



Lake Bernadette Community Development District

September 22, 2026

Agenda Package

TEAMS MEETING INFORMATION

Meeting ID: 291 930 293 246 14 **Passcode:** YZ3B9uE7

Call-in (audio only) 1-646-838-1601 **Phone Conference ID:** 143 268 269#

2005 PAN AM CIRCLE, SUITE 300
TAMPA, FL 33607

CLEAR PARTNERSHIPS



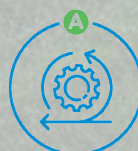
COLLABORATION



LEADERSHIP



EXCELLENCE



ACCOUNTABILITY



RESPECT

Lake Bernadette Community Development District

Board of Supervisors

Michael Berman, Chairman
Robert Van Liew, Vice Chairperson
Bonnie Hazelett, Assistant Secretary
Sharon Callie, Assistant Secretary
James Callaghan, Assistant Secretary

District Staff

Alba Sanchez, District Manager
Andy Cohen, District Counsel
Tonja Stewart, District Engineer
Dan Nesselt, Operations Manager
Ruben Nesbitt, District Accountant
Kareen Baker, District Admin

Regular Meeting Agenda

Tuesday, September 22, 2026, at 6:00 p.m.

The Regular Meeting of the **Lake Bernadette Community Development District** will be held on **Tuesday, September 22, 2026, at 6:00 p.m. at 5410 Golf Links Boulevard, Zephyrhills, FL 33541**. Please let us know at least 24 hours in advance if you are planning to call into the meeting. Following is the Agenda for the Meeting:

[Join the meeting now](#)

Meeting ID: 291 930 293 246 14 **Passcode:** YZ3B9uE7
Dial in by Phone: +1 646-838-1601 **Phone conference ID:** 143 268 269#

THE REGULAR MEETING OF THE BOARD OF SUPERVISORS

1. CALL TO ORDER/ROLL CALL

2. MOTION TO APPROVE AGENDA

3. AUDIENCE COMMENTS

(Each individual has the opportunity to comment and is limited to three (3) minutes for such comment)

4. BUSINESS ADMINISTRATION

- A. Consideration of the Minutes of August 25, 2026, Regular Meeting
- B. Acceptance of August 2026 Financial Report
- C. Financial Snapshot and Cash Flow Analysis as of September 14, 2026

5. BUSINESS ITEMS

- A. Discussion of CD Rates and Ratification of the Final Disbursement Number

6. STAFF REPORTS

- A. Aquatic Report
- B. District Counsel
- C. District Engineer
- D. Clubhouse Manager's Report
 - i. Consideration of Reese Electrical, Inc. - Light Estimates #6426 (Pickleball Court) and #6427 (Basketball Court)
 - ii. Consideration of Andrews Tractor & Tree Services LLC - Tree Work Estimates
 - iii. FHP Stats
- E. District Manager

7. BOARD OF SUPERVISORS REQUESTS AND COMMENTS

8. ADJOURNMENT

The next Regular Meeting is scheduled for Tuesday, October 27, 2026, at 6:00 p.m.

**MINUTES OF MEETING
LAKE BERNADETTE
COMMUNITY DEVELOPMENT DISTRICT**

The regular meeting of the Board of Supervisors of the Lake Bernadette Community Development District was held on Tuesday, August 25, 2026, at 6:00 p.m. at the Lake Bernadette Clubhouse, 5410 Golf Links Boulevard, Zephyrhills, Florida 33541.

Present and constituting a quorum were:

Michael Berman	Chairperson
Robert Van Liew	Vice Chairperson
Bonnie Hazelett	Assistant Secretary
Sharon Callie	Assistant Secretary
James Callaghan	Assistant Secretary

Also present either in person or via electronic communications were:

Alba Sanchez	District Manager
Mark Vega	Senior District Manager (via Teams)
Dan Nesselt	Operations Manager

This is not a certified or verbatim transcript but rather represents the context and summary of the meeting. The full meeting is available in audio format upon request. Contact the District Office for any related costs for an audio copy.

FIRST ORDER OF BUSINESS

Call to Order and Roll Call

Mr. Berman called the meeting to order and called the roll. A quorum was established.

SECOND ORDER OF BUSINESS

Motion to Approve Agenda

On MOTION by Ms. Hazelett, seconded by Mr. Van Liew, with all in favor, approve the Board approved the agenda as amended to move Agenda Item 7E, District Manager's Report to the beginning of the agenda for discussion of the renewal proposal from Florida Cities Insurance Trust (FCIT) versus the Egis proposal. 5-0

SEVENTH ORDER OF BUSINESS

Staff Reports

A. District Manager

- The Aquatic Report was included in the agenda package and was presented by the SOLitude representative. Discussion was focused on Pond 33, which was noted to have a low water level. The vendor explained that the pond is functioning as designed. Following heavy rainfall events, the pond drains to its established operating level and

THIRD ORDER OF BUSINESS**Audience Comments**

A resident asked whether there could be collaboration between the HOA and the CDD to address community maintenance issues. It was explained that the CDD is governed by Chapter 190, Florida Statutes, and must comply with Florida's Sunshine Law requirements.

FOURTH ORDER OF BUSINESS**Public Hearing on the Adoption of the Fiscal Year 2027 Budget and Levying of Assessments****A. Open the Public Hearing**

On MOTION by Ms. Hazelett, seconded by Mr. Van Liew with all in favor, the public hearing was opened at 6:34 p.m. 5-0

B. Discussion of the Fiscal Year 2027 Approved Proposed

The Fiscal Year 2027 Approved Proposed budget was presented to the Board. An open discussion followed, and no changes were made to the budget as presented.

C. Close the Public Hearing

On MOTION by Mr. Berman, seconded by Ms. Hazelett, with all in favor, the public hearing was closed at 6:37 p.m. 5-0

D. Consideration of Resolution 2026-06, Adopting the Fiscal Year 2027 Budget

On MOTION by Mr. Van Liew, seconded by Ms. Hazelett, with all in favor, Resolution 2026-06, Adopting the Fiscal Year 2027 Budget as presented, was adopted. 5-0

E. Consideration of Resolution 2026-07, Levying of Assessments

On MOTION by Ms. Callie, seconded by Ms. Hazelett, with all in favor, Resolution 2026-07, Levying of O&M Assessment, was adopted. 5-0

FIFTH ORDER OF BUSINESS**Business Administration****A. Consideration of the Minutes of July 28, 2026, Regular Meeting****B. Acceptance of the July 2026 Financial Report****C. Financial Snapshot and Cash Flow Analysis as of August 16, 2026**

On MOTION by Mr. Callaghan, seconded by Ms. Hazelett, with all in favor, the Minutes of the July 28, 2026, Regular Meeting were approved; the July 2026 Financial Report, the Financial Snapshot and the Cash Flow Analysis as of July 16, 2026, were accepted. 5-0

SIXTH ORDER OF BUSINESS

Business Items

A. Review of Resumes from Jennifer Eybers, and Karla Cole

The Board reviewed the resumes. The Board stated they will consider all candidates that have attended three or more consecutive meetings.

B. Consideration of Resolution 2026-08, Adopting Fiscal Year 2027 Meeting Schedule

On MOTION by Mr. Berman, seconded by Ms. Hazelett, with all in favor, Resolution 2026-08, Adopting the Fiscal Year 2027 Meeting Schedule was adopted as amended to change the March 23, 2027, meeting date to March 30, 2027. 5-0

C. Consideration of Resolution 2026-09, Adopting Goals and Objectives for Fiscal Year 2027

On MOTION by Ms. Hazelett, seconded by Mr. Callaghan, with all in favor, Resolution 2026-09, Adopting Goals and Objectives for Fiscal Year 2027, was adopted. 5-0

SEVENTH ORDER OF BUSINESS

Staff Reports (Continued)

B. Aquatic Report

- The Aquatic Report was included in the agenda package and was presented by the SOLitude representative. Discussion was focused on Pond 33, which was noted to have a low water level. The vendor explained that the pond is functioning as designed. Following heavy rainfall events, the pond drains to its established operating level and help prevent flooding should subsequent storms impact the area.

C. District Counsel

- No report.

D. District Engineer

- No report.

- Mr. John Bishop announced that the HOA had initiated legal documents involving the CDD. The Board appointed the Chair and District Management to coordinate with District Counsel once served.

