



*Unparalleled Property Services*

## **Riviera Dunes Master Association Inc.**

12/31/2024

### **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
<b>ASSETS</b>				
CURRENT ASSETS				
100073	SouthState Bank - Operating	6,866.40	0.00	6,866.40
100093	Alliance Assoc Bank - Oper w/ ICS Sweep	58,091.79	0.00	58,091.79
	TOTAL CURRENT ASSETS	64,958.19	0.00	64,958.19
RESERVE CASH				
102035	Truist Bank - Reserves	0.00	25,246.95	25,246.95
102170	SouthState Bank - Reserve	0.00	144.04	144.04
102180	UBS Financial Services - Reserves	0.00	528,936.74	528,936.74
	TOTAL RESERVE CASH	0.00	554,327.73	554,327.73
ACCOUNTS RECEIVABLE				
110010	Maintenance Fees Receivable	9.98	0.00	9.98
	TOTAL ACCOUNTS RECEIVABLE	9.98	0.00	9.98
OTHER ASSETS				
150000	Prepaid Insurance	381.76	0.00	381.76
151011	Deposits - Utilities	610.00	0.00	610.00
	TOTAL OTHER ASSETS	991.76	0.00	991.76
	<b>TOTAL ASSETS</b>	<b>65,959.93</b>	<b>554,327.73</b>	<b>620,287.66</b>

4301 32nd Street  
West Bradenton FL 34221

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

		Operating	Reserve	Total
<b>LIABILITIES &amp; FUND BALANCES</b>				
<b>NON-RESERVE LIABILITIES</b>				
210031	Accrued Expenses	10,367.37	0.00	10,367.37
210032	Accrued Expenses - Reserves	0.00	21,636.33	21,636.33
220000	Prepaid Assessments	23,792.86	0.00	23,792.86
	<b>TOTAL NON-RESERVE LIABILITIES</b>	<b>34,160.23</b>	<b>21,636.33</b>	<b>55,796.56</b>
<b>RESERVE CONTRACT LIABILITIES</b>				
300101	Reserve - Landscaping	0.00	21,641.96	21,641.96
300102	Reserve - Harbor	0.00	9,044.17	9,044.17
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	34,517.28	34,517.28
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	(21,607.48)	(21,607.48)
300112	Reserve - Seawall Cap	0.00	152,395.08	152,395.08
300113	Reserve - Seawall Restoration	0.00	108,453.28	108,453.28
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	16,576.74	16,576.74
	<b>TOTAL RESERVE CONTRACT LIABILITIES</b>	<b>0.00</b>	<b>500,109.30</b>	<b>500,109.30</b>
<b>RESERVE FUND</b>				
309999	Reserve Interest	0.00	32,582.10	32,582.10
	<b>TOTAL RESERVE FUND</b>	<b>0.00</b>	<b>32,582.10</b>	<b>32,582.10</b>
<b>OPERATING FUND</b>				
360000	Prior Years Surplus / (Deficit)	52,646.18	0.00	52,646.18
	Current Surplus/(Deficit)	(20,846.48)	0.00	(20,846.48)
	<b>TOTAL OPERATING FUND</b>	<b>31,799.70</b>	<b>0.00</b>	<b>31,799.70</b>
	<b>TOTAL LIABILITIES &amp; FUND BALANCES</b>	<b>65,959.93</b>	<b>554,327.73</b>	<b>620,287.66</b>

RDM Riviera Dunes Master Association Inc.  
Income Statement Operating Format  
12/31/2024

02/25/2025 10:59 AM Page: 1

4301 32nd Street  
West Bradenton FL 34221

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

Description	----- Actual	Current Period Budget	----- Variance	----- Actual	Year To Date Budget	----- Variance	Yearly Budget	Remaining Budget
<b>Revenues</b>								
400100 Maintenance Assessments	13,477.66	13,888	(410.34)	161,732.00	166,656	(4,924.00)	166,656	4,924.00
400400 Late Fees	(471.80)	0	(471.80)	(69.68)	0	(69.68)	0	69.68
401120 Bank Interest Income	0.92	0	0.92	15.60	0	15.60	0	(15.60)
420900 Miscellaneous Income	0.00	1,667	(1,667.00)	293.81	20,004	(19,710.19)	20,004	19,710.19
<b>Total Revenues</b>	<b>13,006.78</b>	<b>15,555</b>	<b>(2,548.22)</b>	<b>161,971.73</b>	<b>186,660</b>	<b>(24,688.27)</b>	<b>186,660</b>	<b>24,688.27</b>
<b>Administrative Expenses</b>								
510100 Insurance	2,867.72	1,029	(1,838.72)	34,501.75	12,348	(22,153.75)	12,348	(22,153.75)
520115 Postage & Mailings	0.00	1	1.00	1,686.87	12	(1,674.87)	12	(1,674.87)
520119 Office Expense/Equipment	495.00	83	(412.00)	1,505.75	996	(509.75)	996	(509.75)
520131 Web Site	326.75	125	(201.75)	3,038.95	1,500	(1,538.95)	1,500	(1,538.95)
530100 Accounting/Audit/Review	417.00	417	0.00	5,004.00	5,004	0.00	5,004	0.00
530110 Legal/Professional	0.00	417	417.00	15,129.01	5,004	(10,125.01)	5,004	(10,125.01)
540110 License, Permits, Fees & Taxes	0.00	17	17.00	0.00	204	204.00	204	204.00
540122 Income Tax	0.00	17	17.00	2,640.00	204	(2,436.00)	204	(2,436.00)
600000 Management Services Contract	1,389.15	1,362	(27.15)	16,404.05	16,344	(60.05)	16,344	(60.05)
<b>Total Administrative Expenses</b>	<b>5,495.62</b>	<b>3,468</b>	<b>(2,027.62)</b>	<b>79,910.38</b>	<b>41,616</b>	<b>(38,294.38)</b>	<b>41,616</b>	<b>(38,294.38)</b>
<b>Operating Expenses</b>								
700100 Lawn Maintenance Contract	2,695.00	2,610	(85.00)	32,560.00	31,320	(1,240.00)	31,320	(1,240.00)
700135 Stormwater Drainage Mowing	0.00	96	96.00	0.00	1,152	1,152.00	1,152	1,152.00
701160 Mangrove Trimming	0.00	1,225	1,225.00	9,065.00	14,700	5,635.00	14,700	5,635.00
702000 General Repairs & Maintenance	0.00	383	383.00	344.31	4,596	4,251.69	4,596	4,251.69
702008 Contingency	0.00	1,667	1,667.00	0.00	20,004	20,004.00	20,004	20,004.00
702141 Storm Drain Maint. Contract	0.00	50	50.00	0.00	600	600.00	600	600.00
705012 Walkway Electricity	8.10	142	133.90	1,327.02	1,704	376.98	1,704	376.98
705023 Electricity - Street Lights	503.67	833	329.33	5,842.46	9,996	4,153.54	9,996	4,153.54
705024 Sign Electric	1.13	63	61.87	687.18	756	68.82	756	68.82
705080 Gas	0.00	0	0.00	(595.68)	0	595.68	0	595.68
707020 Miscellaneous Grounds Expense	0.00	1,000	1,000.00	5,429.50	12,000	6,570.50	12,000	6,570.50
<b>Total Operating Expenses</b>	<b>3,207.90</b>	<b>8,069</b>	<b>4,861.10</b>	<b>54,659.79</b>	<b>96,828</b>	<b>42,168.21</b>	<b>96,828</b>	<b>42,168.21</b>
<b>Reserves</b>								
900101 Building - Walls	449.00	449	0.00	5,388.00	5,388	0.00	5,388	0.00
900102 Harbor	128.67	129	0.33	1,544.04	1,548	3.96	1,548	3.96
900106 Contingency	398.25	398	(0.25)	4,779.00	4,776	(3.00)	4,776	(3.00)
900113 Reserves - Seawall Restoration	2,831.92	2,832	0.08	33,983.04	33,984	0.96	33,984	0.96
900116 Reserves - Sub Ease Permit	212.83	213	0.17	2,553.96	2,556	2.04	2,556	2.04

