

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Garage fascia

Item Number	47	Measurement Basis	per lft
Type	Common Area	Estimated Useful Life	25:00
Category	carpentry	Basis Cost	15.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2001	01/01/2026	10:00	25:00	322.00	\$ 4,830.00	\$ 6,517.38
								\$ 4,830.00	\$ 6,517.38

Comments

2300 bldg was replaced in 2001 and the 2400 bldg was replaced in 2005

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Town home sheds and gates

Item Number	43	Measurement Basis	per unit
Type	Common Area	Estimated Useful Life	20:00
Category	carpentry	Basis Cost	1,000.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2002	01/01/2022	6:00	20:00	88.00	\$ 88,000.00	\$ 105,331.47
								\$ 88,000.00	\$ 105,331.47

Comments

repairs are completed as needed to extend useful life from 15 to 20 years

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

townhome decks

Item Number	48	Measurement Basis	per sft
Type	Common Area	Estimated Useful Life	20:00
Category	carpentry	Basis Cost	24.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2014	01/01/2034	18:00	20:00	8800.00	\$ 211,200.00	\$ 362,176.50
								\$ 211,200.00	\$ 362,176.50

Comments

based on full replacement cost estimates. most deck renovated in 2014.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

townhome soffit and banding

Item Number	46	Measurement Basis	per lft
Type	Common Area	Estimated Useful Life	30:00
Category	carpentry	Basis Cost	12.50
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1990	01/01/2020	4:00	30:00	1349.00 \$	16,862.50 \$	19,009.57
			01/01/1997	01/01/2027	11:00	30:00	1800.00 \$	22,500.00 \$	31,283.90
			01/01/2004	01/01/2034	18:00	30:00	1800.00 \$	22,500.00 \$	38,584.14
								\$ 61,862.50	\$ 88,877.61

Comments

material is 3x12 and hard to find. being replaced as needed with pt 2x12. soffits are hard to find rough sawn being replace with smooth cut. Attempted to phase replacement with painting schedules.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

townhome wood siding

Item Number	45	Measurement Basis	per 4x8
Type	Common Area	Estimated Useful Life	30:00
Category	carpentry	Basis Cost	51.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1990	01/01/2020	4:00	30:00	220.00 \$	11,220.00 \$	12,648.62
			01/01/1997	01/01/2027	11:00	30:00	220.00 \$	11,220.00 \$	15,600.24
			01/01/2004	01/01/2034	18:00	30:00	220.00 \$	11,220.00 \$	19,240.63
							\$	33,660.00 \$	47,489.49

Comments

based on an unpainted price of \$51/board of t-111
 attempted to phase replacement with painting

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

townhomes fences

Item Number	44	Measurement Basis	per lft
Type	Common Area	Estimated Useful Life	15:00
Category	carpentry	Basis Cost	15.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2005	01/01/2020	4:00	15:00	2816.00	\$ 42,240.00	\$ 47,618.34
								\$ 42,240.00	\$ 47,618.34

Comments

Based on verbal fence cost estimates

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Carports

Item Number	25	Measurement Basis	per sft
Type	Common Area	Estimated Useful Life	15:00
Category	carports	Basis Cost	18.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
sect 1 4 car	new in2007	renov 2012	01/01/2020	01/01/2035	19:00	15:00	880.00 \$	15,840.00 \$	27,989.43
sect 1 8 car	new in 1990	renov 2012	01/01/2011	01/01/2026	10:00	15:00	1760.00 \$	31,680.00 \$	42,747.52
sect 1 4 car	new in 1990	renov 2012	01/01/2011	01/01/2026	10:00	15:00	880.00 \$	15,840.00 \$	21,373.76
sect 1 12 car	new in1990	renov 2012	01/01/2011	01/01/2026	10:00	15:00	2640.00 \$	47,520.00 \$	64,121.28
sect 2 3 car	new in 2009	renov 2012	01/01/2020	01/01/2035	19:00	15:00	660.00 \$	11,880.00 \$	20,992.08
sect 2 4 car	new in2009	renov 2012	01/01/2020	01/01/2035	19:00	15:00	880.00 \$	15,840.00 \$	27,989.43
sect 7 car	new in 2010	renov 2012	01/01/2020	01/01/2035	19:00	15:00	1540.00 \$	27,720.00 \$	48,981.51
sect 3 8 car	new in 1990	renov 2012	01/01/2011	01/01/2026	10:00	15:00	1760.00 \$	31,680.00 \$	42,747.52
sect 3 12 car	new in 1990	renov 2012	01/01/2011	01/01/2026	10:00	15:00	2640.00 \$	47,520.00 \$	64,121.28
sect 4 4 car	new in 1990	renov 2012	01/01/2011	01/01/2026	10:00	15:00	880.00 \$	15,840.00 \$	21,373.76
sect 4 6 car	new in 1990	renov 2012	01/01/2011	01/01/2026	10:00	15:00	1320.00 \$	23,760.00 \$	32,060.64
sect 4 6 car alum	new in 2006	renov 2012	01/01/2020	01/01/2035	19:00	15:00	1320.00 \$	23,760.00 \$	41,984.15
sect 4 12 car	new in 2011	renov 2012	01/01/2020	01/01/2035	19:00	15:00	880.00 \$	15,840.00 \$	27,989.43
sect 3	repair		01/01/2002	01/01/2017	1:00	15:00	500.00 \$	9,000.00 \$	9,273.74
								\$ 333,720.00	\$ 493,745.53

