

SADDLE CREEK

3363 University Drive East, Suite 215
Bryan, TX 77802
979-764-2500

BOARD of DIRECTOR'S MEETING AGENDA October 25, 2022 @ 6PM – Saddle Creek Pavilion

1. Call to Order – President
2. Roll Call/Establishment of Quorum (3/5)
3. Review / Approve Previous Meeting Minutes
4. Financial Report - Treasurer
 - 2022 3rd Quarter Financial Report
5. Management Report – Beal Properties
6. Team Reports
 - Improvement Team
 - Architectural Control Team
 - Events Team
 - Pool/Pavilion Team
 - Outreach Team
7. Unfinished Business
8. New Business
 - 2023 Budget & Assessment Discussion and Vote
9. Adjourn

Immediately following the Board Meeting:

Homeowners Forum – A chance to exchange views, bring issues to light and/or provide feedback. An informal discussion amongst neighbors. One or more Board members will be present, and the discussion will be moderated by a Board member.

*Under Chapter 209 of the Texas Property Code, all meetings of a Subdivision Association's Board of Directors must be open to Lot Owners, subject to the right of the Board of Directors to adjourn the Board Meeting and reconvene in closed Executive Session to consider actions requiring confidential matters, contract negotiations, litigation, delinquencies, enforcement, etc.

Please note that the Board Meetings are meetings of the Board of Directors, not the members of the Homeowner's Association. While Homeowners are generally allowed to attend Board Meetings (Except while in Executive Session), they are not entitled to participate in the Board Meeting and will only be allowed to do so if recognized by the presiding officer during the course of the meeting. This does not apply to those who are appealing a violation under Chapter 209 of Texas Property Code. Those who request a hearing under Chapter 209 within the time frame allowed, will be automatically granted time during the meeting.

SADDLE CREEK

3363 University Drive East, Suite 215, Bryan, TX 77802 979-764-2500

BOARD of DIRECTOR'S MEETING MINUTES

July 19, 2022 @ 6PM

1. **Call to Order – President**
2. **Roll Call/Establishment of Quorum (2/3):** Quorum was determined with four Board members present. John Pappas was out of town.
3. **Review / Approve Previous Meeting Minutes:** The board has already approved the April minutes, and they are on Beal's webpage and the Saddle Creek webpage for viewing.
4. **Financial Report – Treasurer:** End of second calendar quarter, we are in good budget standing. With fiscal responsibility, we should be able to get through the rest of the budget period with the operating budget that we approved at the end of last year for 2022. We started the quarter with \$55,394, we ended the quarter with \$36,251. Largest expenses were landscaping, lawn maintenance and pool expenses. We still have \$8,000 in reserve.
5. **Management Reports – Beal Properties:**

Homeowner Status – We have 227 lots in Saddle Creek. All 227 are owner-occupied or under construction. We no longer have any lots owned by builders or the developer.

Delinquencies – We have outstanding balance of \$49.66 from miscellaneous charges.

Violations – Beal has resumed violation drive-by patrolling as the vote Board voted and approved the new enforcement policy. There were 12 active violations; those homeowners will receive a "friendly reminder". If there are any questions regarding violations, please contact Beal Properties or the HOA Board. There are no violations currently for dead grass or trees due to local drought status. Most of the violations were for utility trailers. Visit Wellborn SUD website for current water restrictions. Beal Properties is working to order new, metal pool signs.

6. **Team Reports**

Improvement Team – No Improvement Team members present. Chuck Gilman gave the update. Assisting for bids for landscaping, and security improvements around the pavilion and pool area.

Architectural Control Team – Susan Fontaine spoke for the ACC. There were 16 new submissions from homeowners this quarter. Submissions are for pool, out-buildings, driveway extensions, new builds, fencing, and children's playsets. All submissions must go through Beal portal for processing. Complex project may require site visit. ACC attempts to avoid variance if possible, the ACC will work with the homeowner through the process.

Events Team – Chuck Gilman spoke regarding the scheduling of events and the fireworks display. The fireworks display would be cancelled to do the current drought and fire concerns.

