



Balance Sheet - Operating

Cypress Springs Owners Association, Inc.

End Date: 10/31/2024

Assets

Assets

10-1010-00	Current Operating (Popular)	\$129,592.04
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10-1040-00	Popular CDARS x9919 Maturity 5/15/25 4.5454%	250,000.00
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Total Assets:		<u>\$379,592.04</u>
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Accounts Receivable

14-1410-00	Accounts Receivable	35,968.14
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14-1470-00	Allowance for Doubtful Accounts	(6,407.82)
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Total Accounts Receivable:		<u>\$29,560.32</u>
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Prepays & Deposits

16-1430-00	Prepaid Insurance	4,033.54
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Total Prepays & Deposits:		<u>\$4,033.54</u>
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Total Assets:		<u>\$413,185.90</u>
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Liabilities & Equity

Liabilities

20-2010-00	Accounts Payable	4,668.52
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20-2020-00	Prepaid Assessments	27,885.39
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20-2040-00	Accrued Expenses	1,275.00
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20-2060-00	Deferred Assessments	79,013.90
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Total Liabilities:		<u>\$112,842.81</u>
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Retained Earnings

25-2500-00	Fund Balance	338,276.07
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Total Retained Earnings:		<u>\$338,276.07</u>
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Net Income Gain / Loss	<u>(37,932.98)</u>	<u>(\$37,932.98)</u>
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Total Liabilities & Equity:		<u>\$413,185.90</u>
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Balance Sheet - Reserve

Cypress Springs Owners Association, Inc.

End Date: 10/31/2024

Assets

Reserve Bank Accounts

11-1020-00	Current Reserves (Popular)	\$119,515.41
11-1180-00	Popular CDARS x2108 Maturity 2/13/25 4.83171%	200,000.00

Total Reserve Bank Accounts: \$319,515.41

Total Assets: \$319,515.41

Liabilities & Equity

Reserve Allocations

21-2110-00	Site Improvements Reserves	110,851.68
21-2120-00	Clubhouse Reserves	70,332.25
21-2180-00	Landscape/Irrigation Reserves	60,473.15
21-2200-00	Pool & Equipment Reserves	31,623.38
21-2230-00	Pavement Reserves	16,892.53
21-2280-00	Contingency Reserves	28,671.89
21-2300-00	Reserve Interest	670.53

Total Reserve Allocations: \$319,515.41

Net Income Gain / Loss 0.00 \$0.00

Total Liabilities & Equity: \$319,515.41



Income Statement Summary - Operating

Cypress Springs Owners Association, Inc.

Fiscal Period: October 2024

Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
OPERATING INCOME													
Revenue/Income													
3020-00 Assessments - Quarterly	\$39,506.95	\$39,506.95	\$39,506.95	\$39,506.95	\$39,506.95	\$39,506.95	\$39,506.95	\$39,506.95	\$39,506.95	\$39,506.95	\$-	\$-	\$395,069.50
3080-00 Interest Earned	1.79	1.64	1.49	2.35	13,764.41	2.69	2.31	1.92	1.71	2.23	-	-	13,782.54
3100-00 Late Fees and Interest	117.68	312.02	187.38	187.89	272.54	165.74	133.94	293.86	178.56	255.31	-	-	2,104.92
3120-00 NSF Fees	-	-	-	-	-	-	-	-	-	35.00	-	-	35.00
3140-00 Collection Income	2,120.00	590.00	623.16	2,090.00	750.00	10.00	1,925.00	270.00	85.00	2,285.00	-	-	10,748.16
3150-00 Keys - Remotes - Cards	75.00	75.00	-	125.00	50.00	200.00	50.00	100.00	50.00	-	-	-	725.00
3180-00 Legal Fees Reimbursed	535.97	-	-	-	87.50	-	-	695.00	20.00	577.76	-	-	1,916.23
3210-00 Clubhouse Usage Income	-	-	250.00	150.00	(110.00)	425.00	70.00	250.00	-	(105.74)	-	-	929.26
Total Revenue/Income	42,357.39	40,485.61	40,568.98	42,062.19	54,321.40	40,310.38	41,688.20	41,117.73	39,842.22	42,556.51	-	-	425,310.61
Total OPERATING INCOME	42,357.39	40,485.61	40,568.98	42,062.19	54,321.40	40,310.38	41,688.20	41,117.73	39,842.22	42,556.51	-	-	425,310.61
OPERATING EXPENSE													



Income Statement Summary - Operating

Cypress Springs Owners Association, Inc.

Fiscal Period: October 2024

Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
Administrative Expenses													
4020-00 Web Site Maintenance	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$170.00	\$-	\$-	\$-	\$-	\$170.00
4030-00 Accounting/Audit Fees	-	1,700.00	-	2,050.00	-	-	-	-	-	-	-	-	3,750.00
4040-00 Coupon Book Expense	15.75	10.50	-	5.25	15.75	10.50	10.50	5.25	-	21.00	-	-	94.50
4050-00 Legal Expenses	1,257.50	3,546.14	1,567.50	1,328.51	1,025.00	1,834.60	24,687.50	1,080.00	678.00	2,928.50	-	-	39,933.25
4060-00 Management Services	3,986.08	3,986.08	3,986.08	3,986.08	3,986.08	3,986.08	3,986.08	3,986.08	3,986.08	3,986.08	-	-	39,860.80
4070-00 Record Storage	50.00	50.00	50.00	50.00	50.00	50.00	-	50.00	-	100.00	-	-	450.00
4080-00 Licenses - Permits	-	-	-	410.00	-	-	-	-	-	-	-	-	410.00
4120-00 Admin Fees Exp HRG	2,674.80	887.20	1,410.09	1,720.23	1,782.78	299.38	3,648.38	635.93	-	8,442.94	-	-	21,501.73
4150-00 Miscellaneous Expense	-	-	-	-	-	-	93.72	9.76	68.78	-	-	-	172.26
4160-00 Security (pool guards)	-	-	-	-	120.00	2,080.00	2,060.00	1,840.00	1,760.00	-	-	-	7,860.00
4170-00 Security (sheriff dept)	761.58	761.58	652.69	730.00	1,201.47	1,088.23	1,250.33	1,033.79	707.14	1,141.44	-	-	9,328.25
4180-00 Camera Maint & Surveillance	42.80	42.80	42.80	42.80	-	85.60	245.15	42.80	151.76	85.60	-	-	782.11
4185-00 Repairs-Maint Security System	447.30	74.56	266.25	74.56	37.28	415.36	74.56	-	-	564.46	-	-	1,954.33
Total Administrative Expenses	9,235.81	11,058.86	7,975.41	10,397.43	8,218.36	9,849.75	36,056.22	8,853.61	7,351.76	17,270.02	-	-	126,267.23
Insurance													
4510-00 Insurance - GL	1,526.71	1,526.71	1,526.71	1,526.71	1,526.71	1,526.71	1,526.71	1,526.71	1,526.71	1,526.71	-	-	15,267.10
4515-00 Insurance - Property	1,216.67	76.37	1,216.67	1,216.67	1,216.67	1,216.67	1,216.67	1,216.67	1,216.67	1,216.67	-	-	11,026.40
4520-00 Insurance - D & O	467.41	467.41	467.41	467.41	467.41	467.41	467.41	467.41	467.41	467.41	-	-	4,674.10
4530-00 Insurance - Umbrella	835.62	835.62	835.62	835.62	835.62	835.62	835.62	835.62	835.62	835.62	-	-	8,356.20
4540-00 Insurance - Worker's Comp	47.08	47.08	47.08	47.08	47.08	47.08	47.08	47.08	47.08	47.08	-	-	470.80
Total Insurance	4,093.49	2,953.19	4,093.49	4,093.49	4,093.49	4,093.49	4,093.49	4,093.49	4,093.49	4,093.49	-	-	39,794.60



