

**Sawgrass Players Club Association
Board of Directors Meeting Minutes
July 23, 2026, at 3 PM**

Attending: Gerry Klingman, Janice Wood, John Flynn, Art Gormley, Steve Byers, Jason Aipperspach, Mike Resetar (via Zoom), and Maury Dettmer (Finance Chair). Not in attendance: Teri Mathes and TJ Welsh. Also Tripp Richland, Kristy Richland, Noelle Salomon and Kate Richardson with Marsh Landing Management Company (MLMC).

- I. **Establish a Quorum, Call to Order and Proof of Notice**—A quorum of the board was met, call to order at 3:00 PM and proof of notice was given.
- II. **Welcome Guests**—Maury Dettmer (Finance Chair).
- III. **Review of June Board Meeting Minutes**—Meeting minutes reviewed. **Action:** John Flynn moved to approve the minutes, seconded by Janice Wood and all approved.
- IV. **Review of Financials**—Jason Aipperspach reported on balance sheet. A/R has been reduced; the capital contribution has increased and is currently funded at \$416,000; and the emergency contingency is at \$419,000. Maury Dettmer reported on bank CDs. Interest rates are increasing. Two CDs with Raymond James are expiring. **Action:** John Flynn moved to approve of adding \$20k and renewing the Raymond James CDs for one year, seconded by Art Gormley and all approved. Three CDs with Edward Jones are expiring. **Action:** Gerry Klingman moved to approve of adding \$10k and renewing the Edward Jones CDs for one year, seconded by Janice Wood and all approved. Discussion on increased number of sales in community. **Action:** Jason Aipperspach moved to approve June financials, seconded by Gerry Klingman and all approved.
- V. **Management Report**—Management report submitted. No questions.
- VI. **Standing Committee Report:**
 1. **President**—Teri Mathes absent, no report given.
 2. **Architectural Control Committee (ACC)**—TJ Welsh absent. Committee is continuing to search for a 5th member, as required.
 3. **Civic (including CTTF)**—John Flynn reported. The Citizen Traffic Task Force (CTTF) has reviewed potential FDOT improvements. All residents are encouraged to share their input with FDOT as constituents of St. Johns County.
 4. **Communications**—Mike Resetar reported. The July Players Journal has been sent out. The next meeting is scheduled for July 24.
 5. **Controlled Access Committee (CAC)**—Gerry Klingman reported. All radar cameras are installed, and amenity cameras are upgraded. First Coast Security (FCS) is monitoring radar cameras and sending compliance data to Scott Leonard for processing.
 - i. **Speed Limit of TPC Blvd**—At the last meeting the CAC discussed consideration of reducing speed limit on TPC Blvd. **Action:** CAC will consider further and their next meeting is the second Thursday in August. After the CAC considers the topic, the Board can consider amending the rules after giving proper notice to residents or engaging a traffic engineer to verify the safe speed limit. **Action:** Keep on agenda.
 6. **Landscape**—Teri Mathes absent, no report given.
 7. **Operations Maintenance and Waterways (OMW)**—Steve Byers reported. Starlink was installed at the pump stations. OMW is monitoring connectivity capability through storm season. Future Horizons is providing monthly reports on aquatic issues. Proposals are pending to install lake aeration in a few ponds. Sidewalk grinding continues. Paving begins on Palmera Drive on August 6 and will begin on TPC Boulevard on August 20. The project is expected to run through the end of September. When paving occurs, thermoplastic paint will be used for roadway striping. All lake banks were inspected and met the 4:1 standard. **Action:** The committee is continuing to obtain quotes for the replacement gate at the end of Palmera Drive.
 8. **Recreation**—Janice Wood reported. Food Truck Tuesday on August 4 features lobster, pizza, and hot dogs. In August, the committee is planning Sundaes on Sunday at Players Pool. The lacrosse wall

is under construction, and the shade sail has been installed at Players Park. The next music night is October 10, "Flick in the Field" featuring Toy Story 5 is November 7, and a Holiday Bazaar is planned for December. The next meeting is on August 1 at 9:30am. The committee is actively searching for new members. **Action: MLMC to communicate recruitment efforts.**

VII. Unfinished Business:

- a. **Reciprocal Covenant between SPCA and MLMA**—The Board reviewed a draft reciprocal agreement between Sawgrass Players Club and Marsh Landing. The Board suggested that the addendum includes eBike violations, contingent upon Marsh Landing Master Association concurrence. The Board will discuss the agreement further at the August meeting, and MLMC will present a suggested process for both communities to follow. **Action: Consensus to add eBike language to addendum, contingent upon MLMA agreeing to the same.** The Board discussed adding no-trespassing signs at the entrances to the community and asked Marsh Landing to obtain a legal opinion. **Action: MLMC will reach out to Tom Jenks if no trespassing signs can be posted at the entrances.** **Action: Consensus for both Sawgrass and Marsh Landing Boards to adopt the same process.** **Action: Keep on agenda.**
- b. **Reader Board Replacement**— The Board reviewed a quote to replace the reader board insert with an electronic version. Two more bids are pending. **Action: Keep on agenda.**

VIII. New Business:

- a. **Motion to Levy Fines and/or Suspend Access Privileges for Compliance**—Fines were levied against residents observed speeding more than twice. **Action: John Flynn moved to approve the motion to levy fines, seconded by Mike Resetar and all approved.** The Board is actively searching for members to serve on the Covenant Hearing Committee. **Action: Board can publish need for a hearing committee.**

IX. Open Forum—All members are invited to comment on any agenda item for up to 3 minutes.

- a. Discussion on how violations are recorded from the newly installed cameras.
- b. Discussion on how the Master association does not have a contract w/ Comcast, they provide service.
- c. Discussion on Sawgrass Island sub-association paving their roads, along with a few other sub-associations, when the master paves their roads.

X. Announcement—Next meeting is August 27th at 3pm.

XI. Adjournment

Sawgrass Players Club

Balance Sheet

7/31/2026

Accrual Accounting Year Starts January 31, 2026

ASSETS		Interest Rate	TOTAL	OPERATING	ACC	RESERVES
Cash	020 Enterprise Bank Checking		\$65,779.34	\$65,779.34		
	025 Enterprise Bank MM	1.80%	\$2,267,605.16	\$1,469,102.61		\$798,502.55
	055 Truist Lock Box	0.01%	\$80,024.45	\$80,024.45		
	072 Ameris Bank MM	2.03%	\$79,149.06	\$899.06	\$78,250.00	
	080 Raymond James - MM	0.07%	\$203,072.78	\$203,072.78		
	081 Raymond James - CD & Tbills		\$890,000.00	\$890,000.00		
	082 Raymond James - Unrealized Earnings		(\$728.40)	(\$728.40)		
	083 Raymond James - Accrued CD Interest		\$15,085.63	\$15,085.63		
	085 Edward Jones - MM/Gov MM	1.0% & 3.48%	\$141,809.47			\$141,809.47
	086 Edward Jones - CD's		\$1,185,000.00			\$1,185,000.00
	087 Edward Jones - Unrealized Earnings		(\$1,269.40)			(\$1,269.40)
	Total Cash		\$4,925,528.09	\$2,723,235.47	\$78,250.00	\$2,124,042.62
Other Assets						
	200 A/R - Residential		\$163,266.97	\$163,266.97		
	205 A/R - Commercial		\$76,248.60	\$76,248.60		
	206 A/R - Drainage		\$30,960.00	\$30,960.00		
	210 Allowance for Bad Debts		(\$6,060.07)	(\$6,060.07)		
	212 A/R - PGA Tour Oper		\$52,971.23	\$52,971.23		
	218 Prepaid RFID's		\$8,824.59	\$8,824.59		
	220 Prepaid Insurance		\$171,730.21	\$171,730.21		
	222 Prepaid Income Tax		\$4,314.69	\$4,314.69		
	230 Deposits		\$3,945.46	\$3,945.46		
	Total Other Assets		\$506,201.68	\$506,201.68	\$0.00	\$0.00
	TOTAL ASSETS		\$5,431,729.77	\$3,229,437.15	\$78,250.00	\$2,124,042.62
LIABILITIES						
Current Liabilities						
	400 Accounts Payable		\$106,597.38	\$77,846.07		\$28,751.31
	401 Accrued Expenses		\$20,322.63	\$20,322.63		
	410 Prepaid Assessments		\$41,883.41	\$41,883.41		
	420 Unearned Revenue		\$4,166.67	\$4,166.67		
	425 ACC Deposits		\$78,250.00		\$78,250.00	
	Capital Contributions (see spreadsheet)		\$466,068.78	\$466,068.78		
	Total Current Liabilities		\$717,288.87	\$610,287.56	\$78,250.00	\$28,751.31
Contracted Liabilities						
	610 Reserves - General		\$1,822,334.67			\$1,822,334.67
	615 Reserves - SDS		\$272,956.64			\$272,956.64
	Total Reserves		\$2,095,291.31	\$0.00	\$0.00	\$2,095,291.31
	605 Emergency Contingency		\$419,692.41	\$419,692.41		
	TOTAL LIABILITIES		\$3,232,272.59	\$1,029,979.97	\$78,250.00	\$2,124,042.62
EQUITY						
	Current Year Earnings		\$1,955,010.78	\$1,955,010.78		
	600 Prior Years Surplus		\$244,446.40	\$244,446.40		
	TOTAL EQUITY		\$2,199,457.18	\$2,199,457.18	\$0.00	\$0.00
	TOTAL LIABILITIES AND EQUITY		\$5,431,729.77	\$3,229,437.15	\$78,250.00	\$2,124,042.62

