

**Watermark Projected Cash Flow - 2024 (With Actual Income and Expense Through November)**

ACCT NO.	REVENUES	January	February	March	April	May	June	July	August	September	October	November	YTD	December	Annual Total	Memo:	Under/Over
	Beginning Cash Register Balance	\$ 128,807.75	\$ 247,584.70	\$ 233,519.02	\$ 230,160.22	\$ 230,860.34	\$ 167,170.27	\$ 156,034.43	\$ 149,283.68	\$ 180,152.40	\$ 280,596.58	\$ 311,688.00		\$ 316,010.61	\$ 316,010.61		
															as of 1/1/25		
	Ordinary Income/Expense																
	Ordinary Income																
601	Maintenance Fee Income	\$ 182,000.00	\$ 9,800.00	\$ 9,800.00	\$ 9,800.00	\$ 9,800.00	\$ 9,800.00	\$ 9,800.00	\$ 9,800.00	\$ 9,800.00	\$ 9,800.00	\$ 9,800.00	\$ 280,000.00	\$ 9,800.00	\$ 289,800.00	\$ 291,000.00	\$ (1,200.00)
602	Reserve Assessments	\$ 21,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 21,000.00	\$ -	\$ -	\$ -	\$ -	\$ 42,000.00	\$ -	\$ 42,000.00	\$ 42,000.00	\$ -
603	Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 34.14	\$ 173.76	\$ 181.60	\$ 177.62	\$ 567.12	\$ -	\$ 567.12	\$ -	\$ 567.12
604	Late Fees	\$ -	\$ 25.00	\$ 25.00	\$ -	\$ -	\$ -	\$ 25.00	\$ -	\$ -	\$ -	\$ -	\$ 75.00	\$ -	\$ 75.00	\$ -	\$ 75.00
	<b>Total Ordinary Income</b>	<b>\$ 203,000.00</b>	<b>\$ 9,825.00</b>	<b>\$ 9,825.00</b>	<b>\$ 9,800.00</b>	<b>\$ 9,800.00</b>	<b>\$ 9,800.00</b>	<b>\$ 30,825.00</b>	<b>\$ 9,834.14</b>	<b>\$ 9,973.76</b>	<b>\$ 9,981.60</b>	<b>\$ 9,977.62</b>	<b>\$ 322,642.12</b>	<b>\$ 9,800.00</b>	<b>\$ 332,442.12</b>	<b>\$ 333,000.00</b>	<b>\$ (557.88)</b>
	Ordinary Expenses																
900	Salary Manager	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 2,750.00	\$ 1,500.00	\$ 17,750.00	\$ 1,500.00	\$ 19,250.00	\$ 18,000.00	\$ 1,250.00
902	Salary - Relief manager	\$ -	\$ -	\$ -	\$ -	\$ 480.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,056.00	\$ 166.67	\$ 1,222.67	\$ 2,000.00	\$ (777.33)
903	Managers Health Insurance	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 5,500.00	\$ 500.00	\$ 6,000.00	\$ 6,000.00	\$ -
905	Temporary Outside Labor	\$ -	\$ 84.00	\$ -	\$ 228.00	\$ -	\$ 228.00	\$ -	\$ 180.00	\$ -	\$ -	\$ -	\$ 720.00	\$ 166.67	\$ 886.67	\$ 2,000.00	\$ (1,113.33)
906	Insurance - General Liability Pkg	\$ 15,863.17	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15,863.17	\$ -	\$ 15,863.17	\$ 17,600.00	\$ (1,736.83)
907	Insurance - Umbrella	\$ 4,209.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,209.50	\$ -	\$ 4,209.50	\$ 5,900.00	\$ (1,690.50)
