



Financial Report Package

December 2025

Prepared for

The Riverview Association, Inc.

By

All Florida Services Management



Balance Sheet - Operating

The Riverview Association, Inc.

End Date: 12/31/2025

Assets

10-1012-00	Cadence Bank - Operating MM XXXX	\$126,929.99
10-1014-00	American Momentum Bank- OPER - XXXX	8,941.15
12-1206-00	American Momentum Bank - RES - XXXX	100,023.40
14-1410-00	A/R Maintenance	13,414.61

Total Assets: \$249,309.15

Liabilities & Equity

20-2010-00	Prepaid Assessments	21,039.52
24-2400-00	Reserve Fund - General	147,142.61
30-3010-00	Prior Year Surplus	41,750.43
	Net Income Gain / Loss	<u>39,376.59</u>

\$39,376.59

Total Liabilities & Equity: \$249,309.15



Income Statement - Operating

The Riverview Association, Inc.

From 12/01/2025 to 12/31/2025

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
40-4010-00 Assessment Income	\$ 27,579.05	\$27,465.87	\$ 113.18	\$330,949.00	\$329,590.00	\$ 1,359.00	\$ 329,590.00
40-4011-00 Assessment Income parking	140.87	140.87	-	1,690.00	1,690.00	-	1,690.00
43-4300-00 Misc Income	-	83.37	(83.37)	2,293.79	1,000.00	1,293.79	1,000.00
43-4375-00 Interest Income - Reserves	-	888.13	(888.13)	-	10,658.00	(10,658.00)	10,658.00
70-7000-00 Reserve Contribution	2,695.50	2,695.50	-	32,346.00	32,346.00	-	32,346.00
70-7011-00 Reserve contribution parking	328.38	328.38	-	3,941.00	3,941.00	-	3,941.00
Total OPERATING INCOME	\$ 30,743.80	\$31,602.12	(\$ 858.32)	\$371,219.79	\$379,225.00	(\$ 8,005.21)	\$ 379,225.00
OPERATING EXPENSE							
40-4025-00 Sales & Lease Income	-	-	-	(825.00)	-	825.00	-
50-5000-00 Insurance	7,288.40	7,166.00	(122.40)	88,807.06	85,992.00	(2,815.06)	85,992.00
50-5004-00 Insurance Parking	-	140.87	140.87	-	1,690.00	1,690.00	1,690.00
50-5030-00 Accounting / Audit / Dues	-	291.63	291.63	6,375.00	3,500.00	(2,875.00)	3,500.00
50-5032-00 Legal Fees	1,305.00	1,000.00	(305.00)	5,616.32	12,000.00	6,383.68	12,000.00
50-5033-00 Dues and Fees	-	-	-	310.50	-	(310.50)	-
50-5036-00 Other taxes and fees	-	133.37	133.37	-	1,600.00	1,600.00	1,600.00
50-5046-00 Bank Charges	(19.98)	-	19.98	15.92	-	(15.92)	-
50-5048-00 Office Expense	-	250.00	250.00	1,176.72	3,000.00	1,823.28	3,000.00
50-5053-00 Website	90.00	70.87	(19.13)	131.83	850.00	718.17	850.00
50-5062-00 Condominium Fees	-	50.00	50.00	-	600.00	600.00	600.00
50-5090-00 Management Fee	7,335.00	1,500.00	(5,835.00)	18,195.00	18,000.00	(195.00)	18,000.00
53-5310-00 Electricity	468.77	620.00	151.23	6,171.45	7,440.00	1,268.55	7,440.00
53-5312-00 Water/ Sewer	5,070.05	2,600.00	(2,470.05)	40,615.82	31,200.00	(9,415.82)	31,200.00
53-5314-00 Cable / Internet	3,117.42	2,960.00	(157.42)	35,049.45	35,520.00	470.55	35,520.00
53-5316-00 Pest Control	-	200.00	200.00	1,980.00	2,400.00	420.00	2,400.00
53-5318-00 Telephone	152.28	191.63	39.35	1,504.83	2,300.00	795.17	2,300.00
55-5510-00 maintenance/handyman Svcs	1,268.00	1,976.00	708.00	22,266.00	23,712.00	1,446.00	23,712.00
55-5512-00 Common Area - Repair	-	500.00	500.00	-	6,000.00	6,000.00	6,000.00
60-6010-00 Building - Repair /Maintenance	1,828.91	-	(1,828.91)	61,361.52	-	(61,361.52)	-
60-6012-00 Janitorial Service	1,260.00	901.37	(358.63)	11,250.00	10,816.00	(434.00)	10,816.00
60-6013-00 Janitorial supplies	-	41.63	41.63	371.00	500.00	129.00	500.00
60-6014-00 Maintenance Supplies	-	-	-	164.26	-	(164.26)	-
60-6017-00 Fire alarm & Extinguisher inspection	-	50.00	50.00	876.49	600.00	(276.49)	600.00
60-6018-00 Elevator Maintenance	231.39	583.37	351.98	685.08	7,000.00	6,314.92	7,000.00
60-6020-00 Elevator Repairs	1,025.88	208.37	(817.51)	5,219.54	2,500.00	(2,719.54)	2,500.00
60-6021-00 Unit Repairs	-	1,000.00	1,000.00	-	12,000.00	12,000.00	12,000.00
60-6024-00 Plumbing Repairs	3,909.00	333.37	(3,575.63)	14,487.90	4,000.00	(10,487.90)	4,000.00
60-6025-00 Appliance Purchase and Repair	-	500.00	500.00	-	6,000.00	6,000.00	6,000.00



