

**Ruby Ranch Homeowner's Association**  
**Financial Summary**  
**Jan 1 - Nov 12, 2013**

**Revenues and Expenses**

	<b>Gates 4 &amp; 5</b>	<b>Gates 7 &amp; 8</b>	<b>Reserve</b>	<b>Operating</b>	<b>Total</b>
<b>Income</b>					
Bank Account Interest	\$0.00	\$0.00	\$0.00	\$579.99	\$579.99
Ads	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dues	\$3,418.00	\$5,019.00	\$53,174.30	\$53,174.31	\$114,785.61
Gate Damage Recovery	\$0.00	\$350.00	\$0.00	\$0.00	\$350.00
Late Fees	\$0.00	\$0.00	\$973.70	\$973.69	\$1,947.39
Returned Checks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Openers	\$0.00	\$350.00	\$0.00	\$0.00	\$350.00
Reward fund	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00
Title transfer Fees	\$0.00	\$0.00	\$5,350.00	\$5,350.00	\$10,700.00
<b>Total Income</b>	<b>\$3,418.00</b>	<b>\$5,719.00</b>	<b>\$59,498.00</b>	<b>\$60,577.99</b>	<b>\$129,212.99</b>
<b>Expenses</b>					
Bank Charges	\$0.00	\$0.00	\$0.00	\$125.02	\$125.02
Homeowner's Meetings	\$0.00	\$0.00	\$0.00	\$1,046.03	\$1,046.03
Miscellaneous	\$0.00	\$0.00	\$0.00	\$995.48	\$995.48
Insurance	\$0.00	\$0.00	\$0.00	\$4,882.00	\$4,882.00
Mowing	\$460.00	\$1,040.00	\$5,350.00	\$0.00	\$6,850.00
Landscaping	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Gate Openers ordered	\$0.00	\$186.95	\$0.00	\$0.00	\$186.95
Office	\$0.00	\$0.00	\$0.00	\$41.00	\$41.00
Professional:					
Bookkeeping	\$0.00	\$0.00	\$0.00	\$2,000.00	
Legal	\$0.00	\$0.00	\$0.00	\$3,634.82	
Total Professional					\$5,634.82
Returned Checks	\$0.00	\$0.00	\$0.00	\$6.00	\$6.00
Road & Gates	\$780.50	\$3,312.50	\$924.71	\$925.00	\$5,942.71
Taxes	\$0.00	\$0.00	\$0.00	\$635.22	\$635.22
Traffic Enforcement	\$0.00	\$0.00	\$0.00	\$900.00	\$900.00
Utilities:					
Electric	\$491.38	\$1,386.60	\$0.00	\$1,059.32	
Telephone	\$617.91	\$617.92	\$0.00	\$0.00	
Water	\$578.73	\$618.14	\$0.00	\$601.59	
Total Utilities					\$5,971.59
<b>Total Expenses</b>	<b>\$2,928.52</b>	<b>\$7,162.11</b>	<b>\$6,274.71</b>	<b>\$16,851.48</b>	<b>\$33,216.82</b>

**Fund Summaries**

	<b>Gates 4 &amp; 5</b>	<b>Gates 7 &amp; 8</b>	<b>Reserve</b>	<b>Operating</b>	<b>Total</b>
Begin 2013	(\$2,066.52)	\$9,385.09	\$94,786.61	\$0.00	\$102,105.18
Income	\$3,418.00	\$5,719.00	\$59,498.00	\$60,577.99	\$129,212.99
Expenses	(\$2,928.52)	(\$7,162.11)	(\$6,274.71)	(\$16,851.48)	(\$33,216.82)
Transfers	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Account Balance	(\$1,577.04)	\$7,941.98	\$148,009.90	\$43,726.51	<b>\$198,101.35</b>

**Accounts**

	<b>Begin 2013</b>	<b>Inflow</b>	<b>Outflow</b>	<b>Current</b>	<b>Interest Rate</b>
Checking	\$17,346.37	\$128,633.00	(\$33,216.82)	\$112,762.55	
CD #420000127 (7/1/14)	\$37,283.29	\$357.55	\$0.00	\$37,640.84	0.70%
CD #420000135 (7/1/13)	\$10,917.40	\$30.59	\$0.00	\$10,947.99	0.25%
CD #420000305 (1/26/14)	\$12,733.50	\$36.59	\$0.00	\$12,770.09	0.20%
CD #420000313 (1/26/14)	\$23,824.62	\$155.26	\$0.00	\$23,979.88	0.25%
	<b>\$102,105.18</b>	<b>\$129,212.99</b>	<b>(\$33,216.82)</b>	<b>\$198,101.35</b>	