E. Clubhouse Manager's Report

- Mr. Nesselt presented his report.
 - i. **Consideration of Triangle Pools Services – Pool Lift Quote Estimate #1426021**
 - ii. **Consideration of Artistic Pools – Pool Lift Estimate #2026-0316-S0532**

On MOTION by Ms. Hazelett, seconded by Ms. Callie, with all in favor, a revised quote from Triangle Pool Services, to be requested by Mr. Nesselt, for an amount not to exceed \$7,600 was approved. 5-0

iii. Consideration of CourtCo, LLC – Basketball and Pickleball Courts Lighting Installation Proposal

- The Board did not consider this proposal and requested that it be removed from future agendas.

iv. Ratification of Triangle Pool Services – Pool Pump Estimate #78658133

On MOTION by Mr. Berman, seconded by Mr. Van Liew, with all in favor, the Triangle Pool Services Pool Pump Estimate #78658133 for a variable speed pump for the pool in the amount of \$10,504.75 was ratified. 5-0

F. District Manager's Report

- The Board appointed Mr. Berman as the Board liaison to meet and discuss the renewal options for on-site staff medical and dental benefits and explore other options that would be beneficial to the District and its staff. Management will coordinate a meeting with the appropriate parties to facilitate the discussion.

EIGHTH ORDER OF BUSINESS

Board of Supervisors Requests and Comments

Ms. Callie read into the record her findings regarding Certificate of Deposit (CD) rates and U.S. Treasury Bills (T-Bills). Following discussion, the Board appointed Ms. Callie as the District's liaison to work with Inframark's Accounting Director regarding the District's banking needs and fund transfers, and to coordinate with representatives from Untied and Valley Banks. During the discussion, suggestions were made to maintain approximately six

126 months of operating funds, along with an additional reserve buffer in the District's money
127 market account with BankUnited. The Board also discussed investing the remaining funds in
128 a Treasury Bill (T-Bill) ladder with three-month maturities through Valley Bank.

129 Ms. Callie will coordinate with representatives from BankUnited and Valley Bank, as well as
130 Inframark staff, to evaluate the available options and determine the most appropriate solution
131 for the District.

132

133 **NINTH ORDER OF BUSINESS**

Adjournment

134 There being no further business,

135

On MOTION by Ms. Hazelett, seconded by Ms. Callie, with all in favor, the meeting was adjourned at 7:51 p.m. 5-0

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Secretary/Assistant Secretary

***Lake Bernadette
Community
Development
District***

Financial Report

August 31, 2026

CLEAR PARTNERSHIPS



COLLABORATION



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LAKE BERNADETTE
Community Development District

Financial Statements

(Unaudited)

August 31, 2026

Balance Sheet
August 31, 2026

ACCOUNT DESCRIPTION	GENERAL FUND	DOUBLE EAGLE COURT ROAD FUND	JANINE DRIVE FUND	TOTAL
<u>ASSETS</u>				
Cash - Checking Account	\$ 107,806	\$ -	\$ -	\$ 107,806
Accounts Receivable - Other	369	-	-	369
Due From Other Funds	-	35,075	17,328	52,403
Investments:				
Money Market Account	1,995,122	-	-	1,995,122
Prepaid Items	881	-	-	881
Deposits	835	-	-	835
TOTAL ASSETS	\$ 2,105,013	\$ 35,075	\$ 17,328	\$ 2,157,416
<u>LIABILITIES</u>				
Accounts Payable	\$ 23,567	\$ -	\$ -	\$ 23,567
Sales Tax Payable	3	-	-	3
Deposits	2,185	-	-	2,185
Due To Other Funds	52,403	-	-	52,403
TOTAL LIABILITIES	78,158	-	-	78,158

Balance Sheet
August 31, 2026

<u>ACCOUNT DESCRIPTION</u>	<u>GENERAL FUND</u>	<u>DOUBLE EAGLE COURT ROAD FUND</u>	<u>JANINE DRIVE FUND</u>	<u>TOTAL</u>
<u>FUND BALANCES</u>				
Nonspendable:				
Prepaid Items	881	-	-	881
Deposits	835	-	-	835
Assigned to:				
Operating Reserves	196,312	-	-	196,312
Reserves - Clubhouse/Cabana	35,576	-	-	35,576
Reserves - Court Amenities	15,717	-	-	15,717
Reserves- Lake Embank/Drainage	92,517	-	-	92,517
Reserves - Other	190,559	-	-	190,559
Reserves - Roadways	44,693	-	-	44,693
Reserves - Swimming Pools	95,347	-	-	95,347
Unassigned:	1,354,418	35,075	17,328	1,406,821
TOTAL FUND BALANCES	\$ 2,026,855	\$ 35,075	\$ 17,328	\$ 2,079,258
TOTAL LIABILITIES & FUND BALANCES	\$ 2,105,013	\$ 35,075	\$ 17,328	\$ 2,157,416

Statement of Revenues, Expenditures and Changes in Fund Balances
For the Period Ending August 31, 2026

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE ACTUAL	YTD ACTUAL AS A % OF ADOPTED BUD	AUG-26 BUDGET	AUG-26 ACTUAL	VARIANCE (\$) FAV(UNFAV)
<u>REVENUES</u>						
Interest - Investments	\$ 30,000	\$ 56,299	187.66%	\$ 2,500	\$ 5,607	\$ 3,107
Room Rentals	1,500	3,517	234.47%	125	305	180
Interest - Tax Collector	-	872	0.00%	-	-	-
Special Assmnts- Tax Collector	784,065	784,067	100.00%	-	-	-
Special Assmnts- Discounts	(31,362)	(29,721)	94.77%	-	-	-
Other Miscellaneous Revenues	500	23	4.60%	42	-	(42)
Access Cards	50	56	112.00%	4	9	5
Amenities Revenue	400	187	46.75%	33	-	(33)
Recreation Membership	1,700	2,135	125.59%	141	-	(141)
TOTAL REVENUES	786,853	817,435	103.89%	2,845	5,921	3,076

EXPENDITURES

Administration

P/R-Board of Supervisors	12,000	9,800	81.67%	1,000	1,000	-
FICA Taxes	918	612	66.67%	77	77	-
ProfServ-Engineering	12,000	5,885	49.04%	1,000	-	1,000
ProfServ-Legal Services	5,000	9,058	181.16%	417	963	(546)
ProfServ-Mgmt Consulting	66,667	61,111	91.67%	5,555	5,556	(1)
ProfServ-Property Appraiser	150	150	100.00%	-	-	-
Auditing Services	4,750	4,550	95.79%	-	-	-
Postage and Freight	500	206	41.20%	42	1	41
Insurance - General Liability	60,000	48,809	81.35%	-	-	-
Legal Advertising	700	502	71.71%	58	-	58
Miscellaneous Services	1,200	431	35.92%	100	-	100

Statement of Revenues, Expenditures and Changes in Fund Balances
For the Period Ending August 31, 2026

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE ACTUAL	YTD ACTUAL AS A % OF ADOPTED BUD	AUG-26 BUDGET	AUG-26 ACTUAL	VARIANCE (\$) FAV(UNFAV)
Misc-Assessment Collection Cost	15,681	15,093	96.25%	-	-	-
Misc-Taxes	2,500	773	30.92%	-	-	-
Misc-Web Hosting	1,619	1,579	97.53%	138	-	138
Office Supplies	150	76	50.67%	13	-	13
Annual District Filing Fee	175	175	100.00%	-	-	-
Total Administration	184,010	158,810	86.31%	8,400	7,597	803
Field						
Payroll-General Staff	125,000	126,486	101.19%	10,416	10,727	(311)
FICA Taxes	9,563	9,646	100.87%	796	818	(22)
Retirement Benefits	7,640	4,772	62.46%	636	356	280
Life and Health Insurance	38,000	39,071	102.82%	3,166	6,039	(2,873)
Workers' Compensation	6,000	5,909	98.48%	500	-	500
Contracts-Janitorial Services	9,700	8,840	91.13%	808	765	43
Contracts-Security Services	500	454	90.80%	41	41	-
Contracts-Landscape	59,000	62,763	106.38%	4,916	6,838	(1,922)
Contracts-Pools	20,400	19,500	95.59%	1,700	1,800	(100)
Contracts-Ponds	20,000	18,576	92.88%	1,667	1,548	119
Contracts-Roving Patrol	15,000	6,490	43.27%	1,250	-	1,250
Travel	600	402	67.00%	50	-	50
Communication - Telephone	1,500	1,885	125.67%	125	184	(59)
Electricity - General	25,000	23,712	94.85%	2,083	3,989	(1,906)
Electricity - Streetlights	41,000	24,271	59.20%	3,416	550	2,866
Utility - Water	16,000	18,807	117.54%	1,333	2,104	(771)
Utility - Gas	6,000	7,951	132.52%	500	-	500
Utility - Refuse Removal	1,000	1,115	111.50%	83	94	(11)
R&M-Air Conditioning	3,000	761	25.37%	250	123	127

