



	Operating	Reserve	Total
Assets			
Cash & Equivalents			
AAB Operating - 3662	\$3,863.32	\$0.00	\$3,863.32
Truist Operating - 0605	\$2,972.24	\$0.00	\$2,972.24
AAB Savings - 8522	\$0.00	\$5,000.96	\$5,000.96
Total: Cash & Equivalents	\$6,835.56	\$5,000.96	\$11,836.52
Accounts Receivable			
Accounts Receivable	\$64,506.15	\$0.00	\$64,506.15
Total: Accounts Receivable	\$64,506.15	\$0.00	\$64,506.15
Long-Term Assets			
Note Receivable, Greenspace Purchase	\$13,060.28	\$0.00	\$13,060.28
Total: Long-Term Assets	\$13,060.28	\$0.00	\$13,060.28
Total: Assets	\$84,401.99	\$5,000.96	\$89,402.95
Liabilities & Equity			
Accounts Payable			
Accounts Payable	\$3,507.72	\$0.00	\$3,507.72
Deferred Revenue	\$9,954.79	\$0.00	\$9,954.79
Prepaid Owner Assessments	\$495.29	\$0.00	\$495.29
Total: Accounts Payable	\$13,957.80	\$0.00	\$13,957.80
Long-Term Liabilities			
Loan Payable	\$9,954.79	\$0.00	\$9,954.79
Total: Long-Term Liabilities	\$9,954.79	\$0.00	\$9,954.79
Equity			
Retained Earnings	\$55,584.28	\$0.00	\$55,584.28
Retained Earnings - Reserve	\$0.00	\$5,000.71	\$5,000.71
Total: Equity	\$55,584.28	\$5,000.71	\$60,584.99
Net Income Gain/Loss	\$0.00	\$0.25	\$0.25
Net Income Gain/Loss	\$4,905.12	\$0.00	\$4,905.12
Total: Liabilities & Equity	\$84,401.99	\$5,000.96	\$89,402.95



Income Statement - Operating

The Villas at Andover Homeowners Association, Inc.

From 02/01/2023 to 02/28/2023

Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING INCOME							
Income							
43020-00 Assessments, Operations	\$-	\$3,879.17	(\$3,879.17)	\$10,640.00	\$7,758.34	\$2,881.66	\$46,550.00
43021-00 Assessments, Greenspace Purchase	322.53	200.00	122.53	643.62	400.00	243.62	2,400.00
43023-00 Assessments, Greenscape Maint	-	712.50	(712.50)	1,710.00	1,425.00	285.00	8,550.00
43100-00 Late Fee Income	200.00	-	200.00	200.00	-	200.00	-
43105-00 Late Fee Interest	42.79	-	42.79	100.14	-	100.14	-
43120-00 Legal Fees Reimbursement	-	41.67	(41.67)	-	83.34	(83.34)	500.00
Total Income	\$565.32	\$4,833.34	(\$4,268.02)	\$13,293.76	\$9,666.68	\$3,627.08	\$58,000.00
Other Income							
73080-00 Interest Income	0.14	-	0.14	0.28	-	0.28	-
Total Other Income	\$0.14	\$-	\$0.14	\$0.28	\$-	\$0.28	\$-
Total OPERATING INCOME	\$565.46	\$4,833.34	(\$4,267.88)	\$13,294.04	\$9,666.68	\$3,627.36	\$58,000.00
OPERATING EXPENSE							
Maintenance - Grounds							
55540-00 Grounds Maintenance, Contract	2,425.12	2,672.50	247.38	4,956.24	5,345.00	388.76	32,070.00
55565-00 Ice & Snow Removal	-	25.00	25.00	-	50.00	50.00	300.00
55570-00 Irrigation Systems	-	25.00	25.00	-	50.00	50.00	300.00
55580-00 Light Repairs, Landscaping	-	41.67	41.67	528.76	83.34	(445.42)	500.00
55595-00 Mailbox Repairs	8.68	10.00	1.32	8.68	20.00	11.32	120.00
55596-00 Other Miscellaneous Expenses	-	12.50	12.50	-	25.00	25.00	150.00
55600-00 Supplies	-	4.17	4.17	-	8.34	8.34	50.00
Total Maintenance - Grounds	\$2,433.80	\$2,790.84	\$357.04	\$5,493.68	\$5,581.68	\$88.00	\$33,490.00
Maintenance - Greenspace							
55705-00 Greenspace, Mowing	497.44	533.33	35.89	994.88	1,066.66	71.78	6,400.00
55735-00 Greenspace, Trees	-	166.67	166.67	-	333.34	333.34	2,000.00
Total Maintenance - Greenspace	\$497.44	\$700.00	\$202.56	\$994.88	\$1,400.00	\$405.12	\$8,400.00
Utilities							
56010-00 Electricity	126.85	112.50	(14.35)	242.02	225.00	(17.02)	1,350.00
56065-00 Water	85.20	120.83	35.63	170.40	241.66	71.26	1,450.00
56070-00 Water Quality Mgm Fee	5.37	5.50	0.13	10.74	11.00	0.26	66.00
Total Utilities	\$217.42	\$238.83	\$21.41	\$423.16	\$477.66	\$54.50	\$2,866.00
Administrative & General Expenses							
64025-00 Accounting & Audit Fees	-	20.83	20.83	-	41.66	41.66	250.00
64100-00 Dues & Subscriptions	-	1.25	1.25	-	2.50	2.50	15.00
64150-00 Insurance, Business Liability	-	98.75	98.75	-	197.50	197.50	1,185.00
64200-00 Legal Fees	-	166.67	166.67	-	333.34	333.34	2,000.00
64225-00 Management Fees	676.61	676.67	0.06	1,321.00	1,353.34	32.34	8,120.00
64275-00 Office Supplies & Printing	5.44	10.00	4.56	28.94	20.00	(8.94)	120.00
64300-00 Postage	10.71	10.00	(0.71)	34.14	20.00	(14.14)	120.00
64325-00 Social Activities	-	41.67	41.67	-	83.34	83.34	500.00
64330-00 Membership Fees	-	2.08	2.08	-	4.16	4.16	25.00
64450-00 Website	-	20.83	20.83	-	41.66	41.66	250.00
Total Administrative & General Expens	\$692.76	\$1,048.75	\$355.99	\$1,384.08	\$2,097.50	\$713.42	\$12,585.00



Income Statement - Operating

The Villas at Andover Homeowners Association, Inc.

From 02/01/2023 to 02/28/2023

Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
Other Expenses							
84010-00 Interest Expense	\$45.84	\$54.17	\$8.33	\$93.12	\$108.34	\$15.22	\$650.00
Total Other Expenses	<u>\$45.84</u>	<u>\$54.17</u>	<u>\$8.33</u>	<u>\$93.12</u>	<u>\$108.34</u>	<u>\$15.22</u>	<u>\$650.00</u>
Total OPERATING EXPENSE	\$3,887.26	\$4,832.59	\$945.33	\$8,388.92	\$9,665.18	\$1,276.26	\$57,991.00
Net Income:	<u>(\$3,321.80)</u>	<u>\$0.75</u>	<u>(\$3,322.55)</u>	<u>\$4,905.12</u>	<u>\$1.50</u>	<u>\$4,903.62</u>	<u>\$9.00</u>



Income Statement - Reserve

The Villas at Andover Homeowners Association, Inc.

From 02/01/2023 to 02/28/2023

Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
RESERVE INCOME							
Other Income							
73081-00 Interest Income - Reserves	\$0.12	\$-	\$0.12	\$0.25	\$-	\$0.25	\$-
Total Other Income	\$0.12	\$-	\$0.12	\$0.25	\$-	\$0.25	\$-
Total RESERVE INCOME	\$0.12	\$-	\$0.12	\$0.25	\$-	\$0.25	\$-
Net Reserve:	\$0.12	\$0.00	\$0.12	\$0.25	\$0.00	\$0.25	\$0.00



Payables Aging Report

The Villas at Andover Homeowners Association, Inc.

