



---

Mountain Oaks Property Owners Association  
February 2026 Notes to the Financial Statements

Monthly financial statements are prepared on a modified accrual accounting basis and fiscal year end financial statements are prepared on a full accrual accounting basis.

Checking-Operating is an operating account, MM-Reserve #1 is a reserve account and CDARS-Reserve #1 is a certificate of deposit account. All accounts are located at Western Alliance Bank.

Western Alliance Bank CDARS-Reserve #1 interest rate is 3.39% with a maturity date of October 15, 2026.

The Reserve Fund Receivable and Operating Fund Payable to Reserve Fund account balances of \$14,475.75 consists of the balance owed to the reserves for the December, January & February reserve transfers.

Legal Services expense is under budgeted for the year.

## Fund Balance Sheet

**Properties:** Mountain Oaks - 1750 Humboldt Road Chico, CA 95928

**As of:** 02/28/2026

**Accounting Basis:** Accrual

**GL Account Map:** None - use master chart of accounts

**Level of Detail:** Detail View

| Account Name                                | Operating         | Reserve           | Total             |
|---|-------------------|-------------------|-------------------|
| <b>ASSETS</b>                               |                   |                   |                   |
| <b>Cash</b>                                 |                   |                   |                   |
| <b>OPERATING CASH</b>                       |                   |                   |                   |
| Checking-Operating                          | 8,354.24          |                   | 8,354.24          |
| <b>Total OPERATING CASH</b>                 | <b>8,354.24</b>   | <b>0.00</b>       | <b>8,354.24</b>   |
| <b>RESERVE CASH</b>                         |                   |                   |                   |
| MM-Reserve #1                               |                   | 184,044.53        | 184,044.53        |
| CDARS-Reserve #1                            |                   | 105,715.00        | 105,715.00        |
| <b>Total RESERVE CASH</b>                   | <b>0.00</b>       | <b>289,759.53</b> | <b>289,759.53</b> |
| <b>Total Cash</b>                           | <b>8,354.24</b>   | <b>289,759.53</b> | <b>298,113.77</b> |
| <b>ACCOUNTS RECEIVABLE</b>                  |                   |                   |                   |
| Accounts Receivable                         | 974.00            |                   | 974.00            |
| Reserve Fund Receivable                     |                   | 14,475.75         | 14,475.75         |
| <b>Total ACCOUNTS RECEIVABLE</b>            | <b>974.00</b>     | <b>14,475.75</b>  | <b>15,449.75</b>  |
| <b>PREPAIDS &amp; DEPOSITS</b>              |                   |                   |                   |
| Prepaid Insurance                           | 1,364.48          |                   | 1,364.48          |
| Prepaid Income Tax Deposits-Operating       | 1,050.00          |                   | 1,050.00          |
| <b>Total PREPAIDS &amp; DEPOSITS</b>        | <b>2,414.48</b>   | <b>0.00</b>       | <b>2,414.48</b>   |
| <b>PROPERTY &amp; EQUIPMENT</b>             |                   |                   |                   |
| Machinery, Equip. & Other                   | 12,500.00         |                   | 12,500.00         |
| Accumulated Depreciation                    | -4,165.00         |                   | -4,165.00         |
| <b>Total PROPERTY &amp; EQUIPMENT</b>       | <b>8,335.00</b>   | <b>0.00</b>       | <b>8,335.00</b>   |
| <b>TOTAL ASSETS</b>                         | <b>20,077.72</b>  | <b>304,235.28</b> | <b>324,313.00</b> |
| <b>LIABILITIES &amp; CAPITAL</b>            |                   |                   |                   |
| <b>Liabilities</b>                          |                   |                   |                   |
| Accounts Payable-Operating                  | 3,359.07          |                   | 3,359.07          |
| Operating Fund Payable to Reserve Fund      | 14,475.75         |                   | 14,475.75         |
| Refundable Prepaid Assessment               | 16,115.00         |                   | 16,115.00         |
| <b>LONG TERM LIABILITIES</b>                |                   |                   |                   |
| Prepaid Reserve Liability Balance- FASB 606 |                   | 304,235.28        | 304,235.28        |
| <b>Total LONG TERM LIABILITIES</b>          | <b>0.00</b>       | <b>304,235.28</b> | <b>304,235.28</b> |
| <b>Total Liabilities</b>                    | <b>33,949.82</b>  | <b>304,235.28</b> | <b>338,185.10</b> |
| <b>Capital</b>                              |                   |                   |                   |
| Operating Fund                              | -315.70           |                   | -315.70           |
| Calculated Retained Earnings                | 1,219.69          | 0.00              | 1,219.69          |
| Calculated Prior Years Retained Earnings    | -14,776.09        | 0.00              | -14,776.09        |
| <b>Total Capital</b>                        | <b>-13,872.10</b> | <b>0.00</b>       | <b>-13,872.10</b> |
| <b>TOTAL LIABILITIES &amp; CAPITAL</b>      | <b>20,077.72</b>  | <b>304,235.28</b> | <b>324,313.00</b> |

## Fund Income Statement

Properties: Mountain Oaks - 1750 Humboldt Road Chico, CA 95928

As of: Feb 2026

Accounting Basis: Accrual

Fund Type: Operating

GL Account Map: None - use master chart of accounts

Level of Detail: Detail View

| Account Name                                    | MTD Actual      | MTD Budget      | MTD \$ Var.  | YTD Actual       | YTD Budget       | YTD \$ Var.    | Annual Budget    |
|---|-----------------|-----------------|--------------|------------------|------------------|----------------|------------------|
| <b>Income</b>                                   |                 |                 |              |                  |                  |                |                  |
| Assessments-Operating                           | 6,187.42        | 6,187.58        | -0.16        | 12,374.84        | 12,375.16        | -0.32          | 74,251.00        |
| Bank Charges Income                             | -56.00          | 0.00            | -56.00       | 7.00             | 0.00             | 7.00           | 0.00             |
| Homeowner Late Fee                              | 50.00           | 0.00            | 50.00        | -130.00          | 0.00             | -130.00        | 0.00             |
| Interest Income-Operating                       | 0.25            | 0.00            | 0.25         | 0.61             | 0.00             | 0.61           | 0.00             |
| <b>Total Operating Income</b>                   | <b>6,181.67</b> | <b>6,187.58</b> | <b>-5.91</b> | <b>12,252.45</b> | <b>12,375.16</b> | <b>-122.71</b> | <b>74,251.00</b> |
| <b>Expense</b>                                  |                 |                 |              |                  |                  |                |                  |
| <b>GENERAL AND ADMINISTRATIVE EXPENSE</b>       |                 |                 |              |                  |                  |                |                  |
| Accounting Services                             | 0.00            | 0.00            | 0.00         | 0.00             | 0.00             | 0.00           | 1,845.00         |
| Bank/Merchant Charges                           | 0.00            | 0.00            | 0.00         | 20.00            | 0.00             | -20.00         | 0.00             |
| Business Licenses & Fees                        | 0.00            | 2.92            | 2.92         | 0.00             | 5.84             | 5.84           | 35.00            |
| Clerical/Other Office Supplies                  | 59.30           | 83.33           | 24.03        | 67.10            | 166.66           | 99.56          | 1,000.00         |
| Contingency Expense                             | 0.00            | 30.83           | 30.83        | 0.00             | 61.66            | 61.66          | 370.00           |
| Dues & Subscriptions                            | 0.00            | 36.75           | 36.75        | 0.00             | 73.50            | 73.50          | 441.00           |
| Insurance                                       | 194.92          | 484.17          | 289.25       | 389.84           | 968.34           | 578.50         | 5,810.00         |
| Legal Services                                  | 0.00            | 33.75           | 33.75        | 1,260.00         | 67.50            | -1,192.50      | 405.00           |
| Management Fees                                 | 1,410.00        | 1,410.00        | 0.00         | 2,820.00         | 2,820.00         | 0.00           | 16,920.00        |
| Postage   | 105.50          | 25.00           | -80.50       | 105.50           | 50.00            | -55.50         | 300.00           |
| Reserve Study Update                            | 0.00            | 33.33           | 33.33        | 0.00             | 66.66            | 66.66          | 400.00           |
| Telephone/Fax/Cellular                          | 349.83          | 60.00           | -289.83      | 415.54           | 120.00           | -295.54        | 720.00           |
| <b>Total GENERAL AND ADMINISTRATIVE EXPENSE</b> | <b>2,119.55</b> | <b>2,200.08</b> | <b>80.53</b> | <b>5,077.98</b>  | <b>4,400.16</b>  | <b>-677.82</b> | <b>28,246.00</b> |
| <b>FACILITY EXPENSE</b>                         |                 |                 |              |                  |                  |                |                  |
| Electricity                                     | 1,111.00        | 475.00          | -636.00      | 1,154.82         | 950.00           | -204.82        | 5,700.00         |
| Gate/Entry Maintenance                          | 0.00            | 8.33            | 8.33         | 0.00             | 16.66            | 16.66          | 100.00           |
| Landscape Contract-General                      | 200.00          | 237.50          | 37.50        | 400.00           | 475.00           | 75.00          | 2,850.00         |
| Landscape-Extras                                | 450.00          | 72.92           | -377.08      | 450.00           | 145.84           | -304.16        | 875.00           |
| Landscape-Sprinklers                            | 0.00            | 8.33            | 8.33         | 0.00             | 16.66            | 16.66          | 100.00           |

