

Draft Agenda for December 17, 2025 OHCA Board Meeting

Notice: The board meeting will be recorded.

1. **Call to Order**
2. **Moment of Silence**
3. **Approval of Agenda** (draft sent out previously)
4. **Approval of Minutes for 11/19/25 Board Meeting** (draft sent out previously)
5. **Financial Reports for November/YTD FY2025** (sent out previously)
 - a. **SCBD Accounts: Special Tax Treasurer Carol Swan**
 - b. **Piers & Harbors Account: Association Treasurer Stephanie Orr**
6. **Process to fill board vacancy**
7. **Draft FY2027 OHCA Budget – Feedback from community at 12/2/25 community meeting**
8. **ProCom Functions – Carla Gibbons**
See ProCom contract with OHCA
9. **President’s Report**
 - a. **Snow Removal Contract and Landscaping Contract**
 - b. **Roads & Drainage Committee**
 - c. **Community Property Committee**
 - d. **Beach Committee**
 - i. **Beach Wall**
 - e. **Security Committee**
 - f. **Social Committee**
 - g. **Harbormaster**
 - h. **Piers & Harbors Committee**
10. **Other Old Business**
 - a. **Lot 17 – requested by Barrett Hill**
11. **New Business**
12. **Adjournment**

**OHCA Board of Directors
Draft Minutes of Board Meeting, Wednesday October 19, 2025
Eastport Fire Station, 7:00 PM**

Board Members present:

- Victoria Barron, Board Chair
- Heather Ludwig, OHCA President
- Trisha Thomas, Board Vice Chair and Corresponding Secretary
- Thomasina Coates, Board Member
- Robin Gilliam, Board Member
- Barrett Hill, Board Member
- Arlene Jackson, Board Member (online)
- Nancy Plaxico, Board Member and Board Secretary
- Keith Smith, Board Member

OHCA Officers & Committee Chairs present:

- Carol Swan, Special Tax Treasurer
- Stephanie Orr, Association Treasurer
- Don Krause, Vice President & Community Property Committee Chair
- Mike Wierzbicki, Roads & Drainage Committee Chair
- Dan Craig, Beach Committee Chair
- Trisha Thomas, Benevolence Committee Chair
- Robin Gilliam, Audit Committee Chair
- Barrett Hill, Piers & Harbors Committee Chair
- Joe Madron, Harbormaster

About twenty-five OHCA residents attended in person or online.

Call to Order and Moment of Silence

Chair Victoria Barron called the meeting to order at 7:06 pm and asked for a moment of silence.

Approval of Agenda

A draft agenda for the November 19 board meeting was sent to all board members prior to the meeting and requested additions were incorporated into the draft agenda.

Thomasina Coates moved and Trisha Thomas seconded a motion to approve the draft agenda. UNANIMOUSLY APPROVED BY VOICE VOTE.

Approval of Minutes for October 15, 2025 Board Meeting

The draft minutes of the October 15 board meeting were sent to all board members prior to the meeting and no changes were requested.

Trisha Thomas moved and Nancy Plaxico seconded a motion to approve the minutes of the October 15, 2025 OHCA Board Meeting. UNANIMOUSLY APPROVED BY VOICE VOTE.

Financial Reports for October and FY2025 Year-to-Date

Special Community Benefit District (SCBD) Accounts: Special Tax Treasurer Carol Swan reported that account balances on 10/31/25 were as follow:

Truist Accounts

Checking - \$30,455.91

Money Market - \$73,443.98

Total Truist \$103,899.89

In October, there were recurring debit charges totaling \$874.64 and 11 checks debited totaling \$15,877.61, for a total of \$16,752.25 spent from checking. The detail of all charges paid in October are in the 10/31/25 financial report from ProCom.

Morgan Stanley Certificates of Deposit (CDs) – Ladder of brokered CDs, staggered as suggested by our broker:

\$240,000 matures 2/4/26

\$200,000 matures 3/27/26

\$125,000 matures 6/16/27

\$140,000 matures 11/20/27

\$105,000 matures 10/31/28 (Treasury Note)

Total Morgan Stanley - \$823,461.80

Grand total SCBD accounts: \$927,361.69

Keith Smith asked what the difference is between the month-end balances reported by the Special Tax Treasurer and the ProCom financial reports. Carol Swan explained that her report is based on checks that have been cashed, whereas ProCom's report includes checks that have not yet been cashed.

Piers & Harbors (P&H) Account: Association Treasurer Stephanie Orr reported on the expenses and deposits in the P&H checking account in October. Expenses included \$5000 for legal expenses in the Third-Party Suit brought by Eric Epstein against four current and former OHCA board members, but that \$5000 will be repaid to the Piers & Harbors account from the SCBD account since the board attorney has confirmed that such legal expenses can be paid with SCBD funds. The balance in the P&H checking account was \$10,987.11 at the end of October. She noted that the \$30,000 CD in the P&H account matures on 3/26/26 and the \$45,000 CD matures on 11/26/25. For the CD maturing on 11/26/25, she said that the 4 month CD rate is currently 3.83% and the 7 month rate is 3.64%.

Nancy Plaxico moved and Keith Smith seconded a motion that when the \$45,000 CD matures on 11/26/25, those funds plus the accrued interest should be reinvested in another CD, for either 4 months or 7 months with the Association Treasurer deciding the term based on interest rates at that time. UNANIMOUSLY APPROVED BY VOICE VOTE.

Barrett Hill asked that invoices be posted on the ProCom portal as they have been in the past. President Ludwig said that she will ask ProCom to post OHCA invoices on the ProCom portal,

including those invoices that have been processed since ProCom last posted OHCA invoices on its portal. She said that she and Robin Gilliam are meeting with ProCom soon to go over various matters and will include that in their discussion.

It was agreed that invoices can be accessed by board members only, and community members will continue to have access to the OHCA financial reports on the Oyster Harbor website.

A question was asked about the mooring balls in Fishing Creek, and Piers & Harbors Chair Barrett Hill responded that Scott Davis at ProCom has a spreadsheet that shows who owns the mooring balls. One of the mooring balls is owned by the community, and three to five are owned by individuals.

Community member Peter Vail recommended that OHCA have an investment policy that specifies what to do with excess funds that can be invested, rather than discussing CD renewals at board meetings. Trisha Thomas said she will provide the board with an example of such an investment policy.

Draft FY2027 OHCA Budget

Robin Gilliam presented the draft FY2027 budget, which had been emailed to board members prior to the meeting for their review. Robin said we want to make sure we understand the needed projects and include them in the budget.

Harbormaster Joe Madron reported on the substantial work that needs to be done on Fishing Creek pier, including replacing 26 pylons. He will know next week what the approximate cost of that work will be, and he will bring back a proposal at the December board meeting. Robin Gilliam said such costs will be in the Piers line item of the budget. Barrett Hill said that deck replacement costs about \$500 a linear foot. Joe said there are a number of projects he would like to get done, and he has set up a meeting with slip holders in two weeks to discuss their priority needs.

Other costs were discussed such as for pier maintenance, the jellyfish net at the swimming area and dredging of the channel. It was agreed that ProCom will order a jellyfish net to be installed next May before the summer swimming season, and ProCom will get a maintenance contract for the jellyfish net. President Ludwig and Robin Gilliam said they will include the jellyfish net in their upcoming discussion with ProCom.

Barrett Hill said that dredging of the channel will cost about \$60,000 but the total cost will depend on how much material needs to be dredged and moved. He also said that the dredging permit OHCA has received is for 6 years of maintenance dredging.

Robin Gilliam recommended that there be a page on the Oyster Harbor website for all the major projects, so that the board and community can keep up with what is happening on the projects. President Ludwig said that she and Corresponding Secretary Trisha Thomas will work on that. Keith Smith recommended that the projects on the list be tied to the relevant budget lines.

Chair Victoria Barron asked that if anyone has budget questions to please send those questions to Robin Gilliam before the 12/2/25 community meeting on the budget.

The board thanked Robin Gilliam for all the work she has done on the budget.

Standard Operating Procedures (SOPs)

To help with the transition of new officers and board members in future years, the current officers and board members will create SOPs for key functions they oversee. Special Tax Treasurer Carol Swan has created the first such SOP, for the SCBD payment process, and the board complimented that SOP. It can serve as an example for the other SOPs that are created, and Association Treasurer Stephanie Orr said she used it in creating an SOP for the Piers & Harbors payment process.

Wetlands Remediation at the end of Cross Road

Robin Gilliam noted that the Maryland Department of Environment (MDE) requires in their agreement with OHCA that OHCA have an inspection done each year for five years after completion of the wetlands remediation at the end of Cross Road. If OHCA does not comply, it will have to pay MDE \$40,000. Since the remediation was completed in 2024, the first such inspection was due this year, and Robin was able to get Underwood & Associates to do that inspection and produce the report that MDE requires, which Robin then submitted to MDE. Underwood & Associates charged OHCA \$2000 for the inspection and report. The result of the inspection is that some phragmites need to be removed from the remediation area, and Robin will oversee getting that done.

Slip Wait List

Below are questions that Nancy Plaxico asked Piers & Harbors Chair Barrett Hill and his responses:

- Barrett, do you have the Slip Wait List? Barrett's response: It's on Podio.
- Can you provide that list to the board? Barrett's response: It's on Podio.
- As Piers & Harbors Chair, are you responsible for the Slip Wait List? Barrett's response: Yes.
- Were you as Piers & Harbors Chair in 2024 responsible for the Slip Wait List when the OHCA board approved a motion on 11/19/24 "to wind down Podio, with a goal to shut it down by the end of December"? You chaired that board meeting and voted in favor of the motion, which was unanimously approved. Barrett's response: Yes, but Podio was supposed to be backed up before it was shut down.
- Did you make sure the Slip Wait List was backed up, make a copy of it, or take other action to preserve it before Podio was shut down? Barrett's response: No response.
- How are community members added to the Slip Wait List? Barrett's response: I tell people who request slips to send an email to the Harbormaster email.
- Can you reconstruct the Slip Wait List from the emails you received in the Harbormaster account requesting to be put on the slip wait list? Barrett's response when Thomasina Coates asked if he would provide that information to her was that he would. He committed to going through the Harbormaster emails from at least the past year to create a list of community members who have requested slips.

