

(Attachment B) Keystone Bay Condominium | Insurance Special Assessment**2026 Unit Schedule for NON-PREPAID Owners**

UNIT	Prorata %	Monthly Payments (5)		UNIT	Prorata %	Monthly Payments (5)		UNIT	Prorata %	Monthly Payments (5)			Brown & Brown
201	1.36608%	\$147.82		301	1.36608%	\$147.82		401	1.36608%	\$147.82		Total	\$ 54,104.83
202	1.83198%	\$198.24		302	1.83198%	\$198.24		402	1.83198%	\$198.24			
203	1.04250%	\$112.81		303	1.04250%	\$112.81		403	1.04250%	\$112.81			
204	1.05710%	\$114.39		304	1.05710%	\$114.39		404	1.05710%	\$114.39			
205	1.14347%	\$123.73		305	1.14347%	\$123.73		405	1.14347%	\$123.73			
206	1.04859%	\$113.47		306	1.04859%	\$113.47		406	1.04859%	\$113.47			
207	1.13860%	\$123.21		307	1.13860%	\$123.21		407	1.13860%	\$123.21			
208	1.33445%	\$144.40		308	1.33445%	\$144.40		408	1.33445%	\$144.40			
209	1.13860%	\$123.21		309	1.13860%	\$123.21		409	1.13860%	\$123.21			
210	1.29674%	\$140.32		310	1.29674%	\$140.32		410	1.29674%	\$140.32			
211	1.14590%	\$124.00		311	1.14590%	\$124.00		411	1.14590%	\$124.00			
212	1.05953%	\$114.65		312	1.05953%	\$114.65		412	1.05953%	\$114.65			
214	1.14104%	\$123.47		314	1.14104%	\$123.47		414	1.14104%	\$123.47			
215	1.03764%	\$112.28		315	1.03764%	\$112.28		415	1.03764%	\$112.28			
216	1.13860%	\$123.21		316	1.13860%	\$123.21		416	1.13860%	\$123.21			
217	1.02669%	\$111.10		317	1.02669%	\$111.10		417	1.02669%	\$111.10			
218	0.97560%	\$105.57		318	0.97560%	\$105.57		418	0.97560%	\$105.57			
219	0.96465%	\$104.38		319	0.96465%	\$104.38		419	0.96465%	\$104.38			
220	1.24808%	\$135.05		320	1.24808%	\$135.05		420	1.24808%	\$135.05			
221	0.57782%	\$62.53		321	0.57782%	\$62.53		421	0.57782%	\$62.53			
222	1.23835%	\$134.00		322	1.23835%	\$134.00		422	1.23835%	\$134.00			
223	0.92451%	\$100.04		323	0.92451%	\$100.04		423	0.92451%	\$100.04			
224	0.97560%	\$105.57		324	0.97560%	\$105.57		424	0.97560%	\$105.57			
225	0.99871%	\$108.07		325	0.99871%	\$108.07		425	0.99871%	\$108.07			
226	0.95005%	\$102.80		326	0.95005%	\$102.80		426	0.95005%	\$102.80			
227	1.05588%	\$114.26		327	1.05588%	\$114.26		427	1.05588%	\$114.26			
228	1.04615%	\$113.20		328	1.04615%	\$113.20		428	1.04615%	\$113.20			
229	1.10941%	\$120.05		329	1.10941%	\$120.05		429	1.10941%	\$120.05			
230	1.15928%	\$125.45		330	1.15928%	\$125.45		430	1.15928%	\$125.45			
231	1.16172%	\$125.71		331	1.16172%	\$125.71		431	1.16172%	\$125.71			
TOTAL	33.3333%	\$3,606.99		TOTAL	33.3333%	\$3,606.99		TOTAL	33.3333%	\$3,606.99			

First payment due date: January 16, 2026

Frequency: Monthly (due on the 16th of every month)

Late Payments: payments collected after the 30th of each month will be considered late Late Fee: 5% of overdue assessments (applied to owner account)

Last payment due date: May 16, 2026

Please mail all checks to our management office:

TOP NOTCH MANAGEMENT

16924 SW 215 Terrace Miami, FL 33187

Check Information:

PAYABLE TO: Keystone Bay Condominium Association

MEMO: Insurance Special Assessment

DO NOT FORGET TO INCLUDE YOUR UNIT NUMBER ON THE CHECK.

