



EASTERN SHORES WHITE HOUSE ASSOCIATION, INC.

Financial Statements for:

JUNE 2026

UNAUDITED FINANCIAL STATEMENTS

DISCLOSURE STATEMENT:

Please note that the financial statements provided are unaudited and reflect the accounting records as of the date the report was generated. Since the accounting period remains open, subsequent transactions, adjustments, or corrections may be posted after the initial report is issued. As a result, certain balances may change from previously provided versions.

The updated financial statements reflect the most current information available in the association's accounting records as of the report date.

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Balance Sheet

As of 6/30/2026, Accrual Basis

Prepared By: LOYALTY MGMT
GROUP, LLC
8211 West Broward Boulevard
STE 110
Plantation, FL 33324

EASTERN SHORES WHITE HOUSE ASSOCIATION, INC.

Assets

Current Asset

1000 - VALLEY BANK - OPER - 5193	303,333.82
1000 - VALLEY BANK - OPER - 5193 - Pending EFTs	5,174.03
1001 - METROPOLITAN COMM BANK - RESERVE - XXXX3018	227,115.38
1001 - VALLEY BANK - RESERVES - XXXX 6697	259,899.41
1002 - VALLEY BANK - ESCROW - XXXX 7653	93,108.75
1003 - VALLEY BANK - SA - XXXX 7514	6,079.72
1010 - MCB - ICS SWEEP - 3018	2,852.03
1200 - ACCOUNTS RECEIVABLES	24,340.46
1210 - SPECIAL ASSESSMENT	1,116.90
1250 - ALLOWANCE FOR DOUBTFUL ACCOUNTS	(4,029.65)
1340 - EXCHANGE/SUSPENSE	92,164.62
1400 - DUE FROM/TO RESERVE	(19,093.02)
1410 - DUE TO/FROM ESCROW	500.00
INTRANSIT - BANK DEPOSIT	194.51
Total Current Asset	\$992,756.96

Fixed Asset

1350 - PREPAID EXPENSE	(25,568.40)
1360 - PREPAID INSURANCE	139,374.03
Total Fixed Asset	\$113,805.63

Total Assets

\$1,106,562.59

Liabilities

Current Liability

2000 - ACCOUNTS PAYABLE	13,031.03
2001 - A/P CLEARING	8,504.00
2002 - NOLA LETTER FEE	25.00
2005 - OWNER REFUND PAYABLE	(10.00)
2011 - SPECIAL ASSESSMENT LOAN	(5,292.35)
2020 - INSURANCE PAYABLE	35,614.32
2040 - DUE TO/FROM ESCROW	500.00
2050 - DUE FROM/TO RESERVE	(19,093.02)
2070 - ACCRUED EXPENSE	13,182.77
2080 - CREDIT CARD	(8,053.18)
2091 - SPECIAL ASSESSMENT BILLED	870,746.25
2096 - SPECIAL ASSESSMENT - SPENT	5,119.74
2250 - PREPAYMENTS	35,937.06



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2300 - SECURITY DEPOSIT ESCROW	345.00
2300 - SECURITY DEPOSIT LIABILITY	90,542.00
2300 - SECURITY DEPOSIT LIABILITY - 2305 - SECURITY DEPOSIT OWNER	500.00
2300 - SECURITY DEPOSIT LIABILITY - 2312 - SECURITY DEPOSIT PET DEPOSIT	3,000.00
Total Current Liability	\$1,044,598.62
Long Term Liability	
2140 - RESERVE - INTEREST	27,928.85
2160 - RESERVE - FUTURE OBLIGATIONS	509,992.88
Total Long Term Liability	\$537,921.73
Total Liabilities	\$1,582,520.35
Equity	
3400 - OPENING BALANCE EQUITY	(111.36)
3420 - FUND BALANCE PRIOR YEAR	(155.92)
3440 - PRIOR YEAR EXPENSE	(137,397.63)
3445 - PRIOR YEAR ADJ	110,783.31
3700 - FUND BALANCE	(704,492.01)
3800 - RETAINED EARNINGS	217,373.69
3905 - SUSPENSE	44.52
3910 - ADJUSTMENT TO NET INCOME	(44.52)
Net Income	38,042.16
Total Equity	(\$475,957.76)
Total Liabilities & Equity	\$1,106,562.59



Budget vs. Actuals

Accrual basis

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EASTERN SHORES WHITE HOUSE ASSOCIATION, INC. - Association level - ESWH - APPROVED 2026