## Fund Income Statement

| Account Name                      | MTD Actual      | MTD Budget      | MTD \$ Var.   | YTD Actual       | YTD Budget       | YTD \$ Var.     | Annual Budget    |
|-----------------------------------|-----------------|-----------------|---------------|------------------|------------------|-----------------|------------------|
| Landscape-Weed Abatement          | 0.00            | 822.50          | 822.50        | 1,545.00         | 1,645.00         | 100.00          | 9,870.00         |
| Maintenance & Repair-Labor        | 0.00            | 16.67           | 16.67         | 0.00             | 33.34            | 33.34           | 200.00           |
| Maintenance & Repair-Supplies     | 0.00            | 16.67           | 16.67         | 20.00            | 33.34            | 13.34           | 200.00           |
| Sewer                             | 1,131.00        | 875.00          | -256.00       | 1,903.00         | 1,750.00         | -153.00         | 10,500.00        |
| Sewer Chemicals/Other             | 0.00            | 636.67          | 636.67        | 0.00             | 1,273.34         | 1,273.34        | 7,640.00         |
| Sewer Repairs                     | 0.00            | 33.33           | 33.33         | 0.00             | 66.66            | 66.66           | 400.00           |
| Sewer Testing/Quality             | 0.00            | 551.67          | 551.67        | 359.00           | 1,103.34         | 744.34          | 6,620.00         |
| Water                             | 86.81           | 79.17           | -7.64         | 122.96           | 158.34           | 35.38           | 950.00           |
| <b>Total FACILITY EXPENSE</b>     | <b>2,978.81</b> | <b>3,833.76</b> | <b>854.95</b> | <b>5,954.78</b>  | <b>7,667.52</b>  | <b>1,712.74</b> | <b>46,005.00</b> |
| <b>Total Operating Expense</b>    | <b>5,098.36</b> | <b>6,033.84</b> | <b>935.48</b> | <b>11,032.76</b> | <b>12,067.68</b> | <b>1,034.92</b> | <b>74,251.00</b> |
| Total Operating Income            | 6,181.67        | 6,187.58        | -5.91         | 12,252.45        | 12,375.16        | -122.71         | 74,251.00        |
| Total Operating Expense           | 5,098.36        | 6,033.84        | 935.48        | 11,032.76        | 12,067.68        | 1,034.92        | 74,251.00        |
| <b>NOI - Net Operating Income</b> | <b>1,083.31</b> | <b>153.74</b>   | <b>929.57</b> | <b>1,219.69</b>  | <b>307.48</b>    | <b>912.21</b>   | <b>0.00</b>      |
| Total Income                      | 6,181.67        | 6,187.58        | -5.91         | 12,252.45        | 12,375.16        | -122.71         | 74,251.00        |
| Total Expense                     | 5,098.36        | 6,033.84        | 935.48        | 11,032.76        | 12,067.68        | 1,034.92        | 74,251.00        |
| <b>Net Income</b>                 | <b>1,083.31</b> | <b>153.74</b>   | <b>929.57</b> | <b>1,219.69</b>  | <b>307.48</b>    | <b>912.21</b>   | <b>0.00</b>      |

## Fund Income Statement

**Properties:** Mountain Oaks - 1750 Humboldt Road Chico, CA 95928

**As of:** Feb 2026

**Accounting Basis:** Accrual

**Fund Type:** Reserve

**GL Account Map:** None - use master chart of accounts

**Level of Detail:** Detail View

| Account Name                           | MTD Actual  | MTD Budget      | MTD \$ Var.      | YTD Actual  | YTD Budget       | YTD \$ Var.       | Annual Budget    |
|--|-------------|-----------------|------------------|-------------|------------------|-------------------|------------------|
| <b>Income</b>                          |             |                 |                  |             |                  |                   |                  |
| <b>RESERVE ASSESSMENT INCOME</b>       |             |                 |                  |             |                  |                   |                  |
| Assessments-Reserves                   | -322.52     | 5,044.58        | -5,367.10        | -676.61     | 10,089.16        | -10,765.77        | 60,535.00        |
| Interest Income-Reserves               | 322.52      | 0.00            | 322.52           | 676.61      | 0.00             | 676.61            | 0.00             |
| <b>Total RESERVE ASSESSMENT INCOME</b> | <b>0.00</b> | <b>5,044.58</b> | <b>-5,044.58</b> | <b>0.00</b> | <b>10,089.16</b> | <b>-10,089.16</b> | <b>60,535.00</b> |
| <b>Total Reserve Income</b>            | <b>0.00</b> | <b>5,044.58</b> | <b>-5,044.58</b> | <b>0.00</b> | <b>10,089.16</b> | <b>-10,089.16</b> | <b>60,535.00</b> |
| Total Reserve Income                   | 0.00        | 5,044.58        | -5,044.58        | 0.00        | 10,089.16        | -10,089.16        | 60,535.00        |
| Total Reserve Expense                  | 0.00        | 0.00            | 0.00             | 0.00        | 0.00             | 0.00              | 0.00             |
| <b>Net Reserve</b>                     | <b>0.00</b> | <b>5,044.58</b> | <b>-5,044.58</b> | <b>0.00</b> | <b>10,089.16</b> | <b>-10,089.16</b> | <b>60,535.00</b> |
| Total Income                           | 0.00        | 5,044.58        | -5,044.58        | 0.00        | 10,089.16        | -10,089.16        | 60,535.00        |
| Total Expense                          | 0.00        | 0.00            | 0.00             | 0.00        | 0.00             | 0.00              | 0.00             |
| <b>Net Income</b>                      | <b>0.00</b> | <b>5,044.58</b> | <b>-5,044.58</b> | <b>0.00</b> | <b>10,089.16</b> | <b>-10,089.16</b> | <b>60,535.00</b> |

