

	Operating	Reserve	Total
<b>Assets</b>			
<b>Cash &amp; Equivalents</b>			
AAB Operating - 3662	\$17,960.34	\$0.00	\$17,960.34
Truist Operating - 0605	\$2,233.28	\$0.00	\$2,233.28
AAB Savings - 8522	\$0.00	\$5,005.92	\$5,005.92
Alliance CD - 7 mo 5.25% 3-22-24	\$0.00	\$41,036.18	\$41,036.18
<b>Total: Cash &amp; Equivalents</b>	<b>\$20,193.62</b>	<b>\$46,042.10</b>	<b>\$66,235.72</b>
<b>Accounts Receivable</b>			
Accounts Receivable	\$12,925.73	\$0.00	\$12,925.73
<b>Total: Accounts Receivable</b>	<b>\$12,925.73</b>	<b>\$0.00</b>	<b>\$12,925.73</b>
<b>Total: Assets</b>	<b>\$33,119.35</b>	<b>\$46,042.10</b>	<b>\$79,161.45</b>
<b>Liabilities &amp; Equity</b>			
<b>Accounts Payable</b>			
Prepaid Owner Assessments	\$2,961.37	\$0.00	\$2,961.37
<b>Total: Accounts Payable</b>	<b>\$2,961.37</b>	<b>\$0.00</b>	<b>\$2,961.37</b>
<b>Long-Term Liabilities</b>			
Loan Payable	\$7,314.07	\$0.00	\$7,314.07
<b>Total: Long-Term Liabilities</b>	<b>\$7,314.07</b>	<b>\$0.00</b>	<b>\$7,314.07</b>
<b>Equity</b>			
Retained Earnings	\$51,496.88	\$0.00	\$51,496.88
Retained Earnings - Reserve	\$0.00	\$5,000.71	\$5,000.71
<b>Total: Equity</b>	<b>\$51,496.88</b>	<b>\$5,000.71</b>	<b>\$56,497.59</b>
Net Income Gain/Loss	\$0.00	\$41,041.39	\$41,041.39
Net Income Gain/Loss	(\$28,652.97)	\$0.00	(\$28,652.97)
<b>Total: Liabilities &amp; Equity</b>	<b>\$33,119.35</b>	<b>\$46,042.10</b>	<b>\$79,161.45</b>



## Income Statement - Operating

The Villas at Andover Homeowners Association, Inc.

From 10/01/2023 to 10/31/2023

Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
<b>OPERATING INCOME</b>							
<b>Income</b>							
43020-00 Assess, Operations	\$11,970.00	\$11,637.50	\$332.50	\$46,550.00	\$46,550.00	\$-	\$46,550.00
43021-00 Assess, Greenspace Purch	-	200.00	(200.00)	4,619.53	2,000.00	2,619.53	2,400.00
43023-00 Assess, Greenscape Maint	2,280.00	712.50	1,567.50	8,550.00	7,125.00	1,425.00	8,550.00
43100-00 Late Fee Income	75.00	-	75.00	490.00	-	490.00	-
43105-00 Late Fee Interest	9.39	-	9.39	5,341.91	-	5,341.91	-
43120-00 Legal Fees Reimbursement	-	41.67	(41.67)	154.00	416.70	(262.70)	500.00
43140-00 Misc. Income	10.00	-	10.00	(595.00)	-	(595.00)	-
43145-00 CC&R Fines	50.00	-	50.00	150.00	-	150.00	-
<b>Total Income</b>	<b>\$14,394.39</b>	<b>\$12,591.67</b>	<b>\$1,802.72</b>	<b>\$65,260.44</b>	<b>\$56,091.70</b>	<b>\$9,168.74</b>	<b>\$58,000.00</b>
<b>Other Income</b>							
73080-00 Interest Income	0.37	-	0.37	2.14	-	2.14	-
<b>Total Other Income</b>	<b>\$0.37</b>	<b>\$-</b>	<b>\$0.37</b>	<b>\$2.14</b>	<b>\$-</b>	<b>\$2.14</b>	<b>\$-</b>
<b>Total OPERATING INCOME</b>	<b>\$14,394.76</b>	<b>\$12,591.67</b>	<b>\$1,803.09</b>	<b>\$65,262.58</b>	<b>\$56,091.70</b>	<b>\$9,170.88</b>	<b>\$58,000.00</b>
<b>OPERATING EXPENSE</b>							
<b>Maintenance - Grounds</b>							
55540-02 Grounds Maint, Contract	2,700.72	2,672.50	(28.22)	26,608.62	26,725.00	116.38	32,070.00
55565-02 Ice & Snow Removal	-	-	-	-	-	-	300.00
55570-02 Irrigation Systems	-	25.00	25.00	188.17	250.00	61.83	300.00
55580-02 Light Repairs, Landscaping	-	41.67	41.67	528.76	416.70	(112.06)	500.00
55595-02 Mailbox Repairs	-	10.00	10.00	114.56	100.00	(14.56)	120.00
55596-02 Other Miscellaneous Expenses	-	12.50	12.50	-	125.00	125.00	150.00
55600-02 Supplies	-	4.17	4.17	-	41.70	41.70	50.00
<b>Total Maintenance - Grounds</b>	<b>\$2,700.72</b>	<b>\$2,765.84</b>	<b>\$65.12</b>	<b>\$27,440.11</b>	<b>\$27,658.40</b>	<b>\$218.29</b>	<b>\$33,490.00</b>
<b>Maintenance - Greenspace</b>							
55705-02 Greenspace, Mowing	530.76	533.33	2.57	5,240.96	5,333.30	92.34	6,400.00
55735-02 Greenspace, Trees	-	166.67	166.67	1,371.32	1,666.70	295.38	2,000.00
<b>Total Maintenance - Greenspace</b>	<b>\$530.76</b>	<b>\$700.00</b>	<b>\$169.24</b>	<b>\$6,612.28</b>	<b>\$7,000.00</b>	<b>\$387.72</b>	<b>\$8,400.00</b>
<b>Utilities</b>							
56010-02 Electricity	105.48	112.50	7.02	1,096.37	1,125.00	28.63	1,350.00
56065-02 Water	191.68	120.83	(70.85)	1,377.66	1,208.30	(169.36)	1,450.00
56070-02 Water Quality Mgm Fee	5.63	5.50	(0.13)	54.74	55.00	0.26	66.00
<b>Total Utilities</b>	<b>\$302.79</b>	<b>\$238.83</b>	<b>(\$63.96)</b>	<b>\$2,528.77</b>	<b>\$2,388.30</b>	<b>(\$140.47)</b>	<b>\$2,866.00</b>
<b>Administrative &amp; General Expenses</b>							
64025-02 Accounting & Audit Fees	-	20.83	20.83	250.00	208.30	(41.70)	250.00
64075-00 Bank Fees	10.00	-	(10.00)	10.00	-	(10.00)	-
64100-02 Dues & Subscriptions	-	-	-	15.00	15.00	-	15.00
64150-02 Insurance, Business Liability	-	98.75	98.75	1,056.16	987.50	(68.66)	1,185.00
64200-02 Legal Fees	-	166.67	166.67	8,057.50	1,666.70	(6,390.80)	2,000.00
64225-02 Management Fees	676.61	676.67	0.06	6,733.88	6,766.70	32.82	8,120.00
64275-02 Office Supplies & Printing	-	10.00	10.00	42.59	100.00	57.41	120.00
64300-02 Postage	-	10.00	10.00	63.12	100.00	36.88	120.00
64325-02 Social Activities	-	41.67	41.67	-	416.70	416.70	500.00
64330-02 Membership Fees	-	2.08	2.08	-	20.80	20.80	25.00
64450-02 Website	-	20.83	20.83	20.17	208.30	188.13	250.00
<b>Total Administrative &amp; General Expens</b>	<b>\$686.61</b>	<b>\$1,047.50</b>	<b>\$360.89</b>	<b>\$16,248.42</b>	<b>\$10,490.00</b>	<b>(\$5,758.42)</b>	<b>\$12,585.00</b>