Sawgrass Players Club

Balance Sheet

6/30/2026

Accrual Accounting Year Starts January 31, 2026

ASSETS		Interest Rate	TOTAL	OPERATING	ACC	RESERVES
Cash	020 Enterprise Bank Checking		\$134,328.79	\$134,328.79		
	025 Enterprise Bank MM	1.80%	\$1,050,532.13	\$288,135.65		\$762,396.48
	055 Truist Lock Box	0.01%	\$151,361.72	\$151,361.72		
	072 Ameris Bank MM	2.03%	\$79,413.80	\$3,313.80	\$76,100.00	
	080 Raymond James - MM	0.03%	\$195,535.42	\$195,535.42		
	081 Raymond James - CD & Tbills		\$890,000.00	\$890,000.00		
	082 Raymond James - Unrealized Earnings		(\$951.10)	(\$951.10)		
	083 Raymond James - Accrued CD Interest		\$19,779.74	\$19,779.74		
	085 Edward Jones - MM/Gov MM	1.00%	\$137,020.75			\$137,020.75
	086 Edward Jones - CD's		\$1,185,000.00			\$1,185,000.00
	087 Edward Jones - Unrealized Earnings		(\$1,613.80)			(\$1,613.80)
	Total Cash		\$3,840,407.45	\$1,681,504.02	\$76,100.00	\$2,082,803.43
Other Assets						
	200 A/R - Residential		\$9,605.94	\$9,605.94		
	205 A/R - Commercial		\$9,642.81	\$9,642.81		
	206 A/R - Drainage		\$37,568.00	\$37,568.00		
	210 Allowance for Bad Debts		(\$6,060.07)	(\$6,060.07)		
	212 A/R - PGA Tour Oper		\$35,086.16	\$35,086.16		
	218 Prepaid RFID's		\$8,824.59	\$8,824.59		
	220 Prepaid Insurance		\$192,237.39	\$192,237.39		
	222 Prepaid Income Tax		\$4,550.00	\$4,550.00		
	230 Deposits		\$3,945.46	\$3,945.46		
	Total Other Assets		\$295,400.28	\$295,400.28	\$0.00	\$0.00
TOTAL ASSETS			\$4,135,807.73	\$1,976,904.30	\$76,100.00	\$2,082,803.43
LIABILITIES						
Current Liabilities						
	400 Accounts Payable		\$149,520.00	\$120,430.94		\$29,089.06
	401 Accrued Expenses		\$13,376.63	\$13,376.63		
	410 Prepaid Assessments		\$485,783.23	\$485,783.23		
	4101 Prepaid Assessments - Commercial		\$16,874.50	\$16,874.50		
	425 ACC Deposits		\$76,100.00		\$76,100.00	
	Capital Contributions (see spreadsheet)		\$436,728.78	\$436,728.78		
	Total Current Liabilities		\$1,178,383.14	\$1,073,194.08	\$76,100.00	\$29,089.06
Contracted Liabilities						
	610 Reserves - General		\$1,802,479.55			\$1,802,479.55
	615 Reserves - SDS		\$251,234.82			\$251,234.82
	Total Reserves		\$2,053,714.37	\$0.00	\$0.00	\$2,053,714.37
	605 Emergency Contingency		\$419,692.41	\$419,692.41		
	TOTAL LIABILITIES		\$3,651,789.92	\$1,492,886.49	\$76,100.00	\$2,082,803.43
EQUITY						
	Current Year Earnings		\$239,571.41	\$239,571.41		
	600 Prior Years Surplus		\$244,446.40	\$244,446.40		
	TOTAL EQUITY		\$484,017.81	\$484,017.81	\$0.00	\$0.00
TOTAL LIABILITIES AND EQUITY			\$4,135,807.73	\$1,976,904.30	\$76,100.00	\$2,082,803.43

Sawgrass Players Club
Raymond James

2026

12/31/2025 Balance		\$1,067,888.67
Jan.	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$3,320.86
	Unrealized Gain(Loss)	(\$1,104.15)
1/31/2026		\$1,070,105.38
Feb.	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$0.57
	Unrealized Gain(Loss)	(\$164.55)
2/28/2026		\$1,069,941.40
March	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$2,876.17
	Unrealized Gain(Loss)	(\$527.50)
3/31/2026		\$1,072,290.07
April	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$3,363.84
	Unrealized Gain(Loss)	(\$69.60)
4/30/2026		\$1,075,584.31
May	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$4,152.62
	Unrealized Gain(Loss)	(\$171.85)
5/31/2026		\$1,079,565.08
June	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$5,115.99
	Unrealized Gain(Loss)	(\$96.75)
6/30/2026		\$1,084,584.32
July	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$7,710.65
	Unrealized Gain(Loss)	\$49.41
7/31/2026		\$1,092,344.38

**Sawgrass Players Club
Raymond James**

July 31, 2026

Cash and Money Markets:

Insured Bank Deposit	0.07%	\$203,072.78
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Total Money Markets:		<u><u>\$203,072.78</u></u>
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US Treasury Bills:

CD(s) at Par Value:

		<u>Face Value</u>	<u>Matures</u>
Bank of America	4.05%	\$55,000.00	8/13/2026
Goldman Sachs Bank	3.80%	\$75,000.00	9/9/2026
Bank of America	3.70%	\$100,000.00	10/15/2026
Webbank	3.60%	\$100,000.00	10/30/2026
Safra National Bank	3.65%	\$100,000.00	11/6/2026
Community West Bank	3.70%	\$90,000.00	11/30/2026
Webbank	3.70%	\$80,000.00	3/5/2027
Morgan Stanley Bank	4.00%	\$110,000.00	6/10/2027
Wells Fargo Bank	4.10%	\$80,000.00	6/25/2027
Goldman Sachs Bank	4.15%	\$100,000.00	7/29/2027

Total CD's:	<u><u>\$890,000.00</u></u>
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Current CD value	\$889,271.60
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Current T-bill value	\$0.00
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<u><u>\$889,271.60</u></u>

Unrealized Gains (Losses)	(\$728.40)
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Accrued interest on CD's as of 7/31/26	\$15,085.63
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Sawgrass Players Club
Edward Jones

2026

12/31/2025 Balance		\$1,307,748.15
Jan.	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$512.43
	Unrealized Gain(Loss)	(\$879.93)
1/31/2026		\$1,307,380.65
Feb.	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$993.84
	Unrealized Gain(Loss)	(\$210.85)
2/28/2026		\$1,308,163.64
March	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$7,225.14
	Unrealized Gain(Loss)	(\$602.09)
3/31/2026		\$1,314,786.69
April	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$4,137.65
	Unrealized Gain(Loss)	(\$270.25)
4/30/2026		\$1,318,654.09
May	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$0.00
	Unrealized Gain(Loss)	\$725.89
5/31/2026		\$1,319,379.98
June	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$0.00
	Unrealized Gain(Loss)	\$1,026.97
6/30/2026		\$1,320,406.95
July	Funds Invested	\$0.00
	Disbursements to SPCA	\$0.00
	Interest/Dividends Earned	\$4,713.37
	Unrealized Gain(Loss)	\$419.75
7/31/2026		\$1,325,540.07

**Sawgrass Players Club
Edward Jones**

July 31, 2026

Cash and Money Markets:

Cash \$0.00

Insured Bank Deposit 1.00% \$100,078.09

Total Money Markets: \$100,078.09

Mutual Funds:

AB Government Money Market A 3.48% \$41,731.38

CD(s) at Par Value:

		<u>Face Value</u>	<u>Matures</u>
Toyota Finl Savings Bank	4.05%	\$75,000.00	8/14/2026
Bank Baroda New York	3.85%	\$80,000.00	9/17/2026
Old National Bank Evansville I	3.75%	\$75,000.00	9/28/2026
Townebank	3.70%	\$125,000.00	10/16/2026
Bank New York Mellon	3.65%	\$100,000.00	11/13/2026
Champlain Nat'l Bank	3.50%	\$100,000.00	12/7/2026
Bank New York Mellon	3.70%	\$100,000.00	12/29/2026
First Financial Bank	3.75%	\$100,000.00	1/29/2027
State Bank India	3.75%	\$90,000.00	3/9/2027
First Citizens Bank	3.80%	\$90,000.00	3/30/2027
First FINL Bank	4.00%	\$150,000.00	6/15/2027
Goldman Sachs Bank	4.15%	\$100,000.00	7/21/2027

Total CD's: \$1,185,000.00

Current CD value \$1,183,730.60

CD - Unrealized Gains (Losses) (\$1,269.40)

