



Reserve Study for

**Fountain Pointe Homeowners' Association
Memphis, TN**

September 17, 2025



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Prepared by Global Solution Partners
Fountain Pointe Homeowners' Association Reserve Study

September 17, 2025

Mrs. Michelle Whitworth
Property Manager
Wright Property Management
5050 Poplar Ave., Suite 1800
Memphis, TN 38157

Dear Mrs. Whitworth,

Global Solution Partners is pleased to present the requested reserve study to the Fountain Pointe Homeowners' Association. We trust that you will find the report to be thorough, comprehensive, and informative. Once you've had the opportunity to review the report, please feel free to contact us with any questions. We are always happy to assist.

Property Description

Fountain Pointe is a single-family homes community located in Memphis, TN. The community consists of 168 homes and is approximately 29 years old. Some of the common assets of the Fountain Pointe Homeowners' Association include the entrance gates and associated equipment, fountains, lake, asphalt streets and parking areas, perimeter fencing, playground, basketball court, common area lighting, and irrigation equipment. The community appeared to be in fair condition at the time of the site visit.

Reserve Study Defined

A reserve study is a budget planning tool that identifies the components a community association is responsible for maintaining or replacing, the current status of the reserve fund, and a stable and equitable funding plan to offset the anticipated future major common area expenditures.

This limited evaluation is conducted for budget and cash flow purposes. Tasks outside the scope of a reserve study include, but are not limited to, design review, construction evaluation, intrusive or destructive testing, budget reconciliation, accounting services, preventive maintenance plans, and structural or safety evaluations.

Revised - February 26th, 2026

Per the directive of the client, the following changes have been made to the document dated October 16th, 2025:

- *The basketball goal and pole replacement unit cost has been updated to \$750.00*
- *The children's playground equipment replacement unit cost has been updated to \$6,000.00*
- *The mailbox and light post painting allowance has been updated to include the painting of the iron gates, the unit cost has been updated to match their cost of \$14,000 plus inflation, and the remaining useful life has been updated to first occur in 2030*

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- *The Reserve Study Assumptions paragraph has been updated to state that the Reserve payments occur at the end of every calendar year*

Per the directive of the client, the following changes have been made to the document dated February 26th, 2026:

- *All references of the pond have been updated to lake and the lake maintenance and repair yearly allowance current cost has been updated to \$1,000 in 2026*
- *The asphalt streets and parking areas patch and seal has been updated to first occur in 2026 at a current cost of \$170,000 and the asphalt streets and parking areas mill and overlay has been set to occur in 2031 with the patch and seal set to reoccur every five years after the mill and overlay*
- *The Wood perimeter fencing upgrade allowance to Faux Stone has been updated with cycle one to occur in 2026 at a current cost of \$15,000, cycle two in 2028 at a current cost of \$9,000 and cycle three to occur in 2030 at a current cost of \$23,000*

The Recommended Reserve Fund Contribution plan has been updated accordingly

Executive Financial Summary

Based on the information collected during the reserve study process, the recommended reserve fund contribution for 2026 is \$120,000. The annual contribution recommendations have been set to meet future expenses while avoiding special assessments and minimizing dues increases. The recommended contributions increase by the inflation rate of 5% in an effort to have today's homeowners and future homeowners share a fair and equitable portion of the financial obligations to maintain the community. Additionally, the annual reserve contribution will reset one time to \$70,000 in 2032 after some large capital expenditures have been realized in order to bring the cash flow closer in line with the anticipated expenses for the community.

Most association board members find the [Cash Flow Analysis](#) table and the [Projected Reserve Contributions](#) table to be helpful overviews of the study. The cash flow table shows the recommended annual reserve payments by year for the entire 30-year study period. The Projected Reserve Contributions table breaks down the annual contribution based on the number of unit owners in the community and shows how much they will individually be contributing to the reserves on a monthly and annual basis.

This study is based on current conditions at the time of the site visit, which are expected to change over time. As a result, regular updates are essential to ensure the study remains accurate and relevant.

Date of Site Visit

The site visit for Fountain Pointe Homeowners' Association was conducted by Mr. Phil Halpin of Global Solution Partners on September 15, 2025. Mr. Halpin was met on site by Property Manager, Mrs. Michelle Whitworth. Board member, Mrs. Catherine Davis, also provided pertinent information used in this report.

Property Observations

- The wood perimeter fencing upgrade allowance to faux stone has been divided into three equal cycles to allow the Association the flexibility to decide which wood perimeter fencing to replace in each cycle.

