued use of your account after September 1, 2016, constitutes your acceptance of these changes. Except for the changes in this Amendment, the remainder of the Business Services Pricing Guide with BB&T is unchanged. If you do not have a copy of the Business Services Pricing Guide, contact your local BB&T financial center, your relationship manager, or call 1-800-BANK BBT (1-800-226-5228) to request a current copy.

Incoming Wire (Domestic)	\$15.00
Non-BB&T ATM Fee (not applicable to TX accounts)	\$3.00



## 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 Vesta Property Services  
13595 SW 134th Ave., Suite 108  
Miami FL 33186

BBAT  
MIAMI, FLORIDA 33196  
09-129-86282 01

004197  
Date: 06/20/16

Pay Exactly SIX HUNDRED SEVENTY-FIVE AND 00/100 DOLLARS \*\*\*\*\*675.00

To The Order Of: AMAYA MAINTENANCE LANDSCAPING  
3342 NW 204 TERRACE  
MIAMI GARDENS, FL 33056

*Concepcion Mackey*  
Authorized Signature

\*004197# 1253191387# 100008812142

3668052657

ORDER TO THE ACCEPTOR OF  
THIS CHECK IS TO DEPOSIT THE ENTIRE AMOUNT  
HEREON TO THE ACCOUNT OF THE PAYEE  
MENTIONED HEREON IN THE PAYEE'S NAME  
AND TO CREDIT THE ACCOUNT OF THE PAYEE  
WITH THE AMOUNT OF THE CHECK  
LESS ANY CHARGES AND FEES  
AND TO DEPOSIT THE BALANCE IN THE ACCOUNT  
OF THE PAYEE

CHECK#:4197 \$675.00

Brickell 25, A Condo Assoc.  
c/o Vesta Property Services  
13595 SW 134th Ave., Suite 108  
Miami FL 33186

BBAT  
MIAMI, FLORIDA 33196  
09-129-86282 01

004198  
Date: 06/20/16

Pay Exactly THREE HUNDRED NINETY AND 00/100 DOLLARS \*\*\*\*\*390.00

To The Order Of: ALL FIRE SERVICES, INC.  
2027 SHERMAN STREET  
HOLLYWOOD, FL 33020

*Concepcion Mackey*  
Authorized Signature

\*004198# 1253191387# 100008812142

For Deposit Only - JPMC

ALL FIRE SERVICES, INC.  
FOR DEPOSIT ONLY  
CHASE BANK  
ACCT # 887191801

CHECK#:4198 \$390.00

Brickell 25, A Condo Assoc.  
c/o Vesta Property Services  
13595 SW 134th Ave., Suite 108  
Miami FL 33186

BBAT  
MIAMI, FLORIDA 33196  
09-129-86282 01

004199  
Date: 06/20/16

Pay Exactly NINE HUNDRED FOUR AND 15/100 DOLLARS \*\*\*\*\*904.15

To The Order Of: RED HAWK FIRE SECURITY, LLC  
P.O. BOX 839118  
ATLANTA, GA 30353-8198

*Concepcion Mackey*  
Authorized Signature

\*004199# 1253191387# 100008812142

0060000  
0030000000  
PIC BANK  
DEP TO CH. PAYEE  
N/A OF BRD. 0001  
0030000000

CHECK#:4199 \$904.15

Brickell 25, A Condo Assoc.  
c/o Vesta Property Services  
13595 SW 134th Ave., Suite 108  
Miami FL 33186

BBAT  
MIAMI, FLORIDA 33196  
09-129-86282 01

004201  
Date: 06/20/16

Pay Exactly SEVENTY-EIGHT AND 75/100 DOLLARS \*\*\*\*\*78.75

To The Order Of: SIEGFRIED, RIVERA, LERNER  
201 ALHAMBRA CIRCLE  
SUITE 1102  
CORAL GABLES, FL 33134

*Concepcion Mackey*  
Authorized Signature

\*004201# 1253191387# 100008812142

PAY TO THE ORDER OF  
SHEDEL UNITED BANK, N.A.  
FOR DEPOSIT ONLY - LERNER  
SIEGFRIED, RIVERA, LERNER  
OPERATING ACCOUNT  
ACCT #1000001130