4301 32nd Street  
West Bradenton FL 34221

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

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	48,248.04	48,252	3.96	48,252	3.96
Total Expenses	<u>12,724.19</u>	<u>15,558</u>	<u>2,833.81</u>	<u>182,818.21</u>	<u>186,696</u>	<u>3,877.79</u>	<u>186,696</u>	<u>3,877.79</u>
Net Income (Loss)	<u><b>282.59</b></u>	<u><b>(3)</b></u>	<u><b>285.59</b></u>	<u><b>(20,846.48)</b></u>	<u><b>(36)</b></u>	<u><b>(20,810.48)</b></u>	<u><b>(36)</b></u>	<u><b>20,810.48</b></u>

**Riviera Dunes Master Association, Inc.**

**Prepaid Insurance - 150000**

**December 31, 2024**

<b>Company</b>	<b>Type</b>	<b>Period From</b>	<b>Period To</b>	<b>Yearly Premium</b>	<b>Months in Term</b>	<b>Current Month Exp</b>	<b>Total Expensed</b>	<b>Prepaid Balance</b>
Zenith Insurance Co.	Workers Comp	10/08/24	10/08/25	509.00	12	42.42	9	381.75
Boyd Insurance & Investments	D&O/Crime	01/01/24	12/31/24	29,941.41	12	2,495.12	-	-
Auto Owners Insurance	Tailed Protection	01/16/24	01/16/25	3,962.23	12	330.19	-	-
<b>TOTALS</b>				<b>\$34,412.64</b>		<b>\$ 2,867.72</b>		<b>\$ 381.76</b>

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

**Riviera Dunes Master Association, Inc.****Accrued Expenses - 210031****December 31, 2024**

<b>Account</b>	<b>Description</b>	<b>Service Dates</b>	<b>Vendor</b>	<b>Amount</b>
530100	2023 Audit	01/01/23-12/31/23	Mauldin & Jenkins	4,475.00
530100	2024 Audit	01/01/24-12/31/24	Mauldin & Jenkins	5,004.00
520131	Web Site	12/27/2024	Fineman Communications	\$300.00
705023	Electric Street Lights	12/03/24-12/31/24	FPL #7105	489.64
705024	Electric Sign	12/03/24-12/31/24	FPL #6559	63.32
705012	Walkway Electricity	12/03/24-12/31/24	FPL #5310	35.41
<b>TOTAL</b>				<b>10,367.37</b>



**Riviera Dunes Master Association, Inc.**

**Reserve Accrued Expenses - 210032**

**December 31, 2024**

<b>Account</b>	<b>Description</b>	<b>Service Dates</b>	<b>Vendor</b>	<b>Amount</b>
530100	Reserve - RIP RAP	12/17/2024	Action Property	\$600.00
530100	Reserve - RIP RAP	12/17/2024	Action Property	\$7,980.00
400400	Reserve - RIP RAP	12/17/2024	Action Property	\$13,056.33
<b>TOTAL</b>				<b>21,636.33</b>

**Riviera Dunes Master Association, Inc.**

**Reserve Liabilities - 300101-309999**

**December 31, 2024**

GL #	Description	Beg. Balance 1/1/23	2023 Assessments	Adjustments	2024 Expenses	2024 Interest	Ending Balance
300101	Landscaping	18,103.96	5,388.00		(1,850.00)		21,641.96
300102	Harbor	7,500.13	1,544.04				9,044.17
300104	Bridge Concrete Restoration	34,039.99					34,039.99
300105	Bridge Painting	18,000.51					18,000.51
300106	Signs	29,738.28	4,779.00				34,517.28
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	33,983.04				108,453.28
300114	Dredging	31,654.48					31,654.48
300115	Security	37,352.86					37,352.86
300116	Sub Ease Permit	14,022.78	2,553.96				16,576.74
309999	Interest	11,269.51				21,312.59	32,582.10
		<b>486,617.10</b>	<b>48,248.04</b>	<b>0.00</b>	<b>(1,850.00)</b>	<b>21,312.59</b>	<b>554,327.73</b>

**Riviera Dunes Master Association, Inc.**  
**Prior Year Surplus/Deficit - 360000**  
**December 31, 2024**

<b>Date</b>	<b>Description</b>	<b>Amount</b>	<b>Balance</b>
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
<b>TOTAL</b>			<b>\$ 52,646.18</b>

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			46,077.62
		ACK	RDM99-001429	12/01/2024	Florida Power & Ligh	33.95	
		ACK	RDM99-001430	12/01/2024	Florida Power & Ligh	32.02	
		ACK	RDM99-001431	12/01/2024	Florida Power & Ligh	484.29	
		ACK	RDM99-001432	12/01/2024	Castle Management, I	1,389.15	
		ACK	RDM99-001435	12/01/2024	Castle Management, I	91.92	
		ACK	RDM99-001436	12/01/2024	Florida Power & Ligh	30.42	
		ACK	RDM99-001437	12/01/2024	Castle Management, I	495.00	
		ACK	RDM99-001433	12/10/2024	Action Property	2,695.00	
		ACK	RDM99-001434	12/10/2024	Burley Technology So	26.75	
		RCP	03895166	12/23/2024	Lockbox	10,716.42	
	Interest	JBR	RDM99-123124	12/31/2024	Bank Reconciliation	0.92	
	Xfer Monthly Reserve	JE	00743460	12/31/2024	Xfer Monthly Reserve		4,020.67
		RCP	03979914	12/31/2024	TRFR 386956	6,096.00	
		RCP	03979936	12/31/2024	Repost Correct Date	4,500.00	
				Account Total	21,313.34	9,299.17	12,014.17
				Ending Balance			58,091.79
102035	Truist Bank - Reserves			Beginning Balance			25,005.40
	Bank Interest 12/31	JE	00743453	12/31/2024	Bank Int 08/31-12/31	42.63	
	Bank Interest 11/30	JE	00743453	12/31/2024	Bank Int 08/31-12/31	47.00	
	Bank Interest 10/31	JE	00743453	12/31/2024	Bank Int 08/31-12/31	47.79	
	Bank Interest 09/30	JE	00743453	12/31/2024	Bank Int 08/31-12/31	51.76	
	Bank Interest 08/31	JE	00743453	12/31/2024	Bank Int 08/31-12/31	52.37	
				Account Total	241.55	0.00	241.55
				Ending Balance			25,246.95
102170	SouthState Bank - Reserve Interest	JBR	rdm20-123124	12/31/2024	Beginning Balance		143.96
				Bank Reconciliation	0.08		
				Account Total	0.08	0.00	0.08
				Ending Balance			144.04
102180	UBS Financial Services - Reserves			Beginning Balance			522,633.49
	Interest	JBR	rdm22-123124	12/31/2024	Bank Reconciliation	2,282.58	
	Xfer Monthly Reserve	JE	00743460	12/31/2024	Xfer Monthly Reserve	4,020.67	
				Account Total	6,303.25	0.00	6,303.25
				Ending Balance			528,936.74
110010	Maintenance Fees Receivable			Beginning Balance			10,956.34
	Adjust A/R Bel Mare	JE	00751281	12/31/2024	Adjust A/R Deliquenc	97.50	
	Adjust A/R Laguan	JE	00751281	12/31/2024	Adjust A/R Deliquenc	252.86	
		RCP	03979914	12/31/2024	TRFR 386956	6,096.00	
		RCP	03979936	12/31/2024	Repost Correct Date	4,500.00	
				Account Total	0.00	10,946.36	-10,946.36
				Ending Balance			9.98
119999	Allowance for Doubtful Accounts			Beginning Balance			0.00
	Adj 120 Days Delinqu	JE	00744856	12/31/2024	Adj 120 Days Delinqu	10,605.98	
	Adj 120 Days Delique	JE	00751035	12/31/2024	Adj 120 Days Delique	10,605.98	
				Account Total	10,605.98	10,605.98	0.00
				Ending Balance			0.00
150000	Prepaid Insurance			Beginning Balance			3,249.48
	Monthly Insurance	JER	00218503	12/31/2024	Monthly Insurance	2,867.72	
				Account Total	0.00	2,867.72	-2,867.72
				Ending Balance			381.76
151011	Deposits - Utilities			Beginning Balance			610.00
				Ending Balance			610.00
200000	Accounts Payable			Beginning Balance			0.00
	11/02/24-12/03/24	ACK	RDM99-001429	12/01/2024	Florida Power & Ligh	33.95	
	11/02/24-12/03/24	ACK	RDM99-001430	12/01/2024	Florida Power & Ligh	32.02	
	11/02/24-12/03/24	ACK	RDM99-001431	12/01/2024	Florida Power & Ligh	484.29	
	Dec 24 MGT Fees	ACK	RDM99-001432	12/01/2024	Castle Management, I	1,389.15	

