



Unparalleled Property Services

Riviera Dunes Master Association Inc.

02/28/2025


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				
100093	Alliance Assoc Bank - Oper w/ ICS Sweep	68,727.37	0.00	68,727.37
120011	Due (To)/From Reserves 	(144.04)	0.00	(144.04)
	TOTAL CURRENT ASSETS	68,583.33	0.00	68,583.33
RESERVE CASH				
102035	Truist Bank - Reserves	0.00	25,327.18	25,327.18
102180	UBS Financial Services - Reserves	0.00	517,674.68	517,674.68
120021	Due (to) from Operating	0.00	144.04	144.04
	TOTAL RESERVE CASH	0.00	543,145.90	543,145.90
ACCOUNTS RECEIVABLE				
110010	Maintenance Fees Receivable	245.99	0.00	245.99
	TOTAL ACCOUNTS RECEIVABLE	245.99	0.00	245.99
OTHER ASSETS				
150000	Prepaid Insurance	3,810.04	0.00	3,810.04
151011	Deposits - Utilities	610.00	0.00	610.00
	TOTAL OTHER ASSETS	4,420.04	0.00	4,420.04
	TOTAL ASSETS	73,249.36	543,145.90	616,395.26

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		Operating	Reserve	Total
LIABILITIES & FUND BALANCES				
NON-RESERVE LIABILITIES				
210031	Accrued Expenses	18,740.42	0.00	18,740.42
220000	Prepaid Assessments	5,456.95	0.00	5,456.95
250100	Deferred Maintenance Fees	17,635.91	0.00	17,635.91
	TOTAL NON-RESERVE LIABILITIES	41,833.28	0.00	41,833.28
RESERVE CONTRACT LIABILITIES				
300101	Reserve - Landscaping	0.00	22,539.96	22,539.96
300102	Reserve - Harbor	0.00	9,302.01	9,302.01
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	35,313.28	35,313.28
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	114,117.12	114,117.12
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	17,003.06	17,003.06
	TOTAL RESERVE CONTRACT LIABILITIES	0.00	508,151.30	508,151.30
RESERVE FUND				
309999	Reserve Interest	0.00	34,994.60	34,994.60
	TOTAL RESERVE FUND	0.00	34,994.60	34,994.60
OPERATING FUND				
360000	Prior Years Surplus / (Deficit)	31,799.70	0.00	31,799.70
	Current Surplus/(Deficit)	(383.62)	0.00	(383.62)
	TOTAL OPERATING FUND	31,416.08	0.00	31,416.08
	TOTAL LIABILITIES & FUND BALANCES	73,249.36	543,145.90	616,395.26

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Description	----- Actual	Current Period Budget	----- Variance	----- Actual	Year To Date Budget	----- Variance	Yearly Budget	Remaining Budget
Revenues								
400100 Maintenance Assessments	17,635.92	17,635	0.92	35,271.84	35,270	1.84	211,624	176,352.16
400400 Late Fees	0.00	0	0.00	155.99	0	155.99	0	(155.99)
401120 Bank Interest Income	1.49	0	1.49	2.80	0	2.80	0	(2.80)
420900 Reserve Interest	<u>1,419.24</u>	<u>1,500</u>	<u>(80.76)</u>	<u>2,342.03</u>	<u>3,000</u>	<u>(657.97)</u>	<u>18,000</u>	<u>15,657.97</u>
Total Revenues	19,056.65	19,135	(78.35)	37,772.66	38,270	(497.34)	229,624	191,851.34
Administrative Expenses								
510100 Insurance	2,888.73	2,871	(17.73)	5,777.46	5,742	(35.46)	34,446	28,668.54
520115 Postage & Mailings	0.00	1	1.00	0.00	2	2.00	6	6.00
520119 Office Expense/Equipment	0.00	42	42.00	52.88	84	31.12	500	447.12
520131 Web Site	326.75	335	8.25	653.50	670	16.50	4,020	3,366.50
530100 Accounting/Audit/Review	417.00	458	41.00	834.00	916	82.00	5,500	4,666.00
530110 Legal/Professional	2,271.50	458	(1,813.50)	2,447.44	916	(1,531.44)	5,500	3,052.56
540110 License, Permits, Fees & Taxes	0.00	17	17.00	0.00	34	34.00	200	200.00
540122 Income Tax	26.35	17	(9.35)	26.35	34	7.65	200	173.65
600000 Management Services Contract	<u>1,389.15</u>	<u>1,375</u>	<u>(14.15)</u>	<u>2,778.30</u>	<u>2,750</u>	<u>(28.30)</u>	<u>16,500</u>	<u>13,721.70</u>
Total Administrative Expenses	7,319.48	5,574	(1,745.48)	12,569.93	11,148	(1,421.93)	66,872	54,302.07
Operating Expenses								
700100 Lawn Maintenance Contract	3,595.00	3,167	(428.00)	7,720.00	6,334	(1,386.00)	38,000	30,280.00
700133 Misc - Tree Trimming & Harbour cleanup	0.00	383	383.00	0.00	766	766.00	4,600	4,600.00
700135 Stormwater Drainage Mowing	0.00	96	96.00	0.00	192	192.00	1,150	1,150.00
701160 Mangrove Trimming	5,850.00	1,292	(4,558.00)	5,850.00	2,584	(3,266.00)	15,500	9,650.00
702000 General Repairs & Maintenance	0.00	83	83.00	0.00	166	166.00	1,000	1,000.00
702008 Contingency	0.00	1,667	1,667.00	0.00	3,334	3,334.00	20,000	20,000.00
705012 Walkway Electricity	29.90	42	12.10	61.88	84	22.12	500	438.12
705023 Electricity - Street Lights	1,016.90	833	(183.90)	1,459.16	1,666	206.84	10,000	8,540.84
705024 Sign Electric	54.09	63	8.91	111.28	126	14.72	750	638.72
707020 Miscellaneous Grounds Expense	<u>0.00</u>	<u>417</u>	<u>417.00</u>	<u>0.00</u>	<u>834</u>	<u>834.00</u>	<u>5,000</u>	<u>5,000.00</u>
Total Operating Expenses	10,545.89	8,043	(2,502.89)	15,202.32	16,086	883.68	96,500	81,297.68
Reserves								
900101 Building - Walls	449.00	449	0.00	898.00	898	0.00	5,388	4,490.00
900103 Harbor	129.00	129	0.00	258.00	258	0.00	1,548	1,290.00
900106 Contingency	398.25	398	(0.25)	796.25	796	(0.25)	4,776	3,979.75
900113 Reserves - Seawall Restoration	2,831.92	2,832	0.08	5,663.84	5,664	0.16	33,983	28,319.16
900116 Reserves - Sub Easement Permit	212.83	213	0.17	425.91	426	0.09	2,557	2,131.09
900120 Reserve Interest	<u>1,419.24</u>	<u>1,500</u>	<u>80.76</u>	<u>2,342.03</u>	<u>3,000</u>	<u>657.97</u>	<u>18,000</u>	<u>15,657.97</u>

