

Assets			
Banking			
10-1100-00	Iberia - Operating 8264	\$89,628.53	
Total Banking:			<u>\$89,628.53</u>
Reserves			
11-1300-00	Iberia - Reserve Savings 8272	31,716.51	
11-1996-00	Due to Reserve	32,000.00	
Total Reserves:			<u>\$63,716.51</u>
Accounts Receivable			
12-1900-00	Accounts Receivable-Homeowners	63,340.02	
Total Accounts Receivable:			<u>\$63,340.02</u>
Other Current Assets			
13-1310-00	Prepaid Insurance	5,256.06	
Total Other Current Assets:			<u>\$5,256.06</u>
Fixed Assets			
16-1600-00	Fixed Assets - Gate (Nov. 2014)	26,796.39	
Total Fixed Assets:			<u>\$26,796.39</u>
Total Assets:			<u><u>\$248,737.51</u></u>
Liabilities & Equity			
Accounts Payable			
20-2005-00	Accounts Payable	83.75	
20-2011-00	Due to Reserve	32,000.00	
20-2020-00	Prepaid Assessments	2,175.00	
20-2096-00	Deferred Income	78,649.47	
Total Accounts Payable:			<u>\$112,908.22</u>
Reserve			
27-2700-00	General Reserves	63,599.82	
27-2799-00	Reserve Interest	116.69	
Total Reserve:			<u>\$63,716.51</u>
Equity			
30-3900-00	Retained Earnings	67,051.76	
Total Equity:			<u>\$67,051.76</u>
	Net Income Gain / Loss	5,061.02	
			<u>\$5,061.02</u>
Total Liabilities & Equity:			<u><u>\$248,737.51</u></u>

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Income Assessments							
4000-00 Homeowner Assessments	\$11,283.25	\$11,343.75	(\$60.50)	\$56,416.25	\$56,718.75	(\$302.50)	\$136,125.00
4010-00 2017 Carry Over Funds	833.33	833.33	-	4,166.65	4,166.65	-	10,000.00
Total Income Assessments	\$12,116.58	\$12,177.08	(\$60.50)	\$60,582.90	\$60,885.40	(\$302.50)	\$146,125.00
Income Fees							
4100-00 Delinquent Fee Income	-	83.33	(83.33)	2,079.00	416.65	1,662.35	1,000.00
4115-00 Collection Processing Fee	450.00	8.33	441.67	635.00	41.65	593.35	100.00
4120-00 Fine Fee Income	-	41.67	(41.67)	-	208.35	(208.35)	500.00
4125-00 Collection Fee Income	-	8.33	(8.33)	-	41.65	(41.65)	100.00
4130-00 Certified Mail Fee	-	-	-	491.20	-	491.20	-
4140-00 NSF Fee Income	-	-	-	25.00	-	25.00	-
4150-00 Legal Fee Reimbursement	-	833.33	(833.33)	3,176.63	4,166.65	(990.02)	10,000.00
4155-00 Legal Fee Reimbursement - OCI	-	416.67	(416.67)	-	2,083.35	(2,083.35)	5,000.00
Total Income Fees	\$450.00	\$1,391.66	(\$941.66)	\$6,406.83	\$6,958.30	(\$551.47)	\$16,700.00
Income Amenities							
4226-00 Social Committee Income	-	0.25	(0.25)	-	1.25	(1.25)	3.00
4230-00 Access Cards/Keys	-	16.67	(16.67)	185.00	83.35	101.65	200.00
4235-00 Boat Access Keys	-	8.33	(8.33)	-	41.65	(41.65)	100.00
Total Income Amenities	\$-	\$25.25	(\$25.25)	\$185.00	\$126.25	\$58.75	\$303.00
Interest Income							
4400-00 Bank Interest Income	4.31	10.83	(6.52)	42.75	54.15	(11.40)	130.00
Total Interest Income	\$4.31	\$10.83	(\$6.52)	\$42.75	\$54.15	(\$11.40)	\$130.00
Total OPERATING INCOME	\$12,570.89	\$13,604.82	(\$1,033.93)	\$67,217.48	\$68,024.10	(\$806.62)	\$163,258.00
OPERATING EXPENSE							
General Expenses							
5010-00 Property Management Fees	2,628.25	2,634.50	6.25	13,141.25	13,172.50	31.25	31,614.00
5020-00 Accounting Fees	-	29.17	29.17	312.00	145.85	(166.15)	350.00
5025-00 Legal Fees	1,270.00	833.33	(436.67)	8,739.53	4,166.65	(4,572.88)	10,000.00
5026-00 Legal Fees - HALRI vs OCI	-	833.33	833.33	2,974.13	4,166.65	1,192.52	10,000.00
5038-00 Board Education	10.00	-	(10.00)	40.00	-	(40.00)	-
5045-00 Office Supplies/Expenses	-	16.67	16.67	216.30	83.35	(132.95)	200.00
5050-00 Bank Charges	-	8.33	8.33	15.00	41.65	26.65	100.00
5052-00 Postage & Mail	573.20	83.33	(489.87)	1,071.10	416.65	(654.45)	1,000.00
5054-00 Invoice Processing Fees	19.59	25.00	5.41	139.54	125.00	(14.54)	300.00
5060-00 Printing & Reproduction	23.50	41.67	18.17	55.71	208.35	152.64	500.00
5070-00 General Liability Insurance	509.69	540.60	30.91	2,038.76	2,703.00	664.24	6,487.18
5071-00 Officer & Director Liability Insurance	196.41	302.92	106.51	982.05	1,514.60	532.55	3,635.00
5072-00 Crime Insurance	-	30.00	30.00	-	150.00	150.00	360.00
5076-00 Property/Gate Insurance	-	83.33	83.33	448.00	416.65	(31.35)	1,000.00
Total General Expenses	\$5,230.64	\$5,462.18	\$231.54	\$30,173.37	\$27,310.90	(\$2,862.47)	\$65,546.18
Utilities							
5230-00 Telephone	(107.29)	166.67	273.96	776.79	833.35	56.56	2,000.00
5234-00 Electric	34.33	41.67	7.34	189.52	208.35	18.83	500.00
Total Utilities	(\$72.96)	\$208.34	\$281.30	\$966.31	\$1,041.70	\$75.39	\$2,500.00
Communications							
5324-00 Newsletter Postage/Robo Call	-	41.67	41.67	-	208.35	208.35	500.00
Total Communications	\$-	\$41.67	\$41.67	\$-	\$208.35	\$208.35	\$500.00
Taxes & Administration							
5405-00 Franchise Tax	-	-	-	4.00	-	(4.00)	-
Total Taxes & Administration	\$-	\$-	\$-	\$4.00	\$-	(\$4.00)	\$-
Gate							
6400-00 Gate Maintenance	-	208.33	208.33	327.60	1,041.65	714.05	2,500.00
6426-00 Gate Access Cards	-	41.67	41.67	-	208.35	208.35	500.00
Total Gate	\$-	\$250.00	\$250.00	\$327.60	\$1,250.00	\$922.40	\$3,000.00
Social							
6950-00 Meeting Expenses	-	12.50	12.50	-	62.50	62.50	150.00