Income Statement - Operating

The Riverview Association, Inc.

From 12/01/2025 to 12/31/2025

Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
65-6510-00 Lawn / Landscaping Contract	\$-	\$630.00	\$630.00	\$4,175.00	\$7,560.00	\$3,385.00	\$7,560.00
65-6512-00 Landscape Repairs	-	-	-	3,380.00	-	(3,380.00)	-
65-6513-00 Landscape Supplies	-	375.00	375.00	1,126.51	4,500.00	3,373.49	4,500.00
65-6570-00 Special Project 1	-	1,500.00	1,500.00	-	18,000.00	18,000.00	18,000.00
65-6571-00 Special Project 2	-	500.00	500.00	-	6,000.00	6,000.00	6,000.00
65-6572-00 Contingency Build	-	1,250.00	1,250.00	-	15,000.00	15,000.00	15,000.00
65-6574-00 Electrical - Sign / Irrigation	-	-	-	1,353.00	-	(1,353.00)	-
65-6575-00 Roof repairs	-	83.37	83.37	-	1,000.00	1,000.00	1,000.00
65-6582-00 Misc. Expenses	-	83.37	83.37	2.00	1,000.00	998.00	1,000.00
69-6910-00 Reserve Contribution	-	3,912.12	3,912.12	-	46,945.00	46,945.00	46,945.00
Total OPERATING EXPENSE	\$34,330.12	\$31,602.34	(\$2,727.78)	\$331,843.20	\$379,225.00	\$47,381.80	\$379,225.00
Net Income:	(\$3,586.32)	(\$0.22)	(\$3,586.10)	\$39,376.59	\$0.00	\$39,376.59	\$0.00



10685396

Date 12/31/2025	Page 1 of 5
Primary Account	Acct Ending 3462
Enclosures	12

The Riverview Association Inc.
Operating Account
c/o All Florida Services Management
2831 Ringling Blvd. Suite 101A
Sarasota FL 34237

We hope you have had a very happy holiday season, and we wish you the best for a peaceful and prosperous New Year!

CHECKING ACCOUNTS

Account Title	The Riverview Association Inc. Operating Account		
Association Checking		Number of Enclosures	12
Account Number	Acct Ending 3462	Statement Dates	12/01/25 thru 12/31/25
Previous Balancing	35,120.78	Number of Days in this Statement	31
4 Deposits	24,327.42	Average Ledger	21,512.23
22 Checks/Debits	33,318.61	Average Collected	20,811.38
Service Charges	.00		
Interest Paid	.00		
Current Balance	26,129.59		

Deposits and Other Credits

Date	Description	Amount
12/04	Deposit	3,902.00
12/08	ASSN DUES THERIVERVIEWA462 WEB	1,926.00
12/29	Deposit	5,875.00
12/31	Deposit	12,624.42

Debits and Other Withdrawals

Date	Description	Amount
12/01	BILLPAY CITY OF BRADENTO WEB	2,551.09-
12/02	ACH KINGS III OF AME CCD	231.39-



The Riverview Association Inc.
Operating Account
c/o All Florida Services Management
2831 Ringling Blvd. Suite 101A
Sarasota FL 34237

Association Checking Acct Ending 3462 (Continued)