## Income Statement - Operating

The Villas at Andover Homeowners Association, Inc.

From 10/01/2023 to 10/31/2023

Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
<b>Other Expenses</b>							
84010-02 Interest Expense	\$33.02	\$54.17	\$21.15	\$399.36	\$541.70	\$142.34	\$650.00
<b>Total Other Expenses</b>	<u>\$33.02</u>	<u>\$54.17</u>	<u>\$21.15</u>	<u>\$399.36</u>	<u>\$541.70</u>	<u>\$142.34</u>	<u>\$650.00</u>
<b>Reserve Expenses</b>							
97000-00 Contribution to Reserves	-	-	-	40,686.61	-	(40,686.61)	-
<b>Total Reserve Expenses</b>	<u>\$-</u>	<u>\$-</u>	<u>\$-</u>	<u>\$40,686.61</u>	<u>\$-</u>	<u>(\$40,686.61)</u>	<u>\$-</u>
<b>Total OPERATING EXPENSE</b>	<b>\$4,253.90</b>	<b>\$4,806.34</b>	<b>\$552.44</b>	<b>\$93,915.55</b>	<b>\$48,078.40</b>	<b>(\$45,837.15)</b>	<b>\$57,991.00</b>
<b>Net Income:</b>	<u><b>\$10,140.86</b></u>	<u><b>\$7,785.33</b></u>	<u><b>\$2,355.53</b></u>	<u><b>(\$28,652.97)</b></u>	<u><b>\$8,013.30</b></u>	<u><b>(\$36,666.27)</b></u>	<u><b>\$9.00</b></u>



## Income Statement - Reserve

The Villas at Andover Homeowners Association, Inc.

From 10/01/2023 to 10/31/2023

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>RESERVE INCOME</b>							
<b>Income</b>							
43000-00 Reserve Contrib from Operating	\$-	\$-	\$-	\$40,686.61	\$-	\$40,686.61	\$-
<b>Total Income</b>	<b>\$-</b>	<b>\$-</b>	<b>\$-</b>	<b>\$40,686.61</b>	<b>\$-</b>	<b>\$40,686.61</b>	<b>\$-</b>
<b>Other Income</b>							
73081-00 Interest Income - Reserves	172.94	-	172.94	354.78	-	354.78	-
<b>Total Other Income</b>	<b>\$172.94</b>	<b>\$-</b>	<b>\$172.94</b>	<b>\$354.78</b>	<b>\$-</b>	<b>\$354.78</b>	<b>\$-</b>
<b>Total RESERVE INCOME</b>	<b>\$172.94</b>	<b>\$-</b>	<b>\$172.94</b>	<b>\$41,041.39</b>	<b>\$-</b>	<b>\$41,041.39</b>	<b>\$-</b>
<b>Net Reserve:</b>	<b>\$172.94</b>	<b>\$0.00</b>	<b>\$172.94</b>	<b>\$41,041.39</b>	<b>\$0.00</b>	<b>\$41,041.39</b>	<b>\$0.00</b>

Vendor	Current	Over 30	Over 60	Over 90	Balance
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**Totals:**



Account No:	Homeowner Name	Address	Balance
04200010	Jas Sekhon & Miriam Sekhon amickhomes@gmail.com	620 Andover Village Place Lexington, KY 40509	(\$375.00)
04200030	Anthony Nave anthonnav@aol.com	625 Andover Village Place Lexington, KY 40509	(\$511.00)
04200050	Thomas Hackney thackneyky@aol.com,garyking407@gmail.com	629 Andover Village Place Lexington, KY 40509	(\$419.37)
04200060	Jeffrey Gray & Melissa Gray grayrx@yahoo.com,kouichira.kishi@team.toyota.co	632 Andover Village Place Lexington, KY 40509	(\$1,125.00)
04200120	Charles Berry chuck.berry.01@gmail.com	644 Andover Village Place Lexington, KY 40509	(\$375.00)
04200330	Castle Rock Homes LLC tammys@qx.net,rentals@homeleaselex.com,ken@	688 Andover Village Place Lexington, KY 40509	(\$156.00)
<b>The Villas at Andover Homeowners Association, Inc. Total</b>			<b>6 (\$2,961.37)</b>



# Homeowner Aging Report Excluding Prepaid

The Villas at Andover Homeowners Association, Inc.