A community member said that Bill Blakefield backed up Podio before it was shut down, and President Ludwig said that she would reach out to Bill Blakefield to try to get that backup.

President's Report

President Ludwig reported on committees and committee chairs.

- Social Committee – We still need a Social Committee Chair. She and Victoria Barron will be temporary co-chairs until that position is filled.
- Beach Committee – Dan Craig has agreed to continue as Beach Committee Chair. Dan said that there is an ongoing issue of lights out on the fishing pier by the beach, with four of the eight lights on that pier out. Joe Madron said that he will reach out to ProCom to get them fixed. Dan said that a new beach raft is needed because the one from this year is no longer operable, and Heather said she will get ProCom to order a new raft.
- Community Property Committee – Don Krause has agreed to be Community Property Chair. He will inventory the Harbor Lot shed and proceed on other projects.
- Piers & Harbors Committee – Joe Madron and Barrett Hill will inventory the Harbormaster's shed at Fishing Creek Park. Keith Smith asked about growing oysters on community piers and said his wife Amy has volunteered to be the lead on that. The board agreed that it would be great to put oyster cages on the community piers, and thanked Amy Smith for volunteering to lead that.
- Benevolence Committee – Trisha Thomas has volunteered to be Benevolence Committee Chair.
- Road & Drainage Committee – Mike Wierzbicki, the new Roads & Drainage Chair, discussed the history of stormwater management in the community. Biohabitats did a community-wide assessment in 2011 which can serve as a template for addressing stormwater management projects in the community. When Mike was Roads & Drainage Chair in 2022-23, he took the Watershed Stewards course and, with the Severn River Association, applied for a grant for stormwater management projects in several areas in the community. He handed out the Biohabitats 2011 assessment and some past grant applications and RFP examples. Biohabitats is assessing priority stormwater management areas in the community, including the area where Ellis Road meets Shore Drive, and Mike is also meeting with Baylands. In terms of the community roads, he is getting bids from four paving companies for repaving of the roads, which he estimated will cost about \$400,000 for all the community roads.

Board members thanked Mike Wierzbicki for all of his work on stormwater management and community roads. Robin Gilliam asked that the stormwater work be done before the repaving so that the repaving can be compatible with the stormwater management work, and the repaving does not have to be redone when the stormwater management measures are put in place.

In response to a question, Mike clarified that the stormwater management projects that OHCA will do and pay for will be on public property in the community including roads and swales and not on private property.

Barrett Hill said that he spoke to a community member who requested that the roads be milled when they are repaved. Barrett recommended that we ask the pavers we are getting bids from if they think milling is needed, and if so what the cost of milling would be, and Mike said he will do that. Barrett said that when the Reserve Study was done, it estimated that the current paving on community roads will last until 2030, but we should ask the pavers when they think the roads will need to be repaved.

Actions from Previous Executive Sessions of the Board

The following actions were taken in previous executive sessions:

In an 11/19/25 executive session, the board authorized the Board Attorney to keep moving forward on the Fox-Epstein suit. UNANIMOUSLY APPROVED BY VOICE VOTE.

In an 9/15/25 executive session, the board agreed that OHCA will indemnify the four defendants for their legal costs in Eric Epstein's Third-Party Suit against four current and former board members since the OHCA Constitution states in Article VI that: "Oyster Harbor Citizens Association, Inc., shall secure insurance to indemnify each officer or director, whether or not then in office against expenses actually and necessarily incurred by such person in connection with the defense of any action, suit or proceeding in which he is made a party by reason of being or having been an officer or director of this Corporation, incurred while acting within the scope of his authority, except in relation to matters as to which such persons are adjudged in such action, suit or proceeding to be liable for negligence or misconduct in the performance of duty."

At the 11/17/25 board meeting, it was moved and seconded that OHCA will indemnify the four defendants for their legal costs in Eric Epstein's Third-Party Suit. APPROVED BY VOICE VOTE, with all board members present voting in favor except for Nancy Plaxico who abstained.

Adjournment

A motion was made, seconded and approved that the meeting be adjourned, and the meeting was adjourned at 9:10 p.m.

Minutes drafted by Board Secretary Nancy Plaxico

DRAFT PROPOSED FY27 BUDGET by LINE ITEM for December 17, 2025 Board Meeting

Description	FY25 Actuals 7/1/24-6/30/25	Annual Budget FY26	FY 27 Budget - line items mapped to SCBD "buckets"	NOTES
COMMUNITY PROPERTY [Budget Bucket #1]				
GENERAL & ADMINISTRATIVE				
5010-00 Management Fees	18,462.00	19,000.00	20,000.00	
5030-00 Tax Prep & Audit Fees	6,000.00	8,000.00	8,000.00	
5050-00 Administrative Expenses	11,080.92	25,000.00	6,000.00	Recommend Separating postage & printing bucket
50##-00 Postage(need acct number)			4,000.00	New account to track postage costs
50##-00 Printing (need acct number)			8,000.00	New account to track printing costs
5053-00 Office Supplies	-	3,500.00	-	used for printing - will move to new printing account
5054-00 Office Equipment & Services	-	500.00	-	Do not need - covered in Management Fees
5080-00 Web Site Administration	5,435.68	6,000.00	6,000.00	Same as FY26
5090-00 Dues & Subscriptions	3,016.34	2,000.00	2,000.00	Moved storage for archived records to separate acct
50##-00 Storage Fees			1,100.00	New acct for tracking storage of archived OHCA docs
5100-00 Bank Charges	123.00	500.00	150.00	Special tax treasurer estimates approx \$100 for annual bank fees.
5110-00 Miscellaneous Expenses		500.00	-	Do not need
5210-00 Taxes		-	-	Accountant Fee for doing Taxes, will post to acct 5030
50##-00 Watershed Protection & Resotration Fee (WRPF) StormWater Fee	-	-	6,000.00	New acct to track new countytax - stormwater fee. 12/3/25 - PENDING approval from Janae Moulden SPCD budget contact
5220-00 Real Estate Taxes	670.25	1,000.00	1,200.00	
5310-00 Insurance Premium	10,821.00	11,000.00	12,000.00	
5600-00 Room Rental Fee		1,000.00	1,500.00	ProCom to update title from Rent to Room Rental Fee.
Total GENERAL & ADMINISTRATIVE			75,950.00	
UTILITIES				
6010-00 Utilities	5,833.54	6,500.00	7,000.00	
6040-00 Phone & Internet	3,430.32	4,000.00	4,500.00	
Total Utilities			11,500.00	
Site Maintenance				
7010-00 Landscaping & Cleaning	48,130.50	48,000.00	25,000.00	ProCom Title Beach cleaning was included here for actuals for FY25. Recommend separate invoices to track amount spent on beach cleaning. Added a separate line item to track beach cleaning
7030-00 Tree Trimming/Replacement	1,850.00	7,500.00	7,500.00	
7150-00 Beach Cleaning	-	30,000.00	25,000.00	Recommend separate invoices for Beach Cleaning; community agreed
7160-00 Swimming Area Nets	336.30	1,500.00	2,000.00	
7165-00 Gazebo Maintenance & Repair	-	1,000.00	4,000.00	
7170-00 Portable Toilets	4,134.00	4,000.00	5,000.00	
7175-00 Dumpsters	-	2,000.00	2,000.00	
7212-00 Community Amenity Repairs & Maintenance	6,234.07	15,000.00	20,000.00	
7220-00 Trash Removal & Hauling	-	5,000.00	3,000.00	Estimate to cover any new fees to pick up trash, for example, a dumpster if the beach needs a special cleaning from additional storm debris. Amount reduced from FY26 because there has not been any actual expenses here.
7250-00 Supplies & Dog Waste Stations	1,282.93	3,000.00	2,500.00	
7275-00 Signage	2,593.75	10,000.00	10,000.00	
7290-00 Lighting Maintenance & Repair	86.28	2,000.00	5,000.00	
7030 Environmental Initiatives (update name)	9,192.00		10,000.00	New acct to track wetland restoration mitigation at Cross Rd
Site Item		48,400.00		
Total Site Maintenance			121,000.00	
LEGAL EXPENSES				
5040-00 Legal Expenses	40,067.75	20,000.00	40,000.00	Seperated for audit, included in Comm Prop for Budget Merging account 5045 here