Income Statement Summary - Operating

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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
Landscaping/Maintenance													
5505-00 Landscape Maint Contract	\$8,111.00	\$8,111.00	\$8,111.00	\$8,111.00	\$8,111.00	\$8,111.00	\$8,111.00	\$8,111.00	\$8,111.00	\$8,111.00	\$-	\$-	\$81,110.00
5510-00 Landscape Replacement	-	24.47	-	-	668.00	-	-	-	-	-	-	-	692.47
5520-00 Annuals	-	-	-	-	1,935.00	-	-	-	-	-	-	-	1,935.00
5525-00 Tree Trim LS Clearance	-	3,295.00	-	-	-	900.00	-	-	800.00	-	-	-	4,995.00
Total	8,111.00	11,430.47	8,111.00	8,111.00	10,714.00	9,011.00	8,111.00	8,111.00	8,911.00	8,111.00	-	-	88,732.47
Landscaping/Maintenance Irrigation													
5530-00 Irrigation Maintenance	-	750.00	750.00	1,500.00	750.00	750.00	750.00	750.00	750.00	750.00	-	-	7,500.00
5535-00 Irrigation Repair	1,195.00	535.00	410.00	2,050.00	885.00	2,135.00	615.00	1,155.00	745.00	525.00	-	-	10,250.00
Total Irrigation	1,195.00	1,285.00	1,160.00	3,550.00	1,635.00	2,885.00	1,365.00	1,905.00	1,495.00	1,275.00	-	-	17,750.00
Grounds Maintenance													
5540-00 General Repairs	200.00	300.00	-	500.00	-	-	-	250.00	-	-	-	-	1,250.00
5555-00 Tennis Ct & Grounds	4,586.55	418.15	-	660.69	-	50.00	-	50.00	-	-	-	-	5,765.39
5560-00 Lake Maintenance	140.00	140.00	140.00	140.00	140.00	140.00	140.00	140.00	140.00	140.00	-	-	1,400.00
5565-00 Pressure Wash Bldg & Sidewalks	1,391.00	-	-	-	-	-	-	-	-	-	-	-	1,391.00
Total Grounds Maintenance	6,317.55	858.15	140.00	1,300.69	140.00	190.00	140.00	440.00	140.00	140.00	-	-	9,806.39



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Account	January	February	March	April	May	June	July	August	September	October	November	December	Total
Pool/Clubhouse													
5570-00 Clubhouse Maint Cleaning	\$500.00	\$400.00	\$400.00	\$600.00	\$500.00	\$1,950.00	\$1,050.00	\$50.00	\$1,950.00	\$1,200.00	\$-	\$-	\$8,600.00
5580-00 Clubhouse Structure Repair/Paint	-	-	-	132.57	-	-	210.00	50.00	-	191.68	-	-	584.25
5585-00 Clubhouse Restroom Maint	-	-	-	-	-	-	-	72.75	50.00	-	-	-	122.75
5590-00 Clubhouse Miscellaneous	-	-	170.50	-	100.00	225.00	-	-	407.16	393.32	-	-	1,295.98
5595-00 Pool Maintenance Contract	-	-	-	-	-	-	-	1,475.00	1,475.00	1,475.00	-	-	4,425.00
5600-00 Pool Equipment/Repair	-	-	-	-	-	46,693.46	-	359.72	-	-	-	-	47,053.18
5605-00 Pool Maintenance and Deck Repairs	-	-	-	-	-	46,609.50	5,200.00	-	-	-	-	-	51,809.50
5700-00 Clubhouse Pest Control	-	-	51.00	52.00	-	-	-	52.00	-	52.00	-	-	207.00
5710-00 Clubhouse Termite Bond	-	-	356.00	-	-	-	-	-	-	-	-	-	356.00
Total Pool/Clubhouse	500.00	400.00	977.50	784.57	600.00	95,477.96	6,460.00	2,059.47	3,882.16	3,312.00	-	-	114,453.66
Utilities													
6010-00 Electric	2,281.22	2,273.97	402.36	2,356.91	2,323.01	1,862.44	3,362.28	4,353.15	2,412.23	2,958.01	-	-	24,585.58
6020-00 Water	50.25	54.29	64.57	61.96	59.79	905.41	83.30	-	(3.94)	78.03	-	-	1,353.66
Total Utilities	2,331.47	2,328.26	466.93	2,418.87	2,382.80	2,767.85	3,445.58	4,353.15	2,408.29	3,036.04	-	-	25,939.24
Reserve Expenses													
9105-00 Transfers To Reserves	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	-	-	40,500.00
Total Reserve Expenses	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	4,050.00	-	-	40,500.00
Total OPERATING EXPENSE	35,834.32	34,363.93	26,974.33	34,706.05	31,833.65	128,325.05	63,721.29	33,865.72	32,331.70	41,287.55	-	-	463,243.59
Net Income:	6,523.07	6,121.68	13,594.65	7,356.14	22,487.75	(88,014.67)	(22,033.09)	7,252.01	7,510.52	1,268.96	-	-	(37,932.98)