End Date: 10/31/2023

Description	Current	Over 30	Over 60	Over 90	Balance
<b>04200190 - George Tomaich &amp; Mary Tomaich Current Owner</b> 660 Andover Village Place					
					Last Payment: \$375.00 on 10/18/2023
<b>Total:</b>	<b>\$10.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$10.00</b>
<b>04200070 - Terri Finch Current Owner</b> 633 Andover Village Place					
					Last Payment: \$433.80 on 09/06/2023
<b>Total:</b>	<b>\$175.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$175.00</b>
<b>04200220 - Marissa Bradley Previous Owner</b> 665 Andover Village Place					
					Last Payment: \$961.00 on 09/30/2023 Collection Status: Final Notice
<b>Total:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$325.28</b>	<b>\$325.28</b>
<b>04200021 - Manuel Hijar &amp; Kinga Mnich Current Owner</b> 624 Andover Village Place					
					Last Payment: \$50.00 on 08/03/2023
<b>Total:</b>	<b>\$375.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$375.00</b>
<b>04200200 - Otto Bender Current Owner</b> 661 Andover Village Place					
					Last Payment: \$375.00 on 08/04/2023
<b>Total:</b>	<b>\$375.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$375.00</b>
<b>04200220 - JMY Properties LLC Current Owner</b> 665 Andover Village Place					
					Last Payment: \$221.00 on 09/06/2023
<b>Total:</b>	<b>\$375.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$375.00</b>
<b>04200100 - Aaron Leshar &amp; Shannon Leshar Current Owner</b> 640 Andover Village Place					
					Last Payment: \$607.63 on 09/05/2023
<b>Total:</b>	<b>\$400.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$400.00</b>
<b>04200141 - Sarah Espinosa &amp; Victor Espinosa Current Owner</b> 649 Andover Village Place					
					Last Payment: \$580.00 on 08/01/2023
<b>Total:</b>	<b>\$375.00</b>	<b>\$0.00</b>	<b>\$25.00</b>	<b>\$0.00</b>	<b>\$400.00</b>
<b>04200211 - Brian Rosenkrantz Current Owner</b> 664 Andover Village Place					
					Last Payment: \$375.00 on 09/20/2023 Collection Status: First Notice
<b>Total:</b>	<b>\$375.00</b>	<b>\$5.63</b>	<b>\$30.63</b>	<b>\$0.00</b>	<b>\$411.26</b>
<b>04200230 - Robert Terry Current Owner</b> 668 Andover Village Place					
					Last Payment: \$1,376.42 on 07/03/2023
<b>Total:</b>	<b>\$402.78</b>	<b>\$2.78</b>	<b>\$0.00</b>	<b>\$185.00</b>	<b>\$590.56</b>
<b>04200381 - Chad Snodgrass &amp; Susan Jones-Snodgrass Current Owner</b> 631 Forest Hill Drive					
					Last Payment: \$700.00 on 09/06/2023 Collection Status: Final Notice
<b>Total:</b>	<b>\$411.25</b>	<b>\$21.00</b>	<b>\$46.00</b>	<b>\$834.48</b>	<b>\$1,312.73</b>
<b>04200091 - Jason D. Hans &amp; Nataliya Hans Current Owner - Legal</b> 637 Andover Village Place					
					Last Payment: \$1,554.63 on 10/10/2023 Collection Status: Attorney - Lawsuit
<b>Total:</b>	<b>\$375.00</b>	<b>\$4,980.60</b>	<b>\$0.00</b>	<b>\$2,820.30</b>	<b>\$8,175.90</b>
<b>Association</b>	<b>Current Total</b>	<b>Over 30 Total</b>	<b>Over 60 Total</b>	<b>Over 90 Total</b>	<b>Balance Total</b>
The Villas at Andover Homeowners Association, Inc.	\$3,649.03	\$5,010.01	\$101.63	\$4,165.06	\$12,925.73

Description	Current	Over 30	Over 60	Over 90	Balance
<b>Description</b>					<b>Total</b>
Assessment - Homeowner (Delinquent Fee) 2023			\$150.00		\$150.00
Assessment - Homeowner (Delinquent Interest) 2023			\$5,130.41		\$5,130.41
Assessment - Homeowner 2023			\$3,860.02		\$3,860.02
Greenspace Maintenance 2023			\$720.00		\$720.00
Greenspace Purchase 2023			\$185.00		\$185.00
NSF Fee 2023			\$10.00		\$10.00
Owner Fine 2022			\$2,820.30		\$2,820.30
Owner Fine 2023			\$50.00		\$50.00
		<b>AR Total:</b>	<b>\$12,925.73</b>		





## Cash Disbursement

The Villas at Andover Homeowners Association, Inc.

10/01/2023 - 10/31/2023

Date	Check #	Payee	Amount
<b>10-10000-00 AAB Operating - 3662</b>			
10/05/2023	0	GREAT SCAPES LLC	\$3,231.48
		<b>Invoice #: 100548403</b>	
		53-55540-02 Grounds Maintenance, Contract	\$2,700.72
		54-55705-02 Greenspace, Mowing	\$530.76
10/15/2023			\$368.00
		10-10098-00 Transfer to Truist Operating - 0605; To maintain Truist-0605 balance (loan requirement)	\$368.00
10/27/2023	0	KAWC 1012-220000204194	\$99.01
		<b>Invoice #: 220000204194 10/11</b>	
		55-56065-02 Water	\$99.01
10/27/2023	0	KAWC 1012-220000204231	\$92.67
		<b>Invoice #: 220000204231 10/11</b>	
		55-56065-02 Water	\$92.67
10/30/2023	0	Kentucky Utilities	\$105.48
		<b>Invoice #: 3000-0000-8502 10/04</b>	
		55-56010-02 Electricity	\$105.48
10/19/2023	0	ALL POINTS COMMUNITY MANAGEMENT	\$676.61
		<b>Invoice #: 10234</b>	
		60-64225-02 Management Fees	\$676.61
10/25/2023	10010	Charles Berry	\$750.00
		21-21600-00 Return CK# 2781	\$750.00
10/31/2023	0	LEXINGTON-FAYETTE URBAN CNTY GOVT	\$5.63
		<b>Invoice #: 0222229300 10/18/23</b>	
		55-56070-02 Water Quality Mgm Fee	\$5.63
10/13/2023	0	Returned Item - 660 Andover Village Place	\$10.00
		60-64075-00 EFT - Misc. Check; Misc. Check	\$10.00
		<b>Account Totals</b>	<b>8</b>
		<b># Checks:</b>	<b>\$5,338.88</b>
<b>10-10098-00 Truist Operating - 0605</b>			
10/15/2023	0	TRUIST (BB&T)	\$368.37
		<b>Invoice #: 9700166109 10/01/23</b>	
		25-21800-00 Loan Payable	\$335.35
		80-84010-02 Interest Expense	\$33.02
		<b>Account Totals</b>	<b>1</b>
		<b># Checks:</b>	<b>\$368.37</b>
		<b>Association Totals</b>	<b>9</b>
		<b># Checks:</b>	<b>\$5,707.25</b>

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**Truist Operating - 0605 Summary**

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Ending Account Balance:	\$ 2,233.28
Uncleared Items:	\$-
	<hr/>
Adjusted Balance:	\$ 2,233.28
Bank Ending Balance:	<hr/> \$ 2,233.28
Difference:	\$-



## Bank Account Reconciliation

The Villas at Andover Homeowners Association, Inc.

