

15-YEAR CASH FLOW & EXPENDITURES DISPLAYING YEARS: 1-15

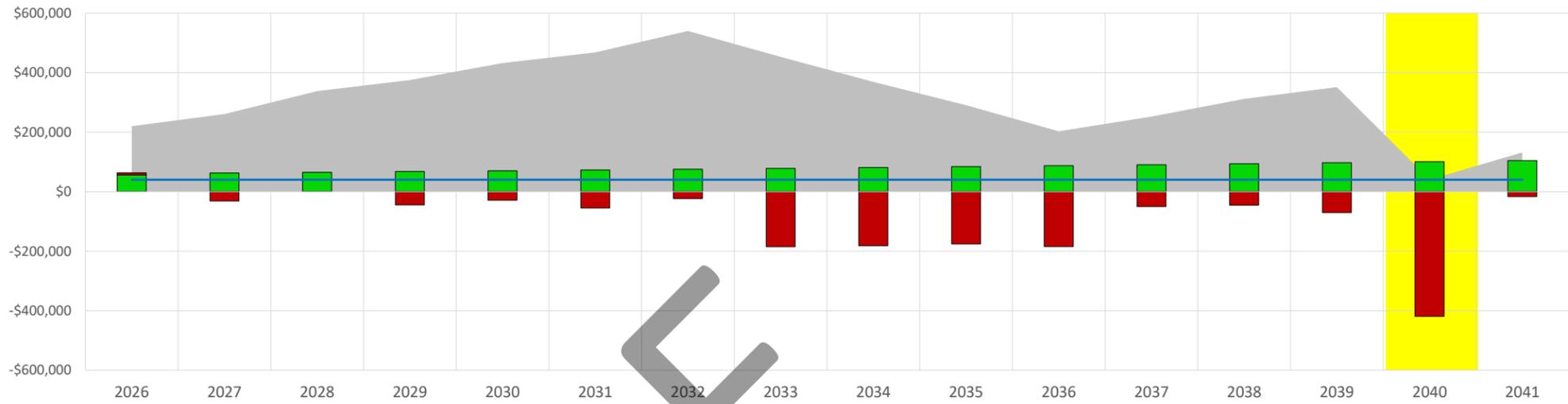
Sample Condominium Association

Sample City, Sample State

buildingreserves.com - OR - contact: proposals@buildingreserves.com

Financial Inputs and Outputs	
Interest Rate:	4.11%
Inflation Rate:	3.70%
Reserve Balance:	\$149,000.00
Reserve Balance Date:	12/31/25
Current Total Income:	\$245,000.00
Current Annual Reserve Contribution:	\$56,000.00
Current Monthly Reserve Contribution:	\$4,666.67
Remaining Months Until Start Date of Recommendations:	12
Start Date of Recommendations:	01/01/27
Fiscal Year:	Jan 1 - Dec 31
Low Balance Threshold:	\$40,000.00
Critical Year (Low Balance):	2040

- Reserves at Year End
- Annual Expenditures
- Special Assessments
- Annual Reserve Contribution
- Low Balance Threshold



.Inflation Rate (By Year)	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%
.Critical Year (Lowest Balance Year) ----->																	Critical Year
.Reserves at Beginning of Year	\$149,000	\$219,844	\$260,401	\$337,541	\$374,782	\$432,120	\$467,646	\$539,765	\$452,804	\$368,687	\$290,529	\$202,763	\$251,972	\$311,442	\$351,287	\$40,542	
.Annual Reserve Contribution	\$56,000	\$62,800	\$65,100	\$67,500	\$70,000	\$72,600	\$75,300	\$78,100	\$81,000	\$84,000	\$87,100	\$90,300	\$93,600	\$97,100	\$100,700	\$104,400	
.Annual Reserve Adjustment (%)		12.14%	3.66%	3.69%	3.70%	3.71%	3.72%	3.72%	3.71%	3.70%	3.69%	3.67%	3.65%	3.74%	3.71%	3.67%	
.Recommended Adjustment /unit/month ave (\$)		\$40.48	\$13.69	\$14.29	\$14.88	\$15.48	\$16.07	\$16.67	\$17.26	\$17.86	\$18.45	\$19.05	\$19.64	\$20.83	\$21.43	\$22.02	
.Special Assessments																	
.Interest Earned	\$7,427	\$9,670	\$12,040	\$14,343	\$16,248	\$18,118	\$20,285	\$19,987	\$16,542	\$13,274	\$9,933	\$9,157	\$11,345	\$13,345	\$7,890	\$3,470	
.Annual Expenditures	\$7,417	-\$31,913	\$0	-\$44,603	-\$28,910	-\$55,191	-\$23,466	-\$185,048	-\$181,659	-\$175,432	-\$184,799	-\$50,248	-\$45,475	-\$70,600	-\$419,335	-\$16,649	
.Reserves at Year End	\$219,844	\$260,401	\$337,541	\$374,782	\$432,120	\$467,646	\$539,765	\$452,804	\$368,687	\$290,529	\$202,763	\$251,972	\$311,442	\$351,287	\$40,542	\$131,763	