Account No:	Homeowner Name	Address	Balance
CSO10102WG	Jeffrey Spero sperodesign@gmail.com	10102 Willow Grove Court Orlando, FL 32825	(\$698.25)
CSO10105SL	Mohsen Khalaf & Samah M. Abou Hassan Mrrkhalaf@gmail.com	10105 Shadow Leaf Court Orlando, FL 32825	(\$76.00)
CSO10106WG	Carlos Rios & Patricia Barrows criosbar@gmail.com	10106 Willow Grove Court Orlando, FL 32825	(\$9.86)
CSO10109GB	Zhi Zhang	10109 Green Branch Court Orlando, FL 32825	(\$977.00)
CSO10113GB	Chi Chieh Lin & Yuping Hu brianhu08@gmail.com	10113 Green Branch Court Orlando, FL 32825	(\$155.25)
CSO10118PC	Maria Pagan & Antonio Pagan Jr angeles730@bellsouth.net	10118 Pink Carnation Court Orlando, FL 32825	(\$146.00)
CSO10120GB	Shalini Persad & Shayann Williams shalini.s.persad@gmail.com	10120 Green Branch Court Orlando, FL 32825	(\$1,121.00)
CSO10143PC	James Thomas captijpt@comcast.net	10143 Pink Carnation Court Orlando, FL 32825	(\$295.97)
CSO10225FN	Janene Rhodes	10225 Forget Me Not Court Orlando, FL 32825	(\$512.00)
CSO10316GM	Nicolas Hermida & Isabel Hermida isabelhermida@att.net	10316 Green Mistletoe Court Orlando, FL 32825	(\$24.04)
CSO10317WH	Joseph Samuels tsetnocniw10@aol.com,nicsjm23@gmail.com	10317 Water Hyacinth Drive Orlando, FL 32825	(\$300.30)
CSO10329GM	Sherry Gross ssgross12@outlook.com	10329 Green Mistletoe Court Orlando, FL 32825	(\$11.96)
CSO10335GM	John Burchett II & Tammy Marلمان TAM01111965@GMAIL.COM	10335 Green Mistletoe Court Orlando, FL 32825	(\$33.20)
CSO10412SR	John Passarella & Ailen Passarella ajpass69@yahoo.com	10412 Sable Ridge Court Orlando, FL 32825	(\$154.00)
CSO10425SR	Israel Martinez & Anna Maria Martinez Giglymom@aol.com	10425 Sable Ridge Court Orlando, FL 32825	(\$161.70)
CSO10436WH	Edward Bottone & Donna Jarvis-Bottone	10436 Water Hyacinth Drive Orlando, FL 32825	(\$251.36)
CSO10437WH	Plamen Monolov 1fasvt0186@gmail.com	10437 Water Hyacinth Drive Orlando, FL 32825	(\$1.00)
CSO10500MC	Nancy Polanco & Leonardo Nunez mz1544@msn.com	10500 Marsh Cove Court Orlando, FL 32825	(\$0.02)
CSO10531SW	Shift X Holdings LLC A Florida Limited Liability Cor Office@MyAmericanDreamHomes.com	10531 Satinwood Circle Orlando, FL 32825	(\$154.00)
CSO10537SW	Brandon McMillan mcmillanbrand@gmail.com	10537 Satinwood Circle Orlando, FL 32825	(\$5,051.20)
CSO10567SW	Zan Z Min & Zon Mi Mi Thwin zan2min@gmail.com	10567 Satinwood Circle Orlando, FL 32825	(\$154.00)
CSO10592SW	IH6 Property Phoenix LP	10592 Satinwood Circle Orlando, FL 32825	(\$30.84)
CSO10602MC	Michelle Driscoll Michelle_a78@hotmail.com	10602 Mossy Creek Court Orlando, FL 32825	(\$184.60)
CSO10604SB	Gary Revoir II & Rebecca Revoir Gary.Revoir@tetrattech.com	10604 Spring Buck Trail Orlando, FL 32825	(\$462.00)
CSO10607MC	Gerard Williams & Shereene Williams shereene@bellsouth.net	10607 Mossy Creek Court Orlando, FL 32825	(\$319.93)
CSO10617SW	Avia Bowen jam2bme@yahoo.com	10617 Satinwood Circle Orlando, FL 32825	(\$102.02)
CSO10620CS	Raymond Pcolar rjp06430@aol.com	10620 Crystal Springs Court Orlando, FL 32825	(\$164.00)
CSO10628SB	Dominic Defiore & Rhea Dorris dcd722@gmail.com	10628 Spring Buck Trail Orlando, FL 32825	(\$680.00)
CSO10629SW	SFR JR-2 Borrower LLC	10629 Satinwood Circle Orlando, FL 32825	(\$75.00)

Account No:	Homeowner Name	Address	Balance
CSO10632SB	Cornelio Pablo apablo1723@aol.com	10632 Spring Buck Trail Orlando, FL 32825	(\$28.60)
CSO10639SB	Daniel W Hund Revocable Living Trust dtd 09/25/20 danhund7@gmail.com	10639 Spring Buck Trail Orlando, FL 32825	(\$154.00)
CSO10642SW	Jose Mercado & Maria Mercado mmercado412@gmail.com	10642 Satinwood Circle Orlando, FL 32825	(\$146.00)
CSO10643MC	Kim Lien Phung kimphung01@gmail.com	10643 Mossy Creek Court Orlando, FL 32825	(\$126.85)
CSO10647SB	Michael Kildare & Annessa Kildare Ajamison22@gmail.com	10647 Spring Buck Trail Orlando, FL 32825	(\$146.30)
CSO10648SB	Larry Colleton & Lynn Colleton lhcolleton222@gmail.com	10648 Spring Buck Trail Orlando, FL 32825	(\$440.97)
CSO10649MC	HPA Borrower 2016-2 hoa@pathlightmgt.com, pathlight-property-manage-	10649 Mossy Creek Court Orlando, FL 32825	(\$123.00)
CSO10656SB	Thomas Baxter & Silke Baxter silkebaxter@msn.com	10656 Spring Buck Trail Orlando, FL 32825	(\$23.21)
CSO10660SB	Stephen Boyer & Cindy Boyer sboyer5@cfl.rr.com,sboyer1217@gmail.com	10660 Spring Buck Trail Orlando, FL 32825	(\$146.00)
CSO10663SB	Walter Ogletree Jr & Mary Ogletree	10663 Spring Buck Trail Orlando, FL 32825	(\$7.98)
CSO10663SW	John Keyes & Alexandria Keyes ajkeyes2001@icloud.com	10663 Satinwood Circle Orlando, FL 32825	(\$154.00)
CSO10664SB	James Wunder & Carol Wunder jgwunder3@gmail.com	10664 Spring Buck Trail Orlando, FL 32825	(\$154.00)
CSO10668CS	James Joseph Welborn & Joanne Marie Welborn jwelborn@pcl.com,Jowelborn1970@gmail.com	10668 Crystal Springs Court Orlando, FL 32825	(\$161.70)
CSO10688SW	Julia Vasquez & Rafael Vasquez raliara2001@yahoo.com	10688 Satinwood Circle Orlando, FL 32825	(\$166.67)
CSO10705SW	Jamille Clemens jamfam42@yahoo.com	10705 Satinwood Circle Orlando, FL 32825	(\$933.00)
CSO10711SW	Julie Washington & Andy Cezar julie@washfirm.com	10711 Satinwood Circle Orlando, FL 32825	(\$0.62)
CSO10716SW	Sabrina Zeris Hendricks	10716 Satinwood Circle Orlando, FL 32825	(\$99.20)
CSO10726SB	Allan Beeber & Patricia Beeber patricia.beeber@gmail.com	10726 Spring Buck Trail Orlando, FL 32825	(\$125.00)
CSO10729SW	BTR SCATTERED SITE OWNER L.L.C. propertycontrol@sfdc.msrenewal.com	10729 Satinwood Circle Orlando, FL 32825	(\$585.20)
CSO10736SG	Christopher Keith Timson & Abigail Marie Timson Abby.timson@gmail.com	10736 Spring Brook Lane Orlando, FL 32825	(\$154.00)
CSO10739SB	Michael Stein & Maureen Stein	10739 Spring Buck Trail Orlando, FL 32825	(\$154.00)
CSO10742SB	Jack De Gracia & Angela De Gracia ajdegracia@hotmail.com	10742 Spring Buck Trail Orlando, FL 32825	(\$10.00)
CSO10743SB	Danny and Patricia Baker & The Baker Family Trust dabaker01@gmail.com	10743 Spring Buck Trail Orlando, FL 32825	(\$277.20)
CSO10752SW	Joan Imiolo jonieye@aol.com	10752 Satinwood Circle Orlando, FL 32825	(\$10.00)
CSO10754SG	Grace Fiumara	10754 Spring Brook Lane Orlando, FL 32825	(\$6.00)
CSO10764SW	THR Florida LP hoaeast@invitationhomes.com	10764 Satinwood Circle Orlando, FL 32825	(\$29.52)
CSO10771SG	Susan Pitzer & Kenneth Pitzer ken_pitzer@yahoo.com	10771 Spring Brook Lane Orlando, FL 32825	(\$161.70)
CSO10771SW	Progress Residential Borrower 1 LLC	10771 Satinwood Circle Orlando, FL 32825	(\$376.10)
CSO10779SG	Tristin Gimenez & Karen Schmitt	10779 Spring Brook Lane Orlando, FL 32825	(\$154.00)

