

SANDBRIDGE DUNES CONDOMINIUM

Board of Directors Meeting

Clubhouse, In Person & Virtual via Microsoft Teams

Saturday, September 12th, 2026, at 9:30 AM

[Join the Meeting Now](#)

Meeting ID: 251 952 389 594 929

Passcode: PC6Ke6hz

Dial in by phone

[+1 757-206-2119,,652712135#](#) Williamsburg

Phone conference ID: 652 712 135#

AGENDA

- I. Call to Order
- II. Approval of Previous Minutes (July 15th)
- III. Building Manager's Report
- IV. Reports of Officers
- V. Reports of Committees
 - a. Community Room Committee
 - b. EV Policy Committee
 - c. Covenants Committee
- VI. Treasurers Report
 - a. 2027 Proposed Budget
- VII. Manager's Report
- VIII. Homeowners Forum
- IX. Unfinished Business
 - a. Ratify Actions Outside Meeting
 - i. Railing Post Repair, Chesapeake Fence & Awning
 - ii. Exterior Repair for Unit 410, Whitman Development
- X. New Business
 - a. Power Wash Estimates
- XI. Executive Session
 - a. Delinquency Report
- XII. Adjournment

Annual Meeting: Saturday, November 7, 2026

GROWTH THROUGH EXCELLENCE

301 Bendix Rd., Suite 300 • Virginia Beach, VA 23452 • 757-497-5752 • Fax: 757-497-9133

www.unitedpropertyassociates.com

Sandbridge Dunes Condominium Association

Board of Directors

As of the date this Board Package was prepared, no draft of the minutes of your last meeting had been provided to management.

Keeping the official minutes of the meetings of the Board of Directors is one of the demands of the job of officers of the community association. It is a vital tool that charts the course of the affairs of the community, and provides a written record of the Board's lawful activities on behalf of the entire community.

Please make every effort to ensure minutes are taken at each meeting, and that a draft of these minutes is provided to board members and management within two weeks, while memories of the proceedings are fresh and corrections may be suggested.

Your Association Manager



Financial Report Package

August 2026

Prepared for

Sandbridge Dunes Condo Unit Owners Assoc

By

United Property Associates

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Branches Filtered:

	Current Period			Year-to-date			Annual
Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING INCOME							
Income							
Total Income	\$ 53,154.08	\$ 69,444.00	\$ (16,289.92)	\$ 609,934.24	\$ 555,552.00	\$ 54,382.24	\$ 833,328.00
Total OPERATING INCOME	\$ 53,154.08	\$ 69,444.00	\$ (16,289.92)	\$ 609,934.24	\$ 555,552.00	\$ 54,382.24	\$ 833,328.00
OPERATING EXPENSE							
General & Administrative							
Total General & Administrative	\$ 91,796.13	\$ 22,314.00	\$ (69,482.13)	\$ 192,668.23	\$ 194,986.00	\$ 2,317.77	\$ 284,342.00
Utilities							
Total Utilities	\$ 19,497.14	\$ 10,516.00	\$ (8,981.14)	\$ 109,653.47	\$ 84,129.00	\$ (25,524.47)	\$ 126,189.00
Maintenance							
Total Maintenance	\$ 17,224.04	\$ 15,524.33	\$ (1,699.71)	\$ 135,522.24	\$ 136,460.64	\$ 938.40	\$ 197,550.00
Operating Reserves							
Total Operating Reserves	\$ 87.09	\$ -	\$ (87.09)	\$ 1,399.00	\$ -	\$ (1,399.00)	\$ -
Replacement Reserves							
Total Replacement Reserves	\$ 19,606.02	\$ 18,770.00	\$ (836.02)	\$ 175,170.07	\$ 150,167.00	\$ (25,003.07)	\$ 225,247.00
Other Reserves							
Total Other Reserves	\$ 79.97	\$ -	\$ (79.97)	\$ 622.70	\$ -	\$ (622.70)	\$ -
Total OPERATING EXPENSE	\$ 148,290.39	\$ 67,124.33	\$ (81,166.06)	\$ 615,035.71	\$ 565,742.64	\$ (49,293.07)	\$ 833,328.00
Net Income:	\$ (95,136.31)	\$ 2,319.67	\$ (97,455.98)	\$ (5,101.47)	\$ (10,190.64)	\$ 5,089.17	\$ 0.00

Assets
Operating Fund

10-10105-00	BankUnited - Operating - 5969	\$72,171.90
10-10200-00	Debit Card Account 1224	2,000.00

Total Operating Fund:		<u>\$74,171.90</u>
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Operating Reserves

11-11025-00	BankUnited - OP Res - 5977	41,569.14
11-11132-01	CD FC - OP Res - 0101 - 3M - 4.00% - 08/27/26	50,170.14
11-11172-01	CD PFP - OP Res - 3727 - 6M - 3.55% - 01/10/27	50,000.00

Total Operating Reserves:		<u>\$141,739.28</u>
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Replacement Reserves

12-11031-00	AUFC - Repl Res - 1366	300,000.00
12-11035-00	BankUnited - Repl Res - 5985	413,565.73
12-11084-01	CD TB - Repl Res - 4202 - 12M - 2.11% - 10/24/26	109,648.99
12-11124-01	CD AUB - Repl Res - 9922 - 13M - 3.50% - 11/21/26	113,857.58
12-11134-01	CD FC - Repl Res - 1601 - 6M - 3.60% - 08/19/2026	193,169.78
12-11174-02	CD PFP - Repl Res - 1828 - 12M - 3.60% - 03/23/27	188,856.84

Total Replacement Reserves:		<u>\$1,319,098.92</u>
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Other Reserves

13-10150-00	Bank United - Rental Reserve - 2303	38,171.88
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Total Other Reserves:		<u>\$38,171.88</u>
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Total Assets:		<u><u>\$1,573,181.98</u></u>
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Liabilities & Equity
Operating Reserves

32-32000-00	Accumulated Operating Reserve	141,739.28
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Total Operating Reserves:		<u>\$141,739.28</u>
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Replacement Reserves

33-33000-00	Accumulated Replacement Reserve	1,352,280.53
33-34000-00	Replacement Reserve Y-T-D Expense	(33,181.61)

Total Replacement Reserves:		<u>\$1,319,098.92</u>
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Other Reserves

34-32040-00	Accumulated Rental Reserve	38,171.88
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Total Other Reserves:		<u>\$38,171.88</u>
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Equity

35-34980-00	Retained Earnings	79,273.37
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Total Equity:		<u>\$79,273.37</u>
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Net Income Gain / Loss	<u>(5,101.47)</u>	<u>(\$5,101.47)</u>
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Total Liabilities & Equity:		<u><u>\$1,573,181.98</u></u>
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Income							
41100-00 Association Fees	\$ 66,813.26	\$67,744.00	(\$ 930.74)	\$559,869.26	\$541,952.00	\$ 17,917.26	\$ 812,928.00
41190-00 Rent Income	-	1,700.00	(1,700.00)	3,623.00	13,600.00	(9,977.00)	20,400.00
41290-00 Parking Fee Income	150.00	-	150.00	150.00	-	150.00	-
42000-00 Prepaid Association Fees	(14,924.26)	-	(14,924.26)	27,504.81	-	27,504.81	-
42500-00 Miscellaneous Income	112.00	-	112.00	299.00	-	299.00	-
42530-00 Interest-Delinquent Fees	-	-	-	130.40	-	130.40	-
42550-00 Reserve Interest	1,003.08	-	1,003.08	17,370.77	-	17,370.77	-
42630-00 Late Fee Income	-	-	-	987.00	-	987.00	-
Total Income	\$ 53,154.08	\$69,444.00	(\$ 16,289.92)	\$609,934.24	\$555,552.00	\$54,382.24	\$ 833,328.00
Total OPERATING INCOME	\$ 53,154.08	\$69,444.00	(\$ 16,289.92)	\$609,934.24	\$555,552.00	\$ 54,382.24	\$ 833,328.00
OPERATING EXPENSE							
General & Administrative							
51360-00 Administrative Assistant	110.00	-	(110.00)	1,815.00	-	(1,815.00)	-
51400-00 Audit/Tax Preparation	-	-	-	-	4,447.00	4,447.00	4,447.00
51700-00 Legal-Corporate	-	-	-	1,772.18	-	(1,772.18)	-
51770-00 Disposal Service-Regular	725.09	603.00	(122.09)	6,363.87	4,828.00	(1,535.87)	7,240.00
51950-00 Legal-Collections	-	333.00	333.00	195.00	2,668.00	2,473.00	4,000.00
52120-00 Expense	1,639.26	-	(1,639.26)	2,219.58	-	(2,219.58)	-
52160-00 Site Administrator	4,219.10	7,583.00	3,363.90	53,536.52	60,668.00	7,131.48	91,000.00
52190-00 Flood Insurance	-	-	-	12,592.00	-	(12,592.00)	-
52200-00 Property Insurance	82,641.67	11,033.00	(71,608.67)	84,355.99	88,268.00	3,912.01	132,400.00
52210-00 Corporate Fees	-	-	-	75.00	-	(75.00)	-
52400-00 Management Fees	1,665.00	1,665.00	-	13,533.75	13,320.00	(213.75)	20,080.00
52600-00 Miscellaneous Expense	-	14.00	14.00	4,195.74	119.00	(4,076.74)	175.00
52700-00 Office Expense/Printing	30.86	125.00	94.14	2,823.96	1,000.00	(1,823.96)	1,500.00
52750-00 Coupon Books	-	-	-	257.25	-	(257.25)	-
52900-00 Postage Expense	13.12	125.00	111.88	369.21	1,000.00	630.79	1,500.00
53050-00 Security Service	752.03	500.00	(252.03)	3,263.18	4,000.00	736.82	6,000.00
53100-00 Taxes-State	-	-	-	1,100.00	3,000.00	1,900.00	3,000.00
53250-00 Taxes-Federal	-	-	-	4,200.00	9,000.00	4,800.00	9,000.00
53300-00 Taxes-Real Estate	-	333.00	333.00	-	2,668.00	2,668.00	4,000.00
Total General & Administrative	\$ 91,796.13	\$22,314.00	(\$ 69,482.13)	\$192,668.23	\$194,986.00	\$2,317.77	\$ 284,342.00
Utilities							
53400-00 Telephone/Internet	577.19	563.00	(14.19)	4,780.86	4,503.00	(277.86)	6,755.00
53700-00 Water Expense	7,421.11	3,974.00	(3,447.11)	42,567.05	31,792.00	(10,775.05)	47,684.00
53750-00 Sewer Expense	8,272.02	2,750.00	(5,522.02)	27,781.29	22,000.00	(5,781.29)	33,000.00
53800-00 Electric Expense	3,226.82	3,000.00	(226.82)	34,524.27	24,000.00	(10,524.27)	36,000.00
53801-03 Electric Expense	-	229.00	229.00	-	1,834.00	1,834.00	2,750.00
Total Utilities	\$ 19,497.14	\$10,516.00	(\$ 8,981.14)	\$109,653.47	\$ 84,129.00	(\$25,524.47)	\$ 126,189.00

