The Overlook Landowners Association

2026 Budget

January - December 2026

Cash Balance 1/1/2026 $ 300,627

	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Total 2026	
Income														
Dues	0	0	58,111	0	0	0	0	1,010	0	0	0	0	59,120	
Interest income	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000	
Late charges													0	
Total Income	1,000	1,000	59,111	1,000	1,000	1,000	1,000	2,010	1,000	1,000	1,000	1,000	71,120	
Expenses														
Accounting	38	38	38	1,150	1,200	900	250	38	38	250	38	38	4,016	
Legal Fees	100	100	100	100	100	100	100	100	100	100	100	100	1,200	
Insurance and taxes	0	0	0	3,235	1,332	840	0	0	2,112	0	0	840	8,359	
Office Supplies	0	0	50	0	0	50	0	0	50	0	0	0	150	
Snow plowing	1,000	1,000	1,000	0	0	0	0	0	0	0	500	1,000	4,500	
Gate maintainance/repairs	0	250	0	2,000	0	0	0	250	250	0	250	0	3,000	includes stonework repair
Mail Box Repairs	0	0	0	0	0	250	0	0	0	0	0	0	250	camera subscription
Road Repairs	0	0	0	0	0	35,000	0	0	0	0	0	0	35,000	entryway roadwork project
Landscaping	0	0	0	600	1,500	0	500	0	1,500	600	0	0	4,700	
Trash Service	920	920	920	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	11,760	
General & Admin	800	101	0	0	0	0	0	0	214	0	0	0	1,115	50% pymt reserve study, PO Box renewal
Capital Improvement Fund	0	0	0	0	0	(3,000)	0	0	0	0	0	0	(3,000)	
Utilities	20	20	20	20	20	20	20	20	20	20	20	20	240	
Total Expenses	2,878	2,429	2,128	8,105	5,152	35,160	1,870	1,408	5,284	1,970	1,908	2,998	71,290	
Net Income	(1,878)	(1,429)	56,983	(7,105)	(4,152)	(34,160)	(870)	602	(4,284)	(970)	(908)	(1,998)	(170)	

The Overlook Landowners Association

2025 Budget vs Actuals

January - December 2025

Cash Balance 1/1/2025 $ 300,627

	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Budget 2025	Actuals 2025	Variance
Income															
Dues	0	0	48,005	0	0	0	0	9,801	0	0	0	0	57,806	57,806	0
Interest income	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000	11,282	(718)
Late charges													0	0	0
Total Income	**1,000**	**1,000**	**49,005**	**1,000**	**1,000**	**1,000**	**1,000**	**10,801**	**1,000**	**1,000**	**1,000**	**1,000**	**69,806**	69,088	(718)
Expenses															
Accounting	135	135	135	135	135	135	135	135	135	135	135	135	1,620	4,818	(3,198)
Legal Fees	100	100	100	100	100	100	100	100	100	100	100	100	1,200	64	1,136
Insurance and taxes	0	0	0	0	0	0	0	0	1,833	0	0	0	1,833	4,048	(2,215)
Office Supplies	0	0	50	0	0	50	0	0	50	0	0	0	150	69	81
Snow plowing	1,000	1,000	1,000	0	0	0	0	0	0	0	500	1,000	4,500	2,280	2,220
Gate maintainance/repairs	250	3,600	250	250	250	250	250	250	250	250	250	250	6,350	4,331	2,019
Mail Box Repairs	0	0	0	0	7,500	0	0	0	0	0	0	0	7,500	548	6,952
Road Repairs	0	0	0	0	0	7,000	0	0	0	0	0	0	7,000	15,022	(8,022)
Landscaping	0	0	0	600	1,500	0	500	0	1,500	600	0	0	4,700	2,863	1,837
Trash Service	920	920	920	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	11,760	11,040	720
General & Admin	50	50	50	50	50	50	50	50	50	50	50	50	600	1,122	(522)
Capital Improvement Fund	0	0	0	12,000	0	0	0	0	0	0	0	10,000	22,000	22,000	0
Utilities	28	28	28	28	28	28	28	28	28	28	28	28	336	201	135
Total Expenses	2,483	5,833	2,533	14,163	10,563	8,613	2,063	1,563	4,946	2,163	2,063	12,563	**69,549**	**68,406**	**1,143**
Net Income	**(1,483)**	**(4,833)**	**46,472**	**(13,163)**	**(9,563)**	**(7,613)**	**(1,063)**	**9,238**	**(3,946)**	**(1,163)**	**(1,063)**	**(11,563)**	**257**	**681**	**424**

