**Assumptions**

**Expected Reserve Expenditures**

| "Reserve" Expenditures | | |
|---|---|---|
| **Time** | **Amount** | |
| **2011-2012** | **40,000** | **repair twin pipes culvert headwalls and road crossing (20 year frequency?)** |
| **2011-2012** | **14,000** | **add 2 inch asphalt lift to Lower Hollow – this will however, keep this road off of sealing schedule for ten years.** |
| **2011-2012** | **10,000** | **Add gate, etc at Terry toad entrance (note Scenario 2 – paid out of Ops)** |
| **2012-2016** | **30,000** | **repair Chardonnay Lake Dam, road crossover** |
| **2011-2013** | **60,000** | **repair main (Hickory Lake) Dam** |
| **2014-2015** | **150,000** | **Seal roads per Road Sealing schedule column 2** |
| **2016-2017** | **50,000** | **Dredge Main Lake** |
| **2018-2021** | **180,000** | **Seal roads per Road Sealing schedule column 3** |
| **2021-2024** | **175,000** | **Seal roads per Road Sealing schedule column 4** |
| **2025-2028** | **195,000** | **Seal roads per Road Sealing schedule column 5** |
| **2028-2031** | **180,000** | **Seal roads per Road Sealing schedule column 6** |
| **???** | **40,000** | **finish repair Cedar Lake Dam, road crossover** |

**Augusta Shores – Estimated Street Square Yards**

| **Street** | **Sq. Yds.** | **Sealing Frequency** | | | | | |
|---|---|---|---|---|---|---|---|
| | | **1** | **2** | **3** | **4** | **5** | **6** |
| | | **2011** | | | | | |
| Augusta Shores Drive | 16,202 | 16,202 | | 16,202 | | 16,202 | |
| Berg Crossing | 11,828 | 11,828 | | 11,828 | | 11,828 | |
| Berg House Road | 1,140 | 1,140 | | 1,140 | | 1,140 | |
| Lookout Point Dr. | 3,195 | 3,195 | | 3,195 | | 3,195 | |
| Lower Hollow Lane | 1,790 | | | | 1,790 | | 1,790 |
| Arrowhead Ridge | 946 | | 946 | | 946 | | 946 |
| Augusta Shores Court | 3,143 | | 3,143 | | 3,143 | | 3,143 |
| High Post North | 5,469 | | 5,469 | | 5,469 | | 5,469 |
| High Post South | 3,545 | | 3,545 | | 3,545 | | 3,545 |
| Killdeer Drive | 6,645 | | 6,645 | | 6,645 | | 6,645 |
| Kingfisher Court | 3,258 | | 3,258 | | 3,258 | | 3,258 |
| Murdoch Court | 1,725 | | 1,725 | | 1,725 | | 1,725 |
| Murdoch Lane | 3,297 | | 3,297 | | 3,297 | | 3,297 |
| **Total** | 62,183 | 32,365 | 28,028 | 32,365 | 29,818 | 32,365 | 29,818 |

**Generally, 2.5% inflation on Operating Expenses.**

**Scenario 1**

**Raise Maintenance Assessment (MA) to $900 - $600 Operating, $300 Reserve**

**Special Assessment (SA) of $500 Fall 2011 - $64,000**

| | | |
|---|---|---|
| 2011-12 | $40,000 | Repair Twin Pipes |
| 2011-12 | $14,000 | 2” Asphalt Lift Lower Hollow |
| 2011-12 | $9,000 | Terry Road Gate |

**2.5% inflation on Operating Expenses**

**Analysis:**

**Operating funds would be “flush” until 2018, would need to raise MA**

**Reserve Funds would allow:**

| | | |
|---|---|---|
| 2013-14 | $60,000 | Repair Hickory Dam |
| 2014-15 | $30,000 | Repair Chardonnay Dam |
| 2016-17 | $150,000 | Seal Roads Column 2 (Some would be 15 years old) |
| 2018-19 | $50,000 | Dredge Lake |
| 2022-23 | $180,000 | Seal Roads Column 3 (11 years after first NovaChip) |
| 2026-27 | $175,000 | Seal Roads Column 4 (10 years after first NovaChip) |

**This scenario would knock out a lot of problems quickly, but probably would not be enough to keep up with roads.**

**Would require raising MA in 2018 (see 1A), may need to raise Res then too for roads**

**Scenario 1A**

**Like above, except raise MA $100 in 2016-17 ($50 Ops, $50 Res)**

**Analysis:**

**Operating Funds would be good until 2022, possibly longer, if inflation is overstated previously)**

**Road resurfacings Columns 3 and 4 would move up one year sooner.**

## Scenario 2

**Raise Maintenance Assessment (MA) to $1000 - $600 Operating, $400 Reserve**

**$9,000 Terry Road Gate would be paid for 2011-12 and 2012-13 by "squeezing" operating funds.**

**2.5% inflation on Operating Expenses**

**Analysis:**

**Operating funds would be "flush" until 2015-16, would need to raise MA**

**Reserve Funds would allow:**

| | | |
|---|---|---|
| 2011-12 | $40,000 | Repair Twin Pipes * |
| 2012-13 | $14,000 | 2" Asphalt Lift Lower Hollow ** |
| 2013-14 | $60,000 | Repair Hickory Dam * |
| 2014-15 | $30,000 | Repair Chardonnay Dam * |
| 2016-17 | $150,000 | Seal Roads Column 2 (Some would be 14 years old) * |
| 2017-18 | $50,000 | Dredge Lake *** |
| 2020-21 | $180,000 | Seal Roads Column 3 (9 years after first NovaChip) * |
| 2023-24 | $175,000 | Seal Roads Column 4 (7-8 years after first NovaChip) *** |

