



Unparalleled Property Services

Riviera Dunes Master Association Inc.

11/30/2024

Financial Statements

For Management Purposes Only

Prepared by:
Castle Management, LLC.
12270 SW 3rd Street, Suite 200
Plantation FL 33325

4301 32nd Street
West Bradenton FL 34221

Castle Management, LLC.
12270 SW 3rd Street, Suite 200
Plantation FL 33325

		Operating	Reserve	Total
ASSETS				
CURRENT ASSETS				
100073	SouthState Bank - Operating	6,866.40	0.00	6,866.40
100093	Alliance Assoc Bank - Oper w/ ICS Sweep	<u>46,077.62</u>	<u>0.00</u>	<u>46,077.62</u>
TOTAL CURRENT ASSETS		52,944.02	0.00	52,944.02
RESERVE CASH				
102035	Truist Bank - Reserve	0.00	25,005.40	25,005.40
102170	SouthState Bank - Reserve	0.00	143.96	143.96
102180	UBS Financial Services - Reserves	<u>0.00</u>	<u>522,633.49</u>	<u>522,633.49</u>
TOTAL RESERVE CASH		0.00	547,782.85	547,782.85
ACCOUNTS RECEIVABLE				
110010	Maintenance Fees Receivable	<u>10,956.34</u>	<u>0.00</u>	<u>10,956.34</u>
TOTAL ACCOUNTS RECEIVABLE		10,956.34	0.00	10,956.34
OTHER ASSETS				
150000	Prepaid Insurance	3,249.48	0.00	3,249.48
151011	Deposits - Utilities	<u>610.00</u>	<u>0.00</u>	<u>610.00</u>
TOTAL OTHER ASSETS		3,859.48	0.00	3,859.48
TOTAL ASSETS		<u><u>67,759.84</u></u>	<u><u>547,782.85</u></u>	<u><u>615,542.69</u></u>

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		Operating	Reserve	Total
LIABILITIES & FUND BALANCES				
NON-RESERVE LIABILITIES				
210031	Accrued Expenses	9,810.07	0.00	9,810.07
220000	Prepaid Assessments	12,955.00	0.00	12,955.00
250100	Deferred Maintenance Fees	13,477.66	0.00	13,477.66
	TOTAL NON-RESERVE LIABILITIES	36,242.73	0.00	36,242.73
RESERVE CONTRACT LIABILITIES				
300101	Reserve - Landscaping	0.00	21,192.96	21,192.96
300102	Reserve - Harbor	0.00	8,915.50	8,915.50
300104	Reserve - Bridge Concret Restotation	0.00	34,039.99	34,039.99
300105	Reserve - Bridge Painting	0.00	18,000.51	18,000.51
300106	Reserve - Signs	0.00	34,119.03	34,119.03
300107	Reserve - Bulkhead Restoration	0.00	45,040.45	45,040.45
300110	Reserve - Bulkhead Wood	0.00	12,999.98	12,999.98
300111	Reserve - RIP RAP	0.00	28.85	28.85
300112	Reserve - Seawall Cap	0.00	152,395.08	152,395.08
300113	Reserve - Seawall Restoration	0.00	105,621.36	105,621.36
300114	Reserve - Dredging	0.00	31,654.48	31,654.48
300115	Reserve - Security	0.00	37,352.86	37,352.86
300116	Reserve - Sub Ease Permit	0.00	16,363.91	16,363.91
	TOTAL RESERVE CONTRACT LIABILITIES	0.00	517,724.96	517,724.96
RESERVE FUND				
309999	Reserve Interest	0.00	30,057.89	30,057.89
	TOTAL RESERVE FUND	0.00	30,057.89	30,057.89
OPERATING FUND				
360000	Prior Years Surplus / (Deficit)	52,646.18	0.00	52,646.18
	Current Surplus/(Deficit)	(21,129.07)	0.00	(21,129.07)
	TOTAL OPERATING FUND	31,517.11	0.00	31,517.11
	TOTAL LIABILITIES & FUND BALANCES	67,759.84	547,782.85	615,542.69

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Description	----- Actual	Current Period Budget	----- Variance	----- Actual	Year To Date Budget	----- Variance	Yearly Budget	Remaining Budget
Revenues								
400100 Maintenance Fees	13,477.67	13,888	(410.33)	148,254.34	152,768	(4,513.66)	166,656	18,401.66
400400 Late Fees	(91.92)	0	(91.92)	402.12	0	402.12	0	(402.12)
401120 Bank Interest Income	1.03	0	1.03	14.68	0	14.68	0	(14.68)
420900 Miscellaneous Income	0.00	1,667	(1,667.00)	293.81	18,337	(18,043.19)	20,004	19,710.19
Total Revenues	13,386.78	15,555	(2,168.22)	148,964.95	171,105	(22,140.05)	186,660	37,695.05
Administrative Expenses								
510100 Insurance	2,867.72	1,029	(1,838.72)	31,634.03	11,319	(20,315.03)	12,348	(19,286.03)
520115 Postage & Mailings	0.00	1	1.00	1,686.87	11	(1,675.87)	12	(1,674.87)
520119 Office Expenses	0.00	83	83.00	1,010.75	913	(97.75)	996	(14.75)
520131 Web Site	626.75	125	(501.75)	2,712.20	1,375	(1,337.20)	1,500	(1,212.20)
530100 Accounting/Audit/Review	417.00	417	0.00	4,587.00	4,587	0.00	5,004	417.00
530110 Legal/Professional	2,041.51	417	(1,624.51)	15,129.01	4,587	(10,542.01)	5,004	(10,125.01)
540110 License, Permits, Fees & Taxes	0.00	17	17.00	0.00	187	187.00	204	204.00
540122 Income Tax	0.00	17	17.00	2,640.00	187	(2,453.00)	204	(2,436.00)
600000 Management Services Contract	1,389.15	1,362	(27.15)	15,014.90	14,982	(32.90)	16,344	1,329.10
Total Administrative Expenses	7,342.13	3,468	(3,874.13)	74,414.76	38,148	(36,266.76)	41,616	(32,798.76)
Operating Expenses								
700100 Lawn Maintenance Contract	2,695.00	2,610	(85.00)	29,865.00	28,710	(1,155.00)	31,320	1,455.00
700135 Stormwater Drainage Mowing	0.00	96	96.00	0.00	1,056	1,056.00	1,152	1,152.00
701160 Mangrove Trimming	0.00	1,225	1,225.00	9,065.00	13,475	4,410.00	14,700	5,635.00
702000 General Repairs & Maintenance	0.00	383	383.00	344.31	4,213	3,868.69	4,596	4,251.69
702008 Contingency	0.00	1,667	1,667.00	0.00	18,337	18,337.00	20,004	20,004.00
702141 Storm Drain Maint. Contract	0.00	50	50.00	0.00	550	550.00	600	600.00
705012 Walkway Electricity	33.41	142	108.59	1,318.92	1,562	243.08	1,704	385.08
705023 Electricity - Street Lights	484.29	833	348.71	5,338.79	9,163	3,824.21	9,996	4,657.21
705024 Sign Electric	62.48	63	0.52	686.05	693	6.95	756	69.95
705080 Gas	(595.68)	0	595.68	(595.68)	0	595.68	0	595.68
707020 Miscellaneous Grounds Expense	(815.00)	1,000	1,815.00	5,429.50	11,000	5,570.50	12,000	6,570.50
Total Operating Expenses	1,864.50	8,069	6,204.50	51,451.89	88,759	37,307.11	96,828	45,376.11
Reserves								
900101 Building - Walls	449.00	449	0.00	4,939.00	4,939	0.00	5,388	449.00
900102 Harbor	128.67	129	0.33	1,415.37	1,419	3.63	1,548	132.63
900106 Contingency	398.25	398	(0.25)	4,380.75	4,378	(2.75)	4,776	395.25
900113 Reserves - Seawall Restoration	2,831.92	2,832	0.08	31,151.12	31,152	0.88	33,984	2,832.88
900116 Reserves - Sub Ease Permit	212.83	213	0.17	2,341.13	2,343	1.87	2,556	214.87

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Description	----- Actual	Current Period Budget	----- Variance	----- Actual	Year To Date Budget	----- Variance	Yearly Budget	Remaining Budget
Total Reserves	4,020.67	4,021	0.33	44,227.37	44,231	3.63	48,252	4,024.63
Total Expenses	<u>13,227.30</u>	<u>15,558</u>	<u>2,330.70</u>	<u>170,094.02</u>	<u>171,138</u>	<u>1,043.98</u>	<u>186,696</u>	<u>16,601.98</u>
Net Income (Loss)	<u>159.48</u>	<u>(3)</u>	<u>162.48</u>	<u>(21,129.07)</u>	<u>(33)</u>	<u>(21,096.07)</u>	<u>(36)</u>	<u>21,093.07</u>

Riviera Dunes Master Association, Inc.