As Of 2/28/2023

Vendor	Current	Over 30	Over 60	Over 90	Balance
BILLINGS LAW FIRM, PLLC	\$0.00	\$0.00	\$0.00	\$3,507.72	\$3,507.72
Totals:	\$0.00	\$0.00	\$0.00	\$3,507.72	\$3,507.72



End Date: 2/28/2023

Account No:	Homeowner Name	Address	Balance
04200070	Terri Finch tfinchrealestate@gmail.com	633 Andover Village Place Lexington, KY 40509	(\$221.29)
04200132	Cody Deeley codydeeley@gmail.com,Elizabethdeeley1@gmail.c	648 Andover Village Place Lexington, KY 40509	(\$4.00)
04200200	Otto Bender patbender@twc.com	661 Andover Village Place Lexington, KY 40509	(\$5.00)
04200270	Paul Ramsey & Sharon Ramsey pramsey@bellsouth.net	676 Andover Village Place Lexington, KY 40509	(\$265.00)
The Villas at Andover Homeowners Association, Inc. Total			4 (\$495.29)



Homeowner Aging Report Excluding Prepaid

The Villas at Andover Homeowners Association, Inc.

End Date: 02/28/2023

Description	Current	Over 30	Over 60	Over 90	Balance
04200150 - Allis Gawthrop Current Owner 652 Andover Village Place				Last Payment: \$325.00 on 01/03/2023 Collection Status: First Notice	
Total:	\$0.00	\$253.38	\$0.00	\$0.00	\$253.38
04200330 - Castle Rock Homes LLC Current Owner 688 Andover Village Place				Last Payment: \$325.00 on 10/04/2022 Collection Status: First Notice	
Total:	\$0.00	\$325.00	\$0.00	\$0.00	\$325.00
04200230 - Robert Terry Current Owner 668 Andover Village Place				Last Payment: \$325.00 on 01/03/2023 Collection Status: Final Notice	
Total:	\$25.68	\$330.55	\$5.55	\$95.00	\$456.78
04200080 - James Queener & Monica Queener Current Owner 636 Andover Village Place				Collection Status: First Notice	
Total:	\$29.88	\$329.88	\$4.88	\$329.20	\$693.84
04200250 - Jahan Khan & Rokshana Khan Current Owner 672 Andover Village Place				Collection Status: First Notice	
Total:	\$29.88	\$329.88	\$4.88	\$329.20	\$693.84
04200300 - Ally McMurray Current Owner 681 Andover Village Place				Collection Status: First Notice	
Total:	\$29.88	\$329.88	\$4.88	\$329.20	\$693.84
04200381 - Chad Snodgrass & Susan Jones-Snodgrass Current Owner 631 Forest Hill Drive				Collection Status: First Notice	
Total:	\$29.88	\$329.88	\$4.88	\$329.20	\$693.84
04200220 - Marissa Bradley Current Owner 665 Andover Village Place				Last Payment: \$14,485.03 on 11/29/2022 Collection Status: First Notice	
Total:	\$0.00	\$325.00	\$0.00	\$487.02	\$812.02
04200100 - Aaron Leshner & Sharon Leshner Current Owner 640 Andover Village Place				Collection Status: First Notice	
Total:	\$37.78	\$337.78	\$12.78	\$871.03	\$1,259.37
04200091 - Jason D. Hans & Nataliya Hans Current Owner - Legal 637 Andover Village Place				Last Payment: \$325.00 on 01/03/2023 Collection Status: Attorney - Lawsuit	
Total:	\$29.93	\$334.80	\$9.80	\$58,249.71	\$58,624.24
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
The Villas at Andover Homeowners Association, Inc.	\$212.91	\$3,226.03	\$47.65	\$61,019.56	\$64,506.15

Description	Current	Over 30	Over 60	Over 90	Balance
Description					Total
Administrative Fee 2022					\$605.00
Assessment - Homeowner (Delinquent Fee) 2022					\$160.00
Assessment - Homeowner (Delinquent Fee) 2023					\$175.00
Assessment - Homeowner (Delinquent Interest) 2022					\$83.48
Assessment - Homeowner (Delinquent Interest) 2023					\$85.56
Assessment - Homeowner 2022					\$1,680.00
Assessment - Homeowner 2023					\$2,728.38
Greenspace Maintenance 2022					\$296.00
Greenspace Maintenance 2023					\$450.00
Greenspace Purchase 2022					\$549.61
Legal Fee 2022					\$30,487.02
Owner Fine 2022					\$27,206.10
		AR Total:			\$64,506.15



Cash Disbursement

The Villas at Andover Homeowners Association, Inc.

02/01/2023 - 02/28/2023

Date	Check #	Payee	Amount
10-10000-00 AAB Operating - 3662			
02/08/2023	0	GREAT SCAPES LLC	\$2,922.56
		Invoice #: 100547026	
		53-55540-00 Grounds Maintenance, Contract 02/2023	\$2,531.12
		54-55705-00 Greenspace, Mowing 02/2023	\$497.44
02/20/2023	0	Kentucky Utilities	\$126.85
		Invoice #: 3000-0000-8502 02/02	
		55-56010-00 Electricity	\$126.85
02/28/2023			\$3,989.00
		10-10100-00 Transfer to AAB Savings- 8522; Transfer from OP to Reserve	\$3,989.00
02/28/2023	0	KAWC	\$41.36
		Invoice #: 220000204194 02/14	
		55-56065-00 Water	\$41.36
02/28/2023	0	KAWC	\$43.84
		Invoice #: 220000204231 02/14	
		55-56065-00 Water	\$43.84
02/28/2023	0	LEXINGTON-FAYETTE URBAN CNTY GOVT	\$5.37
		Invoice #: 0222229300 02/16/23	
		55-56070-00 Water Quality Mgm Fee	\$5.37
02/28/2023	0	ALL POINTS COMMUNITY MANAGEMENT	\$692.76
		Invoice #: 9719	
		60-64225-00 Management Fees	\$676.61
		60-64275-00 Office Supplies & Printing	\$5.44
		60-64300-00 Postage	\$10.71
02/28/2023	10001	TIMOTHY J. SHUCK	\$8.68
		Invoice #: 05174	
		53-55595-00 Mailbox Repairs	\$8.68
		Account Totals	\$7,830.42
		# Checks:	7
10-10098-00 Truist Operating - 0605			
02/15/2023	0	TRUIST (BB&T)	\$368.37
		Invoice #: 9700166109 01/31/23	
		25-21800-00 Loan Payable	\$322.53
		80-84010-00 Interest Expense	\$45.84
02/23/2023			\$2,500.00
		10-10000-00 Transfer to AAB Operating - 3662; Funds Transfer	\$2,500.00
		Account Totals	\$2,868.37
		# Checks:	1
10-10199-00 Truist Savings - 2750			
02/23/2023			\$0.04
		10-10100-00 Transfer to AAB Savings- 8522; Funds Transfer	\$0.04
		Account Totals	\$0.04
		# Checks:	0
		Association Totals	\$10,698.83
		# Checks:	8



Bank Account Reconciliation

The Villas at Andover Homeowners Association, Inc.

Truist Operating - 0605 (End: 02/28/2023)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Truist Operating - 0605 Summary

Ending Account Balance:					\$ 2,972.24
Uncleared Items:					\$-
Adjusted Balance:					\$ 2,972.24
Bank Ending Balance:					\$ 2,972.24
Difference:					\$-



Bank Account Reconciliation

The Villas at Andover Homeowners Association, Inc.

Truist Savings - 2750 (End: 02/28/2023)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Truist Savings - 2750 Summary

Ending Account Balance:	\$ -
Uncleared Items:	\$-
Adjusted Balance:	\$ -
Bank Ending Balance:	\$ -
Difference:	\$-



Bank Account Reconciliation

The Villas at Andover Homeowners Association, Inc.

AAB Operating - 3662 (End: 02/28/2023)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
02/28/2023		Transfer to AAB Savings- 8522			(\$3,989.00)
02/28/2023		ALL POINTS COMMUNITY MANAGEMENT		0	(\$692.76)
02/28/2023		KAWC		0	(\$43.84)
02/28/2023		KAWC		0	(\$41.36)
02/28/2023		TIMOTHY J. SHUCK		10001	(\$8.68)
02/28/2023		LEXINGTON-FAYETTE URBAN CNTY GOVT		0	(\$5.37)
				Total Uncleared	(\$4,781.01)

AAB Operating - 3662 Summary

Ending Account Balance:	\$ 3,863.32
Uncleared Items:	(\$4,781.01)
Adjusted Balance:	\$ 8,644.33
Bank Ending Balance:	\$ 8,644.33
Difference:	\$-



Bank Account Reconciliation

The Villas at Andover Homeowners Association, Inc.