**This scenario would knock out a lot of problems quickly, and would accrue more to Reserve for Roads than Scenario 1, but would test the roads in the second sealing.**

**Would require raising MA in 2019.**

*** - same as Scenario 1**
**** - one year later than Scenario 1**
***** - one year earlier than Scenario 1**
****** - two years or more earlier than Scenario 1**

## Scenario 2A

**Like above, except raise MA $100 in 2017-18 ($75 Ops, $25 Res)**

**Analysis:**

**Operating Funds would be good until 2025, possibly longer, if inflation is overstated previously)**

**Chardonnay Dam Repair would move up one year sooner, rest would stay the same, but with a little more cushion everywhere.**

## Scenario 3

**Raise Maintenance Assessment (MA) to $1,100 - $600 Operating, $500 Reserve**

**$9,000 Terry Road Gate would be paid for 2011-12 and 2012-13 by "squeezing" operating funds.**

**2.5% inflation on Operating Expenses**

**Analysis:**

**Operating funds would be "flush" until 2015-16, would need to raise MA**

**Reserve Funds would allow:**

| | | |
|---|---|---|
| 2011-12 | $40,000 | Repair Twin Pipes * |
| 2011-12 | $14,000 | 2" Asphalt Lift Lower Hollow * |
| 2012-13 | $60,000 | Repair Hickory Dam *** |
| 2013-14 | $30,000 | Repair Chardonnay Dam *** |
| 2015-16 | $150,000 | Seal Roads Column 2 (Some would be 14 years old) * |
| 2016-17 | $50,000 | Dredge Lake *** |
| 2018-19 | $180,000 | Seal Roads Column 3 (7-8 years after first NovaChip)*** |
| 2021-22 | $175,000 | Seal Roads Column 4 (6-7 years after first NovaChip)*** |

**This scenario would knock out a lot of problems VERY quickly, and would accrue more to Reserve for Roads, allow second sealing of roads early and you could make the case it would almost build up too much reserve for expected expenses in out years.**

**Would require raising MA in 2018.**

*** - same as Scenario 1**
**** - one year later than Scenario 1**
***** - one year earlier than Scenario 1**
****** - two years or more earlier than Scenario 1**

## Scenario 3A

**Like above, except Leaving MA at $11,00 change Ops to $700 and Res to $400**

**Analysis:**

**Operating Funds would be good until 2025, possibly longer, if inflation is overstated previously)**

**Road Column 3 would move back a year to 2019-20, 8 years after first NovaChip**

**Road Column 4 would move back a year to 2022-23, 8 years after first NovaChip**

**This makes more sense than leaving Scenario 3 and raising the MA – the MA increase could be redirected from the Reserve. Note that there may still be an excess building in Reserve Year 15 that could be redirected to Operating.**

**Scenario 1**

Raise Assessment to $900 ($600 Operating, $300 Reserve), $500 Special In FY 2011-12