Debits and Other Withdrawals		
Date	Description	Amount
12/02	447760 IPFSPMTFLS IPFS877-674-3076 CCD	7,288.40-
12/12	289359 BILLPAY CITY OF BRADENTO WEB	2,518.96-
12/15	VENDOR PAY THERIVERVIEWA46R CCD	3,761.00-
12/17	OFFSET BILL PAY FRONTIER COMMUNI CCD	152.28-
12/17	10142866711 VENDOR PAY THERIVERVIEWA46R PPD	420.00-
12/17	OFFSET VENDOR PAY THERIVERVIEWA46R PPD	420.00-
12/17	OFFSET VENDOR PAY THERIVERVIEWA46R PPD	420.00-
12/22	OFFSET ELEC PYMT FPL DIRECT DEBIT PPD	468.77-
12/22	6060735906 PPDA SPECTRUM SPECTRUM PPD	3,117.42-
12/30	6979166 VENDOR PAY THERIVERVIEWA46R CCD	3,090.00-



The Riverview Association Inc.
 Operating Account
 c/o All Florida Services Management
 2831 Ringling Blvd. Suite 101A
 Sarasota FL 34237

Association Checking Acct Ending 3462 (Continued)

Debits and Other Withdrawals

Date	Description	Amount
12/30	OFFSET VENDOR PAY THERIVERVIEWA46R CCD OFFSET	4,335.00-

Summary by Check Number

12/01	5260	884.00	12/09	5274	384.00
12/12	5261	884.00	12/11	5275	783.99
12/05	5270*	320.00	12/15	5276	55.99
12/01	5271	231.39	12/15	5277	104.93
12/01	5273*	896.00			

* Indicates Break in Check Order Sequence

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
12/01	30,558.30	12/09	28,162.51	12/22	15,055.17
12/02	23,038.51	12/11	27,378.52	12/29	20,930.17
12/04	26,940.51	12/12	23,975.56	12/30	13,505.17
12/05	26,620.51	12/15	20,053.64	12/31	26,129.59
12/08	28,546.51	12/17	18,641.36		

Protecting your accounts and personal information is a top priority. If you receive a suspicious call, text or email from someone claiming to be American Momentum Bank, do not respond and contact us immediately at (866) 530-2265.



AMERICAN MOMENTUM BANK®

The Riverview Association, Inc. (TRVA)
c/o All Florida Services Management, Inc.
2831 Ringling Blvd, Ste. 101A
Sarasota, FL 34237

Check Number: 5271

PAY Two Hundred Thirty-One And 39/100 Dollars

DATE 11/20/2025 AMOUNT ***\$231.39

TO THE ORDER OF Kings Ill of America LLC
PO Box 739227
Dallas, TX 75373

Memo: Invoice: 3234296

Margaret Kennedy
Authorized Signature

⑆000005271⑆ ⑆063116025⑆ ⑆18000033462⑆ ⑆000003349⑆

Ck# 5271 Amt \$231.39 12/1/2025

JPMORGANCHASE BK NA CR TO HMD
120125 >0749099624 PATEE ALL
57761563 0739202 RTS R4VD
00953973 098 0800000716292330

⑆000005271⑆ ⑆063116025⑆ ⑆18000033462⑆ ⑆000003349⑆

check 5271 Back

The Riverview Association, Inc. (TRVA)
c/o All Florida Services Management, Inc.
2831 Ringling Blvd, Ste. 101A
Sarasota, FL 34237

Check Number: 5273

PAY Eight Hundred Ninety-Six And 00/100 Dollars

DATE 11/28/2025 AMOUNT ***\$896.00

TO THE ORDER OF David White

Memo: 28 hours Nov 11, 14, 18, 20, 21, 25, 28

Margaret Kennedy
Authorized Signature

⑆000005273⑆ ⑆063116025⑆ ⑆18000033462⑆ ⑆0000089600⑆

Ck# 5273 Amt \$896.00 12/1/2025

JPMorganChaseBank 112802 125175 955250108167

David White

check 5273 Back

The Riverview Association, Inc. (TRVA)
c/o All Florida Services Management, Inc.
2831 Ringling Blvd, Ste. 101A
Sarasota, FL 34237

Check Number: 5274

PAY Three Hundred Eighty-Four And 00/100 Dollars

DATE 12/08/2025 AMOUNT ***\$384.00

TO THE ORDER OF David White

Memo: Invoice: 122025 020405

Margaret Kennedy
Authorized Signature

⑆000005274⑆ ⑆063116025⑆ ⑆18000033462⑆ ⑆0000038400⑆

Ck# 5274 Amt \$384.00 12/9/2025

JPMorganChaseBank 120604 158228 960690099808

David White

check 5274 Back

The Riverview Association, Inc. (TRVA)
c/o All Florida Services Management, Inc.
2831 Ringling Blvd, Ste. 101A
Sarasota, FL 34237

