

Budget_Statement 0148 GROVE ISLE CONDOMINIUM ASSN 12/31/2026

FIRSTSERVICE RESIDENTIAL
C/O FIRSTSERVICE RESIDENTIAL
Plantation FL 33317

Account	Description	Monthly Budget	Year Budget
REVENUE			
40000	Owner Assessments	1,303,152	15,637,857
40002 00	Reserve Income	165,838	1,990,056
40002 01	Reserve Income SIRS	134,784	1,617,430
40011	Late Fee Income	1,250	15,000
40012	Guest Suite Income	6,500	78,000
40030	Screening Fees	250	3,000
40066	EV Charging Station Income	2,500	30,000
40080	Interest Income	337	4,000
40090	Miscellaneous Income	212	2,500
40100	Shared Costs Reimbursements	20,837	250,000
41010	House Charges	38	500
**TOTAL REVENUE		\$1,635,698	\$19,628,343
EXPENSES			
**ADMINISTRATIVE			
50008	Accounting Fees-CPA	5,413	65,000
50012 00	Bad Debts	4,163	50,000
50016	Bonus	13,087	157,000
50022	Computer Maint/Supp	1,087	13,000
50030	Drinking Water	837	10,000
50037	Engineering Fees	837	10,000
50045 01	Legal Fees - Assoc Matters	6,250	75,000
50048	Annual Condo Fees	170	2,040
50050 00	License,Taxes,Permit	1,000	12,000
50055	Meetings	413	5,000
50057	Social Committee	337	4,000
50075	Office Supplies	1,500	18,000
50080	Postage	837	10,000
50090 25	Professional Fees - Insurance Consult.	413	5,000
50115	Telephone	1,163	14,000
**TOTAL ADMINISTRATIVE		\$37,507	\$450,040
**INSURANCE			
52030	Multiperil Insurance	439,026	5,268,378
**TOTAL INSURANCE		\$439,026	\$5,268,378
**UTILITIES			
54050 00	Electricity	35,837	430,000
54070 00	Water & Sewer	54,163	650,000
54080	Gas/Fuel Oil	7,500	90,000
**TOTAL UTILITIES		\$97,500	\$1,170,000
**CONTRACTS			
60013	Cable Television	44,883	538,563
60023	Carpet Contract	525	6,355
60030	Copier Lease	554	6,648
60035	Elevator Contract	4,804	57,604
60037 80	Equipment Lease - Vehicle	2,000	24,000
60046 31	Equipment Contract - Lift Station	140	1,669
60050	Fire Alarm System	6,110	73,276

Budget_Statement
0148 GROVE ISLE CONDOMINIUM ASSN
12/31/2026

FIRSTSERVICE RESIDENTIAL
C/O FIRSTSERVICE RESIDENTIAL
Plantation FL 33317

Account	Description	Monthly Budget	Year Budget
60060	Floor Care	850	10,200
60063	Gen'l Salary Service	58,938	707,212
60066	Health Benefits	28,611	343,332
60070	Generator	557	6,750
60072	Health Club Contract	300	3,600
60074	Hvac System	1,900	22,800
60075	Janitorial Service	62,461	749,521
60078	Interior Plant	6,913	83,000
60090	Lawn Maintenance	32,521	390,208
61000	Management Services	6,423	77,098
61001	Maintenance Service	51,829	621,926
61008	Odor Control	429	5,148
61010	Pest Control	2,150	25,800
61020	Pool/Spa Contract	2,655	31,915
61022	Pool Lease	663	8,000
61036	Roof Contract	2,712	32,500
61045 00	Security Services	234,710	2,816,498
61045 05	Security Services - Access Ctrl	1,275	15,300
61055	Trash Removal	8,000	96,000
61060	Uniforms Contract	2,000	24,000
61065	Valet Service	127,234	1,526,808
61070	Water Treatment	1,226	14,668
61075	Window Services	4,095	49,140
**TOTAL CONTRACTS		\$697,468	\$8,369,539
**REPAIRS & MAINTENANCE			
70005	R&M-Air Conditioning	2,913	35,000
70025	R&M-Building	15,000	180,000
70048 170	R&M Equipment - Elevator	837	10,000
70048 20	R&M Equipment - Fire	8,337	100,000
70048 25	R&M Equipment - Health Club	413	5,000
70048 26	R&M Equipment - Housekeeping	413	5,000
70048 54	R&M Equipment - Security Equipment	2,500	30,000
70045	R&M-Electrical	1,250	15,000
70063	R&M-Generator	587	7,000
70076	Maintenance Supplies	8,337	100,000
70090	R&M-Plumbing	6,250	75,000
70095	R&M-Pool/Spa/Fountai	1,663	20,000
70100	R&M-Pool Furn/Equip	250	3,000
70104	R&M-Rugs/Mats	575	6,900
70105	R&M-Pumps & Motors	500	6,000
70135	Landscaping Extras	5,837	70,000
70175	Custodial Supplies	5,837	70,000
70180	Paint Supplies	2,087	25,000
**TOTAL REPAIRS & MAINTENANCE		\$63,586	\$762,900
**RESERVE TRANSFERS			
80000 00	Reserve Transfers	165,838	1,990,056
80004 00	SIRS Reserve Transfer	134,784	1,617,430
**TOTAL RESERVE TRANSFERS		\$300,622	\$3,607,486
**TOTAL EXPENSES		\$1,635,709	\$19,628,343
NET INCOME/(LOSS)		(\$11)	\$0

