

Prestonwood Forest Maintenance Association Inc.
Balance Sheet Comparison - Fund
As Of 10/31/2017

	Balance <u>10/31/2017</u>	Balance <u>9/30/2017</u>	<u>Change</u>
Assets			
Cash & Investments - Operating Fund			
10600 - Checking - Union Bank	\$77,645.73	\$110,290.56	(\$32,644.83)
12020 - Savings - Union Bank	\$3,689.50	\$3,689.18	\$0.32
<u>Cash & Investments - Operating Fund Total</u>	\$81,335.23	\$113,979.74	(\$32,644.51)
Cash & Investments - Reserve Fund			
13200 - Money Market - Morgan Stanley	\$8,026.67	\$8,026.67	\$0.00
<u>Cash & Investments - Reserve Fund Total</u>	\$8,026.67	\$8,026.67	\$0.00
Accounts Receivable			
14000 - Accts. Rec. - Accounts Receivable	\$71,164.09	\$72,156.98	(\$992.89)
<u>Accounts Receivable Total</u>	\$71,164.09	\$72,156.98	(\$992.89)
Current Assets - Operating Fund			
15201 - Accts. Rec. - PFUD Contribution	\$5,000.00	\$5,000.00	\$0.00
16000 - Allowance for Doubtful Accounts	(\$8,422.31)	(\$8,422.31)	\$0.00
17000 - Prepaid Expenses	\$0.00	\$36,374.06	(\$36,374.06)
17200 - Prepaid Insurance	\$6,670.62	\$6,670.62	\$0.00
<u>Current Assets - Operating Fund Total</u>	\$3,248.31	\$39,622.37	(\$36,374.06)
Current Assets - Reserve Fund			
15600 - Due from Operating	\$105,731.83	\$105,731.83	\$0.00
<u>Current Assets - Reserve Fund Total</u>	\$105,731.83	\$105,731.83	\$0.00
Assets Total	\$269,506.13	\$339,517.59	(\$70,011.46)
Liabilities and Equity			
Current Liabilities - Operating Fund			
20000 - Operating Accounts Payable	\$75,324.91	\$68,452.40	\$6,872.51
21000 - Deferred Income	\$80,855.00	\$121,282.50	(\$40,427.50)
22000 - Prepaid Assessments	\$7,465.76	\$9,781.07	(\$2,315.31)
26600 - Due to Replacement	\$105,731.83	\$105,731.83	\$0.00
27010 - Processing Fee Suspense	\$230.00	\$285.00	(\$55.00)
27020 - Certified Vio Demand Letter Suspense	\$50.00	\$0.00	\$50.00

Prestonwood Forest Maintenance Association Inc.
Balance Sheet Comparison - Fund
As Of 10/31/2017

	<u>Balance</u> <u>10/31/2017</u>	<u>Balance</u> <u>9/30/2017</u>	<u>Change</u>
27080 - Certified Coll Demand Letter Suspense	\$25.00	\$0.00	\$25.00
<u>Current Liabilities - Operating Fund Total</u>	<u>\$269,682.50</u>	<u>\$305,532.80</u>	<u>(\$35,850.30)</u>
<u>Operating Retained Earnings</u>	<u>(\$105,892.37)</u>	<u>(\$105,892.37)</u>	<u>\$0.00</u>
<u>Reserve Retained Earnings</u>	<u>\$219,818.07</u>	<u>\$219,818.07</u>	<u>\$0.00</u>
<u>Operating Net Income</u>	<u>(\$8,042.50)</u>	<u>\$26,118.66</u>	<u>(\$34,161.16)</u>
<u>Reserve Net Income</u>	<u>(\$106,059.57)</u>	<u>(\$106,059.57)</u>	<u>\$0.00</u>
Liabilities & Equity Total	\$269,506.13	\$339,517.59	(\$70,011.46)

Prestonwood Forest Maintenance Association Inc.