CHECK#:4201 \$78.75

Brickell 25, A Condo Assoc.  
c/o Vesta Property Services  
13595 SW 134th Ave., Suite 108  
Miami FL 33186

BBAT  
MIAMI, FLORIDA 33196  
09-129-86282 01

004202  
Date: 06/21/16

Pay Exactly TWO HUNDRED TWENTY-TWO AND 98/100 DOLLARS \*\*\*\*\*222.98

To The Order Of: HOME DEPOT CREDIT SERVICES  
P.O. BOX 9055  
DES MOINES, IA 50388-9055

*Concepcion Mackey*  
Authorized Signature

\*004202# 1253191387# 100008812142

For Deposit Only  
07632016 803532250282  
0279 070216 604512  
PEG CITIBANK US NA  
> 021272684 < 0028 6520

CHECK#:4202 \$222.98



Brickell 25, A Condo Assoc.  
 c/o Vesta Property Services  
 13995 SW 134th Ave., Suite 108  
 Miami FL 33186

004205  
 MIAMI, FLORIDA 33196  
 Date: 07/11/16

Pay  
 Exactly ONE THOUSAND ONE HUNDRED TWELVE AND 00/100 DOLLARS \*\*\*\*\*1,112.08

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

0004205 12531913871100008812142 000011208

JPMORGANCHASE BANK  
 070718 >0749090000  
 06784838 00731000  
 00851283 251 0000000005206225

CR TO NME  
 RYER ALL  
 RTE RBV

CHECK#:4205 \$1,112.08

Brickell 25, A Condo Assoc.  
 c/o Vesta Property Services  
 13995 SW 134th Ave., Suite 108  
 Miami FL 33186

004206  
 MIAMI, FLORIDA 33196  
 Date: 07/11/16

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

0004206 12531913871100008812142

For Deposit Only - JPMCB

CHECK#:4206 \$194.00

Brickell 25, A Condo Assoc.  
 c/o Vesta Property Services  
 13995 SW 134th Ave., Suite 108  
 Miami FL 33186

004207  
 MIAMI, FLORIDA 33196  
 Date: 07/11/16

Pay  
 Exactly THIRTY-FIVE AND 92/100 DOLLARS \*\*\*\*\*35.92

To The  
 Order Of: CHARLES LIPMAN

0004207 12531913871100008812142

348978525

CHECK#:4207 \$35.92

Brickell 25, A Condo Assoc.  
 c/o Vesta Property Services  
 13995 SW 134th Ave., Suite 108  
 Miami FL 33186

004208  
 MIAMI, FLORIDA 33196  
 Date: 07/11/16

Pay  
 Exactly ONE HUNDRED FORTY-EIGHT AND 00/100 DOLLARS \*\*\*\*\*148.00

To The  
 Order Of: BUG OFF EXTERMINATORS  
 1064 NW 54 STREET  
 FT. LAUDERDALE, FL 33309

0004208 12531913871100008812142

348978525

CHECK#:4208 \$148.00

Brickell 25, A Condo Assoc.  
 c/o Vesta Property Services  
 13995 SW 134th Ave., Suite 108  
 Miami FL 33186

004209  
 MIAMI, FLORIDA 33196  
 Date: 07/11/16

Pay  
 Exactly NINE HUNDRED SIXTY-TWO AND 00/100 DOLLARS \*\*\*\*\*962.00

To The  
 Order Of: VESTA PROPERTY SERVICES  
 13995 SW 134 AVE  
 SUITE #108  
 MIAMI, FL 33186

0004209 12531913871100008812142

CHECK#:4209 \$962.00

Brickell 25, A Condo Assoc.  
 c/o Vesta Property Services  
 13595 SW 134th Ave., Suite 108  
 Miami FL 33186