AAB Savings - 8522 (End: 02/28/2023)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
02/28/2023		Transfer from AAB Operating - 3662			\$3,989.00
			Total Uncleared		\$3,989.00

AAB Savings - 8522 Summary

Ending Account Balance:	\$ 5,000.96
Uncleared Items:	\$3,989.00
	\$ 1,011.96
Adjusted Balance:	\$ 1,011.96
Bank Ending Balance:	\$ 1,011.96
Difference:	\$-



999-99-99-99 74089 0 C 001 30 S 66 002
 THE VILLAS AT ANDOVER HOA INC
 OPERATING ACCT
 C/O ALL POINTS COMMUNITY MANAGEMENT LLC
 141 PROSPEROUS PL STE 21A
 LEXINGTON KY 40509-1854

Your consolidated statement

For 02/28/2023

Contact us



Truist.com



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

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
ASSOC SVCS REGULAR CHECKING	1180000090605	2,972.24	page 1
ASSOC SVCS MONEY MKT SAVINGS	1180000192750	0.00	page 1
Total checking and money market savings accounts		\$2,972.24	

Checking and money market savings accounts

■ ASSOC SVCS REGULAR CHECKING 1180000090605

Account summary

Your previous balance as of 01/31/2023	\$5,840.61
Checks	- 0.00
Other withdrawals, debits and service charges	- 2,868.37
Deposits, credits and interest	+ 0.00
Your new balance as of 02/28/2023	= \$2,972.24

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
02/15	ACH CORP DEBIT COMM LOANS TRUIST 9700166109/0000000002 CUSTOMER ID 1020000243034	368.37
02/27	ACH CORP DEBIT CincXfer The Villas at An Truist Operating - 060 CUSTOMER ID D172	2,500.00
Total other withdrawals, debits and service charges		= \$2,868.37

■ ASSOC SVCS MONEY MKT SAVINGS 1180000192750

Account summary

Your previous balance as of 01/31/2023	\$0.04
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.04
Deposits, credits and interest	+ 0.00
Your new balance as of 02/28/2023	= \$0.00

Interest summary

Interest paid this statement period	\$0.00
2023 interest paid year-to-date	\$0.00
Interest rate	0.05%

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
02/27	ACH CORP DEBIT CincXfer The Villas at An Truist Savings - 2750 CUSTOMER ID D171	0.04
Total other withdrawals, debits and service charges		= \$0.04

Alliance Association Bank

Alliance Association Bank, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

THE VILLAS AT ANDOVER HOMEOWNERS
C/O ALL POINTS COMMUNITY MANAGEMENT LLC
OPERATING
141 PROSPEROUS PL SUITE 21A
LEXINGTON KY 40509-1854

Last statement: January 31, 2023
This statement: February 28, 2023
Total days in statement period: 28

Page 1
XXXXXX3662
(1)

Direct inquiries to:
888-734-4567

Alliance Association Bank
3033 W Ray Road, Ste 200
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

AAB Community Checking

Account number	XXXXXX3662	Beginning balance	\$9,805.41
Enclosures	1	Total additions	3,198.98
Low balance	\$5,445.35	Total subtractions	4,360.06
Average balance	\$7,151.50	Ending balance	\$8,644.33
Avg collected balance	\$7,126		

CHECKS

Number	Date	Amount	Number	Date	Amount
10000	02-13	528.76			

DEBITS

Date	Description	Subtractions
02-01	'ACH Debit AMERICAN WATER E BILLPAY 230201	41.36
02-01	'ACH Debit AMERICAN WATER E BILLPAY 230201	43.84
02-02	'ACH Debit LEXINGTON UTILITY 230202 7112599	5.37
02-09	'ACH Debit The Villas at An VENDOR PAY 230209	2,922.56
02-15	'ACH Debit The Villas at An VENDOR PAY 230215	691.32
02-22	'ACH Debit Kentucky Utiliti WEB PYMTS 230222	126.85

CREDITS

Date	Description	Additions
02-27	' ACH Credit The Villas at An CincXfer 230227	2,500.00
02-28	' Lockbox Deposit	698.84
02-28	' Interest Credit	0.14

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
01-31	9,805.41	02-09	6,792.28	02-22	5,445.35
02-01	9,720.21	02-13	6,263.52	02-27	7,945.35
02-02	9,714.84	02-15	5,572.20	02-28	8,644.33

INTEREST INFORMATION

Annual percentage yield earned	0.03%
Interest-bearing days	28
Average balance for APY	\$7,126.53
Interest earned	\$0.14

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Alliance Association Bank

Alliance Association Bank CHANDLER, 6Z	
The Villas at Andover Homeowners Association, Inc. (VAH) *c/o All Points Community Management 141 Prosperous Pl. Ste 21A Lexington, KY 40509	
Check Number: 10000	
Five Hundred Twenty-Eight And 76/100 Dollars	
DATE 01/31/2023	AMOUNT ...\$528.76
ORDER OF Lary Mulholand General Contractor, LLC 115 Wood Duck Dr Frankfort, KY 40601	<i>g.c.,kf-,...,</i> Authorized Sign lines
⑆11⑆0000⑆m000u⑆ ⑆: 1, 2⑆ 2 1⑆ s gaol: a 3⑆ ⑆: 1 m s, 1: 1, 2⑆⑆	
02/13/2023 10000 \$528.76	

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An* on your statement indicates a break in check sequence.
3. List checks not accounted for in the section mai-ke'd "Checks Outstanding" and complete the statement of reconciliation

CHECKS OUTSTANDING				STATEMENT OF RECONCILIATION			
Number	Amount	Number	Amount	Number	Amount		\$
						Ending balance from this statement	
						ADD deposits made bnt not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING				\$	TOTAL Should agree with your checkbook balance		\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record (3) reviewing each step in the balancing procedure

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at One E Washington Street, Suite 1400, Phoenix, AZ 85004, telephone us at (888) 734-4567 or E-mail us at info@allianceassociationbarik.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will collect any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit- We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Western Alliance Bank, Credit Support Dept., One E Washington St., Suite 1400 Phoenix, AZ 85004.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following apply:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NOTICE OF FURTISHING NEGATIVE INFORMATION-We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DIRECT DEPOSITS-If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (888) 734-4567 to find out if the deposit has been made.

Alliance Association Bank

Alliance Association Bank, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

THE VILLAS AT ANDOVER HOMEOWNERS
C/O ALL POINTS COMMUNITY MANAGEMENT LLC
RESERVE
141 PROSPEROUS PL SUITE 21A
LEXINGTON KY 40509-1854

Last statement: January 31, 2023
This statement: February 28, 2023
Total days in statement period: 28

Page 1
XXXXXX8522
(0)

Direct inquiries to:
888-734-4567

Alliance Association Bank
3033 W Ray Road, Ste 200
Chandler AZ 85226

THANK YOU FOR BANKING WITH US!

AAB Association MMA

Account number	XXXXXX8522	Beginning balance	\$1,011.80
Low balance	\$1,011.80	Total additions	.16
Average balance	\$1,011.80	Total subtractions	0.00
Avg collected balance	\$1,011	Ending balance	\$1,011.96
Interest paid year to date	\$0.25		

CREDITS

<u>Date</u>	<u>Description</u>	<u>Additions</u>
02-27	'ACH Credit The Villas at An CincXfer 230227	.04
02-28	' Interest Credit	.12

DAILY BALANCES

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
01-31	1,011.80	02-27	1,011.84	02-28	1,011.96

INTEREST INFORMATION

Annual percentage yield earned	0.15%
Interest-bearing days	28
Average balance for APY	\$1,011.80
Interest earned	\$0.12

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Alliance Association Bank

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An* on your statement indicates a break in check sequence.
3. List checks not accounted for in the section mai-ke'd "Checks Outstanding" and complete the statement of reconciliation

CHECKS OUTSTANDING				STATEMENT OF RECONCILIATION				
Number	Amount	Number	Amount	Number	Amount		\$	
						Ending balance from this statement		
						ADD deposits made bnt not shown on this statement		
						SUB TOTAL		
						SUBTRACT TOTAL CHECKS OUTSTANDING		
TOTAL CHECKS OUTSTANDING				\$	TOTAL Should agree with your checkbook balance			\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record (3) reviewing each step in the balancing procedure

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

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GREAT SCAPES LLC
 470 Conway Court, Suite A 1
 Lexington, KY 40511
 (859) 523-8873
 sales@gsturf.com

Invoice 100547026

DATE 02/01/2023	PLEASE PAY \$2,922.56	DUE DATE 03/03/2023
--------------------	---------------------------------	------------------------

BILL TO

Villas at Andover Homeowners Association
 c/o All Points Community Management
 141 Prosperous Place Suite 21B
 Lexington, KY 40509

SHIP TO

Villas at Andover Homeowners Association
 c/o All Points Community Management
 141 Prosperous Place Suite 21B
 Lexington, KY 40509

PLEASE DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT.