Budget Comparison Report

10/1/2017 - 10/31/2017

	10/1/2017 - 10/31/2017			1/1/2017 - 10/31/2017			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Income							
<u>Income</u>							
40000 - Assessments	\$40,427.50	\$40,427.50	\$0.00	\$404,275.00	\$404,275.00	\$0.00	\$485,130.00
40100 - Replacement Transfer	\$0.00	(\$2,083.33)	\$2,083.33	\$0.00	(\$20,833.30)	\$20,833.30	(\$25,000.00)
40150 - Late Charges	\$0.00	\$250.00	(\$250.00)	\$10,500.00	\$2,500.00	\$8,000.00	\$3,000.00
40160 - Late Interest	\$166.02	\$0.00	\$166.02	\$3,406.10	\$0.00	\$3,406.10	\$0.00
40200 - Legal - Collections	\$3,361.79	\$208.33	\$3,153.46	\$15,472.97	\$2,083.30	\$13,389.67	\$2,500.00
40210 - Legal - Deed Restrictions	\$0.00	\$41.67	(\$41.67)	\$604.00	\$416.70	\$187.30	\$500.00
40400 - Homeowner Reimb/Repair	\$0.00	\$0.00	\$0.00	\$794.12	\$0.00	\$794.12	\$0.00
40410 - Force Mow/Deed Enforcement	\$0.00	\$0.00	\$0.00	\$48.71	\$0.00	\$48.71	\$0.00
40650 - PFUD Contribution	\$0.00	\$416.67	(\$416.67)	\$5,239.57	\$4,166.70	\$1,072.87	\$5,000.00
41100 - Bad Debt Recovery	\$0.00	\$0.00	\$0.00	\$35.00	\$0.00	\$35.00	\$0.00
4330 - Pool	\$0.00	\$0.00	\$0.00	\$200.00	\$0.00	\$200.00	\$0.00
43900 - Rec Center Rent and Fees	\$0.00	\$83.33	(\$83.33)	\$2,100.00	\$833.30	\$1,266.70	\$1,000.00
43901 - Tennis Club Guest Income	\$0.00	\$4.17	(\$4.17)	\$0.00	\$41.70	(\$41.70)	\$50.00
47000 - Interest Earned	\$0.32	\$16.67	(\$16.35)	\$3.05	\$166.70	(\$163.65)	\$200.00
49900 - Miscellaneous Charge	\$0.00	\$0.00	\$0.00	\$350.00	\$0.00	\$350.00	\$0.00
Total Income	\$43,955.63	\$39,365.01	\$4,590.62	\$443,028.52	\$393,650.10	\$49,378.42	\$472,380.00
Total Income	\$43,955.63	\$39,365.01	\$4,590.62	\$443,028.52	\$393,650.10	\$49,378.42	\$472,380.00
Expense							
<u>Administration</u>							
50001 - Facilities Hazard & Liability	\$0.00	\$1,016.67	\$1,016.67	\$0.00	\$10,166.70	\$10,166.70	\$12,200.00
50010 - Directors & Officers Liability	\$3,033.00	\$291.67	(\$2,741.33)	\$3,472.00	\$2,916.70	(\$555.30)	\$3,500.00
50100 - Management Fee	\$1,500.00	\$1,500.00	\$0.00	\$15,000.00	\$15,000.00	\$0.00	\$18,000.00
50200 - Legal - Collections	\$0.00	\$625.00	\$625.00	\$11,071.18	\$6,250.00	(\$4,821.18)	\$7,500.00
50210 - Legal - Deed Restrictions	\$0.00	\$83.33	\$83.33	\$165.00	\$833.30	\$668.30	\$1,000.00
50410 - Force Mow/Deed Enforcement	\$0.00	\$33.33	\$33.33	\$812.83	\$333.30	(\$479.53)	\$400.00
51420 - Legal - Corporate	\$0.00	\$125.00	\$125.00	\$445.00	\$1,250.00	\$805.00	\$1,500.00
51700 - Audit & Tax Preparation	\$0.00	\$341.67	\$341.67	\$4,600.00	\$3,416.70	(\$1,183.30)	\$4,100.00
51800 - Web Administrator Contract	\$132.50	\$116.67	(\$15.83)	\$1,450.00	\$1,166.70	(\$283.30)	\$1,400.00
51803 - Web Hosting Service	\$0.00	\$25.00	\$25.00	\$540.76	\$250.00	(\$290.76)	\$300.00
52100 - Patrol Contract	\$5,596.54	\$5,750.00	\$153.46	\$50,420.48	\$57,500.00	\$7,079.52	\$69,000.00
52101 - Extra Patrol - Halloween	\$0.00	\$25.00	\$25.00	\$0.00	\$250.00	\$250.00	\$300.00