66AT  
 MIAMI, FLORIDA 33186  
 06-129-0282-01

004210  
 Date: 07/11/16

Pay  
 Exactly SEVENTY-SEVEN AND 16/100 DOLLARS \*\*\*\*\*

To The  
 Order Of: VESTA PROPERTY SERVICES  
 13595 SW 134 AVE  
 SUITE #108  
 MIAMI, FL 33186

\*\*\*\*\*77.16  
 VEST Allow 90 Days  
*Conrad Mackley*  
 Signature Required

⑆004210⑆ ⑆263191387⑆⑆100008812142

CHECK#:4210

\$77.16

THIS CHECK IS VOID WITHOUT THIS MICR LINE AT THE BOTTOM OF THE CHECK.  
 MICR LINE: ⑆004210⑆ ⑆263191387⑆⑆100008812142

Brickell 25, A Condo Assoc.  
 c/o Vesta Property Services  
 13595 SW 134th Ave., Suite 108  
 Miami FL 33186

66AT  
 MIAMI, FLORIDA 33186  
 06-129-0282-01

004212  
 Date: 07/18/16

Pay  
 Exactly THREE HUNDRED FIFTY AND 00/100 DOLLARS \*\*\*\*\*

To The  
 Order Of: VIRGINIA LIPMAN

\*\*\*\*\*350.00  
 VEST Allow 90 Days  
*Conrad Mackley*  
 Signature Required

⑆004212⑆ ⑆263191387⑆⑆100008812142

CHECK#:4212

\$350.00

THIS CHECK IS VOID WITHOUT THIS MICR LINE AT THE BOTTOM OF THE CHECK.  
 MICR LINE: ⑆004212⑆ ⑆263191387⑆⑆100008812142

CASH DISBURSEMENTS

Starting Check Date: 7/01/16 Cash account #: "All"  
 Ending Check Date: 7/31/16

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference		
Cash account #: 10100			Operating-BB&T				
7/01/16	4204	801	CHARLES LIPMAN	59.00	JUL/16PHONE REIM-CHARLES		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2598	JUL/2016 CELL	7/01/16	72800	7/01/16	59.00	JUL/16PHONE REIM-CHARLES
7/01/16	4205	1268	OTIS ELEVATOR COMPANY	1,112.08	JUL/16-ELEVATOR OTIS SERV		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2595	TAOO5223X716	7/01/16	82650	7/01/16	1,112.08	JUL/16-ELEVATOR OTIS SERV
7/07/16	70716	(M)5896	FIRST INSURANCE FUNDING CORP.	5,295.40	JULY-2959427 FIF INS.ACH		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2606	900-2959427JULY	7/06/16	33000	7/06/16	5,295.40	JULY-2959427 FIF INS.ACH
7/08/16	70816	(M)792	PROGRESSIVE WASTE SOLUTIONS	1,536.74	JUL/16-#0084-057310-WASTE		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2608	0001679490-WAST	7/06/16	82300	7/06/16	1,536.74	JUL/16-#0084-057310-WASTE
7/09/16	70916	(M)250	FLORIDA POWER & LIGHT	1,217.29	JUL/16#18066-72067FPL ACH		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2605	MAY27-JUN28FPL	7/05/16	72100	7/05/16	1,217.29	JUL/16#18066-72067FPL ACH
7/11/16	4206	412	ALL FLORIDA POOL & SPA CENTER	194.00	JULY/16- POOL SERVICE		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2609	9930273-IN POOL	7/07/16	80100	7/07/16	194.00	JULY/16- POOL SERVICE
7/11/16	4207	801	CHARLES LIPMAN	35.92	REIMBURSE JANITORIAL SPPL		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2603	6/29/16	6/29/16	74170	6/30/16	35.92	REIMBURSE JANITORIAL SPPL
7/11/16	4208	3201	BUG OFF EXTERMINATORS	148.00	JUL/16PEST CONTROL BUGOFF		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2607	792232 PE/CONTR	7/06/16	78300	7/06/16	148.00	JUL/16PEST CONTROL BUGOFF
7/11/16	4209	VESTA	VESTA PROPERTY SERVICES	962.00	JUL/16/MANAGEMENT FEES		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2604	23224- MNGM	7/05/16	70110	7/05/16	962.00	JUL/16/MANAGEMENT FEES
Cash account #: 10100			Operating-BB&T				