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Maintenance							
54100-00 Cleaning Supplies	\$-	\$208.33	\$208.33	\$767.35	\$1,666.64	\$899.29	\$2,500.00
54120-00 Employee Wages	143.16	2,833.00	2,689.84	18,145.40	22,668.00	4,522.60	34,000.00
54140-00 Gym Expense	264.00	100.00	(164.00)	528.00	800.00	272.00	1,200.00
54170-00 Clubhouse Expenses	-	-	-	644.29	-	(644.29)	-
54300-00 Lawn Contract	1,700.00	917.00	(783.00)	13,600.00	7,336.00	(6,264.00)	11,000.00
54310-00 Landscaping Extras	-	583.00	583.00	2,606.98	4,668.00	2,061.02	7,000.00
54340-00 Sign Expense	-	-	-	74.20	-	(74.20)	-
54410-00 Exterminating/Pest Control	200.00	292.00	92.00	1,900.00	2,336.00	436.00	3,500.00
54460-00 HVAC Expense	-	-	-	490.00	-	(490.00)	-
54520-00 Fire Alarm Monitoring	-	125.00	125.00	10,546.71	1,000.00	(9,546.71)	1,500.00
54530-00 Fire Suppression	-	383.00	383.00	13,827.48	3,068.00	(10,759.48)	4,600.00
54540-00 Elevator Contract	7,108.39	1,375.00	(5,733.39)	12,488.29	11,000.00	(1,488.29)	16,500.00
54550-00 Building/Fence/Grounds	4,413.49	8,333.00	3,919.51	45,037.24	66,668.00	21,630.76	100,000.00
54630-00 Pump Station Maintenance	-	125.00	125.00	-	1,000.00	1,000.00	1,500.00
54660-00 Pool Repairs/Supplies	1,495.00	-	(1,495.00)	7,216.30	2,250.00	(4,966.30)	2,250.00
54670-00 Pool Contract	1,900.00	250.00	(1,650.00)	7,650.00	12,000.00	4,350.00	12,000.00
Total Maintenance	\$17,224.04	\$15,524.33	(\$1,699.71)	\$135,522.24	\$136,460.64	\$938.40	\$197,550.00
Operating Reserves							
56550-00 Oper Reserve Interest	87.09	-	(87.09)	1,399.00	-	(1,399.00)	-
Total Operating Reserves	\$87.09	\$-	(\$87.09)	\$1,399.00	\$-	(\$1,399.00)	\$-
Replacement Reserves							
55150-00 Rent Income to Replacement Reserve	-	-	-	9,654.00	-	(9,654.00)	-
55160-00 Repl Reserve Interest	836.02	-	(836.02)	15,349.07	-	(15,349.07)	-
55490-00 Replacement Reserve	18,770.00	18,770.00	-	150,167.00	150,167.00	-	225,247.00
Total Replacement Reserves	\$19,606.02	\$18,770.00	(\$836.02)	\$175,170.07	\$150,167.00	(\$25,003.07)	\$225,247.00
Other Reserves							
56605-00 Rental Res Interest	79.97	-	(79.97)	622.70	-	(622.70)	-
Total Other Reserves	\$79.97	\$-	(\$79.97)	\$622.70	\$-	(\$622.70)	\$-
Total OPERATING EXPENSE	\$148,290.39	\$67,124.33	(\$81,166.06)	\$615,035.71	\$565,742.64	(\$49,293.07)	\$833,328.00
Net Income:	(\$95,136.31)	\$2,319.67	(\$97,455.98)	(\$5,101.47)	(\$10,190.64)	\$5,089.17	\$0.00

Date	Check #	Payee	Amount
10-10105-00 BankUnited - Operating - 5969			
08/03/2026	0	UPA (Do Not Use – Management Module)	\$1,700.56
		Invoice #: 139936	
		50-52400-00 Addendum for 8/3/2026; Management Fee -	\$1,665.00
		50-52900-00 Addendum for 8/3/2026; Postage -	\$11.48
		50-52900-00 Addendum for 8/3/2026; Postage -	\$0.82
		50-52900-00 Addendum for 8/3/2026; Postage -	\$0.82
		50-52700-00 Addendum for 8/3/2026; Copies -	\$21.15
		50-52700-00 Addendum for 8/3/2026; Standard Envelope -	\$0.10
		50-52700-00 Addendum for 8/3/2026; Standard Envelope -	\$0.10
		50-52700-00 Addendum for 8/3/2026; Correspond Add Sheet -	\$0.26
		50-52700-00 Addendum for 8/3/2026; Correspond Add Sheet -	\$0.13
		50-52700-00 Addendum for 8/3/2026; Correspon Handling -	\$0.27
		50-52700-00 Addendum for 8/3/2026; Correspon Handling -	\$0.27
		50-52700-00 Addendum for 8/3/2026; Corr Address Sheet -	\$0.08
		50-52700-00 Addendum for 8/3/2026; Corr Address Sheet -	\$0.08
08/04/2026	100149	Continental Pools Inc	\$1,495.00
		Invoice #: CINV-207287	
		54-54660-00 Payment - Invoice No: CINV-207287; 0011U00001ctMpDQAU-Continental Pools Inc	\$1,450.00
		54-54660-00 Payment - Invoice No: CINV-207287; FUEL SURCHARGES	\$45.00
08/05/2026	10037	World Insurance Associates LLC	\$82,641.67
		Invoice #: 517909	
		50-52200-00 Multiple Invoices; Property Insurance	\$12,007.74
		Invoice #: 517945	
		50-52200-00 Multiple Invoices; Property Insurance	\$70,633.93
08/05/2026	100150	Datawatch Systems Inc	\$752.03
		Invoice #: 509306	
		50-53050-00 Payment - Invoice No: 509306; 8/1-8/31/26	\$752.03
08/06/2026	0	UPA (Do Not Use – Management Module)	\$8.42
		Invoice #: 141354	
		50-52700-00 Addendum for 8/6/2026; Corr Address Sheet -	\$1.05
		50-52700-00 Addendum for 8/6/2026; Address Sheet -	\$1.49
		50-52700-00 Addendum for 8/6/2026; Coupon Rtn Envelopes -	\$5.88
08/11/2026	10038	Sandbridge Dunes- DC	\$1,130.70
		Invoice #: SD2026-032	
		54-54550-00 Multiple Invoices; Building/Fence/Grounds	\$991.39
		Invoice #: SD2026-033	
		54-54550-00 Multiple Invoices; Building/Fence/Grounds	\$139.31
08/12/2026	10039	Adam Carrasco	\$3,080.00
		Invoice #: SD2026-016	
		54-54550-00 RMB Unit 216 RPRS; Building/Fence/Grounds	\$3,080.00
08/12/2026	100151	AT&T Mobility	\$101.45