CASH ONLY

| **OPERATING** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **13** | **14** | **15** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **2011-12** | **2012-13** | **2013-14** | **2014-15** | **2015-16** | **2016-17** | **2017-18** | **2018-19** | **2019-20** | **2020-21** | **2021-22** | **2022-23** | **2023-24** | **2024-25** | **2025-26** |
| Cash at Beginning of year | 555 | 1,392 | 4,799 | 7,202 | 8,309 | 8,074 | 5,848 | 1,582 | (4,776) | (13,278) | (23,978) | (36,930) | (52,191) | (69,818) | (89,871) |
| Ops Assesment per Lot | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 |
| # of Lots | 128 | 129 | 130 | 131 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 |
| | | | | | | | | | | | | | | | |
| Ops Assesments | 76,800 | 77,400 | 78,000 | 78,600 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 |
| Special Assessment | 64,000 | | | | | | | | | | | | | | |
| Other Ops Income | 250 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 |
| Total Ops Income | 141,050 | 77,600 | 78,200 | 78,800 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 |
| Ops Expense | | | | | | | | | | | | | | | |
| Insurance | 6,663 | 6,829 | 7,000 | 7,175 | 7,354 | 7,538 | 7,726 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,960 | 9,184 | 9,414 |
| Utilities | 7,175 | 7,354 | 7,538 | 7,727 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,961 | 9,185 | 9,414 | 9,650 | 9,891 | 10,138 |
| Other Ops Expense | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Maintenance | | | | | | | | | | | | | | | |
| Berg House/Pavilion/TC | 1,500 | 1,538 | 1,576 | 1,615 | 1,656 | 1,697 | 1,740 | 1,783 | 1,828 | 1,873 | 1,920 | 1,968 | 2,017 | 2,068 | 2,119 |
| Ditches | 6,000 | 6,150 | 6,304 | 6,461 | 6,623 | 6,788 | 6,958 | 7,132 | 7,310 | 7,493 | 7,681 | 7,873 | 8,069 | 8,271 | 8,478 |
| Gates | 1,000 | 500 | 513 | 525 | 538 | 552 | 566 | 580 | 594 | 609 | 624 | 640 | 656 | 672 | 689 |
| Gate At Terry Rd. - SA | 9,000 | | | | | | | | | | | | | | |
| Lakes | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 | 13,785 | 14,130 |
| Landscaping | 6,000 | 3,000 | 3,075 | 3,152 | 3,231 | 3,311 | 3,394 | 3,479 | 3,566 | 3,655 | 3,747 | 3,840 | 3,936 | 4,035 | 4,136 |
| Mowing | 15,375 | 15,759 | 16,153 | 16,557 | 16,971 | 17,395 | 17,830 | 18,276 | 18,733 | 19,201 | 19,681 | 20,173 | 20,678 | 21,195 | 21,724 |
| Roads | 10,000 | 10,000 | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 |
| Road Repair - SA | 55,000 | | | | | | | | | | | | | | |
| Snow Removal | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 | 13,785 | 14,130 |
| Swimming Pool | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Total Maintenance | 124,375 | 57,959 | 59,158 | 60,637 | 62,153 | 63,707 | 65,300 | 66,932 | 68,606 | 70,321 | 72,079 | 73,881 | 75,728 | 77,621 | 79,561 |
| | | | | | | | | | | | | | | | |
| Total Ops Expense | 140,213 | 74,193 | 75,798 | 77,693 | 79,635 | 81,626 | 83,666 | 85,758 | 87,902 | 90,100 | 92,352 | 94,661 | 97,027 | 99,453 | 101,939 |
| | | | | | | | | | | | | | | | |
| Net Ops Cash | 1,392 | 4,799 | 7,202 | 8,309 | 8,074 | 5,848 | 1,582 | (4,776) | (13,278) | (23,978) | (36,930) | (52,191) | (69,818) | (89,871) | (112,410) |
| | | | | | | | | | | | | | | | |
| **Reserve** | | | | | | | | | | | | | | | |
| Cash at Beginning of year | 3,064 | 41,525 | 81,056 | 61,677 | 72,211 | 113,255 | 5,120 | 44,822 | 35,319 | 75,625 | 116,738 | 158,672 | 21,446 | 61,475 | 102,304 |
| Reserve Assesment per Lot | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 |
| Assessments | 38,400 | 38,700 | 39,000 | 39,300 | 39,600 | 39,600 | 39,600 | 39,600 | 39,600 | 39,600 | 39,600 | 39,600 | 39,600 | 39,600 | 39,600 |
| Other Reserve Income | 61 | 831 | 1,621 | 1,234 | 1,444 | 2,265 | 102 | 896 | 706 | 1,513 | 2,335 | 3,173 | 429 | 1,229 | 2,046 |
| Total Reserve Income | 38,461 | 39,531 | 40,621 | 40,534 | 41,044 | 41,865 | 39,702 | 40,496 | 40,306 | 41,113 | 41,935 | 42,773 | 40,029 | 40,829 | 41,646 |
| Reserve Expense-Roads | - | - | - | - | - | 150,000 | - | - | - | - | - | 180,000 | - | - | - |
| Reserve Expense-Lakes/Dams | - | - | 60,000 | 30,000 | - | - | - | 50,000 | - | - | - | - | - | - | - |
| Net Reserve Cash | 41,525 | 81,056 | 61,677 | 72,211 | 113,255 | 5,120 | 44,822 | 35,319 | 75,625 | 116,738 | 158,672 | 21,446 | 61,475 | 102,304 | 143,950 |
| | | | | | | | | | | | | | | | |
| **Total Regular Assessment/Lot** | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 |
| **Total Assessment/Lot** | 1,400 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 | 900 |

**Scenario 1A**

Raise Assessment to $900 ($600 Operating, $300 Reserve), $500 Special In FY 2011-12, then raise 50/50 in 2016-17