Pool/Pavilion Team – Jason spoke for the Pool Team. Working with Lara regarding the ordering of pool signs. The ice machine is working but has been turned off. The

temperatures have been too hot, and the ice machine cannot hold ice. The fence is in disrepair. The HOA Board is working on bids for new fencing, security measures and bathroom remodeling. The pool team is also researching new chair coverings. Homeowners have been doing a great job keeping the pavilion clean and hauling away their garbage.

Outreach Team – The Outreach Team is involved with the concerns and discussions regarding roadwork for IG&N. The County has pushed this back for multiple calendar years. The Outreach Team has spoken with County Commissioner's to express safety concerns regarding IG&N: no lights, no shoulders, straightening.

7. **Unfinished Business**

Articles of Incorporation Amendment - Beal has reached out to the Attorney many times, but he has not completed it. Beal will follow up again. If Beal doesn't hear back, Beal Properties may draft amendment.

8. **New Business**

CCRs Revision Process – John Pappas is taking the lead on the CCR revision process. Overwhelmingly homeowners voted that the CCRs should be reviewed and revised. The HOA will solicit for volunteers to participate on a revision committee. The goal is one representative from each phase of Saddle Creek.

9. **Adjourn** – Melissa motioned to adjourn; Dwayne seconded. Brenda Hiler declared meeting adjourned.

Cash Flow

Beal Properties

Properties: Saddle Creek Homeowner's Association - 3363 University Drive East Suite 215 Bryan, TX 77802

Date Range: 07/01/2022 to 09/30/2022 (Last Quarter)

Accounting Basis: Cash

Level of Detail: Detail View

Include Zero Balance GL Accounts: No

Account Name	Selected Period	% of Selected Period	Fiscal Year To Date	% of Fiscal Year To Date
Operating Income & Expense				
Income				
Homeowners Association Dues	0.00	0.00	78,684.83	93.26
Certified Letter Charge	0.00	0.00	63.61	0.08
SC HOA INCOME				
SC Homeowner Dues	660.00	27.39	2,820.00	3.34
SC Title Transfer Fees	250.00	10.37	500.00	0.59
SC Other Income	1,500.00	62.24	1,500.00	1.78
SC Deed Restriction Income	0.00	0.00	800.00	0.95
Total SC HOA INCOME	2,410.00	100.00	5,620.00	6.66
Total Operating Income	2,410.00	100.00	84,368.44	100.00
Expense				
Sewer Septic Service	366.95	15.23	366.95	0.43
SC HOA Expenses				
SC Management Fees	1,650.00	68.46	4,850.00	5.75
SC Grounds Maintenance				
SC Landscape & Turf Maintenance	2,350.53	97.53	6,871.83	8.15
SC Landscape Repairs	0.00	0.00	736.10	0.87
Total SC Grounds Maintenance	2,350.53	97.53	7,607.93	9.02
SC Pool Anex Expense				
SC Building Repair & Maintenance	477.79	19.83	1,118.74	1.33
SC Janitorial Expense	0.00	0.00	916.85	1.09
SC Pool Cleaning Expense	2,223.89	92.28	9,456.61	11.21
SC Pool Repairs	3,107.32	128.93	3,107.32	3.68
Total SC Pool Anex Expense	5,809.00	241.04	14,599.52	17.30
SC Flags, Decorations & Signs	1,026.29	42.58	1,075.84	1.28
SC Insurance Expense				
SC General Liability Insurance	3,750.00	155.60	3,750.00	4.44
SC Directors & Officers Insurance	0.00	0.00	1,374.00	1.63
Total SC Insurance Expense	3,750.00	155.60	5,124.00	6.07
SC Professional Fees				
SC Legal Fees	2,401.25	99.64	3,926.25	4.65
Total SC Professional Fees	2,401.25	99.64	3,926.25	4.65
SC Utilities Expense				
SC Electric Expense	2,387.79	99.08	7,585.80	8.99
SC Water/Irrigation Expense	1,386.46	57.53	2,028.34	2.40
SC Trash Expense	105.42	4.37	243.84	0.29