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- The asphalt surfaces were observed to be in fair condition. Evidence of previous repairs was observed; the surface is worn, and cracking was noted throughout. Asphalt surfaces should be resealed on a five to seven-year schedule to provide protection from oxidation due to exposure to the sun and elements, minimize surface cracking, and enhance the aesthetics of the community.
- The stormwater drainage system can reasonably be expected to last 50+ years, depending on maintenance practices and geographical location. Evaluation of the stormwater drainage system is outside the scope of the Reserve Study. Global Solution Partners has included a stormwater drainage system allowance in the reserves for general repairs/maintenance and clearing of drains. Consult with a qualified contractor for specific concerns and maintenance recommendations.
- There is one manufactured lake located on site. Global Solution Partners has included an annual maintenance/repair allowance in the study and recommends implementing a regular maintenance schedule for the lake to help preserve its functionality and extend its useful lifespan. Consistent upkeep minimizes sediment buildup, manages vegetation, and ensures the lakes' design features continue to operate effectively. Consult a qualified contractor for maintenance recommendations and schedules. Contractor recommendations may be used in future updates to this Reserve Study.

Depth of Study

This study is a full “Level 1” reserve study with a site visit. A site visit was conducted to verify the existing condition as it relates to the average life expectancies of the various reserve study components and to verify component quantities. The Reserve Study site visit is a visual evaluation intended to assess the current condition of a representative sampling of the components and systems included in the study. In-place testing, laboratory testing, and non-destructive testing of the reserve study components were not performed. Field measurements of component quantities were made to either verify improvement plan take-offs or determine directly the quantities of various components. Photographs were taken of the site improvements.

Summary of Financial Assumptions

The table below contains a partial summary of information including the study start date, number of dues-paying members, and beginning reserve fund balance, provided by the client or client's representative for the Fountain Pointe Homeowners' Association reserve funding study.

Reserve Study by Calendar Year Starting	January 1, 2026
Reserve Funding Study Length	30 years
Number of Dues-Paying Members	168
Reserve Balance as of January 1, 2026	\$298,069
Annual Inflation Rate	2.57%
Interest Rate on Reserve Funds	0.50%
Dues Change Period	1 year

Recommended Payment Schedule

The table below contains Global Solution Partners' recommended schedule of reserve fund contribution payments for the next five years. See the [Projected Reserve Contributions](#) table later in this report for the full 30 years. Failure to follow the proposed schedule of payments may result in inadequate reserve funds and require the use of Special Assessments in the future. The recommended reserve fund contributions have been set to meet future capital expenses while avoiding special assessments and minimizing dues increases.

Calendar Year	Member Monthly Reserve Payment	Monthly Reserve Payment	Annual Reserve Payment	Proposed Reserve Balance
2026	\$59.52	\$10,000	\$120,000	\$233,112
2027	\$62.50	\$10,500	\$126,000	\$316,944
2028	\$65.63	\$11,025	\$132,300	\$439,832
2029	\$68.91	\$11,576	\$138,915	\$579,208
2030	\$72.35	\$12,155	\$145,861	\$647,409

Reserve Study Assumptions

The following assumptions are implicit in this reserve study:

- Cost estimates and financial information are accurate and current
- No unforeseen circumstances will cause a significant reduction in reserves
- Sufficient comprehensive property insurance exists to protect from insurable risks
- The association plans to continue to maintain the existing common areas and amenities
- Reserve payments occur at the end of every calendar year
- Expenses occur at the end of the expense year

Inflation Estimate

An annual inflation multiplier of 2.57% has been applied to all future expenses within the 30-year study period. This annual inflation rate was obtained by averaging the previous 30-years' rates as published by the U.S. Bureau of Labor Statistics.

Initial Reserves

Initial reserves for this Reserve Study were projected by the client to be \$298,069 on January 1, 2026. An interest rate of 0.50% per year has been factored into this Reserve Study. The implicit assumption has been made that the reserve accounts were not drawn down between the date of the known reserve balance and the study start date.

Financial Condition of the Association

It is recommended that the association adjust its reserve fund contributions to align with the [Cash Flow Analysis](#) and [Projected Reserve Contributions](#) tables contained in this study.

Special Assessments

Special Assessments have not been factored into this reserve study.

Reserve Funding Goal

The reserve fund goal is to maintain a reserve account balance that meets or exceeds the annual cash flow requirement for the maintenance or replacement of all community reserve items. Global Solution Partners recommends maintaining reserves at a minimum of 10% +/- threshold at the lowest projected expense year throughout the 30-year study period.