## Reserve Fund Transfer Report

**Bank Account:** AA-Mountain Oaks Reserve

**Date Range:** 01/01/2026 to 02/28/2026

**Based On:** Bank Beginning Balance

| Date         | Transaction Type | Cleared | Cash In          | Cash Out        | Running Balance   | Description  |
|--------------|------------------|---------|------------------|-----------------|-------------------|--|
|              |                  |         |                  |                 | 169,330.93        | Starting Balance   |
| 01/06/2026   | Bank Transfer    | Yes     |                  | 366.94          | 168,963.99        | Reserve Expense Transfer                                     |
| 01/13/2026   | Bank Transfer    | Yes     |                  | 2,564.41        | 166,399.58        | Reserve Expense Transfer                                     |
| 01/20/2026   | Bank Transfer    | Yes     | 8,773.18         |                 | 175,172.76        | Aug & Sept 2025 - Reserve Fund Income Cash Transfers         |
| 01/31/2026   | JE               | Yes     | 50.78            |                 | 175,223.54        | Interest Earned  |
| 02/20/2026   | Bank Transfer    | Yes     | 8,773.18         |                 | 183,996.72        | October & November 2025 - Reserve Fund Income Cash Transfers |
| 02/28/2026   | JE               | Yes     | 47.81            |                 | 184,044.53        | Interest Earned  |
|              |                  |         |                  |                 | 14,713.60         | Net Change   |
| <b>Total</b> |                  |         | <b>17,644.95</b> | <b>2,931.35</b> | <b>184,044.53</b> |  |

## Expense Distribution - HOA

**Properties:** Mountain Oaks - 1750 Humboldt Road Chico, CA 95928

**Payees:** All

**Bill Date Range:** 02/01/2026 to 02/28/2026

**GL Account Map:** None - use master chart of accounts

| Reference  | Bill Date  | Payee                          | Amount          | Check Date | Description  |
|--|------------|--------------------------------|-----------------|------------|--|
| <b>14300 - Prepaid Income Tax Deposits-Operating</b> |            |                                |                 |            |  |
| CAEstTaxes.2026                                      | 02/28/2026 | Franchise Tax Board            | 330.00          |            | 2026 YE estimated taxes                                    |
| FedEstTaxes.2026                                     | 02/28/2026 | Department of the Treasury     | 720.00          |            | 2026 YE estimated taxes                                    |
|  |            |                                | <b>1,050.00</b> |            |  |
| <b>42200 - Bank Charges Income</b>                   |            |                                |                 |            |  |
|  | 02/04/2026 | The Hignell Companies HOA      | 56.00           | 02/05/2026 | Bank Charges Income for 02/2026                            |
| <b>42600 - Homeowner Late Fee</b>                    |            |                                |                 |            |  |
|  | 02/28/2026 | The Hignell Companies HOA      | 10.00           | 03/05/2026 | Homeowner Late Fee for 02/2026                             |
| <b>61280 - Clerical/Other Office Supplies</b>        |            |                                |                 |            |  |
| Reimb.2/5/26   | 02/28/2026 | John T. Kempton                | 59.30           | 03/05/2026 | Reimb. Homeowner for postage of the 2026 MOE poll expenses |
| <b>61600 - Management Fees</b>                       |            |                                |                 |            |  |
|  | 02/04/2026 | The Hignell Companies HOA      | 1,410.00        | 02/05/2026 | Management Fees for 02/2026                                |
| <b>61700 - Postage</b>                               |            |                                |                 |            |  |
| INV04825345 HOA Payables                             | 02/01/2026 | Hignell-Appfolio Charges Reimb | 20.10           | 02/12/2026 | February HOA Payables                                      |
| PostageHOA.Jan2026                                   | 02/01/2026 | Hignell Incorporated           | 4.44            | 02/12/2026 | Pitney Bowes Postage - Jan 2026                            |
| Reimb.2/5/26   | 02/28/2026 | John T. Kempton                | 78.00           | 03/05/2026 | Reimb. Homeowner for postage of the 2026 MOE poll expenses |
| PostageHOA.Feb2026                                   | 02/28/2026 | Hignell Incorporated           | 2.96            | 03/10/2026 | Pitney Bowes Postage - Feb 2026                            |
|  |            |                                | <b>105.50</b>   |            |  |
| <b>61820 - Telephone/Fax/Cellular</b>                |            |                                |                 |            |  |
| CAMCC.2/1/26   | 02/01/2026 | Hignell Incorporated           | 10.00           | 02/26/2026 | OrengoSystemsInc.2/1/26 - modem/usage fee / 1100.11        |
| 5308777022.02/26                                     | 02/02/2026 | AT&T                           | 219.83          | 02/19/2026 | 2/2-3/1/26   |
| INV439352  | 02/12/2026 | Orengo Systems, Inc.           | 120.00          | 03/03/2026 | TCOM monitoring - annual                                   |
|  |            |                                | <b>349.83</b>   |            |  |
| <b>63200 - Electricity</b>                           |            |                                |                 |            |  |
| 03066724588.02/26                                    | 02/03/2026 | P.G.& E.                       | 1,023.41        | 02/12/2026 | 1/2-2/2/26   |

## Expense Distribution - HOA

| Reference                                 | Bill Date  | Payee                   | Amount          | Check Date | Description   |
|---|------------|-------------------------|-----------------|------------|---|
| 36493132579.02/26                         | 02/13/2026 | P.G.& E.                | 87.59           | 02/24/2026 | 1/15-2/13/26  |
|   |            |                         | <b>1,111.00</b> |            |   |
| <b>63650 - Landscape Contract-General</b> |            |                         |                 |            |   |
| INV.2/23/26                               | 02/23/2026 | JC Landscaping          | 200.00          | 02/26/2026 | Feb 2026 Service  |
| <b>63700 - Landscape-Extras</b>           |            |                         |                 |            |   |
| INV.2/23/26                               | 02/23/2026 | JC Landscaping          | 450.00          | 02/26/2026 | extras - mowing near entrance gate                                    |
| <b>64350 - Sewer</b>                      |            |                         |                 |            |   |
| 38980                                     | 02/19/2026 | Hydrotec Solutions, Inc | 359.00          | 03/03/2026 | February Influent & Effluent Sampling                                 |
| 39012                                     | 02/28/2026 | Hydrotec Solutions, Inc | 772.00          | 03/03/2026 | mthly wastewater treatment : plant operations, monitoring & maint chg |
|   |            |                         | <b>1,131.00</b> |            |   |
| <b>64750 - Water</b>                      |            |                         |                 |            |   |
| 311442.02/26                              | 02/25/2026 | Del Oro Water Co., Inc. | 86.81           | 03/03/2026 | 1/14-2/12/26  |
| <b>Total</b>                              |            |                         | <b>6,019.44</b> |            |   |