Comments

\$18/sft is a rebuild price minus the fancy gutter system

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Common utility doors and locks

Item Number	41	Measurement Basis	per door
Type	Common Area	Estimated Useful Life	30:00
Category	Doors and hardware	Basis Cost	550.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Adjusted		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1983	01/01/2018	2:00	35:00	14.00	\$ 7,700.00	\$ 8,175.53
								\$ 7,700.00	\$ 8,175.53

Comments

Doors have been replaced periodically

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

overhead garage doors

Item Number	42	Measurement Basis	per door
Type	Common Area	Estimated Useful Life	30:00
Category	Doors and hardware	Basis Cost	850.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Adjusted		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1983	01/01/2018	2:00	35:00	16.00 \$	13,600.00 \$	14,439.90
			01/01/1983	01/01/2020	4:00	37:00	16.00 \$	13,600.00 \$	15,331.66
								\$ 27,200.00	\$ 29,771.56

Comments

replacement date extended as repairs have been done through the years. spread incrementally over next 7 years

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

person doors to garages

Item Number	40	Measurement Basis	per door
Type	Common Area	Estimated Useful Life	15:00
Category	Doors and hardware	Basis Cost	313.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Adjusted		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1983	01/01/2028	12:00	45:00	24.00	\$ 7,512.00	\$ 10,762.33
								\$ 7,512.00	\$ 10,762.33

Comments

Doors have been replace periodically

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

unit owner doors

Item Number	39	Measurement Basis	per door
Type	Common Area	Estimated Useful Life	15:00
Category	Doors and hardware	Basis Cost	525.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2005	01/01/2020	4:00	15:00	136.00	\$ 71,400.00	\$ 80,491.22
								\$ 71,400.00	\$ 80,491.22

Comments

Based on composite jambs and doors that are rot proof

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

elevator cab upgrades

Item Number	27	Measurement Basis	per bldg
Type	Common Area	Estimated Useful Life	20:00
Category	elevator	Basis Cost	10,000.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2004	01/01/2024	8:00	20:00	2.00	\$ 20,000.00	\$ 25,417.37
								\$ 20,000.00	\$ 25,417.37

Comments

Based on Kone bid 2011

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

elevator doors

Item Number	26	Measurement Basis	all door
Type	Common Area	Estimated Useful Life	20:00
Category	elevator	Basis Cost	21,000.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2004	01/01/2024	8:00	20:00	2.00	\$ 42,000.00	\$ 53,376.48
								\$ 42,000.00	\$ 53,376.48

Comments

based on Kone estimate in 2011

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Elevator systems modernization

Item Number	28	Measurement Basis	per bldg
Type	Common Area	Estimated Useful Life	25:00
Category	elevator	Basis Cost	30,000.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2004	01/01/2029	13:00	25:00	1.00 \$	30,000.00 \$	44,287.86
			01/01/2004	01/01/2029	13:00	25:00	1.00 \$	30,000.00 \$	44,287.86
							\$	60,000.00 \$	88,575.72

Comments

Based on Kone bid in 2011

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Alarm system

Item Number	51	Measurement Basis	total sy
Type	Common Area	Estimated Useful Life	20:00
Category	misc	Basis Cost	70,000.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Adjusted		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2005	01/01/2025	9:00	20:00	1.00	\$ 70,000.00	\$ 91,666.62
								\$ 70,000.00	\$ 91,666.62