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
Nov 24 Postage Invoice	ACK	RDM99-001435	12/01/2024	Castle Management, I	91.92		
11/02/24-12/03/24	ACK	RDM99-001436	12/01/2024	Florida Power & Ligh	30.42		
DEC 2024 SETUP FEES	ACK	RDM99-001437	12/01/2024	Castle Management, I	495.00		
Dec 24 MGT Fees	AVC	03379370	12/02/2024	Castle Management, I		1,389.15	
11/02/24-12/03/24	AVC	03378712	12/04/2024	Florida Power & Ligh		33.95	
11/02/24-12/03/24	AVC	03378718	12/04/2024	Florida Power & Ligh		32.02	
11/02/24-12/03/24	AVC	03378724	12/04/2024	Florida Power & Ligh		484.29	
12/2024 SERVICE	AVC	03382883	12/05/2024	Action Property		2,445.00	
12/2024 WASTE	AVC	03382883	12/05/2024	Action Property		250.00	
STATIONS							
12/2024 SERVICE	AVC	03382884	12/05/2024	Burley Technology So		26.75	
12/2024 SERVICE	ACK	RDM99-001433	12/10/2024	Action Property	2,445.00		
12/2024 WASTE	ACK	RDM99-001433	12/10/2024	Action Property	250.00		
STATIONS							
12/2024 SERVICE	ACK	RDM99-001434	12/10/2024	Burley Technology So	26.75		
Nov 24 Postage Invoice	AVC	03391883	12/11/2024	Castle Management, I		91.92	
11/02/24-12/03/24	AVC	03392557	12/11/2024	Florida Power & Ligh		30.42	
DEC 2024 SETUP FEES	AVC	03401769	12/24/2024	Castle Management, I		495.00	
				Account Total	5,278.50	5,278.50	0.00
				Ending Balance			0.00
210031	Accrued Expenses			Beginning Balance			-9,810.07
	REV	00736648	12/01/2024	November Accruals	91.92		
December Accruals	JE	00744842	12/31/2024	December Accruals		888.37	
	JER	00218502	12/31/2024	Riviera Dunes Account		417.00	
	REV	00666339	12/31/2024	Dec Accrual Expenses	656.15		
				Account Total	748.07	1,305.37	-557.30
				Ending Balance			-10,367.37
210032	Accrued Expenses - Reserves			Beginning Balance			0.00
December Accruals	JE	00744843	12/31/2024	December Accruals		21,636.33	
				Account Total	0.00	21,636.33	-21,636.33
				Ending Balance			-21,636.33
220000	Prepaid Assessments			Beginning Balance			-12,955.00
	RCP	03895166	12/23/2024	Lockbox		10,716.42	
Adjust A/R Bel Mare	JE	00751281	12/31/2024	Adjust A/R Deliquenc	97.50		
Adjust A/R Laguan	JE	00751281	12/31/2024	Adjust A/R Deliquenc	252.86		
	RCR	03963378	12/31/2024	RM Credits		9.98	
	RCR	03979944	12/31/2024	RM Credits		97.50	
	RCR	03979951	12/31/2024	RM Credits		364.32	
				Account Total	350.36	11,188.22	-10,837.86
				Ending Balance			-23,792.86
250100	Deferred Maintenance Fees			Beginning Balance			-13,477.66
Adj Deferred Maint	JE	00744839	12/31/2024	Adj Deferred Maint		0.01	
	JER	00218505	12/31/2024	Deferred Maintenance	13,477.67		
				Account Total	13,477.67	0.01	13,477.66
				Ending Balance			0.00
300101	Reserve - Landscaping			Beginning Balance			-21,192.96
	JER	00218504	12/31/2024	Riviera Dunes Reserv		449.00	
				Account Total	0.00	449.00	-449.00
				Ending Balance			-21,641.96
300102	Reserve - Harbor			Beginning Balance			-8,915.50
	JER	00218504	12/31/2024	Riviera Dunes Reserv		128.67	
				Account Total	0.00	128.67	-128.67
				Ending Balance			-9,044.17
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			Beginning Balance			-34,119.03
	JER	00218504	12/31/2024	Riviera Dunes Reserv		398.25	
				Account Total	0.00	398.25	-398.25
				Ending Balance			-34,517.28

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
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
	December Accruals	JE 00744843	12/31/2024	December Accruals	600.00		
	December Accruals	JE 00744843	12/31/2024	December Accruals	7,980.00		
	December Accruals	JE 00744843	12/31/2024	December Accruals	13,056.33		
				Account Total	21,636.33	0.00	21,636.33
				Ending Balance			21,607.48
300112	Reserve - Seawall Cap			Beginning Balance			-152,395.08
				Ending Balance			-152,395.08
300113	Reserve - Seawall Restoration			Beginning Balance			-105,621.36
		JER 00218504	12/31/2024	Riviera Dunes Reserv		2,831.92	
				Account Total	0.00	2,831.92	-2,831.92
				Ending Balance			-108,453.28
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			Beginning Balance			-16,363.91
		JER 00218504	12/31/2024	Riviera Dunes Reserv		212.83	
				Account Total	0.00	212.83	-212.83
				Ending Balance			-16,576.74
309999	Reserve Interest			Beginning Balance			-30,057.89
	Interest	JBR rdm20-123124	12/31/2024	Bank Reconciliation		0.08	
	Interest	JBR rdm22-123124	12/31/2024	Bank Reconciliation		2,282.58	
	Bank Int 08/31-12/31	JE 00743453	12/31/2024	Bank Int 08/31-12/31		241.55	
				Account Total	0.00	2,524.21	-2,524.21
				Ending Balance			-32,582.10
360000	Prior Years Surplus / (Deficit)			Beginning Balance			-52,646.18
				Ending Balance			-52,646.18
400100	Maintenance Assessments			Beginning Balance			-148,254.34
	Adj Deferred Maint	JE 00744839	12/31/2024	Adj Deferred Maint	0.01		
		JER 00218505	12/31/2024	Deferred Maintenance		13,477.67	
				Account Total	0.01	13,477.67	-13,477.66
				Ending Balance			-161,732.00
400108	Contra Revenue - Bad Debt			Beginning Balance			0.00
	Adj 120 Days Delinqu	JE 00744856	12/31/2024	Adj 120 Days Delinqu	10,605.98		
	Adj 120 Days Delique	JE 00751035	12/31/2024	Adj 120 Days Delique		10,605.98	
				Account Total	10,605.98	10,605.98	0.00
				Ending Balance			0.00
400400	Late Fees			Beginning Balance			-402.12
		REV 00736648	12/01/2024	November Accruals		91.92	
	Nov 24 Postage Invoice	AVC 03391883	12/11/2024	Castle Management, I	91.92		
		RCR 03963378	12/31/2024	RM Credits	9.98		
		RCR 03979944	12/31/2024	RM Credits	97.50		
		RCR 03979951	12/31/2024	RM Credits	364.32		
				Account Total	563.72	91.92	471.80
				Ending Balance			69.68
401120	Bank Interest Income			Beginning Balance			-14.68
	Interest	JBR RDM99-123124	12/31/2024	Bank Reconciliation		0.92	
				Account Total	0.00	0.92	-0.92
				Ending Balance			-15.60
420900	Miscellaneous Income			Beginning Balance			-293.81
				Ending Balance			-293.81