CASH DISBURSEMENTS

Starting Check Date: 7/01/16 Cash account #: "All"  
 Ending Check Date: 7/31/16

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference		
7/11/16	4210	VESTA	VESTA PROPERTY SERVICES	77.16	JUN16- BACKCHARGES FEE		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2611	SEB25-0616BKCHG	6/30/16	70280	6/30/16	77.16	JUN16- BACKCHARGES FEE
7/15/16	71516 (M)995		COMCAST	1,671.99	JUL-440663831COMCAST-ACH		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2602	07/01-07/31/16	7/01/16	82700	7/01/16	1,671.99	JUL-440663831COMCAST-ACH
7/18/16	4211 902		SIEGFRIED, RIVERA, LERNER	1,409.40	CONFERENCE W/PRESIDENT&MG		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2613	169608	7/11/16	70130	7/18/16	1,409.40	CONFERENCE W/PRESIDENT&MG
7/18/16	4212 6952		VIRGINIA LIPMAN	350.00	6/21-7/4/16-JANITORIAL S.		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2612	7/18/16-JANITOR	6/30/16	82500	6/30/16	350.00	6/21-7/4/16-JANITORIAL S.
7/18/16	4213 902		SIEGFRIED, RIVERA, LERNER	137.50	REVIEW DISCHARGE OF DEBTO		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2614	169530	7/11/16	70130	7/18/16	137.50	REVIEW DISCHARGE OF DEBTO
7/21/16	72116 (M)5896		FIRST INSURANCE FUNDING CORP.	8,306.60	JUL-2952802-FIF INSUR.ACH		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2610	900-2952802 INS	7/11/16	33000	7/11/16	8,306.60	JUL-2952802-FIF INSUR.ACH
7/28/16	72816 (M)813		MIAMI-DADE COUNTY HEALTH DEPT	125.00	RENEW SWIMING POOL PERMIT		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2618	13-60-01477	6/30/16	80400	7/28/16	125.00	RENEW SWIMING POOL PERMIT
7/29/16	72916 (M)903		AT&T	300.69	JUL#305-8540033-931ATTACH		
	<b>Vchr-#</b>	<b>Invoice-#</b>	<b>Inv-date</b>	<b>Acct #</b>	<b>Eff-date</b>	<b>Amount-paid</b>	<b>Reference</b>
	2615	JUL11-AUG10 ATT	7/19/16	72800	7/19/16	300.69	JUL#305-8540033-931ATTACH
Totals:				22,938.77			

AGED OWNER BALANCES: AS OF July 31, 2016  
ACCOUNT NUMBER SEQUENCE

\* - Previous Owner or Renter

ACCOUNT #	UNIT #	NAME	CURRENT	OVER 31	OVER 61	OVER 365	TOTAL	STATUS
202	202	SANTIAGO PELLEGRINI	336.60	25.00	200.00	250.00	811.60	Friendly Letter
304	304	JOSE JIMENEZ	481.91	25.00	50.00	0.00	556.91	Friendly Letter
604	604	Maria Staley	526.75	501.75	365.64	0.00	1394.14	2nd Notice
704	704	MARCELO & MIRIAM SALLES	0.00	0.00	49.30	0.00	49.30	Friendly Letter
1001	1001	Lourdes Camps	574.53	25.00	50.00	0.00	649.53	Friendly Letter
			-----	-----	-----	-----	-----	
		TOTAL:	1919.79	576.75	714.94	250.00	3461.48	



