

Cold Water Creek HOA

Balance Sheet as of 6/30/2025

	Operating	Reserve	Total
Assets			
Assets			
ICWC FCB - CHECKING	\$1,000.37		\$1,000.37
ICWC FCB - RESERVES		\$8.29	\$8.29
ICWC FCB - SAVINGS	\$0.14		\$0.14
Operating funds to new mgt	\$5,135.48	\$61,103.98	\$66,239.46
A/R	\$195.00		\$195.00
Total Assets	\$6,330.99	\$61,112.27	\$67,443.26
Total Assets	\$6,330.99	\$61,112.27	\$67,443.26
Liabilities / Equity			
Liability			
Deferred Reserve Revenue (Short-term)		\$1,500.00	\$1,500.00
Deferred Reserve Revenue (Long-term)		\$59,559.51	\$59,559.51
Prepaid Assessments	\$2,579.24		\$2,579.24
Total Liability	\$2,579.24	\$61,059.51	\$63,638.75
Capital			
Retained Earnings	(\$1,640.35)		(\$1,640.35)
Net income	\$5,392.10	\$52.76	\$5,444.86
Total Capital	\$3,751.75	\$52.76	\$3,804.51
Total Liabilities / Equity	\$6,330.99	\$61,112.27	\$67,443.26

Cold Water Creek HOA

Statement of Revenues and Expenses 6/1/2025 - 6/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
Income							
40001 - Assessments - Monthly	5,035.00	5,070.00	(35.00)	30,385.00	30,420.00	(35.00)	60,840.00
40125 - Fines	(380.00)	-	(380.00)	(275.00)	-	(275.00)	-
40130 - Interest - Savings	-	10.00	(10.00)	-	60.00	(60.00)	120.00
40131 - Operating Interest	.51	-	.51	3.63	-	3.63	100.00
40140 - Parking Income	-	541.67	(541.67)	-	3,250.02	(3,250.02)	6,500.00
40145 - Interest on Late Accounts	-	-	-	.10	-	.10	-
40150 - Key & Remote Fees	-	-	-	-	-	-	50.00
40165 - Late Fees	(60.00)	10.00	(70.00)	(40.00)	60.00	(100.00)	120.00
40175 - Returned Payment Fee	(25.00)	-	(25.00)	(25.00)	-	(25.00)	-
40185 - Reinvestment Fees	-	-	-	130.00	-	130.00	-
40200 - Collection Fees	-	-	-	(15.00)	-	(15.00)	-
40225 - Pre-Collection Notice Fee	-	-	-	25.00	-	25.00	-
Total Income	4,570.51	5,631.67	(1,061.16)	30,188.73	33,790.02	(3,601.29)	67,730.00
Total Income	4,570.51	5,631.67	(1,061.16)	30,188.73	33,790.02	(3,601.29)	67,730.00

Operating Expense

Administrative Expense							
50100 - Fees (Bank,Licensing,Etc.)	10.00	10.00	-	60.00	60.00	-	120.00
50110 - Copies & Postage	117.40	80.00	(37.40)	589.60	480.00	(109.60)	960.00
50125 - Management Fees	612.85	595.00	(17.85)	3,677.10	3,570.00	(107.10)	7,140.00
50155 - Professional Services (Legal, Acct, Tax Prep)	12.00	50.00	38.00	1,664.00	300.00	(1,364.00)	600.00
50170 - Social	233.11	40.00	(193.11)	233.11	240.00	6.89	480.00
50300 - Insurance	248.00	240.00	(8.00)	1,488.00	1,440.00	(48.00)	2,880.00
50400 - Legal	-	50.00	50.00	1,977.50	300.00	(1,677.50)	600.00
Total Administrative Expense	1,233.36	1,065.00	(168.36)	9,689.31	6,390.00	(3,299.31)	12,780.00

