

Mark

Towne Square Homeowners Association

Board of Directors Meeting

Villa's Club House

January 21, 2025 @5:30 P.M.

Please note that the meeting will be recorded.

Call meeting to order,

Determine Quorum is present.

President's Report:

Vice President's Report:

Secretary's Report:

Motion to accept the previous meetings minutes, 12/17/24 as attached as true and correct

Treasurer's Report: Account balances As of Dec.31, 2024

Trust.	\$ 281. ✓	closed
PNC Operating.	5,537. ✓	600.00
PNC Roofing	39,279. ✓	
PNC non-stat.	90,095.	
Total on Hand	<u>\$135,192. ✓</u>	

Decent article
Bylaw
Common area

Committee Report (s)

-Architectural 0

6-7 Backyard
6-6

-Landscape Monkey Grass. Thinned out. - Volunteer

-Pool down

Garage door

-Planning Fency

add- Winterizing Pool - Sub contractor list
Common Area Fency Print Fence Policy
Gutter Guard - T

Blig
Roads - discuss Road -
Do + Don'ts

-Budget

-Social

New Business pool. winterize searoute

HOMEOWNERS INPUT:

EACH MEMBER MAY SPEAK FOR 3 MINUTES AT THE MEETING OPENING UPON REQUEST. YOU MUST BE RECOGNIZED AND THEN REMAIN IN ORDER UNTIL THE BUSINESS MEETING ADJOURNS.

ADJOURN:

Available by ZOOM

MEETING I.D.: 871 3618 5550

PASS CODE: 594269

**Towne Square Homeowners Association
Board of Directors Meeting Minutes
Villa's Club House
December 17, 2024 5:30 PM**

The meeting was called to order at 5:30PM and a quorum was determined.

Directors present: Mark Novatka, Lora Colley, Paul Fritz, Jamie Matthews, Terry Burns (Zoom)
Not Present: Scott Bush

Owners Present: Connie Shannon E-3, Alice Fay Baker C-1, D-4, Lillian Wallace H-2, Pat Solomon B-4, Angela Colley G-6. Sarah Coleman C-4, Ann Ring B-6

SECRETARY'S REPORT:

A motion was made seconded to accept the previous meeting minutes of October 15, 2024 as attached as true and correct. All in favor.

President's Report:

Paul made a motion to retain Steve Jones for \$225 per month as our CPA. The HOA tax return is covered in his monthly fee.

TREASURER'S REPORT: Account balances as of November 30th, 2024

PNC Operating	\$ 4,297.00
PNC Non-Statutory Reserve	\$ 87,394.00
PNC Roof Account	\$ 38,944.00
Truist Checking 7170	\$ 281.00
Totals as of August 31, 2024	\$130,916.00

A motion to accept the financial reports as attached was made by Lora Colley and seconded by Paul Fritz. All in favor.

Mark made a motion to borrow from the PNC non-statutory fund to pay for the door replacements. This was seconded by Paul. All in favor.

Pool – Aqua Pools will convert the community pool to salt water.

Fireplace Concepts will clean the dryer vents. The price will determine on how many homeowners participate.

Social – Ann Ring will begin planning the Spring social

COMMITTEE REPORT(S):

Architectural – Lillian Wallace H-2 requested permission to replace her front and side fence. Mark made the motion and Paul seconded, beginning December 17th, 2024 it was approved to use pressure treated wood with the Shadowbox design and a lattice top for the roadside and have Shadowbox between neighbors when visible from street. If not using shadowbox, have the frame facing away from the neighbor.

The gutter guards installed on the F building have greatly improved the quantity of leaves.

Planning – We are in the process of file room completion and scanning documents to a hard drive.

UNFINISHED BUSINESS:

Gary has completed repairing the vinyl on the townhomes that needed repair.

ADJOURN: Lora Colley made the motion to adjourn the meeting and Paul Fritz seconded at 5:55 PM.