Sawgrass Players Club Assn.
Capital Contributions

Date	Unit #	SPCA	Bermuda Court	Bridgewater	Cypress Bridge	Cypress Creek	Hammock Cove	Lakeside	North Cove	Oakbridge	PCW	PC Villas	Salt Creek	Sawgrass Island	Seven Mile Drive	Turtleback Crossing	Waters Edge	Water Oak
2025 B0F		\$349,733.60	\$0.00	\$0.00	\$0.00	\$1,744.20	\$581.40	\$581.40	\$581.40	\$1,744.20	\$0.00	\$1,744.20	\$1,162.80	\$0.00	\$1,162.80	\$581.40	\$1,162.80	\$581.40
1/6/2026	44630115	\$2,325.60								\$581.40		\$586.80						
1/19/2026	02472864	\$2,347.20																
1/19/2026	Disbursement for Structural Engineering for Sawgrass	(\$3,850.00)																
1/20/2026	Lacrosse wall	\$2,325.60				\$581.40												
1/20/2026	Disbursement for Lighting island at Oakbridge entrance & TPC Blvd.	(\$719.05)																
1/26/2026	HOA Distribution																	
1/30/2026	44611204	\$2,325.60								(\$1,744.20)		(\$1,744.20)	-\$1,162.80		-\$1,162.80	-\$581.40	-\$1,162.80	-\$581.40
1/31/2026	Distribution for New sidewalk railings	(\$4,855.00)								\$581.40								
2/4/2023	Distribution for parking log engineering, final of Task II	(\$1,529.36)																
2/6/2026	24182235	\$2,347.20																
2/6/2026	02432535	\$2,347.20				\$586.80										\$586.80		
2/20/2026	24182224	\$2,347.20														\$586.80		
2/26/2026	Distribution for Players Park additional survey	(\$4,250.00)																
2/26/2026	Distribution for installation of (2) new light poles at Players Park	(\$10,995.00)																
2/26/2026	Distribution for Bringing power to Palamera Park	(\$5,620.00)																
2/26/2026	44640310	\$2,347.20								\$586.80								
2/26/2026	44660246	\$2,347.20	\$586.80															
3/2/2026	Distribution for Players Park parking lot expansion	(\$10,927.50)																
3/11/2026	00242129	\$2,347.20		\$586.80														
3/11/2026	44660219	\$2,347.20	\$586.80															
3/11/2026	44660240	\$2,347.20	\$586.80															
3/11/2026	44691607	\$2,347.20								\$586.80								
3/11/2026	02472841	\$2,347.20										\$586.80			\$586.80			
3/11/2026	00242665	\$2,347.20													\$586.80			
3/11/2026	02442116	\$2,347.20					\$586.80											
3/19/2026	Distribution for Palamera Park power install	(\$6,920.00)																
3/20/2026	44691408	\$2,347.20								\$586.80								
3/25/2026	Distribution for SYCA parking lot expansion development review	(\$2,142.00)																
3/27/2026	44691606	\$2,347.20								\$586.80								
3/27/2026	24282215	\$2,347.20								\$586.80						\$586.80		
3/30/2026	Distribution for Concrete slab for benches	(\$210.10)																
4/1/2026	Distribution for labor & truck charges for power at Palamera Park	(\$2,676.81)																
4/1/2026	Distribution for New benches at Players Pool	(\$2,632.20)																
4/22/2026	00242106	\$2,347.20		\$586.80														
4/22/2026	02432427	\$2,347.20				\$586.80												
4/23/2026	00241761	\$2,347.20															\$586.80	
4/24/2026	00242242	\$2,347.20		\$586.80														
4/27/2026	44630507	\$2,347.20								\$586.80								
4/27/2026	44691904	\$2,347.20								\$586.80								

Date	Unit #	SPCA	Bermuda Court	Bridgewater	Cypress Bridge	Cypress Creek	Hammock Cove	Lakeside	North Cove	Oakbridge	PCW	PC Villas	Salt Creek	Sawgrass Island	Seven Mile Drive	Turtleback Crossing	Waters Edge	Water Oak
4/29/2026	HOA Distribution																	
4/30/2026	00242613	\$2,347.20	(\$1,760.40)	(\$586.80)		(\$1,168.20)	(\$586.80)			(\$3,510.00)		(\$1,173.60)			-\$586.80	-\$1,760.40		
5/4/2026	44630202																	
5/4/2026	02432306	\$2,347.20								\$586.80								
5/5/2026	44670201	\$2,347.20				\$586.80												
5/4/2026	00242129/02432306	(\$2,347.20)				(\$586.80)												
5/7/2026	44691903	\$2,347.20								\$586.80								
5/7/2026	02426113	\$2,347.20													\$586.80			
5/5/2026	Distribution for Parking long design & engineering	(\$1,200.00)																
5/15/2026	Distribution for Palmera Park project (final bill)	(\$1,700.00)																
5/15/2026	00249621	\$2,347.20																
5/15/2026	02423321	\$2,347.20											\$586.80					\$586.80
5/15/2026	00242610	\$2,347.20													\$586.80			
5/15/2026	44691207	\$2,347.20								\$586.80								
5/15/2026	02423510	\$2,347.20											\$586.80					
5/28/2026	02432217	\$2,347.20				\$586.80												
5/29/2026	44630117	\$2,347.20								\$586.80								
5/29/2026	44630118	\$2,347.20								\$586.80								
6/1/2026	02432426	\$2,347.20				\$586.80												
6/9/2026	00242512	\$2,347.20												\$586.80				
6/9/2026	44630605	\$2,347.20								\$586.80								
6/9/2026	44691303	\$2,347.20								\$586.80								
6/9/2026	44640212	\$2,347.20								\$586.80								
6/10/2026	00243319	\$2,347.20							\$586.80									
6/10/2026	44660223	\$2,347.20	\$586.80															
6/12/2026	44691805	\$2,347.20								\$586.80								
6/16/2026	02472850	\$2,347.20										\$586.80						
6/18/2026	44630403	\$2,347.20								\$586.80								
6/18/2026	00243307	\$2,347.20							\$586.80									
6/18/2026	02432327	\$2,347.20				\$586.80												
6/25/2026	02432516	\$2,347.20				\$586.80												
6/25/2026	44691702	\$2,347.20								\$586.80								
6/25/2026	02423417	\$2,347.20											\$586.80					
6/29/2026	44650207	\$2,347.20								\$586.80								
7/10/2026	00249660	\$2,347.20																\$586.80
7/15/2026	02472819	\$2,347.20										\$586.80						
7/15/2026	02432233	\$2,347.20				\$586.80												
7/23/2026	02423502	\$2,347.20											\$586.80					
7/23/2026	02423330	\$2,347.20								\$586.80			\$586.80					
7/23/2026	00242207	\$2,347.20			\$586.80													
7/27/2026	44680102	\$2,347.20								\$586.80								
7/28/2026	00242638	\$2,347.20													\$586.80			
7/28/2026	44691801	\$2,347.20								\$586.80								\$586.80
7/29/2026	00249628	\$2,347.20																

TOTALS

\$439,662.58	\$586.80	\$586.80	\$1,173.60	\$3,520.80	\$0.00	\$0.00	\$1,173.60	\$9,975.60	\$0.00	\$1,173.60	#####	\$2,347.40	\$0.00	\$586.80	\$1,760.40
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Total Contributions

\$466,068.78

Capital Contributions began 4-1-2022

Description	Current	Over 30	Over 60	Over 90	Balance
44691204 - At Attorney 102 Triton Ct				Last Payment: \$70.00 on 04/24/2025	
Total:	\$43.88	\$1,302.21	\$29.21	\$2,650.53	\$4,025.83
02432540 - At Attorney 5139 Otter Creek Dr					
Total:	\$43.88	\$1,007.21	\$366.92	\$2,151.08	\$3,569.09
44660243 - At Attorney 186 Bermuda Ct				Last Payment: \$100.00 on 10/31/2025	
Total:	\$367.05	\$992.67	\$14.67	\$1,036.67	\$2,411.06
02472834 - At Attorney 34 Players Club Villa Rd				Last Payment: \$983.54 on 10/01/2025	
Total:	\$29.34	\$992.67	\$14.67	\$1,036.68	\$2,073.36
44691405 - 30 Day Notice Sent 109 Abalone Lane W				Last Payment: \$2,416.75 on 09/25/2025	
Total:	\$0.00	\$991.61	\$13.61	\$932.44	\$1,937.66
44630508 - At Attorney 605 Miramar Ct				Last Payment: \$1,021.88 on 05/12/2026	
Total:	\$15.11	\$1,156.89	\$350.86	\$29.34	\$1,552.20
44660209 - Owner 118 Bermuda Ct				Last Payment: \$978.00 on 08/03/2026	
Total:	\$60.90	\$978.00	\$0.00	\$0.00	\$1,038.90
02423219 - Owner 1206 Salt Marsh Cir				Last Payment: \$1,007.34 on 04/08/2026	
Total:	\$14.89	\$978.22	\$0.22	\$14.89	\$1,008.22
44680201 - Owner 91 Voyager Ct				Last Payment: \$1,007.34 on 04/10/2026	
Total:	\$14.89	\$978.22	\$0.22	\$14.89	\$1,008.22
00242664 - Owner 101 Seven Iron Ct				Last Payment: \$14.67 on 04/22/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.22	\$992.89
00241778 - Owner 340 Waters Edge Dr S				Last Payment: \$824.17 on 03/04/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242121 - Owner 6021 Bridgewater Cir				Last Payment: \$992.67 on 03/04/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242129 - Owner 6029 Bridgewater Cir					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242137 - Owner 6037 Bridgewater Cir				Last Payment: \$1,007.34 on 03/27/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242227 - Owner 7027 Cypress Bridge Dr N				Last Payment: \$992.67 on 02/24/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67

Description	Current	Over 30	Over 60	Over 90	Balance
00242314 - Owner 1116 Salt Creek Dr				Last Payment: \$978.00 on 02/03/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242320 - Owner 1152 Creeks Edge Ct				Last Payment: \$1,007.34 on 03/24/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242323 - Owner 1157 Creeks Edge Ct				Last Payment: \$989.64 on 05/08/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242534 - Owner 8034 Pebble Creek Ln W				Last Payment: \$1,007.34 on 03/27/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242543 - Owner 8043 Whisper Lake Ln W				Last Payment: \$992.67 on 03/04/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242613 - Owner 8125 Seven Mile Dr					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242629 - Owner 8126 Seven Mile Dr				Last Payment: \$1,022.01 on 04/15/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242647 - Owner 8196 Seven Mile Dr				Last Payment: \$969.00 on 03/18/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00242688 - Owner 8249 Seven Mile Dr				Last Payment: \$978.00 on 01/13/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00243302 - Owner 108 North Cove Dr				Last Payment: \$1,007.34 on 04/07/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00243320 - Owner 169 North Cove Dr				Last Payment: \$978.00 on 12/26/2025	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00243326 - Owner 129 North Cove Dr				Last Payment: \$978.00 on 01/27/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00243336 - Owner 136 South Bend Dr				Last Payment: \$978.00 on 12/31/2025	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00243351 - Owner 113 North Cove Dr				Last Payment: \$978.00 on 12/31/2025	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
00249617 - Owner 117 Knotty Pine Trail				Last Payment: \$978.00 on 01/12/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67