AAB Operating - 3662 (End: 10/31/2023)

### Uncleared Items

10/25/2023	Charles Berry	7750 - Move or Return Payment	10010	(\$750.00)
10/31/2023	LEXINGTON-FAYETTE URBAN CNTY GOVT		0	(\$5.63)
			<b>Total Uncleared</b>	<b>(\$755.63)</b>

### AAB Operating - 3662 Summary

Ending Account Balance:	\$ 17,960.34
Uncleared Items:	(\$755.63)
Adjusted Balance:	\$ 18,715.97
Bank Ending Balance:	\$ 18,715.97
Difference:	\$-

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**AAB Savings - 8522 Summary**

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Ending Account Balance:	\$ 5,005.92
Uncleared Items:	\$-
	<hr/>
Adjusted Balance:	\$ 5,005.92
Bank Ending Balance:	<hr/> \$ 5,005.92
Difference:	\$-

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**Alliance CD 7665 Summary**

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Ending Account Balance:	\$ 41,036.18
Uncleared Items:	\$-
	<hr/>
Adjusted Balance:	\$ 41,036.18
Bank Ending Balance:	\$ 41,036.18
	<hr/>
Difference:	\$-



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

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

Last statement: September 30, 2023

This statement: October 31, 2023

Total days in statement period: 31

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

Page 1 of 1  
XXXXXX7665  
( 0)

Direct inquiries to:  
888-734-4567

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

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THANK YOU FOR BANKING WITH US!

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**AAB CD**

Account number	XXXXXX7665
Total principal	\$40,686.61
Total current balance	\$41,036.18
Total interest year to date	\$349.57

**DAILY ACTIVITY**

Date	Description	Additions	Subtractions	Balance
09-30	Beginning balance			\$40,863.88
10-21	Interest Credit	172.30		41,036.18
10-31	Ending totals	172.30	.00	\$41,036.18

Thank you for banking with 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

Last statement: September 30, 2023

This statement: October 31, 2023

Total days in statement period: 31

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

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XXXXXX3662  
( 1)

Direct inquiries to:  
888-734-4567

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

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**THANK YOU FOR BANKING WITH US!**

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### AAB Community Checking

Account number	XXXXXX3662	Beginning balance	\$13,883.03
Enclosures	1	Total additions	10,755.06
Low balance	\$15,552.41	Total subtractions	5,922.12
Average balance	\$17,590.24	Ending balance	\$18,715.97
Avg collected balance	\$17,334		

### CHECKS

<u>Number</u>	<u>Date</u>	<u>Amount</u>	<u>Number</u>	<u>Date</u>	<u>Amount</u>
10009	10-12	106.50			

### DEBITS

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
10-02	' ACH Debit KENTUCKY-AMERICA PAYMENT 231002	96.41
10-02	' ACH Debit KENTUCKY-AMERICA PAYMENT 231002	109.21
10-03	' ACH Debit Kentucky Utiliti PAYMENT 231003	97.89
10-10	' ACH Debit The Villas at An VENDOR PAY 231010	548.23
10-10	' ACH Debit The Villas at An VENDOR PAY 231010	3,231.48
10-12	' ACH Debit LEXINGTON UTILITY 231012 1482808	5.63

Date	Description	Subtractions
10-13	' Return Deposit Item	375.00
10-13	' Direct S/C CHARGE BACK FEE	10.00
10-17	' ACH Debit The Villas at An CincXfer 231017	368.00
10-23	' ACH Debit The Villas at An VENDOR PAY 231023	676.61
10-27	' ACH Debit KENTUCKY-AMERICA PAYMENT 231027	92.67
10-27	' ACH Debit KENTUCKY-AMERICA PAYMENT 231027	99.01
10-31	' ACH Debit Kentucky Utiliti PAYMENT 231031	105.48

**CREDITS**

Date	Description	Additions
10-02	' Lockbox Deposit	1,875.00
10-03	' Lockbox Deposit	375.00
10-04	' Lockbox Deposit	1,875.00
10-05	' Lockbox Deposit	750.00
10-10	' Lockbox Deposit	2,304.63
10-17	' Lockbox Deposit	1,125.00
10-18	' Lockbox Deposit	375.00
10-20	' Lockbox Deposit	562.74
10-23	' Lockbox Deposit	12.32
10-24	' Lockbox Deposit	1,125.00
10-30	' Lockbox Deposit	375.00
10-31	' Interest Credit	0.37

**DAILY BALANCES**

Date	Amount	Date	Amount	Date	Amount
09-30	13,883.03	10-12	16,867.31	10-24	18,637.76
10-02	15,552.41	10-13	16,482.31	10-27	18,446.08
10-03	15,829.52	10-17	17,239.31	10-30	18,821.08
10-04	17,704.52	10-18	17,614.31	10-31	18,715.97
10-05	18,454.52	10-20	18,177.05		
10-10	16,979.44	10-23	17,512.76		

**INTEREST INFORMATION**

Annual percentage yield earned	0.03%
Interest-bearing days	31
Average balance for APY	\$17,334.44
Interest earned	\$0.37



**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

THE ONE STOP BANKING CENTER  
Alliance Association Bank CHANDLER, AZ

The Villas at Andover Homeowners Association, Inc. (VAH)  
c/o All Points Community Management  
141 Prosperous Pl, Ste 21A  
Lexington, KY 40509

Check Number: 10009

PAY TO THE ORDER OF One Hundred Six And 50/100 Dollars

DATE 09/30/2023

AMOUNT \*\*\*\*\*\$106.50

TO THE ORDER OF BILLINGS LAW FIRM, PLLC  
145 CONSTITUTION ST  
LEXINGTON, KY 40507

Memo: Invoice: 231483

*Paul Chen*  
Authorized Signature

⑆000010009⑆ ⑆12210598⑆8303163662⑆

10/12/2023 10009 \$106.50



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

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

Last statement: September 30, 2023

This statement: October 31, 2023

Total days in statement period: 31

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

Page 1  
XXXXXX8522  
( 0)

Direct inquiries to:  
888-734-4567

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

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THANK YOU FOR BANKING WITH US!