Prestonwood Forest Maintenance Association Inc.
Budget Comparison Report
10/1/2017 - 10/31/2017

	10/1/2017 - 10/31/2017			1/1/2017 - 10/31/2017			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Income							
<u>Income</u>							
40000 - Assessments	\$40,427.50	\$40,427.50	\$0.00	\$404,275.00	\$404,275.00	\$0.00	\$485,130.00
40100 - Replacement Transfer	\$0.00	(\$2,083.33)	\$2,083.33	\$0.00	(\$20,833.30)	\$20,833.30	(\$25,000.00)
40150 - Late Charges	\$0.00	\$250.00	(\$250.00)	\$10,500.00	\$2,500.00	\$8,000.00	\$3,000.00
40160 - Late Interest	\$166.02	\$0.00	\$166.02	\$3,406.10	\$0.00	\$3,406.10	\$0.00
40200 - Legal - Collections	\$3,361.79	\$208.33	\$3,153.46	\$15,472.97	\$2,083.30	\$13,389.67	\$2,500.00
40210 - Legal - Deed Restrictions	\$0.00	\$41.67	(\$41.67)	\$604.00	\$416.70	\$187.30	\$500.00
40400 - Homeowner Reimb/Repair	\$0.00	\$0.00	\$0.00	\$794.12	\$0.00	\$794.12	\$0.00
40410 - Force Mow/Deed Enforcement	\$0.00	\$0.00	\$0.00	\$48.71	\$0.00	\$48.71	\$0.00
40650 - PFUD Contribution	\$0.00	\$416.67	(\$416.67)	\$5,239.57	\$4,166.70	\$1,072.87	\$5,000.00
41100 - Bad Debt Recovery	\$0.00	\$0.00	\$0.00	\$35.00	\$0.00	\$35.00	\$0.00
4330 - Pool	\$0.00	\$0.00	\$0.00	\$200.00	\$0.00	\$200.00	\$0.00
43900 - Rec Center Rent and Fees	\$0.00	\$83.33	(\$83.33)	\$2,100.00	\$833.30	\$1,266.70	\$1,000.00
43901 - Tennis Club Guest Income	\$0.00	\$4.17	(\$4.17)	\$0.00	\$41.70	(\$41.70)	\$50.00
47000 - Interest Earned	\$0.32	\$16.67	(\$16.35)	\$3.05	\$166.70	(\$163.65)	\$200.00
49900 - Miscellaneous Charge	\$0.00	\$0.00	\$0.00	\$350.00	\$0.00	\$350.00	\$0.00
Total Income	\$43,955.63	\$39,365.01	\$4,590.62	\$443,028.52	\$393,650.10	\$49,378.42	\$472,380.00
Total Income	\$43,955.63	\$39,365.01	\$4,590.62	\$443,028.52	\$393,650.10	\$49,378.42	\$472,380.00
Expense							
<u>Administration</u>							
50001 - Facilities Hazard & Liability	\$0.00	\$1,016.67	\$1,016.67	\$0.00	\$10,166.70	\$10,166.70	\$12,200.00
50010 - Directors & Officers Liability	\$3,033.00	\$291.67	(\$2,741.33)	\$3,472.00	\$2,916.70	(\$555.30)	\$3,500.00
50100 - Management Fee	\$1,500.00	\$1,500.00	\$0.00	\$15,000.00	\$15,000.00	\$0.00	\$18,000.00
50200 - Legal - Collections	\$0.00	\$625.00	\$625.00	\$11,071.18	\$6,250.00	(\$4,821.18)	\$7,500.00
50210 - Legal - Deed Restrictions	\$0.00	\$83.33	\$83.33	\$165.00	\$833.30	\$668.30	\$1,000.00
50410 - Force Mow/Deed Enforcement	\$0.00	\$33.33	\$33.33	\$812.83	\$333.30	(\$479.53)	\$400.00
51420 - Legal - Corporate	\$0.00	\$125.00	\$125.00	\$445.00	\$1,250.00	\$805.00	\$1,500.00
51700 - Audit & Tax Preparation	\$0.00	\$341.67	\$341.67	\$4,600.00	\$3,416.70	(\$1,183.30)	\$4,100.00
51800 - Web Administrator Contract	\$132.50	\$116.67	(\$15.83)	\$1,450.00	\$1,166.70	(\$283.30)	\$1,400.00
51803 - Web Hosting Service	\$0.00	\$25.00	\$25.00	\$540.76	\$250.00	(\$290.76)	\$300.00
52100 - Patrol Contract	\$5,596.54	\$5,750.00	\$153.46	\$50,420.48	\$57,500.00	\$7,079.52	\$69,000.00
52101 - Extra Patrol - Halloween	\$0.00	\$25.00	\$25.00	\$0.00	\$250.00	\$250.00	\$300.00