Common Area Expense							
65000 - Maintenance & Repairs	2,603.60	300.00	(2,303.60)	3,618.26	1,800.00	(1,818.26)	3,600.00
66800 - Landscaping	-	1,200.00	1,200.00	1,120.00	7,200.00	6,080.00	14,400.00
66825 - Landscaping - Sprinklers	-	50.00	50.00	-	300.00	300.00	600.00
67500 - Pool	-	1,600.00	1,600.00	3,088.17	9,600.00	6,511.83	19,200.00
68300 - Snow Removal	-	-	-	210.00	-	(210.00)	-
69000 - Transfer To Reserve	250.00	250.00	-	1,500.00	1,500.00	-	3,000.00
Total Common Area Expense	2,853.60	3,400.00	546.40	9,536.43	20,400.00	10,863.57	40,800.00

Utility Expense							
70300 - Electricity	588.85	350.00	(238.85)	1,845.97	2,100.00	254.03	4,200.00
70500 - Gas	289.34	125.00	(164.34)	590.09	750.00	159.91	1,500.00
70700 - Telephone	310.28	200.00	(110.28)	1,909.30	1,200.00	(709.30)	2,400.00
70900 - Water & Sewer	224.59	320.00	95.41	1,225.53	1,920.00	694.47	3,840.00
Total Utility Expense	1,413.06	995.00	(418.06)	5,570.89	5,970.00	399.11	11,940.00

Cold Water Creek HOA

Statement of Revenues and Expenses 6/1/2025 - 6/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
Total Expense	5,500.02	5,460.00	(40.02)	24,796.63	32,760.00	7,963.37	65,520.00
Operating Net Total	(929.51)	171.67	(1,101.18)	5,392.10	1,030.02	4,362.08	2,210.00

Cold Water Creek HOA

Statement of Revenues and Expenses 6/1/2025 - 6/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Reserve Income							
Income							
40130 - Interest - Savings	8.29	-	8.29	52.76	-	52.76	-
Total Income	8.29	-	8.29	52.76	-	52.76	-
Total Income	8.29	-	8.29	52.76	-	52.76	-
Reserve Net Total	8.29	-	8.29	52.76	-	52.76	-
Net Total	(921.22)	171.67	(1,092.89)	5,444.86	1,030.02	4,414.84	2,210.00

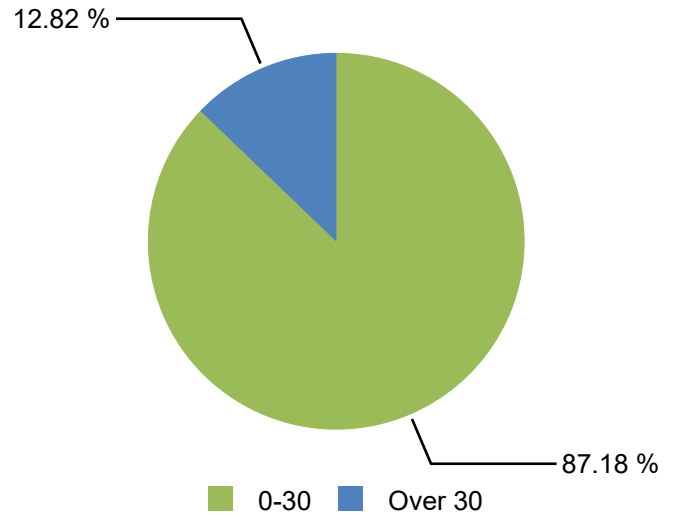
Cold Water Creek HOA

AR Aging - 6/30/2025

SUMMARY

Charge	Balance
Fine (3)	\$70.00
Late Fee (1)	\$10.00
Monthly Assessments (2)	\$90.00
Returned Payment Fee (1)	\$25.00
Total	\$195.00