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
510100	Insurance			Beginning Balance			31,634.03
	Monthly Insurance	JER 00218503	12/31/2024	Monthly Insurance	2,867.72		
				Account Total	2,867.72	0.00	2,867.72
				Ending Balance			34,501.75
520115	Postage & Mailings			Beginning Balance			1,686.87
				Ending Balance			1,686.87
520119	Office Expense/Equipment			Beginning Balance			1,010.75
	DEC 2024 SETUP FEES	AVC 03401769	12/24/2024	Castle Management, I	495.00		
				Account Total	495.00	0.00	495.00
				Ending Balance			1,505.75
520131	Web Site			Beginning Balance			2,712.20
	12/2024 SERVICE	AVC 03382884	12/05/2024	Burley Technology So	26.75		
	December Accruals	JE 00744842	12/31/2024	December Accruals	300.00		
				Account Total	326.75	0.00	326.75
				Ending Balance			3,038.95
530100	Accounting/Audit/Review			Beginning Balance			4,587.00
		JER 00218502	12/31/2024	Riviera Dunes Account	417.00		
				Account Total	417.00	0.00	417.00
				Ending Balance			5,004.00
530110	Legal/Professional			Beginning Balance			15,129.01
				Ending Balance			15,129.01
540122	Income Tax			Beginning Balance			2,640.00
				Ending Balance			2,640.00
600000	Management Services			Beginning Balance			15,014.90
	Contract						
	Dec 24 MGT Fees	AVC 03379370	12/02/2024	Castle Management, I	1,389.15		
				Account Total	1,389.15	0.00	1,389.15
				Ending Balance			16,404.05
700100	Lawn Maintenance Contract			Beginning Balance			29,865.00
	12/2024 SERVICE	AVC 03382883	12/05/2024	Action Property	2,445.00		
	12/2024 WASTE	AVC 03382883	12/05/2024	Action Property	250.00		
	STATIONS						
				Account Total	2,695.00	0.00	2,695.00
				Ending Balance			32,560.00
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			1,318.92
	11/02/24-12/03/24	AVC 03378712	12/04/2024	Florida Power & Ligh	33.95		
	December Accruals	JE 00744842	12/31/2024	December Accruals	35.41		
		REV 00666339	12/31/2024	Dec Accrual Expenses		61.26	
				Account Total	69.36	61.26	8.10
				Ending Balance			1,327.02
705023	Electricity - Street Lights			Beginning Balance			5,338.79
	11/02/24-12/03/24	AVC 03378724	12/04/2024	Florida Power & Ligh	484.29		
	December Accruals	JE 00744842	12/31/2024	December Accruals	489.64		
		REV 00666339	12/31/2024	Dec Accrual Expenses		470.26	
				Account Total	973.93	470.26	503.67
				Ending Balance			5,842.46
705024	Sign Electric			Beginning Balance			686.05
	11/02/24-12/03/24	AVC 03378718	12/04/2024	Florida Power & Ligh	32.02		
	11/02/24-12/03/24	AVC 03392557	12/11/2024	Florida Power & Ligh	30.42		
	December Accruals	JE 00744842	12/31/2024	December Accruals	63.32		
		REV 00666339	12/31/2024	Dec Accrual Expenses		124.63	
				Account Total	125.76	124.63	1.13
				Ending Balance			687.18

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
705080	Gas			Beginning Balance			-595.68
				Ending Balance			-595.68
707020	Miscellaneous Grounds Expense			Beginning Balance			5,429.50
				Ending Balance			5,429.50
900101	Building - Walls	JER 00218504	12/31/2024	Beginning Balance			4,939.00
				Riviera Dunes Reserv	449.00		
				Account Total	449.00	0.00	449.00
				Ending Balance			5,388.00
900102	Harbor			Beginning Balance			1,415.37
				Sub Ledger Activity	128.67		
				Account Total	128.67	0.00	128.67
				Ending Balance			1,544.04
900106	Contingency	JER 00218504	12/31/2024	Beginning Balance			4,380.75
				Riviera Dunes Reserv	398.25		
				Account Total	398.25	0.00	398.25
				Ending Balance			4,779.00
900113	Reserves - Seawall Restoration	JER 00218504	12/31/2024	Beginning Balance			31,151.12
				Riviera Dunes Reserv	2,831.92		
				Account Total	2,831.92	0.00	2,831.92
				Ending Balance			33,983.04
900116	Reserves - Sub Ease Permit	JER 00218504	12/31/2024	Beginning Balance			2,341.13
				Riviera Dunes Reserv	212.83		
				Account Total	212.83	0.00	212.83
				Ending Balance			2,553.96
				Entity Totals	104,505.18	104,505.18	0.00