Prestonwood Forest Maintenance Association Inc.

Budget Comparison Report

10/1/2017 - 10/31/2017

	10/1/2017 - 10/31/2017			1/1/2017 - 10/31/2017			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
52102 - Extra Patrol - Fourth of July	\$0.00	\$41.67	\$41.67	\$140.00	\$416.70	\$276.70	\$500.00
52103 - Extra Patrol - Nite of Lights	\$0.00	\$441.67	\$441.67	\$1,200.00	\$4,416.70	\$3,216.70	\$5,300.00
5425.01 - Property Taxes - School	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00	\$25.00
5425.02 - Property Taxes - MUD	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00	\$25.00
54250 - Property Taxes	\$0.00	\$0.00	\$0.00	\$5.52	\$25.00	\$19.48	\$25.00
54900 - Bad Debt	\$0.00	\$0.00	\$0.00	\$944.94	\$0.00	(\$944.94)	\$0.00
54940 - Bad Debt - Late Fees & Interest	\$0.00	\$625.00	\$625.00	\$0.00	\$6,250.00	\$6,250.00	\$7,500.00
55200 - Administrative Notices	\$0.00	\$194.58	\$194.58	\$2,355.00	\$1,945.80	(\$409.20)	\$2,335.00
55250 - Postage and Copies	\$173.13	\$583.33	\$410.20	\$5,199.01	\$5,833.30	\$634.29	\$7,000.00
55600 - Office Supplies	\$0.00	\$20.83	\$20.83	\$0.00	\$208.30	\$208.30	\$250.00
56300 - Meeting/Minutes	\$0.00	\$39.17	\$39.17	\$321.28	\$391.70	\$70.42	\$470.00
5700 - Community Activities	\$1,010.28	\$0.00	(\$1,010.28)	\$3,966.04	\$0.00	(\$3,966.04)	\$0.00
57041 - Open House	\$0.00	\$291.67	\$291.67	\$1,790.08	\$2,916.70	\$1,126.62	\$3,500.00
57042 - Fourth of July	\$0.00	\$308.33	\$308.33	\$1,216.05	\$3,083.30	\$1,867.25	\$3,700.00
57045 - Nite of Lights	\$0.00	\$166.67	\$166.67	\$240.00	\$1,666.70	\$1,426.70	\$2,000.00
57046 - Easter Egg Hunt	\$0.00	\$25.00	\$25.00	\$428.31	\$250.00	(\$178.31)	\$300.00
57047 - Swim Team Contribution	\$0.00	\$41.67	\$41.67	\$0.00	\$416.70	\$416.70	\$500.00
58050 - Bank Charges	\$0.00	\$8.33	\$8.33	\$0.00	\$83.30	\$83.30	\$100.00
58800 - ACC Review	\$0.00	\$20.83	\$20.83	\$0.00	\$208.30	\$208.30	\$250.00
59000 - Miscellaneous/Records Storage	\$144.97	\$208.33	\$63.36	\$4,194.32	\$2,083.30	(\$2,111.02)	\$2,500.00
59001 - Keys and Locks	\$0.00	\$41.67	\$41.67	\$0.00	\$416.70	\$416.70	\$500.00
Total Administration	\$11,590.42	\$12,992.09	\$1,401.67	\$109,977.80	\$129,995.90	\$20,018.10	\$155,980.00
Grounds							
62000 - Landscape Contract	\$2,231.29	\$2,500.00	\$268.71	\$22,309.34	\$25,000.00	\$2,690.66	\$30,000.00
62200 - Sprinkler Repairs	\$210.63	\$166.67	(\$43.96)	\$1,620.61	\$1,666.70	\$46.09	\$2,000.00
62500 - Pest Control - Mosquito Fogging	\$1,040.00	\$408.33	(\$631.67)	\$4,532.57	\$4,083.30	(\$449.27)	\$4,900.00
63000 - Common Area Repairs	\$0.00	\$208.33	\$208.33	\$1,703.41	\$2,083.30	\$379.89	\$2,500.00
63780 - Trees	\$0.00	\$208.33	\$208.33	\$0.00	\$2,083.30	\$2,083.30	\$2,500.00
64100 - Grounds Contracts Extra	\$3,131.24	\$416.67	(\$2,714.57)	\$5,742.91	\$4,166.70	(\$1,576.21)	\$5,000.00
Total Grounds	\$6,613.16	\$3,908.33	(\$2,704.83)	\$35,908.84	\$39,083.30	\$3,174.46	\$46,900.00
Insurance Claims							
7100 - Insurance Claims Expense	\$53,288.42	\$0.00	(\$53,288.42)	\$53,288.42	\$0.00	(\$53,288.42)	\$0.00
Total Insurance Claims	\$53,288.42	\$0.00	(\$53,288.42)	\$53,288.42	\$0.00	(\$53,288.42)	\$0.00