Study Method

Every reserve item has been given an estimated remaining useful life, an estimated useful life when new, a present cost, and an estimated future cost based on inflation. The present costs of the reserve items in this report have been estimated using a variety of sources. These include professional cost-estimating resources, contractor quotes and invoices provided by the client, our proprietary database, and the knowledge and experience of our Reserve Analysts. Equal annual payments are calculated for each reserve item based upon a payment starting year and a payment ending year using the end-of-period payment method. Interest earned, if applicable, on accumulated reserve funds and taxes on the reserve interest are also calculated. As you review this report, you may find the specifics e.g., quantities, costs, life expectancies, etc. of each reserve item in the [Reserve Item Listing](#) table.

Global Solution Partners has estimated future projected expenses for Fountain Pointe Homeowners' Association based upon the preservation of existing components within the community that the association is responsible for maintaining. The reserve study is limited in scope to those expense items listed in the [Reserve Item Listing table](#). Expense items that have an expected life of more than 30 years may not be included in this reserve study unless payment for these items overlaps the 30-year reserve study envelope.

This study uses the Cash Flow Method (also known as the pooling method) to develop its reserve funding plan. This approach aims to ensure that reserve contributions are sufficient to cover annual projected expenses. Various funding scenarios were tested against the anticipated schedule of reserve costs until the desired funding goal was met.

Of primary concern is the preservation of a positive funding balance, with funds sufficient to meet projected expenses throughout the study life. Based upon the included reserve funding study, it is our professional opinion that the annual reserve fund contributions recommended in the Annual Reserve Payment column of the [Cash Flow Analysis](#) table and the subsequent breakdown of those contributions as member monthly fees shown in the [Projected Reserve Contributions](#) table will realize this goal.

In the process of developing the study, Global Solution Partners gathered specific information about the property by conducting a site visit and performing research through various sources. Additionally, information e.g., current reserve fund balances, number of dues-paying members, desired start date, pertinent maintenance history, etc. were obtained directly from the client and/or the client's representative. Global Solution Partners relies on such information provided by the client and assumes it to be complete and accurate. Where the age of a particular Reserve Item (as listed in the Reserve Study) is unknown, the client or client's representative provided to Global Solution Partners the client's best-estimate age of

that item. If the client or client's representative was unable to provide an estimate of a Reserve Item's age, Global Solution Partners made its own estimate of the age of the Reserve Item based on visual observation. The Reserve Study is created for the association's use and is a reflection of information gathered by and provided to Global Solution Partners.

This information is not for the purpose of performing an audit, historical records, quality, or forensic analyses. Any on-site evaluation is not considered to be a project audit, quality inspection, or structural engineering study.

Impact of Component Life

The projected life expectancy of the major components and the reserve funding needs of the Association are closely tied. Performing the appropriate routine maintenance for each major component generally increases the component's useful life, effectively moving the component's expense into the future, which reduces the reserve funding payments of the Association. Failure to perform such maintenance can shorten the remaining useful life of the major components, bringing the replacement expense closer to the present, which increases the reserve funding payments of the Association.

Preventive Maintenance

Preventive maintenance is a critical aspect affecting a community's life cycle costs and structural safety. Global Solution Partners encourages every association to have a preventive maintenance manual prepared in conjunction with a reserve study.

The preventive maintenance manual should outline a proactive multi-year plan for ongoing maintenance, periodic structural inspections, and timely repair and replacement of common area components such as roofs, roads, mechanical equipment, and other portions of the community's common elements. The preventive maintenance plan should incorporate all applicable common elements, not just those addressed in the reserve study.

Keeping Your Reserve Study Current

Global Solution Partners recognizes reserve studies as an essential component of effective property management. Due to the ongoing changes in physical conditions and financial factors over time, the accuracy and relevance of a reserve study naturally diminish. Therefore, reserve studies typically remain useful for only a few years before an update is required.

This reserve study should be updated when any of the following occur:

- At least once every three years
- At significant changes in inflation rates
- At changes in the number of dues-paying members
- Before making changes to the property
- After a flood or fire
- After the change of ownership or management
- After Annexation or Incorporation

Items Beyond the Scope of This Report

The following list includes a sampling of items that are outside the scope of the reserve study. Some assets may require consultation with qualified contractors for further evaluation.