Prepaid Insurance - 150000

November 30, 2024

Company	Type	Period From	Period To	Yearly Premium	Months in Term	Current Month Exp	Total Expensed	Prepaid Balance
Zenith Insurance Co.	Workers Comp	10/08/24	10/08/25	509.00	12	42.42	10	424.17
Boyd Insurance & Investments	D&O/Crime	01/01/24	12/31/24	29,941.41	12	2,495.12	1	2,495.12
Auto Owners Insurance	Tailed Protection	01/16/24	01/16/25	3,962.23	12	330.19	1	330.19
TOTALS				\$34,412.64		\$ 2,867.72		\$ 3,249.48

Riviera Dunes Master Association, Inc.		
Utility Deposits - 151011		
November 30, 2024		
Date	Service Acct / Meter	Amount
5/31/2021	Balance from Prior Management Co.	610.00
Total \$		610.00

Riviera Dunes Master Association, Inc.**Accrued Expenses - 210031****November 30, 2024**

Account	Description	Service Dates	Vendor	Amount
530100	2023 Audit	01/01/23-12/31/23	Mauldin & Jenkins	4,475.00
530100	2024 Audit	01/01/24-11/30/24	Mauldin & Jenkins	4,587.00
400400	Nov 24 Postage Invoice	11/01/24-11/30/24	Castle Management, LLC	91.92
Non-Reversing Accruals - Will Reverse 12/01/24				
705023	Electric Street Lights	12/02/23-12/31/23	FPL #7105	470.26
705024	Electric Sign	12/02/23-12/31/23	FPL #6559	124.63
705012	Walkway Electricity	12/02/23-12/31/23	FPL #5310	61.26
TOTAL				9,810.07

Riviera Dunes Master Association, Inc.

Deferred Maintenance - 250100

November 30, 2024

GL	Description	Month	Monthly Amount	Balance
400100	Amount Billed	4th Quarter		40,433.00
400100	Maintenance Fees	October	13,477.67	26,955.33
400100	Maintenance Fees	November	13,477.67	13,477.66
400100	Maintenance Fees	December	13,477.67	0.00

Riviera Dunes Master Association, Inc.

Reserve Liabilities - 300101-309999

November 30, 2024

GL #	Description	Beg. Balance 1/1/23	2023 Assessments	Adjustments	2024 Expenses	2024 Interest	Ending Balance
300101	Landscaping	18,103.96	4,939.00		(1,850.00)		21,192.96
300102	Harbor	7,500.13	1,415.37				8,915.50
300104	Bridge Concrete Restoration	34,039.99					34,039.99
300105	Bridge Painting	18,000.51					18,000.51
300106	Signs	29,738.28	4,380.75				34,119.03
300107	Bulkhead Restotation	45,040.45					45,040.45
300110	Bulkhead Wood Restotation	12,999.98					12,999.98
300111	RIP RAP	28.85					28.85
300112	Seawall Cap Restoration	152,395.08					152,395.08
300113	Seawall Restoration	74,470.24	31,151.12				105,621.36
300114	Dredging	31,654.48					31,654.48
300115	Security	37,352.86					37,352.86
300116	Sub Ease Permit	14,022.78	2,341.13				16,363.91
309999	Interest	11,269.51				18,788.38	30,057.89
		486,617.10	44,227.37	0.00	(1,850.00)	18,788.38	547,782.85

Riviera Dunes Master Association, Inc.
Prior Year Surplus/Deficit - 360000
November 30, 2024

Date	Description	Amount	Balance
05/31/21	Beginning Balance	8,770.54	8,770.54
12/31/21	Closing Entry	(39,448.46)	(30,677.92)
04/30/22	Prior year Electricity Correction	1,789.65	(28,888.27)
12/31/22	Closing Entry	69,119.90	40,231.63
12/31/23	Closing Entry	2,783.53	43,015.16
12/31/23	Close Year Out for 2021& 2022	9,631.02	52,646.18
TOTAL			\$ 52,646.18

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
100073	SouthState Bank - Operating			Beginning Balance			6,866.40
				Ending Balance			6,866.40
100093	Alliance Assoc Bank - Oper w/ ICS Sweep			Beginning Balance			54,894.29
		ACK	RDM99-001418	11/01/2024	Florida Power & Ligh	33.41	
		ACK	RDM99-001419	11/01/2024	Florida Power & Ligh	32.06	
		ACK	RDM99-001420	11/01/2024	Florida Power & Ligh	484.29	
		ACK	RDM99-001422	11/01/2024	Castle Management, I	1,389.15	
		ACK	RDM99-001426	11/01/2024	Florida Power & Ligh	30.42	
		ACK	RDM99-001421	11/04/2024	Fineman Communicatio	300.00	
		RCP	03856692	11/12/2024	Lockbox	2,359.00	
		ACK	RDM99-001423	11/13/2024	Action Property	2,695.00	
		ACK	RDM99-001424	11/13/2024	Burley Technology So	26.75	
		ACK	RDM99-001425	11/18/2024	Lobeck & Hanson PA	2,041.51	
	Xfer to Dep Reserves	JE	00735829	11/18/2024	Xfer to Dep Reserves	4,020.67	
		RCP	03862549	11/19/2024	Lockbox	261.56	
		ACK	RDM99-001427	11/30/2024	Action Property	85.00	
		ACK	RDM99-001428	11/30/2024	Fineman Communicatio	300.00	
	Interest	JBR	RDM99-113024	11/30/2024	Bank Reconciliation	1.03	
				Account Total	2,621.59	11,438.26	-8,816.67
				Ending Balance			46,077.62
102035	Truist Bank - Reserves			Beginning Balance			25,005.40
				Ending Balance			25,005.40
102136	Alliance Assoc Bank - RSV w/ICS Sweep			Beginning Balance			0.00
		ACK	RDM26-001000	11/30/2024	Action Property	1,850.00	
		AVD	RDM26-001000	11/30/2024	VOID CHECK RDM26 1000	1,850.00	
				Account Total	1,850.00	1,850.00	0.00
				Ending Balance			0.00
102170	SouthState Bank - Reserve Interest			Beginning Balance			143.81
		JBR	RDM20-113024	11/30/2024	Bank Reconciliation	0.15	
				Account Total	0.15	0.00	0.15
				Ending Balance			143.96
102180	UBS Financial Services - Reserves			Beginning Balance			519,131.25
	Xfer to Dep Reserves	JE	00735829	11/18/2024	Xfer to Dep Reserves	4,020.67	
		ACK	RDM22-000002	11/30/2024	Action Property	1,850.00	
	Interest	JBR	rdm22-113024	11/30/2024	Bank Reconciliation	1,331.57	
				Account Total	5,352.24	1,850.00	3,502.24
				Ending Balance			522,633.49
110010	Maintenance Fees Receivable			Beginning Balance			11,217.90
		RCP	03856692	11/12/2024	Lockbox	261.56	
				Account Total	0.00	261.56	-261.56
				Ending Balance			10,956.34
150000	Prepaid Insurance Monthly Insurance			Beginning Balance			6,117.20
		JER	00219379	11/01/2024	Monthly Insurance	2,867.72	
				Account Total	0.00	2,867.72	-2,867.72
				Ending Balance			3,249.48
151011	Deposits - Utilities			Beginning Balance			610.00
				Ending Balance			610.00
200000	Accounts Payable			Beginning Balance			0.00
	10/02/24-11/02/24	ACK	RDM99-001418	11/01/2024	Florida Power & Ligh	33.41	
	10/02/24-11/02/24	ACK	RDM99-001419	11/01/2024	Florida Power & Ligh	32.06	
	10/02/24-11/02/24	ACK	RDM99-001420	11/01/2024	Florida Power & Ligh	484.29	
	Nov 24 MGT Fees	ACK	RDM99-001422	11/01/2024	Castle Management, I	1,389.15	
	10/02/24-11/02/24	ACK	RDM99-001426	11/01/2024	Florida Power & Ligh	30.42	
	11/2024 WEBSITE	AVC	03349088	11/01/2024	Fineman Communicatio	300.00	
	Nov 24 MGT Fees	AVC	03354378	11/01/2024	Castle Management, I	1,389.15	
	10/02/24-11/02/24	AVC	03349958	11/03/2024	Florida Power & Ligh	33.41	
	10/02/24-11/02/24	AVC	03349965	11/03/2024	Florida Power & Ligh	32.06	
	10/02/24-11/02/24	AVC	03349976	11/03/2024	Florida Power & Ligh	484.29	