DISTRIBUTION



Property	0-30	Over 30	Over 60	Over 90	Balance
ICWC90759 - 1728 West 400 North - Nelson	\$90.00	-	-	-	\$90.00
Monthly Assessments	\$65.00	-	-	-	\$65.00
Returned Payment Fee	\$25.00	-	-	-	\$25.00
ICWC70783 - 218 N. Swift Creek Drive - Vuong	\$35.00	-	-	-	\$35.00
Monthly Assessments	\$25.00	-	-	-	\$25.00
Late Fee	\$10.00	-	-	-	\$10.00
ICWC70843 - 268 N. Swift Creek Drive - Waite	-	\$25.00	-	-	\$25.00
Fine	-	\$25.00	-	-	\$25.00
ICWC97732 - 1798 West 400 North - Aguilar	\$25.00	-	-	-	\$25.00
Fine	\$25.00	-	-	-	\$25.00
ICWC99879 - 196 N. Swift Creek Drive - Soelberg	\$20.00	-	-	-	\$20.00
Fine	\$20.00	-	-	-	\$20.00
Total:	\$170.00	\$25.00	\$0.00	\$0.00	\$195.00
Property Count:	4	1	0	0	

(*** indicates previous owners)

Cold Water Creek HOA

GL Trial Balance For 6/1/2025 - 6/30/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
50100 - Fees (Bank,Licensing,Etc.)		50.00	10.00	-	60.00
Date	Ledger ID	Description	Debit	Credit	Type
06/03/2025	1907724	2077276 - Future Community Services, Inc. (FCS Community Management) - 06/02/25 Technology Fee (auto-draft, online owner acct portal, etc)	10.00	-	Invoice
50110 - Copies & Postage		472.20	117.40	-	589.60
Date	Ledger ID	Description	Debit	Credit	Type
06/03/2025	1907724	2077276 - Future Community Services, Inc. (FCS Community Management) - 06/02/25 Mailed Statement Fee (28), Emailed Statement Fee (49), Payments, Images & Postage	105.00	-	Invoice
06/24/2025	1942712	2077557 - Future Community Services, Inc. (FCS Community Management) - 06/23/25 Payments, Images & Postage	12.40	-	Invoice
50125 - Management Fees		3,064.25	612.85	-	3,677.10
Date	Ledger ID	Description	Debit	Credit	Type
06/02/2025	1906681	2076997 - Future Community Services, Inc. (FCS Community Management) - 06/01/25 Management Fee	612.85	-	Invoice
50155 - Professional Services (Legal, Acct, Tax Prep)		1,652.00	12.00	-	1,664.00
Date	Ledger ID	Description	Debit	Credit	Type
06/03/2025	1907724	2077276 - Future Community Services, Inc. (FCS Community Management) - 06/02/25 A/P Reimbursements	9.00	-	Invoice
06/24/2025	1942712	2077557 - Future Community Services, Inc. (FCS Community Management) - 06/23/25 A/P Reimbursement - LED Light Pole Kit and photocell	3.00	-	Invoice
50170 - Social		0.00	233.11	-	233.11
Date	Ledger ID	Description	Debit	Credit	Type
06/02/2025	1906828	05/28/2025-ICWC - Michelle Winward - Neighborhood party supplies, neighborhood clean-up day supplies, pool supplies	233.11	-	Invoice
50300 - Insurance		1,240.00	248.00	-	1,488.00
Date	Ledger ID	Description	Debit	Credit	Type
06/11/2025	1936598	CAU505049-6 07/10/2025 - Community Association Underwriters (NY) (CAU) - 06/06/25 Policy # CAU505049-6 PIF: \$728.00	248.00	-	Invoice
50400 - Legal		1,977.50	-	-	1,977.50
Date	Ledger ID	Description	Debit	Credit	Type