- Engineering analysis or structural stability of the building(s) or site
- Hidden improvements such as sewer, water, and electrical lines, or other buried or concealed items
- A Property Condition Assessment or other specialty or comprehensive inspection
- Missing or omitted information not supplied by the client for purposes of reserve study preparation
- Building or land appraisals for any purpose
- State or local zoning ordinance violations
- Building code violations
- Soil conditions, soil contamination, or geological stability of the site
- Air quality, asbestos, electromagnetic radiation, formaldehyde, lead, mercury, or radon
- Water quality or other environmental hazards
- Invasions by termites and any or all other destroying organisms or insects
- Damage or destruction due to birds, bats, or animals to the buildings or site
- Adequacy or efficiency of any system or component on-site
- Specifically excluded reserve items
- Septic systems and septic tanks
- Buried or concealed portions of swimming pools, pool liners, Jacuzzis, spas, or similar items
- Items concealed by signs, carpets, walls, or other things
- A pest inspection
- A roof inspection
- An electrical inspection
- A plumbing inspection

Tennessee State Regulations

The requirements for community associations in the State of Tennessee are as follows:

In April 2023, Tennessee passed SB863, mandating reserve studies for homeowner associations in Tennessee with common elements with an aggregate replacement cost exceeding over \$10,000, to ensure boards have accurate reserve fund insights and minimize special assessments. This law requires associations without recent studies to conduct one by January 1, 2025, and those with studies to update every five years. The reserve study must follow the standards set by the Community Associations Institute (CAI) or equivalent. The aim is to help associations manage large expenses through reserve funds for the long term safety of the members of the community.

Governing Documents

The CCRs (conditions, covenants, and restrictions) governing documents were provided and reviewed as part of this study to assist in determining what parties are responsible for various assets within the community.

Items Considered to be Long-Lived

Items considered to be long-lived are intentionally not included in this study. Long-lived items are typically those items that have a useful life expectancy beyond the current study period. The following items have been identified as long-lived and therefore are not included in this study:

- Concrete culvert and rip rap at the lake
- Iron fencing
- Faux Stone perimeter wall

Although the concrete surfaces could be considered to be Long-Lived, a repair and maintenance allowance has been factored into this analysis. Routine maintenance of these items will not only enhance the look of the community but may also extend the design life of these items.

Items Considered to be Operational

Items typically covered by the operational budget are intentionally excluded from this study. Items considered to be operational are defined as assets that either individually or collectively have a repair or replacement cost under \$1,000, and/or are considered part of routine maintenance. The following items have been identified as operational budget items and therefore are not included in this study:

- General landscaping
- General community signage
- Low-voltage landscape and perimeter wall lighting
- Two small boat docks
- Benches, swings, and picnic tables
- Little free library stand
- Concrete curbing powerwashing
- Minimal concrete street repair
- Four steel bollards in alley corners
- Community flag and flagpole
- Refurbish iron pedestrian gate in the wall near the parking lot
- Storage shed near entrance on Fountain River Drive
- Sewage \$500 quarterly allowance

Items Maintained by Others

Items maintained by other entities or individuals i.e., municipalities, individual dwelling unit owners, other associations, utility companies, etc. are intentionally not included in this study. The following items have been identified as being maintained by others and therefore are not included in this study:

- Fire hydrants on site
- Water supply system
- Sewer system
- Transformers on site
- Single-family homes and their lots
- Lamp posts replacement outside each dwelling home
- Mailbox replacement

Statement of Qualifications

Global Solution Partners is a professional firm in the business of preparing reserve studies and other related property services for resorts, hotels, and community associations. We are familiar with construction practices, construction costs, and contracting practices. Our staff members have vast experience in property due diligence and hold many certifications and licenses including but not limited to: contracting, engineering, roofing, code inspection, real estate, project management, home inspection, and pest control. This study was overseen by Cheryl Rorrer, RS.

Liability

This study has been performed in compliance with the Community Associations Institute (CAI) national reserve study standards, as well as any applicable state guidelines. Global Solution Partners and the Reserve Specialist overseeing the study shall incur no civil liability for performing the physical or financial portions of this reserve study, which has been performed in accordance with these standards.

Conflict of Interest

As the preparer of this reserve study, Global Solution Partners certifies that we do not have any vested interests, financial interests, or other interests that would cause a conflict of interest in the preparation of this reserve study.

Global Solution Partners would like to thank the Fountain Pointe Homeowners' Association for the opportunity to be of service in the preparation of this reserve study. Should you have any questions, please don't hesitate to contact us.