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
11/2024 WEBSITE	ACK	RDM99-001421	11/04/2024	Fineman Communicatio	300.00		
11/2024 WEBSITE MAINT.	AVC	03357021	11/07/2024	Burley Technology So		26.75	
11/2024 MAINTENANCE	AVC	03357044	11/07/2024	Action Property		2,445.00	
11/2024 WASTE STATIONS	AVC	03357044	11/07/2024	Action Property		250.00	
11/2024 MAINTENANCE	ACK	RDM99-001423	11/13/2024	Action Property	2,445.00		
11/2024 WASTE STATIONS	ACK	RDM99-001423	11/13/2024	Action Property	250.00		
11/2024 WEBSITE MAINT.	ACK	RDM99-001424	11/13/2024	Burley Technology So	26.75		
INV 65, 05/07/2024	AVC	03362802	11/14/2024	Lobeck & Hanson PA		2,041.51	
INV 65, 05/07/2024	ACK	RDM99-001425	11/18/2024	Lobeck & Hanson PA	2,041.51		
10/02/24-11/02/24	AVC	03367864	11/19/2024	Florida Power & Ligh		30.42	
1ST ST TO 7/11, 08/28/24	AVC	03375983	11/26/2024	Action Property		85.00	
HABEN BLV & RDMA PROP	AVC	03375984	11/26/2024	Action Property		800.00	
WALKWAY, HABEN&RDMA PRO	AVC	03375984	11/26/2024	Action Property		450.00	
1 LOAD RDMA PROP	AVC	03375984	11/26/2024	Action Property		600.00	
12/2024 WEBSITE	AVC	03375992	11/26/2024	Fineman Communicatio		300.00	
HABEN BLV & RDMA PROP	ACK	RDM22-000002	11/30/2024	Action Property	800.00		
WALKWAY, HABEN&RDMA PRO	ACK	RDM22-000002	11/30/2024	Action Property	450.00		
1 LOAD RDMA PROP	ACK	RDM22-000002	11/30/2024	Action Property	600.00		
HABEN BLV & RDMA PROP	ACK	RDM26-001000	11/30/2024	Action Property	800.00		
WALKWAY, HABEN&RDMA PRO	ACK	RDM26-001000	11/30/2024	Action Property	450.00		
1 LOAD RDMA PROP	ACK	RDM26-001000	11/30/2024	Action Property	600.00		
1ST ST TO 7/11, 08/28/24	ACK	RDM99-001427	11/30/2024	Action Property	85.00		
12/2024 WEBSITE	ACK	RDM99-001428	11/30/2024	Fineman Communicatio	300.00		
HABEN BLV & RDMA PROP	AVD	RDM26-001000	11/30/2024	VOID CHECK RDM26 1000		800.00	
WALKWAY, HABEN&RDMA PRO	AVD	RDM26-001000	11/30/2024	VOID CHECK RDM26 1000		450.00	
1 LOAD RDMA PROP	AVD	RDM26-001000	11/30/2024	VOID CHECK RDM26 1000		600.00	
				Account Total	11,117.59	11,117.59	0.00
				Ending Balance			0.00
210031	Accrued Expenses			Beginning Balance			-9,301.15
		JER 00219378	11/01/2024	Riviera Dunes Account		417.00	
November Accruals	JE	00736648	11/30/2024	November Accruals		91.92	
				Account Total	0.00	508.92	-508.92
				Ending Balance			-9,810.07
220000	Prepaid Assessments			Beginning Balance			-10,596.00
		RCP 03856692	11/12/2024	Lockbox		2,097.44	
		RCP 03862549	11/19/2024	Lockbox		261.56	
				Account Total	0.00	2,359.00	-2,359.00
				Ending Balance			-12,955.00
250100	Deferred Maintenance Fees			Beginning Balance			-26,955.33
		JER 00219381	11/01/2024	Deferred Maintenance	13,477.67		
				Account Total	13,477.67	0.00	13,477.67
				Ending Balance			-13,477.66
300101	Reserve - Landscaping			Beginning Balance			-22,593.96
		JER 00219380	11/01/2024	Riviera Dunes Reserv		449.00	
HABEN BLV & RDMA PROP	AVC	03375984	11/26/2024	Action Property	800.00		
WALKWAY, HABEN&RDMA PRO	AVC	03375984	11/26/2024	Action Property	450.00		
1 LOAD RDMA PROP	AVC	03375984	11/26/2024	Action Property	600.00		
				Account Total	1,850.00	449.00	1,401.00
				Ending Balance			-21,192.96
300102	Reserve - Harbor			Beginning Balance			-8,786.83
		JER 00219380	11/01/2024	Riviera Dunes Reserv		128.67	
				Account Total	0.00	128.67	-128.67
				Ending Balance			-8,915.50

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
300104	Reserve - Bridge Concret Restotation			Beginning Balance			-34,039.99
				Ending Balance			-34,039.99
300105	Reserve - Bridge Painting			Beginning Balance			-18,000.51
				Ending Balance			-18,000.51
300106	Reserve - Signs	JER 00219380	11/01/2024	Beginning Balance			-33,720.78
				Riviera Dunes Reserv		398.25	
				Account Total	0.00	398.25	-398.25
				Ending Balance			-34,119.03
300107	Reserve - Bulkhead Restoration			Beginning Balance			-45,040.45
				Ending Balance			-45,040.45
300110	Reserve - Bulkhead Wood			Beginning Balance			-12,999.98
				Ending Balance			-12,999.98
300111	Reserve - RIP RAP			Beginning Balance			-28.85
				Ending Balance			-28.85
300112	Reserve - Seawall Cap			Beginning Balance			-152,395.08
				Ending Balance			-152,395.08
300113	Reserve - Seawall Restoration	JER 00219380	11/01/2024	Beginning Balance			-102,789.44
				Riviera Dunes Reserv		2,831.92	
				Account Total	0.00	2,831.92	-2,831.92
				Ending Balance			-105,621.36
300114	Reserve - Dredging			Beginning Balance			-31,654.48
				Ending Balance			-31,654.48
300115	Reserve - Security			Beginning Balance			-37,352.86
				Ending Balance			-37,352.86
300116	Reserve - Sub Ease Permit	JER 00219380	11/01/2024	Beginning Balance			-16,151.08
				Riviera Dunes Reserv		212.83	
				Account Total	0.00	212.83	-212.83
				Ending Balance			-16,363.91
309999	Reserve Interest Interest	JBR RDM20-113024	11/30/2024	Beginning Balance			-28,726.17
		JBR rdm22-113024	11/30/2024	Bank Reconciliation		0.15	
				Bank Reconciliation		1,331.57	
				Account Total	0.00	1,331.72	-1,331.72
				Ending Balance			-30,057.89
350200	Prior Year Adjustments	JE 00736664	11/30/2024	Beginning Balance			-1,495.68
	Rev R/C Over Accrual	JE 00736666	11/30/2024	Rev R/C Over Accrual	900.00		
	Rev R/C Gas			Rev R/C Gas	595.68		
				Account Total	1,495.68	0.00	1,495.68
				Ending Balance			0.00
360000	Prior Years Surplus / (Deficit)			Beginning Balance			-52,646.18
				Ending Balance			-52,646.18
400100	Maintenance Fees	JER 00219381	11/01/2024	Beginning Balance			-134,776.67
				Deferred Maintenance		13,477.67	
				Account Total	0.00	13,477.67	-13,477.67
				Ending Balance			-148,254.34
400400	Late Fees			Beginning Balance			-494.04
	November Accruals	JE 00736648	11/30/2024	November Accruals	91.92		
				Account Total	91.92	0.00	91.92
				Ending Balance			-402.12
401120	Bank Interest Income Interest	JBR RDM99-113024	11/30/2024	Beginning Balance			-13.65
				Bank Reconciliation		1.03	
				Account Total	0.00	1.03	-1.03
				Ending Balance			-14.68