Budget_Statement
0148 GROVE ISLE CONDOMINIUM ASSN
12/31/2026

FIRSTSERVICE RESIDENTIAL
C/O FIRSTSERVICE RESIDENTIAL
Plantation FL 33317

Account	Description	Monthly Budget	Year Budget

BUDGET SUBMISSION FORM

Association name

Entity Number

Number of Units

Please select (by checking the box) only one action (A or B)

A. ☒ Approved new budget

B. ☐ Amended budget ☐ Retroactive for full year? ☐ Or partial year, if so, From: To

Homeowner's accounts to be adjusted? If Yes, what is the effective date

Please complete all items below

1. Is this community under Developer control?
2. Are the Maintenance fees changing? If all units pay the same, enter amount \$ /Unit
3. Frequency: If Other, specify which months:
4. Is there a master association fee collected as a separate charge through this entity?
If yes, please submit a separate fee schedule or enter the amount here if all homeowners pay the same amount. \$ /Unit
5. Are there additional fees collected as a separate charge through this entity (i.e. parking, dock, etc.)?
If yes, please submit a separate fee schedule or enter the amount here if all homeowners pay the same amount. \$ /Unit
- 6 a. Are Reserves included in the budget? (A schedule must be included)
- 6 b. Are SIRS Reserves included in the budget? (A schedule must be included)
7. Is your Late Fee policy changing?
☒ No, same as last year. (Note: if selected, the policy indicated on your payment notification will remain the same as last year).
☐ Yes (If both Flat and Percentage rates are selected, only whichever is Greater will apply)
☐ No Late Fee
☐ Flat rate \$ after days OR
☐ Percentage rate only \$ % after days
8. Is your Interest Fee policy changing?
☒ No, same as last year. (Note: if selected, the policy indicated on your payment notification will remain the same as last year).
☐ Yes (select one interest fee policy)
☐ No Interest Fee
☐ New Interest rate \$ % per annum after days*
- *Interest is charged on the total cumulative assessment balances.
9. Do you have a continuing special assessment that requires payment notification?

Order Instructions

10. Payment Notification Type: ☒ Payment Notification Letter ☐ Statements ☐ Both
11. Delivery Method:
12. Letter of Correspondence to be included:

If yes, then please return to the previous page and attach a PDF copy as a general attachment (Maximum 6 pages).

Instructions :

Please ensure your budget package contains a final budget, reserve schedule, fee schedule by unit type and any correspondences (as a separate file). Any omissions will result in a rejected submission and no further action will occur.