Comments

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Fire Pump

Item Number	49	Measurement Basis	pump
Type	Common Area	Estimated Useful Life	25:00
Category	misc	Basis Cost	70,000.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Adjusted		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1985	01/01/2017	1:00	32:00	1.00	\$ 70,000.00	\$ 72,129.12
								\$ 70,000.00	\$ 72,129.12

Comments

Pump has lasted longer than anticipated. Manager working on a deal with fire department to eliminate pump.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

plumbing repairs less than insurance value

Item Number	50	Measurement Basis	estimate
Type	Common Area	Estimated Useful Life	2:00
Category	misc	Basis Cost	15,000.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2016	01/01/2018	2:00	2:00	1.00	\$ 15,000.00	\$ 15,926.36
								\$ 15,000.00	\$ 15,926.36

Comments

Estimate \$7000 per year

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Club house int and ext

Item Number	17	Measurement Basis	estimate
Type	Common Area	Estimated Useful Life	10:00
Category	Paint	Basis Cost	8,500.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2013	01/01/2023	7:00	10:00	1.00	\$ 8,500.00	\$ 10,483.52
								\$ 8,500.00	\$ 10,483.52

Comments

based on Anchor Painting 2013 ext price. Interior was not painted in 2013.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Midrise 2300 building paint

Item Number	10	Measurement Basis	per sft
Type	Common Area	Estimated Useful Life	10:00
Category	Paint	Basis Cost	1.80
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2013	01/01/2023	7:00	10:00	12016.00	\$ 21,628.80	\$ 26,675.98
								\$ 21,628.80	\$ 26,675.98

Comments

Based on 2013 bid for a heavy mill one coat from Anchor Painting

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Midrise 2300 building walkways

Item Number	12	Measurement Basis	per sft
Type	Common Area	Estimated Useful Life	5:00
Category	Paint	Basis Cost	1.50
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2016	01/01/2021	5:00	5:00	4506.00	\$ 6,759.00	\$ 7,851.37
								\$ 6,759.00	\$ 7,851.37

Comments

Based on Anchor work 2014

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Midrise 2400 building paint

Item Number	11	Measurement Basis	per sft
Type	Common Area	Estimated Useful Life	10:00
Category	Paint	Basis Cost	1.80
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2013	01/01/2023	7:00	10:00	12016.00	\$ 21,628.80	\$ 26,675.98
								\$ 21,628.80	\$ 26,675.98

Comments

Based on 2013 Anchor Painting bid for 1 coat with high mills

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Midrise 2400 building walkways

Item Number	13	Measurement Basis	per sft
Type	Common Area	Estimated Useful Life	5:00
Category	Paint	Basis Cost	1.50
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2016	01/01/2021	5:00	5:00	4560.00	\$ 6,840.00	\$ 7,945.46
								\$ 6,840.00	\$ 7,945.46

Comments

Based on 2014 Anchor painting work

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Midrise garage paint

Item Number	20	Measurement Basis	per sft
Type	Common Area	Estimated Useful Life	10:00
Category	Paint	Basis Cost	0.70
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2013	01/01/2023	7:00	10:00	11520.00	\$ 8,064.00	\$ 9,945.77
								\$ 8,064.00	\$ 9,945.77

Comments

Based on Anchor Painting work 2013

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Overhead garage door painting

Item Number	14	Measurement Basis	per door
Type	Common Area	Estimated Useful Life	7:00
Category	Paint	Basis Cost	75.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2013	01/01/2020	4:00	7:00	48.00	\$ 3,600.00	\$ 4,058.38
								\$ 3,600.00	\$ 4,058.38

Comments

Based on Anchor Painting 2013 work

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Pool fence paint

Item Number	21	Measurement Basis	per lft
Type	Common Area	Estimated Useful Life	7:00
Category	Paint	Basis Cost	6.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2014	01/01/2021	5:00	7:00	360.00	\$ 2,160.00	\$ 2,509.09
								\$ 2,160.00	\$ 2,509.09