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
420900	Miscellaneous Income			Beginning Balance			-293.81
				Ending Balance			-293.81
510100	Insurance			Beginning Balance			28,766.31
	Monthly Insurance	JER 00219379	11/01/2024	Monthly Insurance	2,867.72		
				Account Total	2,867.72	0.00	2,867.72
				Ending Balance			31,634.03
520115	Postage & Mailings			Beginning Balance			1,686.87
				Ending Balance			1,686.87
520119	Office Expenses			Beginning Balance			1,010.75
				Ending Balance			1,010.75
520131	Web Site			Beginning Balance			2,085.45
	11/2024 WEBSITE	AVC 03349088	11/01/2024	Fineman Communicatio	300.00		
	11/2024 WEBSITE MAINT.	AVC 03357021	11/07/2024	Burley Technology So	26.75		
	12/2024 WEBSITE	AVC 03375992	11/26/2024	Fineman Communicatio	300.00		
				Account Total	626.75	0.00	626.75
				Ending Balance			2,712.20
530100	Accounting/Audit/Review			Beginning Balance			4,170.00
		JER 00219378	11/01/2024	Riviera Dunes Account	417.00		
				Account Total	417.00	0.00	417.00
				Ending Balance			4,587.00
530110	Legal/Professional			Beginning Balance			13,087.50
	INV 65, 05/07/2024	AVC 03362802	11/14/2024	Lobeck & Hanson PA	2,041.51		
				Account Total	2,041.51	0.00	2,041.51
				Ending Balance			15,129.01
540122	Income Tax			Beginning Balance			2,640.00
				Ending Balance			2,640.00
600000	Management Services			Beginning Balance			13,625.75
	Contract						
	Nov 24 MGT Fees	AVC 03354378	11/01/2024	Castle Management, I	1,389.15		
				Account Total	1,389.15	0.00	1,389.15
				Ending Balance			15,014.90
700100	Lawn Maintenance Contract			Beginning Balance			27,170.00
	11/2024 MAINTENANCE	AVC 03357044	11/07/2024	Action Property	2,445.00		
	11/2024 WASTE	AVC 03357044	11/07/2024	Action Property	250.00		
	STATIONS						
				Account Total	2,695.00	0.00	2,695.00
				Ending Balance			29,865.00
701160	Mangrove Trimming			Beginning Balance			9,065.00
				Ending Balance			9,065.00
702000	General Repairs & Maintenance			Beginning Balance			344.31
				Ending Balance			344.31
705012	Walkway Electricity			Beginning Balance			1,285.51
	10/02/24-11/02/24	AVC 03349958	11/03/2024	Florida Power & Ligh	33.41		
				Account Total	33.41	0.00	33.41
				Ending Balance			1,318.92
705023	Electricity - Street Lights			Beginning Balance			4,854.50
	10/02/24-11/02/24	AVC 03349976	11/03/2024	Florida Power & Ligh	484.29		
				Account Total	484.29	0.00	484.29
				Ending Balance			5,338.79
705024	Sign Electric			Beginning Balance			623.57
	10/02/24-11/02/24	AVC 03349965	11/03/2024	Florida Power & Ligh	32.06		
	10/02/24-11/02/24	AVC 03367864	11/19/2024	Florida Power & Ligh	30.42		
				Account Total	62.48	0.00	62.48
				Ending Balance			686.05
705080	Gas			Beginning Balance			0.00
	Rev R/C Gas	JE 00736666	11/30/2024	Rev R/C Gas		595.68	
				Account Total	0.00	595.68	-595.68

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
				Ending Balance			-595.68
707020	Miscellaneous Grounds Expense			Beginning Balance			6,244.50
	1ST ST TO 7/11, 08/28/24	AVC 03375983	11/26/2024	Action Property	85.00		
	Rev R/C Over Accrual	JE 00736664	11/30/2024	Rev R/C Over Accrual		900.00	
				Account Total	85.00	900.00	-815.00
				Ending Balance			5,429.50
900101	Building - Walls			Beginning Balance			4,490.00
		JER 00219380	11/01/2024	Riviera Dunes Reserv	449.00		
				Account Total	449.00	0.00	449.00
				Ending Balance			4,939.00
900102	Harbor			Beginning Balance			1,286.70
				Sub Ledger Activity	128.67		
				Account Total	128.67	0.00	128.67
				Ending Balance			1,415.37
900106	Contingency			Beginning Balance			3,982.50
		JER 00219380	11/01/2024	Riviera Dunes Reserv	398.25		
				Account Total	398.25	0.00	398.25
				Ending Balance			4,380.75
900113	Reserves - Seawall Restoration			Beginning Balance			28,319.20
		JER 00219380	11/01/2024	Riviera Dunes Reserv	2,831.92		
				Account Total	2,831.92	0.00	2,831.92
				Ending Balance			31,151.12
900116	Reserves - Sub Ease Permit			Beginning Balance			2,128.30
		JER 00219380	11/01/2024	Riviera Dunes Reserv	212.83		
				Account Total	212.83	0.00	212.83
				Ending Balance			2,341.13
				Entity Totals	52,579.82	52,579.82	0.00

For Journal Entries Dated 11/01/24 to 11/30/24
 For All Batch Numbers
 For Journal Type - Ref No's je - to jer -
 ZZZZZZZZZZZZ
 For Entities RDM to RDM

Castle Management, LLC
 12270 SW 3rd Street, Suite 200
 Plantation FL 33325

Type	Reference	Description	Date Entity	User Account	Subacct	Create Date Description	Debit	Credit
JER	00219379	Monthly Insurance Riviera Dunes Master Riviera Dunes Master	11/01/2024 RDM RDM	1michelles 150000 510100		12/30/2024 Prep Insurance Insurance	2,867.72	2,867.72
JER	00219378	Riviera Dunes Acount Riviera Dunes Master Riviera Dunes Master	11/01/2024 RDM RDM	1michelles 210031 530100		12/30/2024 Accrued Expenses Accounting Fees	417.00	417.00
JER	00219381	Deferred Maintenance Riviera Dunes Master Riviera Dunes Master	11/01/2024 rdm rdm	1michelles 250100 400100		12/30/2024 Def Maintenance Fees Maintenance Fees	13,477.67	13,477.67
JER	00219380	Riviera Dunes Reserv Riviera Dunes Master Riviera Dunes Master Riviera Dunes Master Riviera Dunes Master Riviera Dunes Master Riviera Dunes Master Riviera Dunes Master Riviera Dunes Master Riviera Dunes Master Riviera Dunes Master	11/01/2024 RDM RDM RDM RDM RDM RDM RDM RDM RDM RDM RDM	1michelles 300101 300102 300106 300113 300116 900101 900102 900106 900113 900116		12/30/2024 Res - Walls Current Year Funding Res - Contingency Ex Res - Celestial Home Reserve- Exterior Res - Walls Harbor Res - Contingen Seawall Restoration Sub Ease Permit	449.00 128.67 398.25 2,831.92 212.83	449.00 128.67 398.25 2,831.92 212.83
JE	00735829	Xfer to Dep Reserves Riviera Dunes Master Riviera Dunes Master	11/18/2024 RDM RDM	1michelles 100093 102180	102	12/26/2024 Alliance Bank - Oper UBS Fin Svcs-Resv	4,020.67	4,020.67
Xfer to Dep Reserves								
JE	00736666	Rev R/C Gas Riviera Dunes Master Riviera Dunes Master	11/30/2024 RDM RDM	1michelles 350200 705080		12/30/2024 Prior Year Adjustmnt Gas	595.68	595.68
Per Auditor, to reclass all items in GL 350200 back to the expense GL account JE00673314 Void FPL Gas From Nov 23 - 705080								
JE	00736664	Rev R/C Over Accrual Riviera Dunes Master Riviera Dunes Master	11/30/2024 RDM RDM	1michelles 350200 707020		12/30/2024 Prior Year Adjustmnt Repairs & Maintenanc	900.00	900.00
Per Auditor, to reclass all items in GL 350200 back to the expense GL account JE00673307 Action Property 707020 - Over Accrued Expense								
JE	00736648	November Accruals Riviera Dunes Master Riviera Dunes Master	11/30/2024 RDM RDM	1michelles 210031 400400		12/30/2024 Accrued Expenses Late Fees	91.92	91.92
November Accruals								
Totals							26,391.33	26,391.33