Statement of Revenues, Expenditures and Changes in Fund Balances
For the Period Ending August 31, 2026

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE ACTUAL	YTD ACTUAL AS A % OF ADOPTED BUD	AUG-26 BUDGET	AUG-26 ACTUAL	VARIANCE (\$) FAV(UNFAV)
R&M-Buildings	3,300	5,201	157.61%	275	130	145
R&M-Equipment	18,000	14,767	82.04%	1,500	2,134	(634)
R&M-Other Landscape	25,000	13,581	54.32%	2,083	2,464	(381)
R&M-Irrigation	22,000	6,017	27.35%	1,833	2,319	(486)
R&M-Pest Control	1,600	875	54.69%	133	130	3
R&M-Fitness Equipment	2,000	525	26.25%	166	-	166
R&M-Pressure Washing	10,000	8,100	81.00%	833	-	833
Road/Sidewalk Maintenance	5,000	9,100	182.00%	416	-	416
Miscellaneous Services	7,000	4,038	57.69%	583	1,386	(803)
Misc-Contingency	10,500	4,912	46.78%	875	6,806	(5,931)
Office Supplies	1,500	1,040	69.33%	125	-	125
Cleaning Supplies	5,000	2,500	50.00%	417	262	155
Op Supplies - Uniforms	600	649	108.17%	50	649	(599)
Subscriptions and Memberships	4,200	4,163	99.12%	350	326	24
Reserve	82,240	85,849	104.39%	6,853	10,533	(3,680)
Total Field	602,843	542,728	90.03%	50,228	63,115	(12,887)
TOTAL EXPENDITURES	786,853	701,538	89.16%	58,628	70,712	(12,084)
Excess (deficiency) of revenues						
Over (under) expenditures	-	115,897	0.00%	(55,783)	(64,791)	(9,008)
Net change in fund balance	\$ -	\$ 115,897	0.00%	\$ (55,783)	\$ (64,791)	\$ (9,008)
FUND BALANCE, BEGINNING (OCT 1, 2025)	1,910,958	1,910,958				
FUND BALANCE, ENDING	\$ 1,910,958	\$ 2,026,855				

Statement of Revenues, Expenditures and Changes in Fund Balances

For the Period Ending August 31, 2026

ACCOUNT DESCRIPTION	ANNUAL ADOPTED BUDGET	YEAR TO DATE ACTUAL	YTD ACTUAL AS A % OF ADOPTED BUD	AUG-26 BUDGET	AUG-26 ACTUAL	VARIANCE (\$) FAV(UNFAV)
REVENUES						
Special Assmnts- Tax Collector	4,116	4,116	100.00%	-	-	-
Special Assmnts- Discounts	(165)	(156)	94.55%	-	-	-
TOTAL REVENUES	3,951	3,960	100.23%	-	-	-
EXPENDITURES						
Administration						
Misc-Assessment Collection Cost	82	79	96.34%	-	-	-
Total Administration	82	79	96.34%	-	-	-
TOTAL EXPENDITURES	82	79	96.34%	-	-	-
Excess (deficiency) of revenues						
Over (under) expenditures	3,869	3,881	100.31%	-	-	-
OTHER FINANCING SOURCES (USES)						
Contribution to (Use of) Fund Balance	3,869	-	0.00%	-	-	-
TOTAL FINANCING SOURCES (USES)	3,869	-	0.00%	-	-	-
Net change in fund balance	\$ 3,869	\$ 3,881	100.31%	\$ -	\$ -	\$ -
FUND BALANCE, BEGINNING (OCT 1, 2025)	31,194	31,194				
FUND BALANCE, ENDING	\$ 35,063	\$ 35,075				

Statement of Revenues, Expenditures and Changes in Fund Balances
For the Period Ending August 31, 2026

<u>ACCOUNT DESCRIPTION</u>	<u>ANNUAL ADOPTED BUDGET</u>	<u>YEAR TO DATE ACTUAL</u>	<u>YTD ACTUAL AS A % OF ADOPTED BUD</u>	<u>AUG-26 BUDGET</u>	<u>AUG-26 ACTUAL</u>	<u>VARIANCE (\$) FAV(UNFAV)</u>
<u>REVENUES</u>						
Special Assmnts- Tax Collector	1,932	1,933	100.05%	-	-	-
Special Assmnts- Discounts	(77)	(72)	93.51%	-	-	-
TOTAL REVENUES	1,855	1,861	100.32%	-	-	-
<u>EXPENDITURES</u>						
<u>Administration</u>						
Misc-Assessment Collection Cost	39	37	94.87%	-	-	-
Total Administration	39	37	94.87%	-	-	-
TOTAL EXPENDITURES	39	37	94.87%	-	-	-
Excess (deficiency) of revenues						
Over (under) expenditures	1,816	1,824	100.44%	-	-	-
<u>OTHER FINANCING SOURCES (USES)</u>						
Contribution to (Use of) Fund Balance	1,816	-	0.00%	-	-	-
TOTAL FINANCING SOURCES (USES)	1,816	-	0.00%	-	-	-
Net change in fund balance	\$ 1,816	\$ 1,824	100.44%	\$ -	\$ -	\$ -
FUND BALANCE, BEGINNING (OCT 1, 2025)	15,504	15,504				
FUND BALANCE, ENDING	\$ 17,320	\$ 17,328				

Notes to the Financial Statements

August 31, 2026

Governmental Funds

► **Assets**

- **Investments** - General Fund monies (See Cash & Investment Report for further details.) There is a checking & MM account with Bank United.
- **Due From Other Funds** - Monies owed for assessment collections.
- **Deposits** - Progress Energy & Pasco County Utility deposits.

► **Liabilities**

- **Accounts Payable** - Invoices for current month but not paid in current month.
- **Deposits** - Utility & Pool key deposits.

Fund Balance

- **Reserves** - Operating - for 1st Quarter operations of CDD for repairs & maintenance.
- **Reserves** - Clubhouse / Cabana - for repairs and maintenance.
- **Reserves** - Court Amenities - for repairs and maintenance.
- **Reserves** - Lake Embankment / Drainage - for drainage repairs and maintenance.
- **Reserves** - Other - for repair and/or replacement of items within the district.
- **Reserves** - Roadways - for roadway repairs and maintenance.
- **Reserves** - Swimming Pools - for swimming pool repairs and maintenance.

Notes to the Financial Statements

August 31, 2026

Financial Overview / Highlights

Revenues

- ▶ Total General Fund revenues are 103.89% of the Annual Adopted budget and Assessments are at 100.00% collected.
- ▶ Total General Fund expenditures are at approximately 89.16% of the Annual Adopted budget below the targeted 92%.

Variance Analysis

<u>Account Name</u>	<u>Annual Budget</u>	<u>YTD Actual</u>	<u>% of Budget</u>	<u>Explanation</u>
Expenditures				
<u>Administrative</u>				
ProfServ - Legal Services	\$ 5,000	\$ 9,058	181%	Burr Forman LLP legal services - \$325; Persson Cohen Mooney Fernandez & Jackson legal services through August 2026 - \$8,733.
Insurance - General Liability	\$ 60,000	\$ 48,809	81%	FMIT 4th installment made in July.
Misc-Web Hosting	\$ 1,619	\$ 1,579	98%	ADA compliance payment - \$1,553; Inframark domain renewal \$27.
<u>Account Name</u>	<u>Annual Budget</u>	<u>YTD Actual</u>	<u>% of Budget</u>	<u>Explanation</u>
<u>Field</u>				
Workers' Compensation	\$ 6,000	\$ 5,909	98%	FMIT 4th installment made in July.
Utility - Gas	\$ 6,000	\$ 7,951	133%	Bahr's Propane Gas propane gas refill services.
R&M-Buildings	\$ 3,300	\$ 5,201	158%	Lake Bernadette Community Assoc. repair monument - \$1,875; Lost Art exterior painting and repair columns at clubhouse - \$1,905; other miscellaneous repairs.
R&M-Pressure Washing	\$ 10,000	\$ 8,100	81%	Eric Rosinski pressure wash parking lot, pool deck, and courts - \$2,450; JT's Pressure Washing pressure wash sidewalks/curbing - \$4000; Lost Art rear deck cleaning - \$1,650.