Description	Current	Over 30	Over 60	Over 90	Balance
02423213 - Owner					Last Payment: \$978.00 on 01/30/2026
1183 Salt Marsh Circle					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02423409 - Owner					Last Payment: \$978.00 on 01/30/2026
1226 Salt Creek Island Dr					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02432234 - Owner					Last Payment: \$977.54 on 01/27/2026
3011 Cypress Creek Dr E					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02432301 - Owner					Last Payment: \$126.03 on 04/01/2026
3015 Cypress Creek Dr E					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02432320 - Owner					Last Payment: \$978.00 on 01/16/2026
4308 Blue Heron Dr					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02432341 - Owner					Last Payment: \$992.67 on 03/04/2026
4339 Blue Heron Dr					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02432353 - Owner					Last Payment: \$978.00 on 01/13/2026
3028 Cypress Creek Dr E					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02432406 - Owner					Last Payment: \$14.67 on 03/03/2026
5125 Otter Creek Dr					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02432460 - Owner					Last Payment: \$1,022.01 on 04/13/2026
5203 Pheasant Run Ct					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02432517 - Owner					Last Payment: \$992.67 on 02/10/2026
4609 Marsh Hawk Pl					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02432541 - Owner					Last Payment: \$978.00 on 12/30/2025
5141 Otter Creek Dr					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02442160 - Owner					Last Payment: \$1,022.01 on 04/13/2026
6560 Commodore Dr					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02472822 - Owner					Last Payment: \$992.67 on 02/20/2026
22 Players Club Villa Rd					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02472877 - Owner					Last Payment: \$978.00 on 01/08/2026
77 Players Club Villa Rd					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02472892 - Owner					Last Payment: \$978.00 on 02/10/2026
92 Players Club Villa Rd					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67

Description	Current	Over 30	Over 60	Over 90	Balance
24182212 - Owner 12 Turtleback Trail				Last Payment: \$978.00 on 01/12/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
24182235 - Owner 35 Turtleback Trail					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
24182236 - Owner 36 Turtleback Trail				Last Payment: \$499.84 on 03/26/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
24182239 - Owner 39 Turtleback Trail				Last Payment: \$978.00 on 12/31/2025	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
24282241 - Owner 41 Loggerhead Ln				Last Payment: \$30.22 on 05/14/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44611211 - Owner 593 Palmera Dr				Last Payment: \$593.90 on 04/22/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44620304 - Owner 616 Alhambra Ct				Last Payment: \$978.00 on 02/03/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44620307 - Owner 110 Alta Mar Dr				Last Payment: \$992.67 on 03/05/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44630208 - Owner 594 Palmera Dr E				Last Payment: \$992.67 on 02/20/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44630305 - Owner 107 Citrus Ln				Last Payment: \$1,069.81 on 03/19/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44630409 - Owner 594 Alhambra Ln N				Last Payment: \$1,022.01 on 04/28/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44630511 - Owner 611 Miramar Ct				Last Payment: \$1,007.34 on 04/03/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44640308 - Owner 87 Rio Dr				Last Payment: \$978.00 on 01/30/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44640310 - Owner 91 Rio Dr					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44650208 - Owner 100 Nina Ct				Last Payment: \$1,374.39 on 06/01/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67

Description	Current	Over 30	Over 60	Over 90	Balance
44660109 - Owner 163 Bermuda Ct				Last Payment: \$1,007.34 on 03/19/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44660115 - Owner 181 Bermuda Ct				Last Payment: \$1,022.01 on 04/09/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44660215 - Owner 130 Bermuda Ct				Last Payment: \$1,022.01 on 04/08/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44660219 - Owner 138 Bermuda Ct					
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44680311 - Owner 108 Nautilus Ln				Last Payment: \$978.00 on 02/03/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44691608 - Owner 106 Ancilla Ln				Last Payment: \$14.67 on 04/02/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44691703 - Owner 95 Abalone Ln E				Last Payment: \$1,100.58 on 05/21/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
44691911 - Owner 93 Sanchez Dr E				Last Payment: \$978.00 on 02/10/2026	
Total:	\$14.67	\$978.00	\$0.00	\$0.00	\$992.67
02423240 - Owner 1164 Salt Marsh Cir				Last Payment: \$978.01 on 01/05/2026	
Total:	\$14.67	\$977.99	\$0.00	\$0.00	\$992.66
44630303 - Owner 103 Citrus Ln				Last Payment: \$17.00 on 06/09/2026	
Total:	\$14.65	\$976.33	\$0.00	\$0.00	\$990.98
44611101 - Owner 99 Granada Ct				Last Payment: \$1,000.00 on 03/03/2026	
Total:	\$14.56	\$970.67	\$0.00	\$0.00	\$985.23
44630317 - Owner 602 Citrus Ct				Last Payment: \$1,000.00 on 02/23/2026	
Total:	\$14.56	\$970.67	\$0.00	\$0.00	\$985.23
02423416 - Owner 1240 Salt Creek Island Dr				Last Payment: \$1,100.00 on 03/27/2026	
Total:	\$13.28	\$885.34	\$0.00	\$0.00	\$898.62
44691907 - Owner 85 Sanchez Dr E				Last Payment: \$1,100.00 on 03/23/2026	
Total:	\$13.28	\$885.34	\$0.00	\$0.00	\$898.62
44691604 - Owner 107 Ancilla Ln				Last Payment: \$30.00 on 08/17/2026	
Total:	\$0.00	\$860.30	\$0.00	\$0.00	\$860.30

Description	Current	Over 30	Over 60	Over 90	Balance
44611204 - Owner 86 Sanchez Dr E				Last Payment: \$163.00 on 07/01/2026	
Total:	\$12.23	\$815.00	\$0.00	\$0.00	\$827.23
02432431 - Owner 3049 Cypress Creek Dr E				Last Payment: \$640.29 on 07/03/2026	
Total:	\$5.07	\$337.71	\$0.00	\$0.00	\$342.78
02472867 - Owner 67 Players Club Villa Rd				Last Payment: \$978.00 on 02/02/2026	
Total:	\$3.41	\$227.00	\$0.00	\$0.00	\$230.41
02472843 - Owner 43 Players Club Villa Rd				Last Payment: \$870.00 on 07/03/2026	
Total:	\$1.62	\$108.00	\$0.00	\$0.00	\$109.62
00242117 - Owner 6017 Bridgewater Cir				Last Payment: \$903.00 on 07/10/2026	
Total:	\$1.13	\$75.00	\$0.00	\$0.00	\$76.13
00242642 - Owner 8176 Seven Mile Dr				Last Payment: \$990.00 on 07/23/2026	
Total:	\$0.73	\$48.90	\$0.00	\$0.00	\$49.63
02472844 - Owner 44 Players Club Villa Rd				Last Payment: \$1,956.00 on 03/24/2026	
Total:	\$0.44	\$29.34	\$0.00	\$0.00	\$29.78
44660224 - Owner 148 Bermuda Ct				Last Payment: \$969.00 on 08/12/2026	
Total:	\$0.00	\$22.69	\$0.00	\$0.00	\$22.69
00245722 - Owner 2017 Palmetto Point Dr				Last Payment: \$1,938.00 on 12/31/2025	
Total:	\$0.27	\$18.00	\$0.00	\$0.00	\$18.27
00241730 - Owner 205 Waters Edge Dr. S				Last Payment: \$978.00 on 08/07/2026	
Total:	\$0.00	\$14.67	\$0.00	\$0.00	\$14.67
00241757 - Owner 337 Waters Edge Dr S				Last Payment: \$978.00 on 08/13/2026	
Total:	\$0.00	\$14.67	\$0.00	\$0.00	\$14.67
00242302 - Owner 1102 Salt Creek Dr				Last Payment: \$978.00 on 08/10/2026	
Total:	\$0.00	\$14.67	\$0.00	\$0.00	\$14.67
02442162 - Owner 6562 Commodore Dr				Last Payment: \$978.00 on 08/07/2026	
Total:	\$0.00	\$14.67	\$0.00	\$0.00	\$14.67
02472842 - Owner 42 Players Club Villa Rd				Last Payment: \$978.00 on 08/17/2026	
Total:	\$0.00	\$14.67	\$0.00	\$0.00	\$14.67
02432303 - Owner 3019 Cypress Creek Dr E				Last Payment: \$1,014.40 on 08/10/2026	
Total:	\$0.00	\$14.66	\$0.00	\$0.00	\$14.66

Description	Current	Over 30	Over 60	Over 90	Balance
44680307 - Owner 109 Nautilus Ln				Last Payment: \$963.46 on 08/06/2026	
Total:	\$0.00	\$14.45	\$0.00	\$0.00	\$14.45
02423520 - Owner 1201 Salt Creek Pointe Wa				Last Payment: \$969.00 on 06/23/2026	
Total:	\$0.14	\$9.00	\$0.00	\$0.00	\$9.14
24182246 - Owner 46 Turtleback Trail				Last Payment: \$969.00 on 07/06/2026	
Total:	\$0.14	\$9.00	\$0.00	\$0.00	\$9.14
24282250 - Owner 50 Loggerhead Ln				Last Payment: \$969.00 on 07/01/2026	
Total:	\$0.14	\$9.00	\$0.00	\$0.00	\$9.14
00242626 - Owner 8120 Seven Mile Drive				Last Payment: \$161.51 on 07/23/2026	
Total:	\$0.13	\$8.94	\$0.00	\$0.00	\$9.07
02423217 - Owner 1191 Salt Marsh Cir				Last Payment: \$970.00 on 07/02/2026	
Total:	\$0.12	\$8.14	\$0.00	\$0.00	\$8.26
00249606 - Owner 106 Knotty Pine Trail				Last Payment: \$1,200.00 on 11/24/2025	
Total:	\$0.10	\$6.62	\$0.00	\$0.00	\$6.72
44660206 - Owner 112 Bermuda Ct				Last Payment: \$969.00 on 07/02/2026	
Total:	\$0.09	\$5.86	\$0.00	\$0.00	\$5.95
44630302 - Owner 596 Palmera Dr E				Last Payment: \$976.00 on 07/20/2026	
Total:	\$0.00	\$0.50	\$0.00	\$0.00	\$0.50
44620217 - Owner 614 Miramar Ln				Last Payment: \$979.09 on 07/21/2026	
Total:	\$0.00	\$0.02	\$0.00	\$0.00	\$0.02
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
The Sawgrass Players Club Association, Inc.	\$1,566.23	\$75,447.52	\$790.38	\$7,866.74	\$85,670.87

Description	Total
Assessment 1 (Delinquent Interest)2025	\$145.40
Assessment 1 (Delinquent Interest)2026	\$1,807.36
Assessment 1 2025	\$1,938.00
Assessment 1 2026	\$79,720.47
Legal Reimbursed By Owner 2025	\$249.45
Legal Reimbursed By Owner 2026	\$1,749.29
NSF Fees 2026	\$60.90
Total:	\$85,670.87
AR Total (Exclude Prepaid Assessments):	\$85,670.87

Income Statement - Operating

The Sawgrass Players Club Association, Inc.