Account No:	Homeowner Name	Address	Balance
CSO10782SG	Johan Zavala & Claudia Carrera Zavalajohan@hotmail.com	10782 Spring Brook Lane Orlando, FL 32825	(\$0.30)
CSO10789SW	Roman Katrychenko & Alena Zviarovich rkatrychenko@yahoo.com	10789 Satinwood Circle Orlando, FL 32825	(\$483.27)
CSO10794SW	Ricardo Haddock & Rosanis Haddock rh4ricky@yahoo.com	10794 Satinwood Circle Orlando, FL 32825	(\$4.88)
CSO10798SG	William Scott & Jeanette Scott wscott10798@att.net	10798 Spring Brook Lane Orlando, FL 32825	(\$310.20)
CSO10900MP	Anne Snyder	10900 Mill Pond Way Orlando, FL 32825	(\$146.00)
CSO10924MP	IHN Podiatry Services PLLC john.ebsworth@bedsidewoundcare.com	10924 Mill Pond Way Orlando, FL 32825	(\$211.70)
CSO10930MP	Nathan Kruger & Dawn Kruger	10930 Mill Pond Way Orlando, FL 32825	(\$134.34)
CSO10930MP	Bobetta Jean Montilla & Michael Andrew Neil Monti Bjmontilla@yahoo.com	10930 Mill Pond Way Orlando, FL 32825	(\$154.00)
CSO10941MP	That Thanh Phan & Hein My Chung johnphan2007@gmail.com	10941 Mill Pond Way Orlando, FL 32825	(\$29.60)
CSO10948MP	Philip Rohleder & Penny Rohleder	10948 Mill Pond Way Orlando, FL 32825	(\$349.10)
CSO10966MP	Charles Teofilo & Deborah Teofilo teofilo.charl@yahoo.com	10966 Mill Pond Way Orlando, FL 32825	(\$71.30)
CSO1600LS	Benjamin M Drew & Katherin Y Drew benmdrew@outlook.com	1600 Lady Slipper Circle Orlando, FL 32825	(\$123.20)
CSO1600RC	Michael Selvin & Annmarie Selvin theselvins@gmail.com	1600 Red Clover Court Orlando, FL 32825	(\$188.20)
CSO1601CR	Mihai Stefanescu & Antoaneta Stefanescu mikkthree@aol.com	1601 Cypress Ridge Drive Orlando, FL 32825	(\$16.05)
CSO1607SC	Brett Hogan	1607 Sienna Court Orlando, FL 32825	(\$43.83)
CSO1624CR	Barbara R. Mock Yen francisbailey1911@gmail.com	1624 Cypress Ridge Drive Orlando, FL 32825	(\$1,229.35)
CSO1625CR	John St Lawrence jstlawrence@outlook.com	1625 Cypress Ridge Drive Orlando, FL 32825	(\$154.00)
CSO1631CR	William Reid & Patricia Pierattini pattireid5@gmail.com	1631 Cypress Ridge Drive Orlando, FL 32825	(\$624.47)
CSO1636CR	David Clements DClematwsi@aol.com	1636 Cypress Ridge Drive Orlando, FL 32825	(\$146.00)
CSO1642CR	James Beckett & Tysam Beckett James.b.beckett@gmail.com	1642 Cypress Ridge Drive Orlando, FL 32825	(\$161.82)
CSO1701TC	IH6 Property Phoenix LP	1701 Terra Cota Court Orlando, FL 32825	(\$30.84)
CSO1712BH	Shirley Sanders-Brown Sonshyine3@aol.com	1712 Buckhorn Place Orlando, FL 32825	(\$164.31)
CSO1718BH	Calvin Lawrence & Elaine Lawrence cruzer1007@yahoo.com	1718 Buckhorn Place Orlando, FL 32825	(\$0.27)
CSO1730MD	Carmen Carrasco-Thompson deecar0726@gmail.com	1730 Mahogany Drive Orlando, FL 32825	(\$20.30)
CSO1731MD	Terry Burt	1731 Mahogany Drive Orlando, FL 32825	(\$23.93)
CSO1734LS	New Earth Properties LLP realtysource128@gmail.com	1734 Lady Slipper Circle Orlando, FL 32825	(\$23.07)
CSO1749TC	Ben Taylor Britton bbritton@lakecountyfl.gov	1749 Terra Cota Court Orlando, FL 32825	(\$16.30)
CSO1752CR	Bruce Boutwell & Paula Boutwell brucekb@hotmail.com	1752 Cypress Ridge Drive Orlando, FL 32825	(\$454.30)
CSO1752LS	Fayette Thompson fxthompn@yahoo.com	1752 Lady Slipper Circle Orlando, FL 32825	(\$30.80)

Account No:	Homeowner Name	Address	Balance
CSO1753BW	Wigaris Valdes Diaz wigarisdiaz@gmail.com	1753 Branchwater Trail Orlando, FL 32825	(\$167.41)
CSO1753LS	Darrell Boyer & Cathy Boyer rvcgom@COMCAST.NET	1753 Lady Slipper Circle Orlando, FL 32825	(\$189.03)
CSO1758CR	Yazmin Rivera & Aneudi Rivera yazminrosa1@yahoo.com	1758 Cypress Ridge Drive Orlando, FL 32825	(\$8.50)
CSO1758LS	Betzaida Figuerora mujeresprofeticas@gmail.com	1758 Lady Slipper Circle Orlando, FL 32825	(\$146.00)
CSO1764LS	Stephanie Cromwell-Myers & Jason Myers Skinnybones011@gmail.com	1764 Lady Slipper Circle Orlando, FL 32825	(\$164.58)
CSO1782CR	Vincente Herrara herreravicente@icloud.com	1782 Cypress Ridge Drive Orlando, FL 32825	(\$154.00)
CSO1802BW	Thomas Rosengarten & Denise Rosengarten drosen1204@gmail.com	1802 Branchwater Trail Orlando, FL 32825	(\$122.90)
CSO1809HR	Erika Inglis epup903@yahoo.com	1809 Hollow Reed Court Orlando, FL 32825	(\$76.57)
CSO1812BF	Qi Chen & Wenjun Wang robbiechen801@gmail.com	1812 Blue Fox Court Orlando, FL 32825	(\$154.00)
CSO1812VC	Mathew Paul Heckmann & Micaela Bernadine Barr matt.heckmann@gmail.com	1812 Valley Creek Court Orlando, FL 32825	(\$533.30)
CSO1817CR	Jeffrey Caldwell jcgolfers2015@yahoo.com	1817 Cypress Ridge Drive Orlando, FL 32825	(\$0.07)
CSO1818BW	Philip F. Carey & Ellen Chiocca Carey emccarey55@yahoo.com	1818 Branchwater Trail Orlando, FL 32825	(\$154.00)
CSO1818VC	Don Corthell & Paulina Corthell don@corthellconstruction.com	1818 Valley Creek Court Orlando, FL 32825	(\$2.00)
CSO1819VC	Juan Oritz & Nereioa Guzman	1819 Valley Creek Court Orlando, FL 32825	(\$153.90)
CSO1822CR	Bruce Boutwell & Paula E Boutwell brucekb@hotmail.com	1822 Cypress Ridge Drive Orlando, FL 32825	(\$161.70)
CSO1826BW	Thomas Brassard & Michele Brassard skhiwachr81@gmail.com	1826 Branchwater Trail Orlando, FL 32825	(\$204.70)
CSO1847BW	Jerry Bourg	1847 Branchwater Trail Orlando, FL 32825	(\$175.93)
CSO1871BF	Rita Sandelin ritasand@att.net	1871 Blue Fox Court Orlando, FL 32825	(\$31.49)
CSO1877BF	Natalie Ann Santiago tati8409@gmail.com	1877 Blue Fox Court Orlando, FL 32825	(\$161.70)
CSO1878BW	Felix A. Castro 62fcastro@gmail.com	1878 Branchwater Trail Orlando, FL 32825	(\$161.70)
CSO1889BF	Joseph Wheeler & Grace Wheeler joewheeler275@yahoo.com	1889 Blue Fox Court Orlando, FL 32825	(\$164.00)
CSO1901TP	Theodore Legrand & Claire Legrand claireted@cfl.rr.com	1901 Turtle Creek Place Orlando, FL 32825	(\$154.00)
CSO1906TP	Sandra Romero Sandy8735@yahoo.com	1906 Turtle Creek Place Orlando, FL 32825	(\$154.00)
CSO1907BW	Norberto Montenegro & Milagros Montenegro norb.monte@gmail.com	1907 Branchwater Trail Orlando, FL 32825	(\$327.83)
CSO1911BW	Roy Outerbridge & Arlene Outerbridge outerbridgea@gmail.com; innerbridge@gmail.com	1911 Branchwater Trail Orlando, FL 32825	(\$59.20)
CSO1912BM	Thomas Hoffman thomas.j.hoffman@gmail.com	1912 Brandy Mill Lane Orlando, FL 32825	(\$47.20)
CSO1912BW	Jaime Muney Pagan & Wanda Ivelisse Reyes Guzn wandair0530@gmail.com	1912 Branchwater Trail Orlando, FL 32825	(\$7.70)
CSO1912TP	Willie Holman will_holman@msn.com	1912 Turtle Creek Place Orlando, FL 32825	(\$159.65)
CSO1918TP	Mayra Villalon MAYRAMVILLALON@HOTMAIL.COM	1918 Turtle Creek Place Orlando, FL 32825	(\$0.02)