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Total Social	\$-	\$12.50	\$12.50	\$-	\$62.50	\$62.50	\$150.00
Landscape							
7010-00 Landscape Maintenance	\$1,794.58	\$1,666.67	(\$127.91)	\$8,721.11	\$8,333.35	(\$387.76)	\$20,000.00
7011-00 Special Projects	-	83.33	83.33	-	416.65	416.65	1,000.00
7013-00 Seasonal Decoration	-	58.33	58.33	464.79	291.65	(173.14)	700.00
7015-00 Playground Maintenance	-	83.33	83.33	585.00	416.65	(168.35)	1,000.00
Total Landscape	\$1,794.58	\$1,891.66	\$97.08	\$9,770.90	\$9,458.30	(\$312.60)	\$22,700.00
Lake Maintenance							
7110-00 Lake Maintenance	-	250.00	250.00	-	1,250.00	1,250.00	3,000.00
7115-00 Boat Launch and Dock Maintenance	-	83.33	83.33	-	416.65	416.65	1,000.00
7120-00 Boat Keys and Lock Maintenance	-	83.33	83.33	-	416.65	416.65	1,000.00
7145-00 Fish Restocking	-	250.00	250.00	2,954.88	1,250.00	(1,704.88)	3,000.00
7150-00 Lake Survey	-	83.33	83.33	-	416.65	416.65	1,000.00
Total Lake Maintenance	\$-	\$749.99	\$749.99	\$2,954.88	\$3,749.95	\$795.07	\$9,000.00
Maintenance							
8040-00 Street Repairs	-	3,333.33	3,333.33	7,000.00	16,666.65	9,666.65	40,000.00
8045-00 Street Drain Repair	-	833.33	833.33	8,000.00	4,166.65	(3,833.35)	10,000.00
8050-00 Lot Maintenance	-	20.83	20.83	-	104.15	104.15	250.00
Total Maintenance	\$-	\$4,187.49	\$4,187.49	\$15,000.00	\$20,937.45	\$5,937.45	\$50,250.00
Security							
8531-00 Video Surveillance	-	83.33	83.33	-	416.65	416.65	1,000.00
8532-00 Security Patrols/Holiday Security	-	166.67	166.67	-	833.35	833.35	2,000.00
Total Security	\$-	\$250.00	\$250.00	\$-	\$1,250.00	\$1,250.00	\$3,000.00
Reserve Funds							
8600-00 Reserve Fund	583.33	583.33	-	2,916.65	2,916.65	-	7,000.00
8699-00 Reserve Interest	4.31	-	(4.31)	42.75	-	(42.75)	-
Total Reserve Funds	\$587.64	\$583.33	(\$4.31)	\$2,959.40	\$2,916.65	(\$42.75)	\$7,000.00
Total OPERATING EXPENSE	\$7,539.90	\$13,637.16	\$6,097.26	\$62,156.46	\$68,185.80	\$6,029.34	\$163,646.18
Net Income:	\$5,030.99	(\$32.34)	\$5,063.33	\$5,061.02	(\$161.70)	\$5,222.72	(\$388.18)



Homeowner Aging Report
 Homeowners Association of Lake Ramsey, Inc.
 End Date: 05/31/2019