From 07/01/2026 to 07/31/2026

Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING INCOME							
INCOME							
7150 Assessments	\$1,548,173.74	\$1,548,174.00	(\$0.26)	\$3,095,369.74	\$3,096,348.00	(\$978.26)	\$3,096,348.00
7170 Commercial Dues	\$474,852.00	474,852.00	\$-	\$950,687.00	\$949,704.00	\$983.00	949,704.00
7190 Drainage Dues	\$-	-	\$-	\$92,062.00	\$92,066.00	(\$4.00)	92,066.00
8000 General Reserve Fd Trans	(\$47,608.33)	(47,608.33)	\$-	(\$333,258.31)	(\$333,258.31)	\$-	(571,300.00)
8020 Storm Water Reserve Trans	(\$21,166.67)	(21,166.67)	\$-	(\$148,166.69)	(\$148,166.69)	\$-	(254,000.00)
Total INCOME	\$1,954,250.74	\$1,954,251.00	(\$0.26)	\$3,656,693.74	\$3,656,693.00	\$0.74	\$3,312,818.00
OTHER INCOME							
7360 Late Interest A/R	\$248.64	-	\$248.64	\$5,735.89	\$2,890.00	\$2,845.89	5,780.00
7380 Miscellaneous Income	\$108.70	-	\$108.70	\$291.93	\$-	\$291.93	-
7390 Players Park Rec. Field	\$-	-	\$-	\$176.86	\$560.00	(\$383.14)	560.00
7400 TPC Contribution	\$833.33	833.33	\$-	\$5,833.33	\$5,833.31	\$0.02	10,000.00
7500 Interest Inc. - Operating	\$3,793.27	2,500.00	\$1,293.27	\$25,927.79	\$17,500.00	\$8,427.79	30,000.00
7520 Reserve Interest	\$6,637.57	-	\$6,637.57	\$28,556.60	\$-	\$28,556.60	-
7530 Interest to Reserves	(\$6,637.57)	-	(\$6,637.57)	(\$28,556.60)	\$-	(\$28,556.60)	-
Total OTHER INCOME	\$4,983.94	\$3,333.33	\$1,650.61	\$37,965.80	\$26,783.31	\$11,182.49	\$46,340.00
Total OPERATING INCOME	\$1,959,234.68	\$1,957,584.33	\$1,650.35	\$3,694,659.54	\$3,683,476.31	\$11,183.23	\$3,359,158.00
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
8100 ACC Expense	\$6,292.60	6,959.33	\$666.73	\$43,011.40	\$48,715.31	\$5,703.91	83,512.00
8110 ACC Fees	(\$1,500.00)	(2,100.00)	(\$600.00)	(\$12,250.00)	(\$14,700.00)	(\$2,450.00)	(25,200.00)
8120 Audit & Tax Prep	\$-	-	\$-	\$8,560.00	\$8,715.00	\$155.00	8,715.00
8140 Bad Debt Expense	\$-	-	\$-	\$-	\$-	\$-	14,000.00
8160 Bank Charges	\$400.00	431.00	\$31.00	\$400.00	\$617.00	\$217.00	772.00
8180 Civic Liaison Comm.	\$-	-	\$-	\$-	\$-	\$-	300.00
8200 Communication Committee	\$793.35	2,743.00	\$1,949.65	\$12,438.63	\$13,201.00	\$762.37	21,276.00
8220 Covenant Enforcement	\$-	567.00	\$567.00	\$162.08	\$3,969.00	\$3,806.92	6,804.00
8240 Insurance	\$20,507.18	32,023.50	\$11,516.32	\$162,631.99	\$208,152.50	\$45,520.51	368,270.00
8260 Legal Expense	\$-	3,600.00	\$3,600.00	\$13,912.35	\$25,200.00	\$11,287.65	43,200.00
8300 Management Contract	\$23,500.00	23,500.00	\$-	\$164,500.00	\$164,500.00	\$-	282,000.00
8330 Meetings & Functions	\$735.81	9.00	(\$726.81)	\$3,021.16	\$1,063.00	(\$1,958.16)	2,108.00
8340 Misc. G&A	\$-	-	\$-	\$610.91	\$-	(\$610.91)	-
8360 Office Supplies	\$3,349.23	600.00	(\$2,749.23)	\$10,673.87	\$9,216.00	(\$1,457.87)	12,216.00
8380 Postage	\$64.12	1,246.00	\$1,181.88	\$6,985.01	\$6,222.00	(\$763.01)	9,372.00
8400 Printing	\$-	1,592.00	\$1,592.00	\$8,797.97	\$8,100.00	(\$697.97)	10,750.00
8420 Taxes & Filing Fees	\$-	-	\$-	\$61.25	\$61.00	(\$0.25)	61.00
8440 Vehicle Damage by Gates	\$-	-	\$-	\$-	\$-	\$-	4,500.00
Total GENERAL & ADMINISTRATIVE	\$54,142.29	\$71,170.83	\$17,028.54	\$423,516.62	\$483,031.81	\$59,515.19	\$842,656.00
RECREATIONAL FACILITIES							
8780 Players Pool- Operations	\$4,154.27	3,000.00	(\$1,154.27)	\$17,884.73	\$21,300.00	\$3,415.27	34,400.00
8820 Players Park & Rec Events	\$8,557.64	8,950.00	\$392.36	\$30,364.73	\$30,450.00	\$85.27	42,700.00
Total RECREATIONAL FACILITIES	\$12,711.91	\$11,950.00	(\$761.91)	\$48,249.46	\$51,750.00	\$3,500.54	\$77,100.00

Income Statement - Operating

The Sawgrass Players Club Association, Inc.

From 07/01/2026 to 07/31/2026

Description	Current Period			Year-to-date			Annual
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
LANDSCAPE							
8500 Irrigation Maintenance	\$2,179.55	\$3,800.00	\$1,620.45	\$19,797.84	\$25,400.00	\$5,602.16	\$43,200.00
8520 Landscape Contract	\$30,209.20	30,816.67	\$607.47	\$211,464.40	\$215,716.69	\$4,252.29	369,800.00
8521 -1 Landscaping Flowers	\$-	-	\$-	\$27,202.00	\$27,142.00	(\$60.00)	55,520.00
8522 -2 Landscaping Mulch/Pine Straw	\$-	-	\$-	\$33,835.00	\$33,865.00	\$30.00	55,798.00
8523 -3 Landscape Palm Tree Trim	\$-	-	\$-	\$-	\$-	\$-	32,000.00
8530 Landscape Improvements	\$-	-	\$-	\$28,225.00	\$26,000.00	(\$2,225.00)	36,000.00
8540 Landscape Sod Replace	\$-	1,000.00	\$1,000.00	\$5,950.00	\$10,250.00	\$4,300.00	15,250.00
8570 Tree/Shrub Improvement	\$-	-	\$-	\$10,700.00	\$14,200.00	\$3,500.00	21,700.00
8580 Tree/Debris Removal	\$8,000.00	7,000.00	(\$1,000.00)	\$16,250.00	\$20,300.00	\$4,050.00	35,300.00
Total LANDSCAPE	\$40,388.75	\$42,616.67	\$2,227.92	\$353,424.24	\$372,873.69	\$19,449.45	\$664,568.00
GENERAL MAINTENANCE							
8600 Directional Signage	\$652.51	1,000.00	\$347.49	\$1,681.27	\$3,000.00	\$1,318.73	4,000.00
8620 Drainage Repairs	\$1,190.48	1,667.00	\$476.52	\$9,462.76	\$25,802.00	\$16,339.24	34,137.00
8640 Entry Signage	\$-	-	\$-	\$-	\$1,650.00	\$1,650.00	1,650.00
8660 Fence/Bulkhead	\$-	-	\$-	\$-	\$-	\$-	1,000.00
8680 General Maint. Supplies	\$279.78	1,200.00	\$920.22	\$5,202.49	\$8,400.00	\$3,197.51	14,400.00
8700 Hurricane/Storm Prep	\$-	-	\$-	\$-	\$-	\$-	4,288.00
8720 Lighting Fixtures	\$-	150.00	\$150.00	\$1,898.89	\$1,050.00	(\$848.89)	1,800.00
8760 On-Site Labor/Vehicle	\$11,882.25	17,453.83	\$5,571.58	\$92,113.73	\$122,176.81	\$30,063.08	209,446.00
8800 Project Mgmt/Engineering	\$7,218.75	6,478.33	(\$740.42)	\$49,350.00	\$45,348.31	(\$4,001.69)	77,740.00
8840 Roads R&M	\$20.16	-	(\$20.16)	\$734.48	\$3,515.00	\$2,780.52	3,515.00
8860 Sidewalks	\$-	1,830.42	\$1,830.42	\$4,596.62	\$12,812.94	\$8,216.32	21,965.00
8880 TPC Preparation	\$-	-	\$-	\$3,721.35	\$4,998.00	\$1,276.65	4,998.00
8920 Waste/Dumpster	\$224.81	650.00	\$425.19	\$3,465.72	\$8,527.00	\$5,061.28	15,777.00
Total GENERAL MAINTENANCE	\$21,468.74	\$30,429.58	\$8,960.84	\$172,227.31	\$237,280.06	\$65,052.75	\$394,716.00
CONTROLLED ACCESS							
9000 Controlled Access Contr.	\$71,945.91	70,450.75	(\$1,495.16)	\$492,024.73	\$493,155.25	\$1,130.52	845,409.00
9020 Controlled Acc.- Spec Event	\$-	-	\$-	\$-	\$-	\$-	3,350.00
9030 SJSO Patrol	\$4,656.75	4,673.00	\$16.25	\$31,273.90	\$32,712.00	\$1,438.10	55,694.00
9060 RFID Admin	\$4,701.00	4,701.00	\$-	\$32,907.00	\$32,907.00	\$-	56,412.00
9080 Gate Arm Maint.	\$437.32	520.00	\$82.68	\$3,382.04	\$3,640.00	\$257.96	6,240.00
9100 Gate Entry System (Auto)	\$-	3,296.00	\$3,296.00	\$10,147.35	\$14,132.00	\$3,984.65	21,672.00
9120 Gatehouse Equip/Supplies	\$839.26	1,000.00	\$160.74	\$6,071.84	\$7,000.00	\$928.16	12,000.00
9140 Gatehouse R&M	\$1,011.90	750.00	(\$261.90)	\$9,931.55	\$5,250.00	(\$4,681.55)	9,000.00
9160 Gatehouse Phone/Internet	\$1,717.65	1,346.00	(\$371.65)	\$10,355.01	\$9,422.00	(\$933.01)	16,152.00
9200 RFID/Gate Passes	\$292.88	3,500.00	\$3,207.12	\$7,661.09	\$24,500.00	\$16,838.91	42,000.00
9210 RFID Income	(\$3,800.00)	(4,175.00)	(\$375.00)	(\$28,490.00)	(\$29,225.00)	(\$735.00)	(50,100.00)
9220 Vehicle Expenses	\$1,288.40	1,461.33	\$172.93	\$9,018.80	\$10,229.31	\$1,210.51	17,536.00
9240 Vehicle Fuel Expenses	\$359.50	715.00	\$355.50	\$2,372.25	\$5,005.00	\$2,632.75	8,580.00
9260 Vacation Pass Thru	\$1,297.17	1,206.00	(\$91.17)	\$4,818.06	\$7,236.00	\$2,417.94	13,266.00
Total CONTROLLED ACCESS	\$84,747.74	\$89,444.08	\$4,696.34	\$591,473.62	\$615,963.56	\$24,489.94	\$1,057,211.00
UTILITIES							
9400 Electric - Common Areas	\$1,696.21	1,778.42	\$82.21	\$10,582.43	\$12,448.94	\$1,866.51	21,341.00
9420 Electric - Street Lights	\$2,393.53	2,558.75	\$165.22	\$16,600.73	\$17,911.25	\$1,310.52	30,705.00
9440 Gatehouse Water/Sewer	\$74.08	90.33	\$16.25	\$525.44	\$632.31	\$106.87	1,084.00
Total UTILITIES	\$4,163.82	\$4,427.50	\$263.68	\$27,708.60	\$30,992.50	\$3,283.90	\$53,130.00