Account	6/1/2026 - 6/30/2026				1/1/2026 - 6/30/2026				FY2026
	Actual	Budget	Variance	% of Budget	Actual	Budget	Variance	% of Budget	Annual Budget
Income									
4000 - INCOME									
4010 - MAINTENANCE FEES	100,226.34	100,226.17	0.17	100.00 %	601,192.00	601,357.00	(165.00)	99.97 %	1,202,714.00
4030 - LATE FEE INCOME	100.00	41.67	58.33	240.00 %	350.00	250.00	100.00	140.00 %	500.00
4040 - LAUNDRY INCOME	0.00	1,583.33	(1,583.33)	0.00 %	14,884.09	9,500.00	5,384.09	156.67 %	19,000.00
4050 - INTEREST INCOME	11.47	8.33	3.14	137.64 %	52.13	50.00	2.13	104.26 %	100.00
4070 - SCREENING/APPLICATION INCOME	450.00	708.33	(258.33)	63.53 %	2,400.00	4,250.00	(1,850.00)	56.47 %	8,500.00
4080 - DOCK INCOME	0.00	141.67	(141.67)	0.00 %	671.80	850.00	(178.20)	79.04 %	1,700.00
4090 - KEY/FOB/GATE INCOME	60.00	150.00	(90.00)	40.00 %	1,055.00	900.00	155.00	117.22 %	1,800.00
4099 - SURPLUS	0.00	357.00	(357.00)	0.00 %	0.00	2,142.00	(2,142.00)	0.00 %	4,284.00
4100 - DECAL INCOME	0.00	0.00	0.00	--	60.00	0.00	60.00	--	0.00
4100 - GARBAGE INCOME	3,333.10	3,333.33	(0.23)	99.99 %	19,999.05	20,000.00	(0.95)	100.00 %	40,000.00
4130 - MISC./OTHER INCOME	0.00	0.00	0.00	--	2,233.00	0.00	2,233.00	--	0.00
4140 - NSF BANK FEES	0.00	0.00	0.00	--	125.00	0.00	125.00	--	0.00
Total for 4000 - INCOME	\$104,180.91	\$106,549.83	(\$2,368.92)	97.78 %	\$643,022.07	\$639,299.00	\$3,723.07	100.58 %	\$1,278,598.00
Total for Income	\$104,180.91	\$106,549.83	(\$2,368.92)	97.78 %	\$643,022.07	\$639,299.00	\$3,723.07	100.58 %	\$1,278,598.00
Expense									
5000 - ADMINISTRATIVE									
5005 - ACCOUNTING & TAXES	0.00	316.67	(316.67)	0.00 %	0.00	1,900.00	(1,900.00)	0.00 %	3,800.00
5010 - ANNUAL FEES	0.00	5.17	(5.17)	0.00 %	0.00	31.00	(31.00)	0.00 %	62.00
5015 - BAD DEBT	250.00	250.00	0.00	100.00 %	1,500.00	1,500.00	0.00	100.00 %	3,000.00
5020 - BANK FEES	0.00	8.33	(8.33)	0.00 %	0.00	50.00	(50.00)	0.00 %	100.00
5030 - INSURANCE	32,646.43	36,129.17	(3,482.74)	90.36 %	195,878.68	216,775.00	(20,896.32)	90.36 %	433,550.00
5040 - LEGAL FEES	0.00	133.33	(133.33)	0.00 %	0.00	800.00	(800.00)	0.00 %	1,600.00
5045 - LICENSES & PERMITS	909.21	333.33	575.88	272.76 %	2,902.64	2,000.00	902.64	145.13 %	4,000.00
5070 - OFFICE SUPPLIES & POSTAGE	306.00	666.67	(360.67)	45.90 %	4,055.75	4,000.00	55.75	101.39 %	8,000.00
5075 - PROPERTY MANAGEMENT	1,968.00	1,968.00	0.00	100.00 %	11,808.00	11,808.00	0.00	100.00 %	23,616.00
5092 - SCREENING FEE	0.00	166.67	(166.67)	0.00 %	550.75	1,000.00	(449.25)	55.08 %	2,000.00
5095 - WEBSITE ADMINISTRATION	357.00	357.00	0.00	100.00 %	2,160.00	2,142.00	18.00	100.84 %	4,284.00
Total for 5000 - ADMINISTRATIVE	\$36,436.64	\$40,334.33	(\$3,897.69)	90.34 %	\$218,855.82	\$242,006.00	(\$23,150.18)	90.43 %	\$484,012.00
5100 - CONTRACTS									
5120 - ELEVATOR MAINTENANCE	480.00	621.67	(141.67)	77.21 %	2,400.00	3,730.00	(1,330.00)	64.34 %	7,460.00
5130 - ELEVATOR MAINTENANCE CONTRACT	295.32	0.00	295.32	--	295.32	0.00	295.32	--	0.00
5130 - FIRE ALARM/EQUIPMENT	0.00	350.00	(350.00)	0.00 %	3,247.60	2,100.00	1,147.60	154.65 %	4,200.00
5145 - LANDSCAPING MAINTENANCE	540.00	390.00	150.00	138.46 %	2,700.00	2,340.00	360.00	115.38 %	4,680.00
5155 - PEST CONTROL	406.00	406.00	0.00	100.00 %	2,436.00	2,436.00	0.00	100.00 %	4,872.00
5165 - POOL MAINTENANCE	425.00	425.00	0.00	100.00 %	2,640.78	2,550.00	90.78	103.56 %	5,100.00
Total for 5100 - CONTRACTS	\$2,146.32	\$2,192.67	(\$46.35)	97.89 %	\$13,719.70	\$13,156.00	\$563.70	104.28 %	\$26,312.00
5200 - REPAIRS AND MAINTENANCE									
5205 - A/C REPAIRS & MAINTENANCE	0.00	291.67	(291.67)	0.00 %	0.00	1,750.00	(1,750.00)	0.00 %	3,500.00
5225 - ELECTRICAL REPAIRS	0.00	166.67	(166.67)	0.00 %	0.00	1,000.00	(1,000.00)	0.00 %	2,000.00
5230 - ELEVATOR REPAIRS & MAINTENANCE	0.00	666.67	(666.67)	0.00 %	2,320.00	4,000.00	(1,680.00)	58.00 %	8,000.00
5235 - FIRE EQUIP. REPAIRS	0.00	500.00	(500.00)	0.00 %	2,900.00	3,000.00	(100.00)	96.67 %	6,000.00
5245 - GENERAL REPAIRS & MAINTENANCE	9,781.41	6,811.92	2,969.49	143.59 %	24,224.24	40,871.50	(16,647.26)	59.27 %	81,743.00
5255 - LANDSCAPE IMPROVEMENTS	0.00	83.33	(83.33)	0.00 %	0.00	500.00	(500.00)	0.00 %	1,000.00
5256 - LAUNDRY EQUIP. REPAIR	0.00	50.00	(50.00)	0.00 %	0.00	300.00	(300.00)	0.00 %	600.00
5265 - PLUMBING	8,711.00	1,916.67	6,794.33	454.49 %	16,616.00	11,500.00	5,116.00	144.49 %	23,000.00
5270 - POOL SUPPLIES & REPAIRS	779.43	216.67	562.76	359.74 %	1,624.02	1,300.00	324.02	124.92 %	2,600.00