Date: 6/12/2019
 Time: 5:05 pm
 Page: 1

Description	Current	Over 30	Over 60	Over 90	Balance
005-14122-60 - David Crane Lot Owner 14122 South Lakeshore Drive Lot 60					Last Payment: \$408.28 on 05/23/2019
Total:	(\$408.28)	\$0.00	\$0.00	\$0.00	(\$408.28)
005-14290 - Daniel Rowe Occupied 14290 Riverlake Drive Lot 81A					Last Payment: \$363.00 on 02/06/2019
Total:	(\$363.00)	\$0.00	\$0.00	\$0.00	(\$363.00)
005-13248 - Tracy Morgan & Linda Morgan Occupied 13248 Riverlake Drive Lot 57A					Last Payment: \$396.00 on 02/28/2019
Total:	(\$356.86)	\$0.00	\$0.00	\$0.00	(\$356.86)
1012 - James M Phillips, Jr. Occupied 14283 S. Lakeshore Drive Lot 14					Last Payment: \$413.00 on 01/04/2019
Total:	(\$258.00)	\$0.00	\$0.00	\$0.00	(\$258.00)
005-13603 - John Juliano Tenant 13603 Riverlake Drive Lot 03A					Last Payment: \$501.00 on 01/09/2019
Total:	(\$213.00)	\$0.00	\$0.00	\$0.00	(\$213.00)
005-13602 - Wade and Angela Aucoin Occupied 13602 Riverlake Drive Lot 98A					Last Payment: \$363.00 on 01/05/2019
Total:	(\$175.00)	\$0.00	\$0.00	\$0.00	(\$175.00)
005-14404 - Jennifer Grimley Occupied 14404 Riverlake Drive Lot 91					Last Payment: \$363.00 on 01/09/2019
Total:	(\$125.00)	\$0.00	\$0.00	\$0.00	(\$125.00)
005-14029 - Mid-South Bank N.A. Previous Owner 14029 Riverlake Drive Lot 44					Last Payment: \$50.00 on 09/18/2018
Total:	(\$50.00)	\$0.00	\$0.00	\$0.00	(\$50.00)
005-14069-39 - Kendall and Jeanne Spell Occupied 14069 Riverlake Drive Lot 39					Last Payment: \$313.00 on 03/08/2019
Total:	(\$43.86)	\$0.00	\$0.00	\$0.00	(\$43.86)
005-13559RD - Richard Reeves Occupied 13559 Riverlake Drive Lot 08A					Last Payment: \$50.00 on 04/24/2019
Total:	(\$40.72)	\$0.00	\$0.00	\$0.00	(\$40.72)
005-14359RD - Lawrence and Gwen Busurelo Occupied 14359 Riverlake Drive Lot 10					Last Payment: \$396.00 on 03/02/2018
Total:	(\$33.00)	\$0.00	\$0.00	\$0.00	(\$33.00)
005-46A - Kirby Schulthess Occupied 13187 Riverlake Drive Lot 46A					Last Payment: \$360.00 on 12/18/2018
Total:	\$0.00	\$0.00	\$0.00	\$3.00	\$3.00
005-124A - Adam Kimble & Veronica Kimble Lot Owner 13165 Lake Bend Drive Lot 124A					Last Payment: \$363.00 on 02/14/2019
Total:	\$0.00	\$0.00	\$0.00	\$5.00	\$5.00
005-121 - Jimmy Serio Occupied 121 Shoreline Court Lot 109A					Last Payment: \$363.00 on 01/31/2019
Total:	\$0.00	\$0.00	\$6.14	\$0.00	\$6.14
005-13596 - Jason and Alice Briggs Occupied 13596 Riverlake Drive Lot 97A					Last Payment: \$396.00 on 02/27/2019
Total:	\$0.00	\$0.00	\$6.14	\$0.00	\$6.14
005-13635RD - John Fridge Occupied 13635 Riverlake Drive Lot 48					Last Payment: \$363.00 on 03/05/2019
Total:	\$0.00	\$0.00	\$6.14	\$0.00	\$6.14

Description	Current	Over 30	Over 60	Over 90	Balance
005-14166SLD - Charles Paur Occupied 14166 South Lakeshore Drive Lot 66					Last Payment: \$363.00 on 02/13/2019
Total:	\$0.00	\$0.00	\$6.14	\$0.00	\$6.14
005-14174 - Marybeth Oddo Occupied 14174 Riverlake Drive Lot 70					Last Payment: \$363.00 on 02/13/2019
Total:	\$0.00	\$0.00	\$6.14	\$0.00	\$6.14
005-14428 - Deborah Dardis Occupied 14428 Riverlake Drive Lot 94					Last Payment: \$33.00 on 04/17/2019
Total:	\$0.00	\$0.00	\$6.14	\$0.00	\$6.14
005-13278 - Patricia Inman & John Inman Occupied 13278 Riverlake Drive Lot 61A					Last Payment: \$200.00 on 04/05/2019
Total:	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
005-14012 - Lynn O'Brien Occupied 14012 Riverlake Drive Lot 52C					Last Payment: \$202.14 on 04/14/2019
Total:	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
005-14058 - Louis Lebreton Occupied 14058 South Lakeshore Drive Lot 53					Last Payment: \$402.14 on 04/25/2019
Total:	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
005-14126-65 - Gary and Maria Martin Occupied 14126 Riverlake Drive Lot 65					Last Payment: \$402.14 on 04/12/2019
Total:	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
005-14386 - Ron Campana Occupied 14386 Riverlake Drive Lot 89					Last Payment: \$402.14 on 04/03/2019
Total:	\$0.00	\$25.00	\$0.00	\$0.00	\$25.00
005-14049 - Robert Felcher & Brenda Felcher Lot Owner 14049 S. Lakeshore Drive Lot 39					Last Payment: \$363.00 on 03/29/2019
Total:	\$0.00	\$0.00	\$6.14	\$33.00	\$39.14
005-14076 - Shane Brown Occupied 14076 Riverlake Drive Lot 58					Last Payment: \$363.00 on 04/08/2019
Total:	\$0.00	\$0.00	\$6.14	\$33.00	\$39.14
005-14093 - Paul T. Van LANDINGHAM, Jr. Occupied 14093 South Lakeshore Drive Lot 34					Last Payment: \$363.00 on 02/22/2019
Total:	\$0.00	\$0.00	\$6.14	\$33.00	\$39.14
005-14270 - Russell Morton Lot Owner 14270 Riverlake Drive Lot 80B					Last Payment: \$363.00 on 03/11/2019
Total:	\$0.00	\$0.00	\$6.14	\$33.00	\$39.14
005-14318RD-81E - Russell Kemmerer Occupied 14318 Riverlake Drive Lot 81E					Last Payment: \$363.00 on 02/20/2019
Total:	\$0.00	\$0.00	\$6.14	\$33.00	\$39.14
005-14318RD-81F - Russell Kemmerer Occupied 14318 Riverlake Drive Lot 81F					Last Payment: \$363.00 on 02/20/2019
Total:	\$0.00	\$0.00	\$6.14	\$33.00	\$39.14
005-14329-10 - Rickey and Yvette Wise Occupied Lot 10 Phase I Lot 10					Last Payment: \$363.00 on 02/20/2019
Total:	\$0.00	\$0.00	\$6.14	\$33.00	\$39.14
005-14339 - Randy and Belinda Muse Occupied 14339 South Lakeshore Drive Lot 08					Last Payment: \$363.00 on 03/01/2019
Total:	\$0.00	\$0.00	\$6.14	\$33.00	\$39.14