DRAFT PROPOSED FY27 BUDGET by LINE ITEM for December 17, 2025 Board Meeting

Description	FY25 Actuals 7/1/24-6/30/25	Annual Budget FY26	FY 27 Budget - line items mapped to SCBD "buckets"	NOTES
5045-00 Lawsuits/Special Projects	-	\$ 10,000.00	-	
Total Legal Expenses			40,000.00	
TOTAL COMMUNITY PROPERTY			248,450.00	
ROADS [Budget Bucket #2]				
7310-00 Asphalt Maintenance & Repair & Paving	7,400.00		50,000.00	
7320-00 Culvert Maintenance & Repair	3,500.00			included in stormwater budget
7330-00 Swale Maintenance & Repair	1,450.00			included in stormwater budget
7810-00 Snow & Ice Removal	10,140.00	6,000.00	12,000.00	
Total Roads			62,000.00	
SECURITY [Budget Bucket #3]				
5730-00 Security Services	21,025.38	35,000.00	40,000.00	
5740-00 Extra Security Services/Cameras		5,000.00	5,000.00	Is there an extra cost for managing camers?
7265-00 Lock Maintenance & Repair	921.14	5,000.00	1,500.00	
Total Security			46,500.00	
Dredging [Budget Bucket #4]				
7305-00 Dredging	2,155.00	88,480.00	75,000.00	Estimate for work not yet done for dredging in prior years.
Total Dredging			75,000.00	
Capital Improvements [Budget Bucket #6]				
7210 Capital Improvements	6,181.55			reserve study estimates for budget year Are new paddle boats, kayaks considered capital improvements?
#### Stormwater Management & Design - including culvert/swale R&M		175,000.00	175,000.00	Need Acct # - to address stormwater management projects including plans, surveys, grants apps, work, etc.
#### Bulkheads Repair/Replacement			100,000.00	Repair/Replace Booker Peir seawall & Shore Drive bulkhead to protect community property
#### Piers Repair/Replacement			300,000.00	Replace/Repair community piers not addressed for many years.
Site Item		138,669.00		CY - FY26 can be used for replacement/repair of Fishing Creek pier
New Community Projects		100,000.00		CY - FY26 can be used for replacement/repair of Fishing Creek pier moved to future funds [New Community Projects moved to Future Funds]
Design/Engineering/Survey Costs	1,708.75	25,000.00		FY26 in Gen & Admin. Recommend including this cost in projects
Total Capital Improvement			575,000.00	
Funds Held For Future Use [Budget Bucket #7]				
Emergency, Contingency, Reserve			400,000.00	This line includes funds set aside for future major unexpected expenses or that may be identified in the Reserve Study, including fire safety.
Other/Misc/Ad Hoc Cap Imp		208,424.00		CY - FY26 can be used for replacement/repair of Fishing Creek pier
Other and Misc Community property, security, dredging, & legal expenses		48,480.00		Called Site Item in FY26 budget
Total Funds Held for Future Use			400,000.00	
County Administrative Fee [Budget Bucket #8]				
5105-00 Anne Arundel County Fees	2,000.00	2,000.00	2,000.00	
Budget Total			1,408,950.00	

FY 2027

Special Community Benefit District
Budget Request - PROPOSAL

A. District Name:	Oyster Harbor 900027		
B. Community Assoc. Name:	Oyster Harbor Citizens Association		
C. Mailing Address:	3332 Arundel on the Bay, Annapolis, MD 21403		
D. President of Community Assoc.:	Heather Ludwig		
Telephone #:			
Email Address:	president@oysterharbor.org		
Budget Contact Person (Treasurer):	Robin Gilliam		
Telephone #:			
Email Address:	rgilliam@oysterharbor.org		
BUDGET REQUESTED FOR FISCAL YEAR JULY 1, 2026 THROUGH JUNE 30, 2027			
FY 2026 BUDGET			Amount \$
E. Special Purpose & Item	Community Property	(If Applicable)	248,450.00
	Roads		62,000.00
	Security		46,500.00
	Dredging		75,000.00
	Capital Improvement Fund		575,000.00
	Funds for Future Use		400,000.00
	F. Budget Subtotal		1,406,950.00
	G. Administrative Fee	(See Instructions)	\$2,000.00
	H. BUDGET TOTAL	(Total Items F + G)	1,408,950.00
REVENUES			
I. Estimated Funds Available FY27			
J. Community Held Funds as of 06/30/2025			\$986,024.00
K. Other Revenue			20,000
	L. Est Funds Available Subtotal		\$1,006,024.00
	M. Tax Revenues Needed for FY27		\$402,926.00
	N. REVENUE TOTAL	(Total Items L + M)	1,408,950.00
TAX RATE CALCULATION			
	O. Tax Revenues Needed for FY27	(Item M)	\$402,926.00
	P. # of Lots/Accounts		
	Tax Assessment		\$1,746,000.00
	Q. REQUESTED TAX RATE	IS A FORMULA (= Item O / Item P)	0.23



OYSTER HARBOR CITIZENS ASSOCIATION, INC.
MANAGEMENT AGENT AGREEMENT

This **AGREEMENT**, entered this 22nd day of February 2023, by **OYSTER HARBOR CITIZENS ASSOCIATION, INC.**, of Anne Arundel County, Maryland, hereinafter referred to as the "Association," (whose affairs are controlled by a Board of Directors, hereinafter referred to as the "Board"), and Professional Community Management, Inc., a Maryland corporation, hereinafter referred to as "ProCom."

WHEREAS, the Board desires that ProCom serve as the administrative agent in the operation and assist in the management of the property and responsibilities of the Board and of the Association, pursuant to and in compliance with the Association's governing documents:

NOW, THEREFORE, in consideration of the above premises, it is mutually agreed:

1. Management The Board hereby employs ProCom to assist in the management and operation of the real and personal property of the Association, acting at the direction of the Association, and to execute the responsibilities and duties as further set forth herein:
 - a. Assessments ProCom shall have no contractual duty to



charge or collect Special Community Benefit District assessments, because the Association is a Special Community Benefit District and such assessments are handled by Anne Arundel County. For the additional fee outlined below, in Section 12, ProCom shall, however, charge and collect annual rental fees for the Boat Slips, as directed by the Association. ProCom shall maintain a current list of Association members, their preferred phone numbers, email addresses and their mailing addresses. Non-resident owners shall be listed with both their property address and their alternate mailing address.

- b. Bank Accounts The Association's Treasurers shall establish and maintain bank accounts in the name of the Association as required by the Association's governance documents and in compliance with the Anne Arundel County Special Community Benefit District ("SCBD") Laws and Regulations. ProCom shall provide the Treasurers with timely "Recommendations for Payment", consisting of a list of payables, including Payee, amount of payment, and method of payment (either electronic payment instructions or pre-addressed stamped envelopes) for each payment to be made by the Treasurers. Recommendations for Payment shall be received by the Treasurers at least ten (10) business days prior to the due date of the payment, where possible. The Association's Treasurers shall be responsible for making all



payments as required under the Association's governance documents.

c. Emergency Service ProCom shall not enter into any contracts or incur financial commitments on behalf of the Association. An emergency shall exist whenever it is necessary to undertake action for the immediate preservation of the property or safety of the Association or its members, or as required to avoid the suspension of a necessary service to the Association. In the event of an emergency, ProCom will attempt to immediately contact the President of the Association or the Chairman of the Board, and if such contact is not possible, will confer as soon as possible with them regarding any emergency expenditure.

d. Budget Before the commencement of each fiscal year and in compliance with the Association's governance documents, ProCom shall draft an annual operating budget that will include an itemized statement projecting the income and expenses for the operation of the Association during the next fiscal year. The Budget shall include the all income and expenses received by the Association, including the income and expenses received from lease of the Association's Piers and Harbors, and other assets, and any other monies collected by the Association from any other sources as well as any other expenses incurred by the Association. Once the Draft Budget is prepared, it shall



be the responsibility of the Association to finalize, consider, revise, approve and implement the Budget.

- e. Financial Records ProCom shall assist the Association in maintaining a comprehensive system of financial records, books and accounts in a manner consistent with general accounting principles. ProCom shall present to the Treasurer of the Association a draft balance sheet, draft income statement, and draft general ledger shortly after the end of each month. All records, books, accounts, reports, opinions and other documents and memoranda received or prepared by ProCom in the course of its duties hereunder shall be finalized by the Association and shall be the property of the Association and shall be available for inspection in accordance with policies of the Board and the laws of the State of Maryland

- f. Institutional and Business Records On behalf of the Association, ProCom shall receive, store and maintain all past, present and future records, books, accounts, reports, opinions and other documents and memoranda provided to and created by ProCom by the Association or others in the course of ProCom's management duties and the same shall be available for inspection in accordance with policies of the Board and the laws of the State of Maryland.



- g. Transition Promptly (no more than sixty (60) days) after the execution of this Agreement, ProCom shall receive the financial records, books and accounts of the Association. ProCom shall be held harmless for any mistakes, errors, omissions, or improprieties prior to the effective date of this contract.

- h. 24-Hour Telephone Service ProCom shall provide a 24-hour telephone answering service whereby telephone calls from the Association members may be received. Emergencies reported to ProCom shall be promptly responded to by ProCom and reported to the Association.

- i. Newsletter Service ProCom shall assist the Association in creating, publishing and distributing to all members of the Association newsletters (no more than 12 per year) detailing the events and activities of the Association, Reports of Committees, Minutes of Association and Board of Director's Meetings, Calendar of Events, and matters of special interest, with input as needed and final approval from the Officers, Committees and Board of Directors of the Association.

- j. Administrative Costs & Charges Attached hereto and incorporated herein by reference is a Schedule of Charges for items that may be charged to and payable by the Association. These are ProCom's current rates, and are subject to periodic change with reasonable notice, as are any other administrative costs and charges referred to or contemplated



herein.

2. Insurance ProCom shall assist the Association in procuring all necessary insurance on behalf of the Association, its Board of Directors and its volunteers acting in the scope of their authority as delegated by the Board. By assisting in this process, ProCom assumes no liability for the sufficiency of coverages ultimately obtained by the Association. ProCom shall file all claims with the appropriate insurance company or agent on behalf of the Association at the direction of the Board. In the event of a loss, ProCom agrees to file all insurance loss claims on behalf of the Association and recommend contractors needed for work performed. It is agreed that insurance premiums and other costs of insurance will be paid by the Association.