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Description	----- Actual	Current Period Budget	----- Variance	----- Actual	Year To Date Budget	----- Variance	Yearly Budget	Remaining Budget
Total Reserves	5,440.24	5,521	80.76	10,384.03	11,042	657.97	66,252	55,867.97
Total Expenses	<u>23,305.61</u>	<u>19,138</u>	<u>(4,167.61)</u>	<u>38,156.28</u>	<u>38,276</u>	<u>119.72</u>	<u>229,624</u>	<u>191,467.72</u>
Net Income (Loss)	<u>(4,248.96)</u>	<u>(3)</u>	<u>(4,245.96)</u>	<u>(383.62)</u>	<u>(6)</u>	<u>(377.62)</u>	<u>0</u>	<u>383.62</u>

Riviera Dunes Master Association, Inc.		
Due to/from Funds - 120011 / 120020		
February 28, 2025		
Description	Date	Balance
Transfer from RSV to OPR to close bank account	01/31/25	144.04
		144.04

Riviera Dunes Master Association, Inc.								
Prepaid Insurance - 150000								
February 28, 2025								
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	7	296.92
Auto Owners Insurance	Tailed Protection	01/16/25	01/16/26	4,215.74	12	351.31	10	3,513.12
TOTALS				\$4,724.74		\$ 393.73		\$ 3,810.04

Riviera Dunes Master Association, Inc.		
Utility Deposits - 151011		
February 28, 2025		
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****February 28, 2025**

Account	Description	Service Dates	Vendor	Amount
530100	2023 Audit	01/01/23-12/31/23	Mauldin & Jenkins	4,475.00
530100	2024 Audit	01/01/24-12/31/24	Mauldin & Jenkins	5,004.00
530100	2025 Audit	01/01/25-02/28/25	Mauldin & Jenkins	834.00
510100	Insurance	01/01/25-02/28/25	Property Insurance	4,990.00
520131	Web Site	02/01/25-02/28/25	Fineman Communication	300.00
700100	Lawn Maintennace	02/01/25-02/28/25	Action Property	2,445.00
700100	Lawn Maintennace	02/01/25-02/28/25	Action Property	250.00
705023	Electric Street Lights	02/04/25-02/28/25	FPL #7105	368.21
705024	Electric Sign	02/04/25-02/28/25	FPL #6559	47.69
705012	Walkway Electricity	02/04/25-02/28/25	FPL #5310	26.52
TOTAL				18,740.42

Riviera Dunes Master Association, Inc.

Deferred Maintenance - 250100

February 28, 2025

GL	Description	Month	Monthly Amount	Balance
400100	Amount Billed	1st Quarter		52,907.75
400100	Maintenance Fees	January	17,635.92	35,271.83
400100	Maintenance Fees	February	17,635.92	17,635.91
400100	Maintenance Fees	March	17,635.92	(0.00)

Riviera Dunes Master Association, Inc. Reserve Liabilities - 300101-309999 February 28, 2025							
GL #	Description	Forward Balance 12/31/24	2025 Assessments	Adjustments	2025 Expenses	2025 Interest	Ending Balance
300101	Landscaping	21,641.96	898.00				22,539.96
300102	Harbor	9,044.17	257.84				9,302.01
300104	Bridge Concrete Restoration	34,039.99					34,039.99
300105	Bridge Painting	18,000.51					18,000.51
300106	Signs	34,517.28	796.00				35,313.28
300107	Bulkhead Restotation	45,040.45					45,040.45
300110	Bulkhead Wood Restotation	12,999.98					12,999.98
300111	RIP RAP	28.85			(21,636.33)		(21,607.48)
300112	Seawall Cap Restoration	152,395.08					152,395.08
300113	Seawall Restoration	108,453.28	5,663.84				114,117.12
300114	Dredging	31,654.48					31,654.48
300115	Security	37,352.86					37,352.86
300116	Sub Ease Permit	16,576.74	426.32				17,003.06
309999	Interest	32,582.10				2,412.50	34,994.60
		554,327.73	8,042.00	0.00	(21,636.33)	2,412.50	543,145.90

Riviera Dunes Master Association, Inc.
Prior Year Surplus/Deficit - 360000
February 28, 2025

Date	Description	Amount	Balance
12/31/23	Forward Balance		52,646.18
12/31/24	Closing Entry	(20,846.48)	(20,846.48)
TOTAL			\$ 31,799.70