Description	Current	Over 30	Over 60	Over 90	Balance
005-77-1 - The Miller Family Protection Trust c/o & Jay Miller Lot Owner Lot 77 Phase I Lot 77					Last Payment: \$363.00 on 02/22/2019
Total:	\$0.00	\$0.00	\$6.14	\$33.00	\$39.14
005-13218 - Janet Dugue Occupied 13218 Riverlake Drive Lot 54A					Last Payment: \$403.23 on 04/15/2019
Total:	\$0.00	\$25.00	\$0.00	\$25.00	\$50.00
005-13554 - Jerry Rhodus Occupied 13554 Riverlake Drive Lot 91A					Last Payment: \$408.28 on 05/26/2019
Total:	\$25.00	\$25.00	\$0.00	\$0.00	\$50.00
005-14190 - Natosha E Williams & Timothy J. Williams Occupied 14190 Riverlake Drive Lot 72					Last Payment: \$40.00 on 05/13/2019
Total:	\$25.00	\$25.00	\$6.14	\$23.00	\$79.14
005-14122-61 - David Crane Occupied 14122 South Lakeshore Drive Lot 61					Last Payment: \$368.00 on 05/09/2019
Total:	\$25.00	\$31.14	\$1.14	\$33.00	\$90.28
005-14244-78 - Courtland Crouchet & Kathleen Crouchet Payment Plan 14244 Riverlake Drive Lot 78					Last Payment: \$121.00 on 02/26/2019
Total:	\$0.00	\$0.00	\$0.00	\$121.00	\$121.00
005-14244-79 - Courtland Crouchet & Kathleen Crouchet Payment Plan 14244 Riverlake Drive Lot 79					Last Payment: \$121.00 on 02/26/2019
Total:	\$0.00	\$0.00	\$0.00	\$121.00	\$121.00
005-77 - Courtland Crouchet & Kathleen Crouchet Payment Plan 14244 Riverlake Drive Lot 77					Last Payment: \$121.00 on 02/26/2019
Total:	\$0.00	\$0.00	\$0.00	\$121.00	\$121.00
005-200 - Patricia Schwarz Payment Plan 200 Lakeside Court Lot 127A					Last Payment: \$100.00 on 03/28/2019
Total:	\$0.00	\$0.00	\$0.00	\$135.00	\$135.00
005-14029 - Steven Fierst & c/o Bruce Hebert Previous Owner 14029 Riverlake Drive Lot 44					Last Payment: \$363.00 on 02/08/2017
Total:	\$0.00	\$0.00	\$0.00	\$143.00	\$143.00
005-13222 - Robert Champagne Occupied 13222 Lake Bend Drive Lot 114A					Last Payment: \$100.00 on 05/02/2019
Total:	\$25.00	\$31.14	\$6.14	\$133.00	\$195.28
005-14041 - Ken Schallenberg Occupied 14041 Lakeshore Drive Lot 40					Last Payment: \$200.00 on 05/13/2019
Total:	\$25.00	\$31.14	\$6.14	\$196.00	\$258.28
005-14367 - Ralph Jackson Payment Plan 14367 Riverlake Drive Lot 09					Last Payment: \$330.00 on 12/03/2018
Total:	\$0.00	\$0.00	\$0.00	\$363.00	\$363.00
005-14044 - Margaret Patteson Payment Plan 14044 Riverlake Drive Lot 54					Last Payment: \$363.00 on 02/09/2018
Total:	\$0.00	\$6.14	\$6.14	\$363.00	\$375.28
005-14111RD-94A - Arthur Homes, LLC Demand Letter 13574 Riverlake Drive Lot 94A					Last Payment: \$531.00 on 07/24/2018
Total:	\$0.00	\$0.00	\$6.14	\$396.00	\$402.14
005-79A - John Bellegarde Legal / Judgment Lot 79A Phase III Lot 79A					Last Payment: \$813.54 on 05/11/2011
Total:	\$0.00	\$0.00	\$6.14	\$396.00	\$402.14



Homeowner Aging Report
 Homeowners Association of Lake Ramsey, Inc.
 End Date: 05/31/2019