For Journal Entries Dated 12/01/24 to 12/31/24  
 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
JE	00744842	December Accruals	12/31/2024	1michelles		01/31/2025		
		Riviera Dunes Master	RDM	210031		Accrued Expenses		888.37
		Riviera Dunes Master	RDM	520131		Web Site	300.00	
		Riviera Dunes Master	RDM	705012		Elec - Shrd Roadway	35.41	
		Riviera Dunes Master	RDM	705023		Elec - Street	489.64	
		Riviera Dunes Master	RDM	705024		Elec - Pavil	63.32	
		<b>December Accruals</b>						
JE	00751035	Adj 120 Days Delique	12/31/2024	1michelles		02/24/2025		
		Riviera Dunes Master	RDM	119999		Allow for Dbtfl Acct	10,605.98	
		Riviera Dunes Master	RDM	400108		Contra Rev-Bad Debt		10,605.98
		<b>Adj 120 Days Delinquency as the ledgers were not deliquent Bel Mare Twr &amp; Laguan Riviera</b>						
JE	00751281	Adjust A/R Deliquenc	12/31/2024	1michelles		02/25/2025		
		Riviera Dunes Master	RDM	110010		Maintenance Fees Rec		97.50
		Riviera Dunes Master	RDM	110010		Maintenance Fees Rec		252.86
		Riviera Dunes Master	RDM	220000		Prepaid Assessments	97.50	
		Riviera Dunes Master	RDM	220000		Prepaid Assessments	252.86	
		<b>Adjust A/R Delinquency as the ledgers were adjusted and not in delinquency. Bel Mare Twr 1&amp; 2 \$97.50 Laguan Riviera \$252.86</b>						
JE	00744839	Adj Deferred Maint	12/31/2024	1michelles		01/31/2025		
		Riviera Dunes Master	RDM	250100		Def Maintenance Fees		0.01
		Riviera Dunes Master	RDM	400100		Maintenance Fees	0.01	
		<b>Adj Deferred Maint</b>						
JE	00744843	December Accruals	12/31/2024	1michelles		01/31/2025		
		Riviera Dunes Master	RDM	210032		Accrued Expenses		21,636.33
		Riviera Dunes Master	RDM	300111		Res - Club Assoc	600.00	
		Riviera Dunes Master	RDM	300111		Res - Club Assoc	7,980.00	
		Riviera Dunes Master	RDM	300111		Res - Club Assoc	13,056.33	
		<b>December Accruals</b>						
JE	00744856	Adj 120 Days Delinqu	12/31/2024	1michelles		01/31/2025		
		Riviera Dunes Master	RDM	119999		Allow for Dbtfl Acct		10,605.98
		Riviera Dunes Master	RDM	400108		Contra Rev-Bad Debt	10,605.98	
		<b>Adj 120 Days Delinquency</b>						
JE	00743453	Bank Int 08/31-12/31	12/31/2024	1michelles		01/28/2025		
		Riviera Dunes Master	RDM	102035		Res - Truist	42.63	
		Riviera Dunes Master	RDM	102035		Res - Truist	47.00	
		Riviera Dunes Master	RDM	102035		Res - Truist	47.79	
		Riviera Dunes Master	RDM	102035		Res - Truist	51.76	
		Riviera Dunes Master	RDM	102035		Res - Truist	52.37	
		Riviera Dunes Master	RDM	309999		Res - Interest		241.55
		<b>Bank Interest for 12.31.2024 &amp; prior months</b>						
JE	00743460	Xfer Monthly Reserve	12/31/2024	1michelles		01/28/2025		
		Riviera Dunes Master	RDM	100093		Alliance Bank - Oper		4,020.67
		Riviera Dunes Master	RDM	102180		UBS Fin Svcs-Resv	4,020.67	
		<b>Xfer Monthly Reserve</b>						
JER	00218502	Riviera Dunes Account	12/31/2024	1rnathaniel		12/17/2024		
		Riviera Dunes Master	RDM	210031		Accrued Expenses		417.00

For Journal Entries Dated 12/01/24 to 12/31/24  
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
		Riviera Dunes Master	RDM	530100		Accounting Fees	417.00	
JER	00218503	Monthly Insurance	12/31/2024	1mnathaniel		12/17/2024		
		Riviera Dunes Master	RDM	150000		Prep Insurance		2,867.72
		Riviera Dunes Master	RDM	510100		Insurance	2,867.72	
JER	00218504	Riviera Dunes Reserv	12/31/2024	1mnathaniel		12/17/2024		
		Riviera Dunes Master	RDM	300101		Res - Walls		449.00
		Riviera Dunes Master	RDM	300102		Current Year Funding		128.67
		Riviera Dunes Master	RDM	300106		Res - Contingency Ex		398.25
		Riviera Dunes Master	RDM	300113		Res - Celestial Home		2,831.92
		Riviera Dunes Master	RDM	300116		Reserve- Exterior		212.83
		Riviera Dunes Master	RDM	900101		Res - Walls	449.00	
		Riviera Dunes Master	RDM	900102	102	Harbor	128.67	
		Riviera Dunes Master	RDM	900106		Res - Contingen	398.25	
		Riviera Dunes Master	RDM	900113		Seawall Restoration	2,831.92	
		Riviera Dunes Master	RDM	900116		Sub Ease Permit	212.83	
JER	00218505	Deferred Maintenance	12/31/2024	1mnathaniel		12/17/2024		
		Riviera Dunes Master	rdm	250100		Def Maintenance Fees	13,477.67	
		Riviera Dunes Master	rdm	400100		Maintenance Fees		13,477.67
Totals							69,132.31	69,132.31

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
FLORAP	Florida Power & Light	03378712	12/04/2024	33.95	0.00	RDM99	001429	D		12/01/2024	33.95
FLORAP	Florida Power & Light	03378718	12/04/2024	32.02	0.00	RDM99	001430	D		12/01/2024	32.02
FLORAP	Florida Power & Light	03378724	12/04/2024	484.29	0.00	RDM99	001431	D		12/01/2024	484.29
CASTAP	Castle Management, LLC	03379370	12/02/2024	1,389.15	0.00	RDM99	001432	D		12/01/2024	1,389.15
012930	Action Property	03382883	12/05/2024	2,695.00	0.00	RDM99	001433	C		12/10/2024	2,695.00
022641	Burley Technology Soluti	03382884	12/05/2024	26.75	0.00	RDM99	001434	C		12/10/2024	26.75
CASTAP	Castle Management, LLC	03391883	12/11/2024	91.92	0.00	RDM99	001435	D		12/01/2024	91.92
FLORAP	Florida Power & Light	03392557	12/11/2024	30.42	0.00	RDM99	001436	D		12/01/2024	30.42
CASTAP	Castle Management, LLC	03401769	12/24/2024	495.00	0.00	RDM99	001437	D		12/01/2024	495.00
Entity Totals				5,278.50	0.00						5,278.50

Computer Checks: 2,721.75  
Manual Checks: 0.00  
Direct Credits: 2,556.75

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
FLORAP	Florida Power & Light	03378712	12/04/2024	33.95	0.00	RDM99	001429	D	12/01/2024		33.95
	Community	Description				Entity	Account		Invoice		Dist.Amount
	Riviera Dunes Master	11/02/24-12/03/24				rdm	705012		47524-85310		33.95
FLORAP	Florida Power & Light	03378718	12/04/2024	32.02	0.00	RDM99	001430	D	12/01/2024		32.02
	Community	Description				Entity	Account		Invoice		Dist.Amount
	Riviera Dunes Master	11/02/24-12/03/24				rdm	705024		49743-06559		32.02
FLORAP	Florida Power & Light	03378724	12/04/2024	484.29	0.00	RDM99	001431	D	12/01/2024		484.29
	Community	Description				Entity	Account		Invoice		Dist.Amount
	Riviera Dunes Master	11/02/24-12/03/24				RDM	705023		51700-27105		484.29
CASTAP	Castle Management, LLC	03379370	12/02/2024	1,389.15	0.00	RDM99	001432	D	12/01/2024		1,389.15
	Community	Description				Entity	Account		Invoice		Dist.Amount
	Riviera Dunes Master	Dec 24 MGT Fees				RDM	600000		mgt120124350		1,389.15
012930	Action Property	03382883	12/05/2024	2,695.00	0.00	RDM99	001433	C	12/10/2024		2,695.00
	Community	Description				Entity	Account		Invoice		Dist.Amount
	Riviera Dunes Master	12/2024 SERVICE				RDM	700100		15360		2,445.00
022641	Burley Technology Soluti	03382884	12/05/2024	26.75	0.00	RDM99	001434	C	12/10/2024		26.75
	Community	Description				Entity	Account		Invoice		Dist.Amount
	Riviera Dunes Master	12/2024 SERVICE				RDM	520131		20240661		26.75
CASTAP	Castle Management, LLC	03391883	12/11/2024	91.92	0.00	RDM99	001435	D	12/01/2024		91.92
	Community	Description				Entity	Account		Invoice		Dist.Amount
	Riviera Dunes Master	Nov 24 Postage Invoice				RDM	400400		pos1124283		91.92
FLORAP	Florida Power & Light	03392557	12/11/2024	30.42	0.00	RDM99	001436	D	12/01/2024		30.42
	Community	Description				Entity	Account		Invoice		Dist.Amount
	Riviera Dunes Master	11/02/24-12/03/24				RDM	705024		09236-62050		30.42
CASTAP	Castle Management, LLC	03401769	12/24/2024	495.00	0.00	RDM99	001437	D	12/01/2024		495.00
	Community	Description				Entity	Account		Invoice		Dist.Amount
	Riviera Dunes Master	DEC 2024 SETUP FEES				RDM	520119		SETUP1224139		495.00
Entity Totals				5,278.50	0.00						5,278.50
										Computer Checks:	2,721.75
										Manual Checks:	0.00
										Direct Credits:	2,556.75