Date	Check #	Payee	Amount
		Invoice #: 287364494668X0802202	
		53-53400-00 Payment - Invoice No: 287364494668X0802202; 6/25-7/24/26	\$101.45
08/13/2026	100152	Dominion Energy Virginia	\$3,226.55
		Invoice #: 800201048184	
		53-53800-00 Multiple Invoices; 7/1-7/30/26	\$845.06
		Invoice #: 800601084171	
		53-53800-00 Multiple Invoices; 7/1-7/30/26	\$1,229.51
		Invoice #: 800861129977	
		53-53800-00 Multiple Invoices; 7/1-7/30/26	\$1,151.98
08/14/2026	100153	Cox Communications Inc	\$475.74
		Invoice #: 08012611467201	
		53-53400-00 Payment - Invoice No: 08012611467201; 8/1-8/31/26	\$475.74
08/14/2026	0	Sandbridge Dunes #419	\$421.78
		Invoice #: 08-14-2026 Payroll	
		20-22980-00 Payroll Withdraw; FICA Withholding	\$165.59
		20-23000-00 Payroll Withdraw; State Withholding	\$62.52
		50-52160-00 Payroll Withdraw; EMP FICA	\$117.69
		50-52160-00 Payroll Withdraw; EMP SUTA	\$17.28
		54-54120-00 Payroll Withdraw; EMP FICA	\$47.90
		54-54120-00 Payroll Withdraw; EMP SUTA	\$7.04
		50-52160-00 Payroll Withdraw; EMP FUTA	\$2.67
		54-54120-00 Payroll Withdraw; EMP FUTA	\$1.09
08/14/2026	0	Sandbridge Dunes #419	\$1,936.57
		Invoice #: 08-14-2026 Payroll W	
		50-52160-00 Payroll Withdraw; Adam Salary	\$1,538.46
		50-52120-00 Payroll Withdraw; Rosa Salary	\$626.22
		20-22980-00 Payroll Withdraw; FICA Withholding	(\$165.59)
		20-23000-00 Payroll Withdraw; State Withholding	(\$62.52)
08/14/2026	0	Sandbridge Dunes #419	\$28.85
		Invoice #: 08-14-2026 Payroll	
		50-52160-00 Payroll Withdraw; Site Administrator	\$28.85
08/17/2026	10040	Sandbridge Dunes- DC	\$202.79
		Invoice #: SD2026-034	
		54-54550-00 Multiple Invoices; Building/Fence/Grounds	\$124.87
		Invoice #: SD2026-035	
		54-54550-00 Multiple Invoices; Building/Fence/Grounds	\$77.92
08/17/2026	100154	Caribbean Pools	\$1,900.00
		Invoice #: 1344	
		54-54670-00 Payment - Invoice No: 1344; POOL SRVC JUL	\$1,900.00
08/18/2026	0	UPA	\$110.00
		Invoice #: 419/081426	
		50-51360-00 RMB 8.14.26 PAYROLL; Administrative Assistant	\$110.00
08/18/2026	100155	City of Virginia Beach	\$7,421.11

Date	Check #	Payee	Amount
Invoice #: 080426-0185260			
		53-53700-00 Payment - Invoice No: 080426-0185260; 6/27-8/3/26	\$7,421.11
08/19/2026	100156	No To Bugs	\$200.00
Invoice #: 8175			
		54-54410-00 Payment - Invoice No: 8175; PEST CNTRL SRVC	\$200.00
08/19/2026	100157	GFL Environmental	\$725.09
Invoice #: 1684114			
		50-51770-00 Payment - Invoice No: 1684114; 8/1-8/31/26	\$725.09
08/20/2026	100158	Dominion Energy Virginia	\$20.04
Invoice #: 810001399880			
		53-53800-00 Payment - Invoice No: 810001399880; 7/2-7/31/26	\$20.04
08/21/2026	100159	HRSD	\$8,272.02
Invoice #: 08102693760007			
		53-53750-00 Payment - Invoice No: 08102693760007; 6/27-8/3/26	\$8,272.02
08/24/2026			\$18,770.00
		12-11035-00 Transfer to BankUnited - Repl Res - 5985; Replacement Reserve	\$18,770.00
08/26/2026	100160	TK Elevator	\$7,108.39
Invoice #: 1000781595			
		54-54540-00 Payment - Invoice No: 1000781595; ELEV PROJECT	\$7,108.39
08/26/2026	100161	Evergreen Property	\$1,700.00
Invoice #: 202608509			
		54-54300-00 Payment - Invoice No: 202608509; LAWN SRVC - AUG	\$1,700.00
08/28/2026	0	Sandbridge Dunes #419	\$661.69
Invoice #: 08-28-2026 Payroll			
		20-22980-00 Payroll Withdraw; FICA Withholding	\$252.57
		20-23000-00 Payroll Withdraw; State Withholding	\$125.15
		50-52160-00 Payroll Withdraw; EMP FICA	\$175.07
		50-52160-00 Payroll Withdraw; EMP SUTA	\$17.56
		54-54120-00 Payroll Withdraw; EMP FICA	\$77.50
		54-54120-00 Payroll Withdraw; EMP SUTA	\$7.76
		50-52160-00 Payroll Withdraw; EMP FUTA	\$4.21
		54-54120-00 Payroll Withdraw; EMP FUTA	\$1.87
08/28/2026	0	Sandbridge Dunes #419	\$2,923.78
Invoice #: 08-28-2026 Payroll W			
		50-52160-00 Payroll Withdraw; Adam Salary	\$2,288.46
		50-52120-00 Payroll Withdraw; Rosa Salary	\$1,013.04
		20-22980-00 Payroll Withdraw; FICA Withholding	(\$252.57)
		20-23000-00 Payroll Withdraw; State Withholding	(\$125.15)
08/28/2026	0	Sandbridge Dunes #419	\$28.85
Invoice #: 08-28-2026 Payroll			
		50-52160-00 Payroll Withdraw; Site Administrator	\$28.85
08/31/2026	100162	Superior Fitness Service LLC	\$264.00
Invoice #: 12941131			
		54-54140-00 Payment - Invoice No: 12941131; EQUIP PREV MAINT	\$264.00

Date	Check #	Payee	Amount	
Account Totals			# Checks:	27
				\$147,307.08
Association Totals			# Checks:	27
				\$147,307.08

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
------	------------	-------------	----------------	---------	------------

Bank United - Rental Reserve - 2303 Summary

Ending Account Balance:	\$	38,171.88
Uncleared Items:	\$	-
Adjusted Balance:	\$	38,171.88
Bank Ending Balance:	\$	38,171.88
Difference:	\$	-

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
------	------------	-------------	----------------	---------	------------

BankUnited - OP Res - 5977 Summary

Ending Account Balance:	\$ 41,569.14
Uncleared Items:	\$-
Adjusted Balance:	\$ 41,569.14
Bank Ending Balance:	\$ 41,569.14
Difference:	\$-

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
08/20/2026		Dominion Energy Virginia		100158	(\$20.04)
08/26/2026		Evergreen Property		100161	(\$1,700.00)
08/31/2026		Superior Fitness Service LLC		100162	(\$264.00)
08/31/2026		Deposit from batch 164889	164889 - Bill Pay-Check Free	375	\$2,784.00
08/31/2026		Deposit from batch 164728	164728 - Online Payment	374	\$2,784.00
Total Uncleared					\$3,583.96

BankUnited - Operating - 5969 Summary

Ending Account Balance:	\$ 69,671.90
Uncleared Items:	\$3,583.96
Adjusted Balance:	\$ 66,087.94
Bank Ending Balance:	\$ 66,087.94
Difference:	\$-

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
------	------------	-------------	----------------	---------	------------

BankUnited - Repl Res - 5985 Summary					
Ending Account Balance:					\$ 413,565.73
Uncleared Items:					\$-
Adjusted Balance:					\$ 413,565.73
Bank Ending Balance:					\$ 413,565.73
Difference:					\$-

>001205 8330001 0001 008229 20Z
 SANDBRIDGE DUNES CONDOMINIUMS
 UNIT OWNERS ASSOCIATION
 OPERATING ACCOUNT
 301 BENDIX ROAD STE 300
 VIRGINIA BEACH VA 23452

Statement Date: July 31, 2026

Account Number: *****5969

Customer Service Information


Client Care: 877-779-BANK (2265)



Web Site: www.bankunited.com



Bank Address: BankUnited
 P.O. Box 521599
 Miami, FL 33152-1599


Customer Message Center

Go green and stay secure-switch to paperless statements today for safer, faster access to your accounts.

