

**Crystal Lake Townhome Association  
Treasurer's Report  
11/30/2021**

<b>Income</b>	
Assessment Deposits	10,675.00
Late Fees	50.00
Interest Earned	2.59
<b>Total Income</b>	<u>10,727.59</u>

**Checks written in November**

Arbor Care	3,225.00
Green Arbor	3,738.20
Carefree Sprinklers	740.00
Copy Fee -plat of survey	12.25
Copy Fee -residents meeting	23.49
Office supplies	42.19
* Bush Replacements-Common Area	240.40
* Roof Repair	300.00

**Total Checks written in November** 8,321.53

<b>Beginning Reserves at 11-01-21</b>	301,552.57	
November reserve deposit	3,798.39	
Interest Income	2.59	
* Reimbursement from reserves	(540.40)	
<b>Total Reserves at 11-30-21</b>		<u><u>304,813.15</u></u>

**Reserve Recap at 11-30-21**

Old Plank Trail Bank	154,813.15	
First Midwest CD	150,000.00	
<b>Total Reserves at 11-30-21</b>		<u><u>304,813.15</u></u>

\* Indicates amounts to be reimbursed from reserves

Submitted by  
Peg Berezewski, Treasurer

**Crystal Lake Townhome Association**  
**Monthly Income Statement 11-30-21**

Cash Basis

November 2021

	Nov 21	Nov 20	\$ Change
<b>Income</b>			
41000 · Monthly Assessments	10,675.00	13,725.00	-3,050.00
42000 · Interest Income	2.59	4.87	-2.28
43000 · Fines and Fees	50.00	0.00	50.00
<b>Total Income</b>	<b>10,727.59</b>	<b>13,729.87</b>	<b>-3,002.28</b>
<b>Expense</b>			
63700 · Landscaping and Groundskeeping			
63701 · Green Arbor Contract	3,738.20	7,476.40	-3,738.20
63702 · Carefree Sprinklers - Contract	740.00	765.00	-25.00
63703 · Arbor Care Inc.-Contract	3,225.00	3,225.00	0.00
<b>Total 63700 · Landscaping and Groundskeeping</b>	<b>7,703.20</b>	<b>11,466.40</b>	<b>-3,763.20</b>
64900 · Office Supplies	42.19	197.39	-155.20
65000 · Copy Fees	35.74	0.00	35.74
67200 · Rep.& Maint. from Reserves			
67203 · Drain Tiles and Water Leaks	0.00	291.75	-291.75
67205 · Misc Landscape Repairs	240.40	206.10	34.30
67206 · Concrete Repairs	0.00	3,200.00	-3,200.00
67207 · Misc Roof Repair	300.00	1,045.00	-745.00
<b>Total 67200 · Rep.&amp; Maint. from Reserves</b>	<b>540.40</b>	<b>4,742.85</b>	<b>-4,202.45</b>
67300 · Replacement Reserves			
67304 · Concrete Replacement	0.00	180.75	-180.75
<b>Total 67300 · Replacement Reserves</b>	<b>0.00</b>	<b>180.75</b>	<b>-180.75</b>
68601 · Water Bill	0.00	5,033.16	-5,033.16
<b>Total Expense</b>	<b>8,321.53</b>	<b>21,620.55</b>	<b>-13,299.02</b>
<b>Net Income</b>	<b>2,406.06</b>	<b>-7,890.68</b>	<b>10,296.74</b>

