

**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	\$10,250.00
Wastewater Treatment O&M	\$17,000.00	\$27,250.00
Common Area Electric Service	\$16,000.00	\$43,250.00
Pest Control	\$4,153.00	\$47,403.00
Insurance	\$198,854.00	\$246,257.00
Real Property Taxes	\$2,875.00	\$249,132.00
Licenses /Permits	\$930.00	\$250,062.00
Office Expense/Postage	\$728.00	\$250,790.00
Maintenance and Upkeep	\$40,000.00	\$289,084.00
Garbage Removal	\$5,283.00	\$296,073.00
Legal Fees	\$6,000.00	\$302,733.00
Water	\$660.00	\$302,733.00
RMCC Dues	\$19,375.00	\$322,108.00
Taxes	\$1,578.00	\$323,868.00
Transfer From Reserves	\$0.00	\$0.00
2026 BEGINNING RESERVES		\$367,752.00
(\$25,000 WWTP Rserve 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 Cheking Balance		\$35,000.00
Projected 2026 End of Year Balance		\$402,752.00