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
WATERWAYS							
9500 Aquatic Maint.	\$6,978.72	\$9,600.00	\$2,621.28	\$48,851.04	\$67,200.00	\$18,348.96	\$115,200.00
9510 Aquatic Maint - Misc.	\$-	-	\$-	\$-	\$12,400.00	\$12,400.00	20,800.00
9520 Aquatic Maint - Eel Grass	\$-	-	\$-	\$-	\$6,000.00	\$6,000.00	12,000.00
9530 Aquatic Maint-Aeration Sy	\$1,308.28	-	(\$1,308.28)	\$6,450.69	\$6,000.00	(\$450.69)	12,000.00
9540 Pump/House/Engine R&M	\$23,784.89	9,887.50	(\$13,897.39)	\$90,784.40	\$69,212.50	(\$21,571.90)	118,650.00
9560 Pumphouses-Electric/Fuel	\$7,170.39	6,400.00	(\$770.39)	\$29,799.25	\$44,800.00	\$15,000.75	76,800.00
9580 Pumphouses - Internet	\$622.79	725.00	\$102.21	\$6,744.84	\$5,075.00	(\$1,669.84)	8,700.00
9600 Waterway Maint./Improvemt	\$4,192.06	1,250.00	(\$2,942.06)	\$8,165.88	\$8,750.00	\$584.12	15,000.00
9620 Less-PGA Reimburse'm't	(\$17,885.07)	(9,131.25)	\$8,753.82	(\$67,747.19)	(\$63,918.75)	\$3,828.44	(109,575.00)
Total WATERWAYS	\$26,172.06	\$18,731.25	(\$7,440.81)	\$123,048.91	\$155,518.75	\$32,469.84	\$269,575.00
Total OPERATING EXPENSE	\$243,795.31	\$268,769.91	\$24,974.60	\$1,739,648.76	\$1,947,410.37	\$207,761.61	\$3,358,956.00
Net Income:	<u>\$1,715,439.37</u>	<u>\$1,688,814.42</u>	<u>\$26,624.95</u>	<u>\$1,955,010.78</u>	<u>\$1,736,065.94</u>	<u>\$218,944.84</u>	<u>\$202.00</u>