Notes to the Financial Statements

August 31, 2026

Variance Analysis - contiuned

Account Name	Annual Budget	YTD Actual	% of Budget	Explanation
Road/Sidewalk Maintenance	\$ 5,000	\$ 9,100	182%	Site Master of FL asphalt repair, replace replace sidewalk panels, and constucted 35' Type F curb - \$9,100.
Subscriptions and Memberships	\$ 4,200	\$ 4,163	99%	Complete I.T. ACS prox cards, Brivo monthly data plans, monthly email accounts.
Reserve	\$ 82,240	\$ 85,849	104%	Camrock Foundations concrete slab stabilization - \$16,830; Extreme Concrete Makeover pool deck resurfacing - \$14,150; Bahr's Propane installation of pool heater - \$6,550; Ace Courts basketball court resurfacing - \$3,875; Citrus Park Well Driling well diagnosis/repair - \$13,000; Reese Electrical install ground round poles and conduit at clubhoue - \$4,930; Coastal Fitness updated equipment - \$8,804; Aqua Triangle 1 Corp pool pump, drive, and vac gauge installation - \$10,533; Site Masters of FL remediate and repair erosion - \$6,800; miscellaneous repairs.

LAKE BERNADETTE
Community Development District

Supporting Schedules

August 31, 2026

Lake Bernadette

Community Development District

Non-Ad Valorem Special Assessments (Pasco County Tax Collector - Monthly Collection Distributions) For the Fiscal Year Ending September 30, 2026

					ALLOCATION		
Date Received	Net Amount Received	Discount / (Penalties) Amount	Collection Costs	Gross Amount Received	General Fund Assessments	Eagle Fund Assessments	Janine Drive Fund Assessments
Assessments Levied FY 2026				\$790,113	\$ 784,065	\$ 4,116	\$ 1,932
Allocation %				100.00%	99.24%	0.52%	0.24%
11/06/25	\$ 6,760	\$ 348	\$ 138	\$ 7,246	\$ 7,191	\$ 38	\$ 17
11/14/25	40,792	1,734	832	43,358	43,029	225	104
11/20/25	32,642	1,388	666	34,696	34,432	180	83
11/26/25	44,598	1,896	910	47,405	47,044	247	114
12/05/25	468,067	19,900	9,552	497,519	493,738	2,587	1,194
12/11/25	73,146	3,081	1,493	77,720	77,130	404	187
12/18/25	17,915	673	366	18,954	18,810	99	45
01/09/26	17,331	540	354	18,224	18,086	95	44
02/11/26	11,992	254	245	12,491	12,396	65	30
03/12/26	9,704	124	198	10,027	9,950	52	24
04/09/26	14,002	9	286	14,296	14,187	74	34
05/12/26	884	-	18	902	895	5	2
06/08/26	2,878	-	59	2,937	2,914	15	7
06/15/26	4,245	113	92	4,449	4,415	23	11
TOTAL	\$ 744,956	\$ 30,060	\$ 15,209	\$ 790,113	\$ 784,065	\$ 4,116	\$ 1,932
% COLLECTED				100%	100%	100%	100%
TOTAL OUTSTANDING				\$ -	\$ -	\$ -	\$ -

Cash and Investment Report

August 31, 2026

<u>ACCOUNT NAME</u>	<u>BANK NAME</u>	<u>MATURITY</u>	<u>YIELD</u>	<u>BALANCE</u>
GENERAL FUND				
Checking Account - Operating	BankUnited	N/A	0.00%	\$ 107,806
			Subtotal Checking	\$ 107,806
Money Market Account	BankUnited	N/A	3.37%	\$ 1,995,122
			Subtotal MM	\$ 1,995,122
			Grand Total	<u>\$ 2,102,928</u>

LAKE BERNADETTE COMMUNITY DEVELOPMENT DISTRICT

Payment Register by Fund

For the Period from 08/01/2026 to 08/31/2026

(Sorted by Check / ACH No.)

Fund No.	Check / ACH No.	Date	Payee	Invoice No.	Payment Description	Invoice / GL Description	G/L Account #	Amount Paid
GENERAL FUND - 001								
001	100420	08/07/26	ANDREWS TRACTOR & TREE SERVICE LLC	072826-	pine logs and branches removed July 2026	R&M-Other Landscape	546036-53901	\$600.00
001	100421	08/07/26	AQUA TRIANGLE 1 CORP	448814	repair 2x4 gutter grate with screws	R&M-Buildings	546012-53901	\$23.90
001	100422	08/07/26	SITE MASTERS OF FL LLC	073026-1	Type F curb along NE Links Lane July 2026	Road/Sidewalk Maintenance	546917-53901	\$3,500.00
001	100423	08/07/26	BUSINESS OBSERVER INC	26-01908P	Legal Advertisement July 2026	Legal Advertising	548002-51301	\$201.26
001	100424	08/17/26	SR LANDSCAPING LCC	11 68283	jasmin bed refresh clubhouse August 2026	R&M-Other Landscape	546036-53901	\$2,464.08
001	100424	08/17/26	SR LANDSCAPING LCC	11 68427	Landscape Maint Contract August 2026	Contracts-Landscape	534050-53901	\$6,838.00
001	100425	08/17/26	PERSSON, COHEN, MOONEY, FERNANDEZ & JACKSON, P.A	7237	Legal work August 2026	ProfServ-Legal Services	531023-51401	\$962.50
001	100426	08/17/26	AQUA TRIANGLE 1 CORP	04488747	Monthly pool service August 2026	Contracts-Pools	534078-53901	\$1,800.00
001	100427	08/17/26	SOLITUDE LAKE MANAGMENT	PSJ289588	Pond Aquatic Maint August 2026	Contracts-Ponds	534089-53901	\$1,548.00
001	100428	08/17/26	INFRAMARK LLC	186033	Management Services August 2026	ProfServ-Mgmt Consulting	531027-51201	\$5,555.58
001	100428	08/17/26	INFRAMARK LLC	184692	JUNE 26 MGMNT SVCS	Postage and Freight	541006-51301	\$0.78
001	100429	08/17/26	COMPLETE I.T.	20776	Brivo monthly reader August 2026	Subscriptions and Memberships	554001-53901	\$326.00
001	100430	08/26/26	STAN'S LOCK AND KEY SERVICE	9091	Labor to repair Fron door August 2026	R&M-Buildings	546012-53901	\$130.00
001	100431	08/26/26	ON THE FLY PEST CONTROL, LLC	080626-	Pest Control August 2026	R&M-Pest Control	546070-53901	\$130.00
001	100432	08/26/26	SHORT & SIMPLE SUPPLIES INC	INV34423	Janitorial Supplies August 2026	Cleaning Supplies	551003-53901	\$262.09
001	100433	08/26/26	SITE MASTERS OF FL LLC	081226-2	Pond 30A repair Erosion August 2026	Misc-Contingency	549900-53901	\$3,400.00
001	100434	08/26/26	SARAH NESSELT	081726-	Janitorial August 17 2026	Contracts-Janitorial Services	534026-53901	\$765.00
001	100435	08/26/26	AQUA TRIANGLE 1 CORP	0513837	Blue tubing repair August 2026	Misc-Contingency	549900-53901	\$6.00
001	100436	08/26/26	DAN NESSELT	081726-1003	Reimbursement for July 2026	Communication - Telephone	541003-53901	\$70.00
001	100437	08/26/26	FRANKS AIR CONDITIONING & HEATING	325219	Air Conditioner Repair August 2026	R&M-Air Conditioning	546004-53901	\$123.17
001	100438	08/26/26	SR LANDSCAPING LCC	69105	irrigation repairs August 2026	R&M-Irrigation	546041-53901	\$2,319.08
001	100439	08/31/26	FLORIDA MUNICIPAL INSURANCE TRUST	082026-	Insurance Premium July 2026	Life and Health Insurance	523001-53901	\$3,036.47
001	300244	08/05/26	AMERITAS ACH	AM-072726-401-ACH	PD 7/31/26-401	Retirement Benefits	522020-53901	\$177.98
001	300245	08/05/26	AMERITAS ACH	AM-072726-457-ACH	PD 7/31/26-457	Retirement Benefits	522020-53901	\$450.00
001	300246	08/05/26	PASCO COUNTY UTILITIES SERVICE	24846536-ACH	BILL PRD 06/04-07/06/26	Utility - Water	543018-53901	\$595.90
001	300247	08/05/26	PASCO COUNTY UTILITIES SERVICE	24844032-ACH	BILL PRD 06/04-07/06/26	Utility - Water	543018-53901	\$467.18
001	300248	08/05/26	PASCO COUNTY UTILITIES SERVICE	24842350-ACH	BILL PRD 06/04-07/06/26	Utility - Water	543018-53901	\$34.34
001	300249	08/05/26	PASCO COUNTY UTILITIES SERVICE	24844033-ACH	BILL PRD 06/04-07/06/26	Utility - Water	543018-53901	\$586.25
001	300253	08/13/26	ELAN FINANCIAL SVCS - ACH	071426-2780	JUNE PURCHASES	R&M-Equipment	546022-53901	\$69.03
001	300253	08/13/26	ELAN FINANCIAL SVCS - ACH	071426-2780	JUNE PURCHASES	Cleaning Supplies	551003-53901	\$179.94
001	300253	08/13/26	ELAN FINANCIAL SVCS - ACH	071426-2780	JUNE PURCHASES	Travel	540005-53901	\$51.14
001	300253	08/13/26	ELAN FINANCIAL SVCS - ACH	071426-2780	JUNE PURCHASES	R&M-Pools	546074-53901	\$57.12
001	300253	08/13/26	ELAN FINANCIAL SVCS - ACH	071426-2780	JUNE PURCHASES	R&M-Other Landscape	546036-53901	\$56.64
001	300253	08/13/26	ELAN FINANCIAL SVCS - ACH	071426-2780	JUNE PURCHASES	Utility - Gas	543019-53901	\$48.00
001	300254	08/07/26	AMERITAS ACH	AM-080726-457-ACH	PD 08/14/26-457	Retirement Benefits	522020-53901	\$450.00
001	300255	08/07/26	AMERITAS ACH	AM-080726-401-ACH	PD 8/14/26-401	Retirement Benefits	522020-53901	\$177.98
001	300256	08/14/26	DUKE ENERGY	072726-8402-ACH	BILL PRD 06/24-07/24/26	Electricity - Streetlights	543013-53901	\$83.53
001	300257	08/14/26	DUKE ENERGY	072726-8382-ACH	BILL PRD 06/24-07/24/26	Electricity - Streetlights	543013-53901	\$176.59
001	300258	08/14/26	DUKE ENERGY	072726-9367-ACH	BILL PRD 06/24-07/24/26	Electricity - General	543006-53901	\$369.77
001	300259	08/14/26	DUKE ENERGY	072726-8890-ACH	BILL PRD 06/24-07/24/26	Electricity - General	543006-53901	\$1,382.70
001	300260	08/14/26	DUKE ENERGY	072726-8155-ACH	BILL PRD 06/24-07/24/26	Electricity - General	543006-53901	\$643.58
001	300261	08/14/26	DUKE ENERGY	072726-8572-ACH	BILL PRD 06/24-07/24/26	Electricity - Streetlights	543013-53901	\$224.22
001	300262	08/14/26	DUKE ENERGY	072726-8650-ACH	BILL PRD 06/24-07/24/26	Electricity - Streetlights	543013-53901	\$65.49
001	300263	08/14/26	FRONTIER	072226-23-5-ACH	BILL PRD 07/22-08/21/26	Communication - Telephone	541003-53901	\$114.32
001	300264	08/24/26	DUKE ENERGY	080326-9297-ACH	BILL PRD 06/30-07/30/26	Electricity - General	543006-53901	\$1,148.08