Budget vs. Actuals

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Account	6/1/2026 - 6/30/2026				1/1/2026 - 6/30/2026				FY2026
	Actual	Budget	Variance	% of Budget	Actual	Budget	Variance	% of Budget	Annual Budget
5280 - SEWER MAINTENANCE	0.00	333.33	(333.33)	0.00 %	0.00	2,000.00	(2,000.00)	0.00 %	4,000.00
5285 - SUPPLIES	2,660.83	3,833.33	(1,172.50)	69.41 %	25,244.04	23,000.00	2,244.04	109.76 %	46,000.00
Total for 5200 - REPAIRS AND MAINTENANCE	\$21,932.67	\$14,870.25	\$7,062.42	147.49 %	\$72,928.30	\$89,221.50	(\$16,293.20)	81.74 %	\$178,443.00
5300 - UTILITIES									
5330 - ELECTRICITY	3,041.17	2,458.33	582.84	123.71 %	16,946.73	14,750.00	2,196.73	114.89 %	29,500.00
5340 - INTERNET	62.10	80.00	(17.90)	77.63 %	343.14	480.00	(136.86)	71.49 %	960.00
5350 - TELEPHONE/INTERNET	22.84	62.50	(39.66)	36.54 %	91.57	375.00	(283.43)	24.42 %	750.00
5360 - TRASH & RECYCLING	3,002.08	2,425.00	577.08	123.80 %	18,012.48	14,550.00	3,462.48	123.80 %	29,100.00
5370 - WATER & SEWER	8,031.15	7,916.67	114.48	101.45 %	52,732.40	47,500.00	5,232.40	111.02 %	95,000.00
Total for 5300 - UTILITIES	\$14,159.34	\$12,942.50	\$1,216.84	109.40 %	\$88,126.32	\$77,655.00	\$10,471.32	113.48 %	\$155,310.00
6000 - RESERVE									
6000 - RESERVE - Other	23,333.34	23,333.33	0.01	100.00 %	140,000.04	140,000.00	0.04	100.00 %	280,000.00
Total for 6000 - RESERVE	\$23,333.34	\$23,333.33	\$0.01	100.00 %	\$140,000.04	\$140,000.00	\$0.04	100.00 %	\$280,000.00
PAYROLL									
5080 - PAYROLL EXPENSES	12,834.57	9,916.67	2,917.90	129.42 %	56,545.67	59,500.00	(2,954.33)	95.03 %	119,000.00
5085 - PAYROLL FEES	307.57	485.08	(177.51)	63.41 %	2,117.45	2,910.50	(793.05)	72.75 %	5,821.00
5090 - PAYROLL TAXES	2,837.18	2,475.00	362.18	114.63 %	12,731.13	14,850.00	(2,118.87)	85.73 %	29,700.00
Total for PAYROLL	\$15,979.32	\$12,876.75	\$3,102.57	124.09 %	\$71,394.25	\$77,260.50	(\$5,866.25)	92.41 %	\$154,521.00
Total for Expense	\$113,987.63	\$106,549.83	\$7,437.80	106.98 %	\$605,024.43	\$639,299.00	(\$34,274.57)	94.64 %	\$1,278,598.00
Net Operating Income	(\$9,806.72)	\$0.00	(\$9,806.72)	0.00 %	\$37,997.64	\$0.00	\$37,997.64	0.00 %	\$0.00
Net Income	(\$9,806.72)	\$0.00	(\$9,806.72)	0.00 %	\$37,997.64	\$0.00	\$37,997.64	0.00 %	\$0.00