SALES REP

William

SERVICE DESCRIPTION	QTY	RATE	AMOUNT
Commercial Monthly Installment - 2022 Comprehensive Maintenance of Facility per Agreement Guidelines - Residential Homes	1	2,387.85	2,387.85
Commercial Monthly Installment - 2022 Comprehensive Maintenance of Facility per Agreement Guidelines - Common Area	1	469.28	469.28
		SUBTOTAL	2,857.13
		TAX	171.43
		TOTAL	3,028.56
		PAYMENT	106.00
		TOTAL DUE	\$2,922.56

THANK YOU.



Business Loan Statement

TRUIST

5042 2774089 100-50-02-57
 THE VILLAS AT ANDOVER HOMEOWNERS
 141 PROSPEROUS PL STE 21A
 LEXINGTON KY 40509-1854

RECEIVED

FiS OS ZQ2I

BY -----

Statement Date: 01/31/2023

Loan Summary

Account Number.....	9700166109-00002
Current Loan Amount.....	\$10,277.32
Current Principal Balance.....	\$10,277.32
Interest Rate.....	5.18000%
Daily Interest Charge.....	\$1.4787
Interest Paid YTD.....	\$47.28
Maturity Date.....	08/15/2028

Promissory Note #9700166109/00001

Your payment is being drafted from account ALLI#####11111Ji1tm60S.

For over 135 years, through good times and turbulent times, through depressions and recessions, Truist has remained a solid, consistent guiding light for our clients. Despite the very challenging economic environment, Truist's financial performance remains strong. **We have** avoided the major problems being experienced by many of our competitors by making sound investments and decisions that are in your best interest. So no matter what your next financial need may be, you can take comfort in knowing that Truist is where it has always been, right by your side. Stop by your local branch. visit TRUIST.com, or call 844.4TRUIST to experience the Truist difference.

Billing Summary

Payment Due Date.....	02/15/2023
Current Principal Due.....	\$322.53
Current Interest Due.....	\$45.84
Current Late Fees Due.....	\$0.00
Current Other Fees Due.....	\$0.00
Past Due Date.....	00/00/0000
Past Due Amount.....	\$0.00
Total Amount Due.....	\$368.37

Equal Housing Lender **GI**

Member FDIC

Transaction History

Date	Description	Principal	Interest	Fees	Interest Rate	Principal Balance
	CURRENT RATE				5.18	
01/15/23	PRINCIPAL PAYMENT	321.09				10,277.32
	PRINCIPAL					
01/15/23	INTEREST PAYMENT		47.28			
	INTEREST					

PAYMENT VOUCHER

Account Number	TC	Statement Date	Payment Due Date
9700166109 00002	84	01/31/2023	02/15/2023

102970 1661 9 0 0280 00 00 36837 5 5

Check here if you prefer to have your payment drafted.

THE VILLAS AT ANDOVER HOMEOWNERS

Total Amount Due: \$368.37

Amount Enclosed \$

TRUIST ITEM PROCESSING CENTER
 PO BOX 580050
 CHARLOTTE NC 28258-0050



⑈0000 2⑈ ⑈5 260 2 2 2 2 2 2 ⑈ 9700 166 109⑈ 84

Business Loan Statement

TRUISTHjt

9700166109-00002
THE VILLAS AT ANDOVER HOMEOWNERS

Page 3 of 3

Transaction History

Date	Description	Principal	Interest	Fees	Interest Rate	Principal Balance
01/15/23	CHARGES THIS PERIOD INTEREST		45.84			
01/31/23	PRIN DUE THIS PERIOD	322.53				10,277.32

J!emberF/J/C



• PPL company

Mailed 2/2/23 for Collective Account# 3000-0000-8502

AM()llfJf UIW
\$126.85

uu11wrr
2/28/23

Detail Accounts billed In this Collective 2
Detail Accounts notbilled In this Collective 0

Account Name: THE VILLAS ATANDOVER NEIGHBORHOOD
Service Address: ASSOC
ALLPOINTS COMMUNITY MGMT
LEXINGTON KY

COLLECTIVE BILLING INFORMATION

Previous Collective AccountBalance 115,17
Payment Received - Thank You 1/23/23 -115.17
Collective Account Balance asof 2/2/23 \$0.00
CurrentUtility Charges Bliied 126.85
Total Amount Dua \$126.85

Online Payments: lge-ku.com
Customer Service: (859) 367-1200
M-F, 8am-6pm ET

Detail Account/ Service ID	RateTvne	Read Date	Current Readlna	Previous Readina	Multioller	Usaae	Amount	
ViewDetailed 8111	110 FEE	01/25/23	20,282	20,251	i.0000	31	51.87 6.96	
3000-0469-3473	NA ANDOVER VILLAGE PL ENTRANCE						\$58.83	BILLED
View DetailedBlii	110 FEE	01/25/23	17,139	17,046	1.0000	93	59,97 8.05	
3000-0469-4349	NA ANDOVER VILLAGE PLISLAND						\$68.02	BILLED
TotalCurrent Charges Billed							\$126.85	

Please returnonly1111sportion Witflyourpayment. Make checkspayable toKUandwrite youracountnumber onyourcheck.

2/28/23

\$126.85

Collective Account # 3000-0000-8502

After Due Date, i;ij 1111

\$130.66

Total AmountEnclosed:



1 PPL company
PO Box25212
Lehigh Valley, PA 18002-5212

THE VILLAS ATANDOVER NEIGHBORHOOD
ASSOC
ALLPOINTS COMMUNITY MGMT
141PROSPEROUS PI 21A
LEXINGTON KY 40509

02030000008502000000130660000012685000000000045

2302021-001115 000 000 100000-0003080

OFRC USE ONLY:
MAU, G
PF: eB:





Mailed 2/3/23 for Account# 3000-0469-3473

AMOUNT DUE
\$58.83

DATE DUE
2/28/23

1 PPL company
BILLING SUMMARY

Previous Balance	54.39
Transfer to Collective	-54.39
Balance as of 2/2/23	\$0.00
Current Electric Charges	51.87
current Taxes and Fees	6.96
Total Current Charges as of 2/2/23	\$58.83
Total Amount Due	\$58.83

App, on/ins or phone payments made before 7 pm ET will be posted same day

Account Name: VILLAS OFANDOVER ASSOC

Service Address: NaAndover Village Pl Entrance
LEXINGTON KY

Payment Options: Mobile app - LG&E KU ODP mobile app
(fees may apply) Online • lge-ku.com

Customer Service: Phone - (859) 367-1200, press 2-2-3
For fastest service, use our mobile app, website or automated phone system (859) 367-1200 24 hours a day.
Phone reps available M-F, 7am-7pm ET.