LAKE BERNADETTE COMMUNITY DEVELOPMENT DISTRICT

Payment Register by Fund

For the Period from 08/01/2026 to 08/31/2026

(Sorted by Check / ACH No.)

Fund No.	Check / ACH No.	Date	Payee	Invoice No.	Payment Description	Invoice / GL Description	G/L Account #	Amount Paid
001	300268	08/28/26	WASTE MANAGEMENT OF FLORIDA - ACH	1223252-1568-1-ACH	REFUSE REMOVAL AUG26	Utility - Refuse Removal	543020-53901	\$93.68
001	300269	08/03/26	ADT SECURITY SVCS - ACH	07132026-5957-ACH	SEC SVCS AUG2026	Contracts-Security Services	534037-53901	\$41.30
001	300270	08/24/26	DUKE ENERGY	080326-0157-ACH	BILL PRD 06/30-07/30/26	Electricity - General	543006-53901	\$256.78
001	300271	08/28/26	DUKE ENERGY	080726-7894-ACH	BILL PRD 07/07-08/05/26	Electricity - General	543006-53901	\$30.80
001	300273	08/27/26	SECURITY FIRE EQUIPMENT CO.	58710-ACH	FIRE EXT INSPECTIONS & MAINT	R&M-Equipment	546022-53901	\$250.00
001	300274	08/28/26	DUKE ENERGY	080726-9099-ACH	BILL PRD 07/07-08/05/26	Electricity - General	543006-53901	\$170.24
001	300275	08/28/26	DUKE ENERGY	080726-8100-ACH	BILL PRD 07/07-08/05/26	Electricity - General	543006-53901	\$23.79
Fund Total								\$42,538.28

Total Checks Paid	\$42,538.28
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LAKE BERNADETTE COMMUNITY DEVELOPMENT DISTRICT

Duke Energy

	May-26	Jun-26	Jul-26	Aug-26	Total
Account no.	4/04-5/05	5/06-6/03	6/04-7/06	7/07-8/05	
9100 8742 7894	\$ 30.80	\$ 30.80	\$ 30.80	\$ 30.80	\$ 123.20
9100 8742 8100	30.80	30.80	30.80	23.79	116.19
Sub-total	\$ 61.60	\$ 61.60	\$ 61.60	\$ 54.59	<u>\$ 239.39</u>

	4/25-5/22	5/23-6/23	6/24-7/24	7/25-8/25	Total
Account no.					
9100 8172 8155	\$ 651.25	\$ 643.58	\$ 643.58	\$ 643.58	\$ 2,581.99
9100 8742 8382	177.61	176.59	176.59	176.59	707.38
9100 8172 8402	84.44	83.53	83.53	83.53	335.03
9100 8742 8572	225.52	224.22	224.22	224.22	898.18
9100 8172 8650	65.85	65.49	65.49	65.49	262.32
9100 8172 8890	1,396.85	1,382.70	1,382.70	1,382.70	5,544.95
9100 8742 9367	373.81	369.77	369.77	369.77	1,483.12
Sub-total	\$ 2,975.33	\$ 2,945.88	\$ 2,945.88	\$ 2,945.88	<u>\$ 11,812.97</u>

	4/30-5/28	5/29-6/29	6/30-7/30	7/31-8/28	Total
Account no.					
9100 8172 9297	\$ 1,078.56	\$ 1,136.43	\$ 1,148.08	\$ 920.44	<u>\$ 4,283.51</u>
Sub-total					

	4/04-5/05	5/06-6/03	6/04-7/06	7/07-8/05	Total
Account no.					
9100 8172 9099	\$ 30.80	\$ 30.80	\$ 167.86	\$ 170.24	<u>\$ 399.70</u>
Sub-total					

Total					<u>\$ 16,735.57</u>
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COMPANY CODE	NAME	FILE NUMBER	POSITION ID	PAY DATE	GROSS PAY	TAKE HOME	DIRECT DEPOSIT : CK1-CHECKING	TOTAL HOURS	REGULAR EARNINGS	TOTAL EARNINGS
NK1	Berman, Michael C	001025	NK1001025	08/27/2026	200.00	184.70	184.70	1.00	200.00	200.00
NK1	Callaghan, James G	001043	NK1001043	08/27/2026	200.00	184.70	184.70	1.00	200.00	200.00
NK1	Callie, Sharon K	001050	NK1001050	08/27/2026	200.00	184.70	184.70	1.00	200.00	200.00
NK1	Hazelett, Bonnie K	001045	NK1001045	08/27/2026	200.00	184.70	184.70	1.00	200.00	200.00
NK1	Van Liew, Robert R	001036	NK1001036	08/27/2026	200.00	184.70	184.70	1.00	200.00	200.00
Totals For Company Code NK1:					1,000.00	923.50	923.50	5.00	1,000.00	1,000.00