CP COMMERCIAL ANALYSIS CHECKIN Account ***5969**
Account Summary

Statement Balance as of 06/30/2026			\$161,338.58
Plus	36	Deposits and Other Credits	\$84,917.25
Less	41	Withdrawals, Checks, and Other Debits	\$83,486.19
Less		Service Charge	\$0.00
Plus		Interest Paid	\$0.00
Statement Balance as of 07/31/2026			\$162,769.64

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
07/01/2026	AIBILLPAYCKFREE BILLPAY 736 Sandbridge Dunes Condo		\$2,784.00	\$164,122.58
07/01/2026	Sandbridge Dunes OnlinePay UNPRO1258		\$2,784.00	\$166,906.58
07/01/2026	CHECK #10029	\$67.60		\$166,838.98
07/02/2026	ICL Remote Client De		\$928.00	\$167,766.98
07/02/2026	PAYABLI DEPOSIT TRANSFER 932454634 Sandbridge Dunes Condo		\$928.00	\$168,694.98

Statement Date: July 31, 2026

Account Number: *****5969

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
07/02/2026	Sandbridge Dunes OnlinePay UNPRO1258		\$10,208.00	\$178,902.98
07/02/2026	SBDC SANDBRIDGE TRANSFER SBDC SANDBRIDGE DUNES CONDO	\$3,854.33		\$175,048.65
07/02/2026	SBDC SANDBRIDGE TRANSFER SBDC SANDBRIDGE DUNES CONDO	\$1,122.10		\$173,926.55
07/02/2026	SBDC SANDBRIDGE TRANSFER SBDC SANDBRIDGE DUNES CONDO	\$31.20		\$173,895.35
07/02/2026	Sandbridge Dunes VENDOR PAY UNPRO1258	\$1,707.42		\$172,187.93
07/03/2026	CHECK #10023	\$582.99		\$171,604.94
07/03/2026	CHECK #10025	\$61.30		\$171,543.64
07/06/2026	ICL Remote Client De		\$4,686.40	\$176,230.04
07/06/2026	Sandbridge Dunes OnlinePay UNPRO1258		\$928.00	\$177,158.04
07/06/2026	CHECK #10024	\$625.00		\$176,533.04
07/06/2026	CHECK #10027	\$199.98		\$176,333.06
07/07/2026	ICL Remote Client De		\$928.00	\$177,261.06
07/07/2026	Sandbridge Dunes OnlinePay UNPRO1258		\$928.00	\$178,189.06
07/07/2026	Sandbridge Dunes OnlinePay UNPRO1258		\$16,704.00	\$194,893.06
07/07/2026	AIBILLPAYCKFREE BILLPAY 736 Sandbridge Dunes Condo		\$3,712.00	\$198,605.06
07/07/2026	AVIDPAY SERVICE AVIDPAY CK100130 Sandbridge Dunes Condo	\$1,900.00		\$196,705.06
07/08/2026	ICL Remote Client De		\$6,542.40	\$203,247.46
07/08/2026	Sandbridge Dunes OnlinePay UNPRO1258		\$1,856.00	\$205,103.46
07/08/2026	Sandbridge Dunes VENDOR PAY	\$220.00		\$204,883.46

Statement Date: July 31, 2026

Account Number: *****5969

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
	UNPRO1258			
07/09/2026	ICL Remote Client De		\$1,856.00	\$206,739.46
07/09/2026	Sandbridge Dunes OnlinePay		\$928.00	\$207,667.46
	UNPRO1258			
07/10/2026	ICL Remote Client De		\$1,856.00	\$209,523.46
07/10/2026	Sandbridge Dunes OnlinePay		\$1,856.00	\$211,379.46
	UNPRO1258			
07/13/2026	PAYABLI DEPOSIT TRANSFER		\$928.00	\$212,307.46
	935070216			
	Sandbridge Dunes Condo			
07/14/2026	CHECK #100128	\$1,700.00		\$210,607.46
07/15/2026	ICL Remote Client De		\$2,856.00	\$213,463.46
07/15/2026	CHECK #100129	\$460.00		\$213,003.46
07/15/2026	Sandbridge Dunes VENDOR PAY	\$100.00		\$212,903.46
	UNPRO1258			
07/16/2026	AIBILLPAYCKFREE BILLPAY		\$889.00	\$213,792.46
	736			
	Sandbridge Dunes Condo			
07/16/2026	Sandbridge Dunes OnlinePay		\$928.00	\$214,720.46
	UNPRO1258			
07/16/2026	CHECK #100131	\$500.00		\$214,220.46
07/16/2026	CHECK #100132	\$1,226.78		\$212,993.68
07/16/2026	SBDC SANDBRIDGE TRANSFER	\$4,497.54		\$208,496.14
	SBDC			
	SANDBRIDGE DUNES CONDO			
07/16/2026	SBDC SANDBRIDGE TRANSFER	\$1,280.27		\$207,215.87
	SBDC			
	SANDBRIDGE DUNES CONDO			
07/16/2026	SBDC SANDBRIDGE TRANSFER	\$31.20		\$207,184.67
	SBDC			
	SANDBRIDGE DUNES CONDO			
07/16/2026	AVIDPAY SERVICE AVIDPAY	\$2,600.64		\$204,584.03
	CK100136			
	Sandbridge Dunes Condo			
07/17/2026	Sandbridge Dunes OnlinePay		\$64.10	\$204,648.13

Statement Date: July 31, 2026

Account Number: *****5969

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
	UNPRO1258			
07/17/2026	CHECK #10031	\$2,500.00		\$202,148.13
07/17/2026	CHECK #100133	\$6,211.48		\$195,936.65
07/17/2026	FLOOD INSURANCE PREMIUM 0000 SANDBRIDGE DUNES CONDO	\$12,592.00		\$183,344.65
07/17/2026	AVIDPAY SERVICE AVIDPAY CK100137 Sandbridge Dunes Condo	\$480.51		\$182,864.14
07/17/2026	AVIDPAY SERVICE AVIDPAY CK100139 Sandbridge Dunes Condo	\$19.77		\$182,844.37
07/21/2026	Sandbridge Dunes OnlinePay UNPRO1258		\$928.00	\$183,772.37
07/21/2026	AVIDPAY SERVICE AVIDPAY CK100143 Sandbridge Dunes Condo	\$31.79		\$183,740.58
07/21/2026	AVIDPAY SERVICE AVIDPAY CK100141 Sandbridge Dunes Condo	\$809.40		\$182,931.18
07/22/2026	ICL Remote Client De		\$928.00	\$183,859.18
07/22/2026	ICL Remote Client De		\$928.00	\$184,787.18
07/22/2026	CHECK #10033	\$61.90		\$184,725.28
07/22/2026	CHECK #10034	\$122.36		\$184,602.92
07/22/2026	CHECK #100134	\$4,112.88		\$180,490.04
07/22/2026	CHECK #100140	\$5,641.22		\$174,848.82
07/22/2026	Sandbridge Dunes VENDOR PAY UNPRO1258	\$220.00		\$174,628.82
07/23/2026	AIBILLPAYCKFREE BILLPAY 736 Sandbridge Dunes Condo		\$1,856.00	\$176,484.82
07/24/2026	ICL Remote Client De		\$928.00	\$177,412.82
07/24/2026	AIBILLPAYCKFREE BILLPAY 736 Sandbridge Dunes Condo		\$928.00	\$178,340.82

Statement Date: July 31, 2026

Account Number: *****5969

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
07/24/2026	Sandbridge Dunes OnlinePay UNPRO1258		\$928.00	\$179,268.82
07/24/2026	CHECK #100135	\$2,886.99		\$176,381.83
07/24/2026	CHECK #100138	\$434.05		\$175,947.78
07/27/2026	AIBILLPAYCKFREE BILLPAY 736 Sandbridge Dunes Condo		\$928.00	\$176,875.78
07/27/2026	Sandbridge Dunes OnlinePay UNPRO1258		\$928.00	\$177,803.78
07/27/2026	Sandbridge Dunes CincXfer D17718 BankUnited - Operating	\$18,770.00		\$159,033.78
07/28/2026	AIBILLPAYMC BILLPAY 736 Sandbridge Dunes Condo		\$928.00	\$159,961.78
07/28/2026	CHECK #10035	\$1,688.93		\$158,272.85
07/28/2026	CHECK #10036	\$180.43		\$158,092.42
07/28/2026	CHECK #100142	\$752.03		\$157,340.39
07/30/2026	AIBILLPAYCKFREE BILLPAY 736 Sandbridge Dunes Condo		\$928.00	\$158,268.39
07/30/2026	SBDC SANDBRIDGE TRANSFER SBDC SANDBRIDGE DUNES CONDO	\$28.85		\$158,239.54
07/30/2026	SBDC SANDBRIDGE TRANSFER SBDC SANDBRIDGE DUNES CONDO	\$2,545.96		\$155,693.58
07/30/2026	SBDC SANDBRIDGE TRANSFER SBDC SANDBRIDGE DUNES CONDO	\$627.29		\$155,066.29
07/31/2026	WEB TFR FR 009856911224 123955002566 WEB RF#123955002566		\$2,088.95	\$157,155.24
07/31/2026	ICL Remote Client De		\$2,830.40	\$159,985.64
07/31/2026	Sandbridge Dunes OnlinePay		\$2,784.00	\$162,769.64