AGED OWNER BALANCES: AS OF July 31, 2016  
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	1819.79	501.75	365.64	0.00	2687.18
01		Late Fees	11000	100.00	75.00	349.30	250.00	774.30
GRAND TOTAL:				1919.79	576.75	714.94	250.00	3461.48

ACCOUNT NUMBER	ACCOUNT DESCRIPTION	DELINQUENCY AMOUNT
11000	Accounts Receivable	3461.48
TOTAL		\$3461.48

**Brickell 25, A Condominium Association**  
**Prepaid Insurance Schedule**  
**July 31, 2016**

<b>Prepaid Insurance</b>											
GL	Description of Policy	Period		2016-2017 Premium	Adjustment		Expensed	Prepaid Bal	Comments		
		From	To		Refund	CPA Adj					
70140	Gen Liab/Philadelphia Indemnity	05/07/16	05/07/17	4,477.00		-	1,042.59	3,434.41			
70145	Property/American Coastal Insurance	05/07/16	05/07/17	48,396.00			11,270.30	37,125.70			
70155	Finance/Doc&Stamps	05/07/16	05/07/17	1,335.85			311.10	1,024.75			
70150	Umbrella/Kevin Davis Insurance	05/07/16	05/07/17	1,604.00			373.54	1,230.46			
70180	D&O/Graham Insurance Group	05/07/16	05/07/17	761.00			177.23	583.77			
70190	Fidelity/Crime/Travelers	05/07/16	05/07/17	517.00			120.39	396.61			
70195	Glass/Seacoast Underwriters	05/07/16	05/07/17	1,869.00			435.25	1,433.75			
70165	Flood/Hartford Insurance	05/07/16	05/07/17	29,031.00			6,760.65	22,270.35			
70170	Worker's Comp/CNA Insurance	01/01/16	12/31/16	2,029.00			1,006.18	1,022.82			
<b>Total</b>				<b>90,019.85</b>		<b>-</b>	<b>21,497.23</b>	<b>69,305.68</b>			
Expense For the Month						Remaining		Prepaid			
Description	Days	Per Day	Total			Days	Months	Comments			
70140	Gen Liab/Philadelphia Indemnity	31	12.27	380.24			280	9.03			
70145	Property/QBE Insurance Corp	31	132.59	4,110.35			280	9.03			
70155	Finance/Doc&Stamps	31	3.66	113.46			280	9.03			
70150	Umbrella/American Zurich Ins.	31	4.39	136.23			280	9.03			
70180	D&O/Travelers Cas&Surety Co.	31	2.08	64.63			280	9.03			
70190	Fidelity/Travelers	31	1.42	43.91			280	9.03			
70195	Glass/USPlate Glass Insurance Co	31	5.12	158.74			280	9.03			
70165	Flood	31	79.54	2,465.65			280	9.03			
70170	Worker's Comp/CNA Insurance	30	5.56	166.77			153	5.10			
<b>Total</b>			<b>246.63</b>	<b>7,639.96</b>							
<b>Insurance Payable</b>											
Total Premium Financed		Finance Charge	Docs & Stamps	Total Premium	Down Payment	Adjustments	Total Payable	Monthly Payment	Out of	# of Pymt 3--10	Insurance Payable EOM
29,031.00		157.00	86.45	<b>29,274.45</b>	4,354.65		24,919.80	8,306.60	3		-
57,624.00		910.75	181.65	<b>58,716.40</b>	5,762.40		52,954.00	5,295.40	2		<b>42,363.20</b>
<b>Grand Total</b>										<b>35,412.97</b>	