Account No:	Homeowner Name	Address	Balance
CSO1921BF	Nicole Bell & David Lindberg Jr nicolecbell82@gmail.com	1921 Blue Fox Court Orlando, FL 32825	(\$16.60)
CSO1927BW	Timothy Priebe & Tamara Priebe tdpriebe@bellsouth.net	1927 Branchwater Trail Orlando, FL 32825	(\$53.30)
CSO1934BW	Amos Moo-Young & Marjorie Moo-Young aamyjr@gmail.com	1934 Branchwater Trail Orlando, FL 32825	(\$0.01)
CSO1946BW	Edward F. Roden & Karen E. Roden fasteddietwice@hotmail.com	1946 Branchwater Trail Orlando, FL 32825	(\$462.00)
CSO1959BW	Marcus Collins	1959 Branchwater Trail Orlando, FL 32825	(\$177.00)
CSO1982BW	Iris Cox nurinwait23@gmail.com,nurinwait@bellsouth.net	1982 Branchwater Trail Orlando, FL 32825	(\$0.10)
CSO2113CV	Liana Blanco-Fonseca lbbe_21@yahoo.com	2113 Cypress Villas Drive Orlando, FL 32825	(\$83.48)
CSO2141CV	Douglas Dasilva & Margareth Dasilva silva100@bellsouth.net	2141 Cypress Villas Drive Orlando, FL 32825	(\$90.25)
CSO2153CV	Wayne Hunte & Desna Hunte wchunte@gmail.com	2153 Cypress Villas Drive Orlando, FL 32825	(\$11.00)
CSO2165CV	Maria Cecilia Nunes Rodriguez cecilianunes88@hotmail.com	2165 Cypress Villas Drive Orlando, FL 32825	(\$99.75)
CSO2215CV	Juan Serrano	2215 Cypress Villas Drive Orlando, FL 32825	(\$58.50)
CSO2219CV	Herlieni Escalera	2219 Cypress Villas Drive Orlando, FL 32825	(\$50.25)
CSO2223CV	Merari Perez Nycfl@yahoo.com	2223 Cypress Villas Drive Orlando, FL 32825	(\$78.52)
CSO2227CV	Jesus Maldonado & Gloria Maldonado jesusmaldonado@me.com	2227 Cypress Villas Drive Orlando, FL 32825	(\$0.50)
Cypress Springs Owners Association, Inc. Total		130	(\$27,885.39)



Last statement: September 30, 2024
 This statement: October 31, 2024
 Total days in statement period: 31

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 (15)

Direct inquiries to:
 Customer Care Center,
 1-800-377-0800

00000800 MIMRIP04931101240730 01 MC00 0000



CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
 OPERATING ACCOUNT
 C/O HOME ENCOUNTER HECM, LLC
 12906 TAMPA OAKS BLVD SUITE 100
 TEMPLE TERRACE FL 33637-1154

Popular Bank
 P.O. Box 4890
 Miami Lakes, FL 33014

Pab Business Interest Checking

Account number	6810950250	Beginning balance	\$93,717.63
Enclosures	15	Total additions	74,907.26
Low balance	\$92,914.43	Total subtractions	37,328.82
Average balance	\$132,770.37	Ending balance	\$131,296.07
Avg collected balance	\$131,257.00		
Interest paid year to date	\$21.13		

CHECKS

Number	Date	Amount	Control
2791	10-01	50.00	000007105312470
2792	10-02	240.00	000007071833720
2793	10-07	140.00	000007105627730
2798 *	10-08	157.95	000007105806740
2799	10-07	320.00	000007105615800
2800	10-09	480.00	000007072327190
2801	10-22	1,106.00	000007106386610
2802	10-18	266.25	000007073081380
2803	10-22	900.00	000007106375920
2804	10-25	300.00	000007073443450
2805	10-22	260.93	000007106388780
2806	10-24	100.00	000007073403180
2808 *	10-30	1,475.00	000007106657040
2810 *	10-29	105.74	000007073676810
2811	10-29	52.00	000007073659800

* Skip in check sequence

OTHER DEBITS



Date	Description	Subtractions
10-01	'Preauthorized Wd CYPRESSSPRIN268CINCXFER241001 D14597 000026008814661375	4,050.00
10-02	'Preauthorized Wd DUKEENERGYBILL PAY241002 000021000028401687	493.35
10-07	'Preauthorized Wd DUKEENERGYBILL PAY241007 000021000028422843	36.18

Thank you for banking with Popular

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CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
October 31, 2024

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Date	Description	Subtractions
10-10	'ACH Return Items RETURN SETTLE AACH RTN - R01Syed Mobin CSO2161CVORIGINAL ENTRYEFF DATE = 241008 000026008816403546	99.75
10-15	'Preauthorized Wd ATTPayment241015 000031100200755479	42.80
10-16	'Preauthorized Wd CYPRESSSPRIN250VENDOR PAY241016 000026008815824016	7,344.23
10-23	'Preauthorized Wd ORANGE COUNTY FL0566746200241023 000091000012316079	78.03
10-24	'Preauthorized Wd CYPRESSSPRIN250VENDOR PAY241024 000026008818710518	12,097.08
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512182	36.11
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512181	36.13
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512176	36.14
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512177	36.15
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512180	36.15
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512184	36.15
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512188	36.17
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512178	36.18
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512179	36.18
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512186	38.34
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512187	53.15
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512185	72.64
10-25	'Preauthorized Wd DUKEENERGYBILL PAY241025 000021000025512183	375.39
10-28	'Preauthorized Wd DUKEENERGYBILL PAY241028 000021000025088714	558.44
10-28	'Preauthorized Wd DUKEENERGYBILL PAY241028 000021000025088715	1,005.16





CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
October 31, 2024

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Date	Description	Subtractions
10-29	'ACH Return Items RETURN SETTLE AACH RTN - R01Diem Phan CSO1747LSORIGINAL ENTRYEFF DATE = 241025 000026008810809356	161.70
10-29	'Preauthorized Wd CYPRESSSPRIN268CINCXFER241029 D14881 000026008816215786	4,050.00
10-31	'Preauthorized Wd DUKEENERGYBILL PAY241031 000021000029154147	493.35

CREDITS

Date	Description	Additions
10-01	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241001 53 000113024160172978	933.25
10-01	'Preauthorized Credit AIBILLPAYMCBILLPAY241001 53 000113024160170403	323.40
10-01	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241001 000026008810172456	423.15
10-01	'Lock Box Deposit 000000007071764960	161.70
10-01	'Lock Box Deposit 000000007071766920	1,455.30
10-02	'Preauthorized Credit AIBILLPAYMCBILLPAY241002 53 000113024160062471	1,200.15
10-02	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241002 53 000113024160067164	1,942.35
10-02	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272185270767	1,462.60
10-02	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241002 000026008819260791	4,778.29
10-02	'Lock Box Deposit 000000007071896160	2,267.10
10-03	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241003 53 000113024160085802	639.10
10-03	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272185564778	746.55
10-03	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241003 000026008817821704	908.25
10-03	'Lock Box Deposit 000000007105451550	161.70





CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
October 31, 2024

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Date	Description	Additions
10-03	'Lock Box Deposit 000000007105452010	1,226.90
10-04	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241004 53 000113024160040179	477.40
10-04	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272180072928	822.54
10-04	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241004 000026008815707097	779.60
10-04	'Lock Box Deposit 000000007105525800	323.40
10-07	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272180600403	161.70
10-07	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272180828674	161.70
10-07	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241007 53 000113024160024550	684.60
10-07	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272180352100	997.29
10-07	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241007 000026008814862755	793.10
10-07	'Lock Box Deposit 000000007105707990	30.00
10-07	'Lock Box Deposit 000000007105709200	6,162.95
10-08	'Preauthorized Credit AIBILLPAYMCBILLPAY241008 53 000113024160145597	161.70
10-08	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241008 53 000113024160146983	199.75
10-08	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272181054766	339.70
10-08	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241008 000026008812720298	19,099.15
10-08	'Lock Box Deposit 000000007105831800	806.80
10-09	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241009 53 000113024160020425	338.80





CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
October 31, 2024

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Date	Description	Additions
10-09	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272181317272	438.30
10-09	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241009 000026008819097028	577.15
10-10	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241010 53 000113024160023399	161.70
10-10	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241010 000026008816444555	643.20
10-11	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241011 53 000113024160025165	161.70
10-11	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272181850254	204.43
10-11	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241011 000026008814607290	161.70
10-11	'Lock Box Deposit 000000007106016490	1,293.60
10-15	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272182587656	161.70
10-15	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272182805425	323.40
10-15	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241015 53 000113024160015338	477.40
10-15	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272182365616	1,148.14
10-15	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241015 000026008815593774	485.10
10-15	'Lock Box Deposit 000000007072800240	161.70
10-15	'Lock Box Deposit 000000007072802110	1,778.70
10-16	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241016 53 000113024160157845	25.00
10-16	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241016 000026008815823986	1,207.27
10-16	'Lock Box Deposit 000000007106118660	161.70
10-16	'Lock Box Deposit 000000007106119630	842.29





CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
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Date	Description	Additions
10-17	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241017 53 000113024160022384	161.70
10-17	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272183337068	354.20
10-17	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241017 000026008814150163	323.40
10-17	'Lock Box Deposit 000000007073022490	485.10
10-18	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241018 53 000113024160020664	354.73
10-18	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241018 000026008811352901	735.84
10-18	'Lock Box Deposit 000000007106261320	161.70
10-18	'Lock Box Deposit 000000007106260610	315.70
10-21	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272183883787	412.44
10-21	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241021 000026008819634360	95.00
10-21	'Lock Box Deposit 000000007106333650	261.70
10-22	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241022 000026008816121763	1,022.84
10-22	'Lock Box Deposit 000000007073271760	178.00
10-22	'Lock Box Deposit 000000007073272140	1,455.30
10-23	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272184824571	610.40
10-23	'Lock Box Deposit 000000007106424830	149.68
10-23	'Lock Box Deposit 000000007106425510	1,413.54
10-24	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272185091111	323.40
10-24	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241024 000026008818710513	161.70
10-25	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241025 53 000113024160018504	161.70





CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
October 31, 2024

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Date	Description	Additions
10-25	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272185361411	323.40
10-25	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241025 000026008815622804	485.10
10-25	'Lock Box Deposit 000000007073475650	161.70
10-28	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241028 53 000113024160011768	55.00
10-28	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272185633063	323.40
10-28	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272180075288	590.11
10-28	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241028 000026008813142369	574.14
10-29	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272180515034	1.00
10-29	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241029 000026008810875158	261.70
10-29	'Lock Box Deposit 000000007073717820	161.70
10-30	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241030 53 000113024160015224	57.00
10-30	'Lock Box Deposit 000000007073771790	161.70
10-30	'Lock Box Deposit 000000007073771870	577.76
10-31	'Preauthorized Credit AIBILLPAYCKFREEBILLPAY241031 53 000113024160024533	164.00
10-31	'Preauthorized Credit 5/3 BANKCARD SYSNET SETLMT5/3 BANKCARD NET SETLMT 4445037579398 REVO*CYPRESSSPRINGSOWNE 000242272181043349	323.40
10-31	'Preauthorized Credit CYPRESSSPRIN250ASSN DUES241031 000026008816796668	161.70
10-31	'Interest Credit 000000000000000000	2.23



DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
09-30	93,717.63	10-03	107,514.07	10-08	138,861.32
10-01	92,914.43	10-04	109,917.01	10-09	139,735.57
10-02	103,831.57	10-07	118,412.17	10-10	140,440.72



CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
October 31, 2024

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Date	Amount	Date	Amount	Date	Amount
10-11	142,262.15	10-21	145,042.78	10-28	135,761.67
10-15	146,755.49	10-22	145,431.99	10-29	131,816.63
10-16	141,647.52	10-23	147,527.58	10-30	131,138.09
10-17	142,971.92	10-24	135,815.60	10-31	131,296.07
10-18	144,273.64	10-25	135,782.62		

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00





CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
October 31, 2024

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Cypress Springs Owners Association, Inc. (CSO) 4301 Vineland Rd Ste. E-1 Orlando, FL 32811		Check Number: 2791	
PAY	Fifty And 00/100 Dollars	DATE	09/23/2024
		AMOUNT	***\$50.00
TO THE ORDER OF	Larry Carr 10687 Safford Cir Orlando, FL 32825		
Memo: Toilet and Sink in Men's Bathroom		Authorized Signatures Valid After 90 Days	

⑆000002791⑆ ⑈063112605456810950250⑈ ⑆0000005000⑆

Check # 2791, Posted 10-01-24, Amount 50.00

Cypress Springs Owners Association, Inc. (CSO) 4301 Vineland Rd Ste. E-1 Orlando, FL 32811		Check Number: 2792	
PAY	Two Hundred Forty And 00/100 Dollars	DATE	09/23/2024
		AMOUNT	***\$240.00
TO THE ORDER OF	Last Chance Enterprises, Inc. 12472 Lake Underhill Rd #424 Orlando, FL 32828		
Memo: Inv#2024-2902CSO, 08/09, 09/14		Authorized Signatures Valid After 90 Days	