Statement Date: July 31, 2026

Account Number: *****5969

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
	UNPRO1258			

Check Transactions

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
10023	07/03	\$582.99	10034	07/22	\$122.36	100133	07/17	\$6,211.48
10024	07/06	\$625.00	10035	07/28	\$1,688.93	100134	07/22	\$4,112.88
10025	07/03	\$61.30	10036	07/28	\$180.43	100135	07/24	\$2,886.99
10027*	07/06	\$199.98	100128*	07/14	\$1,700.00	100138*	07/24	\$434.05
10029*	07/01	\$67.60	100129	07/15	\$460.00	100140*	07/22	\$5,641.22
10031*	07/17	\$2,500.00	100131*	07/16	\$500.00	100142*	07/28	\$752.03
10033*	07/22	\$61.90	100132	07/16	\$1,226.78			

Items denoted with an "*" indicate processed checks out of sequence.

Balances by Date

Date	Balance	Date	Balance	Date	Balance	Date	Balance
06/30	\$161,338.58	07/08	\$204,883.46	07/16	\$204,584.03	07/27	\$159,033.78
07/01	\$166,838.98	07/09	\$207,667.46	07/17	\$182,844.37	07/28	\$157,340.39
07/02	\$172,187.93	07/10	\$211,379.46	07/21	\$182,931.18	07/30	\$155,066.29
07/03	\$171,543.64	07/13	\$212,307.46	07/22	\$174,628.82	07/31	\$162,769.64
07/06	\$176,333.06	07/14	\$210,607.46	07/23	\$176,484.82		
07/07	\$196,705.06	07/15	\$212,903.46	07/24	\$175,947.78		

Other Balances

Minimum Balance this Statement Period	\$155,066.29
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P.O. Box 521599 Miami, FL 33152-1599

Statement Date: July 31, 2026

Account Number: *****5969



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Statement Date: July 31, 2026

Account Number: *****5969

If your account does not balance please check the following carefully:

Have you entered the amount of each check in your checkbook register?

Are the amounts of your deposits and other additions entered in your checkbook register the same as those on this statement?

Have you checked all additions and subtractions in your checkbook register?

Have you carried the correct balance forward when starting a new page in your checkbook register?

**IN CASE OF QUESTIONS OR ERRORS ABOUT YOUR STATEMENT:
PLEASE CALL (TOLL FREE) 1-877-779-BANK (2265) OR WRITE US AT:**BankUnited Operations / EFT Error
7815 NW 148th ST, Miami Lakes, FL 33016**For Consumer Customers Only**

Please contact us if you think your statement is wrong or if you need additional information about a transaction. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

You may be required to put your request in writing. We will investigate your complaint and will correct any error promptly.

For Electronic Funds Transfers, if we take more than 10 business days to investigate and correct the error, (20 business days if you are a new customer for electronic funds transfers occurring during the first 30 days after the first deposit is made to your account), we will recredit your consumer account for the amount you think is in error (plus interest if your account earns interest), so that you will have the use of the money during the time it takes us to complete our investigation.**For Substitute Checks**, if we take more than 10 business days to investigate and correct the error, we will recredit your consumer account for the amount of loss up to the lesser of \$2,500.00 (plus interest if your account earns interest) or the amount of the substitute check. If your account is new (30 days from the date your account was established), has been subject to repeated overdrafts, or we believe the claim is fraudulent, we may delay the availability of recredited funds until we determine the claim is valid or until the 45th day after the claim was submitted.**Member
FDIC**

BankUnited, N.A.

THIS CHECK IS VOID WITHOUT A MULTI-COLORED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW.

Bank United, New York, NY
Sandbridge Dunes Condo Unit Owners Assoc (419)
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

Check Number: 10023

PAY Five Hundred Eighty-Two And 00/100 Dollars

DATE 06/12/2026

AMOUNT ****\$582.99

TO THE ORDER OF: Gabriele Mack
204 Sandbridge Road #308
Virginia Beach, VA 23456

Memo: Invoice: 502025-010

⑈000010023⑈ ⑆267090594⑆9856815969⑆ ⑈0000058299⑈

#10023 07/03/2026 \$582.99

THIS CHECK IS VOID WITHOUT A MULTI-COLORED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW.

Bank United, New York, NY
Sandbridge Dunes Condo Unit Owners Assoc (419)
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

Check Number: 10024

PAY Six Hundred Twenty-Five And 00/100 Dollars

DATE 06/12/2026

AMOUNT ****\$625.00

TO THE ORDER OF: David Verano Jr.
204 Sandbridge Rd Unit 105
Virginia Beach, VA 23456

Memo: Invoice: 502026-011

⑈000010024⑈ ⑆267090594⑆9856815969⑆ ⑈0000062500⑈

#10024 07/06/2026 \$625.00

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Bank United, New York, NY
Sandbridge Dunes Condo Unit Owners Assoc (419)
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

Check Number: 10025

PAY Sixty-One And 30/100 Dollars

DATE 06/17/2026

AMOUNT ****\$61.30

TO THE ORDER OF: Gabriele Mack
204 Sandbridge Road #308
Virginia Beach, VA 23456

Memo: Invoice: 502025-013

⑈000010025⑈ ⑆267090594⑆9856815969⑆ ⑈000006130⑈

#10025 07/03/2026 \$61.30

THIS CHECK IS VOID WITHOUT A MULTI-COLORED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW.

Bank United, New York, NY
Sandbridge Dunes Condo Unit Owners Assoc (419)
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

Check Number: 10027

PAY One Hundred Ninety-Nine And 98/100 Dollars

DATE 06/18/2026

AMOUNT ****\$199.98

TO THE ORDER OF: Tom Hase
525 Water Street SW Unit 406
Washington, DC 20024

Memo: Invoice: 502026-012

⑈000010027⑈ ⑆267090594⑆9856815969⑆ ⑈0000019998⑈

#10027 07/06/2026 \$199.98

THIS CHECK IS VOID WITHOUT A MULTI-COLORED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW.

Bank United, New York, NY
Sandbridge Dunes Condo Unit Owners Assoc (419)
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

Check Number: 10029

PAY Sixty-Seven And 00/100 Dollars

DATE 07/01/2026

AMOUNT ****\$67.60

TO THE ORDER OF: Sandbridge Dunes- DC
Debit Card - United
301 Bendix Rd Ste 300 (419DC)
Virginia Beach, VA 23452

Memo: Invoice: 502026-026

⑈000010029⑈ ⑆267090594⑆9856815969⑆ ⑈000006760⑈

#10029 07/01/2026 \$67.60

THIS CHECK IS VOID WITHOUT A MULTI-COLORED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW.

Bank United, New York, NY
Sandbridge Dunes Condo Unit Owners Assoc (419)
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

Check Number: 10031

PAY Two Thousand, Five Hundred And 00/100 Dollars

DATE 07/16/2026

AMOUNT ****\$2,500.00

TO THE ORDER OF: Adam Carrasco
204 Sandbridge Rd Unit 216
Virginia Beach, VA 23456

Memo: RMS DEMO31 - UNIT 216

⑈000010031⑈ ⑆267090594⑆9856815969⑆ ⑈0000250000⑈

#10031 07/17/2026 \$2,500.00

THIS CHECK IS VOID WITHOUT A MULTI-COLORED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW.

Bank United, New York, NY
Sandbridge Dunes Condo Unit Owners Assoc (419)
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

Check Number: 10033

PAY Sixty-One And 90/100 Dollars

DATE 07/17/2026

AMOUNT ****\$61.90

TO THE ORDER OF: Sandbridge Dunes- DC
Debit Card - United
301 Bendix Rd Ste 300 (419DC)
Virginia Beach, VA 23452

Memo: Invoice: 502026-028

⑈000010033⑈ ⑆267090594⑆9856815969⑆ ⑈000006190⑈

#10033 07/22/2026 \$61.90

THIS CHECK IS VOID WITHOUT A MULTI-COLORED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW.