Comments

Based on Anchor Painting work 2014

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Publix wall painting

Item Number	18	Measurement Basis	per lft
Type	Common Area	Estimated Useful Life	10:00
Category	Paint	Basis Cost	1.80
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2013	01/01/2023	7:00	10:00	1012.00	\$ 1,821.60	\$ 2,246.68
								\$ 1,821.60	\$ 2,246.68

Comments

Based on lft estimate for one coat

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Town home fence clean and seal

Item Number	19	Measurement Basis	per lft
Type	Common Area	Estimated Useful Life	5:00
Category	Paint	Basis Cost	3.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2016	01/01/2021	5:00	5:00	5632.00	\$ 16,896.00	\$ 19,626.68
								\$ 16,896.00	\$ 19,626.68

Comments

Based on 2013 Anchor Painting with preserve RX. association wants to stain then seal when new fence is installed.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Townhome Building paint

Item Number	15	Measurement Basis	per sft
Type	Common Area	Estimated Useful Life	10:00
Category	Paint	Basis Cost	0.40
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2013	01/01/2023	7:00	10:00	119680.00	\$ 47,872.00	\$ 59,043.16
								\$ 47,872.00	\$ 59,043.16

Comments

Based on 2013 Anchor painting work

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

pavement asphalt replacement

Item Number	23	Measurement Basis	per syd
Type	Common Area	Estimated Useful Life	50:00
Category	pavement	Basis Cost	38.70
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Adjusted		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1983	01/01/2020	4:00	37:00	13621.00	\$ 527,132.70	\$ 594,251.46
								\$ 527,132.70	\$ 594,251.46

Comments

estimated based on the fact base material needs to be removed. set at 2020 replacement because of the early failure of the base material.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

pavement coating and striping

Item Number	22	Measurement Basis	per syd
Type	Common Area	Estimated Useful Life	7:00
Category	pavement	Basis Cost	0.90
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2012	01/01/2019	3:00	7:00	13621.00	\$ 12,258.90	\$ 13,411.87
								\$ 12,258.90	\$ 13,411.87

Comments

Based on 2016 competitive price

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

sidewalks

Item Number	24	Measurement Basis	per sft
Type	Common Area	Estimated Useful Life	50:00
Category	pavement	Basis Cost	5.25
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1983	01/01/2033	17:00	50:00	15840.00	\$ 83,160.00	\$ 138,397.51
								\$ 83,160.00	\$ 138,397.51

Comments

based on an estimated 60lft of 3foot wide sidewalk times 88 units

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Midrise enclosures

Item Number	38	Measurement Basis	per encl
Type	Common Area	Estimated Useful Life	30:00
Category	Railings and enclosures	Basis Cost	2,400.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Adjusted		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1983	01/01/2017	1:00	34:00	7.00 \$	16,800.00 \$	17,310.99
			01/01/1990	01/01/2020	4:00	30:00	7.00 \$	16,800.00 \$	18,939.11
			01/01/1995	01/01/2025	9:00	30:00	7.00 \$	16,800.00 \$	21,999.99
			01/01/2000	01/01/2030	14:00	30:00	7.00 \$	16,800.00 \$	25,555.56
			01/01/2013	01/01/2043	27:00	30:00	8.00 \$	19,200.00 \$	43,116.23
							\$	86,400.00 \$	126,921.88

Comments

Replacement schedule spread over 7 periods based on the approximate time that units were screened and rails were replaced or modified.. 12 units are enclosed with glass which eliminates the condos obligation to replace rails.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Midrise walkway handrails

Item Number	37	Measurement Basis	lft
Type	Common Area	Estimated Useful Life	30:00
Category	Railings and enclosures	Basis Cost	15.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Adjusted		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1990	01/01/2020	4:00	30:00	2848.00	\$ 42,720.00	\$ 48,159.45
								\$ 42,720.00	\$ 48,159.45

Comments

based on internal estimate. many minor repairs have been completed through te years that allowed for a useful remaining life extension beyond 2013.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Midrise walkway metal support posts

Item Number	36	Measurement Basis	per post
Type	Common Area	Estimated Useful Life	20:00
Category	Railings and enclosures	Basis Cost	850.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1998	01/01/2018	2:00	20:00	32.00	\$ 27,200.00	\$ 28,879.79
								\$ 27,200.00	\$ 28,879.79