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### AAB Association MMA

Account number	XXXXXX8522	Beginning balance	\$5,005.28
Low balance	\$5,005.28	Total additions	.64
Average balance	\$5,005.28	Total subtractions	0.00
Avg collected balance	\$5,005	Ending balance	\$5,005.92
Interest paid year to date	\$5.21		

### CREDITS

Date	Description	Additions
10-31	Interest Credit	.64

### DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
09-30	5,005.28	10-31	5,005.92		

### INTEREST INFORMATION

Annual percentage yield earned	0.15%
Interest-bearing days	31
Average balance for APY	\$5,005.28
Interest earned	\$0.64

**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



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

## Invoice 100548403

DATE 10/01/2023	PLEASE PAY <b>\$3,231.48</b>	DUE DATE 10/31/2023
--------------------	---------------------------------	------------------------

**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 - March 2023 - February 2024 Comprehensive Maintenance of Facility per Agreement Guidelines - Residential Homes	1	2,547.85	2,547.85
Commercial Monthly Installment - March 2023 - February 2024 Comprehensive Maintenance of Facility per Agreement Guidelines - Common Area	1	500.72	500.72
		<b>SUBTOTAL</b>	3,048.57
		<b>TAX</b>	182.91
		<b>TOTAL</b>	3,231.48
<b>TOTAL DUE</b>			<b>\$3,231.48</b>

THANK YOU.



# Business Loan Statement

5042 277 4089 100-50-02-57  
THE VILLAS AT ANDOVER HOMEOWNERS  
141 PROSPEROUS PL STE 21A  
LEXINGTON KY 40509-1854

Statement Date: 10/01/2023

## Loan Summary

Account Number	9700166109-00002
Current Loan Amount	\$7,649.42
Current Principal Balance	\$7,649.42
Interest Rate	5.18000%
Daily Interest Charge	\$1.1006
Interest Paid YTD	\$366.34
Maturity Date	08/15/2028

Promissory Note #9700166109/00001

Your payment is being drafted from account #####0605.

## Billing Summary

Payment Due Date	10/15/2023
Current Principal Due	\$335.35
Current Interest Due	\$33.02
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

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.

Equal Housing Lender

Member FDIC

## Transaction History

Date	Description	Principal	Interest	Fees	Interest Rate	Principal Balance
	CURRENT RATE				5.18	
09/15/23	PRINCIPAL PAYMENT PRINCIPAL	332.77				7,649.42
09/15/23	INTEREST PAYMENT INTEREST		35.60			

Detach here and mail with your payment in the enclosed envelope. Make check payable to Truist. Be sure to include your loan account number on the check. Allow 7 days for postal delivery.

PAYMENT VOUCHER

Account Number	TC	Statement Date	Payment Due Date
9700166109 00002	84	10/01/2023	10/15/2023

102970016610900002800000000368370505

o 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 9⑆ 9 200 166 109⑈ 84

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*Helpful Information:*

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*For questions regarding this bill, or to pay your account off in full, please contact your local Truist account officer.*

*Only Checks or Money Orders should be sent by Mail.*

*This statement does not reflect activity after statement date.*

*Payments can be accepted at teller windows of any branch.*

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*Messages:*

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Member FDIC

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*Automatic Payment Authorization*

9700166109-00002

*By signing below, you authorize Truist Bank to initiate electronic debits from the checking or savings account listed below ("Account") in the amount of your scheduled loan payment, as and when same shall be due and payable. You certify that you are an authorized signatory on the Account and that the Account is a business account. You agree that the electronic debits you authorize comply with all applicable law (including but not limited to laws administered by the U.S. Office of Foreign Assets Control) and with NACHA Rules and Guidelines. This authorization will remain in place until your account officer receives written notice from you to cancel your automatic payments.*

Checking or Savings Account Number to Draft \_\_\_\_\_ Check One:    Checking    Savings

Financial Institution to Draft \_\_\_\_\_ Financial Institution's Transit Routing Number \_\_\_\_\_

Date \_\_\_\_\_ Signature of Account Holder \_\_\_\_\_

Name and Title (if applicable) \_\_\_\_\_

**Include a blank voided check (for checking accounts) or a voided deposit slip (for savings accounts).  
Please allow 15 days for the setup of the Automatic Payment Draft to be completed.**



# Business Loan Statement

9700166109- 00002  
THE VILLAS AT ANDOVER HOMEOWNERS

Page 3 of 3

## Transaction History

Date	Description	Principal	Interest	Fees	Interest Rate	Principal Balance
09/15/23	CHARGES THIS PERIOD INTEREST		33.02			
09/30/23	PRIN DUE THIS PERIOD	335.35				7,649.42







a PPL company

JFtEC;I :JIVED

UCr 1 i zuz3

BY: \_\_\_\_\_

Detail Accounts billed in this Collective 2  
Detail Accounts not billed in this Collective 0

Mailed 10/4/23 for Collective Account# 3000-0000-8502

AMOUNT DUE  
**\$105.48**

DUE DATE  
**10/30/23**

Account Name: THE VILLAS AT ANDOVER NEIGHBORHOOD  
Service Address: ASSOC  
ALL POINTS COMMUNITY MGMT  
LEXINGTON KY

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

**COLLECTIVE BILLING INFORMATION**

Previous Collective Account Balance 97.89  
Payment Received - Thank You 10/2/23 -97.89  
Collective Account Balance as of 10/4/23 \$0.00  
Current Utility Charges Billed 105.48  
**Total Amount Due \$105.48**

**COLLECTIVE ACCOUNTS--BILLED**

Detail Account/ Service ID	Rate Type	Read Date	Current Reading	Previous Reading	Multiplier	Usage	Amount	
	110	09/21/23	36	13	1.0000	23	45.00	
View Detailed Bill	FEE						6.04	
<b>3000-0469-3473</b>	<b>NA ANDOVER VILLAGE PL ENTRANCE</b>						<b>\$51.04</b>	<b>BILLED</b>
	110	09/21/23	76	29	1.0000	47	47.99	
View Detailed Bill	FEE						6.45	
<b>3000-0469-4349</b>	<b>NA ANDOVER VILLAGE PL ISLAND</b>						<b>\$54.44</b>	<b>BILLED</b>
<b>Total Current Charges Billed</b>							<b>\$105.48</b>	

Please return only this portion with your payment Make checks payable to KU and write your account number on your check.