Date: 6/12/2019
 Time: 5:05 pm
 Page: 4

Description	Current	Over 30	Over 60	Over 90	Balance
005-13501 - Jerry Chisesi & c/o Bryan Chisesi Occupied 13501 Riverlake Drive Lot 15A					Last Payment: \$856.46 on 06/12/2018
Total:	\$0.00	\$6.14	\$6.14	\$396.00	\$408.28
005-14225 - John Dunn Occupied 14225 Riverlake Drive Lot 20					Last Payment: \$13,973.78 on 08/16/2018
Total:	\$0.00	\$31.14	\$6.14	\$371.00	\$408.28
005-58A - Dupont Quality Homes & c/o Jerry Dupont Lot Owner Lot 58 A Phase III Lot 58A					Last Payment: \$396.00 on 03/05/2018
Total:	\$0.00	\$6.14	\$6.14	\$396.00	\$408.28
14130 - Redi Comm Industries Lot Owner Lot 139 Phase IV Lot 139					Last Payment: \$491.00 on 06/22/2018
Total:	\$0.00	\$6.14	\$6.14	\$396.00	\$408.28
005-300 - Alex Tourelle & Betty Tourelle Occupied 300 Ramsey Court Lot 131A					Last Payment: \$363.00 on 04/13/2018
Total:	\$0.00	\$31.14	\$6.14	\$396.00	\$433.28
005-14142RD - Danielle Renee Stires Occupied 14142 Riverlake Drive Lot 66					Last Payment: \$201.00 on 03/20/2018
Total:	\$25.00	\$31.14	\$0.00	\$396.00	\$452.14
005-81B - Joseph Stokey Occupied 14294 Riverlake Drive Lot 81B					
Total:	\$25.00	\$31.14	\$0.00	\$396.00	\$452.14
005-13274 - Phillip Lazaro Occupied 13274 Riverlake Drive Lot 60A					Last Payment: \$363.00 on 02/14/2018
Total:	\$25.00	\$31.14	\$6.14	\$396.00	\$458.28
005-13534 - Tommy Bowling, Jr. Occupied 13534 Riverlake Drive Lot 88A					Last Payment: \$363.00 on 02/02/2018
Total:	\$25.00	\$31.14	\$6.14	\$396.00	\$458.28
005-14025 - Angela Naquin Occupied 14025 Riverlake Drive Lot C3-1A					Last Payment: \$363.00 on 01/09/2018
Total:	\$25.00	\$31.14	\$6.14	\$396.00	\$458.28
005-14092 - Linda Richoux & Donald Richoux Occupied 14092 Riverlake Drive Lot 60					Last Payment: \$363.00 on 01/19/2018
Total:	\$25.00	\$31.14	\$6.14	\$396.00	\$458.28
005-67 - Kathryn Goertzen Occupied 14172 South Lakeshore Drive Lot 67					Last Payment: \$363.00 on 01/24/2018
Total:	\$25.00	\$31.14	\$6.14	\$396.00	\$458.28
005-52 - Gene Hartley Lot Owner 14028 Riverlake Drive Lot 52					Last Payment: \$411.00 on 02/21/2018
Total:	\$25.00	\$31.14	\$6.14	\$471.00	\$533.28
005-13336 - Katie Engolia & Lance Engolia Occupied 13336 Riverlake Drive Lot 69A					Last Payment: \$206.00 on 08/17/2018
Total:	\$25.00	\$31.14	\$6.14	\$539.00	\$601.28
					Collection Attorney: Willard O. Lape, III LLC
005-13595 - Jason and Jennifer Martin Demand Letter 13595 Riverlake Drive Lot 04A					Last Payment: \$363.00 on 01/01/2019
Total:	\$0.00	\$0.00	\$21.00	\$588.87	\$609.87
					Collection Attorney: Willard O. Lape, III LLC
005-84LD - A3G Holdings, LLC At Attorney Lot 84 Phase I Lot 84					Last Payment: \$363.00 on 01/09/2018
Total:	\$0.00	\$0.00	\$0.00	\$1,119.30	\$1,119.30
					Collection Attorney: Willard O. Lape, III LLC



Homeowner Aging Report
 Homeowners Association of Lake Ramsey, Inc.
 End Date: 05/31/2019

Date: 6/12/2019
 Time: 5:05 pm
 Page: 5

Description	Current	Over 30	Over 60	Over 90	Balance
005-14069-39 - Andrew Ingraham Previous Owner 14069 Riverlake Drive Lot 39					Last Payment: \$50.00 on 12/13/2018
					Collection Attorney: Willard O. Lape, III LLC
Total:	\$0.00	\$0.00	\$0.00	\$1,588.74	\$1,588.74
005-13651-47 - Brett Chisesi Legal / Judgment Lot 47 Lot 47					Last Payment: \$547.55 on 09/12/2016
					Collection Attorney: Willard O. Lape, III LLC
Total:	\$0.00	\$0.00	\$219.00	\$1,993.52	\$2,212.52
005-118A - HMD Properties, LLC Demand Letter 13197 Lake Bend Drive Lot 118A					Collection Attorney: Willard O. Lape, III LLC
Total:	\$0.00	\$32.20	\$309.83	\$2,253.52	\$2,595.55
005-14036 - Thomas E. Miller Legal / Judgment 14036 Riverlake Drive Lot 53					Last Payment: \$388.00 on 01/06/2015
					Collection Attorney: Willard O. Lape, III LLC
Total:	\$25.00	\$25.00	\$0.00	\$3,673.64	\$3,723.64
005-13533 - Jeff Arthur Legal / Judgment 13533 Riverlake Drive Lot 11A					Last Payment: \$83.18 on 12/20/2018
					Collection Attorney: Willard O. Lape, III LLC
Total:	\$25.00	\$270.35	\$934.97	\$3,284.22	\$4,514.54
005-14444 - Clara Minton & Byron Minton Lien 14444 Riverlake Drive Lot 96					Last Payment: \$363.00 on 01/02/2019
					Collection Attorney: Willard O. Lape, III LLC
Total:	\$0.00	\$42.00	\$259.00	\$10,238.84	\$10,539.84
005-14318 - Russell Kemmerer Lien 14318 Riverlake Drive Lot 83					Collection Attorney: Willard O. Lape, III LLC
Total:	\$0.00	\$0.00	\$556.64	\$11,953.21	\$12,509.85
005-14318RD-81 - J Russell Kemmerer Lien 14318 Riverlake Drive Lot 81					Collection Attorney: Willard O. Lape, III LLC
Total:	\$0.00	\$0.00	\$556.64	\$13,844.25	\$14,400.89
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Homeowners Association of Lake Ramsey, Inc.	(\$1,666.72)	\$1,030.07	\$3,060.84	\$59,149.11	\$61,573.30