CASH ONLY

| **OPERATING** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **13** | **14** | **15** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **2011-12** | **2012-13** | **2013-14** | **2014-15** | **2015-16** | **2016-17** | **2017-18** | **2018-19** | **2019-20** | **2020-21** | **2021-22** | **2022-23** | **2023-24** | **2024-25** | **2025-26** |
| Cash at Beginning of year | 555 | 1,392 | 4,799 | 7,202 | 8,309 | 8,074 | 12,448 | 14,782 | 15,024 | 13,122 | 9,022 | 2,670 | (5,991) | (17,018) | (30,471) |
| Ops Assesment per Lot | 600 | 600 | 600 | 600 | 600 | 650 | 650 | 650 | 650 | 650 | 650 | 650 | 650 | 650 | 650 |
| # of Lots | 128 | 129 | 130 | 131 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 |
| | | | | | | | | | | | | | | | |
| Ops Assesments | 76,800 | 77,400 | 78,000 | 78,600 | 79,200 | 85,800 | 85,800 | 85,800 | 85,800 | 85,800 | 85,800 | 85,800 | 85,800 | 85,800 | 85,800 |
| Special Assessment | 64,000 | | | | | | | | | | | | | | |
| Other Ops Income | 250 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 |
| Total Ops Income | 141,050 | 77,600 | 78,200 | 78,800 | 79,400 | 86,000 | 86,000 | 86,000 | 86,000 | 86,000 | 86,000 | 86,000 | 86,000 | 86,000 | 86,000 |
| Ops Expense | | | | | | | | | | | | | | | |
| Insurance | 6,663 | 6,829 | 7,000 | 7,175 | 7,354 | 7,538 | 7,726 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,960 | 9,184 | 9,414 |
| Utilities | 7,175 | 7,354 | 7,538 | 7,727 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,961 | 9,185 | 9,414 | 9,650 | 9,891 | 10,138 |
| Other Ops Expense | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Maintenance | | | | | | | | | | | | | | | |
| Berg House/Pavilion/TC | 1,500 | 1,538 | 1,576 | 1,615 | 1,656 | 1,697 | 1,740 | 1,783 | 1,828 | 1,873 | 1,920 | 1,968 | 2,017 | 2,068 | 2,119 |
| Ditches | 6,000 | 6,150 | 6,304 | 6,461 | 6,623 | 6,788 | 6,958 | 7,132 | 7,310 | 7,493 | 7,681 | 7,873 | 8,069 | 8,271 | 8,478 |
| Gates | 1,000 | 500 | 513 | 525 | 538 | 552 | 566 | 580 | 594 | 609 | 624 | 640 | 656 | 672 | 689 |
| Gate At Terry Rd. - SA | 9,000 | | | | | | | | | | | | | | |
| Lakes | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 | 13,785 | 14,130 |
| Landscaping | 6,000 | 3,000 | 3,075 | 3,152 | 3,231 | 3,311 | 3,394 | 3,479 | 3,566 | 3,655 | 3,747 | 3,840 | 3,936 | 4,035 | 4,136 |
| Mowing | 15,375 | 15,759 | 16,153 | 16,557 | 16,971 | 17,395 | 17,830 | 18,276 | 18,733 | 19,201 | 19,681 | 20,173 | 20,678 | 21,195 | 21,724 |
| Roads | 10,000 | 10,000 | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 |
| Road Repair - SA | 55,000 | | | | | | | | | | | | | | |
| Snow Removal | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 | 13,785 | 14,130 |
| Swimming Pool | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Total Maintenance | 124,375 | 57,959 | 59,158 | 60,637 | 62,153 | 63,707 | 65,300 | 66,932 | 68,606 | 70,321 | 72,079 | 73,881 | 75,728 | 77,621 | 79,561 |
| | | | | | | | | | | | | | | | |
| Total Ops Expense | 140,213 | 74,193 | 75,798 | 77,693 | 79,635 | 81,626 | 83,666 | 85,758 | 87,902 | 90,100 | 92,352 | 94,661 | 97,027 | 99,453 | 101,939 |
| | | | | | | | | | | | | | | | |
| Net Ops Cash | 1,392 | 4,799 | 7,202 | 8,309 | 8,074 | 12,448 | 14,782 | 15,024 | 13,122 | 9,022 | 2,670 | (5,991) | (17,018) | (30,471) | (46,410) |
| | | | | | | | | | | | | | | | |
| **Reserve** | | | | | | | | | | | | | | | |
| Cash at Beginning of year | 3,064 | 41,525 | 81,056 | 61,677 | 72,211 | 113,255 | 11,720 | 8,154 | 54,517 | 101,808 | 150,044 | 19,245 | 65,830 | 113,346 | 161,813 |
| Reserve Assesment per Lot | 300 | 300 | 300 | 300 | 300 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 |
| Assessments | 38,400 | 38,700 | 39,000 | 39,300 | 39,600 | 46,200 | 46,200 | 46,200 | 46,200 | 46,200 | 46,200 | 46,200 | 46,200 | 46,200 | 46,200 |
| Other Reserve Income | 61 | 831 | 1,621 | 1,234 | 1,444 | 2,265 | 234 | 163 | 1,090 | 2,036 | 3,001 | 385 | 1,317 | 2,267 | 3,236 |
| Total Reserve Income | 38,461 | 39,531 | 40,621 | 40,534 | 41,044 | 48,465 | 46,434 | 46,363 | 47,290 | 48,236 | 49,201 | 46,585 | 47,517 | 48,467 | 49,436 |
| Reserve Expense-Roads | - | - | - | - | - | 150,000 | - | - | - | - | 180,000 | - | - | - | 175,000 |
| Reserve Expense-Lakes/Dams | - | - | 60,000 | 30,000 | - | - | 50,000 | - | - | - | - | - | - | - | - |
| Net Reserve Cash | 41,525 | 81,056 | 61,677 | 72,211 | 113,255 | 11,720 | 8,154 | 54,517 | 101,808 | 150,044 | 19,245 | 65,830 | 113,346 | 161,813 | 36,250 |
| | | | | | | | | | | | | | | | |
| **Total Regular Assessment/Lot** | 900 | 900 | 900 | 900 | 900 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| **Total Assessment/Lot** | 1,400 | 900 | 900 | 900 | 900 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |

**Scenario 2**

Raise Assessment to $1000 ($600 Operating, $400 Reserve)