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
100093	Alliance Assoc Bank - Oper w/ ICS Sweep			Beginning Balance			77,223.14
	ACK	RDM99-001454	02/01/2025	Riviera Dunes Master		4,021.00	
	ACK	RDM99-001455	02/01/2025	Florida Power & Ligh		35.36	
	ACK	RDM99-001456	02/01/2025	Florida Power & Ligh		32.82	
	ACK	RDM99-001457	02/01/2025	Florida Power & Ligh		490.95	
	ACK	RDM99-001458	02/01/2025	Castle Management, I		1,389.15	
	ACK	RDM99-001461	02/01/2025	Florida Power & Ligh		30.77	
	RCP	03957791	02/04/2025	Lockbox	4,090.60		
	ACK	RDM99-001452	02/06/2025	Action Property		900.00	
	ACK	RDM99-001453	02/06/2025	Burley Technology So		26.75	
	RCP	03967066	02/10/2025	Lockbox	3,086.79		
	ACK	RDM99-001459	02/12/2025	Lobeck & Hanson PA		2,271.50	
	ACK	RDM99-001460	02/14/2025	Ken Burton, Jr. Tax		26.35	
	ACK	RDM99-001462	02/26/2025	Green Lighting Solut		600.00	
	ACK	RDM99-001463	02/26/2025	Suncoast Environment		5,850.00	
	Interest	JBR	RDM99-022825	Bank Reconciliation	1.49		
				Account Total	7,178.88	15,674.65	-8,495.77
				Ending Balance			68,727.37
102035	Truist Bank - Reserves Interest	JBR	rdm21-022825	02/28/2025	Beginning Balance		25,287.06
				Bank Reconciliation	40.12		
				Account Total	40.12	0.00	40.12
				Ending Balance			25,327.18
102180	UBS Financial Services - Reserves			Beginning Balance			512,274.56
	Interest	AVC	03444338	02/01/2025	Riviera Dunes Master	4,021.00	
		JBR	RDM22-022825	02/28/2025	Bank Reconciliation	1,379.12	
				Account Total	5,400.12	0.00	5,400.12
				Ending Balance			517,674.68
110010	Maintenance Fees Receivable			Beginning Balance			2,599.53
		RCP	03957791	02/04/2025	Lockbox		1,077.65
		RCP	03967066	02/10/2025	Lockbox		804.09
		RMC	03968517	02/10/2025	RM Credits		9.98
		RMC	03990187	02/28/2025	RM Credits		461.82
				Account Total	0.00	2,353.54	-2,353.54
				Ending Balance			245.99
120011	Due (To)/From Reserves			Beginning Balance			-144.04
				Ending Balance			-144.04
120021	Due (to) from Operating			Beginning Balance			144.04
				Ending Balance			144.04
150000	Prepaid Insurance			Beginning Balance			4,203.77
	Monthly Insurance	JER	00224107	02/01/2025	Monthly Insurance		393.73
	Adj Monthly Insuranc	JE	00759613	02/28/2025	Adj Monthly Insuranc	6,222.05	
	Rev Adj Monthly Insu	JE	00759998	02/28/2025	Rev Adj Monthly Insu		6,222.05
				Account Total	6,222.05	6,615.78	-393.73
				Ending Balance			3,810.04
151011	Deposits - Utilities			Beginning Balance			610.00
				Ending Balance			610.00
200000	Accounts Payable			Beginning Balance			0.00
	01/03/25-02/04/25	ACK	RDM99-001454	02/01/2025	Riviera Dunes Master	4,021.00	
	01/03/25-02/04/25	ACK	RDM99-001455	02/01/2025	Florida Power & Ligh	35.36	
	01/03/25-02/04/25	ACK	RDM99-001456	02/01/2025	Florida Power & Ligh	32.82	
	01/03/25-02/04/25	ACK	RDM99-001457	02/01/2025	Florida Power & Ligh	490.95	
	Feb 25 MGT Fees	ACK	RDM99-001458	02/01/2025	Castle Management, I	1,389.15	
	01/03/25-02/04/25	ACK	RDM99-001461	02/01/2025	Florida Power & Ligh	30.77	
		AVC	03444338	02/01/2025	Riviera Dunes Master		4,021.00
	Feb 25 MGT Fees	AVC	03441834	02/03/2025	Castle Management, I		1,389.15
	4TH INSTALL, 3 MONUMENTS	AVC	03443118	02/04/2025	Action Property		900.00
	02/2025, INV 20250741	AVC	03443281	02/04/2025	Burley Technology So		26.75
	4TH INSTALL, 3 MONUMENTS	ACK	RDM99-001452	02/06/2025	Action Property	900.00	
	02/2025, INV 20250741	ACK	RDM99-001453	02/06/2025	Burley Technology So	26.75	
	01/03/25-02/04/25	AVC	03446869	02/06/2025	Florida Power & Ligh		35.36

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
01/03/25-02/04/25	AVC	03446893	02/06/2025	Florida Power & Ligh		32.82	
01/03/25-02/04/25	AVC	03446924	02/06/2025	Florida Power & Ligh		490.95	
02/2025, INV 1735	AVC	03449228	02/10/2025	Lobeck & Hanson PA		2,271.50	
2024 REAL ESTATE	AVC	03451367	02/11/2025	Ken Burton, Jr. Tax		26.35	
02/2025, INV 1735	ACK	RDM99-001459	02/12/2025	Lobeck & Hanson PA	2,271.50		
2024 REAL ESTATE	ACK	RDM99-001460	02/14/2025	Ken Burton, Jr. Tax	26.35		
01/03/25-02/04/25	AVC	03459475	02/20/2025	Florida Power & Ligh		30.77	
TRIM ALONG BELMARE & LGNA	AVC	03465376	02/21/2025	Suncoast Environment		5,400.00	
BRIDGE, TOP OF MANGROVES	AVC	03465376	02/21/2025	Suncoast Environment		450.00	
4 MTG, PANEL & WIRES	AVC	03465477	02/21/2025	Green Lighting Solut		600.00	
4 MTG, PANEL & WIRES	ACK	RDM99-001462	02/26/2025	Green Lighting Solut	600.00		
TRIM ALONG BELMARE & LGNA	ACK	RDM99-001463	02/26/2025	Suncoast Environment	5,400.00		
BRIDGE, TOP OF MANGROVES	ACK	RDM99-001463	02/26/2025	Suncoast Environment	450.00		
				Account Total	15,674.65	15,674.65	0.00
				Ending Balance			0.00
210031	Accrued Expenses			Beginning Balance			-12,922.43
	REV	00752654	02/01/2025	January Accruals	3,443.43		
February Accruals	JE	00760815	02/28/2025	February Accruals		9,261.42	
				Account Total	3,443.43	9,261.42	-5,817.99
				Ending Balance			-18,740.42
220000	Prepaid Assessments			Beginning Balance			-633.10
	RCP	03957791	02/04/2025	Lockbox		3,012.95	
	RCP	03967066	02/10/2025	Lockbox		2,282.70	
	RMC	03968517	02/10/2025	RM Credits	9.98		
	RMC	03990187	02/28/2025	RM Credits	461.82		
				Account Total	471.80	5,295.65	-4,823.85
				Ending Balance			-5,456.95
250100	Deferred Maintenance Fees			Beginning Balance			-35,271.83
Deferred Maintenance	JER	00224106	02/01/2025	Deferred Maintenance	17,635.92		
				Account Total	17,635.92	0.00	17,635.92
				Ending Balance			-17,635.91
300101	Reserve - Landscaping			Beginning Balance			-22,090.96
	JER	00224105	02/01/2025	Riviera Dunes Reserv		449.00	
				Account Total	0.00	449.00	-449.00
				Ending Balance			-22,539.96
300102	Reserve - Harbor			Beginning Balance			-9,173.09
	JER	00224105	02/01/2025	Riviera Dunes Reserv		128.67	
Adj Monthly Reserves	JE	00759585	02/28/2025	Adj Monthly Reserves		0.25	
				Account Total	0.00	128.92	-128.92
				Ending Balance			-9,302.01
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			-34,915.28
	JER	00224105	02/01/2025	Riviera Dunes Reserv		398.25	
Adj Monthly Reserves	JE	00759585	02/28/2025	Adj Monthly Reserves	0.25		
				Account Total	0.25	398.25	-398.00
				Ending Balance			-35,313.28
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			21,607.48
				Ending Balance			21,607.48