Towne Square Homeowners Association

Profit and Loss

January - December 2024

	TOTAL
Income	
Assessments Income	201,924.00
Interest Income	4,575.76
Misc Income	222.67
Total Income	\$206,722.43
GROSS PROFIT	\$206,722.43
Expenses	
Contingency (Non Statutory Res)	14,766.00
Debt Service	39,850.68
General Maintenance	1,800.00
Fence Repairs	485.60
General Misc Repairs	13,568.16
Pressure Washing	7,500.00
Roof Repairs	5,500.00
Siding Maint & Repair	18,956.83
Window & Door Repairs	13,610.12
Total General Maintenance	61,420.71
Insurance Expense	8,213.88
Lawn & Landscaping	
Landscaping Improve & Repairs	3,256.53
Lawn Chemicals	2,700.35
Lawn Maintenance	35,214.40
Tree Services	2,000.00
Total Lawn & Landscaping	43,171.28
Office & Administrative Expense	
Bank Charges	66.64
Copies Postage & Supplies	3,876.38
Meeting Expense	150.00
Software Charges	60.00
Website Maintenance	402.23
Total Office & Administrative Expense	4,555.25
Pool Expense	500.00
Pool Chemicals & Service	8,428.41
<i>Pool House Cleaning</i>	<i>1,248.00</i>
Pool Repair	344.85
Total Pool Expense	10,521.26
Professional Fees	5,150.00
Accounting Fees	1,201.25
Legal Fees	540.00
Reserve Analysis	6,891.25
Total Professional Fees	6,891.25

	TOTAL
Taxes Licenses & Permits	274.00
Termite Inspection & Pest Contr	4,573.69
Utilities	
Electric	5,624.22
Trash Service	365.66
Water & Sewer	2,442.05
Total Utilities	8,431.93
Total Expenses	\$202,669.93
NET OPERATING INCOME	\$4,052.50
Other Income	
Non Stat Reserve Fund Income	14,766.00
Total Other Income	\$14,766.00
Other Expenses	
Special Assessment Expense	1,827.08
Total Other Expenses	\$1,827.08
NET OTHER INCOME	\$12,938.92
NET INCOME	\$16,991.42

Towne Square Homeowners Association

Balance Sheet Summary

As of December 31, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	136,105.84
Accounts Receivable	4,282.41
Other Current Assets	25.50
Total Current Assets	\$140,413.75
Other Assets	355.00
TOTAL ASSETS	\$140,768.75
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	0.00
Other Current Liabilities	39,850.68
Total Current Liabilities	\$39,850.68
Long-Term Liabilities	115,545.11
Total Liabilities	\$155,395.79
Equity	-14,627.04
TOTAL LIABILITIES AND EQUITY	\$140,768.75

Business Checking

For 24-hour account information, sign-on to
pnc.com/mybusiness/

For the Period 11/30/2024 to 12/31/2024

TOWNE SQUARE HOMEOWNERS

Primary Account Number: XX-XXXX-5273

Page 3 of 3

Business Checking Account Number: XX-XXXX-5273 - continued

Debit Card Purchases - continued

Date posted	Amount	Transaction description	Reference number
12/23	309.75	3433 Debit Card Purchase Wwp*Lawn Master 850-4761601 FI	59604870060558433357

ACH Deductions

Date posted	Amount	Transaction description	Reference number
12/06	175.39	ACH Debit Ecuia Ecuia PAC XXXXXXXXXXXX0462	00024340009100984
12/17	291.24	ACH Debit Elec Pymts Fpl Northwest FI XXXXXXXXXXX7338	00024351006504795
12/17	210.44	ACH Debit Elec Pymts Fpl Northwest FI XXXXXXXXXXX5890	00024351006504921
12/17	17.03	ACH Debit Elec Pymts Fpl Northwest FI XXXXXXXXXXX1097	00024351006504848
12/19	33.56	ACH Debit Billpay City Of Penscola City Of Pensaco	00024353017111425

Other Deductions

Date posted	Amount	Transaction description	Reference number
12/16	2,460.00	Online Transfer To	0000003075615281 TOWNE SQUARE00060043
12/16	3,550.00	Online Transfer To	0000003161010895 TOWNE SQUARE00060044

Detail of Services Used During Current Period

Note: The total charge for the following services will be posted to your account on 01/02/2025 and will appear on your next statement as a single line item entitled Service Charge Period Ending 12/31/2024.

** Combined Transactions include ACH Credits, ACH Debits, Checks Paid, Deposited Item - Consolidated, Deposit Tickets Processed

Description	Volume	Amount	
Monthly Account Maintenance Fee		.00	Requirements Met
Monthly Combined Transactions	57	.00	Included in Account
ACH Debits	5	.00	
Checks Paid	7	.00	
Deposited Item - Consolidated	41	.00	
Deposit Tickets Processed	4	.00	
Total For Services Used This Period		.00	
Total Service Charge		.00	

Premium Business Money Market

PNC Bank



PO Box 609
Pittsburgh, PA 15230-9738



For the Period 11/30/2024 to 12/31/2024

Primary Account Number: XX-XXXX-5281

Page 1 of 2

Number of enclosures: 0

TOWNE SQUARE HOMEOWNERS
CONTINGENCY RESERVE
5051 GRANDE DR
PO BOX 11
PENSACOLA FL 32591-0011

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IMPORTANT ACCOUNT NOTIFICATION

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IMPORTANT ACCOUNT INFORMATION

Effective January 1, 2025, charges for certain Treasury Management services will change. The impact of these changes on your business will depend on the mix of services you use at PNC and your transaction volume. If applicable, the fees for some of the services may be reduced or offset by the Earnings Credit for your account.

