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IRVING LAKE ASSOCIATION, INC.
PO BOX 171111
IRVING, TX 75017-1111

Your Business Advantage Fundamentals™ Banking Preferred Rewards for Bus Platinum Honors

for January 1, 2026 to January 31, 2026

IRVING LAKE ASSOCIATION, INC.

Account summary

Beginning balance on January 1, 2026	\$151,013.91	# of deposits/credits: 77
Deposits and other credits	12,657.02	# of withdrawals/debits: 9
Withdrawals and other debits	-10,360.76	# of items-previous cycle ¹ : 3
Checks	-3,411.02	# of days in cycle: 31
Service fees	-0.00	Average ledger balance: \$145,674.89
Ending balance on January 31, 2026	\$149,899.15	<small>¹Includes checks paid, deposited items and other debits</small>

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When you use the QRC feature, certain information is collected from your mobile device for business purposes. You must be enrolled in Online Banking or Mobile Banking to participate in the BankAmeriDeals® program and have either an eligible Bank of America® debit or credit card or Merrill credit card. Earned cash back will be credited into an eligible consumer deposit or credit account within 30 days following redemption. Data connection required. Wireless carrier fees may apply. For SafeBalance Banking® for Family Banking accounts, the parent owner can participate in BankAmeriDeals but their child using the account cannot. Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.



SSM-08-25-0441.B | 8548559

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Equal Housing Lender



Your checking account

IRVING LAKE ASSOCIATION, INC. | **Account # 408-2810** | January 1, 2026 to January 31, 2026

Deposits and other credits

Date	Description	Amount
01/02/26	BKOFAMERICA MOBILE 01/03 3612222348 DEPOSIT	*MOBILE TX 150.00
01/02/26	BKOFAMERICA MOBILE 01/03 3612222888 DEPOSIT	*MOBILE TX 150.00
01/02/26	BKOFAMERICA MOBILE 01/03 3829068153 DEPOSIT	*MOBILE TX 150.00
01/02/26	BKOFAMERICA MOBILE 01/03 3829067163 DEPOSIT	*MOBILE TX 150.00
01/02/26	BKOFAMERICA MOBILE 01/03 3687968695 DEPOSIT	*MOBILE TX 150.00
01/02/26	BKOFAMERICA MOBILE 01/03 3631117024 DEPOSIT	*MOBILE TX 150.00
01/02/26	BKOFAMERICA MOBILE 01/03 3663908987 DEPOSIT	*MOBILE TX 150.00
01/02/26	Zelle payment from JOSEPH SCARIA for "1805 Lakeshore Ct. Invoice: #8003 Conf# 99c0lqhg"	150.00
01/05/26	BKOFAMERICA MOBILE 01/06 3689574343 DEPOSIT	*MOBILE TX 300.00
01/05/26	BKOFAMERICA MOBILE 01/06 3689573083 DEPOSIT	*MOBILE TX 150.00
01/05/26	BKOFAMERICA MOBILE 01/06 3831500691 DEPOSIT	*MOBILE TX 150.00
01/05/26	BKOFAMERICA MOBILE 01/06 3664705409 DEPOSIT	*MOBILE TX 150.00
01/05/26	Zelle payment from JAYA MANI ABRAHAM for "2026 ILA Due for 1229 Lakeshore Drive"; Conf# 99c0lqhg	150.00
01/05/26	Zelle payment from MELISSA PARR for "2026 dues -Par 1804 Westshore Ct"; Conf# 99c0lqhg	150.00
01/05/26	Zelle payment from JANE STONE for "HOA for 1204 Garden Terrace Dr"; Conf# 99c0yos15	150.00
01/05/26	Zelle payment from QING C MA for "1311 Lakeshore Dr 2026 HOA Fee"; Conf# 99c104v5	150.00
01/06/26	Zelle payment from Hal Van Nguyen for "ILA 2026 Membership Dues"; Conf# yawr3ifao	158.75
01/06/26	Zelle payment from DANIEL HERNANDEZ for "Invoice #656 - Daniel Hernandez 2001 Pearl Ln"; Conf# 99c0lqhg	150.00
01/07/26	Zelle payment from for "Mei Zuo 2025 & 2026 ILA Membership Dues"; Conf# w3t5jpwoa	308.75
01/07/26	Zelle payment from MOSES PANYA Conf# en85qd0f6	158.75
01/07/26	BKOFAMERICA MOBILE 01/07 3665071685 DEPOSIT	*MOBILE TX 150.00
01/08/26	Zelle payment from CHARLINE STEGELER for "2025 and 2026"; Conf# a30rsxw1	308.75
01/08/26	BKOFAMERICA MOBILE 01/08 3635605120 DEPOSIT	*MOBILE TX 150.00

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Help prevent check fraud

Consider writing fewer checks. Instead, pay bills using our Mobile app or Online Banking. You can also set up automatic payments directly with utility companies and other service providers.