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
300112	Reserve - Seawall Cap			Beginning Balance			-152,395.08
				Ending Balance			-152,395.08
300113	Reserve - Seawall Restoration			Beginning Balance			-111,285.20
	JER	00224105	02/01/2025	Riviera Dunes Reserv		2,831.92	
				Account Total	0.00	2,831.92	-2,831.92
				Ending Balance			-114,117.12
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			-16,789.90
	JER	00224105	02/01/2025	Riviera Dunes Reserv		212.83	
	Adj Monthly Reserves	JE	00759585	Adj Monthly Reserves		0.33	
				Account Total	0.00	213.16	-213.16
				Ending Balance			-17,003.06
309999	Reserve Interest			Beginning Balance			-33,575.36
	Interest	JBR	RDM22-022825	02/28/2025		1,379.12	
	Rcl Bank Reserve In	JE	00759580	02/28/2025		40.12	
				Account Total	0.00	1,419.24	-1,419.24
				Ending Balance			-34,994.60
360000	Prior Years Surplus / (Deficit)			Beginning Balance			-31,799.70
				Ending Balance			-31,799.70
400100	Maintenance Assessments			Beginning Balance			-17,635.92
	Deferred Maintenance	JER	00224106	02/01/2025		17,635.92	
				Account Total	0.00	17,635.92	-17,635.92
				Ending Balance			-35,271.84
400400	Late Fees			Beginning Balance			-155.99
				Ending Balance			-155.99
401120	Bank Interest Income			Beginning Balance			-1.31
	Interest	JBR	rdm21-022825	02/28/2025		40.12	
	Interest	JBR	RDM99-022825	02/28/2025		1.49	
	Rcl Bank Reserve In	JE	00759580	02/28/2025	40.12		
				Account Total	40.12	41.61	-1.49
				Ending Balance			-2.80
420900	Reserve Interest			Beginning Balance			-922.79
	Feb Reserve Interest	JE	00760814	02/28/2025		1,419.24	
				Account Total	0.00	1,419.24	-1,419.24
				Ending Balance			-2,342.03
510100	Insurance			Beginning Balance			2,888.73
	Monthly Insurance	JER	00224107	02/01/2025	393.73		
		REV	00752654	02/01/2025		2,495.00	
	Adj Monthly Insuranc	JE	00759613	02/28/2025		6,222.05	
	Rev Adj Monthly Insu	JE	00759998	02/28/2025	6,222.05		
	February Accruals	JE	00760815	02/28/2025	4,990.00		
				Account Total	11,605.78	8,717.05	2,888.73
				Ending Balance			5,777.46
520119	Office Expense/Equipment			Beginning Balance			52.88
				Ending Balance			52.88
520131	Web Site			Beginning Balance			326.75
	02/2025, INV 20250741	AVC	03443281	02/04/2025	26.75		
	February Accruals	JE	00760815	02/28/2025	300.00		
				Account Total	326.75	0.00	326.75
				Ending Balance			653.50
530100	Accounting/Audit/Review			Beginning Balance			417.00
		REV	00752654	02/01/2025		417.00	
	February Accruals	JE	00760815	02/28/2025	834.00		
				Account Total	834.00	417.00	417.00

For All Accounts

Account	Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
				Ending Balance			834.00
530110	Legal/Professional			Beginning Balance			175.94
	02/2025, INV 1735	AVC 03449228	02/10/2025	Lobeck & Hanson PA	2,271.50		
				Account Total	2,271.50	0.00	2,271.50
				Ending Balance			2,447.44
540122	Income Tax			Beginning Balance			0.00
	2024 REAL ESTATE	AVC 03451367	02/11/2025	Ken Burton, Jr. Tax	26.35		
				Account Total	26.35	0.00	26.35
				Ending Balance			26.35
600000	Management Services			Beginning Balance			1,389.15
	Contract						
	Feb 25 MGT Fees	AVC 03441834	02/03/2025	Castle Management, I	1,389.15		
				Account Total	1,389.15	0.00	1,389.15
				Ending Balance			2,778.30
700100	Lawn Maintenance Contract			Beginning Balance			4,125.00
	4TH INSTALL, 3	AVC 03443118	02/04/2025	Action Property	900.00		
	MONUMENTS						
	February Accruals	JE 00760815	02/28/2025	February Accruals	2,445.00		
	February Accruals	JE 00760815	02/28/2025	February Accruals	250.00		
				Account Total	3,595.00	0.00	3,595.00
				Ending Balance			7,720.00
701160	Mangrove Trimming			Beginning Balance			0.00
	TRIM ALONG BELMARE	AVC 03465376	02/21/2025	Suncoast Environment	5,400.00		
	& LGNA						
	BRIDGE, TOP OF	AVC 03465376	02/21/2025	Suncoast Environment	450.00		
	MANGROVES						
				Account Total	5,850.00	0.00	5,850.00
				Ending Balance			5,850.00
705012	Walkway Electricity			Beginning Balance			31.98
		REV 00752654	02/01/2025	January Accruals		31.98	
	01/03/25-02/04/25	AVC 03446869	02/06/2025	Florida Power & Ligh	35.36		
	February Accruals	JE 00760815	02/28/2025	February Accruals	26.52		
				Account Total	61.88	31.98	29.90
				Ending Balance			61.88
705023	Electricity - Street Lights			Beginning Balance			442.26
		REV 00752654	02/01/2025	January Accruals		442.26	
	01/03/25-02/04/25	AVC 03446924	02/06/2025	Florida Power & Ligh	490.95		
	4 MTG, PANEL & WIRES	AVC 03465477	02/21/2025	Green Lighting Solut	600.00		
	February Accruals	JE 00760815	02/28/2025	February Accruals	368.21		
				Account Total	1,459.16	442.26	1,016.90
				Ending Balance			1,459.16
705024	Sign Electric			Beginning Balance			57.19
		REV 00752654	02/01/2025	January Accruals		57.19	
	01/03/25-02/04/25	AVC 03446893	02/06/2025	Florida Power & Ligh	32.82		
	01/03/25-02/04/25	AVC 03459475	02/20/2025	Florida Power & Ligh	30.77		
	February Accruals	JE 00760815	02/28/2025	February Accruals	47.69		
				Account Total	111.28	57.19	54.09
				Ending Balance			111.28
900101	Building - Walls			Beginning Balance			449.00
		JER 00224105	02/01/2025	Riviera Dunes Reserv	449.00		
				Account Total	449.00	0.00	449.00
				Ending Balance			898.00
900103	Harbor			Beginning Balance			129.00
	Adj Monthly Reserves	JE 00759585	02/28/2025	Adj Monthly Reserves	0.33		
	Rcl Reserve Harbor	JE 00759587	02/28/2025	Rcl Reserve Harbor	128.67		
				Account Total	129.00	0.00	129.00
				Ending Balance			258.00
900106	Contingency			Beginning Balance			398.00
		JER 00224105	02/01/2025	Riviera Dunes Reserv	398.25		
				Account Total	398.25	0.00	398.25
				Ending Balance			796.25

For All Accounts

Account		Type	Reference	Date	Description	Debit Amount	Credit Amount	Balance
900113	Reserves - Seawall Restoration				Beginning Balance			2,831.92
		JER	00224105	02/01/2025	Riviera Dunes Reserv	2,831.92		
					Account Total	2,831.92	0.00	2,831.92
					Ending Balance			5,663.84
900116	Reserves - Sub Ease Permit				Beginning Balance			213.08
		JER	00224105	02/01/2025	Riviera Dunes Reserv	212.83		
					Account Total	212.83	0.00	212.83
					Ending Balance			425.91
900120	Reserve Interest				Beginning Balance			922.79
	Feb Reserve Interest	JE	00760814	02/28/2025	Feb Reserve Interest	1,419.24		
					Account Total	1,419.24	0.00	1,419.24
					Ending Balance			2,342.03
					Entity Totals	89,078.43	89,078.43	0.00