Line Item	Reserve Component	Priority Score - Priority Rating	Percentage of Future Expenditures	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
EXTERNAL BUILDING COMPONENTS																				
1	Balconies and Decks, Unit Rears, Wood Structure and Decking, Unimproved, Phased Replacement	78 - Medium Priority	12.29%										\$175,432	\$181,923						
2	Decks and Stairs, Unit Fronts, Wood Structure and Decking, Phased Replacement	78 - Medium Priority	12.27%								\$175,178	\$181,659								
3	Heat Tape (HOA Portion - 50%)	68 - Medium Priority	0.94%												\$10,693					
4	Light Fixtures, Exterior (Incl. Unit Number Signage)	35 - Low Priority	0.52%																	
5	Roofs, Asphalt Shingles	95 - High Priority	14.42%															\$419,335		
6	Walls, EIFS, Paint Finishes and Capital Repairs (Incl. Sealants)	82 - Medium Priority	1.66%						\$7,412									\$9,912		
7	Walls, Wood Siding, Soffits and Fascia, Paint Finishes and Repairs (Incl. Sealants)	77 - Medium Priority	6.44%						\$45,380									\$60,687		
8	Walls, Wood Siding, Soffits and Fascia, Phased Replacement	89 - Medium Priority	33.33%																	
SITE COMPONENTS																				
9	Asphalt Pavement, Crack Repair and Patch	80 - Medium Priority	2.69%		\$7,937							\$9,871			\$11,414				\$13,200	
10	Asphalt Pavement, Repaving, Full-Depth Replacement, Phased (Incl. Culvert)	78 - Medium Priority	3.26%													\$38,070				
11	Asphalt Pavement, Repaving, Mill and Overlay, Partial (Incl. Culvert)	78 - Medium Priority	1.53%				\$44,603													
12	Concrete Flatwork, Partial Replacement	73 - Medium Priority	0.63%													\$7,405				
13	Concrete Patios, Replacement	95 - Medium Priority	0.99%					\$28,910												
14	Landscape, Capital Improvements	66 - Medium Priority	0.82%						\$2,398					\$2,876					\$3,449	
15	Pipes, Subsurface Utilities, Sanitary Sewer and Water Supply, Common Portions, Partial (Incl. Fire Hydrant)	80 - High Priority	7.63%							\$23,466					\$28,141					
16	Retaining Wall, Masonry, Units 40-44	101 - High Priority	0.82%		\$23,975															
OTHER COMPONENTS																				
17	2026 Net Operating Income		-0.26%	-\$7,417																



15-YEAR CASH FLOW & EXPENDITURES DISPLAYING YEARS: 16-30

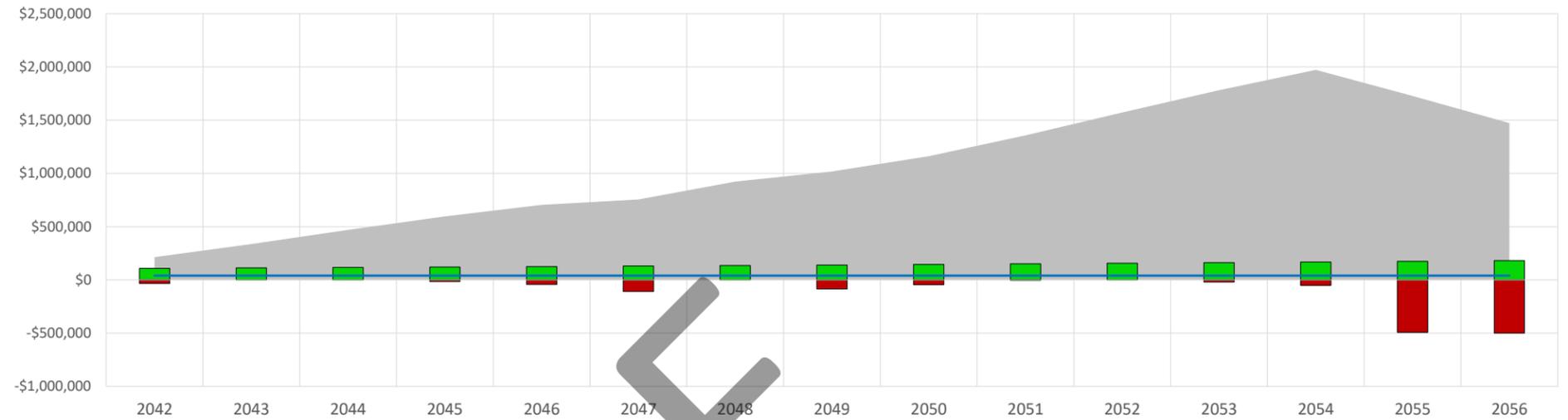
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- Reserves at Year End
- Annual Expenditures
- Special Assessments
- Annual Reserve Contribution
- Low Balance Threshold