Next read will occur 2/21/23 • 2/23/23 (Meter Read Portion 15)

MONTHLY USAGE

ELECTRIC (kWh)

CURRENT BILLING

BILLING PERIOD AT-A-GLANCE

	THIS YEAR	LAST YEAR
Average Temperature	41°	37°
Number of Days Billed	34	33
Avg. Electric Charges per Day	\$1.53	\$1.63
Avg. Electric Usage per Day (kWh)	0.91	1.03

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN
Temperature (°F)	37°	34°	48°	50°	67°	75°	79°	76°	74°	57°	51°	44°	41°
Electric Usage (kWh)	1.53	1.49	1.40	1.46	1.46	1.46	1.45	1.44	1.45	1.47	1.49	1.60	1.53



1 PPL company

VILLAS OFANDOVER ASSOC
141 PROSPEROUS PL STE 21B
LEXINGTON, KY 40509-1854

CURRENT USAGE

f ELECTRIC

Meter Reading Information	Meter # C257021
Actual(R) kWh Reading on 1/25/23	20282
Actual(R) kWh Reading on 12/22/22	20251
Current kWh Usage	31
Meter Multiplier	1
Metered kWh Usage	31

CURRENT CHARGES

f ELECTRIC

Rate: General Service Single Phase

Basic Service Charge (\$1.35 x 34Days)	45.90
Energy Charge (\$0.11869 x 31kWh)	3.68
Electric DSM (\$0.00089 x 23 kWh)	0.02
Fuel Adjustment (\$0.00689 x 31 kWh)	0.21
Environmental Surcharge (4.22% x (\$49.60 - \$0.74))	2.06
Total Charges	\$51.87

Taxes & Fees

Rate Increase For School Tax (3.00% x \$51.87)	1.56
Franchise Fee - Lexington-Fayette (4.00% x \$51.87)	2.07
Sales Tax (6.00% x \$55.50)	3.33
Total Taxes and Fees	\$6.96

BILLING INFORMATION

Environmental Surcharge

Rate GS Environmental Surcharge Calculation: The fuel cost of \$0.74 included in the Energy Charge and the Fuel Adjustment line items were deducted from the Electric Charges before multiplying the Billing Factor of 4.22%.

Late Payment Charge

Late Charge to be Assessed After Due Date \$1.77

Rate Schedules

For a copy of your rate schedule, visit lge-ku.com/rates or call our Customer Service Department

Reduce Your Paper Pile



Who needs more paper? Simplify your life with our wvenience11t paperless billing option. You'll receive your utility bill through a safe and secure email every month.

lge-ku.com/business-paperless

2302021-001116-000-000-111100-0003082

OFFICEUSEONLY:
MRU15311655,GOO0000
P54.39
PF:N eB:P



• PPL company

BILLING SUMMARY

Previous Balance	60.78
Transfer to Collective	60.78
Balance as of 2/2/23	\$0.00
Current Electric Charges	59.97
Current Taxes and Fees	8.05
Total Current Charges as of 2/2/23	\$68.02
Total Amount Due	\$88.02

Mailed 2/3/23 for Account# 3000-0469-4349

Amount Due: \$68.02
 Due Date: 2/28/23

App, online or phone payments made before 1 pm ET will be posted sameday

AccountName: VIL OF ANDOVER ASSOC

Service Address: NaAndover Village Pl Island
LEXINGTON KY

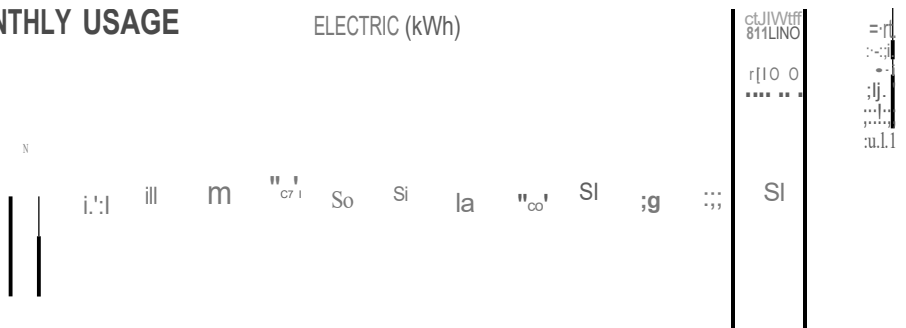
Payment Options
(fees may apply) Mobile app - LG&E KUOOP mobile app
Online - lge-ku.com

Customer Service: Phone - (859) 367-1200, press 2-2-3
For fastest service, use our mobile app, website or automated phone system (859) 367-1200 24 hours a day.
Phone reps available M-F, 7am - 7pm ET.

Next read will occur 2/21/23- 2/23/23 (Meter Read Portion 16)

MONTHLY USAGE

ELECTRIC (kWh)



BILLING PERIOD AT-A-GLANCE

	THIS YEAR	LAST YEAR
Average Temperature	41°	37°
Number of Days Billed	34	33
Avg. Electric Charges per Day	\$1.76	\$1.83
Avg. Electric Usage per Day (kWh)	2.74	3.39

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN
Temperature (°F)	37°	34°	48°	50°	67°	75°	79°	76°	74°	57°	51°	44°	41°
Usage (kWh)	1.83	1.76	1.77	1.77	1.77	1.77	1.76	1.79	1.77	1.78	1.79	1.79	1.76



IQJ PPL company

VILLAS OF ANDOVER ASSOC
141 PROSPEROUS 21B
LEXINGTON, KY 40509-1848

CURRENT USAGE

f ELECTRIC

Meter Reading Information	Meter # 2003120
Actual (R) kWh Reading on 1/25/23	17139
Actual (R) kWh Reading on 12/22/22	17046
Current kWh Usage	93
Meter Multiplier	1
Metered kWh Usage	93

REcEveo

Ft8 0 6 2023

By, _____

CURRENT CHARGES

f ELECTRIC

Rate: General Service Single Phase

Basic Service Charge(\$1.35 x 34 Days)	45.90
Energy Charge (\$0.11869 x 93 kWh)	11.04
Electric DSM (\$0.00062 x 26 kWh)	0.02
Electric DSM (\$0.00089 x 67 kWh)	0.06
Fuel Adjustment (\$0.00689 x 93 kWh)	0.64
Environmental Surcharge (4.22% x(\$57.02 - \$2.23))	2.31
Total Charges	\$59.97

Taxes&Fees

RateIncrease For School Tax (3.00% x\$59.97)	1.80
Franchise Fee-Lexington-Fayette(4.00% x \$59.97)	2.40
Sales Tax (6.00% x \$64.17)	3.85
Total Taxes and Fees	\$11.05

BILLING INFORMATION

Environmental Surcharge

Rate GSEnvironmental Surcharge Calculation: The fuel cost of \$2.23 Included in theEnergyCharge and theFuel Adjustment lineItems were deducted from theElectric Charges before multiplying the Billing Factor of 4.22%.

Lats Payment Charge

Late Charge to be Assessed After Due Date \$2.04

Rafe Schedules

For a copy of your rate schedule, visit lge-ku.com/rates or call our Customer Service Department

Reduce Your Paper Pile



Who needs more paper? Simplify your life with our convenient paperless billing option. You'll receive your utility bill through a safe and secure email every month.

lge-ku.com/business-paperless

2302021-001117-000-000 100-0003084

OFFICE USE ONLY:
MRU15311655,GOO0000
P60.78
PF:NeB:P



WE KEEP LIFE FLOWING-

Service Address:

VILLAS AT ANDOVER HOA
ANDOVER VILLAGE PL SPKLR
LEXINGTON, KY 40502

RECEIVED

FEB 17 2023

BY: _____

THANK YOU FOR BEING OUR CUSTOMER

Important Account Messages

- Thank you for being a long time customer! We work hard every day to deliver water service that is safe, reliable, and affordable - our customers deserve nothing less.
- Want more convenience and less clutter? Try paperless billing. We send an email when your bill is available for viewing and include an option to pay. It's simple to sign up, just register or log into My Account at amwater.com/myaccount and make the selection for paperless billing.