Scan the code to learn more or visit: bofa.com/HelpPreventFraud



When you use the QR code feature, certain information is collected from your mobile device for business purposes. Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply. Moving from checks to digital payments does not guarantee you are protected from all fraud and scams. Please see bofa.com/security for information on other steps you can take to help further protect your accounts.

SSM-09-25-0006.B | 8296251

Deposits and other credits - continued

Date	Description			Amount
01/08/26	BKOFAMERICA MOBILE 01/08 3690952969 DEPOSIT	*MOBILE	TX	150.00
01/08/26	BKOFAMERICA MOBILE 01/08 3635605270 DEPOSIT	*MOBILE	TX	150.00
01/08/26	BKOFAMERICA MOBILE 01/08 3833565315 DEPOSIT	*MOBILE	TX	150.00
01/08/26	BKOFAMERICA MOBILE 01/08 3635605744 DEPOSIT	*MOBILE	TX	150.00
01/08/26	BKOFAMERICA MOBILE 01/08 3635605426 DEPOSIT	*MOBILE	TX	150.00
01/08/26	BKOFAMERICA MOBILE 01/08 3613714578 DEPOSIT	*MOBILE	TX	150.00
01/08/26	Zelle payment from [REDACTED] PANTAI for 2026 lake dues; Conf# ipkvxw9tm			150.00
01/08/26	Zelle payment from [REDACTED] GEORGE JERRY SKOTAK for "Lakeshore Association dues"; Conf# 99c1d1a1			150.00
01/09/26	Zelle payment from [REDACTED] ILA DUES FOR 5 properties: 1525ls, 1507s, 1319s; Conf# 9e01jn9cq			750.00
01/12/26	Zelle payment from [REDACTED] JAYA MANI ABRAHAM for "ILA past due 2025- 1229 Lakeshore Drive"; Conf# [REDACTED]			158.75
01/12/26	Zelle payment from [REDACTED] ULMA COVARRUBIAS DOMINGUEZ for "2026 ILA Dues"; Conf# 99c1p2wg5			150.00
01/12/26	Zelle payment from [REDACTED] NITHIN M SKARIA for "1528 Lakeshore Dr, 2026 ILA Dues"; Conf# 99c1u501			150.00
01/14/26	Zelle payment from [REDACTED] JACQUELINE NGUYEN for "2026 ILA Dues (1513 Lakeshore Dr)"; Conf# 99c1v1es			150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3644119900 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3668306747 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3842833923 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3644120506 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3842834115 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3842836437 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3644119000 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3668306813 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3668306537 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3644120296 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3842836101 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/19 3842834397 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/20 3616920834 DEPOSIT	*MOBILE	TX	150.00
01/20/26	BKOFAMERICA MOBILE 01/20 3844418289 DEPOSIT	*MOBILE	TX	150.00
01/21/26	BKOFAMERICA MOBILE 01/22 3846693135 DEPOSIT	*MOBILE	TX	300.00
01/22/26	BKOFAMERICA MOBILE 01/22 3647097664 DEPOSIT	*MOBILE	TX	150.00
01/22/26	BKOFAMERICA MOBILE 01/22 3847806573 DEPOSIT	*MOBILE	TX	150.00
01/22/26	BKOFAMERICA MOBILE 01/22 3847808103 DEPOSIT	*MOBILE	TX	150.00
01/22/26	BKOFAMERICA MOBILE 01/22 3647095894 DEPOSIT	*MOBILE	TX	150.00
01/22/26	BKOFAMERICA MOBILE 01/22 3617610444 DEPOSIT	*MOBILE	TX	150.00
01/22/26	BKOFAMERICA MOBILE 01/22 3617609790 DEPOSIT	*MOBILE	TX	150.00

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Your checking account

IRVING LAKE ASSOCIATION, INC. | Account # 4881 2010 574 | January 1, 2026 to January 31, 2026