Inflation Rate (By Year)	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%
Critical Year (Lowest Balance Year) ----->																
Reserves at Beginning of Year	\$131,763	\$213,264	\$336,637	\$469,367	\$596,363	\$704,699	\$754,557	\$923,037	\$1,017,458	\$1,161,096	\$1,357,144	\$1,572,026	\$1,780,827	\$1,971,904	\$1,726,931	
Annual Reserve Contribution	\$108,300	\$112,300	\$116,500	\$120,800	\$125,300	\$129,900	\$134,700	\$139,700	\$144,900	\$150,300	\$155,900	\$161,700	\$167,700	\$173,900	\$180,300	
Annual Reserve Adjustment (%)	3.74%	3.69%	3.74%	3.69%	3.73%	3.67%	3.70%	3.71%	3.72%	3.73%	3.73%	3.72%	3.71%	3.70%	3.68%	
Recommended Adjustment /unit/month ave (\$)	\$23.21	\$23.81	\$25.00	\$25.60	\$26.79	\$27.38	\$28.57	\$29.76	\$30.95	\$32.14	\$33.33	\$34.52	\$35.71	\$36.90	\$38.10	
Special Assessments																
Interest Earned	\$6,948	\$11,073	\$16,230	\$21,460	\$26,198	\$29,384	\$33,780	\$39,074	\$43,868	\$50,708	\$58,982	\$67,514	\$75,566	\$74,480	\$64,424	
Annual Expenditures	-\$33,747	\$0	\$0	-\$15,265	-\$43,162	-\$109,426	\$0	-\$84,353	-\$45,130	-\$4,960	\$0	-\$20,413	-\$52,189	-\$493,353	-\$499,172	
Reserves at Year End	\$213,264	\$336,637	\$469,367	\$596,363	\$704,699	\$754,557	\$923,037	\$1,017,458	\$1,161,096	\$1,357,144	\$1,572,026	\$1,780,827	\$1,971,904	\$1,726,931	\$1,472,483	

Line Item	Reserve Component	Priority Score - Priority Rating	Percentage of Future Expenditures	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056
EXTERNAL BUILDING COMPONENTS																		
1	Balconies and Decks, Unit Rears, Wood Structure and Decking, Unimproved, Phased Replacement	78 - Medium Priority	12.29%															
2	Decks and Stairs, Unit Fronts, Wood Structure and Decking, Phased Replacement	78 - Medium Priority	12.27%															
3	Heat Tape (HOA Portion - 50%)	68 - Medium Priority	0.94%															
4	Light Fixtures, Exterior (Incl. Unit Number Signage)	35 - Low Priority	0.52%						\$15,012		\$16,536							
5	Roofs, Asphalt Shingles	95 - High Priority	14.42%															
6	Walls, EIFS, Paint Finishes and Capital Repairs (Incl. Sealants)	82 - Medium Priority	1.66%						\$13,256								\$17,727	
7	Walls, Wood Siding, Soffits and Fascia, Paint Finishes and Repairs (Incl. Sealants)	77 - Medium Priority	6.44%						\$81,157									
8	Walls, Wood Siding, Soffits and Fascia, Phased Replacement	89 - Medium Priority	33.33%														\$475,626	\$493,224
SITE COMPONENTS																		
9	Asphalt Pavement, Crack Repair and Patch	80 - Medium Priority	2.69%				\$15,265								\$20,413			
10	Asphalt Pavement, Repaving, Full-Depth Replacement, Phased (Incl. Culvert)	78 - Medium Priority	3.26%								\$56,775							
11	Asphalt Pavement, Repaving, Mill and Overlay, Partial (Incl. Culvert)	78 - Medium Priority	1.53%															
12	Concrete Flatwork, Partial Replacement	73 - Medium Priority	0.63%								\$11,042							
13	Concrete Patios, Replacement	95 - Medium Priority	0.99%															
14	Landscape, Capital Improvements	66 - Medium Priority	0.82%					\$4,136					\$4,960					\$5,948
15	Pipes, Subsurface Utilities, Sanitary Sewer and Water Supply, Common Portions, Partial (Incl. Fire Hydrant)	80 - High Priority	7.63%	\$33,747				\$39,025				\$45,130				\$52,189		
16	Retaining Wall, Masonry, Units 40-44	101 - High Priority	0.82%															
OTHER COMPONENTS																		
17	2026 Net Operating Income		-0.26%															