CASH ONLY

| **OPERATING** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **13** | **14** | **15** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **2011-12** | **2012-13** | **2013-14** | **2014-15** | **2015-16** | **2016-17** | **2017-18** | **2018-19** | **2019-20** | **2020-21** | **2021-22** | **2022-23** | **2023-24** | **2024-25** | **2025-26** |
| Cash at Beginning of year | 555 | 392 | 1,837 | 5,827 | 8,563 | 9,997 | 9,482 | 6,969 | 2,408 | (4,252) | (13,063) | (24,080) | (37,357) | (52,951) | (70,920) |
| Ops Assesment per Lot | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 |
| # of Lots | 128 | 129 | 130 | 131 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 |
| | | | | | | | | | | | | | | | |
| Ops Assesments | 76,800 | 77,400 | 78,000 | 78,600 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 |
| Other Ops Income | 250 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 |
| Total Ops Income | 77,050 | 77,600 | 78,200 | 78,800 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 |
| Ops Expense | | | | | | | | | | | | | | | |
| Insurance | 6,663 | 6,829 | 7,000 | 7,175 | 7,354 | 7,538 | 7,726 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,960 | 9,184 | 9,414 |
| Utilities | 7,175 | 7,354 | 7,538 | 7,727 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,961 | 9,185 | 9,414 | 9,650 | 9,891 | 10,138 |
| Other Ops Expense | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Maintenance | | | | | | | | | | | | | | | |
| Berg House/Pavilion/TC | 1,000 | 1,025 | 1,051 | 1,077 | 1,104 | 1,131 | 1,160 | 1,189 | 1,218 | 1,249 | 1,280 | 1,312 | 1,345 | 1,379 | 1,413 |
| Ditches | 5,500 | 5,638 | 5,778 | 5,923 | 6,071 | 6,223 | 6,378 | 6,538 | 6,701 | 6,869 | 7,040 | 7,216 | 7,397 | 7,582 | 7,771 |
| Gates | 5,500 | 4,000 | 500 | 513 | 525 | 538 | 552 | 566 | 580 | 594 | 609 | 624 | 640 | 656 | 672 |
| Lakes | 9,000 | 9,225 | 9,456 | 9,692 | 9,934 | 10,183 | 10,437 | 10,698 | 10,966 | 11,240 | 11,521 | 11,809 | 12,104 | 12,407 | 12,717 |
| Landscaping | 5,000 | 3,000 | 3,075 | 3,152 | 3,231 | 3,311 | 3,394 | 3,479 | 3,566 | 3,655 | 3,747 | 3,840 | 3,936 | 4,035 | 4,136 |
| Mowing | 15,375 | 15,759 | 16,153 | 16,557 | 16,971 | 17,395 | 17,830 | 18,276 | 18,733 | 19,201 | 19,681 | 20,173 | 20,678 | 21,195 | 21,724 |
| Roads | 9,000 | 10,000 | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 |
| Snow Removal | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 | 13,785 | 14,130 |
| Swimming Pool | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Total Maintenance | 61,375 | 59,922 | 57,570 | 59,009 | 60,484 | 61,997 | 63,546 | 65,135 | 66,763 | 68,433 | 70,143 | 71,897 | 73,694 | 75,537 | 77,425 |
| | | | | | | | | | | | | | | | |
| Total Ops Expense | 77,213 | 76,155 | 74,209 | 76,064 | 77,966 | 79,915 | 81,913 | 83,961 | 86,060 | 88,211 | 90,417 | 92,677 | 94,994 | 97,369 | 99,803 |
| | | | | | | | | | | | | | | | |
| Net Ops Cash | 392 | 1,837 | 5,827 | 8,563 | 9,997 | 9,482 | 6,969 | 2,408 | (4,252) | (13,063) | (24,080) | (37,357) | (52,951) | (70,920) | (91,323) |
| | | | | | | | | | | | | | | | |
| **Reserve** | | | | | | | | | | | | | | | |
| Cash at Beginning of year | 3,064 | 14,325 | 52,212 | 45,256 | 68,561 | 122,733 | 27,987 | 31,347 | 84,774 | 139,269 | 14,855 | 67,952 | 122,111 | 2,353 | 55,200 |
| Reserve Assesment per Lot | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 |
| Assessments | 51,200 | 51,600 | 52,000 | 52,400 | 52,800 | 52,800 | 52,800 | 52,800 | 52,800 | 52,800 | 52,800 | 52,800 | 52,800 | 52,800 | 52,800 |
| Other Reserve Income | 61 | 287 | 1,044 | 905 | 1,371 | 2,455 | 560 | 627 | 1,695 | 2,785 | 297 | 1,359 | 2,442 | 47 | 1,104 |
| Total Reserve Income | 51,261 | 51,887 | 53,044 | 53,305 | 54,171 | 55,255 | 53,360 | 53,427 | 54,495 | 55,585 | 53,097 | 54,159 | 55,242 | 52,847 | 53,904 |
| Reserve Expense-Roads | 40,000 | 14,000 | - | - | - | 150,000 | - | - | - | 180,000 | - | - | 175,000 | - | - |
| Reserve Expense-Lakes/Dams | - | - | 60,000 | 30,000 | - | - | 50,000 | - | - | - | - | - | - | - | - |
| Net Reserve Cash | 14,325 | 52,212 | 45,256 | 68,561 | 122,733 | 27,987 | 31,347 | 84,774 | 139,269 | 14,855 | 67,952 | 122,111 | 2,353 | 55,200 | 109,104 |
| | | | | | | | | | | | | | | | |
| **Total Regular Assessment/Lot** | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| **Total Assessment/Lot** | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |

**Scenario 2A**

Raise Assessment to $1000 ($600 Operating, $400 Reserve)