## Check Register

Properties: Mountain Oaks - 1750 Humboldt Road Chico, CA 95928

Date Range: 02/01/2026 to 02/28/2026

Bank Accounts: All

Payees: All

Payment Type: All

Include Voided Checks: Yes

Exclude Cleared Checks: No

| Check #                           | Cleared | Check Date | Payee Name                     | Amount          | Check Memo                |
|-----------------------------------|---------|------------|--------------------------------|-----------------|---------------------------|
| <b>AA-Mountain Oaks Operating</b> |         |            |                                |                 |                           |
| ACH Transaction #826E-51B0        | Yes     | 02/05/2026 | The Hignell Companies HOA      | 1,743.50        |                           |
| 620                               | Yes     | 02/10/2026 | Del Oro Water Co., Inc.        | 91.25           | 311442.01/26              |
| ACH Transaction #B3C7-08C0        | Yes     | 02/10/2026 | Hydrotec Solutions, Inc        | 1,131.00        | 38832, 38853              |
| ACH Transaction #B3F8-7270        | Yes     | 02/10/2026 | Hignell Incorporated           | 7.80            | Copier/PrinterUsage.01/26 |
| 621                               | Yes     | 02/12/2026 | P.G.& E.                       | 1,023.41        | 03066724588.02/26         |
| ACH Transaction #DB38-C450        | Yes     | 02/12/2026 | Hignell-Appfolio Charges Reimb | 20.10           | February HOA Payables     |
| ACH Transaction #DCEB-C070        | Yes     | 02/12/2026 | Hignell Incorporated           | 4.44            | PostageHOA.Jan2026        |
| 622                               | Yes     | 02/19/2026 | AT&T                           | 219.83          | 5308777022.02/26          |
| 623                               | No      | 02/24/2026 | P.G.& E.                       | 87.59           | 36493132579.02/26         |
| ACH Transaction #6279-CC30        | Yes     | 02/26/2026 | Hignell Incorporated           | 10.00           | CAMCC.2/1/26              |
| 3000000181                        | No      | 02/26/2026 | JC Landscaping                 | 650.00          | INV.2/23/26               |
|                                   |         |            |                                | <b>4,988.92</b> |                           |
| <b>Total</b>                      |         |            |                                | <b>4,988.92</b> |                           |

## Aged Payables Summary

Properties: Mountain Oaks - 1750 Humboldt Road Chico, CA 95928

As of: 02/28/2026

Payees: All

Balance: Exclude 0.00

| Payee Name | Amount Payable | 0-30 | 31-60 | 61-90 | 91+ |
|------------|----------------|------|-------|-------|-----|
|------------|----------------|------|-------|-------|-----|

### Mountain Oaks - 1750 Humboldt Road Chico, CA 95928

|                            |                 |                 |               |             |             |
|----------------------------|-----------------|-----------------|---------------|-------------|-------------|
| Hignell Incorporated       | 2.96            | 2.96            | 0.00          | 0.00        | 0.00        |
| The Hignell Companies HOA  | 10.00           | 10.00           | 0.00          | 0.00        | 0.00        |
| Del Oro Water Co., Inc.    | 86.81           | 86.81           | 0.00          | 0.00        | 0.00        |
| Orenco Systems, Inc.       | 120.00          | 120.00          | 0.00          | 0.00        | 0.00        |
| Kempton, John T.           | 137.30          | 137.30          | 0.00          | 0.00        | 0.00        |
| Franchise Tax Board        | 586.00          | 330.00          | 256.00        | 0.00        | 0.00        |
| Hydrotec Solutions, Inc    | 1,131.00        | 1,131.00        | 0.00          | 0.00        | 0.00        |
| Department of the Treasury | 1,285.00        | 720.00          | 565.00        | 0.00        | 0.00        |
|                            | <b>3,359.07</b> | <b>2,538.07</b> | <b>821.00</b> | <b>0.00</b> | <b>0.00</b> |
| <b>Total</b>               | <b>3,359.07</b> | <b>2,538.07</b> | <b>821.00</b> | <b>0.00</b> | <b>0.00</b> |

**HOA Aging (As Of)**

**Properties:** Mountain Oaks - 1750 Humboldt Road Chico, CA 95928

**As of:** 02/28/2026

**Delinquency Note Range:** All Time

**Tenant Status:** All

**Amount Owed In Account:** All

**Balance:** Greater than 0.00

| Name  | Tags                                | Unit               | Tenant Status | Amount Receivable | 0-30          | 30-60         | 60-90         | 90+          | In Collections |
|---|-------------------------------------|--------------------|---------------|-------------------|---------------|---------------|---------------|--------------|----------------|
| <b>Mountain Oaks - 1750 Humboldt Road Chico, CA 95928</b> |                                     |                    |               |                   |               |               |               |              |                |
| Thurman, Bill   | 3530039                             | 3566 Sunview Drive | Current       | 218.00            | 188.00        | 10.00         | 10.00         | 10.00        | No             |
| Nypl, Vladimir  | 3530015                             | 5054 Chasity Court | Current       | 66.00             | 56.00         | 10.00         | 0.00          | 0.00         | No             |
| Henderson, Rose   | 3530046, Opt out NONE / ok to share | 3642 Sunview Drive | Current       | 631.00            | 218.00        | 218.00        | 195.00        | 0.00         | No             |
| Colgin, Trustee, Beverley A.                              | Opt out 2nd address                 | 3596 Sunview Drive | Current       | 33.00             | 23.00         | 10.00         | 0.00          | 0.00         | No             |
| Cole III, Juan R.   | Opt out ALL                         | 3415 Sunview Drive | Current       | 26.00             | 26.00         | 0.00          | 0.00          | 0.00         | No             |
|   |                                     |                    |               | <b>974.00</b>     | <b>511.00</b> | <b>248.00</b> | <b>205.00</b> | <b>10.00</b> |                |
| <b>Total</b>  |                                     |                    |               | <b>974.00</b>     | <b>511.00</b> | <b>248.00</b> | <b>205.00</b> | <b>10.00</b> |                |

## Homeowner Prepayment Balance

**Properties:** Mountain Oaks - 1750 Humboldt Road Chico, CA 95928

**Homeowners:** All

**Homeowner Status:** All

**Prepayment Account:** 22100: Refundable Prepaid Assessment

**As of:** 02/28/2026

| Unit  | Homeowner                 | Status  | Amount           |
|---|---------------------------|---------|------------------|
| <b>Mountain Oaks - 1750 Humboldt Road Chico, CA 95928</b> |                           |         |                  |
| L Sunview Drive   | Badour, Courtney C.       | Current | 2,080.00         |
| 8L Sunview Drive  | James, William            | Current | 180.00           |
| 12L Chasity Court   | Construction, DH          | Current | 208.00           |
| 3405 Sunview Drive  | Opp, Harlan               | Current | 208.00           |
| 3526 Sunview Drive  | Hinz, Samuel D.           | Current | 218.00           |
| 3527 Sunview Drive  | Voight, Brian             | Current | 9.00             |
| 3540 Sunview Drive  | Tuttle, Judy              | Current | 477.00           |
| 3548 Lonnie Lane  | Adamson, Emory            | Current | 218.00           |
| 3549 Lonnie Lane  | Perkins, Trustee, John C. | Current | 208.00           |
| 3558 Sunview Drive  | Aguilar, Nickolas         | Current | 2,050.00         |
| 3559 Lonnie Lane  | Badour, Courtney          | Current | 2,080.00         |
| 3560 Lonnie Lane  | Herring, Linda            | Current | 208.00           |
| 3577 Lonnie Lane  | Ruark, Don                | Current | 2,080.00         |
| 3584 Sunview Drive  | Aulds, James              | Current | 208.00           |
| 3591 Sunview Drive  | Edgmon, Michael           | Current | 208.00           |
| 3592 Lonnie Lane  | Bergman, Todd             | Current | 2.00             |
| 3621 Sunview Drive  | Schooler, Andrea          | Current | 998.00           |
| 3624 Sunview Drive  | Fort, Trustee, Charles D. | Current | 2,080.00         |
| 3632 Sunview Drive  | Walker, Monte             | Current | 198.00           |
| 3639 Sunview Drive  | Hodges, Roxana            | Current | 208.00           |
| 3655 Sunview Drive  | Williams, Trustee, John   | Current | 310.00           |
| 3660 Sunview Drive  | Mayer, Leonard            | Current | 208.00           |
| 5030 Chasity Court  | Aikin, Bruce              | Current | 407.00           |
| 5031 Chasity Court  | Galloway, Larry           | Current | 208.00           |
| 5062 Chasity Court  | Fairchild, Kerri          | Current | 70.00            |
| 5072 Chasity Court  | Davis, Christopher B.     | Current | 208.00           |
| 5073 Chasity Court  | Lawler, Craig             | Current | 578.00           |
|   |                           |         | <b>16,115.00</b> |
| <b>Total</b>  |                           |         | <b>16,115.00</b> |



PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

REVIEWED  
MKaliczak , 3/17/2026 ,9:15:48 AM

RECON 3/4/26 LM

MOUNTAIN OAKS ESTATES HOME OWNERS ASSOC  
C/O HIGNELL, INCORPORATED  
OPERATING  
1750 HUMBOLDT RD  
CHICO CA 95928-8104

Last statement: January 31, 2026  
This statement: February 28, 2026  
Total days in statement period: 28

Page 1  
XXXXXX2919  
( 7)

Direct inquiries to:  
888-734-4567

Alliance Association Banking  
3075 W. Ray Road, FL 4  
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

**AAB Community Checking**

|                       |             |                    |             |
|-----------------------|-------------|--------------------|-------------|
| Account number        | XXXXXX2919  | Beginning balance  | \$14,193.09 |
| Enclosures            | 7           | Total additions    | 9,997.25    |
| Low balance           | \$7,570.41  | Total subtractions | 15,514.51   |
| Average balance       | \$13,342.13 | Ending balance     | \$8,675.83  |
| Avg collected balance | \$13,081    |                    |             |

**CHECKS**

| Number      | Date  | Amount   | Number                   | Date  | Amount   |
|-------------|-------|----------|--------------------------|-------|----------|
| 620         | 02-17 | 91.25    | 3000000179*              | 02-04 | 1,260.00 |
| 621         | 02-18 | 1,023.41 | 3000000180               | 02-05 | 200.00   |
| 622         | 02-25 | 219.83   | * Skip in check sequence |       |          |
| 3000000177* | 02-02 | 1,030.00 |                          |       |          |

**DEBITS**

| Date  | Description  | Subtractions |
|-------|--|--------------|
| 02-06 | ' ACH Debit<br>Hignell, Incorpo Settlement 260206<br>000026223358606 | 1,743.50     |
| 02-11 | ' ACH Debit<br>Hignell, Incorpo Settlement 260211<br>000026260382574 | 1,138.80     |
| 02-13 | ' ACH Debit<br>Hignell, Incorpo Settlement 260213<br>000026275772726 | 24.54        |

| <u>Date</u> | <u>Description</u>   | <u>Subtractions</u> |
|-------------|--|---------------------|
| 02-20       | Miscellaneous Debit<br>EXTERNAL WEB API -                            | ■ 8,773.18          |
| 02-27       | ' ACH Debit<br>Hignell, Incorpo Settlement 260227<br>000026368738802 | ■ 10.00             |

**CREDITS**

| <u>Date</u> | <u>Description</u>  | <u>Additions</u> |
|-------------|---|------------------|
| 02-02       | ' ACH Credit<br>Hignell, Incorpo Settlement 260202<br>000026130223602 | ■ 208.00         |
| 02-02       | ' Lockbox Deposit   | ■ 1,456.00       |
| 02-03       | ' Remote Deposit  | ■ 430.00         |
| 02-03       | ' ACH Credit<br>APPFOLIO VV9T 8666481536 260203                       | ■ 216.00         |
| 02-03       | ' ACH Credit<br>Hignell, Incorpo Settlement 260203<br>000026167784926 | ■ 218.00         |
| 02-03       | ' Lockbox Deposit   | ■ 1,318.00       |
| 02-04       | ' ACH Credit<br>APPFOLIO VV9T 8666481536 260204                       | ■ 208.00         |
| 02-04       | ' Lockbox Deposit   | ■ 994.00         |
| 02-05       | ' Lockbox Deposit   | ■ 208.00         |
| 02-06       | ' Lockbox Deposit   | ■ 416.00         |
| 02-09       | ' ACH Credit<br>Hignell, Incorpo Settlement 260209<br>000026225337562 | ■ 200.00         |
| 02-09       | ' Lockbox Deposit   | ■ 208.00         |
| 02-11       | ' Lockbox Deposit   | ■ 33.00          |
| 02-12       | ' Lockbox Deposit   | ■ 634.00         |
| 02-13       | ' Lockbox Deposit   | ■ 416.00         |
| 02-17       | ' ACH Credit<br>Hignell, Incorpo Settlement 260217<br>000026278413322 | ■ 216.00         |
| 02-17       | ' Lockbox Deposit   | ■ 416.00         |
| 02-18       | ' Lockbox Deposit   | ■ 647.00         |
| 02-19       | ' ACH Credit<br>Hignell, Incorpo Settlement 260219<br>000026312583658 | ■ 220.00         |
| 02-23       | ' Lockbox Deposit   | ■ 208.00         |
| 02-24       | ' Lockbox Deposit   | ■ 208.00         |
| 02-27       | ' Lockbox Deposit   | ■ 919.00         |
| 02-28       | ' Interest Credit   | ■ 0.25           |

**DAILY BALANCES**

| <u>Date</u> | <u>Amount</u> | <u>Date</u> | <u>Amount</u> | <u>Date</u> | <u>Amount</u> |
|-------------|---------------|-------------|---------------|-------------|---------------|
| 01-31       | 14,193.09     | 02-11       | 14,933.79     | 02-23       | 7,778.41      |
| 02-02       | 14,827.09     | 02-12       | 15,567.79     | 02-24       | 7,986.41      |
| 02-03       | 17,009.09     | 02-13       | 15,959.25     | 02-25       | 7,766.58      |
| 02-04       | 16,951.09     | 02-17       | 16,500.00     | 02-27       | 8,675.58      |
| 02-05       | 16,959.09     | 02-18       | 16,123.59     | 02-28       | 8,675.83      |
| 02-06       | 15,631.59     | 02-19       | 16,343.59     |             |               |
| 02-09       | 16,039.59     | 02-20       | 7,570.41      |             |               |

**INTEREST INFORMATION**

|                                |             |
|--------------------------------|-------------|
| Annual percentage yield earned | 0.02%       |
| Interest-bearing days          | 28          |
| Average balance for APY        | \$13,081.66 |
| Interest earned                | \$0.25      |

**OVERDRAFT/RETURN ITEM FEES**

|                          | Total for<br>this period | Total<br>year-to-date |
|--------------------------|--------------------------|-----------------------|
| Total Overdraft Fees     | \$0.00                   | \$0.00                |
| Total Returned Item Fees | \$0.00                   | \$0.00                |

Mountain Oaks  
c/o The Higginell Companies HOA  
1750 Humboldt Road  
Chico, CA 95928

AA-Mountain Oaks Operating  
Western Alliance Bank  
3033 W. Ray Road, Suite 200  
Chandler, AZ 85226

Date: 02/10/2026

620

Pay to the order of: DEL ORO WATER CO., INC.  
This amount: NINETY-ONE AND 25/100 DOLLARS \$91.25