Description	Current	Over 30	Over 60	Over 90	Balance
Description			Total		
Certified Mail Fee (Extra Fee) 2019			\$308.14		
Certified Mail Fee 2011			\$16.77		
Certified Mail Fee 2019			\$6.14		
Collection Processing Fee 2017			\$15.00		
Collection Processing Fee 2018			(\$85.00)		
Collection Processing Fee 2019			\$1,175.00		
Fine Fee 2010			\$212.00		
Fine Fee 2016			\$298.00		
Fine Fee 2017			\$200.00		
Fine Fee 2018			\$225.00		
HOA Assessment (Delinquent Fee) 2009			\$33.00		
HOA Assessment (Delinquent Fee) 2010			\$158.40		
HOA Assessment (Delinquent Fee) 2011			\$66.00		
HOA Assessment (Delinquent Fee) 2012			\$99.00		
HOA Assessment (Delinquent Fee) 2013			\$66.00		
HOA Assessment (Delinquent Fee) 2014			\$66.00		
HOA Assessment (Delinquent Fee) 2015			\$66.00		
HOA Assessment (Delinquent Fee) 2016			\$88.00		
HOA Assessment (Delinquent Fee) 2017			\$165.00		
HOA Assessment (Delinquent Fee) 2018			\$198.00		
HOA Assessment (Delinquent Fee) 2019			\$1,188.00		
HOA Assessment 2009			\$330.00		
HOA Assessment 2010			\$660.00		
HOA Assessment 2011			\$660.00		
HOA Assessment 2012			\$1,048.45		
HOA Assessment 2013			\$660.00		
HOA Assessment 2014			\$660.00		
HOA Assessment 2015			\$660.00		
HOA Assessment 2016			\$880.00		
HOA Assessment 2017			\$1,857.47		
HOA Assessment 2018			\$2,178.00		
HOA Assessment 2019			\$10,205.00		
Legal Fee 2010			\$250.00		
Legal Fee 2011			\$132.00		
Legal Fee 2012			\$310.60		
Legal Fee 2013			\$4,209.53		
Legal Fee 2014			\$1,515.31		
Legal Fee 2015			\$5,258.33		
Legal Fee 2016			\$6,467.83		
Legal Fee 2017			\$7,686.57		
Legal Fee 2018			\$10,195.60		
Legal Fee 2019			\$2,950.88		
PrePaid			(\$1,766.72)		
		AR Total:	\$63,340.02		



Payables Aging Report
Homeowners Association of Lake Ramsey, Inc.
As Of 5/31/2019

Date: 6/12/2019
Time: 5:05 pm
Page: 1

Vendor	Current	Over 30	Over 60	Over 90	Balance
GNO Property Management, LLC	\$0.00	\$0.00	\$0.00	\$83.75	\$83.75
Totals:	\$0.00	\$0.00	\$0.00	\$83.75	\$83.75



Bank Account Reconciliation
Homeowners Association of Lake Ramsey, Inc.
Iberia - Operating 8264 (End: 05/31/2019)

Date: 6/12/2019
Time: 5:05 pm
Page: 1

Date	Reconciled	Description	Check Number	Transaction Amount
------	------------	-------------	--------------	--------------------

Iberia - Operating 8264 Summary

Ending Account Balance:	\$ 89,628.53
Uncleared Items:	\$-
Adjusted Balance:	\$ 89,628.53
Bank Ending Balance:	\$ 89,628.53
Difference:	\$-



Bank Account Reconciliation
Homeowners Association of Lake Ramsey, Inc.
Iberia - Reserve Savings 8272 (End: 05/31/2019)

Date: 6/12/2019
Time: 5:05 pm
Page: 2

Date	Reconciled	Description	Check Number	Transaction Amount
------	------------	-------------	--------------	--------------------

Iberia - Reserve Savings 8272 Summary

Ending Account Balance:				\$ 31,716.51
Uncleared Items:				\$-
Adjusted Balance:				\$ 31,716.51
Bank Ending Balance:				\$ 31,716.51
Difference:				\$-

HOA OF LAKE RAMSEY
 OPERATING ACCOUNT
 C/O GNO PROPERTY MANAGEMENT LLC
 826 UNION STREET, STE 200
 NEW ORLEANS LA 70112



**PLEASE CONTACT YOUR
 RELATIONSHIP MANAGER
 WITH ANY QUESTIONS
 OR CALL**

1-800-968-0801



24-hr Online Banking
 iberiabank.com

COMMERCIAL CHECKING ANALYSIS

ACCOUNT NUMBER ***8264**

Previous Balance	69,880.47	Statement Dates	5/01/19 thru 6/02/19
10 Deposits/Credits	34,313.26	Days this Statement Period	33
10 Checks/Debits	14,565.20	Average Ledger Balance	91,224.65
Service Charge	.00	Average Collected Balance	91,106.32
Interest Paid	.00		
Current Balance	89,628.53		

DEPOSITS AND CREDITS

Date	Description	Amount
5/02	ASSN DUES HOMEOWNERS ASSOC PPD	39.14
5/02	Remote DDA Deposit	100.00
5/02	CINCXFER HOMEOWNERS ASSOC CCD Iberia - Operating 826	32,000.00
5/07	Remote DDA Deposit	39.14
5/10	Remote DDA Deposit	407.14
5/13	Remote DDA Deposit	240.00
5/14	Remote DDA Deposit	308.28
5/22	Remote DDA Deposit	363.00
5/24	Remote DDA Deposit	408.28
5/31	CREDIT PAYLEASE.COM CCD GNO Property Managemen	408.28

WITHDRAWALS AND DEBITS

Date	Description	Amount
5/07	AVIDPAY AVIDPAY SERVICE CCD Homeowners Association REF*CK*100033*AT and T\	21.71-
5/07	AVIDPAY AVIDPAY SERVICE CCD Homeowners Association REF*CK*100031*Rotolo Consultan ts Inc\	1,794.58-

COMMERCIAL CHECKING ANALYSIS (continued)

Account Number ***8264**

WITHDRAWALS AND DEBITS

Date	Description	Amount
5/07	AVIDPAY AVIDPAY SERVICE CCD Homeowners Association REF*CK*100032*GNO Property Man agement LLC\	3,254.54-
5/07	AVIDPAY AVIDPAY SERVICE CCD Homeowners Association REF*CK*100034*Prestige Worldwi de Consultants LLC\	7,000.00-
5/14	AVIDPAY AVIDPAY SERVICE CCD Homeowners Association REF*CK*100035*Bill Clelland\	585.00-
5/15	CINCXFER HOMEOWNERS ASSOC CCD Iberia - Operating 826	583.33-
5/16	Payment ATT PPD	21.71-
5/20	AVIDPAY AVIDPAY SERVICE CCD Homeowners Association REF*CK*100036*Cleco Power\	21.80-
5/29	AVIDPAY AVIDPAY SERVICE CCD Homeowners Association REF*CK*100037*Willard O Lape I II LLC\	1,270.00-
5/30	ELEC PMT WSTELECTRIC CCD HOMEOWNERS ASSOC OF LA	12.53-

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
5/01	69,880.47	5/14	90,358.34	5/24	90,502.78
5/02	102,019.61	5/15	89,775.01	5/29	89,232.78
5/07	89,987.92	5/16	89,753.30	5/30	89,220.25
5/10	90,395.06	5/20	89,731.50	5/31	89,628.53
5/13	90,635.06	5/22	90,094.50		

IBERIABANK

Account Number *****8264

Credit **\$100.00**
Date/Time: 5/2/2019 2:53 PM

Comment: Virtual Deposit Ticket

IBERIABANK
Homeowners Association of Lake Ramsey, Inc.