Keystone Bay Condominium APPROVED 2026 Budget

January 1, 2026 - December 31, 2026

GL		BUDGET
	INCOME	
	Income:	
6310	Home Owner Fees/Assessment Income	\$605,518.57
6320	Interest Income	\$150.00
6330	Reserve Income	\$0.00
6340	Laundry Income	\$6,000.00
6360	Dock Lease	-
6365	Pet Fees	\$250.00
6370	Key Income	\$700.00
6395	Other Income	-
6335	SA 50-Yr Income	\$126,000.00
6336	SA Insurance Income	\$50,007.33
	Total Income	\$781,525.90
	Total Income WITHOUT SA Income	\$605,518.57
3000	Security Deposits	\$0.00
	EXPENSES	
	Administrative:	
7000	Bank Fees	\$200.00
7010	Management Fees	\$19,800.00
7015	Administrative Fees - Collection/Violations	\$1,000.00
	Website Service	\$1,500.00
7020	Regulatory Fees	\$147.50
7025	Accounting Fees	\$6,000.00
7050	Corporate Annual Return	\$61.25
7060	Fees to the Division	\$360.00
7100	Inspections	\$1,000.00
7150	Licenses & Permits	\$3,000.00
7160	Legal Fees- General	\$2,000.00
7165	Legal Fees- Collections	\$5,000.00
7200	Office Supplies	\$250.00
7300	Printing & Postage	\$5,500.00
7320	Professional Fees	\$5,000.00
	Total Administrative	\$50,818.75
	Insurance:	
7420	Insurance Expense	\$321,452.33
	Total Insurance	\$321,452.33
	Contracts:	
8400	Elevator Contract	\$9,000.00
8514	Fire Alarm/Equipment	\$5,000.00
8540	Pest Control	\$1,700.00
8550	Landscaping	\$6,000.00
8590	Pool Contract	\$4,700.00
8610	Odor Control	\$2,112.00
	Total Contracts	\$28,512.00
	Utilities:	
8000	Electricity	\$24,000.00
8020	Telephone and Internet	\$7,800.00
8030	Waste services	\$18,800.00
8630	Water and Sewer	\$76,000.00
	Total Utilities	\$126,600.00
	Payroll:	
8600	Maintenance	\$62,644.05
8605	Janitorial	\$34,560.00
8640	Payroll Taxes	\$7,438.77
	Total Payroll	\$104,642.82
	Repairs and Maintenance:	
8620	Plumbing R&M	\$6,000.00
8630	Supplies and Tools Maintenance	\$2,500.00
8650	Elevator R&M	\$2,000.00
8700	HVAC R&M	\$5,000.00
8710	Fire Equipment R&M	\$500.00
8770	Paint and Supplies	\$1,000.00
8780	Janitorial Suplies	\$500.00
8790	R&M General	\$3,000.00
8820	Security Equipment & Intercom	\$500.00
8830	Pesticide and Fertilization	\$1,000.00
8835	Electrical R&M	\$1,500.00
8900	Concrete Restoration Project	\$126,000.00
9000	Reserve Expense	-
	Total R&M	\$149,500.00
	TOTAL EXPENSES W/O RESERVES	\$781,525.90
9900	TOTAL RESERVES	\$0.00
	TOTAL EXPENSES WITH RESERVES	\$781,525.90
	Total Expenses w/o reserves, SA (concrete restoration)	\$655,525.90
	Total Expenses w/o reserves, SA, Insurance	\$334,073.57