Del Oro Water Co., Inc.  
Drawer 5172  
Chico, CA 95927-5172

MEMO 311442.01/26

02/17/2026 620 \$91.25

Mountain Oaks  
c/o The Higginell Companies HOA  
1750 Humboldt Road  
Chico, CA 95928

AA-Mountain Oaks Operating  
Western Alliance Bank  
3033 W. Ray Road, Suite 200  
Chandler, AZ 85226

Date: 02/12/2026

621

Pay to the order of: P.G.A.E.  
This amount: ONE THOUSAND TWENTY-THREE AND 41/100 DOLLARS \$1,023.41

P.G.A.E.  
PO Box 997300  
Sacramento, CA 95899-7300

MEMO 03069724586.02/26

02/18/2026 621 \$1,023.41

Mountain Oaks  
c/o The Higginell Companies HOA  
1750 Humboldt Road  
Chico, CA 95928

AA-Mountain Oaks Operating  
Western Alliance Bank  
3033 W. Ray Road, Suite 200  
Chandler, AZ 85226

Date: 02/19/2026

622

Pay to the order of: AT&T  
This amount: TWO HUNDRED NINETEEN AND 83/100 DOLLARS \$219.83

AT&T  
PO Box 6025  
Carol Stream, IL 60197

MEMO 5308777022.02/26

02/25/2026 622 \$219.83

Apply to account: -  
Mountain Oaks  
c/o The Higginell Companies HOA  
1750 Humboldt Road  
Chico CA 95928

0598  
1221

DATE 01/20/2026

300126164  
3000000177

PAY TO THE ORDER OF: ONE THOUSAND THIRTY DOLLARS AND NO/100 HIGGINS PEST & WEED \*\*\$1030.00

western Alliance Bank

Memo: 1890, 1890

02/02/2026 3000000177 \$1,030.00

Apply to account: -  
Mountain Oaks  
c/o The Higginell Companies HOA  
1750 Humboldt Road  
Chico CA 95928

0598  
1221

DATE 01/29/2026

290126179  
3000000179

PAY TO THE ORDER OF: ONE THOUSAND TWO HUNDRED SIXTY DOLLARS AND NO/100 BERDING & WEIL LLP \*\*\$1260.00

western Alliance Bank

Memo: 27738

02/04/2026 3000000179 \$1,260.00

Apply to account: -  
Mountain Oaks  
c/o The Higginell Companies HOA  
1750 Humboldt Road  
Chico CA 95928

0598  
1221

DATE 01/29/2026

390126184  
3000000180

PAY TO THE ORDER OF: TWO HUNDRED DOLLARS AND NO/100 JJC Landscaping \*\*\$200.00

western Alliance Bank

Memo: INV/128/26

02/05/2026 3000000180 \$200.00

# Reconciliation Report

## Western Alliance Bank

|                       |                            |
|-----------------------|----------------------------|
| Account Name          | AA-Mountain Oaks Operating |
| Account Number        | *****                      |
| Ending Statement Date | 02/28/2026                 |

### Summary

|   |           |
|---|-----------|
| Bank Statement Starting Balance on 01/31/2026 | 14,193.09 |
| Cleared Deposits and other Increases          | 9,997.25  |
| Cleared Checks and other Decreases            | 12,597.67 |
| Cleared ACH Batches and Reversals             | 2,916.84  |
| Cleared Balance                               | 8,675.83  |

### Unreconciled Transactions

Unreconciled Deposits and other Increases (0 Items)

|              |             |
|--------------|-------------|
| <b>Total</b> | <b>0.00</b> |
|--------------|-------------|

Unreconciled Checks and other Decreases (2 Items)

|                                    |            |        |
|------------------------------------|------------|--------|
| Check #623 - P.G.& E.              | 02/24/2026 | 87.59  |
| Check #3000000181 - JC Landscaping | 02/26/2026 | 650.00 |

|              |               |
|--------------|---------------|
| <b>Total</b> | <b>737.59</b> |
|--------------|---------------|

Unreconciled ACH Batches and Reversals (0 Items)

|              |             |
|--------------|-------------|
| <b>Total</b> | <b>0.00</b> |
|--------------|-------------|

Unreconciled Payments from ACH Batches Generated after Reconciliation Period (0 Items)

|              |             |
|--------------|-------------|
| <b>Total</b> | <b>0.00</b> |
|--------------|-------------|

Pending ACH Payments Which Have Not Been Batched (0 Items)

|              |             |
|--------------|-------------|
| <b>Total</b> | <b>0.00</b> |
|--------------|-------------|

Unreconciled Checks Voided after Reconciliation Period (0 Items)

|              |             |
|--------------|-------------|
| <b>Total</b> | <b>0.00</b> |
|--------------|-------------|

Unreconciled Receipts Deposited after Reconciliation Period (2 Items)

|  |            |        |
|--|------------|--------|
| Receipt #8AAB-9E30 - Leonard Mayer         | 02/28/2026 | 208.00 |
| Receipt #9D0E-EEB0 - Lisa Perkins, Trustee | 02/28/2026 | 208.00 |

|              |               |
|--------------|---------------|
| <b>Total</b> | <b>416.00</b> |
|--------------|---------------|

Receipts Reversed after Reconciliation Which Have Not Been Deposited (0 Items)

|              |             |
|--------------|-------------|
| <b>Total</b> | <b>0.00</b> |
|--------------|-------------|

Pending Online Receipts Which Have Not Been Deposited (0 Items)

|              |             |
|--------------|-------------|
| <b>Total</b> | <b>0.00</b> |
|--------------|-------------|

### Cleared Transactions

Cleared Deposits and other Increases (23 Items)

|                                 |            |          |
|---------------------------------|------------|----------|
| Deposit #Automatic ACH Deposit  | 02/02/2026 | 208.00   |
| Deposit #Automatic ACH Deposit  | 02/03/2026 | 218.00   |
| Deposit #Lockbox Deposit        | 02/02/2026 | 1,456.00 |
| Deposit #Automatic Deposit      | 02/03/2026 | 216.00   |
| Deposit #188                    | 02/03/2026 | 430.00   |
| Deposit #Lockbox Deposit        | 02/03/2026 | 1,318.00 |
| Deposit #Automatic Deposit      | 02/04/2026 | 208.00   |
| Deposit #Lockbox Deposit        | 02/04/2026 | 994.00   |
| Deposit #Lockbox Deposit        | 02/05/2026 | 208.00   |
| Deposit #Lockbox Deposit        | 02/06/2026 | 416.00   |
| Deposit #Automatic ACH Deposit  | 02/09/2026 | 200.00   |
| Deposit #Lockbox Deposit        | 02/09/2026 | 208.00   |
| Deposit #Lockbox Deposit        | 02/11/2026 | 33.00    |
| Deposit #Lockbox Deposit        | 02/12/2026 | 634.00   |
| Deposit #Lockbox Deposit        | 02/13/2026 | 416.00   |
| Deposit #Automatic ACH Deposit  | 02/17/2026 | 216.00   |
| Deposit #Lockbox Deposit        | 02/17/2026 | 416.00   |
| Deposit #Automatic ACH Deposit  | 02/19/2026 | 220.00   |
| Deposit #Lockbox Deposit        | 02/18/2026 | 647.00   |
| Deposit #Lockbox Deposit        | 02/23/2026 | 208.00   |
| Deposit #Lockbox Deposit        | 02/24/2026 | 208.00   |
| Deposit #Lockbox Deposit        | 02/27/2026 | 919.00   |
| Journal Entry - Interest Earned | 02/28/2026 | 0.25     |