Comments

Based on 2016 CRI bid of \$480/post plus allowance for decorative enclosure

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Club house equipment

Item Number	33	Measurement Basis	estimate
Type	Common Area	Estimated Useful Life	35:00
Category	Recreation Facilities	Basis Cost	11,000.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1983	01/01/2018	2:00	35:00	1.00	\$ 11,000.00	\$ 11,679.33
								\$ 11,000.00	\$ 11,679.33

Comments

includes appliances, tables, chairs and office furniture and equip.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Club house pool and deck

Item Number	29	Measurement Basis	estimate
Type	Common Area	Estimated Useful Life	40:00
Category	Recreation Facilities	Basis Cost	45,000.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1983	01/01/2023	7:00	40:00	1.00	\$ 45,000.00	\$ 55,500.97
								\$ 45,000.00	\$ 55,500.97

Comments

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Clubhouse AC

Item Number	32	Measurement Basis	estimate
Type	Common Area	Estimated Useful Life	7:00
Category	Recreation Facilities	Basis Cost	3,500.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Adjusted		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2016	01/01/2023	7:00	7:00	1.00 \$	3,500.00 \$	4,316.74
			01/01/2007	01/01/2017	1:00	10:00	1.00 \$	3,500.00 \$	3,606.46
							\$	7,000.00 \$	7,923.20

Comments

Based on estimated replacement cost

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

North pool and deck

Item Number	30	Measurement Basis	estimate
Type	Common Area	Estimated Useful Life	40:00
Category	Recreation Facilities	Basis Cost	45,000.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2005	01/01/2045	29:00	40:00	1.00	\$ 45,000.00	\$ 107,294.44
								\$ 45,000.00	\$ 107,294.44

Comments

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Pool furniture

Item Number	31	Measurement Basis	per seat
Type	Common Area	Estimated Useful Life	7:00
Category	Recreation Facilities	Basis Cost	95.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2016	01/01/2023	7:00	7:00	43.00	\$ 4,085.00	\$ 5,038.25
								\$ 4,085.00	\$ 5,038.25

Comments

Based on a mix average of restrap or replace

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Seawall rocks

Item Number	35	Measurement Basis	per lft
Type	Common Area	Estimated Useful Life	50:00
Category	Recreation Facilities	Basis Cost	30.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1992	01/01/2042	26:00	50:00	550.00	\$ 16,500.00	\$ 35,959.27
								\$ 16,500.00	\$ 35,959.27

Comments

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Wood dock

Item Number	34	Measurement Basis	estimate
Type	Common Area	Estimated Useful Life	7:05
Category	Recreation Facilities	Basis Cost	15,000.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2015	06/01/2022	6:05	7:05	1.00	\$ 15,000.00	\$ 18,179.78
								\$ 15,000.00	\$ 18,179.78

Comments

Based on the continued replacement of components rather than the whole structure as a permit would not be issued for a replacement dock. Continue to replace about \$2000 a year of rotten dock components.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Club house flat roof

Item Number	8	Measurement Basis	estimate
Type	Common Area	Estimated Useful Life	25:00
Category	Roofing	Basis Cost	8,865.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2015	01/01/2040	24:00	25:00	1.00	\$ 8,865.00	\$ 18,196.19
								\$ 8,865.00	\$ 18,196.19

Comments

Based on actual cost 2015 work

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Club house metal tile roof

Item Number	9	Measurement Basis	roofing
Type	Common Area	Estimated Useful Life	25:00
Category	Roofing	Basis Cost	1,100.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2005	01/01/2030	14:00	25:00	11.00	\$ 12,100.00	\$ 18,406.09
								\$ 12,100.00	\$ 18,406.09

Comments

Based on 2014 verbal estimate from Rock Roofing

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Fascia roof tiles 2400 building

Item Number	4	Measurement Basis	Roofing
Type	Common Area	Estimated Useful Life	50:00
Category	Roofing	Basis Cost	500.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1975	01/01/2025	9:00	50:00	31.00	\$ 15,500.00	\$ 20,297.61
								\$ 15,500.00	\$ 20,297.61

Comments

Based on 2014 verbal estimate from Rock Roofing

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Fascial roof tiles 2300 building

Item Number	3	Measurement Basis	Roofing
Type	Common Area	Estimated Useful Life	50:00
Category	Roofing	Basis Cost	500.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1975	01/01/2025	9:00	50:00	31.00	\$ 15,500.00	\$ 20,297.61
								\$ 15,500.00	\$ 20,297.61