Treasury Management services, which may be subject to change, include but are not limited to Automated Clearing House (ACH), Cash Logistics, Cash Flow Insight, Account Reconciliation, Direct to Debit, Electronic Data Interchange (EDI), ePayments, Integrated Payables, Integrated Receivables, Invoice Automation, PINACLE, PayerExpress, Print Mail, Purchase Card, Real Time Payments, Remote Deposit, Wire Transfer services.

Among the changes that become effective January 1, 2025, the following Wire Fees will be impacted for Business Banking clients, including but not limited to the following:

The fee for INCOMING BOOK TRANSFERS will be \$5.50 each.

The fee for INCOMING INTERNATIONAL WIRE TRANSFERS will be \$21 each.

The fee for WIRE TRANSFER MANUAL REPAIR will be \$18 each.

The fee for WIRE COPIES will be \$21 each.

We would be happy to review with you the changes that are applicable to your account and discuss other services or options that may address the evolving needs of your business. Current Treasury Management charges are listed on your monthly statement, if applicable.

If you are interested in a review, please contact Treasury Management Client Care (TMCC) at 1-800-669-1518.

IMPORTANT ACCOUNT INFORMATION

The information below amends certain information in our Business Schedules of Service Charges and Fees and our Features and Fees ("Schedules"). All other information in our Schedules continues to apply to your account. Please read this information and retain it with your records.

Premium Business Money Market

For 24-hour account information, sign-on to
pnc.com/mybusiness/

For the Period 11/30/2024 to 12/31/2024
 TOWNE SQUARE HOMEOWNERS
 Primary Account Number: XX-XXXX-5281
 Page 2 of 2

Premium Business Money Market Account Number: XX-XXXX-5281 - continued

Effective October 14, 2024, the \$3.00 fee for Debit Card Cash Advances completed in PNC Bank Branches has been eliminated.

Premium Business Money Market Summary

TOWNE SQUARE HOMEOWNERS
 CONTINGENCY RESERVE

Account number: XX-XXXX-5281

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
87,394.35	2,701.03	.00	90,095.38
		Average ledger balance	Average collected balance
		88,631.88	88,631.88

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest paid this period	Interest paid year-to-date
3.15	32	88,631.88	241.03	3,050.26

Deposits and Other Additions

Description	Items	Amount
Other Additions	2	2,701.03
Total	2	2,701.03

Checks and Other Deductions

Description	Items	Amount
Total	0	.00

Daily Balance

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
11/30	87,394.35	12/16	89,854.35	12/31	90,095.38

Activity Detail

Deposits and Other Additions

Other Additions

Date posted	Amount	Transaction description	Reference number
12/16	2,460.00	Online Transfer From	0000003075615273
12/31	241.03	Interest Payment	TOWNE SQUARE HO I-GEN124123100011546

Detail of Services Used During Current Period

Note: The total charge for the following services will be posted to your account on 01/02/2025 and will appear on your next statement as a single line item entitled Service Charge Period Ending 12/31/2024.

Description	Volume	Amount
Monthly Account Maintenance Fee		.00
Total For Services Used This Period		.00
Total Service Charge		.00

Premium Business Money Market

PNC Bank



PO Box 609
Pittsburgh, PA 15230-9738

For the Period 11/30/2024 to 12/31/2024

Primary Account Number: XX-XXXX-5281

Page 1 of 2

Number of enclosures: 0

TOWNE SQUARE HOMEOWNERS
CONTINGENCY RESERVE
5051 GRANDE DR
PO BOX 11
PENSACOLA FL 32591-0011

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For the Period 11/30/2024 to 12/31/2024
 TOWNE SQUARE HOMEOWNERS
 Primary Account Number: XX-XXXX-5281
 Page 2 of 2

Premium Business Money Market Account Number: XX-XXXX-5281 - continued

Effective October 14, 2024, the \$3.00 fee for Debit Card Cash Advances completed in PNC Bank Branches has been eliminated.

