

**Refuge HOA**  
**Analysis of Reserve Accounts**  
**1/1/2021 to 12/31/2030**

	Opening Balances	Lot Fee Contributions	Contributions Reserve Acct	Interest Income	Rep/Maint Improv.	Open New CD's	Ending Balances
<b>2021</b>							
Cking Acct	526,964.35	26,000.00	135,000.00	103.04	(257,019.59) 1 (127,054.50) 1		303,993.30
<b>2022</b>							
Cking Acct	303,993.30	10,400.00	304,600.00	75.44	(81,305.18) 2 127,054.50 1		664,818.06
<b>2023</b>							
Cking Acct	664,818.06	6,175.00	162,800.00	85.08	(91,904.71) 3	(500,000.00)	241,973.43
Foothill CD				6,606.85		250,000.00	256,606.85
NB of AZ CD						250,000.00	250,000.00
	<u>664,818.06</u>						<u>748,580.28</u>
<b>2024</b>							
Cking Acct	241,973.43	8,150.00	300,000.00	43.76			550,167.19
Foothill CD	256,606.85			11,564.04			268,170.89
NB of AZ CD	250,000.00			8,810.75			258,810.75
	<u>748,580.28</u>						<u>1,077,148.83</u>
<b>2025</b>							
Cking Acct	550,167.19	6,175.00	300,000.00	61.10	(169,750.00) 4	(500,000.00)	186,653.29
Foothill CD	268,170.89			10,258.53			278,429.42
NB of AZ CD	258,810.75			14,818.64			273,629.38
Chase CD				3,296.99		250,000.00	253,296.99
Goldwater CD						250,000.00	250,000.00
	<u>1,077,148.83</u>						<u>1,242,009.08</u>
<b>2026</b>							
Cking Acct	186,653.29	14,000.00	300,000.00	60.00		(250,000.00)	250,713.29
Foothill CD	278,429.42			9,048.96			287,478.38
NB of AZ CD	273,629.38			9,440.21			283,069.59
Chase CD	253,296.99			9,878.58			263,175.57
Goldwater CD	250,000.00			8,750.00			258,750.00
2026 CD				4,375.00		250,000.00	254,375.00
	<u>1,242,009.08</u>						<u>1,597,561.83</u>
<b>2027</b>							
Cking Acct	250,713.29	7,000.00	300,000.00	80.00		(250,000.00)	307,793.29
Foothill CD	287,478.38			9,343.05			296,821.43
NB of AZ CD	283,069.59			9,765.90			292,835.49
Chase CD	263,175.57			7,895.27			271,070.84
Goldwater CD	258,750.00			9,056.25			267,806.25
2026 CD	254,375.00			8,903.13			263,278.13
2027CD				4,375.00		250,000.00	254,375.00
	<u>1,597,561.83</u>						<u>1,953,980.42</u>
<b>2028</b>							
Cking Acct	307,793.29	7,000.00	300,000.00	100.00		(250,000.00)	364,893.29
Foothill CD	296,821.42			9,646.70			306,468.12
NB of AZ CD	292,835.49			10,102.82			302,938.31
Chase CD	271,070.84			8,132.13			279,202.97
Goldwater CD	267,806.25			9,373.22			277,179.47
2026 CD	263,278.13			9,741.29			273,019.42
2027CD	254,375.00			8,903.13			263,278.13
2028CD				4,375.00		250,000.00	254,375.00
	<u>1,953,980.42</u>						<u>2,321,354.70</u>