Comments

Based of verbal Rock Roofing estimate of 2014

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Flat roof 2300 building

Item Number	1	Measurement Basis	roofing
Type	Common Area	Estimated Useful Life	25:00
Category	Roofing	Basis Cost	300.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1995	01/01/2020	4:00	25:00	107.00	\$ 32,100.00	\$ 36,187.23
								\$ 32,100.00	\$ 36,187.23

Comments

Cost based on estimate from Rock Roofing in 2015 for a GACO Silicon Coating

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Flat Roof 2400 building

Item Number	2	Measurement Basis	Roofing
Type	Common Area	Estimated Useful Life	25:00
Category	Roofing	Basis Cost	300.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1995	01/01/2020	4:00	25:00	107.00	\$ 32,100.00	\$ 36,187.23
								\$ 32,100.00	\$ 36,187.23

Comments

Based of 2015 estimate from Rock Roofing for a GACO Silicone Coating.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Garage flat Roofs 2300 building

Item Number	5	Measurement Basis	Roofing
Type	Common Area	Estimated Useful Life	25:00
Category	Roofing	Basis Cost	300.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1999	01/01/2024	8:00	25:00	62.00	\$ 18,600.00	\$ 23,638.15
								\$ 18,600.00	\$ 23,638.15

Comments

based on Rock Roofing estimate of 2015 for GACO Silicone Coating

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Garage flat roofs 2400 building

Item Number	6	Measurement Basis	Roofing
Type	Common Area	Estimated Useful Life	25:00
Category	Roofing	Basis Cost	300.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/1999	01/01/2024	8:00	25:00	62.00	\$ 18,600.00	\$ 23,638.15
								\$ 18,600.00	\$ 23,638.15

Comments

based on 2014 estimate of Rock Roofing for GACO silicone coating

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameters - Full Detail

Town Home Roof Gutter

Item Number	52	Measurement Basis	
Type	Common Area	Estimated Useful Life	10:00
Category	Roofing	Basis Cost	20,240.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2016	01/01/2026	10:00	10:00	1.00	\$ 20,240.00	\$ 27,310.92
								\$ 20,240.00	\$ 27,310.92

Comments

Item Parameters - Full Detail

Townhome Metal Roofs

Item Number	7	Measurement Basis	Roofing
Type	Common Area	Estimated Useful Life	50:00
Category	Roofing	Basis Cost	1,100.00
Tracking	Logistical	Salvage Value	\$ 0.00
Method	Fixed		

Location	Desc.	Condition	Service Date	Replace Date	Rem Life	Adj Life	Quantity	Replacement Cost	
								Current	Future
			01/01/2006	01/01/2056	40:00	50:00	707.00	\$ 777,700.00	\$ 2,578,191.19
								\$ 777,700.00	\$ 2,578,191.19

Comments

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

based on 88 1340sft units divided by 2 to remove first floor sftage then multiplied by 1.2 to get roof slope then divided by 100 to get roof squares then multiplied by basis cost to get total cost

Banana Bay Condominium
Annual Reporting Summary

The property has 136 units and 1 different model types. This Annual Reporting Summary is for the fiscal year starting January 1, 2016, and ending December 31, 2016.

As of January 1, 2016, the estimated reserve fund balance is \$685,286. The estimated current replacement cost of the reserve items is \$3,074,976, and with an annual compounded inflation rate of 3.00% the future replacement cost is \$5,603,132.

The cash flow method was utilized in preparing the reserve plan with the objective that reserves funds would be available as needed. The following describes how the cash flow was produced:

- Reserve Fund Balance – projected from the date of the reserve study to the beginning of the fiscal year above;
- Reserve Item Data - for each reserve item the following was determined: description, category, basis cost, cost, quantity, estimated useful life and estimated remaining life;
- Expenditures - the reserve item data above was used to project when the initial and recurring expenditures will be incurred over the next 30 years (includes taxes on interest earned);
- Interest – calculated on the available reserve funds;
- Contribution – determined based on the following: annual contribution increases, interest earned with related taxes and inflation on reserve items.

No items have been reserved for which have an estimated useful life of less than two years or a total cost less than \$500.00.