Bank United, New York, NY
Sandbridge Dunes Condo Unit Owners Assoc (419)
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

Check Number: 10034

PAY One Hundred Twenty-Two And 36/100 Dollars

DATE 07/21/2026

AMOUNT ****\$122.36

TO THE ORDER OF: Sandbridge Dunes- DC
Debit Card - United
301 Bendix Rd Ste 300 (419DC)
Virginia Beach, VA 23452

Memo: Invoice: 502026-027

⑈000010034⑈ ⑆267090594⑆9856815969⑆ ⑈0000012236⑈

#10034 07/22/2026 \$122.36

THIS CHECK IS VOID WITHOUT A FULL-COLORED BACKGROUND AND AN EMBOSSED WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW.

BankUnited, New York, NY
 Sandbridge Dunes Condo Unit Owners Assoc (419)
 c/o United Property Associates
 301 Bendix Road, Suite 300
 Virginia Beach, VA 23452-1385

Check Number: 10035

PAY TO THE ORDER OF: One Thousand, Six Hundred Eighty-Eight And 93/100 Dollars

DATE: 07/24/2026

AMOUNT: ****\$1,688.93

TO THE ORDER OF: Sandbridge Dunes- DC
 Debit Card - United
 301 Bendix Rd Ste 300 (419DC)
 Virginia Beach, VA 23452
 Memo: Invoice: 82225-028

10035

#10035 07/28/2026 \$1,688.93

THIS CHECK IS VOID WITHOUT A FULL-COLORED BACKGROUND AND AN EMBOSSED WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW.

BankUnited, New York, NY
 Sandbridge Dunes Condo Unit Owners Assoc (419)
 c/o United Property Associates
 301 Bendix Road, Suite 300
 Virginia Beach, VA 23452-1385

Check Number: 10036

PAY TO THE ORDER OF: One Hundred Eighty And 43/100 Dollars

DATE: 07/28/2026

AMOUNT: ****\$180.43

TO THE ORDER OF: Sandbridge Dunes- DC
 Debit Card - United
 301 Bendix Rd Ste 300 (419DC)
 Virginia Beach, VA 23452
 Memo: Multiple Invoices

10036

#10036 07/28/2026 \$180.43

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND.

BankUnited, New York, NY
 Sandbridge Dunes Condo Unit Owners Assoc
 c/o United Property Associates
 301 Bendix Road, Suite 300
 Virginia Beach, VA 23452-1385

100128

DATE: 06/29/2025

PAY TO THE ORDER OF: Evergreen Property

\$ 1,700.00

ONE THOUSAND SEVEN HUNDRED DOLLARS AND ZERO CENTS

memo: Inv: 20260376

100128

#100128 07/14/2026 \$1,700.00

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND.

BankUnited, New York, NY
 Sandbridge Dunes Condo Unit Owners Assoc
 c/o United Property Associates
 301 Bendix Road, Suite 300
 Virginia Beach, VA 23452-1385

100129

DATE: 07/02/2026

PAY TO THE ORDER OF: No To Bugs

\$ 460.00

FOUR HUNDRED SIXTY DOLLARS AND ZERO CENTS

memo: Acct 6676, Inv: 8028

100129

#100129 07/15/2026 \$460.00

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND.

BankUnited, New York, NY
 Sandbridge Dunes Condo Unit Owners Assoc
 c/o United Property Associates
 301 Bendix Road, Suite 300
 Virginia Beach, VA 23452-1385

100131

DATE: 07/06/2026

PAY TO THE ORDER OF: Whitman Development

\$ 500.00

FIVE HUNDRED DOLLARS AND ZERO CENTS

memo: Inv: 20260559

100131

#100131 07/16/2026 \$500.00

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND.

BankUnited, New York, NY
 Sandbridge Dunes Condo Unit Owners Assoc
 c/o United Property Associates
 301 Bendix Road, Suite 300
 Virginia Beach, VA 23452-1385

100132

DATE: 07/07/2026

PAY TO THE ORDER OF: The Hillier Companies Inc

\$ 1,226.78

ONE THOUSAND TWO HUNDRED TWENTY-SIX DOLLARS AND SEVENTY-EIGHT CENTS

memo: See Check Stub for Remittance Info

100132

#100132 07/16/2026 \$1,226.78

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND.

BankUnited, New York, NY
 Sandbridge Dunes Condo Unit Owners Assoc
 c/o United Property Associates
 301 Bendix Road, Suite 300
 Virginia Beach, VA 23452-1385

100133

DATE: 07/10/2026

PAY TO THE ORDER OF: The Hillier Companies Inc

\$ 6,211.48

SIX THOUSAND TWO HUNDRED ELEVEN DOLLARS AND FORTY-EIGHT CENTS

memo: See Check Stub for Remittance Info

100133

#100133 07/17/2026 \$6,211.48

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND.

BankUnited, New York, NY
 Sandbridge Dunes Condo Unit Owners Assoc
 c/o United Property Associates
 301 Bendix Road, Suite 300
 Virginia Beach, VA 23452-1385

100134

DATE: 07/14/2026

PAY TO THE ORDER OF: City of Virginia Beach

\$ 4,112.88

FOUR THOUSAND ONE HUNDRED TWENTY-SIX DOLLARS AND EIGHTY-EIGHT CENTS

memo: ACH 200-2678552-0183960, Inv: 381038 0185250

100134

#100134 07/22/2026 \$4,112.88

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND

Sandbridge Dunes Condo Unit Owners Assoc
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

BankUnited
136 E 57th Street
New York, NY 10022

100135
DATE: 07/14/2026

PAY TO THE ORDER OF Dominion Energy Virginia \$ 2,886.99 DOLLARS
Two Thousand Eight Hundred Eighty Six Dollars and Ninety Nine Cents

memo: See Check Stub for Remittance Info

EXPLANATION OF ADDITIONAL SECURITY FEATURES INDICATED ON REVERSE SIDE

#100135 12670905944 98568159691

#100135 07/24/2026 \$2,886.99

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND

Sandbridge Dunes Condo Unit Owners Assoc
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

BankUnited
136 E 57th Street
New York, NY 10022

100138
DATE: 07/16/2026

PAY TO THE ORDER OF Dominion Energy Virginia \$ 434.05 DOLLARS
Four Hundred Thirty-Four Dollars and Five Cents

memo: Act: 022656871088 Inv: 072656871088

EXPLANATION OF ADDITIONAL SECURITY FEATURES INDICATED ON REVERSE SIDE

#100138 12670905944 98568159691

#100138 07/24/2026 \$434.05

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND

Sandbridge Dunes Condo Unit Owners Assoc
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

BankUnited
136 E 57th Street
New York, NY 10022

100140
DATE: 07/16/2026

PAY TO THE ORDER OF VSC Fire and Security \$ 5,641.22 DOLLARS
Five Thousand Six Hundred Forty One Dollars and Twenty-Two Cents

memo: See Check Stub for Remittance Info

EXPLANATION OF ADDITIONAL SECURITY FEATURES INDICATED ON REVERSE SIDE

#100140 12670905944 98568159691

#100140 07/22/2026 \$5,641.22

ORIGINAL CHECK HAS A COLORED BACKGROUND WITH A MICRO PRINTED WARNING BAND

Sandbridge Dunes Condo Unit Owners Assoc
c/o United Property Associates
301 Bendix Road, Suite 300
Virginia Beach, VA 23452-1385

BankUnited
136 E 57th Street
New York, NY 10022

100142
DATE: 07/20/2026

PAY TO THE ORDER OF Datavatch Systems Inc. \$ 752.03 DOLLARS
Seven Hundred Fifty-Two Dollars and Three Cents

memo: Act: C08030761 Inv: 498027

EXPLANATION OF ADDITIONAL SECURITY FEATURES INDICATED ON REVERSE SIDE

#100142 12670905944 98568159691

#100142 07/28/2026 \$752.03

>000754 8329997 0001 008229 10Z
 SANDBRIDGE DUNES CONDOMINIUMS
 UNIT OWNERS ASSOCIATION
 OPERATING RESERVE
 301 BENDIX ROAD STE 300
 VIRGINIA BEACH VA 23452

Statement Date: July 31, 2026

Account Number: *****5977

Customer Service Information


Client Care: 877-779-BANK (2265)



Web Site: www.bankunited.com



Bank Address: BankUnited
 P.O. Box 521599
 Miami, FL 33152-1599


Customer Message Center

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CP NATL HOA & PROPERTY MGMT Account ***5977**
Account Summary

Statement Balance as of 06/30/2026			\$91,354.59
Plus	0	Deposits and Other Credits	\$0.00
Less	1	Withdrawals, Checks, and Other Debits	\$50,000.00
Less		Service Charge	\$0.00
Plus		Interest Paid	\$127.46
Statement Balance as of 07/31/2026			\$41,482.05

Interest Summary

Beginning Interest Rate	2.47%
Interest Paid this Statement Period	\$127.46
Interest Paid Year to Date	\$1,482.05

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
07/13/2026	CHECK #10002	\$50,000.00		\$41,354.59
07/31/2026	Interest Paid		\$127.46	\$41,482.05

Statement Date: July 31, 2026

Account Number: *****5977

Check Transactions

Check #	Date	Amount
10002	07/13	\$50,000.00

Items denoted with an "*" indicate processed checks out of sequence.