**Total** **9,997.25**

Cleared Checks and other Decreases (7 Items)

|  |            |          |
|--|------------|----------|
| Check #3000000177 - Higgins Pest & Weed                                      | 01/20/2026 | 1,030.00 |
| Check #3000000179 - Berding & Weil LLP                                       | 01/29/2026 | 1,260.00 |
| Check #3000000180 - JC Landscaping   | 01/29/2026 | 200.00   |
| Check #620 - Del Oro Water Co., Inc.   | 02/10/2026 | 91.25    |
| Check #621 - P.G.& E.  | 02/12/2026 | 1,023.41 |
| Check #622 - AT&T  | 02/19/2026 | 219.83   |
| Bank Transfer - October & November 2025 - Reserve Fund Income Cash Transfers | 02/20/2026 | 8,773.18 |

**Total** **12,597.67**

Cleared ACH Batches and Reversals (4 Items)

|                        |            |          |
|------------------------|------------|----------|
| ACH Batch - 1 payment  | 02/06/2026 | 1,743.50 |
| ACH Batch - 2 payments | 02/11/2026 | 1,138.80 |
| ACH Batch - 2 payments | 02/13/2026 | 24.54    |
| ACH Batch - 1 payment  | 02/27/2026 | 10.00    |

**Total** **2,916.84**

**Cash Accounts**

|   |          |
|---|----------|
| 11100: Checking-Operating   | 8,354.24 |
| Less Unreconciled Deposits  | 0.00     |
| Less Unreconciled Receipts Deposited after Reconciliation Period          | -416.00  |
| Less Receipts Reversed after Reconciliation Which Have Not Been Deposited | 0.00     |
| Less Pending Online Receipts Which Have Not Been Deposited                | 0.00     |
| Plus Unreconciled Checks  | 737.59   |
| Plus Unreconciled ACH Batches and Reversals                               | 0.00     |

|   |                 |
|---|-----------------|
| Plus Unreconciled Payments from ACH Batches Generated after Reconciliation Period | 0.00            |
| Plus Pending ACH Payments Which Have Not Been Batched                             | 0.00            |
| Plus Unreconciled Checks Voided after Reconciliation Period                       | 0.00            |
| <b>Adjusted Cash Balance</b>  | <b>8,675.83</b> |
| Bank Statement Balance on 02/28/2026  | 8,675.83        |
|   | In Balance      |



PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

REVIEWED  
MKaliczak , 3/17/2026 ,9:15:30 AM

RECON 3/4/26 LM

MOUNTAIN OAKS ESTATES HOME OWNERS ASSOC  
C/O HIGNELL, INCORPORATED  
RESERVE  
1750 HUMBOLDT RD  
CHICO CA 95928-8104

Last statement: January 31, 2026  
This statement: February 28, 2026  
Total days in statement period: 28

Page 1  
XXXXXX7751  
( 1)

Direct inquiries to:  
888-734-4567

Alliance Association Banking  
3075 W. Ray Road, FL 4  
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

**AAB Association MMA**

|                            |              |                    |              |
|----------------------------|--------------|--------------------|--------------|
| Account number             | XXXXXX7751   | Beginning balance  | \$175,223.54 |
| Enclosures                 | 1            | Total additions    | 8,820.99     |
| Low balance                | \$175,223.54 | Total subtractions | 0.00         |
| Average balance            | \$178,043.49 | Ending balance     | \$184,044.53 |
| Avg collected balance      | \$178,043    |                    |              |
| Interest paid year to date | \$98.59      |                    |              |

**CREDITS**

| Date  | Description          | Additions |
|-------|----------------------|-----------|
| 02-20 | Miscellaneous Credit | 8,773.18  |
|       | EXTERNAL WEB API -   |           |
| 02-28 | Interest Credit      | 47.81     |

**DAILY BALANCES**

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 01-31 | 175,223.54 | 02-20 | 183,996.72 | 02-28 | 184,044.53 |

**INTEREST INFORMATION**

|                                |              |
|--------------------------------|--------------|
| Annual percentage yield earned | 0.35%        |
| Interest-bearing days          | 28           |
| Average balance for APY        | \$178,043.49 |
| Interest earned                | \$47.81      |

**OVERDRAFT/RETURN ITEM FEES**

|                          | Total for<br>this period | Total<br>year-to-date |
|--------------------------|--------------------------|-----------------------|
| Total Overdraft Fees     | \$0.00                   | \$0.00                |
| Total Returned Item Fees | \$0.00                   | \$0.00                |

# Reconciliation Report

**Western Alliance Bank**

|                       |                          |
|-----------------------|--------------------------|
| Account Name          | AA-Mountain Oaks Reserve |
| Account Number        | *****                    |
| Ending Statement Date | 02/28/2026               |

**Summary**

|   |            |
|---|------------|
| Bank Statement Starting Balance on 01/31/2026 | 175,223.54 |
| Cleared Deposits and other Increases          | 8,820.99   |
| Cleared Checks and other Decreases            | 0.00       |
| Cleared ACH Batches and Reversals             | 0.00       |
| Cleared Balance                               | 184,044.53 |

**Unreconciled Transactions**

|   |             |
|---|-------------|
| Unreconciled Deposits and other Increases (0 Items) |             |
| <b>Total</b>  | <b>0.00</b> |

|   |             |
|---|-------------|
| Unreconciled Checks and other Decreases (0 Items) |             |
| <b>Total</b>                                      | <b>0.00</b> |

|  |             |
|--|-------------|
| Unreconciled ACH Batches and Reversals (0 Items) |             |
| <b>Total</b>                                     | <b>0.00</b> |

|  |             |
|--|-------------|
| Unreconciled Payments from ACH Batches Generated after Reconciliation Period (0 Items) |             |
| <b>Total</b>   | <b>0.00</b> |

|  |             |
|--|-------------|
| Pending ACH Payments Which Have Not Been Batched (0 Items) |             |
| <b>Total</b>   | <b>0.00</b> |

|  |             |
|--|-------------|
| Unreconciled Checks Voided after Reconciliation Period (0 Items) |             |
| <b>Total</b>   | <b>0.00</b> |

|   |             |
|---|-------------|
| Unreconciled Receipts Deposited after Reconciliation Period (0 Items) |             |
| <b>Total</b>  | <b>0.00</b> |

|  |             |
|--|-------------|
| Receipts Reversed after Reconciliation Which Have Not Been Deposited (0 Items) |             |
| <b>Total</b>   | <b>0.00</b> |

|   |             |
|---|-------------|
| Pending Online Receipts Which Have Not Been Deposited (0 Items) |             |
| <b>Total</b>  | <b>0.00</b> |

**Cleared Transactions**

|  |            |                 |
|--|------------|-----------------|
| Cleared Deposits and other Increases (2 Items)                               |            |                 |
| Journal Entry - Interest Earned  | 02/28/2026 | 47.81           |
| Bank Transfer - October & November 2025 - Reserve Fund Income Cash Transfers | 02/20/2026 | 8,773.18        |
| <b>Total</b>   |            | <b>8,820.99</b> |

Cleared Checks and other Decreases (0 Items)

---

**Total** **0.00**

Cleared ACH Batches and Reversals (0 Items)

---

**Total** **0.00**

**Cash Accounts**

11501: MM-Reserve #1 184,044.53

Less Unreconciled Deposits 0.00

Less Unreconciled Receipts Deposited after Reconciliation Period 0.00

Less Receipts Reversed after Reconciliation Which Have Not Been Deposited 0.00

Less Pending Online Receipts Which Have Not Been Deposited 0.00

Plus Unreconciled Checks 0.00

Plus Unreconciled ACH Batches and Reversals 0.00

Plus Unreconciled Payments from ACH Batches Generated after Reconciliation Period 0.00