Cash Flow

Account Name	Selected Period	% of Selected Period	Fiscal Year To Date	% of Fiscal Year To Date
Total SC Utilities Expense	3,879.67	160.98	9,857.98	11.68
SC Meeting Expense	0.00	0.00	20.56	0.02
SC Community Events Expense				
SC July 4th Expense	545.94	22.65	3,998.14	4.74
SC Other Event Expense	1,021.57	42.39	1,021.57	1.21
Total SC Community Events Expense	1,567.51	65.04	5,019.71	5.95
SC Software Expense	0.00	0.00	159.80	0.19
SC Transfer to Reserve Expense	0.00	0.00	7,500.00	8.89
Total SC HOA Expenses	22,434.25	930.88	59,741.59	70.81
Total Operating Expense	22,801.20	946.11	60,108.54	71.25
NOI - Net Operating Income	-20,391.20	-846.11	24,259.90	28.75
Total Income	2,410.00	100.00	84,368.44	100.00
Total Expense	22,801.20	946.11	60,108.54	71.25
Net Income	-20,391.20	-846.11	24,259.90	28.75
Other Items				
Prepayments	0.00		-22,680.00	
Net Other Items	0.00		-22,680.00	
Cash Flow	-20,391.20		1,579.90	
Beginning Cash	36,251.83		14,280.73	
Beginning Cash + Cash Flow	15,860.63		15,860.63	
Actual Ending Cash	15,860.63		15,860.63	

Expense Distribution

Properties: Saddle Creek Homeowner's Association - 3363 University Drive East Suite 215 Bryan, TX 77802

Payees: All

Bill Date Range: 07/01/2022 to 09/30/2022 (Last Quarter)

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description	
6573 - Sewer Septic Service												
Annual Maintenance Contract	09/06/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Krause Septic Solutions	2200	300.00	0.00	2178	09/07/2022	Annual Septic Maintenance Contract	
Septic Repair	09/06/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Krause Septic Solutions	2200	66.95	0.00	2178	09/07/2022	Septic Repair	
							366.95	0.00				
8310 - SC Management Fees												
	07/11/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Beal Properties	2200	550.00	0.00	2159	07/11/2022	Management Fee for 07/2022	
	08/08/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Beal Properties	2200	550.00	0.00	2174	08/08/2022	Management Fee for 08/2022	
	09/01/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Beal Properties	2200	550.00	0.00	2175	09/07/2022	Management Fee for 09/2022	
							1,650.00	0.00				
8332 - SC Landscape & Turf Maintenance												
1936	07/12/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Green Guys Landscaping, LLC	2200	541.25	0.00	2163	07/12/2022	Monthly Landscaping - June	
4808	08/02/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	The Ground Crew	2200	216.50	0.00	2173	08/03/2022	Monthly Bed Maintenance - June	
1959	08/02/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Green Guys Landscaping, LLC	2200	270.63	0.00	2169	08/03/2022	Monthly Landscaping - July	
1981	09/06/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Green Guys Landscaping, LLC	2200	811.88	0.00	2177	09/07/2022	July & August Landscaping	

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
5096	09/14/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	The Ground Crew	2200	510.27	0.00	2181	09/14/2022	Monthly Bed Maintenance - August
							2,350.53	0.00			
8341 - SC Building Repair & Maintenance											
16911	07/12/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Green Rite Lawn Spraying Service	2200	377.79	0.00	2164	07/12/2022	Repair Pump On Ice Machine
	07/12/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Ronald Whitworth	2200	50.00	0.00	2166	07/12/2022	Repair Trim on Island in Pavilion
	09/06/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Ronald Whitworth	2200	50.00	0.00	2180	09/07/2022	Replace benches on picnic tables & repair gate
							477.79	0.00			
8344 - SC Pool Cleaning Expense											
1607	07/12/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Clear Water Pool Company	2200	746.06	0.00	2162	07/12/2022	Monthly Pool Cleaning and Chemicals - June
1620	08/02/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Clear Water Pool Company	2200	693.61	0.00	2168	08/03/2022	Monthly Pool Cleaning & Chemicals - July
1631	09/06/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Clear Water Pool Company	2200	784.22	0.00	2176	09/07/2022	Monthly Pool Cleaning And Chemicals
							2,223.89	0.00			
8345 - SC Pool Repairs											
1619	07/12/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Clear Water Pool Company	2200	3,107.32	0.00	2162	07/12/2022	Pool Repair - Replace Sand and New Motor
8350 - SC Flags, Decorations & Signs											
4326L	09/01/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite	Amazon .com	2200	128.95	0.00	credit card	09/01/2022	Purchased flags from Amazon