Premium Business Money Market Summary

TOWNE SQUARE HOMEOWNERS
 CONTINGENCY RESERVE

Account number: XX-XXXX-5281

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
87,394.35	2,701.03	.00	90,095.38
		Average ledger balance	Average collected balance
		88,631.88	88,631.88

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest paid this period	Interest paid year-to-date
3.15	32	88,631.88	241.03	3,050.26

Deposits and Other Additions

Description	Items	Amount
Other Additions	2	2,701.03
Total	2	2,701.03

Checks and Other Deductions

Description	Items	Amount
Total	0	.00

Daily Balance

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
11/30	87,394.35	12/16	89,854.35	12/31	90,095.38

Activity Detail

Deposits and Other Additions

Other Additions

Date posted	Amount	Transaction description	Reference number
12/16	2,460.00	Online Transfer From 0000003075615273	TOWNE SQUARE HO
12/31	241.03	Interest Payment	I-GEN124123100011546

Detail of Services Used During Current Period

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Description	Volume	Amount	Requirements Met
Monthly Account Maintenance Fee		.00	Requirements Met
Total For Services Used This Period		.00	
Total Service Charge		.00	

Premium Business Money Market

PNC Bank



For the Period 12/01/2024 to 12/31/2024

Primary Account Number: XX-XXXX-0895

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Number of enclosures: 0

TOWNE SQUARE HOMEOWNERS
ASSOCIATION OF PENSACOLA INC
5051 GRANDE DR
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Premium Business Money Market

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For the Period 12/01/2024 to 12/31/2024

TOWNE SQUARE HOMEOWNERS

Primary Account Number: XX-XXXX-0895

Page 2 of 3

Premium Business Money Market Account Number: XX-XXXX-0895 - continued

Effective October 14, 2024, the \$3.00 fee for Debit Card Cash Advances completed in PNC Bank Branches has been eliminated.

Premium Business Money Market Summary

TOWNE SQUARE HOMEOWNERS
ASSOCIATION OF PENSACOLA INC

Account number: XX-XXXX-0895

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
38,944.71	3,655.63	3,321.11	39,279.23
		Average ledger balance	Average collected balance
		40,137.40	40,137.40

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest paid this period	Interest paid year-to-date
3.15	31	40,137.40	105.63	1,479.62

Deposits and Other Additions

Description	Items	Amount
Other Additions	2	3,655.63
Total	2	3,655.63

Checks and Other Deductions

Description	Items	Amount
ACH Deductions	1	3,320.89
Service Charges and Fees	1	.22
Total	2	3,321.11

Daily Balance

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
12/01	38,944.71	12/16	42,494.49	12/31	39,279.23
12/02	38,944.49	12/26	39,173.60		

Activity Detail

Deposits and Other Additions

Other Additions

Date posted	Amount	Transaction description	Reference number
12/16	3,550.00	Online Transfer From	0000003075615273
12/31	105.63	Interest Payment	TOWNE SQUARE HO I-GEN124123100048144

Checks and Other Deductions


ACH Deductions

Date posted	Amount	Transaction description	Reference number
12/26	3,320.89	Corporate ACH Loan Paymt First Citizens 001703462001	00024359010359004

Service Charges and Fees

Date posted	Amount	Transaction description	Reference number
12/02	.22	Service Charge Period Ending 11/29/2024	

Premium Business Money Market

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For the Period 12/01/2024 to 12/31/2024
TOWNE SQUARE HOMEOWNERS
Primary Account Number: XX-XXXX-0895
Page 3 of 3

Premium Business Money Market Account Number: XX-XXXX-0895 - continued

Detail of Services Used During Current Period

Note: The total charge for the following services will be posted to your account on 01/02/2025 and will appear on your next statement as a single line item entitled Service Charge Period Ending 12/31/2024.

Description	Volume	Amount	
Monthly Account Maintenance Fee		.00	Requirements Met
ACH Debits	1	.22	
Total For Services Used This Period		.22	
Total Service Charge		.22	



871-14-01-00 10308 D C 001 30 55 004
 TOWNE SQUARE HOMEOWNERS ASSOCIATION OF
 PENSACOLA INC / OPERATING ACCT
 5051 GRANDE DR APT 11
 PENSACOLA FL 32504-8961

Your account statement

For 12/31/2024

Contact us



Truist.com



(844) 4TRUIST or
 (844) 487-8478

■ TRUIST COMMUNITY CHECKING 1100020367170

Account summary

Your previous balance as of 11/29/2024	\$281.68
Checks	- 0.00
Other withdrawals, debits and service charges	- 4.00
Deposits, credits and interest	+ 0.00
Your new balance as of 12/31/2024	= \$277.68

Interest summary

Interest paid this statement period	\$0.00
2024 interest paid year-to-date	\$0.05
Interest rate	0.00%

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
12/23	SERVICE CHARGES - PRIOR PERIOD	4.00
Total other withdrawals, debits and service charges		= \$4.00

Important: Fee Changes. Truist has completed an annual review of wholesale payment services pricing. As of January 1, 2025, fees will change for some treasury and payment services, including changes to depository, payment and select digital services. Visit www.truist.com/pricingchanges for a full list of impacted services.