909	Insurance - Workmans Comp	\$ 650.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 650.00	\$ -	\$ 650.00	\$ 1,000.00	\$ (350.00)
910	Insurance - Commercial Property	\$ -	\$ -	\$ -	\$ -	\$ 57,670.01	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 57,670.01	\$ -	\$ 57,670.01	\$ 70,000.00	\$ (12,329.99)
911	Insurance-Flood	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12,584.00	\$ -	\$ -	\$ -	\$ 12,584.00	\$ -	\$ 12,584.00	\$ 17,600.00	\$ (5,016.00)
912	Accounting	\$ -	\$ 1,996.00	\$ 332.00	\$ 300.00	\$ 300.00	\$ 464.00	\$ 300.00	\$ 300.00	\$ -	\$ 1,420.00	\$ -	\$ 5,412.00	\$ 320.00	\$ 5,732.00	\$ 5,000.00	\$ 732.00
913	Legal	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,025.00	\$ 244.25	\$ 1,269.25	\$ 83.33	\$ 1,352.58	\$ 1,000.00	\$ 352.58
914	Licenses and Permits	\$ 214.00	\$ -	\$ -	\$ -	\$ 250.00	\$ 75.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 539.00	\$ 66.67	\$ 605.67	\$ 800.00	\$ (194.33)
915	Dues and Subscriptions	\$ -	\$ -	\$ -	\$ -	\$ 49.99	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 49.99	\$ 8.33	\$ 58.32	\$ 100.00	\$ (41.68)
916	Office/Operational Expenses	\$ 42.40	\$ 140.80	\$ -	\$ 311.30	\$ 477.21	\$ 30.00	\$ 941.21	\$ 315.11	\$ -	\$ 27.56	\$ 603.43	\$ 2,889.02	\$ 375.00	\$ 3,264.02	\$ 4,500.00	\$ (1,235.98)
918	Pest Control - Building	\$ 849.00	\$ 1,060.20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,909.20	\$ -	\$ 1,909.20	\$ 2,000.00	\$ (90.80)
919	Pest control - Lawn	\$ -	\$ 1,043.10	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,043.10	\$ -	\$ 1,043.10	\$ 1,200.00	\$ (156.90)
922	Maintenance - Grounds	\$ 969.11	\$ 4,664.77	\$ 2,225.00	\$ 950.00	\$ 1,078.79	\$ 950.00	\$ 3,590.53	\$ 1,039.42	\$ -	\$ 4,570.41	\$ 992.55	\$ 21,030.58	\$ 1,500.00	\$ 22,530.58	\$ 18,000.00	\$ 4,530.58
923	Grounds Beautification Fund	\$ -	\$ -	\$ -	\$ -	\$ 500.00	\$ -	\$ 12.75	\$ 244.79	\$ -	\$ -	\$ -	\$ 757.54	\$ 166.67	\$ 924.21	\$ 2,000.00	\$ (1,075.79)
924	Maintenance - Building	\$ 5,115.91	\$ 5,119.28	\$ 2,350.00	\$ 328.07	\$ 402.57	\$ -	\$ 25.39	\$ (9,685.00)	\$ -	\$ 80.52	\$ 231.82	\$ 3,968.56	\$ 1,000.00	\$ 4,968.56	\$ 12,000.00	\$ (7,031.44)
926	Maintenance - Elevator	\$ 375.00	\$ -	\$ 689.00	\$ 375.00	\$ -	\$ -	\$ 450.00	\$ 841.22	\$ 4,272.03	\$ 450.00	\$ -	\$ 7,452.25	\$ 666.67	\$ 8,118.92	\$ 8,000.00	\$ 118.92
928	Maintenance - Pool	\$ -	\$ 88.34	\$ -	\$ 179.20	\$ 78.07	\$ -	\$ 1,634.70	\$ 928.06	\$ 38.68	\$ 154.80	\$ 1,545.74	\$ 4,647.59	\$ 750.00	\$ 5,397.59	\$ 9,000.00	\$ (3,602.41)