3. Association Records and Documents The Association shall provide full and complete documents as recorded in county and/or state land records to ProCom. ProCom shall maintain a complete set of files for the Association, including, but not limited to the plats, by-laws, declaration of covenants, articles of incorporation (if applicable), financial reports, delinquencies, year- end statements and audit, tax returns, architectural records, insurance policies, legal records, warranties and contracts.

4. Disclosure Information Upon request, ProCom shall provide copies of any and all documents relating to the Association in conjunction with the transfer of ownership of any property within the Association. Costs of



reproducing and preparing said information will be charged to and collected from the individual or organization requesting such information. ProCom may provide these documents via the internet or through an internet service, such as HomeWiseDocs.

5. Manager's Reports ProCom shall provide a management report at each regular meeting of the Board of Directors, reporting on collections status, physical condition of the property, current projects, transfers in ownership, upcoming Association Events and other items of concern. ProCom shall conduct an annual review of the Association's property and records and provide an annual status report to the Board of Directors at the Budget meeting.

6. Contracts for Services and Materials ProCom agrees to assist in the preparation of contract specifications and the negotiation of contracts for any services, maintenance and repairs as directed by the Board of Directors.
 - a. ProCom shall place orders for such equipment, tools, appliances, materials and supplies as the Association requests to properly maintain the Association. All such contracts and orders shall be made in the name of the Association and shall be subject to the limitations set forth in Section 7. ProCom shall act at all times under the direction of the Board and shall be under a duty to secure for and credit to the Association any



discounts, commissions, or rebates obtainable as a result of such purchases. ProCom shall solicit multiple competitive bids for contract services when requested by the Board.

b. In the event that ProCom is required to provide supervision of any services, repairs or projects, litigation support, catastrophic insurance claims and emergency situations requiring more than two hours of supervision excluding routine inspections and normal contract management, ProCom shall be compensated for such time at the rate of \$75.00 per hour.

7. Maintenance of Property ProCom agrees to inspect the community property and all facilities owned by or under the control of the Association and make maintenance and/or repair recommendations to the Board for actions that ProCom deems appropriate for the Board to take, and to oversee implementation of any such recommendations or actions approved or requested by the Board in a timely manner and according to appropriate standards of maintenance consistent with the character of the Association.

8. Complaints The Board will forward all complaints to ProCom who agrees to investigate all such complaints and to take whatever action is requested by the Board after its evaluation of that investigation.



- a. ProCom shall maintain a record of all communications with the Association property owners and residents. Complaints of a serious nature shall be reported to the Board with appropriate recommendations.

 - b. The authority and duties conferred upon ProCom are confined to the common areas of the Association and, unless authorized by the Board, such authority and duties do not include supervision or management of any homeowner's properties and ProCom is given no authority or responsibility for the maintenance of or repairs to such individual properties. Such maintenance and repairs shall be the responsibility of the individual property owners.
9. Rules and Regulations ProCom shall promptly notify all property owners of all rules, regulations, and notices as may be promulgated by the Board. ProCom agrees to inspect and evaluate and report to the Board all violations or alleged violations of the Association Constitution, covenants, by-laws or rules and regulations, which are brought to its attention. As requested by the Board, ProCom shall inform any offender or alleged offender of such violations, or alleged violations, in writing, and request the offender conform to the pertinent rules or regulations. Additional means of enforcement, including court proceedings, shall be at the expense of the Association. ProCom agrees further to refer all violations to the attorney for



the Association, when directed by the Board.

10. Consultation with Management ProCom agrees to coordinate the Association's legal proceedings with the attorney for the Association, including collection proceedings and court appearances, if necessary. Court ordered appearances by ProCom will be limited to one appearance (one day or less) per year, after which a charge of \$75.00 per hour will be charged to the Association.

11. Meetings, Governmental Orders ProCom agrees to be available for consultation on matters of concern to the Association, and to attend meetings of the Board of Directors and the annual meeting of the Association (not to exceed 8 per year). All meetings shall be held Monday through Thursday, shall be limited to two hours, and shall begin no earlier than 9:00 A.M. and conclude no later than 9:00 P.M.

a. ProCom shall assist the Association in taking actions necessary to promptly comply with any and all orders or requirements affecting the property owned or controlled by the Association placed thereon by any federal, state, county, or municipal authority having jurisdiction thereof. ProCom shall not take any action under this subsection so long as the Association is contesting or has affirmed its intention to contest any such



order or requirement. ProCom shall promptly, and in no event later than 72 hours from the time of their receipt, notify the Board in writing of all such orders and notices of requirements. Any meeting of the Board of Directors or of the Association that exceeds two hours in duration from the scheduled start time, or any Special Meeting of the Board of Directors, shall be charged at the rate of \$75.00 per hour or for any portion thereof.

- b. ProCom shall make arrangements for the preparation of all forms, reports and returns required by law in connection with unemployment insurance, workmen's compensation insurance, disability benefits, Social Security, income taxes, sales taxes, property taxes, and other similar taxes now in effect or hereafter imposed for which the Association may be liable or which may be incidental to the employment of personnel by the Association. The Association shall employ the services of an accountant to assist in the preparation of such forms and the cost shall be the responsibility of the Association. ProCom shall make recommendations in the preparation of the Association tax returns and year-end financial audit by an independent auditor for compliance with the Anne Arundel County SCBD Laws and Regulations. The cost of the preparation of tax returns and the audit will be the responsibility of the Association.



c. ProCom shall fulfill its responsibilities in a professional manner consistent with the provisions and intent of the Association's governance documents, the governing laws and regulations of Anne Arundel County and the State of Maryland and, in general, in a manner consistent with all other laws and regulations as they pertain to the operation of the Association.

12. Management Fees for the period of the contract, the Association agrees to pay ProCom for the contractual services rendered to the Association, a monthly sum of **One Thousand Four Hundred Forty-Two Dollars (\$1,472.00) and an additional monthly sum of Twenty Dollars (\$20.00)** for collection and accounting of the Pier Slip Fees (the "Contract Price".) The Association authorizes payment of these sums on the 1st day of each month. Thereafter the Contract Price shall increase at the rate of three per cent (3%) per annum.

13. Fidelity Bond ProCom agrees to obtain any and all fidelity bonds required to be obtained by the Association or by ProCom on behalf of the Association, and in such amounts stipulated by the Association's governance documents and Anne Arundel County and Maryland Law. ProCom shall be named as an additional insured, and the Association shall pay the costs of all such bonds. In the event such fidelity bond is terminated because of actions or omissions of



ProCom, the Board shall have the right to terminate this Agreement upon mailing of such termination notice to ProCom.

14. Indemnification

a. Except for damages arising from any willful, wanton or reckless acts or acts amounting to fraud or bad faith on the part of ProCom, and except for any award of punitive damages for acts by ProCom, the Association agrees to indemnify, defend with counsel reasonably acceptable to ProCom and hold ProCom harmless from damages or injuries to persons or property, any claim, action, or proceeding, including costs of suit and attorneys fees, resulting from ProCom carrying out the provisions of this Agreement or reasonably acting under the express or implied direction of the Board of Directors or the Association or that result from the condition, construction, or use of the Association property, or acts or omissions of Procom or employees of the Association or ProCom or that arise out of or are based upon any law, regulation, requirement, contract or award relating to the hiring of employees, the hours of employment, working conditions, wages and/or compensation of employees or former employees of the Association. Subject to the same limitations as above, the Association agrees to reimburse ProCom upon demand for any monies which ProCom is required to pay in connection



with, or as an expense in defense of, any claim, civil action, proceeding, charge or prosecution made, instituted or maintained against ProCom or ProCom and the Association jointly. ProCom and its employees shall be an additional named insured on any liability insurance carried by the Association. The provisions of this Section shall survive the termination of this Agreement.

- b. ProCom shall at all times this Agreement is in effect maintain General Commercial Liability with policy limits of \$2 million single occurrence/\$4 million aggregate occurrence; E&O/Professional Liability insurance with policy limits of \$2 million single occurrence/\$2 million aggregate occurrence; EPLI, Cyber, Automobile liability and Workmens Compensation and Unemployment insurance from an insurance company licensed to do business in the State of Maryland with an accreditation rating of at least A-, with policy limits of \$1 million single occurrence/\$1 million aggregate occurrence. Umbrella Insurance with policy limits of \$3 million single occurrence/\$3 million aggregate occurrence

15. Term This Agreement shall continue in effect for a period beginning on the 1st day of March 2023 at 12:01 a.m. and ending on the last day of December 2023 at 11:59 P.M. This



agreement shall automatically renew each year, subject to the same terms and conditions contained herein unless otherwise agreed. At any time during the term of this Agreement or any renewals thereof, either party reserves the right to cancel this Agreement with or without cause by giving ninety (90) days written notice by certified mail sent to: Professional Community Management, Inc., 400 Serendipity Drive, Millersville, MD 21108; or to the home address of the current President of the Association, as applicable.

16. Section Titles The titles of the sections and subsections of this agreement are for ease of reference only and impart no duties or obligations other than those described in the text of the section or subsection.

17. Complete Agreement It is agreed by both parties that this Agreement constitutes the complete understanding between the parties and that neither party has or is relying upon any statement or representation of the other party not contained herein.

18. Maryland Law This Agreement shall be interpreted in accordance with the substantive laws of the State of Maryland, without application of choice of law rules. The parties agree that the state courts of Maryland shall have sole and exclusive jurisdiction and



venue to hear and determine any dispute or controversy arising under or concerning this Agreement and the parties hereby submit to the jurisdiction of said courts. Any claim or controversy arising out of or relating to this agreement, or the breach thereof, shall be brought in the Circuit Court or District Court of Maryland for Anne Arundel County, Maryland.