RD

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

Unit Space	R Type	Sts Type	Resident Co-Resident	CC	Move In Description	Move Out	Deposit Date	Amount	Current	30 Days	60 Days	90 Days
RD-M001 - RDM- RIVIERA DUNES												
BMCA	01	C	Bel Mare Twr 1 and 2 c/o Castle Mgmt 12270 SW 3rd St STE 200 Plantation FL 33325					0.00				
				LF	Cr Correct date		12/31/2024	-67.50	-67.50			
				DL	Cr Correct date		12/31/2024	-30.00	-30.00			
				QA	Quarterly Assessment		10/01/2024	97.50				97.50
				Resident Totals				0.00	-97.50	0.00	0.00	97.50
GDBM	01	C	GDAWG Ventures LLC 714 Manatee Ave East STE A Bel Mare Tower 3 Bradenton FL 34205					0.00				
				QA	Lckbx Pmt		12/23/2024	-1,300.97	-1,300.97			
GDHR	01	C	GDAWG Ventures LLC 714 Manatee Ave East STE A Haben Retail Bradenton FL 34205					0.00				
				QA	Lckbx Pmt		12/23/2024	-2,160.01	-2,160.01			
GDHS	01	C	GDAWG Ventures LLC 714 Manatee Ave East STE A Harborside Bradenton FL 34205					0.00				
				QA	Lckbx Pmt		12/23/2024	-5,830.69	-5,830.69			
GDLT	01	C	GDAWG Ventures LLC 714 Manatee Ave East STE A Laguna Tower 5 Bradenton FL 34205					0.00				
				QA	Lckbx Pmt		12/23/2024	-1,424.75	-1,424.75			
HMRD	01	C	Hammocks at RD c/o C S Community Mgmt 4301 32nd St W STE A 20 Bradenton FL 34205					0.00				
				QA	Lckbx Pmt		11/19/2024	-261.56		-261.56		
				QA	Lckbx Pmt		11/12/2024	-2,097.44		-2,097.44		
				Resident Totals				-2,359.00	0.00	-2,359.00	0.00	0.00
HORD	01	C	Homes of RD c/o Advanced Mgmt 9031 Town Center Pkwy Bradenton FL 34202					0.00				
				LF	Rvr Per T2325507		12/31/2024	-9.98	-9.98			
				QA	Quarterly Assessment		10/01/2024	9.98				9.98
				Resident Totals				0.00	-9.98	0.00	0.00	9.98
LGRV	01	C	Laguna Riviera c/o Advanced Mgmt Attn: Beverly 9031 Town Center Pkwy Bradenton FL 34202					0.00				
				DL	Cr Correct date		12/31/2024	-90.00	-90.00			
				LF	Cr Correct date		12/31/2024	-274.32	-274.32			
				QA	Quarterly Assessment		10/01/2024	252.86				252.86
				Resident Totals				-111.46	-364.32	0.00	0.00	252.86
RD-M0CA - RDM- COMMON AREA												
00CA	01	C	Management Office 12270 SW 3rd St STE 200 Plantation FL 33325					0.00				
				QA	Lckbx Pmt		10/29/2024	-4,500.00			-4,500.00	
				QA	Lckbx Pmt		10/22/2024	-6,096.00			-6,096.00	
				Resident Totals				-10,596.00	0.00	0.00	-10,596.00	0.00
				Entity Totals Delinquent				360.34	0.00	0.00	0.00	360.34
				Prepays				-24,143.22	-11,188.22	-2,359.00	-10,596.00	0.00
				Net				-23,782.88	-11,188.22	-2,359.00	-10,596.00	360.34
				DL	Notice of Late Assmt			0.00	0.00	0.00	0.00	0.00
								-120.00	-120.00	0.00	0.00	
				LF	Late Fee			0.00	0.00	0.00	0.00	0.00
								-351.80	-351.80	0.00	0.00	0.00
				QA	Quarterly Assessment			360.34	0.00	0.00	0.00	360.34
								-23,671.42	-10,716.42	-2,359.00	-10,596.00	0.00

Bank Balance As Of 12/31/2024	6,866.40
Adjusted Bank Balance	6,866.40
Book Balance As Of 12/31/2024	6,866.40
Interest Income	0.00
Bank Charges	0.00
Adjusted Book Balance	6,866.40



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

## Statement Ending 12/31/2024


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
11/30/2024	Beginning Balance	\$6,866.40
	0 Credit(s) This Period	\$0.00
	0 Debit(s) This Period	\$0.00
12/31/2024	Ending Balance	\$6,866.40


Member FDIC  
NMLS# 403455



This page left intentionally blank



Bank Balance As Of 12/31/2024	47,495.79
Deposit In Transit RM	10,596.00
Adjusted Bank Balance	58,091.79
Book Balance As Of 12/31/2024	58,090.87
Interest Income	0.92
Bank Charges	0.00
Adjusted Book Balance	58,091.79

Batch	Date	Description	Amount
03979914	12/31/2024	TRFR 386956	6,096.00
03979936	12/31/2024	Repost Correct Date 	4,500.00
		Bank Code Total	10,596.00



## 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

Last statement: November 30, 2024

This statement: December 31, 2024

Total days in statement period: 31

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

Page 1

XXXXXX0035

( 0)

Direct inquiries to:

888-734-4567

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

---

**NEW PRICING WILL GO INTO EFFECT JANUARY 1, 2025 FOR CERTAIN SERVICES. YOU MAY OR MAY NOT SEE A CHANGE IN FEES DEPENDING ON THE SERVICES YOU USE. FOR QUESTIONS, PLEASE CONTACT YOUR RELATIONSHIP MANAGER, TREASURY MANAGEMENT ADVISOR OR CLIENT CARE AT 888-995-2265.**

---

### SUMMARY OF ACCOUNT BALANCES

Account	Number	Ending Balance
AAB Community Checking	XXXXXX0035	\$47,495.79
Cash Manager Balance	XX-XXX0-35-9	\$0.00

Investment totals as of December 31, 2024

### AAB Community Checking

Account number	XXXXXX0035	Beginning balance	\$46,462.62
Low balance	\$36,778.45	Total additions	10,717.34
Average balance	\$43,478.14	Total subtractions	9,684.17
Avg collected balance	\$43,478	Ending balance	\$47,495.79

### DEBITS

Date	Description	Subtractions
12-02	' ACH Debit CASTLE PRO ACH 241202	1,389.15
12-03	' ACH Debit Action Property FUND PMTS 241203 1427	85.00
12-03	' ACH Debit Fineman Communic FUND PMTS 241203 1428	300.00

RIVIERA DUNES MASTER ASSOCIATION INC  
December 31, 2024

Page 2  
XXXXXX0035

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
12-09	' ACH Debit CASTLE PRO ACH 241209	495.00
12-12	' ACH Debit Burley Technolog FUND PMTS 241212 1434	26.75
12-12	' ACH Debit Action Property FUND PMTS 241212 1433	2,695.00
12-17	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 241217	30.42
12-17	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 241217	32.02
12-17	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 241217	33.95
12-17	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 241217	484.29
12-17	' ACH Debit RIVIERA DUNES MA ACH 241217	4,020.67
12-18	' ACH Debit Castle Managemen ExhD 11-24 241218 16152581	91.92