Prestonwood Forest Maintenance Association Inc.

Budget Comparison Report

10/1/2017 - 10/31/2017

	10/1/2017 - 10/31/2017			1/1/2017 - 10/31/2017			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<u>Recreation</u>							
60400 - Pest Control - Facilities	\$0.00	\$70.83	\$70.83	\$177.57	\$708.30	\$530.73	\$850.00
65000 - Clubhouse - General Repair	\$0.00	\$166.67	\$166.67	\$2,916.72	\$1,666.70	(\$1,250.02)	\$2,000.00
65100 - Pool I - Contract	\$0.00	\$3,500.00	\$3,500.00	\$31,731.00	\$35,000.00	\$3,269.00	\$42,000.00
65102 - Pool I - Maintenance Contract	\$2,837.96	\$400.00	(\$2,437.96)	\$15,044.07	\$4,000.00	(\$11,044.07)	\$4,800.00
65110 - Pool I - Furniture & Repairs	\$0.00	\$208.33	\$208.33	\$8,081.68	\$2,083.30	(\$5,998.38)	\$2,500.00
65120 - Pool I - Chemical Supplies & Pool Tags	\$425.42	\$416.67	(\$8.75)	\$6,028.46	\$4,166.70	(\$1,861.76)	\$5,000.00
65130 - Pool I - Pump & Electrical Repairs	\$0.00	\$416.67	\$416.67	\$6,725.79	\$4,166.70	(\$2,559.09)	\$5,000.00
65140 - Pool I - Splashpad	\$0.00	\$125.00	\$125.00	\$4,594.65	\$1,250.00	(\$3,344.65)	\$1,500.00
65150 - Pool II - Contract	\$0.00	\$1,833.33	\$1,833.33	\$23,129.50	\$18,333.30	(\$4,796.20)	\$22,000.00
65152 - Pool II - Furniture & Repairs	\$0.00	\$166.67	\$166.67	\$7,899.86	\$1,666.70	(\$6,233.16)	\$2,000.00
65153 - Pool II - Chemical Supplies & Pool Tags	\$0.00	\$316.67	\$316.67	\$2,820.24	\$3,166.70	\$346.46	\$3,800.00
65154 - Pool II - Pump & Electrical Repairs	\$0.00	\$166.67	\$166.67	\$7,125.30	\$1,666.70	(\$5,458.60)	\$2,000.00
65155 - Pool II - Maintenance Contract	\$2,837.96	\$400.00	(\$2,437.96)	\$14,719.38	\$4,000.00	(\$10,719.38)	\$4,800.00
65201 - Tennis Court I - Light Poles/Electrical	\$0.00	\$83.33	\$83.33	\$888.46	\$833.30	(\$55.16)	\$1,000.00
65202 - Tennis Court I - Hardware/Repair	\$0.00	\$83.33	\$83.33	\$1,248.39	\$833.30	(\$415.09)	\$1,000.00
65203 - Tennis Court I - Nets/Windscreens	\$0.00	\$41.67	\$41.67	\$439.73	\$416.70	(\$23.03)	\$500.00
65210 - Tennis Court II - Light Poles/Electrical	\$0.00	\$83.33	\$83.33	\$230.49	\$833.30	\$602.81	\$1,000.00
65211 - Tennis Court II - Hardware/Repair	\$0.00	\$41.67	\$41.67	\$0.00	\$416.70	\$416.70	\$500.00
65212 - Tennis Court II - Nets/Windscreens	\$0.00	\$41.67	\$41.67	\$0.00	\$416.70	\$416.70	\$500.00
65800 - Clubhouse - Janitorial Contract	\$0.00	\$375.00	\$375.00	\$4,763.00	\$3,750.00	(\$1,013.00)	\$4,500.00
66300 - Clubhouse Supplies	\$122.67	\$41.67	(\$81.00)	\$276.81	\$416.70	\$139.89	\$500.00
Total Recreation	\$6,224.01	\$8,979.18	\$2,755.17	\$138,841.10	\$89,791.80	(\$49,049.30)	\$107,750.00
<u>Utilities</u>							
67600 - Trash	\$0.00	\$13,166.67	\$13,166.67	\$107,604.84	\$131,666.70	\$24,061.86	\$158,000.00
67700 - Telephone/Pager	\$252.39	\$266.67	\$14.28	\$2,725.99	\$2,666.70	(\$59.29)	\$3,200.00
6771 - Cable/Internet/Satellite/TV	\$148.39	\$45.83	(\$102.56)	\$2,724.03	\$458.30	(\$2,265.73)	\$550.00
Total Utilities	\$400.78	\$13,479.17	\$13,078.39	\$113,054.86	\$134,791.70	\$21,736.84	\$161,750.00
Total Expense	\$78,116.79	\$39,358.77	(\$38,758.02)	\$451,071.02	\$393,662.70	(\$57,408.32)	\$472,380.00
Operating Net Income	(\$34,161.16)	\$6.24	(\$34,167.40)	(\$8,042.50)	(\$12.60)	(\$8,029.90)	\$0.00