19. Legal Expenses If any party to this Agreement brings an action against another party to enforce its rights under this Agreement, the prevailing party shall be entitled to recover its costs and expenses, including without limitation, reasonable attorneys' fees, expenses, and costs, incurred in connection with such action, including any appeal of such action. This fee shifting provision in this Agreement shall be incorporated but not merged in any court order entered against either party pursuant to an action arising from this Agreement. The parties agree that the prevailing party shall be entitled to be reimbursed any post-judgment legal expenses incurred during collection of said judgment.

20. Waiver of Trial by Jury The parties hereto hereby mutually waive trial by jury in any action, proceeding or counterclaim brought by either of the parties hereto against the other on any matters whatsoever arising out of or in any way connected with this agreement and/or any claim of injury or damage.



21. Counterparts This agreement may be executed in multiple counterparts or in duplicate, and when so executed by all parties shall constitute one agreement. Electronic or facsimile signatures shall be deemed original.

22. Books and Records Upon termination of this Agreement, ProCom agrees to return all books and records to the Association.

23. Insolvency of Manager In the event ProCom avails itself of any bankruptcy or insolvency statute or makes an assignment for the benefit of creditors, the Association shall have the right to immediately terminate this Agreement.

24. Authority Except as specifically provided herein to the contrary, everything done by ProCom pursuant to this Agreement shall be done as the agent of the Association and all obligations or expenses incurred hereunder shall be for the account, on behalf, and at the expense of the Association except that the Association shall not be obligated to pay the overhead and operating expenses of ProCom. The Board and the Association ratify and confirm all and whatsoever may be done by ProCom within the scope of this Agreement. ProCom shall not make any advance to or for the account of the Association or pay any sum, except out of funds held or provided as aforesaid, nor shall ProCom incur



any liability or obligation for the account of the Association without assurance that the necessary funds for the discharge of said obligation are approved according to the governance documents of the Association and are available.

25. Successors and Assigns The privileges and benefits of this Agreement shall extend to the successors and assigns of the parties.

26. Severability In the event any portion or part of this Agreement shall be determined as void or of no effect, the remainder of this Agreement shall remain in force and effect.



**SCHEDULE OF CHARGES FOR
OYSTER HARBOR CITIZENS ASSOCIATION, INC.**

1. Postage (to include First Class and Certified)	At Cost
2. Copies	
a. Black & White	\$.15/page
b. Color	\$.30/page
3. Envelopes	
a. Standard Business	\$.25
b. 9" x 12" Manilla	\$.50
c. 9" x 12" Tyvek	\$1.00
d. 9" x 12" Expandable Tyvek	\$1.50
e. Small Return Envelopes	\$.15
4. Labels	\$.10
5. Post Cards	\$.25
6. File folders	\$.25
7. File boxes	\$2.00
8. Payment coupons via SouthData	At cost
9. Invoices	\$.30/unit
10. Faxes	\$1.00
11. 1099-NEC Processing	\$100 flat fee



Financial Report Package

**November 2025
Fiscal Year: 2026**

Prepared for

Oyster Harbor Citizens Association, Inc.

By

Professional Community Management, Inc.

Assets

CASH - OPERATING

10-1020-00	Truist Operating Checking - 4430	\$22,067.51
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10-1030-00	Truist Operating Money Market - 7029	8,466.31
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Total CASH - OPERATING:	<u>\$30,533.82</u>
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CASH - RESERVES

12-1250-00	Morgan Stanley Investments	826,173.18
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Total CASH - RESERVES:	<u>\$826,173.18</u>
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ACCOUNTS RECEIVABLE

14-1420-00	Cash held by AACO	5,412.16
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14-1430-00	BGE Deposit	100.00
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Total ACCOUNTS RECEIVABLE:	<u>\$5,512.16</u>
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Total Assets:

\$862,219.16

Liabilities & Equity

RESERVE EQUITY

30-3020-00	Reserves - Capital Elements	482,691.08
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Total RESERVE EQUITY:	<u>\$482,691.08</u>
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OPERATING EQUITY

35-3510-00	Undesignated Equity	128,733.09
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35-3520-00	Prior Year Net Income	374,599.73
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Total OPERATING EQUITY:	<u>\$503,332.82</u>
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	<u>(123,804.74)</u>	
Net Income Gain / Loss		<u>(\$123,804.74)</u>

Total Liabilities & Equity:

\$862,219.16



Income Statement - Operating

Oyster Harbor Citizens Association, Inc.

From 11/01/2025 to 11/30/2025

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
OPERATING INCOME							
4010-00 SCBD Income	\$ -	\$148,320.00	(\$148,320.00)	\$ -	\$148,320.00	(\$148,320.00)	\$ 444,960.00
4710-00 Interest Income - Operating	22.33	-	22.33	313.88	-	313.88	-
4720-00 Interest & Valuation Income - Reserves	2,711.38	-	2,711.38	15,148.80	-	15,148.80	-
Total OPERATING INCOME	\$ 2,733.71	\$148,320.00	(\$145,586.29)	\$ 15,462.68	\$148,320.00	(\$132,857.32)	\$ 444,960.00
Total OPERATING INCOME	\$ 2,733.71	\$148,320.00	(\$145,586.29)	\$ 15,462.68	\$148,320.00	(\$132,857.32)	\$ 444,960.00
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5010-00 Management Fees	1,561.00	1,583.33	22.33	7,805.00	7,916.65	111.65	19,000.00
5030-00 Tax Prep & Audit Fees	-	-	-	-	8,000.00	8,000.00	8,000.00
5040-00 General Legal	6,128.37	1,666.66	(4,461.71)	6,940.87	8,333.30	1,392.43	20,000.00
5045-00 Lawsuits/Special Projects	-	833.33	833.33	-	4,166.66	4,166.66	10,000.00
5050-00 Administrative Expenses	1,028.35	2,083.33	1,054.98	6,275.49	10,416.66	4,141.17	25,000.00
5053-00 Office Supplies	-	291.66	291.66	-	1,458.38	1,458.38	3,500.00
5054-00 Office Equipment & Services	-	41.66	41.66	-	208.38	208.38	500.00
5080-00 Web Site Administration	400.00	500.00	100.00	1,223.64	2,500.00	1,276.36	6,000.00
5090-00 Dues & Subscriptions	208.78	166.66	(42.12)	991.06	833.38	(157.68)	2,000.00
5100-00 Bank Charges	5.00	41.66	36.66	25.00	208.30	183.30	500.00
5105-00 Anne Arundel County Fees	-	166.66	166.66	-	833.38	833.38	2,000.00
5110-00 Miscellaneous Expenses	-	41.67	41.67	-	208.34	208.34	500.00
5210-00 Taxes	-	-	-	200.00	-	(200.00)	-
5220-00 Real Estate Taxes	-	-	-	747.66	1,000.00	252.34	1,000.00
5310-00 Insurance Premium	-	-	-	10,942.00	9,813.00	(1,129.00)	11,000.00
5600-00 Rent	-	83.33	83.33	-	416.69	416.69	1,000.00
5650-00 Storage Expense	86.00	-	(86.00)	430.00	-	(430.00)	-
5730-00 Security Services	-	2,916.66	2,916.66	9,946.36	14,583.38	4,637.02	35,000.00
5740-00 Extra Security Services/Cameras	-	416.67	416.67	-	2,083.34	2,083.34	5,000.00
Total GENERAL & ADMINISTRATIVE	\$ 9,417.50	\$10,833.28	\$ 1,415.78	\$ 45,527.08	\$ 72,979.84	\$27,452.76	\$ 150,000.00
UTILITIES							
6010-00 Utilities	292.52	541.66	249.14	2,091.78	2,708.30	616.52	6,500.00
6040-00 Phone & Internet	138.40	333.33	194.93	1,245.60	1,666.69	421.09	4,000.00
Total UTILITIES	\$ 430.92	\$ 874.99	\$ 444.07	\$ 3,337.38	\$ 4,374.99	\$1,037.61	\$ 10,500.00

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
SITE MAINTENANCE							
7010-00 Landscaping & Cleaning	\$3,750.00	\$4,000.00	\$250.00	\$19,350.00	\$20,000.00	\$650.00	\$48,000.00
7030-00 Tree Trimming/Replacement	2,000.00	625.00	(1,375.00)	2,320.00	3,125.00	805.00	7,500.00
7110-00 Piers & Harbors Improvement & Repairs	736.79	-	(736.79)	736.79	-	(736.79)	-
7150-00 Beach Cleaning	-	2,500.00	2,500.00	-	12,500.00	12,500.00	30,000.00
7160-00 Swimming Area Nets	-	-	-	-	750.00	750.00	1,500.00
7165-00 Gazebo Maintenance & Repair	-	83.33	83.33	3,040.00	416.69	(2,623.31)	1,000.00
7170-00 Portable Toilets	318.00	333.33	15.33	2,226.00	1,666.69	(559.31)	4,000.00
7175-00 Dumpsters	-	-	-	-	2,000.00	2,000.00	2,000.00
7212-00 Community Amenity Repairs & Maintenance	11,401.91	1,250.00	(10,151.91)	18,746.52	6,250.00	(12,496.52)	15,000.00
7220-00 Trash Removal & Hauling	-	416.66	416.66	101.00	2,083.30	1,982.30	5,000.00
7250-00 Supplies & Dog Waste Stations	-	250.00	250.00	-	1,250.00	1,250.00	3,000.00
7265-00 Lock Maintenance & Repair	-	416.66	416.66	2,609.31	2,083.30	(526.01)	5,000.00
7275-00 Signage	-	833.37	833.37	3,430.00	4,166.69	736.69	10,000.00
7290-00 Lighting Maintenance & Repair	715.00	166.66	(548.34)	810.34	833.30	22.96	2,000.00
7300-00 Environmental Initiatives & Erosion Control	-	1,166.66	1,166.66	(112.00)	5,833.38	5,945.38	14,000.00
7305-00 Dredging	-	-	-	(155.00)	-	155.00	-
7330-00 Swale Maintenance & Repair	28,800.00	1,250.00	(27,550.00)	37,300.00	6,250.00	(31,050.00)	15,000.00
7810-00 Snow & Ice Removal	-	-	-	-	-	-	6,000.00
Total SITE MAINTENANCE	\$47,721.70	\$13,291.67	(\$34,430.03)	\$90,402.96	\$69,208.35	(\$21,194.61)	\$169,000.00
Total OPERATING EXPENSE	\$57,570.12	\$24,999.94	(\$32,570.18)	\$139,267.42	\$146,563.18	\$7,295.76	\$329,500.00
Net Income:	(\$54,836.41)	\$123,320.06	(\$178,156.47)	(\$123,804.74)	\$1,756.82	(\$125,561.56)	\$115,460.00



General Ledger Trial Balance with Details

Oyster Harbor Citizens Association, Inc.