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
Association 215 Bryan, TX 77802											
SPS-44546	09/06/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	SmartSign	2200	897.34	0.00	2179	09/07/2022	Pool/Pavilion Signs
							1,026.29	0.00			
8362 - SC General Liability Insurance											
1000624440	07/12/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	The Cincinnati Insurance Companies	2200	25.00	0.00	2165	07/12/2022	Insurance Payment
2004644691	08/02/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Philadelphia Insurance Companies	2200	3,725.00	0.00	2171	08/03/2022	Insurance Premium 2022-23
							3,750.00	0.00			
8371 - SC Legal Fees											
20220628000035	07/12/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Beat Properties	2200	51.25	0.00	2161	07/12/2022	Filing Fee - Enforcement Policy
7518	08/02/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Hoelscher, Lipsey, Elmore, Poole, & Turnbull, P.C.	2200	300.00	0.00	2170	08/03/2022	Legal Expenses - Lawsuit
							351.25	0.00			
8391 - SC Electric Expense											
2431800	07/05/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Bryan Texas Utilities	2200	594.48	0.00	ACH	07/05/2022	Electric
2431799	07/05/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Bryan Texas Utilities	2200	232.04	0.00	ACH	07/05/2022	Electric
2431800	08/02/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Bryan Texas Utilities	2200	460.55	0.00	ACH	08/02/2022	Electric Bill
2431799	08/02/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Bryan Texas Utilities	2200	233.03	0.00	ACH	08/02/2022	Electric Bill

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
2431799	09/02/2022	Saddle Creek Homeowner's Association		215 Bryan, TX 77802	Bryan Texas Utilities	2200	236.44	0.00	ACH	09/02/2022	
2431800	09/02/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Bryan Texas Utilities	2200	631.25	0.00	ACH	09/02/2022	5285 High Meadow Trail
8392 - SC Water/Irrigation Expense							2,387.79	0.00			
103-2810-02	07/29/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	103.74	0.00	ACH	07/29/2022	Water Bill
103-8138-00	07/29/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	430.32	0.00	ACH	07/29/2022	Water bill
103-2810-02	08/31/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	231.98	0.00	Bank Draft	08/31/2022	Saddle Creek Dr
103-8138-00	08/31/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	344.22	0.00	Bank Draft	08/31/2022	5323 High Meadow
103-2810-02	09/30/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	114.06	0.00	ACH	09/30/2022	Saddle Creek Dr
103-8138-00	09/30/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Wellborn Special Utility District	2200	162.14	0.00	ACH	09/30/2022	5323 High Meadow
8393 - SC Trash Expense							1,386.46	0.00			
37438	07/05/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	BVR Waste and Recycling	2200	35.14	0.00	ACH	07/05/2022	waste
000795	08/08/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	BVR Waste and Recycling	2200	35.14	0.00	ACH	08/08/2022	Waste

Expense Distribution

Reference	Bill Date	Property Name	Unit	Property Address	Payee	Payable Account	Amount	Unpaid Amount	Check #	Check Date	Description
40490	2022	Homeowner's Association		Drive East Suite 215 Bryan, TX 77802	Recycling	2200	35.14	0.00	ACH	09/07/2022	5285 High Meadow Trl - Trashbilling
	09/07/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	BVR Waste and Recycling	2200	105.42	0.00			
8411 - SC July 4th Expense											
4th of July Picnic Supplies	07/19/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Saddle Creek HOA	2200	195.94	0.00	drafted from bank account	07/19/2022	4th of July Picnic Supplies
	07/19/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Geoff Spahr	2200	350.00	0.00	2167	07/19/2022	July 4th Entertainment
							545.94	0.00			
8412 - SC Other Event Expense											
124	08/02/2022	Saddle Creek Homeowner's Association		3363 University Drive East Suite 215 Bryan, TX 77802	Texas Commercial Waste	2200	1,021.57	0.00	2172	08/03/2022	Spring Cleaning Dumpsters
Total							20,751.20	0.00			



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Bryan, TX 77802
(979)764-2500 www.bealbcs.com

October 25, 2022

Saddle Creek Management Report

Delinquency Report: As of today, there is a total of \$49.66 outstanding. All are Certified Mail charges.

Violation Report: 13 current active violations. Primarily trailers in driveways and items left on driveways/porches.