Amount Due 10/30/23 **\$105.48**  
After Due Date, Pay this Amount: **\$108.64**  
**Total Amount Enclosed: AUTOPAY**

Collective Account# 3000-0000-8502

\$105.48 will be deducted from your account on payment due date



a PPL company  
PO Box 25212  
Lehigh Valley, PA 18002-5212

THE VILLAS AT ANDOVER NEIGHBORHOOD  
ASSOC  
ALL POINTS COMMUNITY MGMT  
141 PROSPEROUS PL 21A  
LEXINGTON KY 40509



WE KEEP LIFE FLOWING™

**Service Address:**

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

**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.
- Your charges contain a change in pricing that was effective on 10/01/23. Please review the Account Detail section of your bill for more information.

For more information, visit [www.kentuckyamwater.com](http://www.kentuckyamwater.com)

**Statement**

Account No. **1012-220000204231**

**Total Amount Due: \$92.67**

Payment Due By: **October 27, 2023**

Thank you for using AutoPay. Payment will be automatically deducted on the bill due date.

**Billing Date:** October 11, 2023  
**Service Period:** Sep 12 to Oct 09 (28 Days)  
**Total Gallons:** 7,480

**Account Summary – See page 3 for Account Detail**

Prior Billing:		\$96.41
Payments - Thank You!	-	\$96.41
<b>Balance Forward:</b>	=	<b>\$0.00</b>
Service Related Charges:	+	\$82.58
Taxes:	+	\$10.09
<b>Total Amount Due:</b>	=	<b>\$92.67</b>

**View your account information or pay your bill anytime at:** [www.amwater.com/MyAccount](http://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

▼ Please return bottom portion with your payment. DO NOT send cash. Retain upper portion for your records. ▼

Account No. **1012-220000204231**

**Total Amount Due: \$92.67**

Payment Due By: **October 27, 2023**

If paying after 10/27/23, pay this amount: \$97.06



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

**Service to:** ANDOVER VILLAGE PL SPKLR  
LEXINGTON, KY 40502

**Amount Enclosed \$ Paid Electronically on Due Date**

VILLAS AT ANDOVER HOA  
c/o EMG MANAGEMENT SERVICES  
141 PROSPEROUS PL STE 21A  
LEXINGTON, KY 40509-1854

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

0001012220000204231000000000009267017

## Messages from Kentucky American Water

- **\*\*\*IMPORTANT WATER QUALITY MESSAGE:** 2022 Kentucky American Water annual water quality report is available. This report contains important information about your drinking water. Please go to [www.amwater.com/ccr/lexington.pdf](http://www.amwater.com/ccr/lexington.pdf) or [www.amwater.com/ccr/owenton.pdf](http://www.amwater.com/ccr/owenton.pdf) to view your 2022 annual water quality report or to request a paper copy call 800-678-6301.

### PAY YOUR WAY

Choose from 5 convenient payment options:

-  **AUTO PAY** (no stamps required)
-  **ONLINE** (24/7)
-  **BY MAIL**
-  **BY PHONE** (24/7)
-  **IN PERSON**








### CUSTOMER SERVICE






**1-800-678-6301**

HOURS: M-F, 7am-7pm • Emergencies: 24/7  
**TTY/TDD FOR THE HEARING IMPAIRED:**  
 711 (and then reference Customer Service number listed above)  
**LOCAL OFFICE:** 2300 Richmond Road in Lexington

### SERVICES

-  **Go Paperless:** Save time. Save money. Sign up for **Paperless Billing** and **Auto Pay** on MyWater at [amwater.com/mywater](http://amwater.com/mywater). Not registered? Log in and be sure to have your account number handy.
-  **Water Quality:** We take water quality seriously. When it comes to complying with federal drinking water standards, we consistently score better than the industry average. For a copy of the annual water quality report for your area, visit [kentuckyamwater.com](http://kentuckyamwater.com). Under Water Quality, select Water Quality Reports.
-  **H2O Help To Others:** This program helps low-income customers who qualify with their water bills. For more information, visit [kentuckyamwater.com](http://kentuckyamwater.com). Under Customer Service & Billing, select Customer Assistance Program.

### EXPLANATION OF OTHER TERMS

-  **Payment by Check:** Paying by check authorizes American Water to send the information from your check electronically to your bank for payment. The transaction will appear on your bank statement. The physical check will not be presented to your financial institution or returned to you.
-  **Estimated Bill:** This occurs when we are unable to read the water meter. Your usage from the same billing period the prior year is used to calculate the estimated bill. The next actual meter reading corrects any over or under estimates.
-  **Disputes:** If you have questions or complaints about your bill, please call us at 1-800-678-6301 before the due date. If your bill is unusually high, it may indicate that there is a leak in your plumbing. For tips on how to detect leaks and use water wisely, visit us online. You'll find helpful tools under the Water Information menu. Every drop counts!
-  **Rates:** A detailed listing of charges that make up your bill (or a copy of your tariff) is available by contacting Customer Service, visiting us at [kentuckyamwater.com](http://kentuckyamwater.com), or by visiting our customer lobby at 2300 Richmond Road in Lexington anytime between 9 a.m. to 4 p.m., Monday through Friday.
-  **Correspondence:** Please send written correspondence to PO Box 2798, Camden, NJ 08101. Be sure to include your name, account number, service address, mailing address and phone number including area code. Please do not send correspondence with your payment, as it may delay processing your payment and correspondence.

#### H2O HELP TO OTHERS PROGRAM - lend a hand to customers in need

I'm adding a one time contribution of \$\_\_\_\_\_ with my payment.

I'd like to add a recurring contribution to each bill of \$\_\_\_\_\_. I understand this amount will be added to each bill.