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	00224106	Deferred Maintenance Riviera Dunes Master Riviera Dunes Master	02/01/2025 rdm rdm	1michelles 250100 400100		03/26/2025 Def Maintenance Fees Maintenance Fees	17,635.92	17,635.92
JER	00224105	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	02/01/2025 RDM RDM RDM RDM RDM RDM RDM RDM RDM RDM RDM	1michelles 300101 300102 300106 300113 300116 900101 900102 900106 900113 900116		03/26/2025 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	449.00 128.67 398.25 2,831.92 212.83
JER	00224107	Monthly Insurance Riviera Dunes Master Riviera Dunes Master	02/01/2025 RDM RDM	1michelles 150000 510100		03/26/2025 Prep Insurance Insurance	393.73	393.73
JE	00760815	February Accruals 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	02/28/2025 RDM RDM RDM RDM RDM RDM RDM RDM RDM RDM RDM	1michelles 210031 510100 520131 530100 700100 700100 705012 705023 705024		03/31/2025 Accrued Expenses Insurance Web Site Accounting Fees Lawn Maintenance Lawn Maintenance Elec - Shrd Roadway Elec - Street Elec - Pavil	4,990.00 300.00 834.00 2,445.00 250.00 26.52 368.21 47.69	9,261.42
February Accruals								
JE	00760814	Feb Reserve Interest Riviera Dunes Master Riviera Dunes Master	02/28/2025 RDM RDM	1michelles 420900 900120		03/31/2025 Misc - Income Res - Roof	1,419.24	1,419.24
Feb Reserve Interest								
JE	00759580	Rcl Bank Reserve In Riviera Dunes Master Riviera Dunes Master	02/28/2025 RDM RDM	1michelles 309999 401120		03/26/2025 Res - Interest Bank Interest Income	40.12	40.12
Rcl Bank Reserve Interest								
JE	00759585	Adj Monthly Reserves Riviera Dunes Master Riviera Dunes Master Riviera Dunes Master Riviera Dunes Master	02/28/2025 RDM RDM RDM RDM	1michelles 300102 300106 300116 900103		03/26/2025 Current Year Funding Res - Contingency Ex Reserve- Exterior Reserves - Roof	0.25 0.33	0.25 0.33
Adj Monthly Reserves due to round off difference								
JE	00759613	Adj Monthly Insuranc Riviera Dunes Master Riviera Dunes Master	02/28/2025 RDM RDM	1michelles 150000 510100		03/26/2025 Prep Insurance Insurance	6,222.05	6,222.05
Adj Monthly Insurance due to incorrect dates to expense from 01/01/24-12/31/24 to 05/23/24-05/23/25								
JE	00759587	Rcl Reserve Harbor Riviera Dunes Master Riviera Dunes Master	02/28/2025 RDM RDM	1michelles 900102 900103	102	03/26/2025 Harbor Reserves - Roof	128.67	128.67
Rcl Reserve Harbor due to a subaccount and unbudgeted								

For Journal Entries Dated 02/01/25 to 02/28/25
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	00759998	Rev Adj Monthly Insu Riviera Dunes Master Riviera Dunes Master	02/28/2025 RDM RDM	1michelles 150000 510100		03/27/2025 Prep Insurance Insurance	 6,222.05	 6,222.05
Rev Adj Monthly Insurance								
Totals							45,344.45	45,344.45

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	03443118	02/04/2025	900.00	0.00	RDM99	001452	C		02/06/2025	900.00
022641	Burley Technology Soluti	03443281	02/04/2025	26.75	0.00	RDM99	001453	C		02/06/2025	26.75
RIDMAP	Riviera Dunes Master	03444338	02/01/2025	4,021.00	0.00	RDM99	001454	D		02/01/2025	4,021.00
FLORAP	Florida Power & Light	03446869	02/06/2025	35.36	0.00	RDM99	001455	D		02/01/2025	35.36
FLORAP	Florida Power & Light	03446893	02/06/2025	32.82	0.00	RDM99	001456	D		02/01/2025	32.82
FLORAP	Florida Power & Light	03446924	02/06/2025	490.95	0.00	RDM99	001457	D		02/01/2025	490.95
CASTAP	Castle Management, LLC	03441834	02/03/2025	1,389.15	0.00	RDM99	001458	D		02/01/2025	1,389.15
LOBE01	Lobeck & Hanson PA	03449228	02/10/2025	2,271.50	0.00	RDM99	001459	C		02/12/2025	2,271.50
KENB01	Ken Burton, Jr.	03451367	02/11/2025	26.35	0.00	RDM99	001460	C		02/14/2025	26.35
FLORAP	Florida Power & Light	03459475	02/20/2025	30.77	0.00	RDM99	001461	D		02/01/2025	30.77
012901	Green Lighting Solutions	03465477	02/21/2025	600.00	0.00	RDM99	001462	C		02/26/2025	600.00
SUNC16	Suncoast Environmental G	03465376	02/21/2025	5,850.00	0.00	RDM99	001463	C		02/26/2025	5,850.00
Entity Totals				15,674.65	0.00						15,674.65