⑆000002792⑆ ⑈063112605456810950250⑈ ⑆0000024000⑆

Check # 2792, Posted 10-02-24, Amount 240.00

Cypress Springs Owners Association, Inc. (CSO) 4301 Vineland Rd Ste. E-1 Orlando, FL 32811		Check Number: 2793	
PAY	One Hundred Forty And 00/100 Dollars	DATE	09/23/2024
		AMOUNT	***\$140.00
TO THE ORDER OF	Southern Aquatic Mgmt Inc P.O. Box 1633 Sanford, FL 32772		
Memo: Inv#2023, Monthly Treatment of Three Ponds		Authorized Signatures Valid After 90 Days	

⑆000002793⑆ ⑈063112605456810950250⑈ ⑆0000014000⑆

Check # 2793, Posted 10-07-24, Amount 140.00

Cypress Springs Owners Association, Inc. (CSO) 4301 Vineland Rd Ste. E-1 Orlando, FL 32811		Check Number: 2798	
PAY	One Hundred Fifty-Seven And 95/100 Dollars	DATE	09/30/2024
		AMOUNT	***\$157.95
TO THE ORDER OF	Lynn J. Edwards 1650 Lady Elpper Circle Orlando, FL 32828		
Memo: Visa Gift Card Maintenance - Tom Bessard Cleaning Supplies		Authorized Signatures Valid After 90 Days	

⑆000002798⑆ ⑈063112605456810950250⑈ ⑆0000015795⑆

Check # 2798, Posted 10-08-24, Amount 157.95

Cypress Springs Owners Association, Inc. (CSO) 4301 Vineland Rd Ste. E-1 Orlando, FL 32811		Check Number: 2799	
PAY	Three Hundred Twenty And 00/100 Dollars	DATE	09/30/2024
		AMOUNT	***\$320.00
TO THE ORDER OF	Last Chance Enterprises, Inc. 12472 Lake Underhill Rd #424 Orlando, FL 32828		
Memo: Inv#2024-2912CSO, 09/15, 09/21, Pool Attendant		Authorized Signatures Valid After 90 Days	

⑆000002799⑆ ⑈063112605456810950250⑈ ⑆0000032000⑆

Check # 2799, Posted 10-07-24, Amount 320.00

Cypress Springs Owners Association, Inc. (CSO) 4301 Vineland Rd Ste. E-1 Orlando, FL 32811		Check Number: 2800	
PAY	Four Hundred Eighty And 00/100 Dollars	DATE	10/03/2024
		AMOUNT	***\$480.00
TO THE ORDER OF	Last Chance Enterprises, Inc. 12472 Lake Underhill Rd #424 Orlando, FL 32828		
Memo: Inv#2024-2824CSO, Pool Attendant, 07/14, 07/19, 07/20		Authorized Signatures Valid After 90 Days	

⑆000002800⑆ ⑈063112605456810950250⑈ ⑆0000048000⑆

Check # 2800, Posted 10-09-24, Amount 480.00

Cypress Springs Owners Association, Inc. (CSO) 4301 Vineland Rd Ste. E-1 Orlando, FL 32811		Check Number: 2801	
PAY	One Thousand, One Hundred Six And 00/100 Dollars	DATE	10/14/2024
		AMOUNT	***\$1,106.00
TO THE ORDER OF	Martel & Curn Pg 213 S Dillard St, Suite 210 Winter Garden, FL 34787		
Memo: Inv#1084, General		Authorized Signatures Valid After 90 Days	

⑆000002801⑆ ⑈063112605456810950250⑈ ⑆0000110600⑆

Check # 2801, Posted 10-22-24, Amount 1,106.00

Cypress Springs Owners Association, Inc. (CSO) 4301 Vineland Rd Ste. E-1 Orlando, FL 32811		Check Number: 2802	
PAY	Two Hundred Sixty-Six And 25/100 Dollars	DATE	10/14/2024
		AMOUNT	***\$266.25
TO THE ORDER OF	Lane Electronics & Alarm Systems, Inc 1891 W. Fairbanks Ave Winter Park, FL 32789		
Memo: Inv# 306304, Pool Access Control and Cameras		Authorized Signatures Valid After 90 Days	

⑆000002802⑆ ⑈063112605456810950250⑈ ⑆0000026625⑆

Check # 2802, Posted 10-18-24, Amount 266.25

Cypress Springs Owners Association, Inc. (CSO) 4301 Vineland Rd Ste. E-1 Orlando, FL 32811		Check Number: 2803	
PAY	Nine Hundred And 00/100 Dollars	DATE	10/14/2024
		AMOUNT	***\$900.00
TO THE ORDER OF	Gritlin N Chillin P.O. Box 780313 Orlando, FL 32878-0313		
Memo: Inv#2420, 09/01/24 - 09/30/24, Monthly Cabana Janitorial Service		Authorized Signatures Valid After 90 Days	

⑆000002803⑆ ⑈063112605456810950250⑈ ⑆0000090000⑆

Check # 2803, Posted 10-22-24, Amount 900.00

Cypress Springs Owners Association, Inc. (CSO) 4301 Vineland Rd Ste. E-1 Orlando, FL 32811		Check Number: 2804	
PAY	Three Hundred And 00/100 Dollars	DATE	10/14/2024
		AMOUNT	***\$300.00
TO THE ORDER OF	Thomas J Brassard 1826 Branchwater TL Orlando, FL 32825		
Memo: Pavilion Cleaning 09/20/24 - 09/27/24		Authorized Signatures Valid After 90 Days	

⑆000002804⑆ ⑈063112605456810950250⑈ ⑆0000030000⑆

Check # 2804, Posted 10-25-24, Amount 300.00





CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
October 31, 2024

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POPULAR COMMUNITY BANK MIAMI LAKES, FL
Cypress Springs Owners Association, Inc. (CSO)
4301 Vineland Rd
Ste. E-1
Orlando, FL 32811

Check Number: 2805

PAY Two Hundred Sixty And 93/100 Dollars

DATE 10/17/2024

AMOUNT ****\$260.93

TO THE ORDER OF Lane Electronics & Alarm Systems, Inc
1891 W. Fairbanks Ave
Winter Park, FL 32789

Memo: Inv# 30536, Remote Code Programming

Authorized Signature
Valid After 90 Days

⑆000002805⑆ ⑆063112605456810950250⑆ ⑆0000026093⑆

Check # 2805, Posted 10-22-24, Amount 260.93

POPULAR COMMUNITY BANK MIAMI LAKES, FL
Cypress Springs Owners Association, Inc. (CSO)
4301 Vineland Rd
Ste. E-1
Orlando, FL 32811

Check Number: 2806

PAY One Hundred And 00/100 Dollars

DATE 10/21/2024

AMOUNT ****\$100.00

TO THE ORDER OF HomeRiver Group
12806 Tampa Oaks Blvd #100
Temple Terrace, FL 33637

Memo: Transfer Fee - CSO1063028

Authorized Signature
Valid After 90 Days

⑆000002806⑆ ⑆063112605456810950250⑆ ⑆0000010000⑆

Check # 2806, Posted 10-24-24, Amount 100.00

POPULAR COMMUNITY BANK MIAMI LAKES, FL
Cypress Springs Owners Association, Inc. (CSO)
4301 Vineland Rd
Ste. E-1
Orlando, FL 32811