**Address Change(s)**

\_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_




State \_\_\_\_\_ Zip Code \_\_\_\_\_

(\_\_\_\_) \_\_\_\_\_  
 Phone Number \_\_\_\_\_

\_\_\_\_\_

E-mail Address \_\_\_\_\_

### Other ways to pay your bill

 <p><b>Auto Pay</b></p> <p>Save time and money. Enroll in Auto Pay, and your bill will be paid on time, every time, directly from your bank account on the due date. No stamps required!</p>	 <p><b>Online</b></p> <p>With My Account, you can pay your bill anytime, anywhere. Registration is fast and easy. Visit <a href="http://www.amwater.com/MyAccount">www.amwater.com/MyAccount</a> or pay without registration at <a href="http://www.amwater.com/billpay">www.amwater.com/billpay</a> (fee may apply).</p>	 <p><b>In Person</b></p> <p>We have agreements with several authorized payment locations in our service areas. Visit our website to find one near you.</p>
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## Meter Reading and Usage Summary

Meter No.	Measure	Size	From Date	To Date	Previous Read	Current Read	Meter Units	Billing Units	Total Gallons
052040336N	100 CF	1"	09/12/2023	10/09/2023	404 (A)	414 (A)	10	74.80	7,480

A = Actual E = Estimate

1 CF = 7.48 gallons

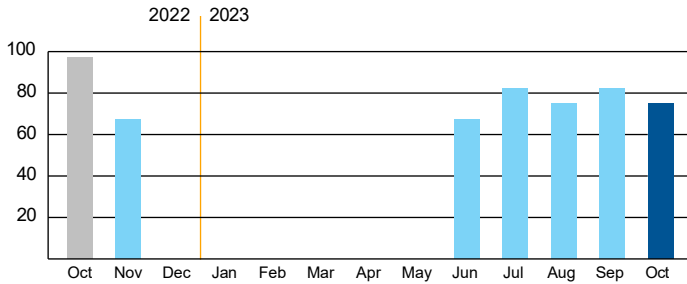
1 Billing Unit = 100 gallons

Total Gallons:

7,480

### Billed Usage History (graph shown in 100 gallons)

- 7,480 gallons = usage for this period
- 9,724 gallons = usage for same period last year



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

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

**267  
gallons**

Year to Date Billed Usage: 38,148 gallons

### Account Detail

Account No. 1012-220000204231

Service To: ANDOVER VILLAGE PL SPKLR LEXINGTON, KY 40502

**Prior Billing** **96.41**

**Payments** **-96.41**

Total payments as of Oct 2. Thank you! -96.41

**Balance Forward** **0.00**

#### Service Related Charges - 09/12/23 to 10/09/23

**Water Service** **76.25**

Water Service Charge

09/12/23 to 09/30/23 25.31

10/01/23 to 10/09/23 11.99

Water Usage Charge

09/12/23 to 09/30/23 (50.76 x \$0.52066) 26.43

10/01/23 to 10/09/23 (24.04 x \$0.52066) 12.52

**Other Charges** **6.33**

QIP Surcharge Water

09/12/23 to 09/30/23 (\$51.74 x 4.49%) 2.32

10/01/23 to 10/09/23 (\$24.51 x 8.27%) 2.03

KRA Withdrawal Fee (74.8 x \$0.0265) 1.98

**Total Service Related Charges** **82.58**

**Taxes** **10.09**

Franchise Taxes (\$82.58 x 3.000%) 2.48

School District Tax (\$82.58 x 3.000%) 2.48

State Sales Tax (\$85.44 x 6.000%) 5.13

**Total Current Period Charges** **92.67**

**Total Amount Due**



**\$92.67**

### 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, de lunes a viernes de 7 a.m. a 7 p.m.

For more information about your charges and rates, please visit:  
<https://amwater.com/kyaw/rates>

<This page is intentionally left blank and reserved for future messages>





WE KEEP LIFE FLOWING™

Service Address:

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

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.
• Your charges contain a change in pricing that was effective on 10/01/23. Please review the Account Detail section of your bill for more information.

For more information, visit www.kentuckyamwater.com

Statement

Account No. 1012-220000204194

Total Amount Due: \$99.01

Payment Due By: October 27, 2023

Thank you for using AutoPay. Payment will be automatically deducted on the bill due date.

Billing Date: October 11, 2023

Service Period: Sep 12 to Oct 09 (28 Days)

Total Gallons: 8,500

Account Summary - See page 3 for Account Detail

Table with 2 columns: Description and Amount. Rows include Prior Billing (\$109.21), Payments - Thank You! (- \$109.21), Balance Forward (= \$0.00), Service Related Charges (+ \$93.41), Taxes (+ \$5.60), and Total Amount Due (= \$99.01).

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

Please return bottom portion with your payment. DO NOT send cash. Retain upper portion for your records.

Account No. 1012-220000204194

Total Amount Due: \$99.01

Payment Due By: October 27, 2023

If paying after 10/27/23, pay this amount: \$103.96



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

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

Amount Enclosed \$ Paid Electronically on Due Date

VILLAS AT ANDOVER HOA c/o EMG MANAGEMENT SERVICES 141 PROSPEROUS PL STE 21A LEXINGTON, KY 40509-1854

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

0001012220000204194000000000009901011

## Messages from Kentucky American Water

- **\*\*\*IMPORTANT WATER QUALITY MESSAGE:** 2022 Kentucky American Water annual water quality report is available. This report contains important information about your drinking water. Please go to [www.amwater.com/ccr/lexington.pdf](http://www.amwater.com/ccr/lexington.pdf) or [www.amwater.com/ccr/owenton.pdf](http://www.amwater.com/ccr/owenton.pdf) to view your 2022 annual water quality report or to request a paper copy call 800-678-6301.

### PAY YOUR WAY

Choose from 5 convenient payment options:

-  **AUTO PAY** (no stamps required)
-  **ONLINE** (24/7)
-  **BY MAIL**
-  **BY PHONE** (24/7)
-  **IN PERSON**








### CUSTOMER SERVICE






**1-800-678-6301**

HOURS: M-F, 7am-7pm • Emergencies: 24/7  
**TTY/TDD FOR THE HEARING IMPAIRED:**  
 711 (and then reference Customer Service number listed above)  
**LOCAL OFFICE:** 2300 Richmond Road in Lexington

### SERVICES

-  **Go Paperless:** Save time. Save money. Sign up for **Paperless Billing** and **Auto Pay** on MyWater at [amwater.com/mywater](http://amwater.com/mywater). Not registered? Log in and be sure to have your account number handy.
-  **Water Quality:** We take water quality seriously. When it comes to complying with federal drinking water standards, we consistently score better than the industry average. For a copy of the annual water quality report for your area, visit [kentuckyamwater.com](http://kentuckyamwater.com). Under Water Quality, select Water Quality Reports.
-  **H2O Help To Others:** This program helps low-income customers who qualify with their water bills. For more information, visit [kentuckyamwater.com](http://kentuckyamwater.com). Under Customer Service & Billing, select Customer Assistance Program.