Prepared by

Alexis Bethea
Project Manager
Global Solution Partners

Community Photos



Basketball court



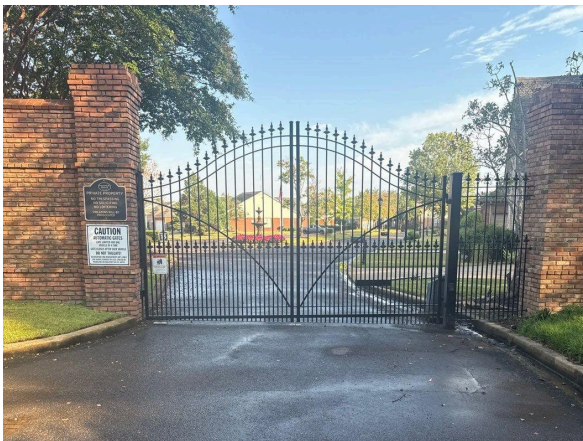
Playground equipment



Abandoned fountain outside entrance gates



Decorative fountain within entrance gates



Entrance/exit gates



Automatic gate entry opener

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Automatic gate entry control system



Entrance wall and gate



Wood and Faux Stone perimeter fencing



Lake concrete culvert



Lighting pole and fixtures



Irrigation equipment

Reserve Item Categories

Recreational Area



Item Name	Present Cost	Remaining Life	Expected Life	First Expense Year	First Expense	Repeating Item?
Asphalt sports court resurface	\$6,525.00	5 Yrs	7 Yrs	2031	\$7,407.68	Y
Basketball goal and pole replacement	\$750.00	10 Yrs	15 Yrs	2036	\$966.64	Y
Children's playground equipment replacement	\$6,000.00	8 Yrs	20 Yrs	2034	\$7,350.45	Y

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Site



Item Name	Present Cost	Remaining Life	Expected Life	First Expense Year	First Expense	Repeating Item?
Automatic gate entry control system replacement	\$6,363.00	1 Yrs	12 Yrs	2027	\$6,526.53	Y
Automatic gate entry opener replacement	\$20,400.00	12 Yrs	15 Yrs	2038	\$27,661.42	Y
Common area lighting pole and fixture replacement	\$9,279.41	5 Yrs	20 Yrs	2031	\$10,534.70	Y
Concrete drains and stormwater drainage system repair allowance	\$105,767.20	8 Yrs	15 Yrs	2034	\$129,572.80	Y
Decorative fountain pump and filtration system repair allowance - Abandoned outside front entrance	\$3,535.00	5 Yrs	7 Yrs	2031	\$4,013.20	Y
Decorative fountain pump and filtration system repair allowance - Within front entrance	\$3,535.00	4 Yrs	7 Yrs	2030	\$3,912.65	Y
Decorative fountain refurbishment - Within front entrance	\$1,060.50	11 Yrs	14 Yrs	2037	\$1,401.96	Y
Decorative fountain restoration - Abandoned outside front entrance	\$5,074.90	5 Yrs	14 Yrs	2031	\$5,761.42	Y
Entrance, monument, and gate refurbishment	\$14,140.00	24 Yrs	25 Yrs	2050	\$25,997.88	Y

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Entry gates refurbishment	\$32,320.00	10 Yrs	15 Yrs	2036	\$41,655.75	Y
Irrigation system equipment replacement allowance	\$10,100.00	4 Yrs	5 Yrs	2030	\$11,179.00	Y
Lake maintenance and repair yearly allowance	\$1,000.00	0 Yrs	1 Yrs	2026	\$1,000.00	Y
Landscape project allowance - With 10 mature trees	\$20,000.00	4 Yrs	10 Yrs	2030	\$22,136.63	Y
Mailbox and light post painting allowance - including iron gates	\$14,359.80	4 Yrs	8 Yrs	2030	\$15,893.88	Y
Street lighting replacement	\$11,776.60	12 Yrs	28 Yrs	2038	\$15,968.50	Y
Street signage replacement	\$1,656.40	14 Yrs	30 Yrs	2040	\$2,362.93	Y
Wood perimeter fencing upgrade allowance to Faux Stone - Cycle one	\$15,000.00	0 Yrs	35 Yrs	2026	\$15,000.00	N
Wood perimeter fencing upgrade allowance to Faux Stone - Cycle three	\$23,000.00	4 Yrs	35 Yrs	2030	\$25,457.12	N
Wood perimeter fencing upgrade allowance to Faux Stone - Cycle two	\$9,000.00	2 Yrs	35 Yrs	2028	\$9,468.54	N