Check Number: 5275

PAY Seven Hundred Eighty-Three And 99/100 Dollars

DATE 12/10/2025 AMOUNT ***\$783.99

TO THE ORDER OF Mike Palladino

Memo: Invoice: 20252025212

Margaret Kennedy
Authorized Signature

⑆000005275⑆ ⑆063116025⑆ ⑆18000033462⑆ ⑆0000078399⑆

Ck# 5275 Amt \$783.99 12/11/2025

⑆000005275⑆ ⑆063116025⑆ ⑆18000033462⑆ ⑆0000078399⑆

Mike Palladino

check 5275 Back

The Riverview Association, Inc. (TRVA)
c/o All Florida Services Management, Inc.
2831 Ringling Blvd, Ste. 101A
Sarasota, FL 34237

Check Number: 5276

PAY Fifty-Five And 99/100 Dollars

DATE 12/10/2025 AMOUNT ***\$55.99

TO THE ORDER OF Jim Fernald
3406 48th Terrace East
Bradenton, FL 34205

Memo: Invoice: 20252025212

Margaret Kennedy
Authorized Signature

⑆000005276⑆ ⑆063116025⑆ ⑆18000033462⑆ ⑆0000005599⑆

Ck# 5276 Amt \$55.99 12/15/2025

Jim Fernald
3406 48th Terrace East
Bradenton, FL 34205

check 5276 Back

The Riverview Association, Inc. (TRVA)
c/o All Florida Services Management, Inc.
2831 Ringling Blvd, Ste. 101A
Sarasota, FL 34237

Check Number: 5277

PAY One Hundred Four And 93/100 Dollars

DATE 12/10/2025 AMOUNT ***\$104.93

TO THE ORDER OF Mark Botley
1400 1st Avenue W Unit 402
Bradenton, FL 34205

Memo: Invoice: 202512

Margaret Kennedy
Authorized Signature

⑆000005277⑆ ⑆063116025⑆ ⑆18000033462⑆ ⑆0000010493⑆

Ck# 5277 Amt \$104.93 12/15/2025

Mark Botley

check 5277 Back



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Date 12/31/2025 Page 1 of 1
Primary Account Acct Ending 9553
Enclosures

The Riverview Association Inc.
Reserve Account
c/o All Florida Services Management
2831 Ringling Blvd. Suite 101A
Sarasota FL 34237

We hope you have had a very happy holiday season, and we wish you the best for a peaceful and prosperous New Year!

CHECKING ACCOUNTS

Account Title	The Riverview Association Inc. Reserve Account		
Association Money Market		Number of Enclosures	0
Account Number	Acct Ending 9553	Statement Dates	12/01/25 thru 12/31/25
Previous Balancing	100,010.67	Number of Days in this Statement	31
Deposits	.00	Average Ledger	100,010.67
Checks/Debits	.00	Average Collected	100,010.67
Service Charges	.00	Interest Earned	12.73
Interest Paid	12.73	Annual Percentage Yield Earned	0.15%
Current Balance	100,023.40	2025 Interest Paid	23.40

Deposits and Other Credits

Date	Description	Amount
12/31	Interest Deposit	12.73

Daily Balance Summary

Date	Balance	Date	Balance
12/01	100,010.67	12/31	100,023.40

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CADENCE Bank

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THE RIVERVIEW ASSOCIATION INC
ATTN ALL FLORIDA SERVICES MANAGEMENT INC
OPERATING ACCOUNT
1400 1ST AVE W
BRADENTON FL 34205-7544

1

STATEMENT DATE
12/31/25
ACCOUNT NUMBER
*****399

INFOLINE 1-888-797-7711

EFFECTIVE JANUARY 1, 2026, THE CASH DEPOSIT VERIFICATION FEE
FOR ANALYZED CHECKING ACCOUNTS WILL NOW BE 0.175 PER 100.!

* * * * * CHECKING ACCOUNT SUMMARY * * * * *	
PREVIOUS BALANCE	126,929.99
+ 0 CREDITS	.00
- 0 DEBITS	.00
- SERVICE CHARGES	.00
+ INTEREST PAID	.00
ENDING BALANCE	126,929.99

DAYS IN PERIOD 31

* * * * * DAILY BALANCE SUMMARY * * * * *			
DATE.....	BALANCE	DATE.....	BALANCE
11/30	126929.99		

* * * RELATED ACCOUNT * * * ACCT. NO. 770003-336-3

* * * * * CHECKING ACCOUNT SUMMARY * * * * *	
PREVIOUS BALANCE	19.98-OD
+ 1 CREDITS	19.98
- 0 DEBITS	.00
- SERVICE CHARGES	.00
+ INTEREST PAID	.00
ENDING BALANCE	.00