For more information, visit www.kentuckyamwater.com

Statement

Account No. 1012-220000204231

\$43.84

Payment Due By: _____

March 2, 2023

Billing Date: February 14, 2023

Service Period: Jan 12 to Feb 08 (28 Days)

Total Gallons: _____

0

Account Summary - See page 3 for Account Detail

Prior Billing:	\$43.84
Payments - Thank You!	\$43.84
Balance Forward:	\$0.00
Service Related Charges:	\$39.02
Taxes:	\$4.82
Total Amount Due:	\$43.84

View your account information or pay your bill anytime at: www.amwater.com/MyAccount

Pay by Phone: Pay anytime at 1-855-748-6066
A convenience fee may apply

Customer Service: 1-800-678-6301
M-F 7:00am to 7:00pm - Emergencies 24/7

KENTUCKY AMERICAN WATER
PO BOX 6029
CAROL STREAM, IL 60197-6029

001386.002n1 VC250E EIMIC00001 IVC250E0010013S60102000



Account No. 1012-220000204231
\$43.84

Payment Due By:

March 2, 2023

If paying after 3/2/23, pay this amount:

\$45.92

Amount Enclosed \$



WE KEEP LIFE FLOWING



PO BOX 6029
P.O. BOX 91623
RANTOUL, IL 61866-8623

Service to: ANDOVER VILLAGE PL SPKLR
LEXINGTON, KY 40502

001386 1 AV 0.468 01386/001386/002771502VC250E 001
VILLAS AT ANDOVER HOA
C/O EMGMANAGEMENT SERVICES
141 PROSPEROUS PL STE 21A
LEXINGTON KY 40509-1854

KENTUCKY AMERICAN WATER
PO BOX 6029
CAROL STREAM, IL 60197-6029

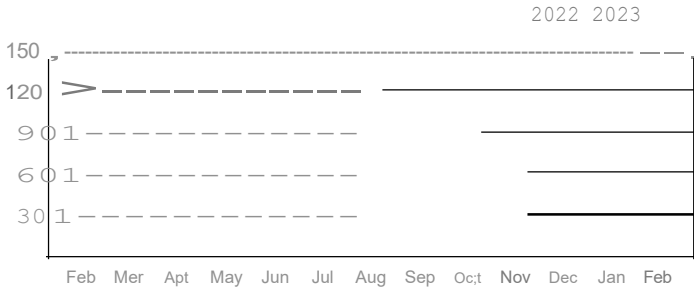
Meter Reading and Usage Summary

Meter No.	Measure	Size	From Date	To Date	Previous Read	Current Read	Meter Units	Billing Units	Total Gallons
052040336N	100CF	1	01/12/2023	02/08/2023	363(A)	363 (A)	0	0.00	0

A = Actual E = Estimate 1 C = 7.48gallons 1 Billing Unit = 100gallons

Billed Usage History (graph shown in 100 gallons)

■ 0 gallons = usage for this period
○ 0 gallons = usage for same period last year



Next Scheduled Read Date: on or about March 09, 2023
Account Type: Commercial

Average daily use for this period is: (28 days)

0
gallons

Year to Date Billed Usage: 0 gallons

Account Detail

Account No. 1012-220000204231

Service To: ANDOVER VILLAGE PL SPKLR LEXINGTON, KY 40502

Prior Billing	43.84
Payments	-43.84
Total payments as of Feb 1. Thank you!	-43.84
Balance Forward	0.00

Service Related Charges - 01/12/23 to 02/08/23

Water Service	37.30
Water Service Charge	37.30
Water Usage Charge (0.00 x 50.52066)	0.00
Other Charge 111	1.72
QIP Surcharge Water (\$37.30 x 4.61%)	1.72
KRA Withdrawal Fee (0.00 x 50.0275)	0.00
Total Service Related Charges	39.02
Taxes	4.82
State Sales Tax (\$41.36 x 6.000%)	2.48
Franchise Taxes (\$39.02 x 3.000%)	1.17
School District Tax (\$39.02 x 3.000%)	1.17
Total Current Period Charges	43.84

Total Amount Due • **\$43.84**

Understanding Your Bill

The information below defines some of the new terms you may find on your bill:

- **Service Related Charges:** This section includes charges for services related to water (or wastewater) service. If applicable, credits and debits for correction to previously billed charges are itemized in this section.
- **Fees and Adjustments:** This section provides details related to additional charges or adjustments for the service period referenced. Fees, when applicable, would include items such as service activation and late payment charges.
- **Surcharges:** Surcharges are used to recover changes to costs that occur between ratemaking cycles. Common surcharges include Purchased Water, Consolidated Expenses, Conservation, Intervenor Compensation and Payment Assistance.
- **Billing Units:** One billing unit equals 100 gallons of water used. If the meter serving your property measures your water use in cubic feet or a different unit of measure, we convert the usage to gallons to make it easier to understand.
- **Average Daily Use:** The gallons shown in the water droplet above represent your average daily water use for the current billing period. Tracking the amount of water you use can help you manage your overall water use from month to month.
- **Still have questions?** We are here to help. Our customer service representatives are available M-F, 7 a.m. to 7 p.m. More information on understanding your bill and charges can also be found on our website. See the link below.

Para obtener asistencia con la traducción de su factura, comuníquese con nuestro Centro de Servicio al Cliente, del lunes a viernes de 7 a.m. a 7 p.m.



WE KEEP LIFE FLOWING

Statement

Account No. 1012-220000204194

\$41.36

Service Address:

VILLAS AT ANDOVER HOA
39 FOREST HILL DR SPKLR
LEXINGTON, KY 40509

RECEIVED

FEB 17 2023

BY: _____

Payment Due By: _____

March 2, 2023

Billing Date: _____

February 14, 2023

Service Period: _____

Jan 12 to Feb 08 (28 Days)

Total Gallons: _____

0

THANK YOU FOR BEING OUR CUSTOMER

Important Account Messages

- Thank you for being a long time customer! We work hard every day to deliver water service that is safe, reliable, and affordable - our customers deserve nothing less.
- Want more convenience and less clutter? Try paperless billing. We send an email when your bill is available for viewing and include an option to pay. It's simple to sign up, just register or log into My Account at amwater.com/myaccount and make the selection for paperless billing.

Account Summary - See page 3 for Account Detail

Prior Billing:	\$41.36
Payments - Thank You!	\$41.36
Balance Forward:	\$0.00
Service Related Charges:	\$39.02
Taxes:	\$2.34
Total Amount Due:	\$41.36

For more information, visit www.kentuckyamwater.com

View your account information or pay your bill anytime at: www.emwater.com/MyAccount

Pay by Phone: Pay anytime at 1-855-748-6066
•A convenience fee may apply

Customer Service: 1-800-678-6301
M-F 7:00am to 7:00pm - Emergencies 24/7

KENTUCKY AMERICAN WATER
PO BOX 6029
CAROL STREAM, IL 60197-6029

00158(0):003159 VC250EETM1C00001

(VC250EOO10015800102000

Account No. **1012-220000204194**



WE KEEP LIFE FLOWING



P.O. BOX 91623
RANTOUL, IL 61866-8623

Total Amount

\$41.36

Payment Due By:

March 2, 2023

If paying after 3/2/23, pay this amount:

\$43.43

Service to: 39 FOREST HILL DR SPKLR
LEXINGTON, KY 40509

Amount Enclosed

\$

1111.1 1 1 11 11111
1111.1 1 1 11 11111

KENTUCKY AMERICAN WATER
PO BOX 6029
CAROL STREAM, IL 60197-6029

001580 1 AV 0.468 01580/001580/003159 6 02 VC250E 001
VILLAS AT ANDOVER HOA
C/O EMG MANAGEMENT SERVICES
141 PROSPEROUS PL STE 21A
LEXINGTON KY 40509-1854

00010122200002041940000000000004136019

WE'KE'EP LIFE FLOWING.