Computer Checks: 9,674.60
Manual Checks: 0.00
Direct Credits: 6,000.05

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	03443118	02/04/2025	900.00	0.00	RDM99	001452	C	02/06/2025	900.00	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master	4TH INSTALL, 3 MONUMENTS				RDM	700100		15435	900.00	
022641	Burley Technology Soluti	03443281	02/04/2025	26.75	0.00	RDM99	001453	C	02/06/2025	26.75	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master	02/2025, INV 20250741				RDM	520131		20250741	26.75	
RIDMAP	Riviera Dunes Master	03444338	02/01/2025	4,021.00	0.00	RDM99	001454	D	02/01/2025	4,021.00	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master					RDM	102180		RV000000680001	4,021.00	
FLORAP	Florida Power & Light	03446869	02/06/2025	35.36	0.00	RDM99	001455	D	02/01/2025	35.36	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master	01/03/25-02/04/25				rdm	705012		47524-85310	35.36	
FLORAP	Florida Power & Light	03446893	02/06/2025	32.82	0.00	RDM99	001456	D	02/01/2025	32.82	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master	01/03/25-02/04/25				rdm	705024		49743-06559	32.82	
FLORAP	Florida Power & Light	03446924	02/06/2025	490.95	0.00	RDM99	001457	D	02/01/2025	490.95	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master	01/03/25-02/04/25				RDM	705023		51700-27105	490.95	
CASTAP	Castle Management, LLC	03441834	02/03/2025	1,389.15	0.00	RDM99	001458	D	02/01/2025	1,389.15	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master	Feb 25 MGT Fees				RDM	600000		mgt020125350	1,389.15	
LOBE01	Lobeck & Hanson PA	03449228	02/10/2025	2,271.50	0.00	RDM99	001459	C	02/12/2025	2,271.50	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master	02/2025, INV 1735				RDM	530110		1735	2,271.50	
KENB01	Ken Burton, Jr.	03451367	02/11/2025	26.35	0.00	RDM99	001460	C	02/14/2025	26.35	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master	2024 REAL ESTATE				RDM	540122		10072024RDM	26.35	
FLORAP	Florida Power & Light	03459475	02/20/2025	30.77	0.00	RDM99	001461	D	02/01/2025	30.77	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master	01/03/25-02/04/25				RDM	705024		09236-62050	30.77	
012901	Green Lighting Solutions	03465477	02/21/2025	600.00	0.00	RDM99	001462	C	02/26/2025	600.00	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master	4 MTG, PANEL & WIRES				RDM	705023		21825	600.00	
SUNC16	Suncoast Environmental G	03465376	02/21/2025	5,850.00	0.00	RDM99	001463	C	02/26/2025	5,850.00	
	Community	Description				Entity	Account		Invoice	Dist.Amount	
	Riviera Dunes Master	TRIM ALONG BELMARE & LGNA				RDM	701160		232370	5,400.00	
	Riviera Dunes Master	BRIDGE, TOP OF MANGROVES				RDM	701160		232370	450.00	
Entity Totals				15,674.65	0.00						15,674.65
									Computer Checks:	9,674.60	
									Manual Checks:	0.00	
									Direct Credits:	6,000.05	

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												
0711	01	C	7 Eleven FL Division Attn Laura Foster 1300 Lee Rd Orlando FL 32810					-3,067.95	-3,067.95			
HMRD	01	C	Hammocks at RD c/o C S Community Mgmt 4301 32nd St W STE A 20 Bradenton FL 34205					-2,359.00	-2,359.00			
MRES	01	C	RD Marina Restaurant 102 Riviera Dunes Way Palmetto FL 34221					215.99	155.99	60.00		
Entity Totals Delinquent								245.99	185.99	60.00	0.00	0.00
Prepays								-5,456.95	-5,456.95	0.00	0.00	0.00
Net								-5,210.96	-5,270.96	60.00	0.00	0.00
Net Distribution												
DL	Notice of Late Assmt							-60.00	-60.00	0.00	0.00	0.00
LF	Late Fee							84.69	84.69	0.00	0.00	0.00
QA	Quarterly Assessment							-5,235.65	-5,295.65	60.00	0.00	0.00

Bank Balance As Of 02/28/2025	68,727.37
Adjusted Bank Balance	<u>68,727.37</u>
Book Balance As Of 02/28/2025	68,725.88
Interest Income	1.49
Bank Charges	0.00
Adjusted Book Balance	<u>68,727.37</u>



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: January 31, 2025
This statement: February 28, 2025
Total days in statement period: 28

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(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	XXXXXX0035	\$68,727.37
Cash Manager Balance	XX-XXX0-35-9	\$0.00

Investment totals as of February 28, 2025

AAB Community Checking

Account number	XXXXXX0035	Beginning balance	\$78,653.14
Low balance	\$68,725.88	Total additions	7,178.88
Average balance	\$77,776.13	Total subtractions	17,104.65
Avg collected balance	\$77,630	Ending balance	\$68,727.37

DEBITS

Date	Description	Subtractions
02-03	* ACH Debit Castle Managemen MGT-020125 250203 16491198	1,389.15
02-04	* ACH Debit Action Property FUND PMTS 250204 1451	1,430.00
02-07	* ACH Debit Burley Technolog FUND PMTS 250207 1453	26.75

RIVIERA DUNES MASTER ASSOCIATION INC
February 28, 2025

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<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
02-07	' ACH Debit Action Property FUND PMTS 250207 1452	900.00
02-13	' ACH Debit Lobeck & Hanson FUND PMTS 250213 1459	2,271.50
02-18	' ACH Debit Ken Burton, Jr. FUND PMTS 250218 1460	26.35
02-18	' ACH Debit RIVIERA DUNES MA ACH 250218	4,021.00
02-19	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 250219	30.77
02-19	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 250219	32.82
02-19	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 250219	35.36
02-19	' ACH Debit FPL DIRECT DEBIT ELEC PYMT 250219	490.95
02-28	' ACH Debit Green Lighting S FUND PMTS 250228 1462	600.00
02-28	' ACH Debit Suncoast Environ FUND PMTS 250228 1463	5,850.00

CREDITS

<u>Date</u>	<u>Description</u>	<u>Additions</u>
02-04	' Lockbox Deposit	4,090.60
02-10	' Lockbox Deposit	3,086.79
02-28	' Interest Credit	1.49

DAILY BALANCES

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
01-31	78,653.14	02-07	78,997.84	02-18	75,765.78
02-03	77,263.99	02-10	82,084.63	02-19	75,175.88
02-04	79,924.59	02-13	79,813.13	02-28	68,727.37

INTEREST INFORMATION

Annual percentage yield earned	0.03 %
Interest-bearing days	28
Average balance for APY	\$77,630.02
Interest earned	\$1.49

RIVIERA DUNES MASTER ASSOCIATION INC
February 28, 2025

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XXXXXX0035

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 02/28/2025	25,327.18
Adjusted Bank Balance	<div>25,327.18</div>
Book Balance As Of 02/28/2025	25,287.06
Interest Income	40.12
Bank Charges	0.00
Adjusted Book Balance	<div>25,327.18</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 02/25/2025

Contact us



Truist.com



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

■ ASSOC SVCS MONEY MKT SAVINGS 1100013255766

Account summary

Your previous balance as of 01/25/2025	\$25,287.06
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 40.12
Your new balance as of 02/25/2025	= \$25,327.18

Interest summary

Interest paid this statement period	\$40.12
2025 interest paid year-to-date	\$80.23
Interest rate	1.82%
Annual percentage yield (APY) earned	1.88%
On 02/24/2025 the interest rate changed from 1.87% to 1.82%	

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
02/25	INTEREST PAYMENT	40.12
Total deposits, credits and interest		= \$40.12

Effective March 2025, the first \$100 of your total check deposit will no longer be made immediately available for check deposits made at the ATM. All deposits are subject to the Funds Availability Policy found in the Commercial Bank Services Agreement and the Business Deposit Accounts Fee Schedule at www.truist.com/businessdepositsfeeschedule.