The Overlook Landowners Association

2025 Actuals

January - December 2025

Cash Balance 1/1/2025 $ 300,627

	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Total 2025	
Income														
Dues	0	56,826	0	0	0	980	0	0	0	0	0	0	57,806	Includes $1000 in discounts given
Interest income	0	0	2,761	920	953	925	966	1,006	962	972	910	907	11,282	March includes Jan-March
Late charges													0	
Total Income	**0**	**56,826**	**2,761**	**920**	**953**	**1,905**	**966**	**1,006**	**962**	**972**	**910**	**907**	**69,088**	
Expenses														
Accounting	35	35	35	1,150	1,495	905	288	38	38	583	38	178	4,818	VSA and QB account
Legal Fees	0	0	0	0	0	0	0	64	0	0	0	0	64	
Insurance & Taxes	0	18	0	1,005	433	240	0	0	2,112	0	0	240	4,048	
Office Supplies	0	0	69	0	0	0	0	0	0	0	0	0	69	
Snow plowing	0	0	1,800	0	0	0	0	0	0	0	0	480	2,280	
Gate maintainance/repairs	500	0	3,481	0	0	0	0	0	350	0	0	0	4,331	
Mail Box Repairs	0	0	0	0	0	478	0	0	0	0	70	0	548	New security camera
Road Repairs	0	0	0	0	0	0	0	0	0	0	15,022	0	15,022	
Landscaping	0	0	0	0	0	1,093	1,020	0	750	0	0	0	2,863	Island cleanup, grass cutting, slash dumpster
Trash Service	920	920	920	920	920	920	920	920	920	920	920	920	11,040	
General & Admin	25	101	0	0	0	0	0	0	214	782	0	0	1,122	PO Box renewal, 50% pymt for reserve study
Capital Improvement Fund	0	0	0	0	0	0	0	12,000	0	0	0	10,000	22,000	Contribution to the Capital Improvement Fund
Utilities	17	16	16	16	16	17	18	16	17	17	17	17	201	
Total Expenses	**1,497**	**1,090**	**6,322**	**3,091**	**2,864**	**3,652**	**2,246**	**13,038**	**4,401**	**2,302**	**16,067**	**11,835**	**68,406**	
Net Income	**(1,497)**	**55,736**	**(3,561)**	**(2,171)**	**(1,911)**	**(1,747)**	**(1,280)**	**(12,033)**	**(3,439)**	**(1,330)**	**(15,157)**	**(10,928)**	**681**	

The Overlook
Profit and Loss 2025

	2025 Actuals	2025 Budget	Variance
Income			
4000 Dues	$ 57,806	$ 57,806	$ -
4200 Interest income	$ 11,282	$ 12,000	$ (718)
4300 Late charges	$ -	$ -	$ -
Total Income	**$ 69,088**	**$ 69,806**	**$ (718)**
Expenses			
5100 Accounting	$ 4,818	$ 1,620	$ (3,198)
5110 Legal Fees	$ 64	$ 1,200	$ 1,136
5115 Insurance and taxes	$ 4,048	$ 1,833	$ (2,215)
5125 Office Supplies	$ 69	$ 150	$ 81
5175 Snow plowing	$ 2,280	$ 4,500	$ 2,220
5200 Gate maintainence/repairs	$ 4,331	$ 6,350	$ 2,019
5250 Mail Box Repairs (Security/Lighting)	$ 548	$ 7,500	$ 6,952
5300 Road Repairs	$ 15,022	$ 7,000	$ (8,022)
5400 Landscaping	$ 2,863	$ 4,700	$ 1,837
5475 Trash Service	$ 11,040	$ 11,760	$ 720
5550 General & Admin	$ 1,122	$ 600	$ (522)
Capital Improvement Fund	$ 22,000	$ 22,000	$ -
5900 Utilities	$ 201	$ 336	$ 135
Total Expenses	**$ 68,406**	**$ 69,549**	**$ 1,143**
Net Operating Income	**$ 681**	**$ 257**	

The Overlook
Balance Sheet 2025
As of December 31, 2025

	Total
ASSETS	
Current Assets	
Bank Accounts	
1030 First Bank Savings	7,765.84
1031 First Bank Checking	7,571.45
1050 Vanguard - Capital Improvement Fund	**285,290.13**
Total Bank Accounts	**$ 300,627.42**
Accounts Receivable	
1200 Accounts Receivable	0.00
Total Accounts Receivable	**$ 0.00**
TOTAL ASSETS	**$ 300,627.42**
LIABILITIES AND EQUITY	
Liabilities	0.00
Total Liabilities	**$ 0.00**
Equity	
3900 Retained Earnings	277,946.17
Net Income	22,681.25
Total Equity	**$ 300,627.42**
TOTAL LIABILITIES AND EQUITY	**$ 300,627.42**