

**OPERATING BUDGET
CALENDAR YEAR 2026
CUMBERLAND POINT CONDOMINIUM ASSOCIATION**

2026 Income Forecast (Based on 60 Paying Units @ 399.55 a month)	\$287,676.00
(Assoc. Member Sewer Svc. 9 @ \$30/month)	\$3,240.00
(Special Assessment retired into Monthly Maintenance Dues)	\$0
Total Projected Income	\$290,916.00
Est. Checking Balance 01 Jan 2026	\$35,000.00
Total Projected Funds	\$325,976.00
 2026 Expense Forecast:	 Cumulative Total
Accounting Services	\$10,250.00
Wastewater Treatment O&M	\$17,000.00
Common Area Electric Service	\$16,000.00
Pest Control	\$4,153.00
Insurance	\$198,854.00
Real Property Taxes	\$2,875.00
Licenses /Permits	\$930.00
Office Expense/Postage	\$728.00
Maintenance and Upkeep	\$40,000.00
Garbage Removal	\$5,283.00
Legal Fees	\$6,000.00
Water	\$660.00
RMCC Dues	\$19,375.00
Taxes	\$1,578.00
 Transfer From Reserves	 \$0.00
 2026 BEGINNING RESERVES	 \$367,752.00
(\$25,000 WWTP Reserves and Fire Reserves included)	
 PROJECTED 2026 END OF YEAR RESERVES	 \$367,752.00
 Est. 2026 Beginning Checking Balance	 \$35,000.00
Projected 2026 End of Year Checking Balance	\$35,000.00
 Projected 2026 End of Year Balance	 \$402,752.00