Sawgrass Players Club Association 2026 Budget w/ Actuals														Variance comments. Red font shows change from budget due to timing or actual cost.	
A/C #	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YE Forecast	2026 Budget	Projected YE Variance
REVENUE:															
715 Resident Dues (1585 owners & VL)	\$ 1,549,152	\$ (978)	\$ -	\$ -	\$ -	\$ -	\$ 1,548,174	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,096,348	\$ 3,096,348	\$ (0)
717 Class C and Commercial Dues	\$ 474,857	\$ 978	\$ -	\$ -	\$ -	\$ -	\$ 474,852	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 950,687	\$ 949,704	\$ 983
719 Drainage Dues	\$ 92,062	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 92,062	\$ 92,066	\$ (4)
800 General Reserve Fd Trans	\$ (47,608)	\$ (47,608)	\$ (47,608)	\$ (47,608)	\$ (47,608)	\$ (47,608)	\$ (47,608)	\$ (47,608)	\$ (47,608)	\$ (47,608)	\$ (47,608)	\$ (47,608)	\$ (571,300)	\$ (571,300)	\$ -
801 Emergency Contingency	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
802 Storm Water Reserve Trans	\$ (21,167)	\$ (21,167)	\$ (21,167)	\$ (21,167)	\$ (21,167)	\$ (21,167)	\$ (21,167)	\$ (21,167)	\$ (21,167)	\$ (21,167)	\$ (21,167)	\$ (21,167)	\$ (254,000)	\$ (254,000)	\$ -
Total Income (after Fd transfer)	\$ 2,047,296	\$ (68,775)	\$ (68,775)	\$ (68,775)	\$ (68,775)	\$ (68,775)	\$ 1,954,251	\$ (68,775)	\$ (68,775)	\$ (68,775)	\$ (68,775)	\$ (68,775)	\$ 3,313,797	\$ 3,312,818	\$ 979
Other Revenue:															
734 Covenant Enforcement Fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
736 Interest on Past Due A/R	\$ 57	\$ 3,465	\$ 731	\$ 619	\$ 366	\$ 249	\$ 249	\$ 1,900	\$ 700	\$ 120	\$ 120	\$ 50	\$ 8,626	\$ 5,780	\$ 2,846
738 Misc. Income	\$ 24	\$ 72	\$ -	\$ 27	\$ 60	\$ -	\$ 109	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 292	\$ -	\$ 292
739 Players Park Rec. Field	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 177	\$ 560	\$ (383)
740 TPC Contribution	\$ -	\$ -	\$ 1,667	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 10,000	\$ 10,000	\$ 0
750 Interest Inc. - Operating	\$ 2,898	\$ 3,077	\$ 2,907	\$ 4,550	\$ 5,126	\$ 3,577	\$ 3,793	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 38,428	\$ 30,000	\$ 8,428
752 Reserve Interest	\$ (0)	\$ 0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Other Revenue	\$ 2,979	\$ 8,281	\$ 4,648	\$ 6,030	\$ 6,386	\$ 4,659	\$ 4,984	\$ 5,233	\$ 4,033	\$ 3,453	\$ 3,453	\$ 3,383	\$ 57,231	\$ 46,340	\$ 10,891
Total Revenue	\$ 2,050,275	\$ (60,494)	\$ (64,127)	\$ (62,745)	\$ (62,389)	\$ (64,116)	\$ 1,959,235	\$ (63,542)	\$ (64,742)	\$ (65,322)	\$ (65,322)	\$ (65,392)	\$ 3,371,027	\$ 3,359,158	\$ 11,869
EXPENSES															
GENERAL AND ADMINISTRATIVE															
810 ACC Expense	\$ 6,223	\$ 6,217	\$ 5,386	\$ 6,281	\$ 6,157	\$ 6,456	\$ 6,293	\$ 6,959	\$ 6,959	\$ 6,959	\$ 6,959	\$ 6,959	\$ 77,808	\$ 83,512	\$ 5,704
730 ACC Fees	\$ (1,150)	\$ (1,350)	\$ (3,200)	\$ (1,800)	\$ (2,550)	\$ (700)	\$ (1,500)	\$ (1,750)	\$ (1,750)	\$ (1,750)	\$ (1,750)	\$ (1,750)	\$ (21,000)	\$ (25,200)	\$ (4,200)
812 Audit & Tax Prep	\$ -	\$ 2,050	\$ 6,510	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,560	\$ 8,715	\$ 155
814 Bad Debt Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,000	\$ 14,000	\$ -
816 Bank Charges	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400	\$ 31	\$ 31	\$ 31	\$ 31	\$ 31	\$ 555	\$ 772	\$ 217
818 Civic Liaison Comm.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 300	\$ 300	\$ -
820 Communication Committee	\$ 2,931	\$ 1,064	\$ 1,391	\$ 3,499	\$ 1,447	\$ 1,314	\$ 793	\$ 3,553	\$ 1,243	\$ 1,243	\$ 1,243	\$ 1,243	\$ 22,464	\$ 21,276	\$ (1,188)
822 Covenant Enforcement	\$ 162	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 567	\$ 567	\$ 567	\$ 567	\$ 567	\$ 2,997	\$ 6,804	\$ 3,807
824 Insurance	\$ 26,942	\$ 26,942	\$ 26,930	\$ 20,445	\$ 20,433	\$ 20,433	\$ 20,507	\$ 32,023	\$ 32,023	\$ 32,023	\$ 32,023	\$ 32,023	\$ 368,270	\$ 368,270	\$ -
826 Legal Expense	\$ 2,560	\$ 4,340	\$ 946	\$ 3,075	\$ 3,491	\$ (500)	\$ -	\$ 3,600	\$ 3,600	\$ 3,600	\$ 3,600	\$ 3,600	\$ 31,912	\$ 43,200	\$ 11,288
830 Management Contract	\$ 23,500	\$ 23,500	\$ 23,500	\$ 23,500	\$ 23,500	\$ 23,500	\$ 23,500	\$ 23,500	\$ 23,500	\$ 23,500	\$ 23,500	\$ 23,500	\$ 282,000	\$ 282,000	\$ -
833 Meetings & Functions	\$ 558	\$ 383	\$ 8	\$ 99	\$ 366	\$ 871	\$ 736	\$ 9	\$ 509	\$ 9	\$ 9	\$ 9	\$ 4,066	\$ 2,108	\$ (1,958)
834 Misc G&A	\$ -	\$ -	\$ -	\$ 105	\$ 506	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 611	\$ -	\$ (611)
836 Office Supplies	\$ 3,132	\$ 732	\$ 867	\$ 685	\$ 1,170	\$ 739	\$ 3,349	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 13,674	\$ 12,216	\$ (1,458)
838 Postage	\$ 66	\$ 1,229	\$ 4,600	\$ 64	\$ 913	\$ 49	\$ 64	\$ 486	\$ 86	\$ 1,246	\$ 1,246	\$ 86	\$ 10,135	\$ 9,372	\$ (763)
840 Printing	\$ 68	\$ 1,628	\$ 1,043	\$ 4,118	\$ 1,941	\$ -	\$ -	\$ 70	\$ 848	\$ 848	\$ 1,592	\$ 70	\$ 11,448	\$ 10,750	\$ (698)
842 Taxes & Filing Fees	\$ -	\$ 61	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 61	\$ 61	\$ (0)
844 Vehicle Damage by Gates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,500	\$ -	\$ -	\$ -	\$ 4,500	\$ 4,500	\$ -
Total General and Administrative	\$ 64,991	\$ 66,795	\$ 67,980	\$ 60,073	\$ 57,373	\$ 52,161	\$ 54,142	\$ 69,649	\$ 72,239	\$ 70,377	\$ 83,621	\$ 112,960	\$ 832,361	\$ 842,656	\$ 10,295
RECREATIONAL FACILITIES															
878 Players Pool Operations/Repair	\$ 1,728	\$ 1,113	\$ 2,796	\$ 3,673	\$ 2,215	\$ 2,705	\$ 4,154	\$ 3,000	\$ 3,000	\$ 2,800	\$ 2,300	\$ 2,000	\$ 30,985	\$ 34,400	\$ 3,415
882 Players Park & Rec Event	\$ 271	\$ 6,471	\$ 6,930	\$ 4,118	\$ 3,896	\$ 122	\$ 8,558	\$ 450	\$ 450	\$ 2,950	\$ 3,950	\$ 5,910	\$ 44,075	\$ 42,700	\$ (1,375)
Total Recreation Budget	\$ 1,498	\$ 7,584	\$ 9,726	\$ 7,791	\$ 6,111	\$ 2,827	\$ 12,712	\$ 3,450	\$ 3,450	\$ 5,750	\$ 6,250	\$ 7,910	\$ 75,059	\$ 77,100	\$ 2,041
LANDSCAPE															
850 Irrigation Maintenance	\$ 3,955	\$ 1,543	\$ 2,510	\$ 1,184	\$ 2,836	\$ 5,590	\$ 2,180	\$ 3,800	\$ 3,800	\$ 3,800	\$ 3,400	\$ 3,000	\$ 37,598	\$ 43,200	\$ 5,602
852 Landscape Contract	\$ 30,209	\$ 30,209	\$ 30,209	\$ 30,209	\$ 30,209	\$ 30,209	\$ 30,209	\$ 30,817	\$ 30,817	\$ 30,817	\$ 30,817	\$ 30,817	\$ 365,547	\$ 369,800	\$ 4,252
852-1 Landscaping - Flowers	\$ -	\$ -	\$ 13,631	\$ -	\$ -	\$ 13,571	\$ -	\$ -	\$ 13,571	\$ -	\$ 13,571	\$ 1,236	\$ 55,580	\$ 55,520	\$ (60)

Boiler & Machinery

Carrier: Travelers Excess and Surplus Lines Company

Coverage	Limit
Total Limit Per Breakdown	\$5,000,000
Property Damage	Included in Total Limit

Coverage Extensions

Description	Limit
Extra Expense	\$100,000
Spoilage Damage	\$100,000 (24 Hour Utility Interruption Waiting Period)
Utility Interruption – Time Element*	\$100,000 (24 Hour Utility Interruption Waiting Period)
Civil Authority	100 Miles 3 Weeks
Dependent Property Dependent Property Locations	\$100,000 All Within the Coverage Territory
Electronic Data or Media Stored at Covered Premises Stored with Electronic Data Storage Provider	\$100,000 Included in Covered Premises Limit
Errors and Omissions	\$25,000
Expediting Expense	\$100,000
Extended Period of Restoration	30 Days
Fungus, Wet Rot and Dry Rot Property Damage Business Income or Extra Expense	\$15,000 30 Days
Green Enhancements Property Damage Percentage Factor Property Damage Additional Costs Business Income or Extra Expense Additional Days	5% \$100,000 30 Days
Ingress or Egress	30 Days
Newly Acquired Locations Number of Days of Coverage	Included in Total Limit Per Breakdown 90 Days
Off-Premises Transportable Equipment	\$25,000
Ordinance or Law Undamaged Property Demolition Increased Cost of Construction	\$100,000 Included in Undamaged Property Included in Undamaged Property
Sump Overflow	\$5,000

*Includes Interruption of Cloud Services and Data Restoration

Coverage Limitations

Description	Limit
Hazardous Substance Limitation	\$100,000
Refrigerant Contamination Limitation	\$100,000
Water Damage Limitation	\$100,000
Drying Out Limit of Insurance	\$25,000

Valuation

Repair/Replacement, except for ACV for Covered Property 25 Years of age or Older



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Boiler & Machinery (Continued)

Carrier: Travelers Excess and Surplus Lines Company

Deductibles

Amount	Type
Property Damage	\$5,000
Extra Expense	24 Hours
Spoilage Damage	\$5,000
Utility Interruption – Time Element	24 Hours
Dependent Property	24 Hours
Refrigerant Contamination	\$5,000

Higher limits may be available

Terms, Conditions, Endorsements, Exclusions, and/or Limitations include but are not limited to:

Form Number	Description
IL 02 55	Florida Changes - Cancellation And Nonrenewal
IL T4 01	Service Of Suit
IL T4 12	Amendment of Common Policy Conditions-Prohibited Coverage - Unlicensed Insurance and Trade or Economic Sanctions
IL T4 14	Cap On Losses From Cert Acts Of Terrorism
PN BM 17	Engineering And Claim Services
PN FL M7	Notice To Policyholder Digital Assets Exclusions - Digital Currency and Non-Fungible Tokens
PN T0 60	Important Notice - Risk Mgmt. Plans - Florida
PN T4 54	Jurisdictional Inspection & Contact Information Request
BM T5 94	Federal Terrorism Risk Insurance Act Disclosure
EB T1 00	Equipment Breakdown Protection
EB T1 0	Buried Equipment Exclusion
EB T3 18	SPECIFIED PERILS Exclusions-Aircraft or missiles, Civil commotion, Collapse, Freezing caused by cold weather, Lightning, Molten material, Objects falling from aircraft or missiles, Riot, Smoke, Vandalism; Vehicles, including any material carried in or on the vehicles, or Weight of snow, ice, sleet.
EB T3 19	Actual Cash Value - 25 Years Of Age Or Older
EB T4 47	Electronic Vandalism Exclusion
EB T4 50	Digital Assets Exclusion
EB T9 27	Florida Changes: Coinsurance, Loss Payment, Named Insured, Wind Exclusion
EB T9 34	Florida Condominium Association Endorsement - Includes Equipment Breakdown, Equipment Breakdown Builders Risk Protection, And Boiler And Machinery Coverage



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Sawgrass Players Club Association, Inc.				
Budget Estimate 2027-2028				
Policy	Carrier	26-27 Annual Premium	2027 Estimated Premium	Increase/Decrease
Property (\$2,071,344 Total Insured Value)**	National Fire & Marine Insurance Co	\$12,742.89	\$25,485.78	100%
Boiler & Machinery (\$5,000,000 Revised Limit)	Travelers Excess and Surplus Lines Co	\$4,205.25	\$4,625.78	10%
Crime	Philadelphia Indemnity Insurance Co	\$1,569.54	\$1,569.54	0%
General Liability	Westchester Surplus Lines Insurance Co	\$118,125.00	\$129,937.50	10%
Directors & Officers	Philadelphia Indemnity Insurance Co	\$16,667.02	\$17,500.37	5%
Legal Defense	Bold Legal Defense Insurance, Inc.	\$802.00	\$802.00	0%
Cyber Liability	Fortegra Specialty Insurance Co	\$481.95	\$481.95	0%
Excess Liability	Scottsdale Insurance Co	\$70,873.95	\$77,961.35	10%
Workers Compensation	Zenith Insurance Co	\$492.00	\$492.00	0%
Flood - (48 PGA Tour)	Wright National Flood Insurance Co	\$5,893.00	\$6,246.58	6%
Flood - (Salt Creek Point Way)	Wright National Flood Insurance Co	\$5,804.00	\$6,152.24	6%
Flood - (6475 Hammock Cove Dr)	Wright National Flood Insurance Co	\$4,042.00	\$4,284.52	6%
Total		\$441,698.60	\$495,539.60	12.19%

The above 2027 premiums and percent increases are estimated and subject to change. **On the property, we are estimating at this time until we are able to reassess the valuation of the pump stations



8/18/2026

Consultant Pilar Dixon, CIC, CIRM EM: Pilar.Dixon@bbrown.com VOICE: (904)565-8282
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Certificates Thu Le, EM: Thu.Le@bbrown.com, VOICE: (904) 483-9909

General
CASH FLOW ANALYSIS
The Sawgrass Players
Club Association, Inc.