Accts: 10-1000-90 To: 95-9510-50 Dates: 11/1/2025 - 11/30/2025

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Truist Operating Checking - 4430	\$14,637.63	\$67,028.89	\$59,599.01	\$22,067.51
Date	GL Ref #	Debit	Credit	Description	
11/01/2025	921886	\$ -	\$ 1,561.00	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4607	
11/01/2025	921886	1,561.00	-	Truist Operating Checking - 4430 (Reversal); Professional Community Management, Inc. Chk	
11/01/2025	921940	-	1,561.00	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4608	
11/04/2025	923492	-	85.42	Truist Operating Checking - 4430; BGE Chk # 0	
11/04/2025	923494	-	715.00	Truist Operating Checking - 4430; Wireworx, Inc. Chk # 4609	
11/04/2025	923496	-	3,750.00	Truist Operating Checking - 4430; LB Landscaping Chk # 4610	
11/04/2025	923498	-	86.00	Truist Operating Checking - 4430; Cubesmart #718 Chk # 0	
11/04/2025	923498	86.00	-	Truist Operating Checking - 4430 (Reversal); Cubesmart #718 Chk # 0	
11/04/2025	924013	-	86.00	Truist Operating Checking - 4430; Cubesmart #718 Chk # 0	
11/07/2025	927953	-	400.00	Truist Operating Checking - 4430; Mint Media Agency Chk # 4611	
11/07/2025	927955	-	11,000.00	Truist Operating Checking - 4430; Erik Schubert Carpentry Chk # 4612	
11/07/2025	930157	40,000.00	-	Working Capital Infusion Truist Operating Checking - 4430	
11/14/2025	930661	-	736.79	Truist Operating Checking - 4430; Fireline Corporation Chk # 4613	
11/14/2025	930663	-	28,800.00	Truist Operating Checking - 4430; Jet Blast Inc. Chk # 4614	
11/17/2025	931505	-	381.89	Reimbursement - Bulletin Board & American Flag; Daniel Craig Chk # 4615	
11/17/2025	931505	381.89	-	Reimbursement - Bulletin Board & American Flag (Reversal); Daniel Craig Chk # 4615	
11/18/2025	932413	-	2,000.00	Truist Operating Checking - 4430; Underwood & Associates, Inc. Chk # 4616	
11/18/2025	932415	-	3,331.25	Truist Operating Checking - 4430; Kurt D. Karsten, Esq. Chk # 4617	
11/18/2025	932521	-	401.91	Reimbursement - Bulletin Board & American Flags; Daniel Craig Chk # 4618	
11/18/2025	932575	-	318.00	Truist Operating Checking - 4430; Jiffy John, Inc. Chk # 4619	
11/21/2025	933612	25,000.00	-	Working Capital Infusion Truist Operating Checking - 4430	
11/25/2025	935616	-	1,028.35	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4620	
11/26/2025	942265	-	2,797.12	Truist Operating Checking - 4430; Council Baradel Chk # 4626	
11/30/2025	941834	-	21.66	Truist Operating Checking - 4430; BGE Chk # 0	
11/30/2025	941836	-	41.78	Truist Operating Checking - 4430; BGE Chk # 0	
11/30/2025	941838	-	52.41	Truist Operating Checking - 4430; BGE Chk # 0	
11/30/2025	941840	-	61.69	Truist Operating Checking - 4430; BGE Chk # 0	
11/30/2025	941842	-	29.56	Truist Operating Checking - 4430; BGE Chk # 0	
11/30/2025	941844	-	138.40	Truist Operating Checking - 4430; Comcast Chk # 0	
11/30/2025	941846	-	181.22	Truist Operating Checking - 4430; Google Chk # 0	
11/30/2025	941848	-	27.56	Truist Operating Checking - 4430; Constant Contact Chk # 0	
11/30/2025	941850	-	5.00	Truist Operating Checking - 4430; Truist Chk # 0	
10-1030-00	Truist Operating Money Market - 7029	73,443.98	22.33	65,000.00	8,466.31
Date	GL Ref #	Debit	Credit	Description	
11/07/2025	930157	\$ -	\$ 40,000.00	Working Capital Infusion Truist Operating Money Market - 7029	
11/21/2025	933612	-	25,000.00	Working Capital Infusion Truist Operating Money Market - 7029	
11/30/2025	942205	22.33	-	Truist Monthly Interest	
12-1250-00	Morgan Stanley Investments	823,461.80	2,711.38	-	826,173.18
Date	GL Ref #	Debit	Credit	Description	
11/30/2025	942259	\$ 2,711.38	\$ -	Morgan Stanley Monthly Interest & Valuation	
14-1420-00	Cash held by AACO	5,412.16	-	-	5,412.16
Date	GL Ref #	Debit	Credit	Description	
14-1430-00	BGE Deposit	100.00	-	-	100.00
Date	GL Ref #	Debit	Credit	Description	
30-3020-00	Reserves - Capital Elements	(482,691.08)	-	-	(482,691.08)
Date	GL Ref #	Debit	Credit	Description	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
35-3510-00	Undesignated Equity	(128,733.09)	-	-	(128,733.09)
Date	GL Ref #	Debit	Credit	Description	
35-3520-00	Prior Year Net Income	(374,599.73)	-	-	(374,599.73)
Date	GL Ref #	Debit	Credit	Description	
40-4710-00	Interest Income - Operating	(291.55)	-	22.33	(313.88)
Date	GL Ref #	Debit	Credit	Description	
11/30/2025	942205	\$ -	\$ 22.33	Truist Monthly Interest	
40-4720-00	Interest & Valuation Income - Reserves	(12,437.42)	-	2,711.38	(15,148.80)
Date	GL Ref #	Debit	Credit	Description	
11/30/2025	942259	\$ -	\$ 2,711.38	Morgan Stanley Monthly Interest & Valuation	
50-5010-00	Management Fees	6,244.00	3,122.00	1,561.00	7,805.00
Date	GL Ref #	Debit	Credit	Description	
11/01/2025	921886	\$ 1,561.00	\$ -	Management Fee; Professional Community Management, Inc. Chk # 4607	
11/01/2025	921886	-	1,561.00	Management Fee (Reversal); Professional Community Management, Inc. Chk # 4607	
11/01/2025	921940	1,561.00	-	Management Fee; Professional Community Management, Inc. Chk # 4608	
50-5040-00	General Legal	812.50	6,128.37	-	6,940.87
Date	GL Ref #	Debit	Credit	Description	
11/18/2025	932415	\$ 3,331.25	\$ -	General Legal ; Kurt D. Karsten, Esq. Chk # 4617	
11/26/2025	942265	2,797.12	-	General Legal ; Council Baradel Chk # 4626	
50-5050-00	Administrative Expenses	5,247.14	1,028.35	-	6,275.49
Date	GL Ref #	Debit	Credit	Description	
11/25/2025	935616	\$ 723.47	\$ -	Administrative Costs - Admin; Professional Community Management, Inc. Chk # 4620	
11/25/2025	935616	304.88	-	Postage; Professional Community Management, Inc. Chk # 4620	
50-5080-00	Web Site Administration	823.64	400.00	-	1,223.64
Date	GL Ref #	Debit	Credit	Description	
11/07/2025	927953	\$ 400.00	\$ -	Web Site Administration; Mint Media Agency Chk # 4611	
50-5090-00	Dues & Subscriptions	782.28	294.78	86.00	991.06
Date	GL Ref #	Debit	Credit	Description	
11/04/2025	923498	\$ 86.00	\$ -	Dues & Subscriptions; Cubesmart #718 Chk # 0	
11/04/2025	923498	-	86.00	Dues & Subscriptions (Reversal); Cubesmart #718 Chk # 0	
11/30/2025	941846	181.22	-	Dues & Subscriptions; Google Chk # 0	
11/30/2025	941848	27.56	-	Dues & Subscriptions; Constant Contact Chk # 0	
50-5100-00	Bank Charges	20.00	5.00	-	25.00
Date	GL Ref #	Debit	Credit	Description	
11/30/2025	941850	\$ 5.00	\$ -	Bank Charges; Truist Chk # 0	
50-5210-00	Taxes	200.00	-	-	200.00
Date	GL Ref #	Debit	Credit	Description	
50-5220-00	Real Estate Taxes	747.66	-	-	747.66
Date	GL Ref #	Debit	Credit	Description	
50-5310-00	Insurance Premium	10,942.00	-	-	10,942.00
Date	GL Ref #	Debit	Credit	Description	
50-5650-00	Storage Expense	344.00	86.00	-	430.00
Date	GL Ref #	Debit	Credit	Description	
11/04/2025	924013	\$ 86.00	\$ -	Storage Expense; Cubesmart #718 Chk # 0	
50-5730-00	Security Services	9,946.36	-	-	9,946.36
Date	GL Ref #	Debit	Credit	Description	
60-6010-00	Utilities	1,799.26	292.52	-	2,091.78
Date	GL Ref #	Debit	Credit	Description	
11/04/2025	923492	\$ 85.42	\$ -	Utilities; BGE Chk # 0	
11/30/2025	941834	21.66	-	Utilities; BGE Chk # 0	
11/30/2025	941836	41.78	-	Utilities; BGE Chk # 0	



General Ledger Trial Balance with Details

Oyster Harbor Citizens Association, Inc.