686-GROVE ISLE CONDOMINIUM ASSN - BudgetActuals
Approved Operating Budget
January 1, 2026 - December 31, 2026

GL_Account_Number	Description	MonthlyApprovedBudget	AnnualApprovedBudget	ProposedMonthlyBudget	ProposedAnnualBudget
	**REVENUE				
40000	Owner Assessments	1,247,783	14,973,394	1,303,155	15,637,857
40002-00	Reserve Income	187,818	2,253,819	165,838	1,990,056
40002-01	Reserve Income-SIRS	0	0	134,786	1,617,430
40004	Special Assess Fees	0	0	0	0
40011	Late Fee Income	583	7,000	1,250	15,000
40012	Guest Suite Income	6,500	78,000	6,500	78,000
40014	Legal Fee Income	0	0	0	0
40025	Returned Check Fees	0	0	0	0
40030	Screening Fees	250	3,000	250	3,000
40060	Gate/Key Cards	0	0	0	0
40066	EV Charging Station Income	1,417	17,000	2,500	30,000
40068	Key Fob Income	0	0	0	0
40078	Late Fee Interest	0	0	0	0
40079	Clubhouse Fee	0	0	0	0
40080	Interest Income	333	4,000	333	4,000
40081	Reserve Interest	0	0	0	0
40082	Spec Assess Interest	0	0	0	0
40090	Miscellaneous Income	208	2,500	208	2,500
40095	Prior Yrs Srpl/(Def)	25,000	300,000	0	0
40100-00	Shared Costs Reimbursements	50,000	600,000	20,833	250,000
40115-02	Administrative Fee- - Demand Letter	0	0	0	0
40115-03	Administrative Fee- - ATP	0	0	0	0
41010	House Charges	42	500	42	500
42020	Cable Income	0	0	0	0
	**TOTAL REVENUE	1,519,934	18,239,213	1,635,695	19,628,343

GL_Account_Number	Description	MonthlyApprovedBudget	AnnualApprovedBudget	ProposedMonthlyBudget	ProposedAnnualBudget
	EXPENSES				
	**ADMINISTRATIVE				
50006	SPA Expenses	0	0	0	0
50008	Accounting Fees-CPA	5,417	65,000	5,417	65,000
50012-00	Bad Debts	4,167	50,000	4,167	50,000
50015	Bank Charges	0	0	0	0
50016	Bonus	13,083	157,000	13,083	157,000
50022	Computer Maint/Supp	1,083	13,000	1,083	13,000
50030	Drinking Water	833	10,000	833	10,000
50037	Engineering Fees	833	10,000	833	10,000
50045-01	Legal Fees- - Assoc Matters	6,250	75,000	6,250	75,000
50048	Annual Condo Fees	170	2,040	170	2,040
50050-00	License,Taxes,Permit	1,000	12,000	1,000	12,000
50054	Management Collected Fees	0	0	0	0
50055	Meetings	417	5,000	417	5,000
50057	Social Committee	333	4,000	333	4,000
50075	Office Supplies	1,500	18,000	1,500	18,000
50080	Postage	833	10,000	833	10,000
50090-25	Professional Fees- - Insurance Consult.	2,500	30,000	417	5,000
50115	Telephone	1,167	14,000	1,167	14,000
	**TOTAL ADMINISTRATIVE	39,586	475,040	37,503	450,040
	**PROPERTY INSURANCE				
52030	Multiperil Insurance	445,701	5,348,413	439,032	5,268,378
	**TOTAL PROPERTY INSURANCE	445,701	5,348,413	439,032	5,268,378
	**UTILITIES				
54050-00	Electricity	35,833	430,000	35,833	430,000
54070-00	Water & Sewer	50,000	600,000	54,167	650,000

GL_Account_Number	Description	MonthlyApprovedBudget	AnnualApprovedBudget	ProposedMonthlyBudget	ProposedAnnualBudget
54080	Gas/Fuel Oil	7,500	90,000	7,500	90,000
	**TOTAL UTILITIES	93,333	1,120,000	97,500	1,170,000
	**CONTRACTS				
60013	Cable Television	43,783	525,400	44,880	538,563
60023	Carpet Contract	530	6,355	530	6,355
60030	Copier Lease	554	6,648	554	6,648
60035	Elevator Contract	4,800	57,604	4,800	57,604
60037-80	Equipment Lease- - Vehicle	2,000	24,000	2,000	24,000
60046-31	Equipment Contract- - Lift Station	139	1,669	139	1,669
60050	Fire Alarm System	6,015	72,174	6,106	73,276
60060	Floor Care	400	4,800	850	10,200
60063	Gen'l Salary Service	57,149	685,783	58,934	707,212
60066	Health Benefits	26,367	316,404	28,611	343,332
60070	Generator	563	6,750	563	6,750
60072	Health Club Contract	300	3,600	300	3,600
60074	Hvac System	1,900	22,800	1,900	22,800
60075	Janitorial Service	61,084	733,006	62,460	749,521
60078	Interior Plant	8,452	101,425	6,917	83,000
60090	Lawn Maintenance	31,342	376,100	32,517	390,208
61000	Management Services	6,425	77,098	6,425	77,098
61001	Maintenance Service	50,032	600,378	51,827	621,926
61008	Odor Control	429	5,148	429	5,148
61010	Pest Control	1,834	22,011	2,150	25,800
61020	Pool/Spa Contract	2,660	31,915	2,660	31,915
61022	Pool Lease	667	8,000	667	8,000
61036	Roof Contract	2,708	32,500	2,708	32,500
61045-00	Security Services	227,550	2,730,596	234,708	2,816,498
61045-05	Security Services- - Access Ctrl	541	6,492	1,275	15,300
61055	Trash Removal	8,000	96,000	8,000	96,000