Based upon the following financial assumptions:

- Annual Contribution Increase -3.00%
- Interest Earned - 3.00%
- Taxes on Interest Earned - 0.00%
- Inflation on Reserve Items - 3.00%
- Contingency - 0.00%
- Contingency Time - 0:00 Yr: Mo

The contingency amount is 0.00% of the current cost of replacement, \$3,074,976. This amount will be funded over 0:00 (years:months) time period. This will increase the total monthly contribution by \$0.

The required reserve amount at the end of the current fiscal year utilizing the cash flow method is \$685,286. The reserve plan, based on all the assumptions, assures that funds for major repairs and replacement will be available when needed and that this method is equitable for charging current rather than future owners with the cost of current use.

The annual contribution for the initial year of this reserve study is \$126,000, \$10,500 on a monthly basis and on an average of \$77 per unit. The monthly contribution per unit type is:

Model	Operations	Reserves	Total
A		\$0	
B		\$ < % ERROR: = assessbmo % >	
C		\$ < % ERROR: = assesscmo % >	

D		\$ < % ERROR: = assessdmo % >	
---	--	-------------------------------------	--

The average interest rate earned before and after taxes for the initial year of this reserve study are 1.00%, and 1.00%, respectively.

Based upon Percent Funding, as of January 1, 2016, with an estimated reserve fund balance of \$685,286, 100% Funding being \$1,538,737, the percent funded is 44.54%. Based upon the percent funded, the average current deficiency in reserve funds per unit is \$6,275. If the cash flow funding plan is adhered to by the board of directors, sufficient funds should be available as needed.

The board of directors of the association has determined:

- not to defer repairs or replacement of any major component with a with a remaining life of 30 years or less;
- and anticipates that the levy of a special assessment required to repair, replace, or restore any major component or to provide adequate reserves will not be necessary;
- that a monthly reserve assessment, determined from the reserve plan, collected from the owners will be deposited in a reserve fund for future projected repairs, replacements or restoration of the major components;
- that there are no outstanding loans with a original term more than one year.

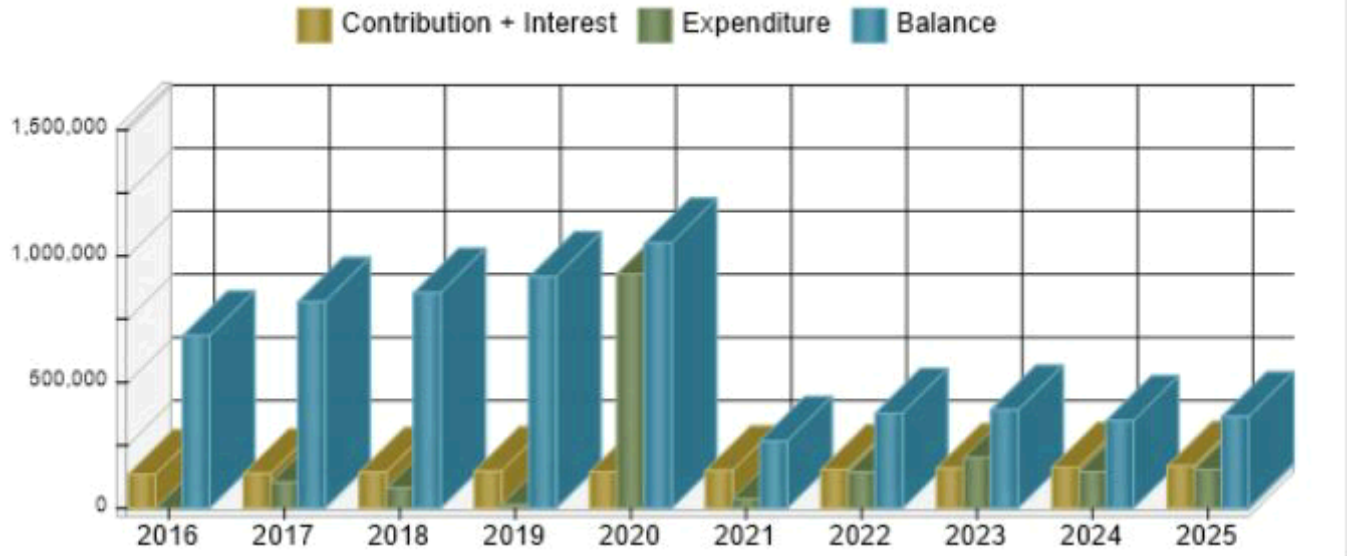
The financial representations set forth in this summary are based on the best estimates as this time. The estimates are subject to change.