Deposits and other credits - continued

Date	Description	Amount
01/22/26	BKOFAMERICA MOBILE 01/22 3669286997 DEPOSIT	*MOBILE TX 150.00
01/22/26	BKOFAMERICA MOBILE 01/22 3647096920 DEPOSIT	*MOBILE TX 150.00
01/22/26	BKOFAMERICA MOBILE 01/22 3847794105 DEPOSIT	*MOBILE TX 150.00
01/23/26	Zelle payment from KELLY SMITH for "Dues for 1736 Rusdell Dr - Smith"; Conf# 0LJE2ZUUh	150.00
01/26/26	Zelle payment from ZOLEMA CHAVEZ for "INVOICE NO 668-1740 RUSDELL DRIVE"; Conf# TOZQVF89	150.00
01/27/26	Zelle payment from MARIANA SMITH for "LAKE DUES"; Conf# TOZQWXJ6	150.00
01/27/26	Zelle payment from for "Balance Owed for ILA membership dues for Marian"; Conf# 29rx60jb	13.27
01/28/26	Zelle payment from JIMMIE L YOUNG for "YOUNG - 1145 SEA TERRACE - INVOICE 850"; Conf# 99c3m1ky	150.00
01/28/26	Zelle payment from JIMMIE L YOUNG for "YOUNG - 1201 SEA TERRACE - INVOICE 849"; Conf# 99c3m1te	150.00
01/29/26	Zelle payment from Leyla De La Rosa for "2026 ILA dues for 1209 Lakeshore"; Conf# 0DN1NNNx	150.00
01/30/26	BKOFAMERICA MOBILE 01/30 3702227011 DEPOSIT	*MOBILE TX 150.00
01/30/26	BKOFAMERICA MOBILE 01/30 3702232321 DEPOSIT	*MOBILE TX 150.00
01/30/26	BKOFAMERICA MOBILE 01/30 3702240673 DEPOSIT	*MOBILE TX 150.00
01/30/26	BKOFAMERICA MOBILE 01/30 3702234157 DEPOSIT	*MOBILE TX 150.00
01/30/26	BKOFAMERICA MOBILE 01/30 3702230971 DEPOSIT	*MOBILE TX 150.00
01/30/26	BKOFAMERICA MOBILE 01/30 3702236287 DEPOSIT	*MOBILE TX 150.00
01/30/26	BKOFAMERICA MOBILE 01/30 3702238249 DEPOSIT	*MOBILE TX 150.00
01/30/26	BKOFAMERICA MOBILE 01/30 3702228781 DEPOSIT	*MOBILE TX 150.00
01/30/26	Zelle payment from ESPERANZA TEPAN AYALA; Conf# TOZR8NGVY	150.00
01/30/26	Zelle payment from WILLIAM S ROSE for "Membership Dues"; Conf# 99c3m1lt	150.00

Total deposits and other credits \$12,657.02

Withdrawals and other debits

Date	Description	Amount
Card account #		
01/05/26	THE NACOL LAW 01/05 #000002261 PURCHASE THE NACOL LAW FI DALLAS TX	-10,000.00
01/08/26	WALGREENS STOR 01/08 #000247905 PURCHASE WALGREENS STORE IRVING TX	-40.26
01/12/26	CHECKCARD 01/12 PURCHASE DAL 17 DALLAS TX 52032676009095885047788 CKCD	-15.00
01/13/26	WALGREENS STOR 01/13 #000912100 PURCHASE WALGREENS STORE IRVING TX	-4.86
Subtotal for card account #		-\$10,060.12

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Withdrawals and other debits - continued

Date	Description	Amount
Card account #		
01/05/26	OFFICE DEPOT 0 01/05 #000925295 PURCHASE OFFICE DEPOT 00 IRVING TX	-178.15
01/12/26	CHECKCARD 0112 INTUIT *QBooks On 8338309255 CA 55432866012203061261014 RECURRING	-37.31
01/22/26	OFFICE DEPOT 0 01/22 #000818498 PURCHASE OFFICE DEPOT 00 IRVING TX	-85.18
Subtotal for card account #		
Total withdrawals and other debits		
		-\$10,360.76

Checks

Date	Check #	Amount	Date	Check #	Amount
01/02/26	1457	-3,410.00	01/23/26	1458	-1.02
				Total checks	-\$3,411.02
				Total # of checks	2

Service fees

The Monthly Fee on your primary Business Advantage Fundamentals Banking account was waived for the statement period ending 12/31/25. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$500+ in new net purchases on a linked Business debit card has been met
- \$5,000+ combined average monthly balance in linked business accounts has been met
- Become a member of Preferred Rewards for Business has been met

For information on Small Business products and services or to link an existing account, please call 1.888.BUSINESS. For more information about the Preferred Rewards for Business program and which fees can be waived based on account eligibility and enrollment, see the Business Schedule of Fees located at bankofamerica.com/businessfeesataglance.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
01/01	151,013.91	01/12	143,676.94	01/23	147,635.88
01/02	148,803.91	01/13	143,672.08	01/26	147,785.88
01/05	139,975.76	01/14	143,822.08	01/27	147,949.15
01/06	140,284.51	01/20	145,922.08	01/28	148,249.15
01/07	140,902.01	01/21	146,222.08	01/29	148,399.15
01/08	142,520.50	01/22	147,486.90	01/30	149,899.15
01/09	143,270.50				