Account Name	YTD Actual	Annual Budget	Projected EOY	Difference Budget/EOY	2023 Proposed Annual Budget
Income					
Homeowner Dues	81,504.83	81,720.00	81,504.00	-216.00	90,800.00
Title Transfer Fees	500.00	750.00	600.00	-150.00	500.00
Certified Letter Charge	63.61	0.00	0.00	0.00	100.00
Other Income	1,500.00	1,500.00	1,500.00	0.00	1,500.00
Deed Restriction Income	800.00	0.00	800.00	800.00	0.00
Total HOA INCOME	84,368.44	83,970.00	84,404.00	434.00	92,900.00
Total Operating Income	84,368.44	83,970.00	84,404.00	434.00	92,900.00
Expenses					
Grounds Maintenance					
Irrigation Repair	0.00	2,000.00	0.00	2,000.00	1,000.00
Landscape & Turf Maintenance	6,871.83	6,800.00	7,200.00	-400.00	9,000.00
Landscape Repairs	736.10	4,500.00	800.00	3,700.00	0.00
Total Grounds Maintenance	7,607.93	13,300.00	8,000.00	5,300.00	10,000.00
Pool Annex Expense					
Building Repair & Maintenance	1,485.69	8,720.00	1,856.25	6,863.75	2,100.00
Janitorial Expense	916.85	1,800.00	1,300.00	500.00	1,800.00
Pool Cleaning Expense	9,456.61	8,200.00	13,000.00	-4,800.00	15,000.00
Pool Repairs	3,107.32	3,500.00	3,107.32	392.68	3,500.00
Total Pool Annex Expense	14,966.47	22,220.00	19,263.57	2,956.43	22,400.00
Insurance Expense					
Commercial Property Insurance	0.00	2,100.00	0.00	2,100.00	0.00
General Liability Insurance	3,750.00	2,000.00	3,750.00	-1,750.00	4,125.00
Directors & Officers Insurance	1,374.00	2,000.00	1,374.00	626.00	1,500.00
Total Insurance Expense	5,124.00	6,100.00	5,124.00	976.00	5,625.00
Professional Fees					
Management Fees	4,850.00	6,600.00	6,600.00	0.00	6,600.00
Legal Fees	3,926.25	5,000.00	3,926.25	1,073.75	2,500.00
Accounting Fees	0.00	500.00	500.00	0.00	500.00
Meeting Expense	20.56	100.00	79.44	20.56	100.00
Total Professional Fees	8,796.81	12,200.00	11,046.81	1,153.19	9,700.00
Utilities Expense					
Electric Expense	6,718.11	8,000.00	8,400.00	-400.00	9,250.00
Water/Irrigation Expense	1,752.14	1,800.00	2,200.00	-400.00	2,420.00
Trash Expense	208.70	700.00	260.00	440.00	300.00
Internet/Security Expense	0.00	3,200.00	3,200.00	0.00	3,200.00
Total Utilities Expense	8,678.95	13,700.00	14,060.00	-360.00	15,170.00
Community Events Expense					
July 4th Expense	3,998.14	3,000.00	3,998.14	-998.14	4,500.00
Other Event Expense	1,021.57	4,000.00	1,021.57	2,978.43	2,500.00
Flags, Decorations & Signs	946.89	450.00	946.89	-496.89	1,000.00
Total Community Events Expense	5,966.60	7,450.00	5,966.60	1,483.40	8,000.00
Other Expense					
Software Expense	159.80	0.00	159.80	-159.80	0.00
Transfer to Reserve Expense	7,500.00	7,500.00	7,500.00	0.00	7,500.00
Website Design & Maintenance Expense	0.00	1,500.00	1,500.00	0.00	1,500.00
Total Other Expense	7,659.80	9,000.00	9,159.80	-159.80	9,000.00
Total Operating Expense	58,800.56	83,970.00	72,620.78	11,349.22	79,895.00
Total Operating Income	84,368.44	83,970.00	84,404.00	434.00	92,900.00
Total Operating Expense	58,800.56	83,970.00	72,620.78	11,349.22	79,895.00
NOI - Net Operating Income	25,567.88	0.00	11,783.22	11,783.22	13,005.00

All into savings (half in April/half in October)

Balance into savings