Plus Pending ACH Payments Which Have Not Been Batched 0.00

Plus Unreconciled Checks Voided after Reconciliation Period 0.00

---

**Adjusted Cash Balance** **184,044.53**

Bank Statement Balance on 02/28/2026 184,044.53

In Balance

Western Alliance Bank  
One E Washington St.  
Ste 1400  
Phoenix, AZ 85004

000000



Western Alliance  
Bank<sup>SM</sup>

Member FDIC

RECON 3/5/26 LM

RETURN SERVICE REQUESTED

REVIEWED  
MKaliczak , 3/17/2026 ,9:15:18 AM

MOUNTAIN OAKS ESTATES HOME OWNERS ASSOC  
C/O HIGNELL, INCORPORATED  
1750 HUMBOLDT RD  
CHICO, AZ 95928

Contact Us  
**1-800-764-7619**



Account  
**MOUNTAIN OAKS ESTATES HOME OWNERS ASSOC**

Date  
**02/28/2026**

Page  
**1 of 2**

### CDARS® Customer Statement

The following information is a summary of activity in your CDARS accounts and the list of FDIC-insured institutions that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through CDARS. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet the conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

#### Summary of Accounts

| Account ID   | Effective Date | Maturity Date | Interest Rate | Opening Balance     | Ending Balance      |
|--------------|----------------|---------------|---------------|---------------------|---------------------|
| 1032032253   | 10/16/2025     | 10/15/2026    | 3.39197%      | \$105,440.29        | \$105,715.00        |
| <b>TOTAL</b> |                |               |               | <b>\$105,440.29</b> | <b>\$105,715.00</b> |

**DETAILED ACCOUNT OVERVIEW**

Account ID: 1032032253

Account Title: MOUNTAIN OAKS ESTATES HOME OWNERS ASSOC

**Account Summary - CD**

|                         |                         |                                      |            |
|-------------------------|-------------------------|--------------------------------------|------------|
| Product Term            | 52-Week Non-Personal CD | Effective Date                       | 10/16/2025 |
| Interest Rate           | 3.39197%                | Maturity Date                        | 10/15/2026 |
| Account Balance         | \$105,715.00            | YTD Interest Paid                    | \$578.02   |
| Annual Percentage Yield | 3.45%                   | Interest Earned Since Last Statement | 274.71     |

**CD Issued by**

**Pinnacle Bank** FDIC Cert. 35583

|                                 |          |            |                  |              |
|---------------------------------|----------|------------|------------------|--------------|
| YTD Interest Paid               | \$578.02 | 01/31/2026 | Opening Balance  | \$105,440.29 |
| Int Earned Since Last Statement | 274.71   | 02/27/2026 | Interest Payment | 274.71       |
|                                 |          | 02/27/2026 | Ending Balance   | 105,715.00   |

# Reconciliation Report

**Western Alliance Bank**

|                       |                                 |
|-----------------------|---------------------------------|
| Account Name          | AA-Mountain Oaks RES CDARS #1 - |
|                       | 10.15.26                        |
| Account Number        | *****                           |
| Ending Statement Date | 02/28/2026                      |

**Summary**

|   |            |
|---|------------|
| Bank Statement Starting Balance on 01/31/2026 | 105,440.29 |
| Cleared Deposits and other Increases          | 274.71     |
| Cleared Checks and other Decreases            | 0.00       |
| Cleared ACH Batches and Reversals             | 0.00       |
| Cleared Balance                               | 105,715.00 |

**Unreconciled Transactions**

|   |             |
|---|-------------|
| Unreconciled Deposits and other Increases (0 Items) |             |
| <b>Total</b>  | <b>0.00</b> |

|   |             |
|---|-------------|
| Unreconciled Checks and other Decreases (0 Items) |             |
| <b>Total</b>                                      | <b>0.00</b> |

|  |             |
|--|-------------|
| Unreconciled ACH Batches and Reversals (0 Items) |             |
| <b>Total</b>                                     | <b>0.00</b> |

|  |             |
|--|-------------|
| Unreconciled Payments from ACH Batches Generated after Reconciliation Period (0 Items) |             |
| <b>Total</b>   | <b>0.00</b> |

|  |             |
|--|-------------|
| Pending ACH Payments Which Have Not Been Batched (0 Items) |             |
| <b>Total</b>   | <b>0.00</b> |

|  |             |
|--|-------------|
| Unreconciled Checks Voided after Reconciliation Period (0 Items) |             |
| <b>Total</b>   | <b>0.00</b> |

|   |             |
|---|-------------|
| Unreconciled Receipts Deposited after Reconciliation Period (0 Items) |             |
| <b>Total</b>  | <b>0.00</b> |

|  |             |
|--|-------------|
| Receipts Reversed after Reconciliation Which Have Not Been Deposited (0 Items) |             |
| <b>Total</b>   | <b>0.00</b> |

|   |             |
|---|-------------|
| Pending Online Receipts Which Have Not Been Deposited (0 Items) |             |
| <b>Total</b>  | <b>0.00</b> |

**Cleared Transactions**

|   |            |               |
|---|------------|---------------|
| Cleared Deposits and other Increases (1 Item) |            |               |
| Journal Entry - Interest Earned               | 02/28/2026 | 274.71        |
| <b>Total</b>                                  |            | <b>274.71</b> |

Cleared Checks and other Decreases (0 Items)

---

|              |             |
|--------------|-------------|
| <b>Total</b> | <b>0.00</b> |
|--------------|-------------|

Cleared ACH Batches and Reversals (0 Items)

---

|              |             |
|--------------|-------------|
| <b>Total</b> | <b>0.00</b> |
|--------------|-------------|

**Cash Accounts**

|                         |            |
|-------------------------|------------|
| 11750: CDARS-Reserve #1 | 105,715.00 |
|-------------------------|------------|

|                            |      |
|----------------------------|------|
| Less Unreconciled Deposits | 0.00 |
|----------------------------|------|

|  |      |
|--|------|
| Less Unreconciled Receipts Deposited after Reconciliation Period | 0.00 |
|--|------|

|   |      |
|---|------|
| Less Receipts Reversed after Reconciliation Which Have Not Been Deposited | 0.00 |
|---|------|

|  |      |
|--|------|
| Less Pending Online Receipts Which Have Not Been Deposited | 0.00 |
|--|------|

|                          |      |
|--------------------------|------|
| Plus Unreconciled Checks | 0.00 |
|--------------------------|------|

|   |      |
|---|------|
| Plus Unreconciled ACH Batches and Reversals | 0.00 |
|---|------|

|   |      |
|---|------|
| Plus Unreconciled Payments from ACH Batches Generated after Reconciliation Period | 0.00 |
|---|------|

|   |      |
|---|------|
| Plus Pending ACH Payments Which Have Not Been Batched | 0.00 |
|---|------|

|   |      |
|---|------|
| Plus Unreconciled Checks Voided after Reconciliation Period | 0.00 |
|---|------|

---

|                              |                   |
|------------------------------|-------------------|
| <b>Adjusted Cash Balance</b> | <b>105,715.00</b> |
|------------------------------|-------------------|

|                                      |            |
|--------------------------------------|------------|
| Bank Statement Balance on 02/28/2026 | 105,715.00 |
|--------------------------------------|------------|

In Balance