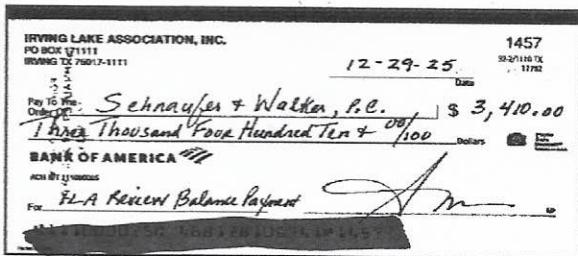
IRVING LAKE ASSOCIATION, INC. | Account #488128100000

| January 1, 2026 to January 31, 2026

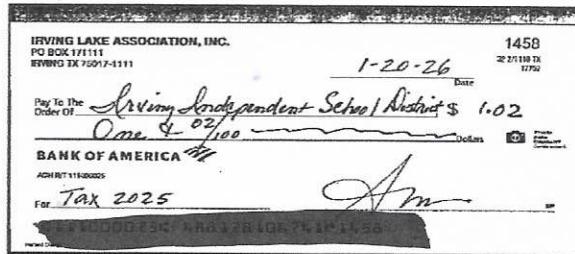
Check images

Account number: [REDACTED]

Check number: 1457 | Amount: \$3,410.00



Check number: 1458 | Amount: \$1.02



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P.O. Box 171111, Irving, Texas 75017-1111

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**Year End Finance Report
January–December 2025
January 8, 2026**

Overall Financial Position

- **Beginning of Year Balance (Jan 2025): \$290,478.23**
- **End of Year Balance (Dec 2025): \$148,605.64**
- **Net Change for 2025: -\$141,872.59**

The ILA experienced a significant decrease in cash reserves during 2025, primarily driven by large one-time expenses related to dredging, park repairs, legal services, insurance, and CD redemption.

Income Highlights

Major income sources throughout the year included:

- **Membership dues** (current, past, and advance 2026 payments)
- **Accrued interest and investment value changes**
- **Deposits and reimbursements**
- **Boat sticker sales**
- **Home transfer fees**

Notable income periods:

- **February:** \$25,081.21 (strong deposits and investment income)
- **April:** \$7,172.82 (mix of deposits, interest, and investments)
- **September:** \$3,829.79 (past membership dues)
- **December:** Significant inflow from **2026 membership dues**

Investment income (interest + market value changes) played an important role early in the year but declined in impact later as balances fell.

Expense Highlights

Most expenses were **planned, high-cost operational and capital items**, including:

Major One-Time or High-Impact Expenses

- **CD Redemption:** \$40,000 (February – *prior to current BOD*)
- **Dredging:** \$42,000 (May)
- **Park Repairs:**
 - June–September
- **Legal & Professional Fees:**
 - Tax attorney
 - Attorney General retainer
 - CPA services
- **Insurance:**
 - ILA liability insurance
 - 2026 Board of Directors insurance

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2025 Board of Directors

Steve Martin
President

ILA.President.2@gmail.com

Daniel Hernandez
Vice President

ILA.1st.vice.president@gmail.com

Peter Kang
Vice President

ILA.2nd.vice.president@gmail.com

Angel Pilarski
Treasurer

ILA.Treasurer@gmail.com

Hanna Beauchamp
Secretary

ILA.Secretary@gmail.com



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Ongoing Administrative Costs

- Accounting software (monthly)
- Website hosting (annually)
- USPS and office-related expenses (as needed)
- Water testing and park maintenance-mowing (as needed)

Monthly Trends & Observations

- **January–April:** Relatively stable balances with investment income offsetting modest expenses.
- **May–June:** Sharp decline due to dredging and park repair deposits.
- **July–September:** Continued spending on legal and park-related costs, partially offset by past-due membership payments.
- **October–November:** Lower activity months with routine expenses.
- **December:** Balance increased due to advance **2026 membership dues**, helping stabilize year-end finances.

Key Takeaways for the Board & Members

- The 2025 deficit reflects **intentional use of reserves** for infrastructure, legal compliance, and long-term maintenance—not operational instability.
- Large capital and legal expenses appear **non-recurring**, suggesting 2026 may show improved cash stability.
- Advance membership payments in December helped strengthen the year-end balance.
- Continued attention to:
 - Membership collections
 - Legal and professional cost control
 - Rebuilding reserves

Thank you for your continued support!

2025 Board of Directors

Steve Martin
President

ILA.President.2@gmail.com

Daniel Hernandez
Vice President

ILA.1st.vice.president@gmail.com

Peter Kang
Vice President

ILA.2nd.vice.president@gmail.com

Angel Pilarski
Treasurer

ILA.Treasurer@gmail.com

Hanna Beauchamp
Secretary

ILA.Secretary@gmail.com