RDM Riviera Dunes Master
For All Banks
For All Vendors

Castle Management, LLC
12270 SW 3rd Street, Suite 200
Plantation FL 33325

Vendor	Name	Voucher	Vch Date	Amount	Disc	Taken	Bank	Check	Type	Check Date	Amount
012930	Action Property	03375984	11/26/2024	1,850.00	0.00	RDM22	000002	C		11/30/2024	1,850.00
012930	Action Property	03375984	11/26/2024	1,850.00	0.00	RDM26	001000	V		11/30/2024	0.00
FLORAP	Florida Power & Light	03349958	11/03/2024	33.41	0.00	RDM99	001418	D		11/01/2024	33.41
FLORAP	Florida Power & Light	03349965	11/03/2024	32.06	0.00	RDM99	001419	D		11/01/2024	32.06
FLORAP	Florida Power & Light	03349976	11/03/2024	484.29	0.00	RDM99	001420	D		11/01/2024	484.29
013682	Fineman Communications	03349088	11/01/2024	300.00	0.00	RDM99	001421	C		11/04/2024	300.00
CASTAP	Castle Management, LLC	03354378	11/01/2024	1,389.15	0.00	RDM99	001422	D		11/01/2024	1,389.15
012930	Action Property	03357044	11/07/2024	2,695.00	0.00	RDM99	001423	C		11/13/2024	2,695.00
022641	Burley Technology Soluti	03357021	11/07/2024	26.75	0.00	RDM99	001424	C		11/13/2024	26.75
LOBE01	Lobeck & Hanson PA	03362802	11/14/2024	2,041.51	0.00	RDM99	001425	C		11/18/2024	2,041.51
FLORAP	Florida Power & Light	03367864	11/19/2024	30.42	0.00	RDM99	001426	D		11/01/2024	30.42
012930	Action Property	03375983	11/26/2024	85.00	0.00	RDM99	001427	C		11/30/2024	85.00
013682	Fineman Communications	03375992	11/26/2024	300.00	0.00	RDM99	001428	C		11/30/2024	300.00
Entity Totals				11,117.59	0.00						9,267.59
										Computer Checks:	7,298.26
										Manual Checks:	0.00
										Direct Credits:	1,969.33

RDM Riviera Dunes Master
For All Banks
For All Vendors

Castle Management, LLC
12270 SW 3rd Street, Suite 200
Plantation FL 33325

Vendor	Name	Voucher	Vch Date	Amount	Disc Taken	Bank	Check	Type	Check Date	Amount
012930	Action Property	03375984	11/26/2024	1,850.00	0.00	RDM22	000002	C	11/30/2024	1,850.00
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	HABEN BLV & RDMA PROP				RDM	300101		15239	800.00
	Riviera Dunes Master	WALKWAY, HABEN&RDMA PRO				RDM	300101		15239	450.00
	Riviera Dunes Master	1 LOAD RDMA PROP				RDM	300101		15239	600.00
012930	Action Property	03375984	11/26/2024	1,850.00	0.00	RDM26	001000	V	11/30/2024	0.00
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	HABEN BLV & RDMA PROP				RDM	300101		15239	800.00
	Riviera Dunes Master	WALKWAY, HABEN&RDMA PRO				RDM	300101		15239	450.00
	Riviera Dunes Master	1 LOAD RDMA PROP				RDM	300101		15239	600.00
FLORAP	Florida Power & Light	03349958	11/03/2024	33.41	0.00	RDM99	001418	D	11/01/2024	33.41
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	10/02/24-11/02/24				rdm	705012		47524-85310	33.41
FLORAP	Florida Power & Light	03349965	11/03/2024	32.06	0.00	RDM99	001419	D	11/01/2024	32.06
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	10/02/24-11/02/24				rdm	705024		49743-06559	32.06
FLORAP	Florida Power & Light	03349976	11/03/2024	484.29	0.00	RDM99	001420	D	11/01/2024	484.29
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	10/02/24-11/02/24				RDM	705023		51700-27105	484.29
013682	Fineman Communications	03349088	11/01/2024	300.00	0.00	RDM99	001421	C	11/04/2024	300.00
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	11/2024 WEBSITE				RDM	520131		3909	300.00
CASTAP	Castle Management, LLC	03354378	11/01/2024	1,389.15	0.00	RDM99	001422	D	11/01/2024	1,389.15
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	Nov 24 MGT Fees				RDM	600000		mgt110124346	1,389.15
012930	Action Property	03357044	11/07/2024	2,695.00	0.00	RDM99	001423	C	11/13/2024	2,695.00
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	11/2024 MAINTENANCE				RDM	700100		15248	2,445.00
	Riviera Dunes Master	11/2024 WASTE STATIONS				RDM	700100		15248	250.00
022641	Burley Technology Soluti	03357021	11/07/2024	26.75	0.00	RDM99	001424	C	11/13/2024	26.75
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	11/2024 WEBSITE MAINT.				RDM	520131		20240635	26.75
LOBE01	Lobeck & Hanson PA	03362802	11/14/2024	2,041.51	0.00	RDM99	001425	C	11/18/2024	2,041.51
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	INV 65, 05/07/2024				RDM	530110		65	2,041.51
FLORAP	Florida Power & Light	03367864	11/19/2024	30.42	0.00	RDM99	001426	D	11/01/2024	30.42
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	10/02/24-11/02/24				RDM	705024		09236-62050	30.42
012930	Action Property	03375983	11/26/2024	85.00	0.00	RDM99	001427	C	11/30/2024	85.00
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	1ST ST TO 7/11, 08/28/24				RDM	707020		15037	85.00
013682	Fineman Communications	03375992	11/26/2024	300.00	0.00	RDM99	001428	C	11/30/2024	300.00
	<u>Community</u>	<u>Description</u>				<u>Entity</u>	<u>Account</u>		<u>Invoice</u>	<u>Dist.Amount</u>
	Riviera Dunes Master	12/2024 WEBSITE				RDM	520131		3910	300.00
Entity Totals				11,117.59	0.00					
										Computer Checks: 7,298.26
										Manual Checks: 0.00
										Direct Credits: 1,969.33

RD

Castle Management, LLC.
12270 SW 3rd Street, Suite 200
Plantation FL 33325

Unit Space	R Type	Sts Type	Resident Co-Resident	Unit Address CC Description	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
RD-M001 - RDM- RIVIERA DUNES										
BMCA	01	C	Bel Mare Twr 1 and 2	130 Riviera Dunes Way		4,597.50		97.50	4,500.00	
HORD	01	C	Homes of RD	9031 Town Center Pkwy		9.98			9.98	
LGRV	01	C	Laguna Riviera	9031 Town Center Pkwy		6,348.86		121.44	6,096.00	131.42
Project Totals Delinquent						10,956.34	0.00	218.94	10,605.98	131.42
Prepays						0.00	0.00	0.00	0.00	0.00
Net						10,956.34	0.00	218.94	10,605.98	131.42
Net Distribution										
DL	Notice of Late Assmt					60.00	0.00	60.00	0.00	0.00
LF	Late Fee					158.94	0.00	158.94	0.00	0.00
QA	Quarterly Assessment					10,737.40	0.00	0.00	10,605.98	131.42

RD

Castle Management, LLC.
12270 SW 3rd Street, Suite 200
Plantation FL 33325

Unit Space	R Type	Sts Type	Resident Co-Resident	Unit CC	Address Description	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
RD-M001 - RDM- RIVIERA DUNES											
HMRD	01	C	Hammocks at RD		4301 32nd St W STE A 20		-2,359.00	-2,359.00			
RD-M0CA - RDM- COMMON AREA											
00CA	01	C	Management Office		Common Area		-10,596.00		-10,596.00		
Project Totals Delinquent							0.00	0.00	0.00	0.00	0.00
Prepays							-12,955.00	-2,359.00	-10,596.00	0.00	0.00
Net							-12,955.00	-2,359.00	-10,596.00	0.00	0.00
Net Distribution											
QA	Quarterly Assessment						-12,955.00	-2,359.00	-10,596.00	0.00	0.00