CASH ONLY

| **OPERATING** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **13** | **14** | **15** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **2011-12** | **2012-13** | **2013-14** | **2014-15** | **2015-16** | **2016-17** | **2017-18** | **2018-19** | **2019-20** | **2020-21** | **2021-22** | **2022-23** | **2023-24** | **2024-25** | **2025-26** |
| Cash at Beginning of year | 555 | 392 | 1,837 | 5,827 | 8,563 | 9,997 | 9,482 | 13,569 | 15,608 | 15,548 | 13,337 | 8,920 | 2,243 | (6,751) | (18,120) |
| Ops Assesment per Lot | 600 | 600 | 600 | 600 | 600 | 600 | 650 | 650 | 650 | 650 | 650 | 650 | 650 | 650 | 650 |
| # of Lots | 128 | 129 | 130 | 131 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 |
| | | | | | | | | | | | | | | | |
| Ops Assesments | 76,800 | 77,400 | 78,000 | 78,600 | 79,200 | 79,200 | 85,800 | 85,800 | 85,800 | 85,800 | 85,800 | 85,800 | 85,800 | 85,800 | 85,800 |
| Other Ops Income | 250 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 |
| Total Ops Income | 77,050 | 77,600 | 78,200 | 78,800 | 79,400 | 79,400 | 86,000 | 86,000 | 86,000 | 86,000 | 86,000 | 86,000 | 86,000 | 86,000 | 86,000 |
| Ops Expense | | | | | | | | | | | | | | | |
| Insurance | 6,663 | 6,829 | 7,000 | 7,175 | 7,354 | 7,538 | 7,726 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,960 | 9,184 | 9,414 |
| Utilities | 7,175 | 7,354 | 7,538 | 7,727 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,961 | 9,185 | 9,414 | 9,650 | 9,891 | 10,138 |
| Other Ops Expense | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Maintenance | | | | | | | | | | | | | | | |
| Berg House/Pavilion/TC | 1,000 | 1,025 | 1,051 | 1,077 | 1,104 | 1,131 | 1,160 | 1,189 | 1,218 | 1,249 | 1,280 | 1,312 | 1,345 | 1,379 | 1,413 |
| Ditches | 5,500 | 5,638 | 5,778 | 5,923 | 6,071 | 6,223 | 6,378 | 6,538 | 6,701 | 6,869 | 7,040 | 7,216 | 7,397 | 7,582 | 7,771 |
| Gates | 5,500 | 4,000 | 500 | 513 | 525 | 538 | 552 | 566 | 580 | 594 | 609 | 624 | 640 | 656 | 672 |
| Lakes | 9,000 | 9,225 | 9,456 | 9,692 | 9,934 | 10,183 | 10,437 | 10,698 | 10,966 | 11,240 | 11,521 | 11,809 | 12,104 | 12,407 | 12,717 |
| Landscaping | 5,000 | 3,000 | 3,075 | 3,152 | 3,231 | 3,311 | 3,394 | 3,479 | 3,566 | 3,655 | 3,747 | 3,840 | 3,936 | 4,035 | 4,136 |
| Mowing | 15,375 | 15,759 | 16,153 | 16,557 | 16,971 | 17,395 | 17,830 | 18,276 | 18,733 | 19,201 | 19,681 | 20,173 | 20,678 | 21,195 | 21,724 |
| Roads | 9,000 | 10,000 | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 |
| Snow Removal | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 | 13,785 | 14,130 |
| Swimming Pool | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Total Maintenance | 61,375 | 59,922 | 57,570 | 59,009 | 60,484 | 61,997 | 63,546 | 65,135 | 66,763 | 68,433 | 70,143 | 71,897 | 73,694 | 75,537 | 77,425 |
| | | | | | | | | | | | | | | | |
| Total Ops Expense | 77,213 | 76,155 | 74,209 | 76,064 | 77,966 | 79,915 | 81,913 | 83,961 | 86,060 | 88,211 | 90,417 | 92,677 | 94,994 | 97,369 | 99,803 |
| | | | | | | | | | | | | | | | |
| Net Ops Cash | 392 | 1,837 | 5,827 | 8,563 | 9,997 | 9,482 | 13,569 | 15,608 | 15,548 | 13,337 | 8,920 | 2,243 | (6,751) | (18,120) | (31,923) |
| | | | | | | | | | | | | | | | |
| **Reserve** | | | | | | | | | | | | | | | |
| Cash at Beginning of year | 3,064 | 14,325 | 52,212 | 15,256 | 67,961 | 122,121 | 27,363 | 34,010 | 90,790 | 148,706 | 27,780 | 84,436 | 142,225 | 26,169 | 82,793 |
| Reserve Assesment per Lot | 400 | 400 | 400 | 400 | 400 | 400 | 425 | 425 | 425 | 425 | 425 | 425 | 425 | 425 | 425 |
| Assessments | 51,200 | 51,600 | 52,000 | 52,400 | 52,800 | 52,800 | 56,100 | 56,100 | 56,100 | 56,100 | 56,100 | 56,100 | 56,100 | 56,100 | 56,100 |
| Other Reserve Income | 61 | 287 | 1,044 | 305 | 1,359 | 2,442 | 547 | 680 | 1,816 | 2,974 | 556 | 1,689 | 2,844 | 523 | 1,656 |
| Total Reserve Income | 51,261 | 51,887 | 53,044 | 52,705 | 54,159 | 55,242 | 56,647 | 56,780 | 57,916 | 59,074 | 56,656 | 57,789 | 58,944 | 56,623 | 57,756 |
| Reserve Expense-Roads | 40,000 | 14,000 | - | - | - | 150,000 | - | - | - | 180,000 | - | - | 175,000 | - | - |
| Reserve Expense-Lakes/Dams | - | - | 90,000 | - | - | - | 50,000 | - | - | - | - | - | - | - | - |
| Net Reserve Cash | 14,325 | 52,212 | 15,256 | 67,961 | 122,121 | 27,363 | 34,010 | 90,790 | 148,706 | 27,780 | 84,436 | 142,225 | 26,169 | 82,793 | 140,548 |
| | | | | | | | | | | | | | | | |
| **Total Regular Assessment/Lot** | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,075 | 1,075 | 1,075 | 1,075 | 1,075 | 1,075 | 1,075 | 1,075 | 1,075 |
| **Total Assessment/Lot** | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,075 | 1,075 | 1,075 | 1,075 | 1,075 | 1,075 | 1,075 | 1,075 | 1,075 |

**Scenario 3**

Raise Assessment to $1,100 ($600 Operating, $500 Reserve)