Accts: 10-1000-90 To: 95-9510-50 Dates: 11/1/2025 - 11/30/2025

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11/30/2025	941838	\$ 52.41	\$ -	Utilities; BGE Chk # 0	
11/30/2025	941840	61.69	-	Utilities; BGE Chk # 0	
11/30/2025	941842	29.56	-	Utilities; BGE Chk # 0	
60-6040-00	Phone & Internet	1,107.20	138.40	-	1,245.60
Date	GL Ref #	Debit	Credit	Description	
11/30/2025	941844	\$ 138.40	\$ -	Phone & Internet; Comcast Chk # 0	
70-7010-00	Landscaping & Cleaning	15,600.00	3,750.00	-	19,350.00
Date	GL Ref #	Debit	Credit	Description	
11/04/2025	923496	\$ 3,750.00	\$ -	Landscaping & Cleaning; LB Landscaping Chk # 4610	
70-7030-00	Tree Trimming/Replacement	320.00	2,000.00	-	2,320.00
Date	GL Ref #	Debit	Credit	Description	
11/18/2025	932413	\$ 2,000.00	\$ -	Tree Trimming/Replacement; Underwood & Associates, Inc. Chk # 4616	
70-7110-00	Piers & Harbors Improvement & Repairs	-	736.79	-	736.79
Date	GL Ref #	Debit	Credit	Description	
11/14/2025	930661	\$ 736.79	\$ -	Fire Extinguisher Inspection; Fireline Corporation Chk # 4613	
70-7165-00	Gazeebo Maintenance & Repair	3,040.00	-	-	3,040.00
Date	GL Ref #	Debit	Credit	Description	
70-7170-00	Portable Toilets	1,908.00	318.00	-	2,226.00
Date	GL Ref #	Debit	Credit	Description	
11/18/2025	932575	\$ 318.00	\$ -	Portable Toilets; Jiffy John, Inc. Chk # 4619	
70-7212-00	Community Amenity Repairs & Maintenance	7,344.61	11,783.80	381.89	18,746.52
Date	GL Ref #	Debit	Credit	Description	
11/07/2025	927955	\$ 11,000.00	\$ -	Community Amenity Repairs & Maintenance; Erik Schubert Carpentry Chk # 4612	
11/17/2025	931505	381.89	-	Reimbursement - Bulletin Board & American Flag; Daniel Craig Chk # 4615	
11/17/2025	931505	-	381.89	Reimbursement - Bulletin Board & American Flag (Reversal); Daniel Craig Chk # 4615	
11/18/2025	932521	401.91	-	Reimbursement - Bulletin Board & American Flags; Daniel Craig Chk # 4618	
70-7220-00	Trash Removal & Hauling	101.00	-	-	101.00
Date	GL Ref #	Debit	Credit	Description	
70-7265-00	Lock Maintenance & Repair	2,609.31	-	-	2,609.31
Date	GL Ref #	Debit	Credit	Description	
70-7275-00	Signage	3,430.00	-	-	3,430.00
Date	GL Ref #	Debit	Credit	Description	
70-7290-00	Lighting Maintenance & Repair	95.34	715.00	-	810.34
Date	GL Ref #	Debit	Credit	Description	
11/04/2025	923494	\$ 715.00	\$ -	Lighting Maintenance & Repair; Wireworx, Inc. Chk # 4609	
70-7300-00	Environmental Initiatives & Erosion Control	(112.00)	-	-	(112.00)
Date	GL Ref #	Debit	Credit	Description	
70-7305-00	Dredging	(155.00)	-	-	(155.00)
Date	GL Ref #	Debit	Credit	Description	
70-7330-00	Swale Maintenance & Repair	8,500.00	28,800.00	-	37,300.00
Date	GL Ref #	Debit	Credit	Description	
11/14/2025	930663	\$ 28,800.00	\$ -	Swale Maintenance & Repair; Jet Blast Inc. Chk # 4614	
Totals:		\$0.00	\$129,361.61	\$129,361.61	\$0.00

Paid Date	Invoice Number	Invoice Date	Auth Date	Status	Last Payment	Invoice Amount	Payment Type	Balance Due
BGE								
11/04/2025	BGEOHHFishing1025	11/03/2025	11/04/2025	Paid (EFT)		\$85.42		\$ -
			Gena Teano				Payment Type: EFT	
	60-6010-00 - Utilities				\$85.42			
11/30/2025		11/04/2025	12/02/2025	Paid (EFT)		\$21.66		-
			Amy Cummings				Payment Type: EFT	
	60-6010-00 - Utilities				\$21.66			
11/30/2025		11/04/2025	12/02/2025	Paid (EFT)		\$41.78		-
			Amy Cummings				Payment Type: EFT	
	60-6010-00 - Utilities				\$41.78			
11/30/2025		11/04/2025	12/02/2025	Paid (EFT)		\$52.41		-
			Amy Cummings				Payment Type: EFT	
	60-6010-00 - Utilities				\$52.41			
11/30/2025		11/04/2025	12/02/2025	Paid (EFT)		\$61.69		-
			Amy Cummings				Payment Type: EFT	
	60-6010-00 - Utilities				\$61.69			
11/30/2025		11/06/2025	12/02/2025	Paid (EFT)		\$29.56		-
			Amy Cummings				Payment Type: EFT	
	60-6010-00 - Utilities				\$29.56			
					BGE Total:	\$ 292.52	\$	0.00
Comcast								
11/30/2025		11/07/2025	12/02/2025	Paid (EFT)		\$138.40		-
			Amy Cummings				Payment Type: EFT	
	60-6040-00 - Phone & Internet				\$138.40			
					Comcast Total:	\$ 138.40	\$	0.00
Constant Contact								
11/30/2025		11/17/2025	12/02/2025	Paid (EFT)		\$27.56		-
			Amy Cummings				Payment Type: EFT	
	50-5090-00 - Dues & Subscriptions				\$27.56			
					Constant Contact Total:	\$ 27.56	\$	0.00
Cubesmart, LLP								
11/04/2025		11/04/2025	10/22/2025	Paid (EFT)		\$86.00		-
			Kirk Bigelow				Payment Type: EFT	
	50-5650-00 - Storage Expense				\$86.00			
					Cubesmart, LLP Total:	\$ 86.00	\$	0.00
Encore Fire Protection, LLC								
11/14/2025	13221901	11/13/2025	11/14/2025	Paid (check)		\$736.79		-
			Gena Teano				Payment Type: Check	
	70-7110-00 - Fire Extinguisher Inspection				\$736.79			
					Encore Fire Protection, LLC Total:	\$ 736.79	\$	0.00

Erik Schubert

Paid Date	Invoice Number	Invoice Date	Auth Date	Status	Last Payment	Invoice Amount	Balance Due
11/07/2025	2039	11/05/2025	11/07/2025	Paid (check)		\$11,000.00	\$ -
			Amy Cummings			Payment Type: Check	
	70-7212-00 - Community Amenity Repairs & Maintenance				\$11,000.00		
				Erik Schubert Total:		\$ 11,000.00	\$ 0.00
Gibbs Unlimited LLC							
11/07/2025	0002028	11/04/2025	11/07/2025	Paid (check)		\$400.00	-
			Amy Cummings			Payment Type: Check	
	50-5080-00 - Web Site Administration				\$400.00		
				Gibbs Unlimited LLC Total:		\$ 400.00	\$ 0.00
Google							
11/30/2025		11/05/2025	12/02/2025	Paid (EFT)		\$181.22	-
			Amy Cummings			Payment Type: EFT	
	50-5090-00 - Dues & Subscriptions				\$181.22		
				Google Total:		\$ 181.22	\$ 0.00
Jet Blast Inc.							
11/14/2025	52555	11/07/2025	11/14/2025	Paid (check)		\$28,800.00	-
			Gena Teano			Payment Type: Check	
	70-7330-00 - Swale Maintenance & Repair				\$28,800.00		
				Jet Blast Inc. Total:		\$ 28,800.00	\$ 0.00
Jiffy John, Inc.							
11/18/2025	JiffyJohn1125	11/18/2025	11/18/2025	Paid (check)		\$318.00	-
			Kirk Bigelow			Payment Type: Check	
	70-7170-00 - Portable Toilets				\$318.00		
				Jiffy John, Inc. Total:		\$ 318.00	\$ 0.00
Jose A. Lemus							
11/04/2025	OHHLandscaping1125	11/03/2025	11/04/2025	Paid (check)		\$3,750.00	-
			Gena Teano			Payment Type: Check	
	70-7010-00 - Landscaping & Cleaning				\$3,750.00		
				Jose A. Lemus Total:		\$ 3,750.00	\$ 0.00
Professional Community Management (Do Not Use - Management Module)							
11/01/2025	34094	11/01/2025	11/03/2025	Paid (check)		\$1,561.00	-
			Amy Cummings			Payment Type: Check	
	50-5010-00 - Management Fee				\$1,561.00		
11/25/2025	34743	11/25/2025	11/26/2025	Paid (check)		\$1,028.35	-
			Gena Teano			Payment Type: Check	
	50-5050-00 - Administrative Costs - Admin				\$723.47		
	50-5050-00 - Postage				\$304.88		
				Professional Community Management (Do Not Use - Management Module) Total:		\$ 2,589.35	\$ 0.00
Ridgely Oaks Professional Group LLC							
11/18/2025	2903	11/17/2025	11/18/2025	Paid (check)		\$3,331.25	-
			Tracy Denny			Payment Type: Check	

Invoice List

Oyster Harbor Citizens Association, Inc.