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Cash Flow - Chart



Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Cash Flow - Annual

Period	Beginning Balance	Contribution	Interest Earned	Expenditures	Ending Balance
01/16 - 12/16	\$ 685,286.16	\$ 126,000.00	\$ 7,516.22	\$ 0.00	\$ 818,802.38
01/17 - 12/17	818,802.38	129,780.00	7,891.58	102,320.31	854,153.65
01/18 - 12/18	854,153.65	133,673.40	8,489.75	79,100.91	917,215.89
01/19 - 12/19	917,215.89	137,683.56	9,775.67	13,411.87	1,051,263.25
01/20 - 12/20	1,051,263.25	141,814.08	2,322.43	929,792.19	265,607.57
01/21 - 12/21	265,607.57	146,068.56	3,035.65	37,932.60	376,779.18
01/22 - 12/22	376,779.18	150,450.60	3,254.20	141,465.48	389,018.50
01/23 - 12/23	389,018.50	154,964.16	2,760.78	199,927.05	346,816.39
01/24 - 12/24	346,816.39	159,613.08	2,887.54	145,133.18	364,183.83
01/25 - 12/25	364,183.83	164,401.44	2,998.16	154,261.83	377,321.60
	<u>\$ 685,286.16</u>	<u>\$ 1,444,448.88</u>	<u>\$ 50,931.98</u>	<u>\$ 1,803,345.42</u>	<u>\$ 377,321.60</u>

Period	Beginning Balance	Contribution	Interest Earned	Expenditures	Ending Balance
01/26 - 12/26	377,321.60	169,333.44	787.99	400,304.49	147,138.54
01/27 - 12/27	147,138.54	174,413.40	1,806.46	56,755.94	266,602.46
01/28 - 12/28	266,602.46	179,645.76	3,238.91	35,347.21	414,139.92
01/29 - 12/29	414,139.92	185,035.08	4,207.34	111,279.52	492,102.82
01/30 - 12/30	492,102.82	190,586.16	5,145.53	78,317.14	609,517.37
01/31 - 12/31	609,517.37	196,303.80	6,647.48	47,798.83	764,669.82
01/32 - 12/32	764,669.82	202,192.92	8,322.67	38,762.56	936,422.85
01/33 - 12/33	936,422.85	208,258.68	7,168.78	341,057.81	810,792.50
01/34 - 12/34	810,792.50	214,506.48	4,871.15	451,897.49	578,272.64
01/35 - 12/35	578,272.64	220,941.72	4,947.71	204,619.72	599,542.35
	<u>\$ 377,321.60</u>	<u>\$ 1,941,217.44</u>	<u>\$ 47,144.02</u>	<u>\$ 1,766,140.71</u>	<u>\$ 599,542.35</u>

Period	Beginning Balance	Contribution	Interest Earned	Expenditures	Ending Balance
01/36 - 12/36	599,542.35	227,569.92	6,012.12	119,687.32	713,437.07
01/37 - 12/37	713,437.07	234,396.96	7,940.92	49,150.57	906,624.38
01/38 - 12/38	906,624.38	241,428.84	9,533.34	81,581.01	1,076,005.55
01/39 - 12/39	1,076,005.55	248,671.68	12,056.52	0.00	1,336,733.75
01/40 - 12/40	1,336,733.75	256,131.84	13,999.50	74,147.48	1,532,717.61
01/41 - 12/41	1,532,717.61	263,815.80	11,673.12	524,387.37	1,283,819.16
01/42 - 12/42	1,283,819.16	271,730.28	11,707.74	265,139.71	1,302,117.47
01/43 - 12/43	1,302,117.47	279,882.24	11,702.33	289,047.60	1,304,654.44
01/44 - 12/44	1,304,654.44	288,278.76	12,564.80	231,134.01	1,374,363.99
01/45 - 12/45	1,374,363.99	296,927.16	11,183.12	427,270.30	1,255,203.97
	<u>\$ 599,542.35</u>	<u>\$ 2,608,833.48</u>	<u>\$ 108,373.51</u>	<u>\$ 2,061,545.37</u>	<u>\$ 1,255,203.97</u>

Banana Bay Condominium

Analysis Date - January 1, 2016

Inflation:3.00% Investment:1.00% Contribution Factor:3.00% Calc:Future

Item Parameter - Category - Chart