CASH ONLY

| **OPERATING** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **13** | **14** | **15** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **2011-12** | **2012-13** | **2013-14** | **2014-15** | **2015-16** | **2016-17** | **2017-18** | **2018-19** | **2019-20** | **2020-21** | **2021-22** | **2022-23** | **2023-24** | **2024-25** | **2025-26** |
| Cash at Beginning of year | 555 | 1,392 | 4,799 | 7,202 | 8,309 | 8,074 | 5,848 | 1,582 | (4,776) | (13,278) | (23,978) | (36,930) | (52,191) | (69,818) | (89,871) |
| Ops Assesment per Lot | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 |
| # of Lots | 128 | 129 | 130 | 131 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 |
| | | | | | | | | | | | | | | | |
| Ops Assesments | 76,800 | 77,400 | 78,000 | 78,600 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 | 79,200 |
| Other Ops Income | 250 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 |
| Total Ops Income | 77,050 | 77,600 | 78,200 | 78,800 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 | 79,400 |
| Ops Expense | | | | | | | | | | | | | | | |
| Insurance | 6,663 | 6,829 | 7,000 | 7,175 | 7,354 | 7,538 | 7,726 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,960 | 9,184 | 9,414 |
| Utilities | 7,175 | 7,354 | 7,538 | 7,727 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,961 | 9,185 | 9,414 | 9,650 | 9,891 | 10,138 |
| Other Ops Expense | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Maintenance | | | | | | | | | | | | | | | |
| Berg House/Pavilion/TC | 1,500 | 1,538 | 1,576 | 1,615 | 1,656 | 1,697 | 1,740 | 1,783 | 1,828 | 1,873 | 1,920 | 1,968 | 2,017 | 2,068 | 2,119 |
| Ditches | 6,000 | 6,150 | 6,304 | 6,461 | 6,623 | 6,788 | 6,958 | 7,132 | 7,310 | 7,493 | 7,681 | 7,873 | 8,069 | 8,271 | 8,478 |
| Gates | 1,000 | 500 | 513 | 525 | 538 | 552 | 566 | 580 | 594 | 609 | 624 | 640 | 656 | 672 | 689 |
| Lakes | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 | 13,785 | 14,130 |
| Landscaping | 6,000 | 3,000 | 3,075 | 3,152 | 3,231 | 3,311 | 3,394 | 3,479 | 3,566 | 3,655 | 3,747 | 3,840 | 3,936 | 4,035 | 4,136 |
| Mowing | 15,375 | 15,759 | 16,153 | 16,557 | 16,971 | 17,395 | 17,830 | 18,276 | 18,733 | 19,201 | 19,681 | 20,173 | 20,678 | 21,195 | 21,724 |
| Roads | 10,000 | 10,000 | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 |
| Snow Removal | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 | 13,785 | 14,130 |
| Swimming Pool | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Total Maintenance | 60,375 | 57,959 | 59,158 | 60,637 | 62,153 | 63,707 | 65,300 | 66,932 | 68,606 | 70,321 | 72,079 | 73,881 | 75,728 | 77,621 | 79,561 |
| | | | | | | | | | | | | | | | |
| Total Ops Expense | 76,213 | 74,193 | 75,798 | 77,693 | 79,635 | 81,626 | 83,666 | 85,758 | 87,902 | 90,100 | 92,352 | 94,661 | 97,027 | 99,453 | 101,939 |
| | | | | | | | | | | | | | | | |
| Net Ops Cash | 1,392 | 4,799 | 7,202 | 8,309 | 8,074 | 5,848 | 1,582 | (4,776) | (13,278) | (23,978) | (36,930) | (52,191) | (69,818) | (89,871) | (112,410) |
| | | | | | | | | | | | | | | | |
| **Reserve** | | | | | | | | | | | | | | | |
| Cash at Beginning of year | 3,064 | 3,125 | 7,688 | 42,842 | 109,199 | 27,383 | 43,930 | 110,809 | (975) | 65,005 | 132,306 | 25,952 | 92,471 | 160,320 | 229,527 |
| Reserve Assesment per Lot | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 |
| Assessments | 64,000 | 64,500 | 65,000 | 65,500 | 66,000 | 66,000 | 66,000 | 66,000 | 66,000 | 66,000 | 66,000 | 66,000 | 66,000 | 66,000 | 66,000 |
| Other Reserve Income | 61 | 63 | 154 | 857 | 2,184 | 548 | 879 | 2,216 | (20) | 1,300 | 2,646 | 519 | 1,849 | 3,206 | 4,591 |
| Total Reserve Income | 64,061 | 64,563 | 65,154 | 66,357 | 68,184 | 66,548 | 66,879 | 68,216 | 65,980 | 67,300 | 68,646 | 66,519 | 67,849 | 69,206 | 70,591 |
| Reserve Expense-Roads | 55,000 | - | - | - | 150,000 | - | - | 180,000 | - | - | 175,000 | - | - | - | - |
| Reserve Expense-Terry Rd Gate | 9,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserve Expense-Lakes/Dams | - | 60,000 | 30,000 | - | - | 50,000 | - | - | - | - | - | - | - | - | - |
| Net Reserve Cash | 3,125 | 7,688 | 42,842 | 109,199 | 27,383 | 43,930 | 110,809 | (975) | 65,005 | 132,306 | 25,952 | 92,471 | 160,320 | 229,527 | 300,117 |
| | | | | | | | | | | | | | | | |
| **Total Regular Assessment/Lot** | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 |
| **Total Assessment/Lot** | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 |

**Scenario 3A**

Raise Assessment to $1,100 ($600 Operating, $500 Reserve), Redirect $100 Res to Ops in 2018-19