Invoice Status - Paid

Paid Date: 11/1/2025 - 11/30/2025

Payment Type: All

Paid Date	Invoice Number	Invoice Date	Auth Date	Status	Last Payment	Invoice Amount	Payment Type	Balance Due
	50-5040-00 - General Legal					\$3,331.25		
					Ridgely Oaks Professional Group LLC Total:	\$ 3,331.25		\$ 0.00
Truist								
11/30/2025		11/21/2025	12/02/2025	Paid (EFT)		\$5.00		-
				Amy Cummings			Payment Type: EFT	
	50-5100-00 - Bank Charges					\$5.00		
					Truist Total:	\$ 5.00		\$ 0.00
	Underwood & Associates, Inc.							
11/18/2025	22057-03	11/17/2025	11/18/2025	Paid (check)		\$2,000.00		-
				Tracy Denny			Payment Type: Check	
	70-7030-00 - Tree Trimming/Replacement					\$2,000.00		
					Underwood & Associates, Inc. Total:	\$ 2,000.00		\$ 0.00
	Wireworx, Inc.							
11/04/2025	9884	11/03/2025	11/04/2025	Paid (check)		\$715.00		-
				Gena Teano			Payment Type: Check	
	70-7290-00 - Lighting Maintenance & Repair					\$715.00		
					Wireworx, Inc. Total:	\$ 715.00		\$ 0.00
	Oyster Harbor Citizens Association, Inc. 22 Invoice(s) Totaling:					\$ 54,371.09		\$ 0.00
GRAND 22 Invoice(s) Totaling:						\$54,371.09		\$ 0.00



Financial Report Package

November 2025

Prepared for

Oyster Harbor Piers & Harbors

By

Professional Community Management, Inc.



Balance Sheet - Operating

Oyster Harbor Piers & Harbors

End Date: 11/30/2025

Assets

CASH - OPERATING

10-1020-00	PNC Bank Operating Checking - 4178	\$10,517.76
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Total CASH - OPERATING:	<u>\$10,517.76</u>
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CASH - RESERVES

12-1220-00	PNC Bank 8-Month CD 2997 03/26/26	30,803.61
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12-1225-00	PNC Bank 6-Month CD 3311 05/26/26	46,200.86
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Total CASH - RESERVES:	<u>\$77,004.47</u>
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Total Assets:	<u><u>\$87,522.23</u></u>
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Liabilities & Equity

OWNER EQUITY

35-3510-00	Undesignated Equity	3,292.05
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35-3520-00	Prior Year Net Income	7,536.57
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Total OWNER EQUITY:	<u>\$10,828.62</u>
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	76,693.61	
Net Income Gain / Loss	<u>76,693.61</u>	
		<u>\$76,693.61</u>

Total Liabilities & Equity:	<u><u>\$87,522.23</u></u>
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Income Statement - Operating

Oyster Harbor Piers & Harbors

From 11/01/2025 to 11/30/2025

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
OPERATING INCOME							
4010-00 Assessment Income	\$ -	\$ -	\$ -	\$ 16,476.00	\$ -	\$ 16,476.00	\$ -
4420-00 Miscellaneous Income	-	-	-	85,037.50	-	85,037.50	-
4710-00 Interest Income	1,598.73	-	1,598.73	2,004.47	-	2,004.47	-
Total OPERATING INCOME	\$ 1,598.73	\$ -	\$ 1,598.73	\$103,517.97	\$ -	\$103,517.97	\$ -
Total OPERATING INCOME	\$ 1,598.73	\$ -	\$ 1,598.73	\$103,517.97	\$ -	\$103,517.97	\$ -
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5010-00 Management Fees	20.00	-	(20.00)	220.00	-	(220.00)	-
5040-00 Legal Expense	-	-	-	5,000.00	-	(5,000.00)	-
5050-00 Administrative Expenses	2.35	-	(2.35)	114.62	-	(114.62)	-
5410-00 Community/Social Activities	-	-	-	21,489.74	-	(21,489.74)	-
Total GENERAL & ADMINISTRATIVE	\$ 22.35	\$ -	(\$ 22.35)	\$ 26,824.36	\$ -	(\$26,824.36)	\$ -
Total OPERATING EXPENSE	\$ 22.35	\$ -	(\$ 22.35)	\$ 26,824.36	\$ -	(\$ 26,824.36)	\$ -
Net Income:	\$ 1,576.38	\$ 0.00	\$ 1,576.38	\$ 76,693.61	\$ 0.00	\$ 76,693.61	\$ 0.00

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	PNC Bank Operating Checking - 4178	\$10,540.11	\$20.00	\$42.35	\$10,517.76
Date	GL Ref #	Debit	Credit	Description	
11/01/2025	921884	\$ -	\$ 20.00	PNC Bank Operating Checking - 4178 Inv # 34095; Professional Community Management, Inc Inv: 34095 Professional Community Management, Inc.	
11/01/2025	921884	20.00	-	PNC Bank Operating Checking - 4178 Inv # 34095 (Reversal); Professional Community Mana Inv: 34095 Professional Community Management, Inc.	
11/01/2025	921938	-	20.00	PNC Bank Operating Checking - 4178 Inv # 34095; Professional Community Management, Inc Inv: 34095 Professional Community Management, Inc.	
11/25/2025	935614	-	2.35	PNC Bank Operating Checking - 4178 Inv # 34744; Professional Community Management, Inc Inv: 34744 Professional Community Management, Inc.	
12-1220-00	PNC Bank 8-Month CD 2997 03/26/26	30,405.74	397.87	-	30,803.61
Date	GL Ref #	Debit	Credit	Description	
11/30/2025	941230	\$ 397.87	\$ -	CD Interest Income	
12-1225-00	PNC Bank 6-Month CD 3311 05/26/26	45,000.00	1,200.86	-	46,200.86
Date	GL Ref #	Debit	Credit	Description	
11/30/2025	941230	\$ 1,200.86	\$ -	CD Interest Income	
20-2010-00	Accounts Payable	-	42.35	42.35	-
Date	GL Ref #	Debit	Credit	Description	
11/01/2025	921720	\$ -	\$ 20.00	Accounts Payable Inv # 34095 Inv: 34095 Professional Community Management (Do Not Use - Management Module)	
11/01/2025	921884	20.00	-	Accounts Payable Inv # 34095; Professional Community Management, Inc. Chk # 1102 Inv: 34095 Professional Community Management, Inc.	
11/01/2025	921884	-	20.00	Accounts Payable Inv # 34095 (Reversal); Professional Community Management, Inc. Chk # 1 Inv: 34095 Professional Community Management, Inc.	
11/01/2025	921938	20.00	-	Accounts Payable Inv # 34095; Professional Community Management, Inc. Chk # 1103 Inv: 34095 Professional Community Management, Inc.	
11/25/2025	935279	-	2.35	Accounts Payable Inv # 34744 Inv: 34744 Professional Community Management (Do Not Use - Management Module)	
11/25/2025	935614	2.35	-	Accounts Payable Inv # 34744; Professional Community Management, Inc. Chk # 1104 Inv: 34744 Professional Community Management, Inc.	
35-3510-00	Undesignated Equity	(3,292.05)	-	-	(3,292.05)
Date	GL Ref #	Debit	Credit	Description	
35-3520-00	Prior Year Net Income	(7,536.57)	-	-	(7,536.57)
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Income	(16,476.00)	-	-	(16,476.00)
Date	GL Ref #	Debit	Credit	Description	
40-4420-00	Miscellaneous Income	(85,037.50)	-	-	(85,037.50)
Date	GL Ref #	Debit	Credit	Description	
40-4710-00	Interest Income	(405.74)	-	1,598.73	(2,004.47)
Date	GL Ref #	Debit	Credit	Description	
11/30/2025	941230	\$ -	\$ 397.87	CD Interest Income	
11/30/2025	941230	-	1,200.86	CD Interest Income	
50-5010-00	Management Fees	200.00	20.00	-	220.00
Date	GL Ref #	Debit	Credit	Description	
11/01/2025	921720	\$ 20.00	\$ -	Management Fee	



General Ledger Trial Balance with Details

Oyster Harbor Piers & Harbors

Accts: 10-1010-00 To: 95-9510-50 Dates: 11/1/2025 - 11/30/2025

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
Inv: 34095 Professional Community Management (Do Not Use - Management Module)					
50-5040-00	Legal Expense	5,000.00	-	-	5,000.00
Date	GL Ref #	Debit	Credit	Description	
50-5050-00	Administrative Expenses	112.27	2.35	-	114.62
Date	GL Ref #	Debit	Credit	Description	
11/25/2025	935279	\$ 0.74	\$ -	Postage	
Inv: 34744 Professional Community Management (Do Not Use - Management Module)					
11/25/2025	935279	1.61	-	Administrative Costs - Admin	
Inv: 34744 Professional Community Management (Do Not Use - Management Module)					
50-5410-00	Community/Social Activities	21,489.74	-	-	21,489.74
Date	GL Ref #	Debit	Credit	Description	
		Totals:	\$0.00	\$1,683.43	\$1,683.43
					\$0.00