R/T	Account	TC	Amount
285270413	20031898264	34	\$100.00

#0 5/2/19 \$100.00

Credit **\$363.00**
Date/Time: 5/22/2019 2:53 PM

Comment: Virtual Deposit Ticket

IBERIABANK
Homeowners Association of Lake Ramsey, Inc.

R/T	Account	TC	Amount
285270413	20031898264	34	\$363.00

#0 5/22/19 \$363.00

Credit **\$39.14**
Date/Time: 5/7/2019 3:15 PM

Comment: Virtual Deposit Ticket

IBERIABANK
Homeowners Association of Lake Ramsey, Inc.

R/T	Account	TC	Amount
285270413	20031898264	34	\$39.14

#0 5/7/19 \$39.14

Credit **\$408.28**
Date/Time: 5/24/2019 2:52 PM

Comment: Virtual Deposit Ticket

IBERIABANK
Homeowners Association of Lake Ramsey, Inc.

R/T	Account	TC	Amount
285270413	20031898264	34	\$408.28

#0 5/24/19 \$408.28

Credit **\$407.14**
Date/Time: 5/9/2019 2:53 PM

Comment: Virtual Deposit Ticket

IBERIABANK
Homeowners Association of Lake Ramsey, Inc.

R/T	Account	TC	Amount
285270413	20031898264	34	\$407.14

#0 5/10/19 \$407.14

Credit **\$240.00**
Date/Time: 5/13/2019 2:52 PM

Comment: Virtual Deposit Ticket

IBERIABANK
Homeowners Association of Lake Ramsey, Inc.

R/T	Account	TC	Amount
285270413	20031898264	34	\$240.00

#0 5/13/19 \$240.00

Credit **\$308.28**
Date/Time: 5/14/2019 2:53 PM

Comment: Virtual Deposit Ticket

IBERIABANK
Homeowners Association of Lake Ramsey, Inc.

R/T	Account	TC	Amount
285270413	20031898264	34	\$308.28

#0 5/14/19 \$308.28

HOA OF LAKE RAMSEY
 RESERVE ACCOUNT
 C/O GNO PROPERTY MANAGEMENT LLC
 826 UNION STREET, STE 200
 NEW ORLEANS LA 70112



**PLEASE CONTACT YOUR
 RELATIONSHIP MANAGER
 WITH ANY QUESTIONS
 OR CALL**
 1-800-968-0801



24-hr Online Banking
iberiabank.com

BUS HIGH INTEREST MMDA

ACCOUNT NUMBER ***8272**

Previous Balance	63,128.87	Statement Dates	5/01/19 thru 6/02/19
1 Deposits/Credits	583.33	Days this Statement Period	33
1 Checks/Debits	32,000.00	Average Ledger Balance	32,434.42
Service Charge	.00	Average Collected Balance	32,434.42
Interest Paid	4.31	Interest Earned	4.57
Current Balance	31,716.51	Annual Percentage Yield Earned	0.16%
		2019 Interest Paid	39.83

DEPOSITS AND CREDITS

Date	Description	Amount
5/15	CINCXFER HOMEOWNERS ASSOC CCD Iberia - Reserve Savin	583.33
5/31	Interest Deposit	4.31

WITHDRAWALS AND DEBITS

Date	Description	Amount
5/02	CINCXFER HOMEOWNERS ASSOC CCD Iberia - Reserve Savin	32,000.00-

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance
5/01	63,128.87	5/15	31,712.20
5/02	31,128.87	5/31	31,716.51