929	Pool Service - Monthly	\$ 1,500.00	\$ 750.00	\$ 750.00	\$ 750.00	\$ -	\$ 750.00	\$ 1,500.00	\$ -	\$ -	\$ 1,500.00	\$ 750.00	\$ 8,250.00	\$ 700.00	\$ 8,950.00	\$ 8,400.00	\$ 550.00
993	Pool Furnishings	\$ -	\$ 35.94	\$ -	\$ -	\$ -	\$ -	\$ 593.86	\$ -	\$ -	\$ -	\$ -	\$ 629.80	\$ 100.00	\$ 729.80	\$ 1,200.00	\$ (470.20)
932	Taxes - Federal/State	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8.33	\$ 8.33	\$ 100.00	\$ (91.67)
934	Payroll Tax Expense	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 167.00	\$ 153.00	\$ 153.00	\$ 248.63	\$ 153.00	\$ 1,876.63	\$ 158.33	\$ 2,034.96	\$ 1,900.00	\$ 134.96
936	Telephone	\$ 238.52	\$ 163.51	\$ 138.33	\$ 887.35	\$ 216.32	\$ 137.87	\$ 216.44	\$ 177.53	\$ 39.25	\$ 144.58	\$ 229.18	\$ 2,588.88	\$ 250.00	\$ 2,838.88	\$ 3,000.00	\$ (161.12)
938	Cable TV and Internet	\$ 2,579.43	\$ 2,193.19	\$ 2,097.08	\$ 2,097.08	\$ 2,097.08	\$ 2,097.08	\$ 2,097.08	\$ 2,097.08	\$ 2,097.08	\$ 2,097.08	\$ 2,097.08	\$ 23,646.32	\$ 2,166.67	\$ 25,813.00	\$ 26,000.00	\$ (187.00)
939	Web Hosting	\$ -	\$ 94.80	\$ -	\$ 9.00	\$ 10.80	\$ -	\$ 15.00	\$ 111.60	\$ -	\$ 37.20	\$ -	\$ 278.40	\$ 41.67	\$ 320.07	\$ 500.00	\$ (179.93)
942	Utilities - Common (Electricity)	\$ -	\$ 689.41	\$ 608.97	\$ 649.18	\$ 619.02	\$ 619.02	\$ 729.63	\$ 709.52	\$ 679.36	\$ 709.64	\$ 458.21	\$ 6,471.96	\$ 666.67	\$ 7,138.63	\$ 8,000.00	\$ (861.37)
944	Utilities - Unit 103	\$ -	\$ 115.20	\$ 107.28	\$ 121.05	\$ 120.94	\$ 150.96	\$ 159.63	\$ 151.93	\$ 151.40	\$ 166.57	\$ 166.79	\$ 1,411.75	\$ 166.67	\$ 1,578.42	\$ 2,000.00	\$ (421.58)
946	Utilities - Water and Sewer	\$ -	\$ 632.51	\$ 573.66	\$ 584.36	\$ 562.96	\$ 546.91	\$ 702.06	\$ 696.71	\$ 461.31	\$ 455.96	\$ 439.91	\$ 5,656.35	\$ 583.37	\$ 6,239.72	\$ 7,000.00	\$ (760.28)
947	Utilities - Common (Gas)	\$ 1,587.42	\$ 3,151.68	\$ 731.48	\$ 1,185.29	\$ 809.41	\$ -	\$ 312.47	\$ 163.06	\$ -	\$ 157.73	\$ 163.06	\$ 8,261.60	\$ 1,700.00	\$ 9,961.60	\$ 10,600.00	\$ (638.40)
953	Security	\$ -	\$ 289.95	\$ -	\$ -	\$ 4,138.90	\$ -	\$ 4,850.00	\$ 7,280.01	\$ -	\$ (6,115.00)	\$ 359.44	\$ 10,803.30	\$ 500.00	\$ 11,303.30	\$ 6,000.00	\$ 5,303.30
961	Managers Mileage	\$ 25.00	\$ 100.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 800.00	\$ 75.00	\$ 875.00	\$ 900.00	\$ (25.00)
962	Manager's Residence	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 49.00	\$ -	\$ -	\$ -	\$ 49.00	\$ 166.63	\$ 215.63	\$ 2,000.00	\$ (1,784.37)