Cold Water Creek HOA

GL Trial Balance For 6/1/2025 - 6/30/2025

		Beginning Balance		Current		Ending Balance
				Debit	Credit	
65000 - Maintenance & Repairs		1,014.66		2,603.60	-	3,618.26
Date	Ledger ID	Description	Debit		Credit	Type
06/16/2025	1939484	54397 - MAX Companies - 06/08/25 Street light inspection/replacement and LED light bulbs at 378 N. Cold Creek Way	211.30		-	Invoice
06/18/2025	1940804	06/17/2025-ICWC - Nena Saunders - LED Light Pole Kit, and photocell	1,489.81		-	Invoice
06/25/2025	1943260	54472 - MAX Companies - Job #22104 - XN6724245 Replaced street lamps	578.75		-	Invoice
06/25/2025	1943260	54472 - MAX Companies - Job #22104 - XN6724245 - Hid Post Top, Mogul to med base, photocells	323.74		-	Invoice
66800 - Landscaping		1,120.00		-	-	1,120.00
Date	Ledger ID	Description	Debit		Credit	Type
67500 - Pool		3,088.17		-	-	3,088.17
Date	Ledger ID	Description	Debit		Credit	Type
68300 - Snow Removal		210.00		-	-	210.00
Date	Ledger ID	Description	Debit		Credit	Type
69000 - Transfer To Reserve		1,250.00		250.00	-	1,500.00
Date	Ledger ID	Description	Debit		Credit	Type
06/15/2025		Monthly Reserve Transfer	250.00		-	GL Entry
70300 - Electricity		1,257.12		588.85	-	1,845.97
Date	Ledger ID	Description	Debit		Credit	Type
06/01/2025		Monthly street lamp credit journal entry to electricity	208.00		-	GL Entry
06/11/2025	1936595	06/26/2025-05755790-001 6 - RMP-Rocky Mountain Power - 05/01/25-06/02/25 Electric Service	380.85		-	Invoice
70500 - Gas		300.75		289.34	-	590.09
Date	Ledger ID	Description	Debit		Credit	Type
06/24/2025	1942831	07/13/2025-7740958349 - Enbridge Gas - 05/15/25-06/13/25	289.34		-	Invoice
70700 - Telephone		1,599.02		310.28	-	1,909.30
Date	Ledger ID	Description	Debit		Credit	Type
06/11/2025	1936592	21556173 - Allstream - 06/01/25 - 06/30/25	310.28		-	Invoice

Cold Water Creek HOA

GL Trial Balance For 6/1/2025 - 6/30/2025

		Current			Ending Balance
		Beginning Balance	Debit	Credit	
70700 - Telephone		1,599.02	310.28	-	1,909.30
Date	Ledger ID	Description	Debit	Credit	Type
70900 - Water & Sewer			224.59	-	1,225.53
Date	Ledger ID	Description	Debit	Credit	Type
06/24/2025	1942828	07/05/2025-30299301 - Layton City (Utilities) - Read Date 05/13/25	25.10	-	Invoice
06/24/2025	1942825	06/30/2025-3025601 - Layton City (Utilities) - 3025601	199.49	-	Invoice
Net Total		19,296.61	5,500.02	.00	24,796.63

Cold Water Creek HOA

Bank Account Reconciliation for Period 6/30/2025

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
ICWC FCB - CHECKING	5,774.83	-4,774.46	1,000.37	1,000.37	Balanced
ICWC FCB - RESERVE	61,112.27	-61,103.98	8.29	8.29	Balanced
ICWC FCB - SAVINGS	1,005.09	-1,004.95	0.14	0.14	Balanced

Unreconciled Items

Date	Description	Check No	Amount
ICWC FCB - CHECKING			
9/30/2020	Owner Refund	2034	-65.00
9/23/2024		2572	-65.00
6/24/2025	Layton City (Utilities)	2654	-199.49
6/24/2025	Layton City (Utilities)	2655	-25.10
6/24/2025	Enbridge Gas	2656	-289.34
6/27/2025	Cold Water Creek HOA	2657	-4,130.53
Total ICWC FCB - CHECKING			-4,774.46
ICWC FCB - RESERVE			
6/27/2025	Cold Water Creek HOA	6004	-61,103.98
Total ICWC FCB - RESERVE			-61,103.98
ICWC FCB - SAVINGS			
6/27/2025	Cold Water Creek HOA	1	-1,004.95
Total ICWC FCB - SAVINGS			-1,004.95