GL_Account_Number	Description	MonthlyApprovedBudget	AnnualApprovedBudget	ProposedMonthlyBudget	ProposedAnnualBudget
61060	Uniforms Contract	2,000	24,000	2,000	24,000
61065	Valet Service	123,515	1,482,185	127,234	1,526,808
61070	Water Treatment	1,200	14,400	1,222	14,668
61075	Window Services	3,900	46,800	4,095	49,140
	**TOTAL CONTRACTS	676,839	8,122,041	697,462	8,369,539
	**SALARIES & BENEFITS				
	**TOTAL SALARIES & BENEFITS	0	0	0	0
	**REPAIRS/MAINTENANCE				
70005	R&M-Air Conditioning	2,917	35,000	2,917	35,000
70025	R&M-Building	12,500	150,000	15,000	180,000
70045	R&M-Electrical	1,250	15,000	1,250	15,000
70048-170	R&M Equipment- - Elevator	833	10,000	833	10,000
70048-20	R&M Equipment- - Fire	3,750	45,000	8,333	100,000
70048-25	R&M Equipment- - Health Club	417	5,000	417	5,000
70048-26	R&M Equipment- - Housekeeping	417	5,000	417	5,000
70048-54	R&M Equipment- - Security Equipment	2,500	30,000	2,500	30,000
70063	R&M-Generator	583	7,000	583	7,000
70076	Maintenance Supplies	8,333	100,000	8,333	100,000
70090	R&M-Plumbing	6,250	75,000	6,250	75,000
70095	R&M-Pool/Spa/Fountai	1,667	20,000	1,667	20,000
70100	R&M-Pool Furn/Equip	250	3,000	250	3,000
70104	R&M-Rugs/Mats	575	6,900	575	6,900
70105	R&M-Pumps & Motors	500	6,000	500	6,000
70135	Landscaping Extras	3,083	37,000	5,833	70,000
70175	Custodial Supplies	5,833	70,000	5,833	70,000
70180	Paint Supplies	2,083	25,000	2,083	25,000
	**TOTAL REPAIRS/MAINTENANCE	53,741	644,900	63,575	762,900

GL_Account_Number	Description	MonthlyApprovedBudget	AnnualApprovedBudget	ProposedMonthlyBudget	ProposedAnnualBudget
	**AMENITIES				
	**TOTAL AMENITIES	0	0	0	0
	**RECREATION CENTER				
	**TOTAL RECREATION CENTER	0	0	0	0
	**HOTEL SERVICES				
	**TOTAL HOTEL SERVICES	0	0	0	0
	**MORTGAGE EXPENSES				
	**TOTAL MORTGAGE EXPENSES	0	0	0	0
	**CLUB OPERATIONS				
	**TOTAL CLUB OPERATIONS	0	0	0	0
	**CABANAS				
	**TOTAL CABANAS	0	0	0	0
	**MARINA				
	**TOTAL MARINA	0	0	0	0
	**SOCIAL DEPARTMENT				
	**TOTAL SOCIAL DEPARTMENT	0	0	0	0
	**SPECIAL PROJECTS				
74005-00	Special Projects	22,917	275,000	0	0
	**TOTAL SPECIAL PROJECTS	22,917	275,000	0	0