Check Number: 2808

PAY One Thousand, Four Hundred Seventy-Five And 00/100 Dollars

DATE 10/23/2024

AMOUNT ****\$1,475.00

TO THE ORDER OF Gilman Pool Services Inc
815 Oriente Ave
Ste 2020
Altamonte Springs, FL 32701-5600

Memo: Inv#4590, 10/1/24 - 10/31/24, Monthly Pool Service

Authorized Signature
Valid After 90 Days

⑆000002808⑆ ⑆063112605456810950250⑆ ⑆0000147500⑆

Check # 2808, Posted 10-30-24, Amount 1,475.00

POPULAR COMMUNITY BANK MIAMI LAKES, FL
Cypress Springs Owners Association, Inc. (CSO)
4301 Vineland Rd
Ste. E-1
Orlando, FL 32811

Check Number: 2810

PAY One Hundred Five And 74/100 Dollars

DATE 10/29/2024

AMOUNT ****\$105.74

TO THE ORDER OF Lynn J. Edwards
1650 Lady Slipper Circle
Orlando, FL 32825

Memo: Microwave for Clubhouse Kitchen, Amazon

Authorized Signature
Valid After 90 Days

⑆000002810⑆ ⑆063112605456810950250⑆ ⑆0000010574⑆

Check # 2810, Posted 10-29-24, Amount 105.74

POPULAR COMMUNITY BANK MIAMI LAKES, FL
Cypress Springs Owners Association, Inc. (CSO)
4301 Vineland Rd
Ste. E-1
Orlando, FL 32811

Check Number: 2811

PAY Fifty-Two And 00/100 Dollars

DATE 10/23/2024

AMOUNT ****\$52.00

TO THE ORDER OF Stark Exterminators
PO Box 720338
Orlando, FL 32872-0338

Memo: Inv 57751335, Clubhouse Pest Control Service

Authorized Signature
Valid After 90 Days

⑆000002811⑆ ⑆063112605456810950250⑆ ⑆0000005200⑆

Check # 2811, Posted 10-29-24, Amount 52.00





Last statement: September 30, 2024
 This statement: October 31, 2024
 Total days in statement period: 31

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 (1)

Direct inquiries to:
 Customer Care Center,
 1-800-377-0800

00000801 MIMRIP04931101240730 01 MC00 0000



CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
 RESERVE ACCOUNT
 C/O HOME ENCOUNTER HECM, LLC
 12906 TAMPA OAKS BLVD SUITE 100
 TEMPLE TERRACE FL 33637-1154

Popular Bank
 P.O. Box 4890
 Miami Lakes, FL 33014

Pab Classic Business Mmkt

Account number	6810950268	Beginning balance	\$112,635.22
Enclosures	1	Total additions	8,159.27
Low balance	\$115,406.14	Total subtractions	1,279.08
Average balance	\$116,664.55	Ending balance	\$119,515.41
Avg collected balance	\$116,664.00		
Average yield	0.598%		
Interest paid year to date	\$670.53		

INTEREST RATES

Effective Dates	Interest Rate
09-30-24	.598%

CHECKS

Number	Date	Amount	Control
1207	10-22	1,279.08	000007106388790

CREDITS

Date	Description	Control number	Additions
10-01	'Preauthorized Credit CYPRESSSPRIN268CINCXFER241001	026008810172484	4,050.00
10-29	'Preauthorized Credit CYPRESSSPRIN268CINCXFER241029	026008810875184	4,050.00
10-31	'Interest Credit	0000000000000000	59.27

DAILY BALANCES



Date	Balance	Date	Balance	Date	Balance
09-30	112,635.22	10-22	115,406.14	10-31	119,515.41
10-01	116,685.22	10-29	119,456.14		

Thank you for banking with Popular

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CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
October 31, 2024

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OVERDRAFT/RETURN ITEM FEES

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00





CYPRESS SPRINGS OWNERS ASSOCIATION, INC.
October 31, 2024

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Cypress Springs Owners Association, Inc. (CSO) 4301 Vineland Rd Ste. E-1 Orlando, FL 32811		Check Number: 1207	
PAY TO THE ORDER OF	One Thousand, Two Hundred Seventy-Nine And 08/100 Dollars	DATE	AMOUNT
Lane Electronics & Alarm Systems, Inc 1891 W. Fairbanks Ave Winter Park, FL 32789		10/17/2024	***\$1,279.08
Memo: Inv# 205474-DEPOSIT, Camera Replacement		Authorized Signature <i>[Signature]</i> Cypress Springs	
⑈000001207⑈ ⑆06311260546610950268⑈ ⑆0000127908⑈			

Check # 1207, Posted 10-22-24, Amount 1,279.08



Popular Bank
Attn: CMOU - CDARS
PO Box 5490
Miami Lakes, FL 33014

002646



RETURN SERVICE REQUESTED



129732-01A
CYPRESS SPRINGS OWNERS ASSOCIATION INC
C/O HOME ENCOUNTER HECM LLC
12906 TAMPA OAKS BLVD SUITE 100
TEMPLE TERRACE, FL 33637

Contact Us
877-766-5577
cdars@popular.com



Account
CYPRESS SPRINGS OWNERS ASSOCIATION INC

Date
10/31/2024

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1 of 2

CDARS® Customer Statement

The following information is a summary of activity in your CDARS accounts and the list of FDIC-insured institutions that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through CDARS.

Summary of Accounts

Account ID	Effective Date	Maturity Date	Interest Rate	Opening Balance	Ending Balance
1028562108	02/15/2024	02/13/2025	4.83171%	\$200,000.00	\$200,000.00
1029049919	05/16/2024	05/15/2025	4.5454%	250,000.00	250,000.00
TOTAL				\$450,000.00	\$450,000.00

DETAILED ACCOUNT OVERVIEW

Account ID: 1028562108
Account Title: CYPRESS SPRINGS OWNERS ASSOCIATION INC

Account Summary - CD

Product Term	52-Week Non-Personal CD	Effective Date	02/15/2024
Interest Rate	4.83171%	Maturity Date	02/13/2025
Account Balance	\$200,000.00	YTD Interest Paid	\$0.00
Annual Percentage Yield	4.95%	Interest Accrued	7,002.90
		Interest Earned Since Last Statement	847.67

CD Issued by

First-Citizens Bank & Trust Company FDIC Cert. 11063

YTD Interest Paid	\$0.00	10/01/2024	Opening Balance	\$200,000.00
Interest Accrued	7,002.90	10/31/2024	Ending Balance	200,000.00
Int Earned Since Last Statement	847.67			

DETAILED ACCOUNT OVERVIEW

Account ID: 1029049919
Account Title: CYPRESS SPRINGS OWNERS ASSOCIATION INC

Account Summary - CD

Product Term	52-Week Non-Personal CD	Effective Date	05/16/2024
Interest Rate	4.5454%	Maturity Date	05/15/2025
Account Balance	\$250,000.00	YTD Interest Paid	\$0.00
Annual Percentage Yield	4.65%	Interest Accrued	5,316.88
		Interest Earned Since Last Statement	983.68

CD Issued by

First-Citizens Bank & Trust Company FDIC Cert. 11063

YTD Interest Paid	\$0.00	10/01/2024	Opening Balance	\$14,500.00
Interest Accrued	308.37	10/31/2024	Ending Balance	14,500.00
Int Earned Since Last Statement	57.05			

Pinnacle Bank FDIC Cert. 35583

YTD Interest Paid	\$0.00	10/01/2024	Opening Balance	\$235,500.00
Interest Accrued	5,008.51	10/31/2024	Ending Balance	235,500.00
Int Earned Since Last Statement	926.63			