**Crystal Lake Townhome Association**  
**Income Statement YTD 11-30-2021**  
1-1 to 11-30-2021

Cash Basis

	Jan - Nov 21	Jan - Nov 20	\$ Change
<b>Income</b>			
41000 · Monthly Assessments	116,200.00	118,800.00	-2,600.00
42000 · Interest Income	32.47	1,314.67	-1,282.20
43000 · Fines and Fees	210.00	25.00	185.00
<b>Total Income</b>	<b>116,442.47</b>	<b>120,139.67</b>	<b>-3,697.20</b>
<b>Expense</b>			
63300 · Insurance Expense	762.00	754.00	8.00
63700 · Landscaping and Groundskeeping			
63701 · Green Arbor Contract	35,671.80	41,120.20	-5,448.40
63702 · Carefree Sprinklers - Contract	4,668.94	8,415.00	-3,746.06
63703 · Arbor Care Inc.-Contract	14,255.00	14,255.00	0.00
<b>Total 63700 · Landscaping and Groundskeeping</b>	<b>54,595.74</b>	<b>63,790.20</b>	<b>-9,194.46</b>
64900 · Office Supplies	57.38	500.72	-443.34
65000 · Copy Fees	35.74	0.00	35.74
66500 · Postage and Delivery	33.60	35.85	-2.25
66701 · Tax Software	0.00	299.99	-299.99
67200 · Rep. & Maint. from Reserves			
67201 · Seal Coating	0.00	42,925.00	-42,925.00
67202 · Gutter/Downspout Repair	1,167.00	0.00	1,167.00
67203 · Drain Tiles and Water Leaks	498.00	1,027.00	-529.00
67204 · Snow Removal Surcharge	1,308.00	0.00	1,308.00
67205 · Misc Landscape Repairs	3,175.41	13,137.73	-9,962.32
67206 · Concrete Repairs	4,875.75	12,200.00	-7,324.25
67207 · Misc Roof Repair	1,496.67	3,420.00	-1,923.33
67208 · Sprinkler Repair	2,790.08	0.00	2,790.08
67200 · Rep. & Maint. from Reserves - Other	873.60	-32,369.29	33,242.89
<b>Total 67200 · Rep. &amp; Maint. from Reserves</b>	<b>16,184.51</b>	<b>40,340.44</b>	<b>-24,155.93</b>
67300 · Replacement Reserves			
67301 · Asphalt Replacement	0.00	37,125.00	-37,125.00
67303 · Trees Replacement	4,512.50	0.00	4,512.50
67304 · Concrete Replacement	4,095.00	180.75	3,914.25
<b>Total 67300 · Replacement Reserves</b>	<b>8,607.50</b>	<b>37,305.75</b>	<b>-28,698.25</b>
68000 · Taxes & Gov't Fees			
68001 · Internal Revenue	277.00	882.00	-605.00
68002 · Illinois Department of Revenue	153.00	296.00	-143.00
68003 · Secretary of State	10.00	10.00	0.00
<b>Total 68000 · Taxes &amp; Gov't Fees</b>	<b>440.00</b>	<b>1,188.00</b>	<b>-748.00</b>
68601 · Water Bill	20,717.70	19,596.52	1,121.18
71000 · Miscellaneous			
71001 · Bank Acct Maint Fee	5.00	4.50	0.50
71002 · Bereavement Flowers	0.00	89.59	-89.59
71004 · Safe Deposit Box Rental Fee	70.00	70.00	0.00
71005 · Electricity Reimbursement	100.00	100.00	0.00
71006 · Website Fee	96.00	0.00	96.00
71000 · Miscellaneous - Other	149.90	200.00	-50.10
<b>Total 71000 · Miscellaneous</b>	<b>420.90</b>	<b>464.09</b>	<b>-43.19</b>
<b>Total Expense</b>	<b>101,855.07</b>	<b>164,275.56</b>	<b>-62,420.49</b>
<b>Net Income</b>	<b>14,587.40</b>	<b>-44,135.89</b>	<b>58,723.29</b>

**Crystal Lake Townhome Association**  
**Balance Sheet 11-30-2021**  
As of November 30, 2021

	<u>Nov 30, 21</u>	<u>Nov 30, 20</u>
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Checking/Savings</b>		
10000 · Regular Checking	1,612.56	1,759.18
11000 · Reserves - Old Plank Trail Bank	154,813.15	130,985.20
11100 · Reserves - Beverly Bank	0.00	154,024.81
11300 · First Midwest Bank Reserves CD	150,000.00	0.00
<b>Total Checking/Savings</b>	<u>306,425.71</u>	<u>286,769.19</u>
<b>Total Current Assets</b>	<u>306,425.71</u>	<u>286,769.19</u>
<b>TOTAL ASSETS</b>	<u><u>306,425.71</u></u>	<u><u>286,769.19</u></u>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Equity</b>		
32000 · Retained Earnings	291,838.31	330,905.08
Net Income	14,587.40	-44,135.89
<b>Total Equity</b>	<u>306,425.71</u>	<u>286,769.19</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>306,425.71</u></u>	<u><u>286,769.19</u></u>