GL_Account_Number	Description	MonthlyApprovedBudget	AnnualApprovedBudget	ProposedMonthlyBudget	ProposedAnnualBudget
	**SPECIAL ASSESSMENT				
73001	Spec Assess-Interest	0	0	0	0
	**TOTAL SPECIAL ASSESSMENT	0	0	0	0
	**RESERVE TRANSFERS				
80000-00	Reserve Transfers	187,818	2,253,819	165,838	1,990,056
80001	Reserve Interest	0	0	0	0
80004-00	SIRS Reserve Transfer	0	0	134,786	1,617,430
	**TOTAL RESERVE TRANSFERS	187,818	2,253,819	300,624	3,607,486
	**PRIOR YEAR ACTIVITY				
	**TOTAL PRIOR YEAR ACTIVITY	0	0	0	0
	**TOTAL EXPENSES	1,519,935	18,239,213	1,635,696	19,628,343
	Operating Net Income or Loss	-01	0	-01	0

686-GROVE ISLE CONDOMINIUM ASSN - Proposed_Maintenance
Schedule Of Proposed Maintenance
January 1, 2026 - December 31, 2026

Building#-Unit Type	Unit Remarks	Percentage Of Unit Ownership	Number Of Units	Total Percentage	Current Payment	Proposed Monthly Without Reserves	Proposed Monthly Reserves	Proposed Monthly SIRS Reserves	Proposed Monthly Per Unit Maintenance	Proposed Monthly Total All Units Maintenance
0001-A		0.246000000	32	7.872000000	\$3531.58	\$3205.76	\$407.96	\$331.57	\$3945.29	\$126249.28
0001-B		0.225600000	16	3.609600000	\$3238.72	\$2939.92	\$374.13	\$304.08	\$3618.13	\$57890.08
0001-C		0.177100000	66	11.688600000	\$2542.45	\$2307.89	\$293.70	\$238.71	\$2840.30	\$187459.80
0001-D		0.153800000	17	2.614600000	\$2207.95	\$2004.25	\$255.06	\$207.30	\$2466.61	\$41932.37
0001-G		0.149700000	1	0.149700000	\$2149.09	\$1950.82	\$248.26	\$201.77	\$2400.85	\$2400.85
0001-E		0.154500000	17	2.626500000	\$2218.00	\$2013.37	\$256.22	\$208.24	\$2477.83	\$42123.11
0001-F		0.228100000	17	3.877700000	\$3274.60	\$2972.50	\$378.28	\$307.45	\$3658.23	\$62189.91
0001-H		0.471600000	1	0.471600000	\$6770.29	\$6145.68	\$782.09	\$635.65	\$7563.42	\$7563.42
0001-L		0.423100000	1	0.423100000	\$6074.03	\$5513.65	\$701.66	\$570.28	\$6785.59	\$6785.59
0002-H		0.471600000	1	0.471600000	\$6770.29	\$6145.68	\$782.09	\$635.65	\$7563.42	\$7563.42
0002-C		0.177100000	65	11.511500000	\$2542.45	\$2307.89	\$293.70	\$238.71	\$2840.30	\$184619.50
0002-D		0.153800000	17	2.614600000	\$2207.95	\$2004.25	\$255.06	\$207.30	\$2466.61	\$41932.37
0002-G		0.149700000	1	0.149700000	\$2149.09	\$1950.82	\$248.26	\$201.77	\$2400.85	\$2400.85
0002-E		0.154500000	17	2.626500000	\$2218.00	\$2013.37	\$256.22	\$208.24	\$2477.83	\$42123.11
0002-A		0.246000000	33	8.118000000	\$3531.58	\$3205.76	\$407.96	\$331.57	\$3945.29	\$130194.57
0002-F		0.228100000	17	3.877700000	\$3274.60	\$2972.50	\$378.28	\$307.45	\$3658.23	\$62189.91
0002-B		0.225600000	16	3.609600000	\$3238.72	\$2939.92	\$374.13	\$304.08	\$3618.13	\$57890.08
0002-J		0.354200000	1	0.354200000	\$5084.90	\$4615.77	\$587.40	\$477.41	\$5680.58	\$5680.58
0003-A		0.246000000	31	7.626000000	\$3531.58	\$3205.76	\$407.96	\$331.57	\$3945.29	\$122303.99
0003-B		0.225600000	14	3.158400000	\$3238.72	\$2939.92	\$374.13	\$304.08	\$3618.13	\$50653.82
0003-C		0.177100000	55	9.740500000	\$2542.45	\$2307.89	\$293.70	\$238.71	\$2840.30	\$156216.50
0003-D		0.153800000	17	2.614600000	\$2207.95	\$2004.25	\$255.06	\$207.30	\$2466.61	\$41932.37
0003-G		0.149700000	1	0.149700000	\$2149.09	\$1950.82	\$248.26	\$201.77	\$2400.85	\$2400.85
0003-E		0.154500000	16	2.472000000	\$2218.00	\$2013.37	\$256.22	\$208.24	\$2477.83	\$39645.28
0003-F		0.228100000	16	3.649600000	\$3274.60	\$2972.50	\$378.28	\$307.45	\$3658.23	\$58531.68