COMPANY CODE	NAME	FILE NUMBER	POSITION ID	PAY DATE	GROSS PAY	TAKE HOME	DIRECT DEPOSIT : CK1-CHECKING	TOTAL HOURS	REGULAR EARNINGS	ADDITIONAL EARNINGS : SIC-SICK	ADDITIONAL EARNINGS : VAC-VACATION	TOTAL EARNINGS
U6I	Kiely, William F	001035	U6I001035	08/28/2026	462.80	427.40	427.40	26.00	462.80			462.80
U6I	Kiely, William F	001035	U6I001035	08/14/2026	462.80	427.39	427.39	26.00	462.80			462.80
U6I	Lanser, Denise M	001051	U6I001051	08/14/2026	769.30	695.44	695.44	49.00	769.30			769.30
U6I	Lanser, Denise M	001051	U6I001051	08/28/2026	816.40	734.22	734.22	52.00	816.40			816.40
U6I	Nesselt, Daniel A	001006	U6I001006	08/28/2026	2,966.40	2,057.84	2,057.84	80.00	2,373.12	593.28		2,966.40
U6I	Nesselt, Daniel A	001006	U6I001006	08/14/2026	2,966.40	2,057.83	2,057.83	80.00	2,076.48		889.92	2,966.40
U6I	Pesce, Gregory A	001052	U6I001052	08/14/2026	183.13	169.13	169.13	12.50	183.13			183.13
U6I	Pesce, Gregory A	001052	U6I001052	08/28/2026	190.45	175.88	175.88	13.00	190.45			190.45
U6I	Yates, John S	001047	U6I001047	08/28/2026	201.00	185.62	185.62	12.00	201.00			201.00
U6I	Yates, John S	001047	U6I001047	08/14/2026	201.00	185.63	185.63	12.00	201.00			201.00
U6I	Yates, Martina	001042	U6I001042	08/28/2026	619.75	572.33	572.33	37.00	619.75			619.75
U6I	Yates, Martina	001042	U6I001042	08/14/2026	887.75	805.29	805.29	53.00	887.75			887.75
Totals For Company Code U6I:					10,727.18	8,494.00	8,494.00	452.50	9,243.98	593.28	889.92	10,727.18

LAKE BERNADETTE COMMUNITY DEVELOPMENT DISTRICT

Financial Snapshot September 14, 2026

- **Current Cash Balances:**
 - Bank United Operating: \$82,442.54
 - BankUnited MM: \$1,080,121.78
 - BankUnited CD: \$900,000.00
- **Assessment collections:**
 - We are 100% collected on the tax roll.
- **Audit – FY 2025:**
 - The FY 2025 audit was completed on June 26, 2026.
- **Expenses:**
 - Current expenses make up 89% of the annual budget through the end of August 2026.
 - Total expenses for the first 11 months are approximately \$701,538. This figure may change as we finalize the September financials. This puts your average monthly burn rate of approximately \$63,776 per month.
 - September financials will be distributed to the board by October 16th.

Lake Bernadette CDD

Cash Flow Projection

9/14/2026

	<u>Balances</u>	<u>Interest Rate</u>
Operating Account - Bank United	82,442.54	0.00%
MM Account - Bank United	1,080,121.78	3.37%
3 Month CD Account - Bank United	500,000.00	3.70%
6 Month CD Account - Bank United	400,000.00	3.75%
Less: Current Outstanding AP	(3,036.47)	
Estimated Cash Available To Date	<u>2,059,527.85</u>	
Outstanding FY26 Tax Roll	-	
Estimated Total Cash Available with Tax Roll	<u>2,059,527.85</u>	
<u>Projections:</u>		
Monthly Average Spend (11 Months October-August)	64,000.00	
Total Monthly Average Spend	<u>64,000.00</u>	
Average Spend to YE (1 months September)	64,000.00	
Expected Cash Flow at YE (9/30/26)	<u>1,995,527.85</u>	
Average Spend 1st QTR FY27 (2 mos avg spend)	128,000.00	
Expected Net Cash Flow at November 30, 2026 (1st QTR FY27)	<u>1,867,527.85</u>	
<i>*tax roll revenue cash inflow for the new FY will begin in December</i>		

From: Natasha Sowani <csowani@azuria.com>
Sent: Tuesday, September 1, 2026 4:07 PM
To: Whitney Motes <WMotes@BankUnited.Com>; Jackeline Rincon <JRincon@BankUnited.Com>
Cc: Seat Four <seat4@lakebernadette.org>; Alba Sanchez <albasanchez@azuria.com>; Angel Montagna <amontagna@azuria.com>; Stephen Bloom <sbloom@azuria.com>
Subject: Re: Lake Bernadette - CD Rates

Whitney, I just spoke with Sharon. We will go directly with BankUnited's rates.

Thank you,

Natasha Sowani | Director of Accounting



2005 Pan Am Circle, Suite 300 | Tampa, FL 33607

(O) 813.873.7300 ext 106 (M) 813.608.8241

Please note:** Florida has a very broad public records law. Most written communications to or from districts regarding business are public records available to the public and media upon request. Your e-mail communications may therefore be subject to public disclosure. **Please do not reply "to all".

From: Natasha Sowani <csowani@azuria.com>
Sent: Tuesday, September 1, 2026 3:48 PM
To: Whitney Motes <WMotes@BankUnited.Com>; Jackeline Rincon <JRincon@BankUnited.Com>
Cc: Seat Four <seat4@lakebernadette.org>; Alba Sanchez <albasanchez@azuria.com>; Angel Montagna <amontagna@azuria.com>; Stephen Bloom <sbloom@azuria.com>
Subject: Re: Lake Bernadette - CD Rates

Thank you Whitney, I would advise we go with the CDARS.

Sharon, do you have a preference?

Thank you,

Natasha Sowani | Director of Accounting



2005 Pan Am Circle, Suite 300 | Tampa, FL 33607

(O) 813.873.7300 ext 106 (M) 813.608.8241

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From: Whitney Motes <WMotes@BankUnited.Com>

Sent: Tuesday, September 1, 2026 3:45 PM

To: Natasha Sowani <csowani@azuria.com>; Jackeline Rincon <JRincon@BankUnited.Com>

Cc: Seat Four <seat4@lakebernadette.org>; Alba Sanchez <albasanchez@azuria.com>; Angel Montagna <amontagna@azuria.com>; Stephen Bloom <sbloom@azuria.com>

Subject: [EXTERNAL] RE: Lake Bernadette - CD Rates

This message is from an external sender. DO NOT CLICK on links or attachments unless you recognize the sender and know the content is safe.

Hi Natasha,

Please see the updated rates below.

Does the District want to place the funds in CDARS or directly with BankUnited? The BankUnited CD rates shown below are our QPD rates.

CDARS currently offers a slightly higher rate because the funds are distributed among multiple institutions and are fully FDIC insured, rather than secured through pledged collateral. As a result, the pricing is a bit different than a traditional BankUnited CD.

Please let me know which option the District would like to pursue.

Product Description	Term	QPD CD Rates		CDARS CD Rates	
		APR	APY	APR	APY
Public Funds Certificate of Deposit	3 months	3.633%	3.70%	3.730%	3.80%
Public Funds Certificate of Deposit	4 months	3.653%	3.72%		
Public Funds Certificate of Deposit	5 months	3.653%	3.72%		
Public Funds Certificate of Deposit	6 months	3.682%	3.75%	3.778%	3.85%
Public Funds Certificate of Deposit	9 months	3.730%	3.80%		
Public Funds Certificate of Deposit	12 months	3.778%	3.85%	3.874%	3.95%
Public Funds Certificate of Deposit	18 months	0.000%	0.00%		
Public Funds Certificate of Deposit	24 months	0.000%	0.00%	4.018%	4.10%

Offer expires 9/4/2026

QPD Liquid Rates	ICS Liquid Rates
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Product Description	Amount	APR	APY	APR	APY
Public Funds Money Market over \$10MM	\$0.00	3.494%	3.55%	3.590%	3.65%
Public Funds Money Market Any \$\$\$	\$0.00	3.445%	3.50%	3.542%	3.60%

Thank You,
Whitney



Whitney Motes
Government Banking
Associate Treasury & Liquidity RM

Cell: 407-583-9243
Office: 305-818-8509
Email: WMotes@BankUnited.com
www.bankunited.com

From: Natasha Sowani <csowani@azuria.com>
Sent: Tuesday, September 1, 2026 3:37 PM
To: Whitney Motes <WMotes@BankUnited.Com>; Jackeline Rincon <JRincon@BankUnited.Com>
Cc: Seat Four <seat4@lakebernadette.org>; Alba Sanchez <albasanchez@azuria.com>; Angel Montagna <amontagna@azuria.com>; Stephen Bloom <sbloom@azuria.com>
Subject: Re: Lake Bernadette - CD Rates

Hi Jackie and Whitney,

We would like to move forward at this time to open two CD's for Lake Bernadette CDD.
We are looking to move \$900,000 out of their BankUnited Money Market account #9852629869 into two CD's for the district.

\$500,000 will be for a 3 month CD and \$400,000 will be for a 6 month CD.

Please advise what is needed from us for this process. I've added Stephen and Angel on this email if you need confirmation.