**CREDITS**

<u>Date</u>	<u>Description</u>	<u>Additions</u>
12-23	' Lockbox Deposit	10,716.42
12-31	' Interest Credit	0.92

**DAILY BALANCES**

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
11-30	46,462.62	12-09	44,193.47	12-18	36,778.45
12-02	45,073.47	12-12	41,471.72	12-23	47,494.87
12-03	44,688.47	12-17	36,870.37	12-31	47,495.79

**INTEREST INFORMATION**

Annual percentage yield earned	0.02 %
Interest-bearing days	31
Average balance for APY	\$43,478.14
Interest earned	\$0.92

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

**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 12/31/2024	25,246.95
Adjusted Bank Balance	<div>25,246.95</div>
Book Balance As Of 12/31/2024	25,246.95
Interest Income	0.00
Bank Charges	0.00
Adjusted Book Balance	<div>25,246.95</div>



999-99-99-99 55466 0 M 001 25 50 004  
RIVIERA DUNES MASTER ASSOCIATION INC  
RESERVE ACCT  
C/O CASTLE GROUP LLC  
12270 SW 3RD ST STE 200  
PLANTATION FL 33325-2811

Your account statement  
For 12/24/2024

Contact us



Truist.com



(844) 4TRUIST or  
(844) 487-8478

■ ASSOC SVCS MONEY MKT SAVINGS 1100013255766

Account summary

Your previous balance as of 11/25/2024	\$25,204.32
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 42.63
Your new balance as of 12/24/2024	= \$25,246.95

Interest summary

Interest paid this statement period	\$42.63
2024 interest paid year-to-date	\$598.44
Interest rate	1.87%
Annual percentage yield (APY) earned	2.08%
On 12/19/2024 the interest rate changed from 2.12% to 1.87%	

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
12/24	EFFECTIVE DATE 12-25-24 INTEREST PAYMENT	42.63
Total deposits, credits and interest		= \$42.63

Important: Fee Changes. Truist has completed an annual review of wholesale payment services pricing. As of January 1, 2025, fees will change for some treasury and payment services, including changes to depository, payment and select digital services. Visit [www.truist.com/pricingchanges](https://www.truist.com/pricingchanges) for a full list of impacted services.



## Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am 8pm EST Monday-Friday and 8am 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

### Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

### Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing Rights Summary

#### In case of errors or questions about your Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending  
PO Box 200  
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit [Truist.com](https://www.truist.com) to locate the Truist branch closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1. List the new balance of your account from your latest statement here:		Date/Check #	Amount	Date/Check #	Amount
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC



Bank Balance As Of 12/31/2024	144.04
Adjusted Bank Balance	144.04
Book Balance As Of 12/31/2024	143.96
Interest Income	0.08
Bank Charges	0.00
Adjusted Book Balance	144.04



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

## Statement Ending 12/31/2024

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	\$144.04

### ASSOCIATION MMA - XXXXXXXXXXXXXXX2761

#### Account Summary

Date	Description	Amount
11/30/2024	Beginning Balance	\$143.96
	1 Credit(s) This Period	\$0.08
	0 Debit(s) This Period	\$0.00
12/31/2024	Ending Balance	\$144.04

#### Interest Summary

Description	Amount
Interest Earned From 11/30/2024 Through 12/31/2024	
Annual Percentage Yield Earned	0.64%
Interest Days	32
Interest Earned	\$0.08
Interest Paid This Period	\$0.08
Interest Paid Year-to-Date	\$0.92
Minimum Balance	\$143.96
Average Available Balance	\$143.96

#### Other Credits

Date	Description	Amount
12/31/2024	INTEREST	\$0.08
		1 item(s) totaling \$0.08

#### Daily Balances

Date	Amount
12/31/2024	\$144.04

Member FDIC  
NMLS# 403455



This page left intentionally blank

Bank Reconciliation
RDM22 RDM -UBS Reserve
12/31/2024

Bank Balance As Of 12/31/2024	528,936.74
Adjusted Bank Balance	<u>528,936.74</u>
Book Balance As Of 12/31/2024	526,654.16
Interest Income	2,282.58
Bank Charges	0.00
Adjusted Book Balance	<u>528,936.74</u>



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

# Portfolio Management Program

December 2024

ANP7000136121 1224 X123 BX 0

**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](http://www.ubs.com/financialservices)

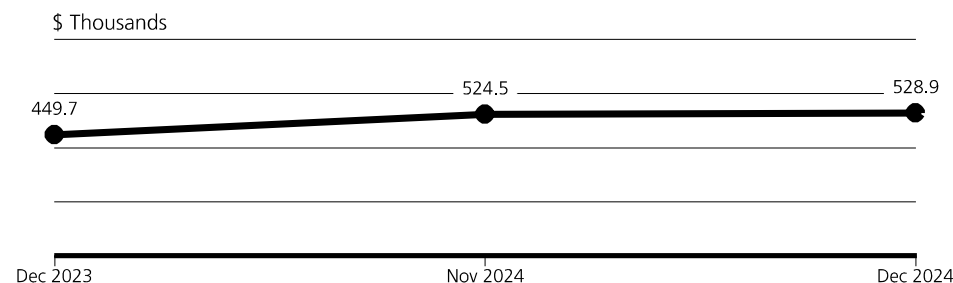
RIVIERA DUNES MASTER  
ASSOCIATION INC  
12270 SW 3 ST, STE 300  
C/O CASTLE GROUP  
PLANTATION FL 33325-2811

## Value of your account

	on November 29 (\$)	on December 31 (\$)
Your assets	524,483.49	528,936.74
Your liabilities	0.00	0.00
<b>Value of your account</b>	<b>\$524,483.49</b>	<b>\$528,936.74</b>
Accrued interest in value above	\$3,750.18	\$5,409.56

As a service to you, your portfolio value of  
\$528,936.74 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	\$56,834.34
Your investment return:	
Dividend and interest income	\$22,935.38
Change in value of accrued interest	-\$1,437.47
Change in market value	\$905.01

**Value of your account  
on Dec 31, 2024** **\$528,936.74**



# Your account balance sheet

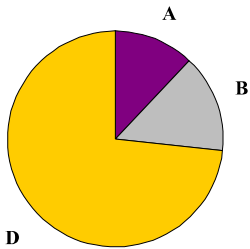
The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

## Summary of your assets

	Value on December 31 (\$)	Percentage of your account
<b>A</b> Cash and money balances	63,683.99	12.04%
<b>B</b> Cash alternatives	77,934.34	14.73%
<b>C</b> Equities	0.00	0.00%
<b>D</b> Fixed income	387,318.41	73.23%
<b>E</b> Non-traditional	0.00	0.00%
<b>F</b> Commodities	0.00	0.00%
<b>G</b> Other	0.00	0.00%
<b>Total assets</b>	<b>\$528,936.74</b>	<b>100.00%</b>

Value of your account **\$528,936.74**

## 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	
	December 2024	Year to date
S&P 500	-2.38%	25.02%
Russell 3000	-3.06%	23.81%
MSCI - Europe, Australia & Far East	-2.25%	4.35%
Barclays Capital U.S. Aggregate Bond Index	-1.64%	1.25%

### Interest rates on December 31, 2024

3-month Treasury bills: 4.17%

One-month SOFR: 4.53%



## Change in the value of your account

	December 2024 (\$)	Year to date (\$)
<b>Opening account value</b>	<b>\$524,483.49</b>	<b>\$449,699.48</b>
Deposits, including investments transferred in	4,020.67	60,374.03
Withdrawals and fees, including investments transferred out	-1,850.00	-3,539.69
Dividend and interest income	274.85	22,935.38
Change in value of accrued interest	1,659.38	-1,437.47
Change in market value	348.35	905.01
<b>Closing account value</b>	<b>\$528,936.74</b>	<b>\$528,936.74</b>