		Individual Reserve Budgets & Cash Flows for the Next 30 Years					
Ponte Veda, FL		FY2026	2027	2028	2029	2030	2031
Reserves at Beginning of Year	(Note 1)	1,802,480	382,052	595,279	835,022	1,062,213	1,237,543
Recommended Reserve Contributions		285,650	442,200	456,400	471,000	486,100	501,700
Additional Reserve Contributions							
Additional Assessment							
Total Recommended Reserve Contributions	(Note 2)	285,650	442,200	456,400	471,000	486,100	501,700
Anticipated Interest Rate		2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Estimated Interest Earned, During Year	(Note 3)	14,108	12,542	18,355	24,348	29,513	32,332
Anticipated Expenditures, By Year		(1,720,186)	(241,515)	(235,011)	(268,158)	(340,283)	(489,715)
Anticipated Reserves at Year End		<u>\$382,052</u> (NOTE 5)	<u>\$595,279</u>	<u>\$835,022</u>	<u>\$1,062,213</u>	<u>\$1,237,543</u>	<u>\$1,281,860</u>

Single Increase Amount: \$442,200

Marsh Landing Management Company

Monthly Report to the Board

August 27, 2026

Maintenance Tasks

- Ongoing communication with ACA on repaving project.
- Order signs to be placed along master owned waterways accessible from TPC Blvd, Players Pool and Park per insurance renewal requirements.
- Coordinate installation of new black coated chain link fence at the end of Palmera Drive
- Order new signs to consolidate the number of entry signs at A1A.
- Continue performing sidewalk grinds.
- Work with vendor to complete basketball goal resurfacing.
- Coordinate with JMR on Salt Creek Jockey pump #2.
- Met with OMW members to look at minor erosion at Salt Creek following discharge pipe replacement project.
- Coordinate with CL2 and Repair Specialist to schedule flow meter installation at Seven Mile Drive.
- Repair fuel tank leak at Seven Mile Drive.
- Obtain quotes to add aeration in Bridgewater Island waterways.
- Schedule aeration repairs.

Administrative Tasks

- Coordinating with Almond Engineering and ACA to solicit bids for Players Park parking lot expansion.
- Met with Marsh Landing board to discuss amendment to reciprocal agreement. MLMA will not allow RFID suspension for speeding however they are agreeable to other terms. Updated draft in packet.
- Obtain equipment insurance policy amendment to cover up to \$5MM.
- Send inquiries to vendors on contractual renewal increase.
- Begin the 2027 draft budget for landscape, recreation, and operations waterway committee.
- Receive the updated reserve study, schedule a follow up meeting to review necessary changes and request edits.
- Send out late statements to residents past due on July semi-annual statements.
- Attend pre-meetings with the controlled access chair and FCS to review meeting procedures.
- Create compliance overview document for the controlled access committee awareness.
- Attend additional recreation meetings and support committee initiatives- MLMC contract assumes 8 meetings per year.
- Attend additional communication meetings to begin website updates- MLMC contract assumes 4 meetings per year.
- Process radar camera citations recorded and sent notices of first violation to residents.

Board Actions

- None, see compliance report.

Board Reminders

Continuing education is required annually.

AMENDMENT TO RECIPROCAL ACCESS AGREEMENT

THIS AMENDMENT TO RECIPROCAL ACCESS AGREEMENT (the “Amendment”) is made effective _____, 2026, by and between MARSH LANDING AT SAWGRASS MASTER ASSOCIATION, INC., a Florida not for profit corporation (“MLMA”) and THE SAWGRASS PLAYERS CLUB ASSOCIATION, INC., a Florida not for profit corporation (“SPCA”).

RECITALS:

A. MLMA and SPCA are parties to that certain Reciprocal Access Agreement dated May 4, 2018 (the “Original Agreement”).

B. The parties desire to hereby amend the Original Agreement as more particularly stated hereafter.

NOW THEREFORE, in consideration of good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, MLMA and SPCA agree as follows:

1. The parties agree and confirm that the above-stated recitals are true and correct.
2. The following paragraph is hereby added as the fourth paragraph to the Original Agreement as follows:

In addition to the other remedies provided herein, MLMA and SPCA shall each have the right to suspend the functionality of any RFID pass used by any member of MLMA or SPCA or any other party, when there is documented ~~a violation of any covenant, restriction or rule enforceable by either MLMA or SPCA is observed. Such violations shall include without limitation,~~ damage to gate arms, reckless driving causing damage to property, ~~speeding, improper operation of golf carts by minors and~~ failure to abide by gate access policies, improper operations of golf carts or eBikes, or trespassing on private property. The length of such suspension shall be 30 days for the first incident and 90 days for a second incident.

IN WITNESS WHEREOF, MLMA and SPCA have each caused this Amendment to be duly executed effective as the date and year first above-written.

[Signatures begin on next page]

RE: New message from Heritage Signs

From Jared Glisson <Jared@heritagesignsfl.com>

Date Wed 2026-07-29 13:58

To Kate Richardson <KRichardson@marshlanding.org>; Kristy Richland <KRichland@marshlanding.org>

Cc Noelle Salomon <nsalomon@marshlanding.org>

Some people who received this message don't often get email from jared@heritagesignsfl.com. [Learn why this is important](#)

⚠ External sender: This email originated outside of Marsh Landing Management Company. Verify the sender's identity before clicking any links, opening attachments, or responding with sensitive information.

Hey Kate,

I hope that you are doing well.

We can provide and install a new 6mm EMC in between those existing columns for **\$22,300.00** or a 10mm EMC for **\$18,854.00.**

Please let me know if you would like to proceed with either option and I will have a formal proposal typed up for your approval!

Jared Glisson

1282 Energy Cove Ct
Green Cove Springs, FL 32043
Office: (904) 529-7446
Cell: (904) 826-6164



From: Kate Richardson <KRichardson@marshlanding.org>

Sent: Friday, July 24, 2026 2:36 PM

To: Kristy Richland <KRichland@marshlanding.org>; Jared Glisson <Jared@heritagesignsfl.com>

Cc: Noelle Salomon <nsalomon@marshlanding.org>

Subject: RE: New message from Heritage Signs

Thank you again Kristy!

Good afternoon, Jared—just seeing if there is any update on your end. Thanks, and happy Friday!

Best regards,



INVOICE NO.	
DATE	August 24, 2026
CUSTOMER ID	SAWGRA
EXPIRATION DATE	30 Days

Ponte Vedra, FL
904-273-3033

[illegible]

To accept this quotation, sign here and return: _____



INVOICE NO.	
DATE	August 24, 2026
CUSTOMER ID	SAWGRA
EXPIRATION DATE	30 Days

Ponte Vedra, FL
904-273-3033

[illegible]

SUBTOTAL	\$ 25,672.00
SALES TAX	1,797.04
TOTAL	\$ 27,469.04

Violation	Address	Initial Date	Level	Violations	Violation Description	Note
Parking & vehicles	134 Bermuda Ct	07-06-2026	3	Speeding	6/8/26 - TPC Blvd - Gray Lexus - Tag 74DFKV - 46 MPH -- 74DFKV Lexus 6/9/26 50 MPH	Hearing set for 9-14
Parking & vehicles	113 Sanchez Dr W	06-22-2026	3	Speeding	6/5/26 GMC GRAY RMI162 45MPH -- 6/8/26 - Gray GMC - Tag RMI162 - 45 MPH	Hearing set for 9-15
Parking & vehicles	1169 Salt Marsh Cir	06-04-2026	3	Speeding	5/6/26 - TPC Blvd - Black tesla - Tag KUKJ85 - 44 mph / 6/8/26 - TPC Blvd - Blue Tesla - Tag # 33EQFZ - 43 MPH	Hearing set for 9-16
Parking & vehicles	595 Palmera Dr	06-03-2026	3	Speeding	5/7/26- TPC BLVD- White Subaru- tag# EV40F- 45mph - 6/1/26 - TPC Blvd - White Subaru - tag #EV40F - 44 mph	Hearing set for 9-17
Parking & vehicles	1166 Salt Marsh Cir	06-03-2026	3	Speeding	5/8/26-TPC BLVD- tag# PXTF50- 44mph / 6/1/26 - TPC Blvd - Black Audi - tag# 92KSL - 44 MPH	Hearing set for 9-18
Parking & vehicles	156 North Cove Dr	08-06-2026	2	Speeding	7/20/26 Acura TLX FNAL32 51mph	Board action- Levy Fine
Parking & vehicles	156 North Cove Dr	08-06-2026	2	Speeding	7/30/26 Acura TLX FNAL32 51mph	Board action- Levy Fine
Parking & vehicles	156 North Cove Dr	08-06-2026	2	Speeding	7/18/26 Acura TLX FNAL32 46mph	Board action- Levy Fine
Parking & vehicles	156 North Cove Dr	08-06-2026	2	Speeding	7/16/26 Acura TLX FNAL32 63mph	Board action- Levy Fine