Prestonwood Forest Maintenance Association Inc.
Budget Comparison Report
10/1/2017 - 10/31/2017

	10/1/2017 - 10/31/2017			1/1/2017 - 10/31/2017			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Reserve Income							
<u>Reserve Income</u>							
80100 - Reserve Transfer	\$0.00	\$2,083.33	(\$2,083.33)	\$0.00	\$20,833.30	(\$20,833.30)	\$25,000.00
87000 - Interest	\$0.00	\$0.00	\$0.00	\$0.81	\$0.00	\$0.81	\$0.00
<u>Total Reserve Income</u>	\$0.00	\$2,083.33	(\$2,083.33)	\$0.81	\$20,833.30	(\$20,832.49)	\$25,000.00
Total Reserve Income	\$0.00	\$2,083.33	(\$2,083.33)	\$0.81	\$20,833.30	(\$20,832.49)	\$25,000.00
Reserve Expense							
<u>Reserve Expenses</u>							
9205 - Clubhouse	\$0.00	\$0.00	\$0.00	\$67,357.29	\$0.00	(\$67,357.29)	\$0.00
92101 - Pool I	\$0.00	\$0.00	\$0.00	\$38,703.09	\$0.00	(\$38,703.09)	\$0.00
<u>Total Reserve Expenses</u>	\$0.00	\$0.00	\$0.00	\$106,060.38	\$0.00	(\$106,060.38)	\$0.00
Total Reserve Expense	\$0.00	\$0.00	\$0.00	\$106,060.38	\$0.00	(\$106,060.38)	\$0.00
Reserve Net Income	\$0.00	\$2,083.33	(\$2,083.33)	(\$106,059.57)	\$20,833.30	(\$126,892.87)	\$25,000.00
Net Income	(\$34,161.16)	\$2,089.57	(\$36,250.73)	(\$114,102.07)	\$20,820.70	(\$134,922.77)	\$25,000.00