## 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.

	December 2024 (\$)	Year to date (\$)
Taxable dividends	273.93	1,447.99
Taxable interest	0.92	22,523.81
Taxable accrued interest paid	0.00	-1,150.08
<b>Total current year</b>	<b>\$274.85</b>	<b>\$22,821.72</b>
Prior year adjustment	0.00	113.66
<b>Total dividend &amp; interest</b>	<b>\$274.85</b>	<b>\$22,935.38</b>

## 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 (\$)
	December 2024 (\$)	Year to date (\$)	
Short term	0.00	129.75	1,002.05
Long term	0.00	150.00	392.77
<b>Total</b>	<b>\$0.00</b>	<b>\$279.75</b>	<b>\$1,394.82</b>



## 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.

	December 2024 (\$)	Year to date (\$)
<b>Opening balances</b>	<b>\$61,512.40</b>	<b>\$62,278.49</b>
<i>Additions</i>		
Deposits and other funds credited	4,020.67	60,374.03
Dividend and interest income	274.85	22,935.38
Proceeds from investment transactions	0.00	230,446.58
<b>Total additions</b>	<b>\$4,295.52</b>	<b>\$313,755.99</b>
<i>Subtractions</i>		
Checks and bill payments	-1,850.00	-1,850.00
Professional management fees and related services	0.00	-1,689.69
Funds withdrawn for investments bought	-273.93	-308,810.80
<b>Total subtractions</b>	<b>-\$2,123.93</b>	<b>-\$312,350.49</b>
<b>Net cash flow</b>	<b>\$2,171.59</b>	<b>\$1,405.50</b>
<b>Closing balances</b>	<b>\$63,683.99</b>	<b>\$63,683.99</b>

## UBS Insured Sweep Program Account APY

*Interest period Nov 7 - Dec 5*

Opening UBS Insured Sweep Program balance Nov 7	\$1,910.22
Closing UBS Insured Sweep Program balance Dec 5	\$61,513.32
Number of days in interest period	29
Average daily balance	\$25,052.58
Interest earned	\$0.99
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](http://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 Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period
UBS Insured Sweep Prgm	61,512.40	63,683.99				

#### UBS Insured Sweep Program

Priority	Bank Name	Closing balance on Dec 31 (\$)	Status
1	UBS Bank USA	63,683.99	
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 Dec 31 (\$)	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** **\$63,683.99**

#### 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 Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Investment return (\$)	Holding period
FEDERATED HERMES GOVT									
OBL FUND CLASS ADVISOR									
	77,934.340	---This information was unavailable---			1.0000	77,934.34			
Symbol: GOVXX									
EAI: \$3,537 Current yield: 4.54%									



## 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](http://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 Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
FIRST FOUNDATION B CA US RATE 05.1000% MAT 02/10/2025 FIXED RATE CD ACCRUED INTEREST \$1,106.62 CUSIP 32026UV60 EAI: \$1,403 Current yield: 5.10%								
	Aug 10, 23	55,000.000	99.825	54,903.75	100.085	55,046.75	143.00	LT
AMERICAN SVGS BK F HI US RATE 05.3500% MAT 05/12/2025 FIXED RATE CD ACCRUED INTEREST \$523.27 CUSIP 02940LAE2 EAI: \$1,873 Current yield: 5.33%								
	Nov 17, 23	70,000.000	100.037	70,026.03	100.394	70,275.80	249.77	LT
MORGAN STANLEY BK UT US RATE 04.6500% MAT 08/07/2025 FIXED RATE CD ACCRUED INTEREST \$1,302.00 CUSIP 61690DKQ0 EAI: \$3,255 Current yield: 4.64%								
	Feb 09, 24	70,000.000	99.870	69,909.64	100.239	70,167.30	257.66	ST
MORGAN STANLEY BAN UT US RATE 05.0500% MAT 11/03/2025 FIXED RATE CD ACCRUED INTEREST \$622.60 CUSIP 61690DPX0 EAI: \$3,788 Current yield: 5.01%								
	May 02, 24	75,000.000	99.940	74,955.00	100.792	75,594.00	639.00	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 Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
BARCLAYS BK DE US RATE 04.9000% MAT 01/16/2026 FIXED RATE CD ACCRUED INTEREST \$1,233.05 CUSIP 06740KSP3 EAI: \$2,695 Current yield: 4.87%								
Original cost basis: \$55,531.27	Aug 06, 24	55,000.000	100.700	55,385.33	100.665	55,365.75	-19.58	ST
MORGAN STANLEY PRI NJ US RATE 04.8000% MAT 04/06/2026 FIXED RATE CD ACCRUED INTEREST \$622.02 CUSIP 61768ERK1 EAI: \$2,640 Current yield: 4.76%								
Original cost basis: \$55,438.83	Aug 06, 24	55,000.000	100.607	55,334.28	100.835	55,459.25	124.97	ST
<b>Total</b>		<b>\$380,000.000</b>		<b>\$380,514.03</b>		<b>\$381,908.85</b>	<b>\$1,394.82</b>	

**Total accrued interest: \$5,409.56**

**Total estimated annual income: \$15,654**

**Your total assets**

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
<b>Cash</b>	<b>Cash and money balances</b>	<b>63,683.99</b>	<b>12.04%</b>	<b>63,683.99</b>		
<b>Cash alternatives</b>	<b>* Money market funds</b>	<b>77,934.34</b>	<b>14.73%</b>		<b>3,537.00</b>	
<b>Fixed income</b>	Certificates of deposits and share certificates	381,908.85		380,514.03	15,654.00	1,394.82
	Total accrued interest	5,409.56				
	<b>Total fixed income</b>	<b>387,318.41</b>	<b>73.23%</b>	<b>380,514.03</b>	<b>15,654.00</b>	<b>1,394.82</b>
<b>Total</b>		<b>\$528,936.74</b>	<b>100.00%</b>	<b>\$444,198.02</b>	<b>\$19,191.00</b>	<b>\$1,394.82</b>

\* 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 (\$)
<b>Nov 29</b>		<b>Cash and money balance</b>					<b>\$61,512.40</b>
Dec 2	Dividend	FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR AS OF 11/29/24 SYMBOL: GOVXX				273.93	
Dec 2	Reinvestment	FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR DIVIDEND REINVESTED AT 1.00 NAV ON 11/29/24 AS OF 11/29/24 SYMBOL: GOVXX		273.930		-273.93	61,512.40
Dec 6	Interest	UBS INSURED SWEEP PROGRAM AS OF 12/05/24				.92	61,513.32
Dec 13	Bsa Check	ACTION PROPERTY CHECK PAID 000002				-1,850.00	59,663.32
Dec 17	Deposit	DIRECT DEPOSIT RIVIERA DUNES MA REF#:122105989926323				4,020.67	63,683.99
<b>Dec 31</b>		<b>Closing cash and money balance</b>					<b>\$63,683.99</b>
		<b>Funds used for investment transactions</b>					<b>-\$273.93</b>

	Date	Activity	Description	Amount (\$)
<b>Money balance activities</b>	<b>Nov 29</b>	<b>Balance forward</b>		<b>\$61,512.40</b>
	Dec 6	Deposit	UBS INSURED SWEEP PROGRAM AS OF 12/05/24	0.92
	Dec 16	Withdrawal	UBS INSURED SWEEP PROGRAM AS OF 12/13/24	-1,850.00
	Dec 18	Deposit	UBS INSURED SWEEP PROGRAM	4,020.67
	<b>Dec 31</b>	<b>Closing UBS Insured Sweep Program</b>		<b>\$63,683.99</b>



Your notes