**Brickell 25, A Condominium Association**  
**Prepaid Interest Schedule**  
**July 31, 2016**

<b>Interest on Policy</b>						
Financed from # of days =		Period		Days in Month	Total Expensed	Prepaid Balance
From	To	From	To			
						90,019.85
		5/7/2016	5/31/2016	24	5,919.11	84,100.74
		6/1/2016	6/30/2016	30	7,398.89	76,701.84
		7/1/2016	7/31/2016	31	7,645.52	69,056.32
		8/1/2016	8/31/2016	31	7,645.52	61,410.80
		9/1/2016	9/30/2016	30	7,398.89	54,011.91
		10/1/2016	10/31/2016	31	7,645.52	46,366.39
		11/1/2016	11/30/2016	30	7,398.89	38,967.50
		12/1/2016	12/31/2016	31	7,645.52	31,321.98
		1/1/2017	1/31/2015	31	7,645.52	23,676.45
		2/1/2017	2/28/2015	29	7,152.26	16,524.19
		3/1/2017	3/31/2015	31	7,645.52	8,878.67
		4/1/2017	4/30/2015	30	7,398.89	1,479.78
		5/1/2017	5/6/2015	6	1,479.78	0.00
<b>Total</b>				<b>365</b>		

RECONCILIATION

Bank #: 02 Reserve-BB&T                      12500 Reserve-BB&T  
 G/L Acct Bal:     657.62  
 Bank Balance:    5,297.38  
 Statement date: 07/31/16

Chk-#	Date	Reference	Clr-date	Uncleared Checks	Uncleared Deposits
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OUTSTANDING ITEMS:

22916	02/29/16	Reserve transfer error		2,319.88	
GJ-891	03/31/16	Reverse Error Transfer		2,319.88	
Total Outstanding				4,639.76	.00

Bank Reconciliation Summary

=====

Checkbook Balance	657.62	Reconciling Balance	5,297.38
Uncleared Checks, Credits	4,639.76 +	Bank Stmt. Balance	5,297.38
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  
 13595 SW 134TH AVE STE 108  
 MIAMI FL 33186-4579

# Your account statement

For 07/29/2016

## 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 06/30/2016	\$5,297.16
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.22
Your new balance as of 07/29/2016	= \$5,297.38

##### Interest summary

Interest paid this statement period	\$0.22
2016 interest paid year-to-date	\$1.25
Interest rate	0.05%
Annual percentage yield (APY) earned	0.05%

##### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
07/29	EFFECTIVE DATE 7-31-16 INTEREST PAYMENT	0.22
Total deposits, credits and interest		= \$0.22

### AMENDMENT TO THE BUSINESS SERVICES PRICING GUIDE

**Effective September 1, 2016**

The following changes are being made to the Business Services Pricing Guide that applies to your BB&T account. You may not be impacted by the fee changes listed, depending on your account activity and the services that you use. Custom pricing agreements will not be affected.

Continued use of your account after September 1, 2016, constitutes your acceptance of these changes. Except for the changes in this Amendment, the remainder of the Business Services Pricing Guide with BB&T is unchanged. If you do not have a copy of the Business

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Services Pricing Guide, contact your local BB&T financial center, your relationship manager, or call 1-800-BANK BBT (1-800-226-5228) to request a current copy.

Incoming Wire (Domestic)	\$15.00
Non-BB&T ATM Fee (not applicable to TX accounts)	\$3.00



## 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, Inc., A Condominium Association**  
**Accumulated Depreciation GL 14500**  
**July 31, 2016**