CASH ONLY

| **OPERATING** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **13** | **14** | **15** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **2011-12** | **2012-13** | **2013-14** | **2014-15** | **2015-16** | **2016-17** | **2017-18** | **2018-19** | **2019-20** | **2020-21** | **2021-22** | **2022-23** | **2023-24** | **2024-25** | **2025-26** |
| Cash at Beginning of year | 555 | 1,392 | 4,799 | 7,202 | 8,309 | 8,074 | 5,848 | 1,582 | 8,424 | 13,122 | 15,622 | 15,870 | 13,809 | 9,382 | 2,529 |
| Ops Assesment per Lot | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 700 | 700 | 700 | 700 | 700 | 700 | 700 | 700 |
| # of Lots | 128 | 129 | 130 | 131 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 |
| | | | | | | | | | | | | | | | |
| Ops Assesments | 76,800 | 77,400 | 78,000 | 78,600 | 79,200 | 79,200 | 79,200 | 92,400 | 92,400 | 92,400 | 92,400 | 92,400 | 92,400 | 92,400 | 92,400 |
| Other Ops Income | 250 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 | 200 |
| Total Ops Income | 77,050 | 77,600 | 78,200 | 78,800 | 79,400 | 79,400 | 79,400 | 92,600 | 92,600 | 92,600 | 92,600 | 92,600 | 92,600 | 92,600 | 92,600 |
| Ops Expense | | | | | | | | | | | | | | | |
| Insurance | 6,663 | 6,829 | 7,000 | 7,175 | 7,354 | 7,538 | 7,726 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,960 | 9,184 | 9,414 |
| Utilities | 7,175 | 7,354 | 7,538 | 7,727 | 7,920 | 8,118 | 8,321 | 8,529 | 8,742 | 8,961 | 9,185 | 9,414 | 9,650 | 9,891 | 10,138 |
| Other Ops Expense | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Maintenance | | | | | | | | | | | | | | | |
| Berg House/Pavilion/TC | 1,500 | 1,538 | 1,576 | 1,615 | 1,656 | 1,697 | 1,740 | 1,783 | 1,828 | 1,873 | 1,920 | 1,968 | 2,017 | 2,068 | 2,119 |
| Ditches | 6,000 | 6,150 | 6,304 | 6,461 | 6,623 | 6,788 | 6,958 | 7,132 | 7,310 | 7,493 | 7,681 | 7,873 | 8,069 | 8,271 | 8,478 |
| Gates | 1,000 | 500 | 513 | 525 | 538 | 552 | 566 | 580 | 594 | 609 | 624 | 640 | 656 | 672 | 689 |
| Lakes | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 | 13,785 | 14,130 |
| Landscaping | 6,000 | 3,000 | 3,075 | 3,152 | 3,231 | 3,311 | 3,394 | 3,479 | 3,566 | 3,655 | 3,747 | 3,840 | 3,936 | 4,035 | 4,136 |
| Mowing | 15,375 | 15,759 | 16,153 | 16,557 | 16,971 | 17,395 | 17,830 | 18,276 | 18,733 | 19,201 | 19,681 | 20,173 | 20,678 | 21,195 | 21,724 |
| Roads | 10,000 | 10,000 | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 |
| Snow Removal | 10,000 | 10,250 | 10,506 | 10,769 | 11,038 | 11,314 | 11,597 | 11,887 | 12,184 | 12,489 | 12,801 | 13,121 | 13,449 | 13,785 | 14,130 |
| Swimming Pool | 2,000 | 2,050 | 2,101 | 2,154 | 2,208 | 2,263 | 2,319 | 2,377 | 2,437 | 2,498 | 2,560 | 2,624 | 2,690 | 2,757 | 2,826 |
| Total Maintenance | 60,375 | 57,959 | 59,158 | 60,637 | 62,153 | 63,707 | 65,300 | 66,932 | 68,606 | 70,321 | 72,079 | 73,881 | 75,728 | 77,621 | 79,561 |
| | | | | | | | | | | | | | | | |
| Total Ops Expense | 76,213 | 74,193 | 75,798 | 77,693 | 79,635 | 81,626 | 83,666 | 85,758 | 87,902 | 90,100 | 92,352 | 94,661 | 97,027 | 99,453 | 101,939 |
| | | | | | | | | | | | | | | | |
| Net Ops Cash | 1,392 | 4,799 | 7,202 | 8,309 | 8,074 | 5,848 | 1,582 | 8,424 | 13,122 | 15,622 | 15,870 | 13,809 | 9,382 | 2,529 | (6,810) |
| | | | | | | | | | | | | | | | |
| **Reserve** | | | | | | | | | | | | | | | |
| Cash at Beginning of year | 3,064 | 3,125 | 7,688 | 42,842 | 109,199 | 27,383 | 43,930 | 110,809 | 165,825 | 41,941 | 95,580 | 150,292 | 31,098 | 84,520 | 139,010 |
| Reserve Assesment per Lot | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 400 | 400 | 400 | 400 | 400 | 400 | 400 | 400 |
| Assessments | 64,000 | 64,500 | 65,000 | 65,500 | 66,000 | 66,000 | 66,000 | 52,800 | 52,800 | 52,800 | 52,800 | 52,800 | 52,800 | 52,800 | 52,800 |
| Other Reserve Income | 61 | 63 | 154 | 857 | 2,184 | 548 | 879 | 2,216 | 3,316 | 839 | 1,912 | 3,006 | 622 | 1,690 | 2,780 |
| Total Reserve Income | 64,061 | 64,563 | 65,154 | 66,357 | 68,184 | 66,548 | 66,879 | 55,016 | 56,116 | 53,639 | 54,712 | 55,806 | 53,422 | 54,490 | 55,580 |
| Reserve Expense-Roads | 55,000 | - | - | - | 150,000 | - | - | - | 180,000 | - | - | 175,000 | - | - | - |
| Reserve Expense-Terry Rd Gate | 9,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserve Expense-Lakes/Dams | - | 60,000 | 30,000 | - | - | 50,000 | - | - | - | - | - | - | - | - | - |
| Net Reserve Cash | 3,125 | 7,688 | 42,842 | 109,199 | 27,383 | 43,930 | 110,809 | 165,825 | 41,941 | 95,580 | 150,292 | 31,098 | 84,520 | 139,010 | 194,590 |
| | | | | | | | | | | | | | | | |
| **Total Regular Assessment/Lot** | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 |
| **Total Assessment/Lot** | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 | 1,100 |