Thank you,

Natasha Sowani | Director of Accounting



2005 Pan Am Circle, Suite 300 | Tampa, FL 33607

(O) 813.873.7300 ext 106 (M) 813.608.8241

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From: Whitney Motes <WMotes@BankUnited.Com>

Sent: Thursday, August 27, 2026 3:14 PM

To: Natasha Sowani <csowani@azuria.com>; Jackeline Rincon <JRincon@BankUnited.Com>

Cc: Seat Four <seat4@lakebernadette.org>; Alba Sanchez <albasanchez@azuria.com>

Subject: [EXTERNAL] RE: Lake Bernadette - CD Rates

Hi Everyone,

I hope all is well.

Please see below our current CD rates as requested. We publish update rates each Monday, and while rates are always subject to change, we do not anticipate significant movement between now and then.

Product Description	Term	QPD CD Rates		CDARS CD Rates	
		APR	APY	APR	APY
Public Funds Certificate of Deposit	3 months	3.633%	3.70%	3.730%	3.80%
Public Funds Certificate of Deposit	4 months	3.653%	3.72%	N/A	N/A
Public Funds Certificate of Deposit	5 months	3.653%	3.72%	N/A	N/A
Public Funds Certificate of Deposit	6 months	3.682%	3.75%	3.778%	3.85%
Public Funds Certificate of Deposit	9 months	3.730%	3.80%	N/A	N/A
Public Funds Certificate of Deposit	12 months	3.778%	3.85%	3.874%	3.95%
Public Funds Certificate of Deposit	18 months	N/A	N/A	N/A	N/A
Public Funds Certificate of Deposit	24 months	N/A	N/A	4.018%	4.10%

Offer expires 8/28/2026

Please don't hesitate to reach out if you have any questions 😊

Thank You,
Whitney



Whitney Motes
Government Banking
Associate Treasury & Liquidity RM

Cell: 407-583-9243
Office: 305-818-8509

Email: WMotes@BankUnited.com
www.bankunited.com

From: Natasha Sowani <csowani@azuria.com>
Sent: Thursday, August 27, 2026 2:21 PM
To: Whitney Motes <WMotes@BankUnited.Com>; Jackeline Rincon <JRincon@BankUnited.Com>
Cc: Seat Four <seat4@lakebernadette.org>; Alba Sanchez <albasanchez@azuria.com>
Subject: Lake Bernadette - CD Rates

Good afternoon Whitney,

The board for Lake Bernadette CDD would like to move forward in the near future with opening CD's for their funds. Can you please provide the most current rates/yields for us? I've copied both the district manager, Alba Sanchez, and the board member assigned to help with this process, Sharon Callie.

Thank you,

Natasha Sowani | Director of Accounting



2005 Pan Am Circle, Suite 300 | Tampa, FL 33607

(O) 813.873.7300 ext 106 (M) 813.608.8241

Please note:** Florida has a very broad public records law. Most written communications to or from districts regarding business are public records available to the public and media upon request. Your e-mail communications may therefore be subject to public disclosure. **Please do not reply "to all".

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SOLITUDE

LAKE MANAGEMENT



Lake Bernadette CDD Waterway Inspection Report

Reason for Inspection: Scheduled-recurring

Inspection Date: 2026-09-15

Prepared for:

District Manager
Inframark

Prepared by:

Wesley Chapel Field Office
[SOLITUDELAKEMANAGEMENT.COM](https://www.solitudelakemanagement.com)
888.480.LAKE (5253)

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Site: 13

Comments:

Site looks good
Site is looking good. Growth is being controlled and flow structure is free of blockage. No concerns at this time.

Action Required:

Routine maintenance next visit

Target:

Species non-specific



Site: 16

Comments:

Site looks good
Site is doing well. Minor biofilm in corner cove. Growth is being maintained well.

Action Required:

Routine maintenance next visit

Target:

Species non-specific



Site: 17

Comments:

No longer service pond 17

Action Required:

Routine maintenance next visit

Target:

Site: 18

Comments:

Site looks good

Site is doing well and there is no nuisance growth to note.

Action Required:

Routine maintenance next visit

Target:

Species non-specific



Site: 20

Comments:

No longer service pond 20

Action Required:

Routine maintenance next visit

Target:

Site: 21

Comments:

Site looks good

Site is in good condition. Some weeds starting to grow we will treat early on.

Action Required:

Routine maintenance next visit

Target:

Species non-specific



Site: 22

Comments:

Normal growth observed
Site has increased water levels.
Growth along shoreline that will be addressed next scheduled visit.

Action Required:

Routine maintenance next visit

Target:

Shoreline weeds



Site: 30

Comments:

Site looks good
Site is doing well overall.

Action Required:

Routine maintenance next visit

Target:

Species non-specific



Site: 30A

Comments:

Site looks good
Erosion repair looks much better.
Site has no new concerns for this month.

Action Required:

Routine maintenance next visit

Target:

Species non-specific



Site: 32

Comments:

Site looks good

Site is currently algae free and site continues to look good.

Action Required:

Routine maintenance next visit

Target:

Species non-specific



Site: 33

Comments:

Normal growth observed

Flow structure grate has been cleared off again. Site is experiencing another algae bloom and has some minor submersed vegetation present.

Action Required:

Routine maintenance next visit

Target:

Species non-specific



Site: 34

Comments:

Normal growth observed

Beneficials are looking well. Site is experiencing a minor biofilm.

Action Required:

Routine maintenance next visit

Target:

Surface algae



Site: 35

Comments:

Site looks good

Shoreline weeds have cleared.
Site is looking well.

Action Required:

Routine maintenance next visit

Target:

Species non-specific



Site: 45A

Comments:

Normal growth observed

Surface algae has cleared but site in now experiencing floating weeds growth. This will be treated.

Action Required:

Routine maintenance next visit

Target:

Floating Weeds



Site: 45B

Comments:

Normal growth observed

Site is experiencing submersed vegetation growth. Site will need an additional treatment for full control.

Action Required:

Routine maintenance next visit

Target:

Submersed vegetation



Site: 46A

Comments:

Site looks good

Site is in good condition at this time. Site is a little turbid likely due to loose dirt washing into pond.

Action Required:

Routine maintenance next visit

Target:

Species non-specific



Site: 46B

Comments:

Site looks good

Overall site is looking well and is free of any shoreline growth.

Action Required:

Routine maintenance next visit

Target:

Species non-specific



Site: 47

Comments:

Normal growth observed

Site has some minor grass growth going into pond. Overall no major concerns.

Action Required:

Routine maintenance next visit

Target:

Torpedograss



Site: WA-9

Comments:

Normal growth observed

Minor grasses on the left corner cove.

Action Required:

Routine maintenance next visit

Target:

Shoreline weeds



Management Summary

The pictures on the left column are from September 2026 and the pictures on the right are from August 2026.