RD

Castle Management, LLC.
12270 SW 3rd Street, Suite 200
Plantation FL 33325

Unit Space	R Type	Sts Type	Resident Co-Resident	Unit Address CC Description	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
RD-M001 - RDM- RIVIERA DUNES										
HMRD	01	C	Hammocks at RD	4301 32nd St W STE A 20		-2,359.00	-2,359.00			
RD-M0CA - RDM- COMMON AREA										
00CA	01	C	Management Office	Common Area		-10,596.00		-10,596.00		
Project Totals Delinquent						0.00	0.00	0.00	0.00	0.00
Prepays						-12,955.00	-2,359.00	-10,596.00	0.00	0.00
Net						-12,955.00	-2,359.00	-10,596.00	0.00	0.00
Net Distribution										
QA	Quarterly Assessment					-12,955.00	-2,359.00	-10,596.00	0.00	0.00

Bank Balance As Of 11/30/2024	6,866.40
Adjusted Bank Balance	<div>6,866.40</div>
Book Balance As Of 11/30/2024	6,866.40
Interest Income	0.00
Bank Charges	0.00
Adjusted Book Balance	<div>6,866.40</div>



P.O. Box 9602 • Winter Haven, FL 33883
SouthStateBank.com • 800.277.2175

Statement Ending 11/29/2024




RIVIERA DUNES MASTER ASSOC

Page 1 of 2

Account Number: XXXXXXXXXXXXXXX0099

RIVIERA DUNES MASTER ASSOC INC
C/O THE CASTLE GROUP LLC
12270 SW 3RD ST STE 200
PLANTATION FL 33325-2811

Managing Your Accounts

-  Association Prime (877) 417-2265, option 2
-  Email Address APSupport@associationprime.com
-  Mailing Address P.O Box 9602
Winter Haven, FL 33883

Summary of Accounts

Account Type	Account Number	Ending Balance
ASSOCIATION CHECKING	XXXXXXXXXXXXXXXX0099	\$6,866.40

ASSOCIATION CHECKING - XXXXXXXXXXXXXXX0099

Account Summary

Date	Description	Amount
11/01/2024	Beginning Balance	\$6,866.40
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
11/29/2024	Ending Balance	\$6,866.40



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Bank Balance As Of 11/30/2024	46,462.62
Outstanding Checks AP	-385.00
Adjusted Bank Balance	46,077.62
Book Balance As Of 11/30/2024	46,076.59
Interest Income	1.03
Bank Charges	0.00
Adjusted Book Balance	46,077.62

Check	Date	Vendor	Type	Amount
001427	11/30/2024	012930	Action Property	85.00
001428	11/30/2024	013682	Fineman Communications	300.00
Report Total				385.00



Alliance Association Bank

Alliance Association Bank, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

RIVIERA DUNES MASTER ASSOCIATION INC
C/O CASTLE MANAGEMENT LLC
OPERATING
PO BOX 559009
FT LAUDERDALE FL 33355-9009

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

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XXXXXXXX0035
(0)

Direct inquiries to:
888-734-4567

Alliance Association Bank
3033 W Ray Road, Ste 200
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

SUMMARY OF ACCOUNT BALANCES

Account	Number	Ending Balance
AAB Community Checking	XXXXXXXX0035	\$46,462.62
Cash Manager Balance	XX-XXX0-35-9	\$0.00

Investment totals as of November 30, 2024

AAB Community Checking

Account number	XXXXXXXX0035	Beginning balance	\$54,894.29
Low balance	\$46,461.59	Total additions	2,621.59
Average balance	\$50,413.81	Total subtractions	11,053.26
Avg collected balance	\$50,405	Ending balance	\$46,462.62

DEBITS

Date	Description	Subtractions
11-01	* ACH Debit CASTLE PRO ACH 241101	1,389.15
11-05	* ACH Debit Fineman Communic FUND PMTS 241105 1421	300.00
11-14	* ACH Debit Burley Technolog FUND PMTS 241114 1424	26.75
11-14	* ACH Debit FPL DIRECT DEBIT ELEC PYMT 241114	30.42

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
11-14	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 241114	32.06
11-14	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 241114	33.41
11-14	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 241114	484.29
11-14	' ACH Debit Action Property FUND PMTS 241114 1423	2,695.00
11-18	' ACH Debit RIVIERA DUNES MA ACH 241118	4,020.67
11-19	' ACH Debit Lobeck & Hanson FUND PMTS 241119 1425	2,041.51

CREDITS

<u>Date</u>	<u>Description</u>	<u>Additions</u>
11-12	' Lockbox Deposit	2,359.00
11-19	' Lockbox Deposit	261.56
11-30	' Interest Credit	1.03

DAILY BALANCES

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
10-31	54,894.29	11-12	55,564.14	11-19	46,461.59
11-01	53,505.14	11-14	52,262.21	11-30	46,462.62
11-05	53,205.14	11-18	48,241.54		

INTEREST INFORMATION

Annual percentage yield earned	0.02 %
Interest-bearing days	30
Average balance for APY	\$50,405.08
Interest earned	\$1.03

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

RIVIERA DUNES MASTER ASSOCIATION INC
November 30, 2024

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XXXXXX0035

Your Cash Manager Account

ACCOUNT BALANCE	\$0.00
Account number	XX-XXX0-35-9

AVERAGE BALANCE	\$0.00
ANNUAL PERCENTAGE YIELD	0.0000%

Thank you for banking with Alliance Association Bank

Bank Balance As Of 11/30/2024	143.96
Adjusted Bank Balance	143.96
Book Balance As Of 11/30/2024	143.81
Interest Income	0.15
Bank Charges	0.00
Adjusted Book Balance	143.96



P.O. Box 9602 • Winter Haven, FL 33883
SouthStateBank.com • 800.277.2175

Statement Ending 11/29/2024

RIVIERA DUNES MASTER ASSOC

Page 1 of 2

Account Number: XXXXXXXXXXXXXXX2761

RIVIERA DUNES MASTER ASSOC INC
C/O THE CASTLE GROUP LLC
12270 SW 3RD ST STE 200
PLANTATION FL 33325-2811

Managing Your Accounts

	Association Prime (877) 417-2265, option 2
	Email Address APSupport@associationprime.com
	Mailing Address P.O Box 9602 Winter Haven, FL 33883

Summary of Accounts

Account Type	Account Number	Ending Balance
ASSOCIATION MMA	XXXXXXXXXXXX2761	\$143.96

ASSOCIATION MMA - XXXXXXXXXXXXXXX2761

Account Summary

Date	Description	Amount
11/01/2024	Beginning Balance	\$143.89
	1 Credit(s) This Period	\$0.07
	0 Debit(s) This Period	\$0.00
11/29/2024	Ending Balance	\$143.96

Interest Summary

Description	Amount
Interest Earned From 11/01/2024 Through 11/29/2024	
Annual Percentage Yield Earned	0.61%
Interest Days	29
Interest Earned	\$0.07
Interest Paid This Period	\$0.07
Interest Paid Year-to-Date	\$0.84
Minimum Balance	\$143.89
Average Available Balance	\$143.89

Other Credits

Date	Description	Amount
11/29/2024	INTEREST	\$0.07
		1 item(s) totaling \$0.07

Daily Balances

Date	Amount
11/29/2024	\$143.96

Member FDIC
NMLS# 403455



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Bank Reconciliation

RDM22 RDM -UBS Reserve

11/30/2024

Bank Balance As Of 11/30/2024	524,483.49
Outstanding Checks AP	-1,850.00
Adjusted Bank Balance	522,633.49
Book Balance As Of 11/30/2024	521,301.92
Interest Income	1,331.57
Bank Charges	0.00
Adjusted Book Balance	522,633.49

Outstanding Check List

RDM22 RDM -UBS Reserve

Checks Dated 11/30/2024

Check	Date	Vendor		Type	Amount
000002	11/30/2024	012930	Action Property	C	1,850.00
Report Total					1,850.00



UBS Financial Services Inc.
1800 North Military Trail
Suite 300
Boca Raton FL 33431

ANP7000093421 1124 BX 0

Portfolio Management Program

November 2024

Account name: RIVIERA DUNES MASTER
ASSOCIATION INC

Account number: BX 73022 7A

Your Financial Advisor:

BRETT MOORE

Branch: 561-367-1800/800-937-7071

Questions about your statement?

Call your Financial Advisor or the
ResourceLine at 800-762-1000,
account 090073022.