Building#-Unit Type	Unit Remarks	Percentage Of Unit Ownership	Number Of Units	Total Percentage	Current Payment	Proposed Monthly Without Reserves	Proposed Monthly Reserves	Proposed Monthly SIRS Reserves	Proposed Monthly Per Unit Maintenance	Proposed Monthly Total All Units Maintenance
0003-J		0.354200000	6	2.125200000	\$5084.90	\$4615.77	\$587.40	\$477.41	\$5680.58	\$34083.48
0003-H		0.471600000	3	1.414800000	\$6770.29	\$6145.68	\$782.09	\$635.65	\$7563.42	\$22690.26
0003-K		0.382600000	1	0.382600000	\$5492.61	\$4985.87	\$634.50	\$515.69	\$6136.06	\$6136.06
Total			496	100.000200000						\$1603783.09

686-GROVE ISLE CONDOMINIUM ASSN

Pooled Reserve Analysis Worksheet

January 1, 2026 - December 31, 2026

GLCode	Type	Short_Description	CostOfReplacement	UseFullLife	EstimatedUsefulRemainingLife
30003-00	SIRS Reserves	SIRS Reserves	\$0	0	0
30000-177b	Reserves	Decks/Planter Boxes	\$4,238,613	26	26
30000-19f	Reserves	FF&E - Common	\$17,212,128	25	25
30000-35e	Reserves	Mechan/HVAC/Elevators	\$4,738,572	25	22
30000-19a	Reserves	Furniture/Fixtures/Equipment	\$1,794	12	1
30010-02	Reserve Liab-Expend	Bank Charges	\$0	0	0
30000-97	Reserves	Misc. Building Comp.	\$1,186,224	4	24
30000-35	Reserves	Mechanical	\$2,677,010	24	16
30000-50	Reserves	Paving	\$360,641	30	25
30000-00	Reserves	Reserves	\$0	0	0
		Totals	\$30,414,982		

ReserveHeaders	ReserveTotals
Accumulated Balance	\$7,340,653
Additional Reserve Funding Thru Year End	\$0
Total Reserves Thru Year End	\$7,340,653
Estimated Expenses Thru Year End	\$0
Balance To Be Funded	\$23,074,329
Annual Contribution	\$1,990,056
Monthly Contribution	\$165,838

686-GROVE ISLE CONDOMINIUM ASSN

SIRS Pooled Reserve Analysis Worksheet

January 1, 2026 - December 31, 2026

GLCode	Type	Short_Description	CostOfReplacement	UseFullLife	EstimatedUsefulRemainingLife
30003-90B	SIRS Reserves	Common Windows	\$830,388	45	3
30003-80	SIRS Reserves	Roof	\$2,803,947	20	7
30003-42	SIRS Reserves	Plumbing	\$1,983,294	45	21
30003-70	SIRS Reserves	Structure	\$6,420,795	26	21
30003-60	SIRS Reserves	Waterproofing	\$10,574,965	26	21
30003-30	SIRS Reserves	Fire Proofing	\$3,455,399	40	19
30003-20	SIRS Reserves	Electrical	\$1,340,863	40	19
30003-00	SIRS Reserves	SIRS Reserves	\$3,734,217	36	21
		Totals	\$31,143,868		

ReserveHeaders	ReserveTotals
Accumulated Balance	\$757,958
Additional Reserve Funding Thru Year End	\$6,828,580
Total Reserves Thru Year End	\$7,586,538
Estimated Expenses Thru Year End	\$0
Balance To Be Funded	\$23,557,330
Annual Contribution	\$1,617,430
Monthly Contribution	\$134,786