Meter Reading and Usage Summary

Meter No.	Measure	Size	From Date	To Date	Previous Read	Current Read	Meter Units	Billing Units	Total Gallons
26983128	100 gal	1"	01/12/2023	02/08/2023	980 (A)	980 (A)	0	0.00	0

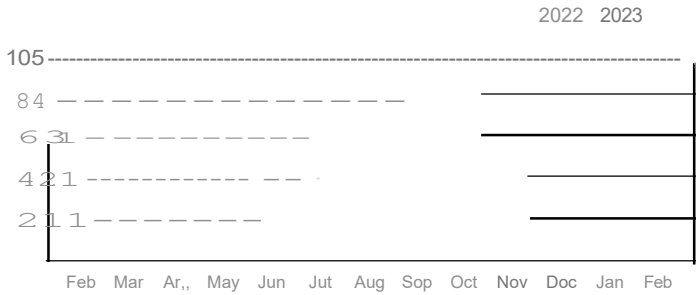
A - Actual E = Estimate

1 Billing Unit=100gallons

Billed Usage History (graph shown in 100gallons)

Next Scheduled **Read Date:** on or about March 09, 2023
Account Type: Residential

- 0 gallons = usage for this period
- 0 gallons: usage for same period last year



Average daily use for this period is: (28 days)

0
gallons

Year to Date Billed Usage: 0 gallons

Account Detail

Account No. 1012-220000204194

Service To: 39 FOREST HILL DR SPKLR LEXINGTON. KY 40509

Prior Billing	41.36
Payment	41.36
Total payments as of Feb 1. Thank you!	41.36
Balance Forward	0.00
Service Related Charges • 01/12/23 to 02/08/23	
Water Service	37.30
Water Service Charge	37.30
Water Usage Charge (0.00 x \$0.5757)	0.00
Other Charges	1.72
QIP Surcharge Water (\$37.30 x 4.61%)	1.72
KRA Withdrawal Fee (0.00 x \$0.0275)	0.00
Total Service Related Charges	39.02
Taxes	2.34
Franchise Taxes (\$39.02 x 3.000%)	1.17
School District Tax (\$39.02 x 3.000%)	1.17
Total Current Period Charges	41.36

Total Amount Due • \$41.36

Understanding Your Bill

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The Villas at Andover
Reimbursement to
Timothy Shuck
for mailbox repairs
Received 2/15/2023

TO HOA for Reimbursement



UME'S HOHE CENTERS, LLC
2300 GREY LAG WAV
LEXINGTON, KY 40509 (859) 543-4300

- SALE -

SALES#1: FSTLANE3 13 TRANS : 5426852 12-30-22

66758 BLK/GOLO NUHBERS 21N CTG 8.1S
2.88 DISCOUNT EACH -0.15
3 I 2.73
107204 LCC SYSTEH USE ONLY 0.00

SUBTOTAL: 8.19
HIX: 0.49
INVOICE 05174 TOTAL: 8.68
LCC: 8.68

ROT<At- PISCOUNT: 0.45

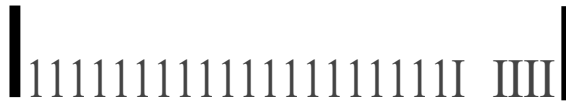
LIC: 101100XXXXXX1190 AMOUNT: 8.68 AUTHCD: 000491

SWIPED REFID: 255279 12/30/22 14:00:47

STORE: 2345 TERHIHM: 05 12/30/22 14:00:52

OF ITEMS PURCHASED: 3

EXCLUDES FEES, SERVICES AND SPECIAL ORDER ITEHS



THANK YOU FOR SHOPPING LOI,JE'S.
FOR DETAILS ON OUR RETURN POLICY, VISIT
LOI,JE.S.CO.H/RETURNS
A WRITTEN COPY OF THE RETURN POLICY IS AVAILABLE
AT OUR CUSTOHER SERVICE DESK

STORE HANAGER: GEORGE SHUNNARA

LOI,JE'S PRICE PROMISE

FOR MORE DHAILS, VISIT UYdES.COvPRICEPROHISE

* SHARE YOUR FEEDBACK! *
* ENTER FOR A CHANCE TO BE *
● ONE OF FIVE \$500 WINNERS DRAWN HONTHLVI *
* tENTRE EN EL SORTED MENSUAL *
* PARA SER UNO OE LOS CINCO GANADORES DE \$500! *
! III
* ENTER BV COHPLETING A SHORT SURVEY *
WITHIN ONE WEEK AT: ijl/W.loves.com/survey III
* Y O U R ID M051741 234593 6498B4 *
* *
● NO PURCHASE NECESSARY TO ENTER OR Wm.

● VOID WHERE PROHIBITED. MUST BE 18 OR OLDER TO ENTER. III
● OFFICIAL RULES & WINNERS AT: v v.lo es.col/survey III
! *****

STORE: 2345 TERHINAL: 05 12/30/22 14:00:52

LEXINGTON



218 E Main St Lexington, KY 40507
www.lexingtonKY.gov/LEXserv
1-888-987-8111

ACCOUNT INFORMATION

Service Address
617 FOREST HILLDR

BILLING PERIOD INFO

Billing Date Feb 16, 2023
Billing Period Jan 19 to Feb 16 (28 days)
Rate Type Commercial
Total Hundred Gallons 0.0
Gallons Used 0



Account Number 022229300

PREVIOUS ACCOUNT ACTIVITY

Balance from Last LEXserv Bill \$5.37
Payments Received -\$5.37 CR
Total Prior Balance \$0.00

RECEIVED

FEB 16 2023

BY: -----

CURRENT CHARGES

Water Quality Management Fee \$5.37
Total Current Charges \$5.37

Please remove the leading 0 from the account number when making a payment or logging into your online account.

Convenient for you, good for the Environment. Go paperless at: www.LexingtonKY.gov/LEXserv

Enroll in AutoPay! It's the free, fast and easy way to assure your LEXserv bill is paid on time every month.

Please keep your bill current to avoid penalties, interest and potential shutoff of water.

Please disregard this notification if payment has already been submitted.

TOTAL AMOUNT DUE: \$5.37

Thank you for paying your LEXserv bill promptly!

LEXINGTON



Each and remit this portion with payment

10% penalty will be assessed for payments received after the due date.

Account Number 222229300
Due Date Mar 09, 2023
Amount Due \$5.37

AMOUNT PAID:\$

MAKE CHECK PAYABLE TO:

Lexington-Fayette Urban County Government
P.O. Box 34090
Lexington KY 40588--4090

944 1 AV 0.471



00. Villas At Andover Homeowners
All Points Community Management
141 Prosperous Pl Ste 21A
13 Pi Lexington, KY 40509-1854



141 Prosperous Pl Ste 21A
Lexington, KY 40509-1854

Invoice

Date	Invoice#
2/28/2023	9719

Customer

The Villas at Andover
141 Prosperous Place, Ste 21
Lexington KY 40509

Description	Due Date	Amount
<p>***** FEBRUARY 2023 *****</p> <p>Monthly contract fee for management services to The Villas at Andover Homeowners Association for the period from 02/01/2023 to 1/31/2024.</p> <p>(The contract renewed automatically on 2/1/2023; contract stipulates rate will be adjusted by the lesser of two options: either 5% or by the increase in the Consumer Price Index. The CPI for 12 months ending 1/31/2022 increased by 6.4%, so the new monthly rate is $\\$644.39 \times 1.05 = \\676.61. CPI report is attached.)</p> <p>See attached itemized list for office & postage expenses incurred</p> <p>Sales Tax</p>	3/10/2023	676.61
		16.15
		0.00

For information about your account, please contact us at:

Phone #	Fax #	E-mail
859.263.7681	859.264.1112	jill@allpointsky.com

Total	\$692.76
Payments/Credits	\$0.00
Balance Due	\$692.76

	ENVELOPES			POSTAGE			PRINTING		Misc	TOTAL COST	EXPLANATION
	Chk	#10	#9	Flat Rate	1 oz	2 oz	B/W	Color			
Unit Cost	\$0.10	\$0.12	\$ 0.10		\$ 0.63	\$ 0.87	\$ 0.10	\$ 0.15			
Date											
2/27/2023		17			17		34			\$ 16.15	Accounts Receivable Notices
	\$ -	\$2.04	\$	\$ -	\$ 10.71	\$ -	\$ 3.40	\$ -	\$ -	\$ 16.15	TOTAL

Office Supplies & Printing Total \$ 5.44
 Postage Total \$ 10.71

NEWS RELEASE

BUREAU OF LABOR STATISTICS

U. S. D E P A R T M E N T O F L A B O R



**Transmission of material in this release is embargoed until
8:30 a.m. (ET) Tuesday, February 14, 2023**

USDL-23-0277

Technical information: (202) 691-7000 • cpi_info@bls.gov • www.bls.gov/cpi
Media contact: (202) 691-5902 • PressOffice@bls.gov

CONSUMER PRICE INDEX – JANUARY 2023

The Consumer Price Index for All Urban Consumers (CPI-U) rose 0.5 percent in January on a seasonally adjusted basis, after increasing 0.1 percent in December, the U.S. Bureau of Labor Statistics reported today. Over the last 12 months, the all items index increased 6.4 percent before seasonal adjustment.