Visit our website:

www.ubs.com/financialservices

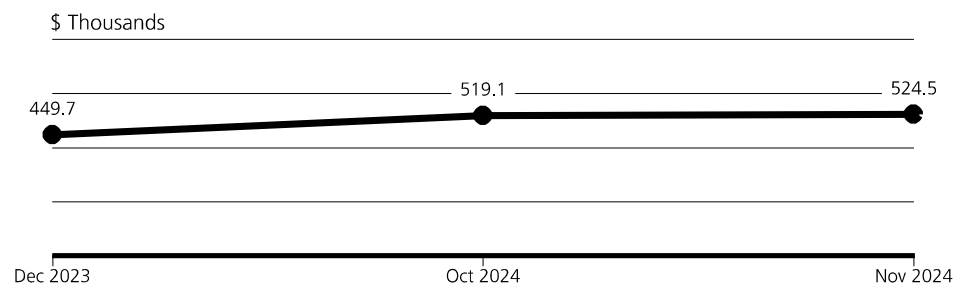
RIVIERA DUNES MASTER
ASSOCIATION INC
12270 SW 3 ST, STE 300
C/O CASTLE GROUP
PLANTATION FL 33325-2811

Value of your account

	on October 31 (\$)	on November 29 (\$)
Your assets	519,131.25	524,483.49
Your liabilities	0.00	0.00
Value of your account	\$519,131.25	\$524,483.49
Accrued interest in value above	\$7,375.05	\$3,750.18

As a service to you, your portfolio value of
\$524,483.49 includes accrued interest.

Tracking the value of your account



**Sources of your account growth
during 2024**

Value of your account at year end 2023	\$449,699.48
Net deposits and withdrawals	\$54,663.67
Your investment return:	
Dividend and interest income	\$22,660.53
Change in value of accrued interest	-\$3,096.85
Change in market value	\$556.66

**Value of your account
on Nov 29, 2024** **\$524,483.49**



Your account balance sheet

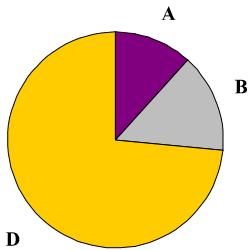
The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

Summary of your assets

	Value on November 29 (\$)	Percentage of your account
A Cash and money balances	61,512.40	11.73%
B Cash alternatives	77,660.41	14.81%
C Equities	0.00	0.00%
D Fixed income	385,310.68	73.46%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$524,483.49	100.00%

Value of your account **\$524,483.49**

Your current asset allocation



► *Cash and money balances* may include available cash balances, UBS Bank USA deposit account, UBS FDIC Insured Deposit Program Bank accounts, UBS Insured Sweep Program Bank accounts, UBS AG Stamford Branch deposit account balances and money market mutual fund sweep balances. See the *Important information about your statement* on the last two pages of this statement for details about those balances.

Eye on the markets

Index	Percentage change	
	November 2024	Year to date
S&P 500	5.87%	28.07%
Russell 3000	6.65%	27.71%
MSCI - Europe, Australia & Far East	-0.55%	6.75%
Barclays Capital U.S. Aggregate Bond Index	1.06%	2.93%

Interest rates on November 29, 2024

3-month Treasury bills: 4.34%

One-month SOFR: 4.67%



Change in the value of your account

	November 2024 (\$)	Year to date (\$)
Opening account value	\$519,131.25	\$449,699.48
Deposits, including investments transferred in	4,020.67	56,353.36
Withdrawals and fees, including investments transferred out	0.00	-1,689.69
Dividend and interest income	5,469.49	22,660.53
Change in value of accrued interest	-3,624.87	-3,096.85
Change in market value	-513.05	556.66
Closing account value	\$524,483.49	\$524,483.49

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	November 2024 (\$)	Year to date (\$)
Taxable dividends	158.98	1,174.06
Taxable interest	5,310.51	22,522.89
Taxable accrued interest paid	0.00	-1,150.08
Total current year	\$5,469.49	\$22,546.87
Prior year adjustment	0.00	113.66
Total dividend & interest	\$5,469.49	\$22,660.53

Summary of gains and losses

Values reported below exclude products for which gains and losses are not classified.

	Realized gains and losses		Unrealized gains and losses (\$)
	November 2024 (\$)	Year to date (\$)	
Short term	0.00	129.75	579.03
Long term	150.00	150.00	406.86
Total	\$150.00	\$279.75	\$985.89

Cash activity summary

See *Account activity this month* for details. Balances in your Sweep Options are included in the opening and closing balances value. FDIC insurance applies to deposits at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program. It does not apply to deposits at UBS AG, Stamford Branch. SIPC protection applies to money market sweep fund holdings but not bank deposits. See *Important information about your statement* on the last two pages of this document for details.

	November 2024 (\$)	Year to date (\$)
Opening balances	\$0.00	\$62,278.49
<i>Additions</i>		
Deposits and other funds credited	4,020.67	56,353.36
Dividend and interest income	5,469.49	22,660.53
Proceeds from investment transactions	60,000.00	230,446.58
Total additions	\$69,490.16	\$309,460.47
<i>Subtractions</i>		
Professional management fees and related services	0.00	-1,689.69
Funds withdrawn for investments bought	-7,977.76	-308,536.87
Total subtractions	-\$7,977.76	-\$310,226.56
Net cash flow	\$61,512.40	-\$766.09
Closing balances	\$61,512.40	\$61,512.40



UBS Insured Sweep Program Account APY

Interest period Oct 7 - Nov 6

Opening UBS Insured Sweep Program balance Oct 7	\$38,251.34
Closing UBS Insured Sweep Program balance Nov 6	\$1,910.22
Number of days in interest period	31
Average daily balance	\$21,331.68
Interest earned	\$0.90
Annual percentage yield earned	0.05%

Your investment objectives:

You have identified the following investment objectives for this account. Contact your Financial Advisor if you have any questions, if your financial situation, individual needs, risk tolerance or investment objectives for your advisory account(s) have changed, or if you would like to impose or change investment restrictions on your discretionary advisory accounts. You can find a full description of the alternative investment objectives in *Important information about your statement* at the end of this document.

Your return objective:

Current income

Your risk profile:

Primary - Conservative

Investment eligibility consideration - None selected

Your account instructions

- Your account is managed by your Financial Advisor under the Portfolio Management Program.
- Your account cost basis default closing method is FIFO, First In, First Out.



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Cash and money balances include available cash balances, UBS Bank USA deposit account balances, UBS FDIC Insured Deposit Program Bank deposit account balances, UBS Insured Sweep Program deposit account balances, UBS AG Stamford Branch deposit account balances and money market mutual fund sweep balances.

Deposit account balances at UBS Bank USA and all banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program are insured by the FDIC up to \$250,000 per depositor per ownership category, but are not protected by SIPC. UBS AG Stamford Branch deposit account balances are not insured by the FDIC and are not protected by SIPC. Money market sweep balances are protected by SIPC but are not insured by the FDIC.

For FDIC insurance purposes, deposit balances include deposit account balances held at UBS Bank USA through the UBS cash sweep programs, Certificates of Deposits and UBS Core Savings. FDIC insurance is calculated by ownership category (e.g., single, joint, retirement, business, trust). As a result, you will need to review your deposit amounts in each ownership category to determine whether your deposit balances are fully insured. For more information, visit www.fdic.gov. Please review this section as well as the "Cash alternatives" and "Fixed income" sections to review the current deposit balances held at UBS Bank USA.

See the *Important information about your statement* at the end of this document for details about those balances.

Holding	Opening balance on Nov 1 (\$)	Closing balance on Nov 29 (\$)	Price per share on Nov 29 (\$)	Average rate	Dividend/Interest period	Days in period
UBS Insured Sweep Prgm	0.00	61,512.40				

UBS Insured Sweep Program

Priority	Bank Name	Closing balance on Nov 29 (\$)	Status
1	UBS Bank USA	61,512.40	
2	Banc of California	0.00	
3	Truist Bank	0.00	
4	Tristate Capital Bank	0.00	(2)
5	HSBC Bank USA	0.00	
6	The Huntington National Bank	0.00	
7	CIBC Bank USA	0.00	

Priority	Bank Name	Closing balance on Nov 29 (\$)	Status
8	Citibank, National Association	0.00	
9	Barclays Bank Delaware	0.00	
10	Associated Bank	0.00	
11	EagleBank	0.00	
12	Pinnacle Bank	0.00	
13	Synovus Bank	0.00	
14	Valley National Bank	0.00	
TOTAL		\$61,512.40	

Status

(2) - This Bank is at deposit capacity and may temporarily stop taking new deposits until capacity is available



Your assets (continued)

Cash alternatives

Money market funds

Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Institutional prime and institutional municipal funds must float their net asset values (NAV) per share to the nearest 1/100th of a cent (e.g., \$1.0000). Government and retail money market funds will continue to transact at a stable \$1.00 net asset value. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Nov 29 (\$)	Value on Nov 29 (\$)	Unrealized gain or loss (\$)	Investment return (\$)	Holding period
FEDERATED HERMES GOVT									
OBL FUND CLASS ADVISOR									
	77,660.410	---This information was unavailable---			1.0000	77,660.41			
Symbol: GOVXX									
EAI: \$3,791 Current yield: 4.88%									



Your assets (continued)

Fixed income

Certificates of deposit and share certificates

Cost basis has been adjusted for accreted original issue discount (OID) on long-term (more than 1 year) CDs and share certificates. Cost basis has been adjusted automatically for amortization of premium using the constant yield method on long-term (more than 1 year) CDs and share certificates.