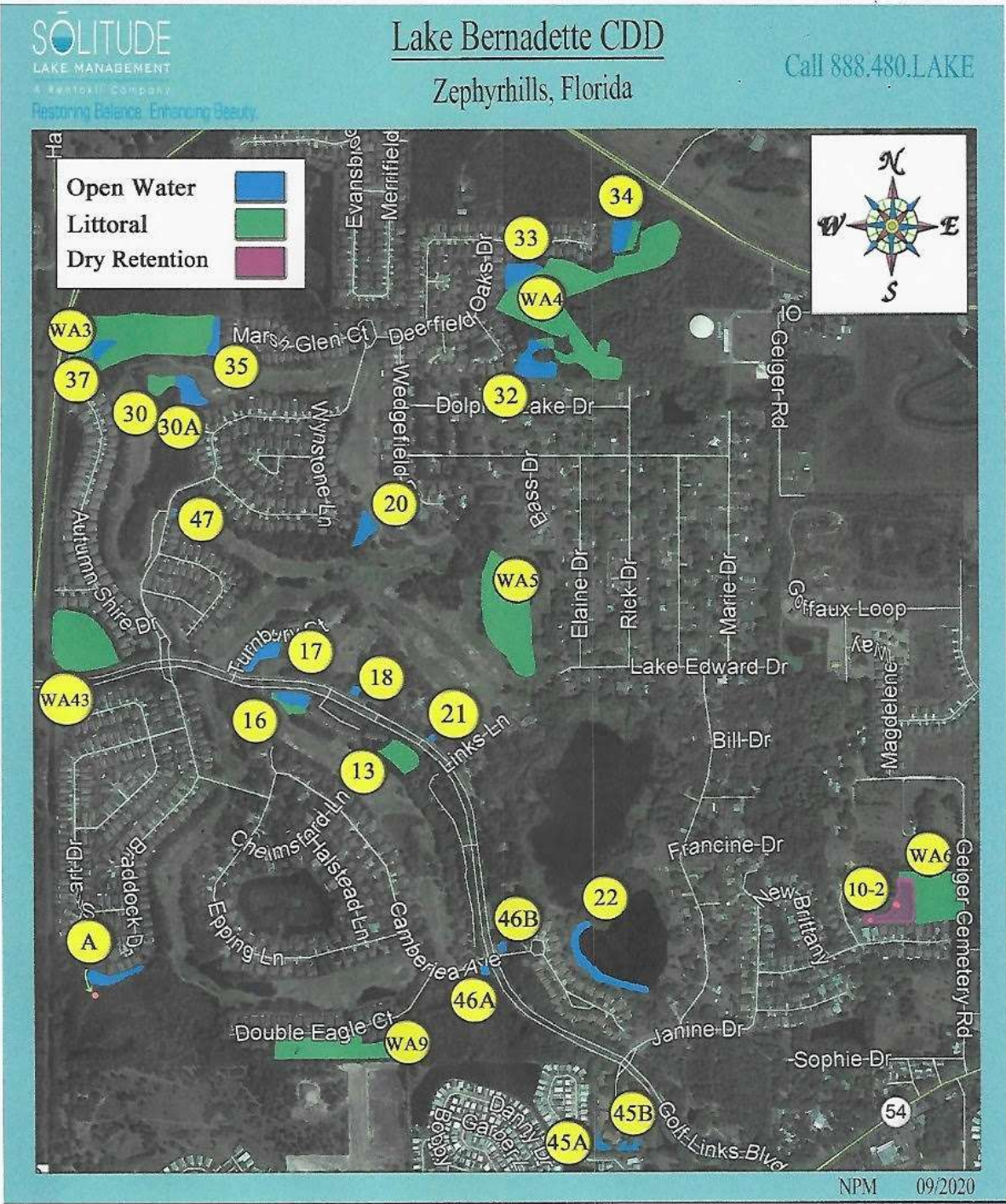
Sites are looking well and we have a good handle on the growth. Pond 33 currently has surface algae, which will be treated. The control structure grate has been cleaned off so no blockages occur. Site 45B has some submersed aquatic vegetation that will need an additional treatment. A few sites have some very minor shoreline growth. We continue to monitoring for any algae and treat it quickly. We are looking out for trash that may have gotten washed into sites and ensuring all flow structure are free of debris/obstruction. Overall sites are looking well and we will continue to maintain them as normal, and extra attention will go to the sites that have more growth present.

Feel free to reach out with any questions or concerns. Email: emalina.robinson@solitudelake.com
Thank you for choosing SOLitude Lake Management!

Lake Bernadette CDD Waterway Inspection Report

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2026-09-15

Site	Comments	Target	Action Required
13	Site looks good	Species non-specific	Routine maintenance next visit
16	Site looks good	Species non-specific	Routine maintenance next visit
17			Routine maintenance next visit
18	Site looks good	Species non-specific	Routine maintenance next visit
20			Routine maintenance next visit
21	Site looks good	Species non-specific	Routine maintenance next visit
22	Normal growth observed	Shoreline weeds	Routine maintenance next visit
30	Site looks good	Species non-specific	Routine maintenance next visit
30A	Site looks good	Species non-specific	Routine maintenance next visit
32	Site looks good	Species non-specific	Routine maintenance next visit
33	Normal growth observed	Species non-specific	Routine maintenance next visit
34	Normal growth observed	Surface algae	Routine maintenance next visit
35	Site looks good	Species non-specific	Routine maintenance next visit
45A	Normal growth observed	Floating Weeds	Routine maintenance next visit
45B	Normal growth observed	Submersed vegetation	Routine maintenance next visit
46A	Site looks good	Species non-specific	Routine maintenance next visit
46B	Site looks good	Species non-specific	Routine maintenance next visit
47	Normal growth observed	Torpedograss	Routine maintenance next visit
WA-9	Normal growth observed	Shoreline weeds	Routine maintenance next visit



CDD Meeting Topics of Discussion

Lake Bernadette Community Center

September 2026

Upcoming Events:

1. Cdd meeting 9/22 6:00pm
2. Girl Scouts 9/18 6pm
3. First Aid class 25th 10am
4. Yard Sale 10/17 8-2pm

Upcoming Projects:

1. Tree trimming around main pool area /cabana pool deck
2. Pressure washing main pool deck
3. Pool furniture / cleaning pressure wash (Sept)
4. One court lighting for basketball/pickleball proposal provided
5. Tree service quotes provided by Andrews and Sunrise
6. ADA mulch at playground installation October (Sunrise)
7. Access card revalidation started Sept 1

Completed projects/ tasks

1. Dead tree at 34917 Double eagle removed by Andrew's tree service
2. Repaired shower head at main pool
3. Repaired women's cabana bath door hinge hardware
4. 6 streetlights called in for repairs
5. Main pool step ladders tightened up
6. Replaced park table wood (Lost Art)
7. Replaced vac pump at cabana pool (Triangle pools)
8. Cleaned all patio chairs and lounges
9. Replaced EXIT signs in clubhouse batteries

Reese Electrical, Inc.

**3633 New River Road
Wesley Chapel, FL 33543
EC13001353**

Estimate

Date	Estimate #
9/2/2026	6426

Name / Address
Lake Bernadette Community Center 5410 Golf Links Boulevard Zephyrhills, FL 33541

Project	
Description	Total
Job Location: Lake Bernadette Community Center (PICKLE BALL COURT) 5410 Golf Links Boulevard Zephyrhills, FL 33541 Job Description: 2- 290 Watt Area Lights 2- 20' FT Fiberglass Light Poles 1- Weather Proof Switch TOTAL	7,625.00
40% Due upon approval. We accept Checks, Cash, Venmo and Credit Cards as payment. Total \$7,625.00	

Signature _____

Phone #	Fax #	E-mail
(813) 788-0091		reeseelectric@gmail.com

Reese Electrical, Inc.

**3633 New River Road
Wesley Chapel, FL 33543
EC13001353**

Estimate

Date	Estimate #
9/2/2026	6427

Name / Address
Lake Bernadette Community Center 5410 Golf Links Boulevard Zephyrhills, FL 33541

Project	
Description	Total
Job Location: Lake Bernadette Community Center (BASKETBALL COURT) 5410 Golf Links Boulevard Zephyrhills, FL 33541 Job Description: 3- 290 Watt Area Lights 3- 20' FT Fiberglass Light Poles 1- Weather Proof Switch TOTAL	10,670.00
40% Due upon approval. We accept Checks, Cash, Venmo and Credit Cards as payment. Total \$10,670.00	

Signature _____

Phone #	Fax #	E-mail
(813) 788-0091		reeseelectric@gmail.com

32114 Cromwell Lane
Zephyrhills, FL 33543

Licensed & Insured

ANDREWS
Tractor & Tree Service, LLC
Landscape & Irrigation Contractors

Job No. _____

Phone: (813) 356-9569

SOLD TO Lake Benardette
ADDRESS _____
SHIP TO Zephyrhills
DATE 9-9-26
PHONE _____

<u>Eleuche & Tron</u>	
<u>trees surrounding baseball</u>	
<u>and Pickle ball Court</u>	<u>2500.-</u>

PERMIT _____

PRICE _____

TAX _____

TOTAL PRICE \$2500.-

DEPOSIT _____

BALANCE C.O.D. _____

The undersigned agrees to pay
INSTALLERS IN FULL ON COMPLETION

Rep. _____ Customer Signature _____

32114 Cromwell Lane
Zephyrhills, FL 33543

Licensed & Insured

Agenda Page 52
Job No. _____

Phone: (813) 356-9569

ANDREWS

Tractor & Tree Service, LLC
Landscape & Irrigation Contractors

SOLD TO

Lake Benedict

ADDRESS _____

SHIP TO

9-9-26

DATE

Zephyrhills

PHONE _____

Trim trees hanging

over pool deck at

Clubhouse

4000.-

PERMIT _____

PRICE _____

TAX _____

TOTAL PRICE

\$4000.-

DEPOSIT _____

BALANCE C.O.D. _____

The undersigned agrees to pay
INSTALLERS IN FULL ON COMPLETION

Rep

Customer Signature

FHP Stats August

8/10 speed 3
 Ins 1
 DWLSR 3

8/13 Speed 2
 Speed warn 1

8/17 Speed 3
 Exh DL 1
 Speed warn 3

8/20 Speed 5
 No Reg 1
 Exp tag 1
 DWLSR 1
 Speed warn 1

8/24 Speed 1
 Exp Reg 1
 Exh DL 1
 Speed warn 1