The index for shelter was by far the largest contributor to the monthly all items increase, accounting for nearly half of the monthly all items increase, with the indexes for food, gasoline, and natural gas also contributing. The food index increased 0.5 percent over the month with the food at home index rising 0.4 percent. The energy index increased 2.0 percent over the month as all major energy component indexes rose over the month.

The index for all items less food and energy rose 0.4 percent in January. Categories which increased in January include the shelter, motor vehicle insurance, recreation, apparel, and household furnishings and operations indexes. The indexes for used cars and trucks, medical care, and airline fares were among those that decreased over the month.

The all items index increased 6.4 percent for the 12 months ending January; this was the smallest 12-month increase since the period ending October 2021. The all items less food and energy index rose 5.6 percent over the last 12 months, its smallest 12-month increase since December 2021. The energy index increased 8.7 percent for the 12 months ending January, and the food index increased 10.1 percent over the last year.

Chart 1. One-month percent change in CPI for All Urban Consumers (CPI-U), seasonally adjusted, Jan. 2022 - Jan. 2023
Percent change

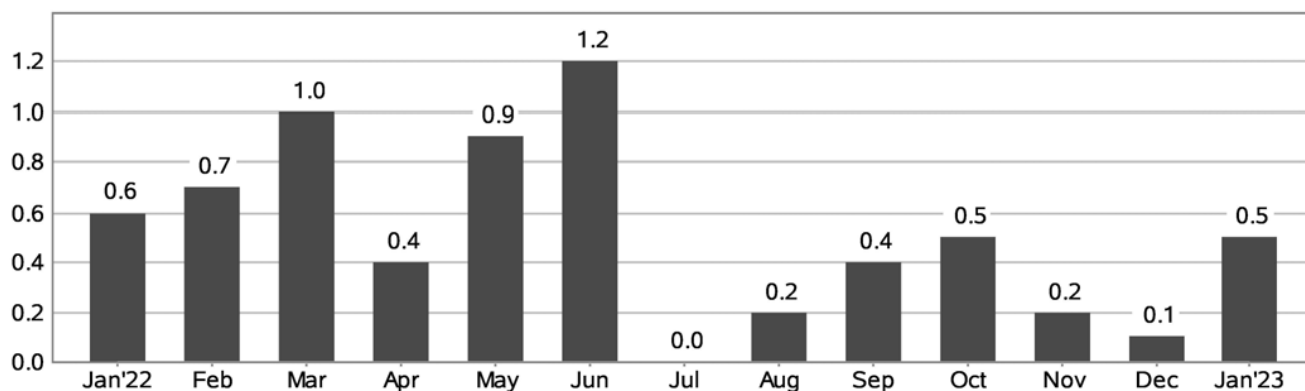


Chart 2. 12-month percent change in CPI for All Urban Consumers (CPI-U), not seasonally adjusted, Jan. 2022 - Jan. 2023

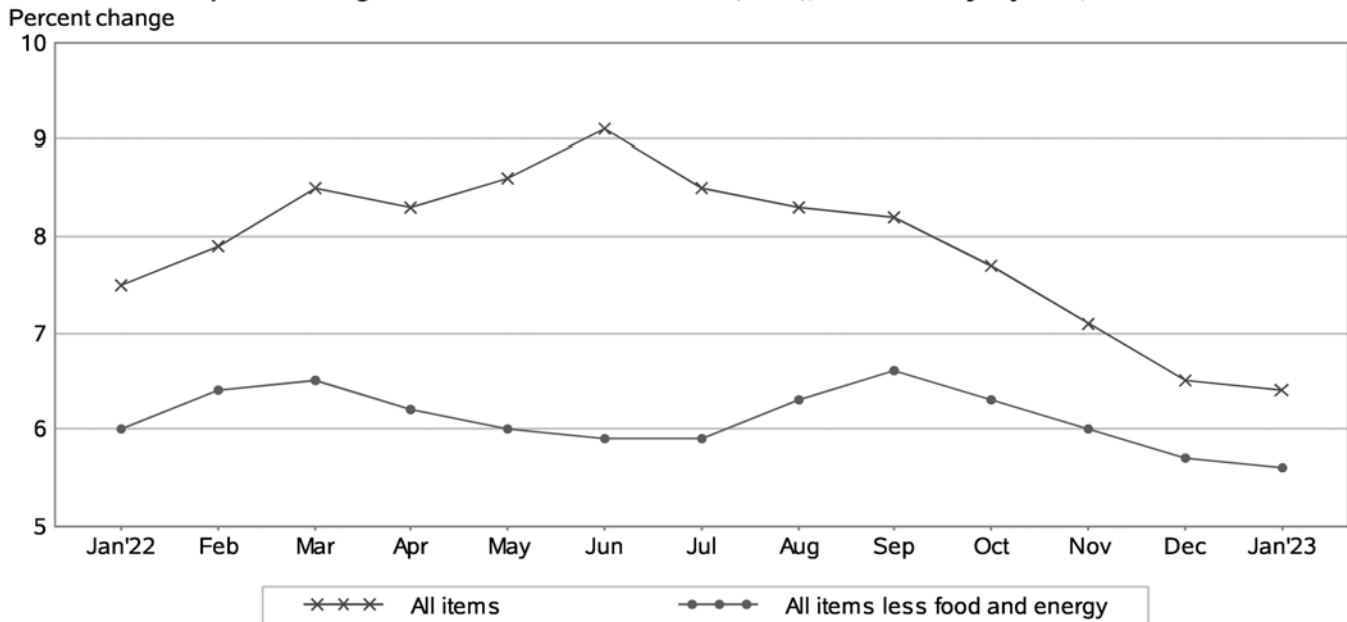


Table A. Percent changes in CPI for All Urban Consumers (CPI-U): U.S. city average

	Seasonally adjusted changes from preceding month							Un-adjusted 12-mos. ended Jan. 2023
	Jul. 2022	Aug. 2022	Sep. 2022	Oct. 2022	Nov. 2022	Dec. 2022	Jan. 2023	
All items.....	0.0	0.2	0.4	0.5	0.2	0.1	0.5	6.4
Food.....	1.1	0.8	0.8	0.7	0.6	0.4	0.5	10.1
Food at home.....	1.3	0.8	0.7	0.5	0.6	0.5	0.4	11.3
Food away from home ¹	0.7	0.9	0.9	0.9	0.5	0.4	0.6	8.2
Energy.....	-4.7	-3.9	-1.7	1.7	-1.4	-3.1	2.0	8.7
Energy commodities.....	-7.9	-8.0	-4.1	3.7	-2.1	-7.2	1.9	2.8
Gasoline (all types).....	-8.1	-8.4	-4.2	3.4	-2.3	-7.0	2.4	1.5
Fuel oil ¹	-11.0	-5.9	-2.7	19.8	1.7	-16.6	-1.2	27.7
Energy services.....	0.0	1.8	1.2	-0.7	-0.6	1.9	2.1	15.6
Electricity.....	1.5	1.2	0.8	0.5	0.5	1.3	0.5	11.9
Utility (piped) gas service.....	-3.8	3.5	2.2	-3.7	-3.4	3.5	6.7	26.7
All items less food and energy.....	0.3	0.6	0.6	0.3	0.3	0.4	0.4	5.6
Commodities less food and energy								
commodities.....	0.1	0.4	0.0	-0.1	-0.2	-0.1	0.1	1.4
New vehicles.....	0.5	0.8	0.7	0.6	0.5	0.6	0.2	5.8
Used cars and trucks.....	-0.8	-0.2	-1.1	-1.7	-2.0	-2.0	-1.9	-11.6
Apparel.....	-0.1	0.3	0.0	-0.2	0.1	0.2	0.8	3.1
Medical care commodities ¹	0.6	0.2	-0.1	0.0	0.2	0.1	1.1	3.4
Services less energy services.....	0.4	0.6	0.8	0.5	0.5	0.6	0.5	7.2
Shelter.....	0.6	0.7	0.7	0.7	0.6	0.8	0.7	7.9
Transportation services.....	-0.4	1.0	1.9	0.6	0.3	0.6	0.9	14.6
Medical care services.....	0.4	0.7	0.8	-0.4	-0.5	0.3	-0.7	3.0

¹ Not seasonally adjusted