DAYS IN PERIOD 31

* * * * * CHECKING ACCOUNT TRANSACTIONS * * * * *			
DEPOSITS AND OTHER CREDITS			
DATE.....	AMOUNT.	TRANSACTION DESCRIPTION	CHK NO/ATM CD
12/08	19.98	OD ACCT CLOSE	

0102010

NOPR



CADENCE Bank

THE RIVERVIEW ASSOCIATION INC
ATTN ALL FLORIDA SERVICES MANAGEMENT INC
OPERATING ACCOUNT
1400 1ST AVE W
BRADENTON FL 34205-7544

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PAGE 2
1

STATEMENT DATE
12/31/25
ACCOUNT NUMBER
*****399

* * * * * DAILY BALANCE SUMMARY * * * * *

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
11/30	19.980D	12/08	.00		

* * * * * INTEREST RATE SUMMARY * * * * *

EFF-DATE	RATE	
12-22-25	0.00250000	9,999
	0.00300000	24,999
	0.00350000	49,999
	0.00550000	99,999
	0.01190000	149,999
	0.01540000	499,999
	0.01740000	

0102010

THANK YOU FOR BANKING WITH US

THIS SECTION IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT.			
FROM _____		TO _____ 20__	
CHECKS OUTSTANDING – NOT CHARGED TO ACCOUNT			
NO.	\$		
		BALANCE SHOWN ON THIS STATEMENT	\$ _____ CHECKBOOK BALANCE \$ _____
		ADD DEPOSITS NOT CREDITED	\$ _____ DEDUCT SERVICE CHARGES \$ _____
			\$ _____
			\$ _____
		SUBTOTAL	\$ _____ SUBTOTAL \$ _____
		DEDUCT OUTSTANDING CHECKS	\$ _____ ADD INTEREST CREDITED \$ _____
		RECONCILED STATEMENT BALANCE	\$ _____ UPDATED CHECKBOOK BALANCE \$ _____
TOTAL	\$		

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Direct telephone inquiries to 1-888-797-7711 (TOLL FREE) or write us at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

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

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CREDIT LINE BILL:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us TOLL FREE at 1-888-797-7711, but doing so will not preserve your rights. In your letter, give us the following information.

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Explanation of CREDIT LINE'S AVERAGE DAILY BALANCE

We figure the FINANCE CHARGE on your account by applying the periodic rate to the "AVERAGE DAILY BALANCE", including current transactions. To get the "AVERAGE DAILY BALANCE" we take the beginning balance of your account each day and add any new advances and subtract any payments, credits and unpaid finance charges. This gives us the daily balance. Then, we add up all the daily balances of the billing cycle divide the total by the number of days in the billing cycle. This gives us "THE AVERAGE DAILY BALANCE".



Bank Account Reconciliation

The Riverview Association, Inc.

American Momentum Bank OP3462 (End: 12/31/2025)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
01/10/2025		Awning Works, Inc.		5185	(\$871.20)
10/02/2025		Inca Millworks		5234	(\$884.00)
12/11/2025		Right Way Elevator		5281	(\$7,125.36)
12/11/2025		Right Way Elevator		5280	(\$3,165.00)
12/11/2025		Right Way Elevator		5279	(\$1,450.00)
12/11/2025		Right Way Elevator		5284	(\$543.17)
12/11/2025		Right Way Elevator		5278	(\$330.00)
12/11/2025		Right Way Elevator		5283	(\$329.41)
12/11/2025		Right Way Elevator		5282	(\$153.30)
12/16/2025		Inca Millworks		5285	(\$884.00)
12/21/2025		Stephen R. Dye, Esq.		5317	(\$1,305.00)
12/29/2025		Inca Millworks		5314	(\$148.00)
				Total Uncleared	(\$17,188.44)

American Momentum Bank OP3462 Summary

Ending Account Balance:	\$	8,941.15
Uncleared Items:	(\$	17,188.44)
<hr/>		
Adjusted Balance:	\$	26,129.59
Bank Ending Balance:	\$	26,129.59
<hr/>		
Difference:	\$	-



Bank Account Reconciliation

The Riverview Association, Inc.

American Momentum Bank Reserve 9553 (End: 12/31/2025)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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American Momentum Bank Reserve 9553 Summary

Ending Account Balance:					\$ 100,023.40
Uncleared Items:					\$-
Adjusted Balance:					\$ 100,023.40
Bank Ending Balance:					\$ 100,023.40
Difference:					\$-



Bank Account Reconciliation

The Riverview Association, Inc.
Cadence - MM 3363 (End: 12/31/2025)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Cadence - MM 3363 Summary

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