Reconciled Items

Date	Description	Check No	Amount
ICWC FCB - CHECKING			
5/30/2025	Recurring Payment - Account Number: ICWC142784	1007	57.00
5/30/2025	Recurring Payment - Account Number: ICWC70780	3804	65.00
5/30/2025	One time payment - Account Number: ICWC91014	7004	25.00
6/1/2025	Recurring Payment - Account Number: ICWC70865	4082	57.00
6/2/2025	One time payment - Account Number: ICWC123944	2000	65.00

Cold Water Creek HOA

Bank Account Reconciliation for Period 6/30/2025

Date	Description	Check No	Amount
6/2/2025	Lockbox Deposit - First Citizens Bank (FCB)		1,123.00
6/3/2025	One time payment - Account Number: ICWC93518	6978	65.00
6/5/2025	Recurring Payment - Account Number: ICWC70738	3007	57.00
6/5/2025	One time payment - Account Number: ICWC95836	8342	65.00
6/5/2025	Recurring Payment - Account Number: ICWC154409	8621	65.00
6/5/2025	Lockbox Deposit - First Citizens Bank (FCB)		325.00
6/6/2025	Lockbox Deposit - First Citizens Bank (FCB)		65.00
6/9/2025	Lockbox Deposit - First Citizens Bank (FCB)		57.00
6/10/2025	OwnerDraft Deposit	ACH	2,220.00
6/10/2025	Lockbox Deposit - First Citizens Bank (FCB)		65.00
6/13/2025	Lockbox Deposit - First Citizens Bank (FCB)		65.00
6/16/2025	Lockbox Deposit - First Citizens Bank (FCB)		65.00
6/20/2025	One time payment - Account Number: ICWC88171	4957	114.00
6/23/2025	Lockbox Deposit - First Citizens Bank (FCB)		57.00
6/26/2025	Lockbox Deposit - First Citizens Bank (FCB)		65.00
6/30/2025	June Interest		0.37
6/2/2025	Future Community Services, Inc. (FCS)*	ACH	-612.85
6/2/2025	Michelle Winward	2649	-233.11
6/3/2025	Future Community Services, Inc. (FCS)*	ACH	-479.00
6/11/2025	Zayo Group, LLC	2650	-310.28
6/11/2025	RMP-Rocky Mountain Power	2651	-380.85
6/11/2025	Community Association Underwriters (NY) (CAU)	2652	-248.00
6/11/2025	Transfer to ICWC FCB - RESERVE - Repayment of loan from reserves		-5,000.00
6/11/2025	Acct: ICWC90759 ACH ...1639		-65.00
6/11/2025	Acct: ICWC88171 ACH ...8495		-57.00
6/12/2025	Post Item - Returned Item Fee		-10.00
6/15/2025	Transfer to ICWC FCB - RESERVE		-250.00
6/16/2025	MAX Companies*	ACH	-211.30
6/16/2025	Post Item - Misc. Expense		-10.00
6/18/2025	Nena Saunders	2653	-1,489.81
6/24/2025	Future Community Services, Inc. (FCS)*	ACH	-120.40
6/25/2025	MAX Companies*	ACH	-902.49
Total ICWC FCB - CHECKING			-5,637.72

ICWC FCB - RESERVE

6/11/2025	Transfer from ICWC FCB - CHECKING - Repayment of loan from reserves	5,000.00
6/15/2025	Transfer from ICWC FCB - CHECKING	250.00
6/30/2025	June Interest	8.29
Total ICWC FCB - RESERVE		5,258.29

Cold Water Creek HOA

Bank Account Reconciliation for Period 6/30/2025

Date	Description	Check No	Amount
ICWC FCB - SAVINGS			
6/30/2025	June Interest		0.14
Total ICWC FCB - SAVINGS			0.14