Rates by Date

Date	Rate
07/01	2.47%

Balances by Date

Date	Balance	Date	Balance	Date	Balance
06/30	\$91,354.59	07/13	\$41,354.59	07/31	\$41,482.05

Other Balances

Minimum Balance this Statement Period	\$41,354.59
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Statement Date: July 31, 2026

Account Number: *****5977

If your account does not balance please check the following carefully:

Have you entered the amount of each check in your checkbook register?

Are the amounts of your deposits and other additions entered in your checkbook register the same as those on this statement?

Have you checked all additions and subtractions in your checkbook register?

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7815 NW 148th ST, Miami Lakes, FL 33016**For Consumer Customers Only**

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2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need further information.
3. Tell us the dollar amount of the suspected error.

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For Electronic Funds Transfers, if we take more than 10 business days to investigate and correct the error, (20 business days if you are a new customer for electronic funds transfers occurring during the first 30 days after the first deposit is made to your account), we will recredit your consumer account for the amount you think is in error (plus interest if your account earns interest), so that you will have the use of the money during the time it takes us to complete our investigation.

For Substitute Checks, if we take more than 10 business days to investigate and correct the error, we will recredit your consumer account for the amount of loss up to the lesser of \$2,500.00 (plus interest if your account earns interest) or the amount of the substitute check. If your account is new (30 days from the date your account was established), has been subject to repeated overdrafts, or we believe the claim is fraudulent, we may delay the availability of recredited funds until we determine the claim is valid or until the 45th day after the claim was submitted.



THIS CHECK GUARANTEES A MULTICOLORED BACKGROUND AND AN ADDITIONAL WATERMARK ON THE BACK - NOT IF IT IS A REPRINT FROM

Bank United New York, NY

Sandbridge Dunes Condo Unit Owners Assoc (419)
 c/o United Property Associates
 301 Sandix Road, Suite 300
 Virginia Beach, VA 23452-1385

Check Number: 10002

PAY Fifty Thousand And 00/100 Dollars

DATE 07/07/2026

AMOUNT ****\$50,000.00

TO THE ORDER OF Sandbridge Dunes Condo Unit Owners Assoc # 419

Memo: Petrace CD

[Signature]

10000 1000 2# 12 26 70 90 5944 96 568 1 59 7 7# 100050000000

#10002

07/13/2026

\$50,000.00

>004341 8310427 0001 008229 10Z
 SANDBRIDGE DUNES CONDOMINIUMS
 UNIT OWNERS ASSOCIATION
 REPLACEMENT RESERVE
 301 BENDIX ROAD STE 300
 VIRGINIA BEACH VA 23452

Statement Date: July 31, 2026

Account Number: *****5985

Customer Service Information


Client Care: 877-779-BANK (2265)



Web Site: www.bankunited.com



Bank Address: BankUnited
 P.O. Box 521599
 Miami, FL 33152-1599


Customer Message Center

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CP NATL HOA & PROPERTY MGMT Account ***5985**
Account Summary

Statement Balance as of 06/30/2026			\$374,397.30
Plus	1	Deposits and Other Credits	\$18,770.00
Less	0	Withdrawals, Checks, and Other Debits	\$0.00
Less		Service Charge	\$0.00
Plus		Interest Paid	\$792.41
Statement Balance as of 07/31/2026			\$393,959.71

Interest Summary

Beginning Interest Rate	2.47%
Interest Paid this Statement Period	\$792.41
Interest Paid Year to Date	\$5,369.08

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
07/27/2026	Sandbridge Dunes CincXfer UNPRO1260		\$18,770.00	\$393,167.30
07/31/2026	Interest Paid		\$792.41	\$393,959.71

Statement Date: July 31, 2026

Account Number: *****5985

Rates By Date

Date	Rate
07/01	2.47%

Balances by Date

Date	Balance	Date	Balance	Date	Balance
06/30	\$374,397.30	07/27	\$393,167.30	07/31	\$393,959.71

Other Balances

Minimum Balance this Statement Period	\$374,397.30
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Statement Date: July 31, 2026

Account Number: *****5985

If your account does not balance please check the following carefully:

Have you entered the amount of each check in your checkbook register?

Are the amounts of your deposits and other additions entered in your checkbook register the same as those on this statement?

Have you checked all additions and subtractions in your checkbook register?

Have you carried the correct balance forward when starting a new page in your checkbook register?

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PLEASE CALL (TOLL FREE) 1-877-779-BANK (2265) OR WRITE US AT:**BankUnited Operations / EFT Error
7815 NW 148th ST, Miami Lakes, FL 33016**For Consumer Customers Only**

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3. Tell us the dollar amount of the suspected error.

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For Substitute Checks, if we take more than 10 business days to investigate and correct the error, we will recredit your consumer account for the amount of loss up to the lesser of \$2,500.00 (plus interest if your account earns interest) or the amount of the substitute check. If your account is new (30 days from the date your account was established), has been subject to repeated overdrafts, or we believe the claim is fraudulent, we may delay the availability of recredited funds until we determine the claim is valid or until the 45th day after the claim was submitted.



>004531 8310427 0001 008229 10Z
 SANDBRIDGE DUNES CONDOMINIUMS UNIT
 OWNERS ASSOCIATION
 RENTAL RESERVE
 301 BENDIX ROAD STE 300
 VIRGINIA BEACH VA 23452

Statement Date: July 31, 2026

Account Number: *****2303

Customer Service Information


Client Care: 877-779-BANK (2265)



Web Site: www.bankunited.com



Bank Address: BankUnited
 P.O. Box 521599
 Miami, FL 33152-1599


Customer Message Center

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CP NATL HOA & PROPERTY MGMT Account ***2303**
Account Summary

Statement Balance as of 06/30/2026			\$38,012.10
Plus	0	Deposits and Other Credits	\$0.00
Less	0	Withdrawals, Checks, and Other Debits	\$0.00
Less		Service Charge	\$0.00
Plus		Interest Paid	\$79.81
Statement Balance as of 07/31/2026			\$38,091.91

Interest Summary

Beginning Interest Rate	2.47%
Interest Paid this Statement Period	\$79.81
Interest Paid Year to Date	\$542.73

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
07/31/2026	Interest Paid		\$79.81	\$38,091.91

Rates By Date

Date	Rate
07/01	2.47%

Statement Date: July 31, 2026

Account Number: *****2303

Balances by Date

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
06/30	\$38,012.10	07/31	\$38,091.91

Other Balances

Minimum Balance this Statement Period	\$38,012.10
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Statement Date: July 31, 2026

Account Number: *****2303

If your account does not balance please check the following carefully:

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>002353 8645700 0001 008229 10Z
 SANDBRIDGE DUNES CONDOMINIUMS
 UNIT OWNERS ASSOCIATION
 DEBIT CARD ACCOUNT
 301 BENDIX ROAD STE 300
 VIRGINIA BEACH VA 23452

Statement Date: August 31, 2026

Account Number: *****1224

Customer Service Information


Client Care: 877-779-BANK (2265)



Web Site: www.bankunited.com



Bank Address: BankUnited
 P.O. Box 521599
 Miami, FL 33152-1599


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CP COMMERCIAL ANALYSIS CHECKIN Account ***1224**
Account Summary

Statement Balance as of 07/31/2026			\$2,000.00
Plus	2	Deposits and Other Credits	\$1,333.49
Less	7	Withdrawals, Checks, and Other Debits	\$1,513.66
Less		Service Charge	\$0.00
Plus		Interest Paid	\$0.00
Statement Balance as of 08/31/2026			\$1,819.83

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
08/04/2026	INTERSTATE ALL BATT NORFOLK VA 2584 DDA RF#061063 INTERSTATE	\$911.39		\$1,088.61
08/05/2026	THE HOME DEPOT #464 VIRGINIA BEAC VA 2584 DDA RF#041415 THE HOME D	\$139.31		\$949.30
08/07/2026	WM SUPERCE VIRGINIA BEAC VA 2584 DDA RF#896494 WM SUPERCE	\$124.87		\$824.43
08/10/2026	SANDBRIDGE SEASIDE	\$77.92		\$746.51