Attachment A
Keystone Bay Condominium APPROVED 2026 Unit Schedule WITH SA #2 | January 1, 2026 - December 31, 2026

UNIT			Prorata %	2025 MONTHLY FEE	2026 MONTHLY FEE	50-Year Special Assessment #2 (MONTHLY)*	Total 2026 MONTHLY FEE (Including Special Assessment #2, blue column)*	INCREASE		Calendar Year	Association Monthly Assessment Income	Association Annual Assessment Income
201	301	401	1.36608%	\$726.27	\$689.32	\$143.44	\$832.76	14.66%		2025	\$53,164.23	\$637,970.77
202	302	402	1.83198%	\$973.96	\$924.41	\$192.36	\$1,116.77	14.66%		2026	\$50,459.86	\$605,518.57
203	303	403	1.04250%	\$554.24	\$526.04	\$109.46	\$635.50	14.66%				
204	304	404	1.05710%	\$562.00	\$533.41	\$111.00	\$644.41	14.66%				
205	305	405	1.14347%	\$607.92	\$576.99	\$120.06	\$697.05	14.66%				
206	306	406	1.04859%	\$557.47	\$529.12	\$110.10	\$639.22	14.66%				
207	307	407	1.13860%	\$605.33	\$574.54	\$119.55	\$694.09	14.66%				
208	308	408	1.33445%	\$709.45	\$673.36	\$140.12	\$813.48	14.66%				
209	309	409	1.13860%	\$605.33	\$574.54	\$119.55	\$694.09	14.66%				
210	310	410	1.29674%	\$689.40	\$654.33	\$136.16	\$790.49	14.66%				
211	311	411	1.14590%	\$609.21	\$578.22	\$120.32	\$698.54	14.66%				
212	312	412	1.05953%	\$563.29	\$534.64	\$111.25	\$645.89	14.66%				
214	314	414	1.14104%	\$606.63	\$575.77	\$119.81	\$695.58	14.66%				
215	315	415	1.03764%	\$551.65	\$523.59	\$108.95	\$632.54	14.66%				
216	316	416	1.13860%	\$605.33	\$574.54	\$119.55	\$694.09	14.66%				
217	317	417	1.02669%	\$545.83	\$518.07	\$107.80	\$625.87	14.66%				
218	318	418	0.97560%	\$518.67	\$492.29	\$102.44	\$594.73	14.66%				
219	319	419	0.96465%	\$512.85	\$486.76	\$101.29	\$588.05	14.66%				
220	320	420	1.24808%	\$663.53	\$629.78	\$131.05	\$760.83	14.66%				
221	321	421	0.57782%	\$307.19	\$291.57	\$60.67	\$352.24	14.66%				
222	322	422	1.23835%	\$658.36	\$624.87	\$130.03	\$754.90	14.66%				
223	323	423	0.92451%	\$491.51	\$466.51	\$97.07	\$563.58	14.66%				
224	324	424	0.97560%	\$518.67	\$492.29	\$102.44	\$594.73	14.66%				
225	325	425	0.99871%	\$530.96	\$503.95	\$104.86	\$608.81	14.66%				
226	326	426	0.95005%	\$505.09	\$479.39	\$99.76	\$579.15	14.66%				
227	327	427	1.05588%	\$561.35	\$532.80	\$110.87	\$643.67	14.66%				
228	328	428	1.04615%	\$556.18	\$527.89	\$109.85	\$637.74	14.66%				
229	329	429	1.10941%	\$589.81	\$559.81	\$116.49	\$676.30	14.66%				
230	330	430	1.15928%	\$616.32	\$584.97	\$121.72	\$706.69	14.66%				
231	331	431	1.16172%	\$617.62	\$586.20	\$121.98	\$708.18	14.66%				
TOTAL			33.3333%	\$17,721.41	\$16,819.95	\$3,500.00	\$20,319.95					

*Special Assessment #2 was approved by the Board, following owner approval to pause and reallocate collection of Reserves, at the September 3, 2025 Member and Board meetings