Deposit Register

Homeowners Association of Lake Ramsey, Inc.
5/1/2019 - 5/31/2019

Date: 6/12/2019
Time: 5:05 pm
Page: 1

Posted	Payer and Details	Memo	Amount
Iberia - Operating 8264 - 20001898264			
5/1/2019	Deposit from batch 39337		\$39.14
5/1/2019	From Harry McKay (Acct: 1003)	eCheck # 1002 For HOA Assessment (Delinquent Fee) 2019	\$33.00
5/1/2019	From Harry McKay (Acct: 1003)	eCheck # 1002 For Certified Mail Fee (Extra Fee) 2019	\$6.14
5/1/2019	Transfer from Iberia - Reserve Savings 8272		\$32,000.00
5/2/2019	Deposit from batch 39389		\$100.00
5/2/2019	From Robert Champagne (Acct: 005-13222)	Check # 9232 For HOA Assessment 2019	\$100.00
5/7/2019	Deposit from batch 39506		\$39.14
5/7/2019	From James and Beth Smythwood (Acct: 005-13526)	Check # 2227 For HOA Assessment (Delinquent Fee) 2019	\$33.00
5/7/2019	From James and Beth Smythwood (Acct: 005-13526)	Check # 2227 For Certified Mail Fee (Extra Fee) 2019	\$6.14
5/10/2019	Deposit from batch 39638		\$407.14
5/9/2019	From David Crane (Acct: 005-14122-60)	Check # 50506 For HOA Assessment (Delinquent Fee) 2019	\$33.00
5/9/2019	From David Crane (Acct: 005-14122-60)	Check # 50506 For Certified Mail Fee (Extra Fee) 2019	\$6.14
5/9/2019	From David Crane (Acct: 005-14122-60)	Check # 50506 For PrePaid	\$368.00
5/13/2019	Deposit from batch 39688		\$240.00
5/13/2019	From Natosha E Williams (Acct: 005-14190)	Check # 50617 For HOA Assessment 2019	\$40.00
5/13/2019	From Ken Schallenberg (Acct: 005-14041)	Check # 50097 For HOA Assessment 2019	\$200.00
5/14/2019	Deposit from batch 39733		\$308.28
5/14/2019	From Joni Lynn Schexnaydre (Acct: 005-134A)	Check # 3259 For HOA Assessment 2019	\$263.00
5/14/2019	From Joni Lynn Schexnaydre (Acct: 005-134A)	Check # 3259 For HOA Assessment (Delinquent Fee) 2019	\$33.00
5/14/2019	From Joni Lynn Schexnaydre (Acct: 005-134A)	Check # 3259 For Certified Mail Fee (Extra Fee) 2019	\$6.14
5/14/2019	From Joni Lynn Schexnaydre (Acct: 005-134A)	Check # 3259 For Certified Mail Fee (Extra Fee) 2019	\$6.14
5/22/2019	Deposit from batch 40060		\$363.00
5/22/2019	From Cynthia Rene (Acct: 005-14021)	Check # 1206 For PrePaid	\$120.00
5/22/2019	From Cynthia Rene (Acct: 005-14021)	Check # 1206 For PrePaid	\$121.00
5/22/2019	From Cynthia Rene (Acct: 005-14021)	Check # 1206 For PrePaid	\$1.00
5/22/2019	From Cynthia Rene (Acct: 005-14021-46)	Check # 1206 For HOA Assessment 2019	\$121.00
5/24/2019	Deposit from batch 40113		\$408.28
5/23/2019	From Phillip Lazaro (Acct: 005-13274)	ARC Check # 50508 For HOA Assessment 2019	\$363.00
5/23/2019	From Phillip Lazaro (Acct: 005-13274)	ARC Check # 50508 For HOA Assessment (Delinquent Fee) 2019	\$33.00
5/23/2019	From Phillip Lazaro (Acct: 005-13274)	ARC Check # 50508 For Certified Mail Fee (Extra Fee) 2019	\$6.14
5/23/2019	From Phillip Lazaro (Acct: 005-13274)	ARC Check # 50508 For Certified Mail Fee (Extra Fee) 2019	\$6.14
5/30/2019	Deposit from batch 40340		\$408.28
5/26/2019	From Jerry Rhodus (Acct: 005-13554)	Credit Card # 148298745 For HOA Assessment 2019	\$363.00
5/26/2019	From Jerry Rhodus (Acct: 005-13554)	Credit Card # 148298745 For HOA Assessment (Delinquent Fee) 2019	\$33.00
5/26/2019	From Jerry Rhodus (Acct: 005-13554)	Credit Card # 148298745 For Certified Mail Fee (Extra Fee) 2019	\$6.14
5/26/2019	From Jerry Rhodus (Acct: 005-13554)	Credit Card # 148298745 For Certified Mail Fee (Extra Fee) 2019	\$6.14



Deposit Register
Homeowners Association of Lake Ramsey, Inc.
5/1/2019 - 5/31/2019

Date: 6/12/2019
Time: 5:05 pm
Page: 2

Posted	Payer and Details	Memo	Amount
		Iberia - Operating 8264 Total:	\$34,313.26
Iberia - Reserve Savings 8272 - 20001898272			
5/15/2019	Transfer from Iberia - Operating 8264		\$583.33
5/31/2019	Interest		\$4.31
		Iberia - Reserve Savings 8272 Total:	\$587.64
		Association Total:	\$34,900.90

Account #	Homeowner Name	Address	Lot / Block
005-13533	Jeff Arthur	13533 Riverlake Drive	11A /

Type: Covenant Violations

Violations **Initial Date:** 05-06-2019 **Level:** 1st Violation **Next Contact:** **Escalation Date:** 05-21-2019

Nuisance Issues

Desc: WE HAVE RECEIVED COMPLAINTS REGARDING EXCESSIVELY LOUD MUSIC COMING FROM YOUR HOUSE - PLEASE RESPECT YOUR NEIGHBORS. ST TAMMANY CODE ENFORCEMENT HAS BEEN ADVISED THAT THIS HAS BECOME AN ISSUE.

05/08/2019 : Level 1st Violation Violation created by Dwayne Schaefer:

Covenant Violations 05/06/2019

Nuisance Issues WE HAVE RECEIVED COMPLAINTS REGARDING EXCESSIVELY LOUD MUSIC COMING FROM YOUR HOUSE - PLEASE RESPECT YOUR NEIGHBORS. ST TAMMANY CODE ENFORCEMENT HAS BEEN ADVISED THAT THIS HAS BECOME AN ISSUE.

Level: 1st Violation

005-14045	James Rogers	14045 Riverlake Drive	42 /
-----------	--------------	-----------------------	------

Type: Covenant Violations

Violations **Initial Date:** 05-08-2019 **Level:** 1st Violation **Next Contact:** **Escalation Date:** 05-23-2019

Improper Parking

Desc: PLEASE DO NOT PARK ANY VEHICLES IN THE STREET ON A REGULAR BASIS - DAY OR NIGHT. ALL VEHICLES MUST BE PARKED IN YOUR DRIVEWAY OR IN YOUR GARAGE.

05/08/2019 : Level 1st Violation Violation created by Dwayne Schaefer:

Covenant Violations 05/08/2019

Improper Parking PLEASE DO NOT PARK ANY VEHICLES IN THE STREET ON A REGULAR BASIS - DAY OR NIGHT. ALL VEHICLES MUST BE PARKED IN YOUR DRIVEWAY OR IN YOUR GARAGE.

Level: 1st Violation