Changes will be effective March 18, 2025 to the Commercial Bank Services Agreement ("CBSA") that governs your account, including revisions under Section J (Availability of Funds). Continued use of your account constitutes your acceptance of the changes. The current version of the CBSA can be obtained at any Truist branch or online at www.truist.com/CBSA. All future transactions on your account will be governed by the amended CBSA. If you have questions about these changes, contact your local Truist Branch, your relationship manager, or call 844-4TRUIST (844-487-8478).



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 Reconciliation

RDM22 RDM -UBS Reserve

02/28/2025

Bank Balance As Of 02/28/2025	517,674.68
Adjusted Bank Balance	<div>517,674.68</div>
Book Balance As Of 02/28/2025	516,295.56
Interest Income	1,379.12
Bank Charges	0.00
Adjusted Book Balance	<div>517,674.68</div>



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

ANP7000094925 0225 BX 0

Portfolio Management Program

February 2025

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

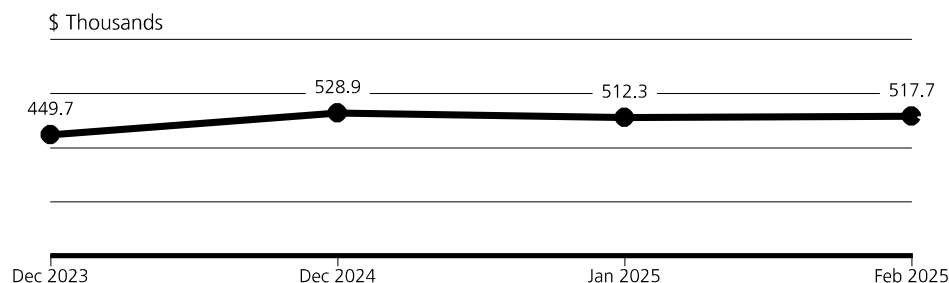
RIVIERA DUNES MASTER
ASSOCIATION INC
12270 SW 3 ST, STE 300
C/O CASTLE GROUP
PLANTATION FL 33325-2811

Value of your account

	on January 31 (\$)	on February 28 (\$)
Your assets	512,274.56	517,674.68
Your liabilities	0.00	0.00
Value of your account	\$512,274.56	\$517,674.68
Accrued interest in value above	\$5,658.54	\$3,909.60

As a service to you, your portfolio value of
\$517,674.68 includes accrued interest.

Tracking the value of your account



Sources of your account growth during 2025

Value of your account at year end 2024	\$528,936.74
Net deposits and withdrawals	-\$14,046.14
Your investment return:	
Dividend and interest income	\$5,028.99
Change in value of accrued interest	-\$1,499.96
Change in market value	-\$744.95

Value of your account on Feb 28, 2025 **\$517,674.68**



Your account balance sheet

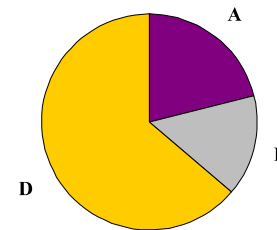
The value of your account includes assets held at UBS and certain assets held away from UBS. See page 1 for more information.

Summary of your assets

	Value on February 28 (\$)	Percentage of your account
A Cash and money balances	109,085.65	21.07%
B Cash alternatives	78,515.53	15.17%
C Equities	0.00	0.00%
D Fixed income	330,073.50	63.76%
E Non-traditional	0.00	0.00%
F Commodities	0.00	0.00%
G Other	0.00	0.00%
Total assets	\$517,674.68	100.00%

Value of your account **\$517,674.68**

Your current asset allocation



► *Cash and money balances* may include available cash balances, deposit balances at UBS Bank USA and other participating banks through the UBS Bank Sweep Programs and the UBS FDIC-Insured Deposit Program, and money market fund sweep balances. See *Important information about your statement* at the end of this document.

Eye on the markets

Index	Percentage change	
	February 2025	Year to date
S&P 500	-1.30%	1.44%
Russell 3000	-1.92%	1.18%
MSCI - Europe, Australia & Far East	1.95%	7.32%
Barclays Capital U.S. Aggregate Bond Index	2.20%	2.74%

Interest rates on February 28, 2025

3-month Treasury bills: 4.16%

One-month SOFR: 4.35%



Change in the value of your account

	February 2025 (\$)	Year to date (\$)
Opening account value	\$512,274.56	\$528,936.74
Deposits, including investments transferred in	4,021.00	8,042.00
Withdrawals and fees, including investments transferred out	0.00	-22,088.14
Dividend and interest income	3,360.71	5,028.99
Change in value of accrued interest	-1,748.94	-1,499.96
Change in market value	-232.65	-744.95
Closing account value	\$517,674.68	\$517,674.68

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.

	February 2025 (\$)	Year to date (\$)
Taxable dividends	285.65	285.65
Taxable interest	3,075.06	4,447.80
Total current year	\$3,360.71	\$4,733.45
Prior year adjustment	0.00	295.54
Total dividend & interest	\$3,360.71	\$5,028.99

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 (\$)
	February 2025 (\$)	Year to date (\$)	
Short term	0.00	0.00	375.17
Long term	96.25	96.25	290.95
Total	\$96.25	\$96.25	\$666.12



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, provided that the requirements for deposit insurance have been met. FDIC deposit insurance only covers the failure of an insured bank. UBS Financial Services Inc. is not an FDIC-insured bank. Bank deposits are not protected by SIPC. See *Important Information about your statement* at the end of this document.

	February 2025 (\$)	Year to date (\$)
Opening balances	\$46,989.59	\$63,683.99
<i>Additions</i>		
Deposits and other funds credited	4,021.00	8,042.00
Dividend and interest income	3,360.71	5,028.99
Proceeds from investment transactions	55,000.00	55,000.00
Total additions	\$62,381.71	\$68,070.99
<i>Subtractions</i>		
Checks and bill payments	0.00	-21,636.33
Professional management fees and related services	0.00	-451.81
Funds withdrawn for investments bought	-285.65	-581.19
Total subtractions	-\$285.65	-\$22,669.33
Net cash flow	\$62,096.06	\$45,401.66
Closing balances	\$109,085.65	\$109,085.65

UBS Insured Sweep Program Account APY *

Interest period Jan 8 - Feb 6

Opening UBS Insured Sweep Program balance Jan 8	\$63,698.15
Closing UBS Insured Sweep Program balance Feb 6	\$47,002.06
Number of days in interest period	30
Average daily balance	\$60,685.30
Interest earned	\$12.47
Annual percentage yield earned	0.25%

*Deposit sweep balances in advisory accounts established after the 5th business day of the month will accrue interest at the brokerage rate assigned to your tier until the beginning of the next interest period. If the advisory rate for your tier is higher than the brokerage rate, the difference will be credited to your account at the beginning of the next interest period.

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, deposit account balances at UBS Bank USA and banks participating in the UBS FDIC-Insured Deposit Program and the UBS Insured Sweep Program, 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. Money market sweep balances are protected by SIPC but are not insured by the FDIC.