992	Unanticipated Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,927.35	\$ 7,927.35	\$ 808.33	\$ 8,735.68	\$ 9,700.00	\$ (964.32)
995	Reserve Allocation	\$ 21,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 21,000.00	\$ -	\$ -	\$ -	\$ -	\$ 42,000.00	\$ -	\$ 42,000.00	\$ 42,000.00	\$ -
996	Reserve Interest Allocation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 34.14	\$ 173.76	\$ 181.60	\$ 177.62	\$ 567.12	\$ -	\$ 567.12	\$ -	\$ 567.12
	<b>Total Ordinary Expense</b>	<b>\$ 57,385.46</b>	<b>\$ 24,579.68</b>	<b>\$ 12,844.80</b>	<b>\$ 11,196.88</b>	<b>\$ 72,104.07</b>	<b>\$ 8,290.84</b>	<b>\$ 41,372.75</b>	<b>\$ 20,446.18</b>	<b>\$ 10,716.87</b>	<b>\$ 10,637.27</b>	<b>\$ 18,614.42</b>	<b>\$ 288,189.22</b>	<b>\$ 15,361.68</b>	<b>\$ 303,550.90</b>	<b>\$ 333,000.00</b>	<b>\$ (29,449.10)</b>
	Net Ordinary Income	\$ 145,614.54	\$ (14,754.68)	\$ (3,019.80)	\$ (1,396.88)	\$ (62,304.07)	\$ 1,509.16	\$ (10,547.75)	\$ (10,612.04)	\$ (743.11)	\$ (655.67)	\$ (8,636.80)	\$ 34,452.90	\$ (5,561.68)	\$ 28,891.22	\$ -	\$ -
	Other Income/Expense																
	Other Income																
616	Special Assessment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 116,375.00	\$ -	\$ 116,375.00	\$ 232,750.00	\$ -	\$ 232,750.00	\$ -	\$ 232,750.00
619	Special Assessment Interest	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 46.76	\$ 564.29	\$ 975.17	\$ 994.19	\$ 2,580.41	\$ -	\$ 2,580.41	\$ -	\$ 2,580.41
	Total Other Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 46.76	\$ 116,939.29	\$ 975.17	\$ 117,369.19	\$ 235,330.41	\$ -	\$ 235,330.41	\$ -	\$ 235,330.41
	Other Expense																
966	2024 Special Asmt Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,000.00	\$ -	\$ 9,295.00	\$ 27,193.52	\$ 46,488.52	\$ -	\$ 46,488.52	\$ -	\$ 46,488.52
	Total Other Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,000.00	\$ -	\$ 9,295.00	\$ 27,193.52	\$ 46,488.52	\$ -	\$ 46,488.52	\$ -	\$ 46,488.52
	Net Other Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (9,953.24)	\$ 116,939.29	\$ (8,319.83)	\$ 90,175.67	\$ 188,841.89	\$ -	\$ 188,841.89	\$ -	\$ 188,841.89
	<b>Net Income</b>	<b>\$ 145,614.54</b>	<b>\$ (14,754.68)</b>	<b>\$ (3,019.80)</b>	<b>\$ (1,396.88)</b>	<b>\$ (62,304.07)</b>	<b>\$ 1,509.16</b>	<b>\$ (10,547.75)</b>	<b>\$ (20,565.28)</b>	<b>\$ 116,196.18</b>	<b>\$ (8,975.50)</b>	<b>\$ 81,538.87</b>	<b>\$ 223,294.79</b>	<b>\$ (5,561.68)</b>	<b>\$ 217,733.11</b>	<b>\$ -</b>	<b>\$ -</b>