### EXPLANATION OF OTHER TERMS

-  **Payment by Check:** Paying by check authorizes American Water to send the information from your check electronically to your bank for payment. The transaction will appear on your bank statement. The physical check will not be presented to your financial institution or returned to you.
-  **Estimated Bill:** This occurs when we are unable to read the water meter. Your usage from the same billing period the prior year is used to calculate the estimated bill. The next actual meter reading corrects any over or under estimates.
-  **Disputes:** If you have questions or complaints about your bill, please call us at 1-800-678-6301 before the due date. If your bill is unusually high, it may indicate that there is a leak in your plumbing. For tips on how to detect leaks and use water wisely, visit us online. You'll find helpful tools under the Water Information menu. Every drop counts!
-  **Rates:** A detailed listing of charges that make up your bill (or a copy of your tariff) is available by contacting Customer Service, visiting us at [kentuckyamwater.com](http://kentuckyamwater.com), or by visiting our customer lobby at 2300 Richmond Road in Lexington anytime between 9 a.m. to 4 p.m., Monday through Friday.
-  **Correspondence:** Please send written correspondence to PO Box 2798, Camden, NJ 08101. Be sure to include your name, account number, service address, mailing address and phone number including area code. Please do not send correspondence with your payment, as it may delay processing your payment and correspondence.

#### H2O HELP TO OTHERS PROGRAM - lend a hand to customers in need

I'm adding a one time contribution of \$\_\_\_\_\_ with my payment.

I'd like to add a recurring contribution to each bill of \$\_\_\_\_\_. I understand this amount will be added to each bill.

**Address Change(s)**

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Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_

(\_\_\_\_) \_\_\_\_\_  Mobile Number

Phone Number \_\_\_\_\_

E-mail Address \_\_\_\_\_

### Other ways to pay your bill

 <p><b>Auto Pay</b></p> <p>Save time and money. Enroll in Auto Pay, and your bill will be paid on time, every time, directly from your bank account on the due date. No stamps required!</p>	 <p><b>Online</b></p> <p>With My Account, you can pay your bill anytime, anywhere. Registration is fast and easy. Visit <a href="http://www.amwater.com/MyAccount">www.amwater.com/MyAccount</a> or pay without registration at <a href="http://www.amwater.com/billpay">www.amwater.com/billpay</a> (fee may apply).</p>	 <p><b>In Person</b></p> <p>We have agreements with several authorized payment locations in our service areas. Visit our website to find one near you.</p>
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## 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"	09/12/2023	10/09/2023	1,316 (A)	1,401 (A)	85	85.00	8,500

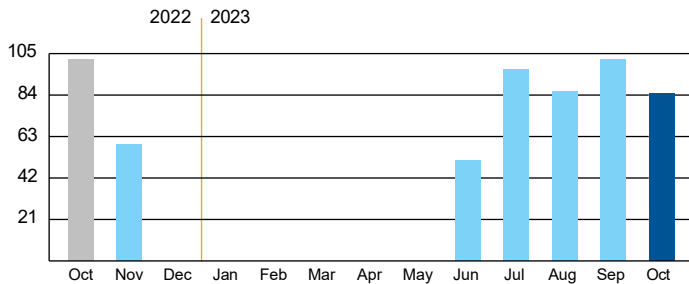
A = Actual E = Estimate

1 Billing Unit = 100 gallons

Total Gallons: 8,500

### Billed Usage History (graph shown in 100 gallons)

- 8,500 gallons = usage for this period
- 10,200 gallons = usage for same period last year



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

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

**304**  
gallons

Year to Date Billed Usage: 42,100 gallons

### Account Detail

Account No. 1012-220000204194

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

**Prior Billing** 109.21

**Payments** -109.21

Total payments as of Oct 2. Thank you! -109.21

**Balance Forward** 0.00

#### Service Related Charges - 09/12/23 to 10/09/23

#### Water Service 86.24

Water Service Charge 25.31

09/12/23 to 09/30/23 11.99

10/01/23 to 10/09/23

Water Usage Charge 33.21

09/12/23 to 09/30/23 (57.68 x \$0.5757)

10/01/23 to 10/09/23 (27.32 x \$0.5757) 15.73

#### Other Charges 7.17

QIP Surcharge Water 2.63

09/12/23 to 09/30/23 (\$58.52 x 4.49%)

10/01/23 to 10/09/23 (\$27.72 x 8.27%) 2.29

KRA Withdrawal Fee (85 x \$0.0265) 2.25

**Total Service Related Charges** 93.41

#### Taxes 5.60

Franchise Taxes (\$93.41 x 3.000%) 2.80

School District Tax (\$93.41 x 3.000%) 2.80

**Total Current Period Charges** 99.01

**Total Amount Due**



**\$99.01**

### 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, de lunes a viernes de 7 a.m. a 7 p.m.

For more information about your charges and rates, please visit:  
<https://amwater.com/kyaw/rates>

<This page is intentionally left blank and reserved for future messages>



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

# Invoice

Date	Invoice#
10/14/2023	10234

Customer

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

		Due Date	10/14/2023
Description		Amount	
Monthly contract fee for management services to The Villas at Andover Homeowners Association for the period from 02/01/2023 to 1/31/2024.			676.61
Sales Tax			0.00

For information about your account, please contact us at:

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

<b>Total</b>	\$676.61
Payments/Credits	\$0.00
<b>Balance Due</b>	\$676.61



**LEXINGTON**  
**LEXserv**  
city services

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

**ACCOUNT INFORMATION**

Service Address  
617 FOREST HILL DR

**BILLING PERIOD INFO**

Billing Date Oct 18, 2023  
Billing Period Sept 19 to Oct 18 (29 days)  
Rate Type Commercial  
Total Hundred Gallons 0.0  
Gallons Used 0

**Account Number 0222229300**

**PREVIOUS ACCOUNT ACTIVITY**

Balance from Last LEXserv Bill \$5.63  
Payments Received -\$5.63 CR  
Total Prior Balance \$0.00

**CURRENT CHARGES**

Water Quality Management Fee \$5.63  
**Total Current Charges \$5.63**

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

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

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: \$5.63**

Thank you for paying your LEXserv bill promptly!

[Detach and remit this portion with payment](#)

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

Account Number **222229300**  
Due Date **Nov 08, 2023**  
**Amount Due \$5.63**

**AMOUNT PAID: \$ DO NOT PAY - account is being drafted for the amount owed**



**LEXINGTON**  
**LEXserv**  
city service

VILLAS AT ANDOVER HOMEOWNERS  
ALL POINTS COMMUNITY MANAGEMENT  
141 PROSPEROUS PL  
STE 21A  
LEXINGTON, KY 40509-1854

MAKE CHECK PAYABLE TO:

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