

**Victorian Gables HOA**

2025 Third Quarter Summary Report  
(Through October 3, 2025)

**INCOME**

	<b>Year-to-Date</b>	<b>Annual Budget</b>
Dues, \$5560/unit/year	\$214,070.00	\$222,400
Delinquency fees	\$103.40	-
Transfer fees	\$0.00	\$0
Interest	\$4,579.82	\$5,000
<b>Total Income</b>	<b>\$218,753.22</b>	<b>\$227,400</b>

**EXPENSES**

Insurance	\$0.00	\$95,200
Landscaping	\$19,815.02	\$36,610
Maintenance	\$2,650.00	\$7,000
Operating	\$20,177.13	\$27,773
Replacement	\$82,786.98	\$60,000
<b>Total Expenses</b>	<b>\$125,429.13</b>	<b>\$226,583</b>

**NET Income less Expenses**

**\$93,324.09      \$817**

**Assets Allocation**

	APY	Maturity	<b>03-Oct-25</b>	<b>31-Dec-24</b>
<b>Current Accounts (Maintenance Reserve)</b>				
SouthState Bank Checking			\$35,597.50	\$7,343.23
SouthState Bank CD xx7250 *	3.75%	8/13/25	\$0.00	\$0.00
SouthState Bank Money Market	0.75%		\$61,265.91	\$3,150.32
FNBO Money Market xx605	1.11%		\$50,503.59	\$5,365.46
<b>Sub-Total</b>			<b>\$147,367.00</b>	<b>\$15,859.01</b>
<b>Insurance Reserve</b>				
Treasury I bond	2.86%	9/1/52	\$5,720.00	\$5,610.00
SouthState Bank CD xx0184	3.30%	4/17/26	\$6,158.85	\$5,987.01
FNBO Money Market xx596	0.80%		\$7,093.15	\$7,050.85
<b>Sub-Total</b>			<b>\$18,972.00</b>	<b>\$18,647.86</b>
<b>Replacement Reserve</b>				
SouthState Bank CD xx0185	3.30%	4/17/26	\$22,171.88	\$21,553.22
SouthState Bank CD xx5659	3.85%	11/24/25	\$11,504.44	\$11,188.68
SouthState Bank CD xx5661	3.85%	11/24/25	\$11,504.44	\$11,188.68
SouthState Bank CD xx0926	3.30%	5/14/26	\$11,062.72	\$10,753.07
SouthState Bank CD xx0929	3.30%	5/14/26	\$11,062.72	\$10,753.07
Treasury I bond	2.86%	9/1/52	\$5,720.00	\$5,610.00
FNBO Money Market xx604	1.00%		\$37,095.61	\$78,101.61
FNBO CD xx9603	3.75%	1/26/26	\$18,257.35	\$17,738.87
<b>Sub-Total</b>			<b>\$128,379.16</b>	<b>\$166,887.20</b>
<b>Total Assets</b>			<b>\$294,718.16</b>	<b>\$201,394.07</b>

\* Short term CD matured and cashed on 8/13/25  
CD maturing during 4th quarter

Note: As of Jan2025 Independent Financial is now part of SouthState Bank