Holding	Opening balance on Feb 1 (\$)	Closing balance on Feb 28 (\$)
UBS Insured Sweep Prgm	46,989.59	109,085.65

UBS Insured Sweep Program

Priority	Bank Name	Closing balance on Feb 28 (\$)	Status
1	UBS Bank USA	109,085.65	
2	Banc of California	0.00	
3	Truist Bank	0.00	
4	Barclays Bank Delaware	0.00	
5	The Huntington National Bank	0.00	
6	CIBC Bank USA	0.00	
7	Citibank, National Association	0.00	

Status

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

For FDIC insurance purposes, deposit balances include deposit account balances held at UBS Bank USA through the UBS deposit sweep programs, certificates of deposit and UBS Bank USA 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 end of this document for details about those balances.

Priority	Bank Name	Closing balance on Feb 28 (\$)	Dividend/Interest period	Days in period
8	Associated Bank	0.00		
9	EagleBank	0.00		
10	Pinnacle Bank	0.00		
11	Synovus Bank	0.00		
12	Valley National Bank	0.00		
13	Tristate Capital Bank	0.00		(2)
14	HSBC Bank USA	0.00		
TOTAL		\$109,085.65		



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 Feb 28 (\$)	Value on Feb 28 (\$)	Unrealized gain or loss (\$)	Investment return (\$)	Holding period
FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR	78,515.530	---This information was unavailable---			1.0000	78,515.53			
Symbol: GOVXX									
EAI: \$3,440 Current yield: 4.38%									



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 Feb 28 (\$)	Value on Feb 28 (\$)	Unrealized gain or loss (\$)	Holding period
AMERICAN SVGS BK F HI US RATE 05.3500% MAT 05/12/2025 FIXED RATE CD ACCRUED INTEREST \$1,128.63 CUSIP 02940LAE2 EAI: \$1,873 Current yield: 5.34%								
Original cost basis: \$70,105.00	Nov 17, 23	70,000.000	100.020	70,014.31	100.192	70,134.40	120.09	LT
MORGAN STANLEY BK UT US RATE 04.6500% MAT 08/07/2025 FIXED RATE CD ACCRUED INTEREST \$187.27 CUSIP 61690DKQ0 EAI: \$1,628 Current yield: 4.64%								
	Feb 09, 24	70,000.000	99.870	69,909.64	100.115	70,080.50	170.86	LT
MORGAN STANLEY BAN UT US RATE 05.0500% MAT 11/03/2025 FIXED RATE CD ACCRUED INTEREST \$1,234.83 CUSIP 61690DPX0 EAI: \$3,788 Current yield: 5.02%								
	May 02, 24	75,000.000	99.940	74,955.00	100.532	75,399.00	444.00	ST
BARCLAYS BK DE US RATE 04.9000% MAT 01/16/2026 FIXED RATE CD ACCRUED INTEREST \$310.11 CUSIP 06740KSP3 EAI: \$2,695 Current yield: 4.88%								
Original cost basis: \$55,531.27	Aug 06, 24	55,000.000	100.593	55,326.35	100.464	55,255.20	-71.15	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 Feb 28 (\$)	Value on Feb 28 (\$)	Unrealized gain or loss (\$)	Holding period
MORGAN STANLEY PRI NJ US RATE 04.8000% MAT 04/06/2026 FIXED RATE CD ACCRUED INTEREST \$1,048.76 CUSIP 61768ERK1 EAI: \$2,640 Current yield: 4.77%								
Original cost basis: \$55,438.83	Aug 06, 24	55,000.000	100.531	55,292.48	100.536	55,294.80	2.32	ST
Total		\$325,000.000		\$325,497.78		\$326,163.90	\$666.12	
Total accrued interest: \$3,909.60								
Total estimated annual income: \$12,624								

Your total assets

		Value on Feb 28 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	109,085.65	21.07%	109,085.65		
Cash alternatives	* Money market funds	78,515.53	15.17%		3,440.00	
Fixed income	Certificates of deposits and share certificates	326,163.90		325,497.78	12,624.00	666.12
	Total accrued interest	3,909.60				
	Total fixed income	330,073.50	63.76%	325,497.78	12,624.00	666.12
Total		\$517,674.68	100.00%	\$434,583.43	\$16,064.00	\$666.12

* 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 (\$)
Jan 31		Cash and money balance					\$46,989.59
Feb 3	Dividend	FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR AS OF 01/31/25 SYMBOL: GOVXX				285.65	

continued next page



Portfolio Management Program
February 2025

Account name: RIVIERA DUNES MASTER
Account number: BX 73022 7A

Your Financial Advisor:
BRETT MOORE

Account activity this month (continued)

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
Feb 3	Reinvestment	FEDERATED HERMES GOVT OBL FUND CLASS ADVISOR DIVIDEND REINVESTED AT 1.00 NAV ON 01/31/25 AS OF 01/31/25 SYMBOL: GOVXX		285.650		-285.65	46,989.59
Feb 7	Interest	UBS INSURED SWEEP PROGRAM AS OF 02/06/25				12.47	
Feb 7	Interest	MORGAN STANLEY BK UT US RT 04.6500% MAT 08/07/25 FIXED RATE CD PAID ON 70000 CUSIP: 61690DKQ0				1,640.88	48,642.94
Feb 10	Interest	FIRST FOUNDATION B CA US RT 05.1000% MAT 02/10/25 FIXED RATE CD PAID ON 55000 CUSIP: 32026UV60				1,421.71	
Feb 10	Call Redemption	FIRST FOUNDATION B CA US RT 05.1000% MAT 02/10/25 FIXED RATE CD CUSIP: 32026UV60		-55,000.000		55,000.00	105,064.65
Feb 18	Deposit	DIRECT DEPOSIT RIVIERA DUNES MA REF#:122105986705920				4,021.00	109,085.65
Feb 28		Closing cash and money balance					\$109,085.65
		Proceeds from investment transactions					\$55,000.00
		Funds used for investment transactions					-\$285.65

	Date	Activity	Description	Amount (\$)
Money balance activities	Jan 31	Balance forward		\$46,989.59
	Feb 7	Deposit	UBS INSURED SWEEP PROGRAM AS OF 02/06/25	12.47
	Feb 10	Deposit	UBS INSURED SWEEP PROGRAM	1,640.88
	Feb 11	Deposit	UBS INSURED SWEEP PROGRAM	56,421.71
	Feb 19	Deposit	UBS INSURED SWEEP PROGRAM	4,021.00
	Feb 28	Closing UBS Insured Sweep Program		\$109,085.65



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 (\$)
FIRST FOUNDATION B CA US RT 05.1000% MAT 02/10/25 FIXED RATE CD	FIFO	55,000.000	Aug 10, 23	Feb 10, 25	55,000.00	54,903.75			96.25