<b>Description</b>	<b>Expense</b>		<b>Posted Date</b>	<b>Amount</b>
Opening Balance	2013		12/31/13	\$ (17,913.00)
Depreciation	2014	1 thru 12	12/31/14	\$ (1,511.76)
Depreciation	Pool Furniture	13 of 36	01/31/15	\$ (125.98)
Depreciation	Pool Furniture	14 of 36	02/28/15	\$ (125.98)
Depreciation	Pool Furniture	15 of 36	03/31/15	\$ (125.98)
Depreciation	Pool Furniture	16 of 36	04/30/15	\$ (125.98)
Depreciation	Pool Furniture	17 of 36	05/31/15	\$ (125.98)
Depreciation	Pool Furniture	18 of 36	06/30/15	\$ (125.98)
Depreciation	Pool Furniture	19 of 36	07/31/15	\$ (125.98)
Depreciation	Pool Furniture	20 of 36	08/31/15	\$ (125.98)
Depreciation	Pool Furniture	21 of 36	09/30/15	\$ (125.98)
Depreciation	Pool Furniture	22 of 36	10/31/15	\$ (125.98)
Depreciation	Pool Furniture	23 of 36	11/30/15	\$ (125.98)
Depreciation	Pool Furniture	24 of 36	12/31/15	\$ (125.98)
Depreciation	Pool Furniture	25 of 36	01/31/16	\$ (125.98)
Depreciation	Pool Furniture	26 of 36	02/29/16	\$ (125.98)
Depreciation	Pool Furniture	27of 36	03/31/16	\$ (125.98)
Depreciation	Pool Furniture	28of 36	04/30/16	\$ (125.98)
Depreciation	Pool Furniture	29 of 36	05/31/16	\$ (125.98)
Depreciation	Pool Furniture	30 of 36	06/01/16	\$ (125.98)
Depreciation	Pool Furniture	31 of 36	07/01/16	\$ (125.98)
<b>Total</b>				<b>\$ (21,818.38)</b>

**Capital Improvement**

<b>Description</b>	<b>Expense</b>		<b>Posted Date</b>	<b>Amount</b>
Opening Balance	2013		12/31/13	\$ 17,913.00
Pool Furniture	New Purchase 1/2014		01/31/14	\$ 4,577.28
<b>Total</b>				<b>\$ 22,490.28</b>

AGED ACCOUNTS PAYABLE SUMMARY

Starting vendor: "First"  
Cut off date: 07/31/16

Ending vendor: "Last"

Contact	Vendor Phone	Current	31-60	61-90	Over 90
MIAMI DADE WATER & SEWER DEPT	305-665-7477	1,520.30	.00	.00	.00
VESTA PROPERTY SERVICES		83.97	.00	.00	.00
	Totals:	1,604.27	.00	.00	.00
	Grand total:	1,604.27			



PREPAYS AS OF July 31, 2016  
Account Number Sequence

\* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	CODE	PREPAID AMOUNT
<b>CURRENT OWNERS</b>				
PAOLA SUAREZ 145 SE 25 Road # 201	201	201	PP	409.94
PAOLA SUAREZ BELLIDO 145 SE 25 Road # 302	302	302	PP	503.88
YOLANDA YARUR 145 SE 25 Road # 303	303	303	PP	1,661.64
ANDRES FIDALGO 145 SE 25 Road # 403	403	403	PP	518.83
Anthony Hart 145 SE 25 Road # 501	501	501	PP	6,127.01
Jose Milton 145 SE 25 Road # 503	503	503	PP	1,133.79
James & Vera Thomas 145 SE 25 Road # 504	504	504	PP	2,444.70
Tony & Patsy Kelly 145 SE 25 Road # 602	602	602	PP	3,248.60
NORMA RAMIREZ 145 SE 25 Road # 703	703	703	PP	0.02
Matthew Hodes 145 SE 25 Road # 803	803	803	PP	199.94
MOHAMMED ALFODARI 145 SE 25 Road # 1002	1002	1002	PP	50.00
ARGYLE FINANCE LTD 145 SE 25 Road # 1003	1003	1003	PP	25.00
Brian & Pamela Young 145 SE 25 Road # 1201	1201	1201	PP	965.07

PREPAYS AS OF July 31, 2016  
Account Number Sequence

\* - Previous Owner or Renter

NAME ADDRESS	LOT NUMBER	ACCOUNT NUMBER	CODE	PREPAID AMOUNT
				=====
TOTAL HOMES:	13	TOTAL PREPAYS		17,288.42
		TOTAL DISTR: PP		17,288.42