Statement Date: August 31, 2026

Account Number: *****1224

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
	VIRGINIA BEAC VA 2584 DDA RF#088584 SANDBRIDGE			
08/11/2026	RDC Deposit		\$1,130.70	\$1,877.21
08/17/2026	WEB TFR TO 009856815969 WEB RF#153126000446	\$80.00		\$1,797.21
08/18/2026	RDC Deposit		\$202.79	\$2,000.00
08/24/2026	WAL-MART #3216 VIRGINIA BEAC VA 2584 DDA RF#002619 WAL-MART #	\$164.30		\$1,835.70
08/27/2026	THE HOME DEPOT #464 VIRGINIA BEAC VA 2584 DDA RF#052580 THE HOME D	\$15.87		\$1,819.83

Balances by Date

Date	Balance	Date	Balance	Date	Balance	Date	Balance
07/31	\$2,000.00	08/07	\$824.43	08/17	\$1,797.21	08/27	\$1,819.83
08/04	\$1,088.61	08/10	\$746.51	08/18	\$2,000.00		
08/05	\$949.30	08/11	\$1,877.21	08/24	\$1,835.70		

Other Balances

Minimum Balance this Statement Period	\$746.51
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Statement Date: August 31, 2026

Account Number: *****1224

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	Investment rates					
9/2/2026	Atlantic Union Bank	Townebank	National Cooperative Bank (NCB)	First Citizens Bank (CIT)	Pinnacle Financial Partners	BankUnited
3 month CD				4.00% current rate; 4.08% APY (90 days)		3.4% APY
5 month CD		3.22% current rate; 3.26% APY (250K min)				
6 month CD			3.40% current rate	3.6% current rate; 3.67% APY	3.70% current rate	3.5% APY
9 month CD			3.45% current rate	3.5% current rate; 3.56% APY	3.80% current rate	3.55% APY
10 month CD		3.35% current rate; 3.39% APY (\$250k min)				
12 month CD			3.50% current rate	3.25% current rate; 3.30% APY (\$1k min)	4.15% current rate	3.70% APY
13 month CD	3.7% APY - same for 4 and 7 months					
18 month CD				3.00% current rate; 3.05% APY (\$1k min)	4.15% current rate	
19 month CD		2.53% current rate; 2.55% APY (\$1k)				
24 month CD			3.55% current rate	2.75% current rate; 2.79% APY (\$1k min)	4.20% current rate	
36 month CD				2.75% current rate; 2.79% APY (\$1k min)	4.25% current rate	
13 Week CDAR				3.85% current rate; 3.92% APY		3.25% APY
26 Week CDAR				3.50% current rate; 3.56% APY		3.35% APY
6 month CDAR			2.25% current rate; 2.28% APY		3.50% current rate	
12 month CDAR			2.05% current rate; 2.07% APY		3.90% current rate	
24 month CDAR			2.00% current rate; 2.02% APY		4.00% current rate	
52 weeks CDARS			2.30% current rate; 2.33% APY	3.20% current rate; 3.25% APY (\$10k min)		3.55% APY
Money market	2.25% APY (25K min)		2.74% APY	Tiered rates listed on page 2	3.60% current rate (\$25k min)	2.5% current rate (\$2.5k min)
ICS			0.40% APY (\$30k min)	Tiered rates listed on page 2	3.20% current rate	2.25% APY

***CAB Money Market**

Tier	Rate	APY
\$1,000 - \$99,999.99	0.15%	0.15%
\$100,000 - \$249,999	0.20%	0.20%
\$250,000 - \$499,999	0.25%	0.25%
\$500,000 - \$999,999	0.47%	0.47%
\$1,000,000 & above	0.57%	0.57%

Minimum Opening Deposit \$1,000

****ICS[®] The IntraFi[®] Cash Service**

Tier	Rate	APY
\$0 - \$14,999.99	0.00%	0.00%
\$15,000 - \$99,999.99	0.15%	0.15%
\$100,000 - \$499,999.99	0.20%	0.20%
\$500,000 - \$999,999.99	0.42%	0.42%
\$1,000,000.00 & Above	0.52%	0.52%

Minimum Opening Deposit \$50,000

**Maximum of \$10,000,000 per customer. Talk to your representative about specific product limits. The illustrated minimum collected balance must be maintained to obtain the disclosed APY for that tier. The daily collected balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. The interest rate and APY (Annual Percentage Yield) may change after account opening. Fees could reduce the earnings on the account.

Sandbridge Dunes Condominium Association, Inc.
Management Report
September 2026

Investments:

The Replacement Reserve account and the Operating Reserve account YTD were funded appropriately per the current budget.

CDs:

The Association currently has (6) CD Investments:

FC	Repl Res – 1601 – 6M – 3.60%	08/19/26	\$193,169.78	(cashed out, back in RR)
FC	OP Res – 0101 – 3M – 4.00%	08/27/26	\$50,170.14	(cashed out, back in OR)
TB	Repl Res – 4202 – 12m – 2.11%	10/24/26	\$109,648.99	
AUB	Repl Res – 9922 – 13M – 3.50%	11/21/26	\$113,857.58	
AUFC	Repl Res – 1366		\$300,000.00	
PFP	Repl Res – 1828 – 12M – 3.60%	03/23/27	\$188,856.84	

The most current CD rates schedule is attached to the report.

Annual Assessments & Delinquency Reports:

As of August 31, 2026 there are currently five (5) delinquent accounts totaling \$1,957.13. This amount reflects current, collections, acceleration, late fee, attorney cost, court cost, and due process assessments. A current delinquency report is included in this packet. If a discussion of this report is necessary, it must be done in the Executive Session. If you have immediate questions, please contact Management.

Description of Items Requiring Ratification:

Railing Post Repair | Chesapeake Fence & Awning Co., Inc. repaired and resecured a railing post on the 4th floor near Unit 403. **Cost: \$465.00.**

Exterior Repair - Unit 410 | Whitman Development exterior repairs related to a leak in Unit 410, located in the front bedroom along the exterior walkway wall. **Cost: \$2,275.00.**

Bids & Proposals:

Management received the following bids and proposals:

Power Wash Estimates

Company	Date Received	Cost
King Clean	08/19/2026	\$9,678.00
Shine Time	08/10/2026	\$7,847.54
	Concrete Cleaning Extra	\$12,461.72

Property Inspections:

Management last performed property inspections of the community on 08/19/26. The violation log is included for review. The board is reminded that the violation log is confidential and if a discussion of this report is necessary, it must be done in the executive session.

Maintenance:

Covered in the Building Manager's report by Adam.

Pest Control:

No To Bugs completed its routine pest control service on 08/18/26, including preventive inspections and treatment of the common areas.

Fire Suppression:

VSC completed the Fire Pump repair on 08/20/26.

Passed Fire Marshal inspection on 09/01/26.

Building:

Adam will provide details regarding gate incident and any update.

Lighting:

Nothing to report at this time.

Elevator:

Elevator 2 Northwest is back in service on 07/28/26.

Request for Modifications (Interior or Exterior):

Management did not receive any modification requests during the reporting period.

Miscellaneous:

Nothing to report at this time.

Current Contracts:

Vendor	Service	Expiration Date	Required Notice
Wright National	Flood Insurance	4/22/27	Annual
Affordable Towing	Tow service	5/25/2027	5 days written
Erie Insurance	Insurance Master Policy	6/19/27	No Clause
Getem Services	Pest Control	8/2/26	No Clause
Mid-Atlantic Entry	Gate maintenance	8/28/26	30 days written
BFPE	Fire Alarm Monitoring	9/6/26	30 days written
TFC	Disposal Service	11/1/26	60 day notice
Adams Cleaning	Cleaning Service	11/30/26	No Clause
KD Rounds	Landscaping	12/31/26	No Clause
DMA	Reserve Study	1/14/27	None
GFE	Reserve Study	In Progress	None
UPA	Management	1/1/28	90 days

Respectfully Submitted,
Ray Sindac
Association Manager

Reasonable Accommodation and Modification Policy

Reasonable Accommodations and Modifications

Pursuant to Va. Code § 36-96.3(A)(9) and applicable federal law, reasonable accommodation and reasonable modifications for individuals with disabilities shall be considered in order to afford such individuals an equal opportunity to use and enjoy a dwelling.

For properties governed by a homeowners' association or condominium association (each, an "Association"), the Association's board of directors is the decision-making authority with respect to requests for reasonable accommodations and reasonable modifications affecting Association-governed rules, policies, common areas, or structural components.

UPA does not independently approve or deny such requests on behalf of an Association. Instead, UPA's role is administrative and facilitative, which may include:

- Receiving and documenting accommodation or modification requests
- Promptly transmitting requests and supporting documentation to the Association's board
- Assisting the board in coordinating information, timelines, and responses
- Communicating the board's decision to the requested party

UPA shall assist in ensuring that requests are processed promptly, individually, and in good faith, consistent with applicable fair housing laws and the Association's governing documents. Requests shall be handled in accordance with this policy and UPA's Reasonable Accommodation and Modification Policy.

9/2/2026

Effective Date



Approved By · Debra Young, President and CEO