CDs are insured by the FDIC up to \$250,000 per depositor per ownership category, but are not protected by SIPC. For FDIC insurance purposes, balances of CDs issued by UBS Bank USA are combined with your other deposit balances held at UBS Bank USA, including deposits through the UBS cash sweep programs and UBS Core Savings.

FDIC insurance is calculated by ownership category (e.g., single, joint, retirement, business, trust). As a result, you will need to review your deposit amounts in each ownership category to determine whether your deposit balances are fully insured. For more information, visit www.fdic.gov. Please review this section as well as the "Cash" and "Cash alternatives" sections to review the current deposit balances held at UBS Bank USA.

Share certificates are NCUA insured up to \$250,000 in principal and accrued and posted dividends per qualifying account and per credit union, in accordance with NCUA rules. Yankee CDs are not insured by FDIC or NCUA.

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Nov 29 (\$)	Value on Nov 29 (\$)	Unrealized gain or loss (\$)	Holding period
FIRST FOUNDATION B CA US RATE 05.1000% MAT 02/10/2025 FIXED RATE CD ACCRUED INTEREST \$860.71 CUSIP 32026UV60 EAI: \$1,403 Current yield: 5.09%								
	Aug 10, 23	55,000.000	99.825	54,903.75	100.112	55,061.60	157.85	LT
AMERICAN SVGS BK F HI US RATE 05.3500% MAT 05/12/2025 FIXED RATE CD ACCRUED INTEREST \$194.94 CUSIP 02940LAE2 EAI: \$1,873 Current yield: 5.33%								
	Nov 17, 23	70,000.000	100.046	70,032.39	100.402	70,281.40	249.01	LT
MORGAN STANLEY BK UT US RATE 04.6500% MAT 08/07/2025 FIXED RATE CD ACCRUED INTEREST \$1,016.63 CUSIP 61690DKQ0 EAI: \$3,255 Current yield: 4.65%								
	Feb 09, 24	70,000.000	99.870	69,909.64	100.107	70,074.90	165.26	ST
MORGAN STANLEY BAN UT US RATE 05.0500% MAT 11/03/2025 FIXED RATE CD ACCRUED INTEREST \$290.55 CUSIP 61690DPX0 EAI: \$3,788 Current yield: 5.02%								
	May 02, 24	75,000.000	99.940	74,955.00	100.675	75,506.25	551.25	ST

continued next page



Your assets ▶ **Fixed income** ▶ **Certificates of deposit and share certificates** (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Nov 29 (\$)	Value on Nov 29 (\$)	Unrealized gain or loss (\$)	Holding period
BARCLAYS BK DE US RATE 04.9000% MAT 01/16/2026 FIXED RATE CD ACCRUED INTEREST \$996.78 CUSIP 06740KSP3 EAI: \$2,695 Current yield: 4.88%								
Original cost basis: \$55,531.27	Aug 06, 24	55,000.000	100.757	55,416.88	100.508	55,279.40	-137.48	ST
MORGAN STANLEY PRI NJ US RATE 04.8000% MAT 04/06/2026 FIXED RATE CD ACCRUED INTEREST \$390.57 CUSIP 61768ERK1 EAI: \$2,640 Current yield: 4.77%								
Original cost basis: \$55,438.83	Aug 06, 24	55,000.000	100.649	55,356.95	100.649	55,356.95		ST
Total		\$380,000.000		\$380,574.61		\$381,560.50	\$985.89	

Total accrued interest: \$3,750.18

Total estimated annual income: \$15,654

Your total assets

		Value on Nov 29 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	61,512.40	11.73%	61,512.40		
Cash alternatives	* Money market funds	77,660.41	14.81%		3,791.00	
Fixed income	Certificates of deposits and share certificates	381,560.50		380,574.61	15,654.00	985.89
	Total accrued interest	3,750.18				
	Total fixed income	385,310.68	73.46%	380,574.61	15,654.00	985.89
Total		\$524,483.49	100.00%	\$442,087.01	\$19,445.00	\$985.89

* Missing cost basis information.



Account activity this month

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
Oct 31		Cash and money balance					\$0.00
Nov 1	Dividend	FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR AS OF 10/31/24 SYMBOL: GOVXX				158.98	
Nov 1	Reinvestment	FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR DIVIDEND REINVESTED AT 1.00 NAV ON 10/31/24 AS OF 10/31/24 SYMBOL: GOVXX		158.980		-158.98	
Nov 1	Interest	MORGAN STANLEY BAN UT US RT 05.0500% MAT 11/03/25 FIXED RATE CD PAID ON 75000 CUSIP: 61690DPX0				1,909.32	1,909.32
Nov 7	Interest	UBS INSURED SWEEP PROGRAM AS OF 11/06/24				.90	1,910.22
Nov 12	Interest	AMERICAN SVGS BK F HI US RT 05.3500% MAT 05/12/25 FIXED RATE CD PAID ON 70000 AS OF 11/10/24 CUSIP: 02940LAE2				1,887.89	3,798.11
Nov 18	Deposit	DIRECT DEPOSIT RIVIERA DUNES MA REF#:122105985365578				4,020.67	7,818.78
Nov 21	Bought	FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR FB0ID 43253088233 SYMBOL: GOVXX		7,818.780	1.0000	-7,818.78	
Nov 21	Interest	UBS INSURED SWEEP PROGRAM				.07	0.07
Nov 22	Interest	JPMORGAN CHASE BAN OH US RT 05.0000% MAT 11/22/24 FIXED RATE CD CUSIP: 46593LTF6				1,512.33	
Nov 22	Call Redemption	JPMORGAN CHASE BAN OH US RT 05.0000% MAT 11/22/24 FIXED RATE CD CUSIP: 46593LTF6		-60,000.000		60,000.00	61,512.40
Nov 29		Closing cash and money balance					\$61,512.40
		Proceeds from investment transactions					\$60,000.00
		Funds used for investment transactions					-\$7,977.76



Account activity this month (continued)

	Date	Activity	Description	Amount (\$)
Money balance activities	Oct 31	Balance forward		\$0.00
	Nov 4	Deposit	UBS INSURED SWEEP PROGRAM	1,909.32
	Nov 7	Deposit	UBS INSURED SWEEP PROGRAM AS OF 11/06/24	0.90
	Nov 13	Deposit	UBS INSURED SWEEP PROGRAM	1,887.89
	Nov 19	Deposit	UBS INSURED SWEEP PROGRAM	4,020.67
	Nov 21	Withdrawal	UBS INSURED SWEEP PROGRAM	-7,818.78
	Nov 25	Deposit	UBS INSURED SWEEP PROGRAM	61,512.40
	Nov 29	Closing UBS Insured Sweep Program		\$61,512.40

Realized gains and losses

The estimated realized gains and losses shown below are not intended for tax purposes. Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss. Please check with your tax advisor. To calculate gains or losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order.

See *Important information about your statement* at the end of this document for more information. We may not adjust gains and losses for all capital changes. We automatically adjust cost basis for tax-exempt and AMT coupon municipal securities for estimated amortization of bond premiums and for accreted OID securities issued at a discount. If you requested that UBS adjust cost basis for the bond premium amortization on taxable debt securities then cost basis reflected for these securities has been adjusted. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

Long-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount (\$)	Cost basis (\$)	Wash sale cost basis adjustment(\$)	Loss (\$)	Gain (\$)
JPMORGAN CHASE BAN OH US RT 05.0000% MAT 11/22/24 FIXED RATE CD	FIFO	60,000.000	Aug 10, 23	Nov 22, 24	60,000.00	59,850.00			150.00