**CRYSTAL LAKE TOWNHOME ASSOCIATION**  
**DESIGNATED CAPITAL RESERVES at 11-30-21**

<b>Reserves</b>	Balance @12-31-2020	Deposits @11-30-21	Withdrawals @11-30-21	Balance @ 11-30-21
Asphalt	66,455.73	8,323.37		74,779.10
Roof	137,978.71	16,958.37		154,937.08
Trees	9,976.20	4,705.00	7,825.00	6,856.20
Concrete	446.10	2,585.00	8,970.75	(5,939.65)
Misc repairs	13,922.78	2,068.00	4,634.28	11,356.50
Painting	19,595.60	1,551.00		21,146.60
Landscape Repairs	11,913.57	4,211.02	2,576.41	13,548.18
Sealcoating	6,900.00	1,938.75		8,838.75
Sprinkler Repairs	4,198.82	2,237.73	2,710.08	3,726.47
Professional Services	5,823.49	366.63		6,190.12
Interest Income-Emergency Fund	10,654.40	32.40	1,313.00	9,373.80
Ending Capital Account Balance.	<u>287,865.40</u>	<u>44,977.27</u>		<u>304,813.15</u>
<b>Recap</b>				
Old Plank Trail Bank 11-30-21				154,813.15
First Midwest CD 11-30-21				<u>150,000.00</u>
Total Reserves				<u>304,813.15</u>

OLD PLANK TRAIL COMMUNITY BANK,N.A.  
 9801 W Higgins, Box 32  
 Rosemont, IL 60018

Last statement: October 29, 2021  
 This statement: November 30, 2021  
 Total days in statement period: 32

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CRYSTAL LAKE TOWNHOME ASSOC  
 20147 CRYSTAL LAKE WAY  
 FRANKFORT IL 60423-8832

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Direct inquiries to:  
 (815) 464-6888

Old Plank Trail Community Bank,N.A.  
 9801 W Higgins, Box 32  
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**Entrepreneur Checking**

Account number		Beginning balance	\$2,467.08
Enclosures	12	Total additions	16,765.40
Low balance	\$263.88	Total subtractions	17,619.92
Average balance	\$4,198.75	Ending balance	\$1,612.56

**CHECKS**

Number	Date	Amount	Number	Date	Amount
4024	11-02	3,225.00	4028	11-23	12.25
4025	11-03	3,738.20	4029	11-17	23.49
4026	11-03	740.00	4030	11-17	42.19
4027	11-23	240.40	4031	11-24	300.00

**DEBITS**

Date	Description	Subtractions
11-22	Cash Mgmt Trsfr Dr	5,500.00
	FROM DUE TO RESERVES FROM REG CKG	
11-29	Cash Mgmt Trsfr Dr	3,798.39
	REF 3321209L FUNDS TRANSFER TO DEP XXX7291	
	FROM NOVEMBER 2021 RESERVES	

**CREDITS**

Date	Description	Additions
11-02	Cash Mgmt Trsfr Cr	5,500.00
	FROM TEMPORARY CASH FLOW TRANSFER	
11-08	Deposit 562	5,000.00
11-15	Deposit 563	1,800.00

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**Business Money Market**

Account number		Beginning balance	\$151,552.57
Low balance	\$145,752.57	Total additions	9,300.98
Average balance	\$148,223.08	Total subtractions	6,040.40
Interest paid year to date	\$29.85	Ending balance	\$154,813.15

**INTEREST RATES**

Effective dates	Interest Rate
10-29-21	0.020%

**DEBITS**

Date	Description	Subtractions
11-02	Cash Mgmt Trsfr Dr	5,500.00
	FROM TEMPORARY CASH FLOW TRANSFER	
11-18	Cash Mgmt Trsfr Dr	300.00
	FROM MISC REPAIR ROOF AT 2018/	
11-30	Cash Mgmt Trsfr Dr	240.40
	FROM LNDSCP REPAIR BUSHES	

**CREDITS**

Date	Description	Additions
11-22	Cash Mgmt Trsfr Cr	5,500.00
	FROM DUE TO RESERVES FROM REG CKG	