Paving



Item Name	Present Cost	Remaining Life	Expected Life	First Expense Year	First Expense	Repeating Item?
Asphalt streets and parking areas mill and overlay	\$587,436.92	5 Yrs	25 Yrs	2031	\$666,903.53	Y
Asphalt streets and parking areas patch and seal	\$170,000.00	0 Yrs	5 Yrs	2026	\$170,000.00	Y
Concrete curbing repair allowance (10% every 10 years) - Streets and parking areas	\$34,544.60	1 Yrs	10 Yrs	2027	\$35,432.39	Y

Reserve Item Listing

Category	Reserve Items	Unit Cost	No Units	Current Cost When New	Estimated Remaining Life	Estimated Remaining Life When New	Year	Estimated Future Cost	Straight Line Payment
Recreational Area	Asphalt sports court resurface	\$4.35 sqft	1,500 sqft	\$6,525	5 Yrs	7 Yrs	2031 2038 2045	\$7,408 \$8,848 \$10,567	\$1,235 \$1,264 \$1,510
Recreational Area	Basketball goal and pole replacement	\$750.00 ea	1 ea	\$750	10 Yrs	15 Yrs	2036 2051 2066	\$0,967 \$1,414 \$2,070	\$088 \$094 \$138
Recreational Area	Children's playground equipment replacement	\$6000.00 lump sum	1 lump sum	\$6,000	8 Yrs	20 Yrs	2034 2054 2074	\$7,350 \$12,210 \$20,283	\$817 \$611 \$1,014
Site	Automatic gate entry control system replacement	\$6363.00 ea	1 ea	\$6,363	1 Yrs	12 Yrs	2027 2039 2051	\$6,527 \$8,850 \$12,000	\$3,263 \$737 \$1,000
Site	Automatic gate entry opener replacement	\$5100.00 ea	4 ea	\$20,400	12 Yrs	15 Yrs	2038 2053 2068	\$27,661 \$40,474 \$59,222	\$2,128 \$2,698 \$3,948
Site	Common area lighting pole and fixture replacement	\$1325.63 ea	7 ea	\$9,279	5 Yrs	20 Yrs	2031 2051 2071	\$10,535 \$17,500 \$29,069	\$1,756 \$875 \$1,453
Site	Concrete drains and stormwater drainage system repair allowance	\$3110.80 ea	34 ea	\$105,767	8 Yrs	15 Yrs	2034 2049 2064	\$129,573 \$189,592 \$277,412	\$14,397 \$12,639 \$18,494
Site	Decorative fountain pump and filtration system repair allowance - Abandoned outside front entrance	\$3535.00 ea	1 ea	\$3,535	5 Yrs	7 Yrs	2031 2038 2045	\$4,013 \$4,793 \$5,725	\$669 \$685 \$818
Site	Decorative fountain pump and filtration system repair allowance - Within front entrance	\$3535.00 ea	1 ea	\$3,535	4 Yrs	7 Yrs	2030 2037 2044	\$3,913 \$4,673 \$5,582	\$783 \$668 \$797
Site	Decorative fountain refurbishment - Within front entrance	\$42.42 sqft	25 sqft	\$1,061	11 Yrs	14 Yrs	2037 2051 2065	\$1,402 \$2,000 \$2,853	\$117 \$143 \$204
Site	Decorative fountain restoration - Abandoned outside front entrance	\$53.42 sqft	95 sqft	\$5,075	5 Yrs	14 Yrs	2031 2045 2059	\$5,761 \$8,219 \$11,725	\$960 \$587 \$837

Reserve Item Listing

Category	Reserve Items	Unit Cost	No Units	Current Cost When New	Estimated Remaining Life	Estimated Remaining Life When New	Year	Estimated Future Cost	Straight Line Payment
Site	Entrance, monument, and gate refurbishment	\$14140.00 lump sum	1 lump sum	\$14,140	24 Yrs	25 Yrs	2050 2075 2100	\$25,998 \$49,028 \$92,460	\$1,040 \$1,961 \$3,698
Site	Entry gates refurbishment	\$8080.00 ea	4 ea	\$32,320	10 Yrs	15 Yrs	2036 2051 2066	\$41,656 \$60,951 \$89,184	\$3,787 \$4,063 \$5,946
Site	Irrigation system equipment replacement allowance	\$10100.00 lump sum	1 lump sum	\$10,100	4 Yrs	5 Yrs	2030 2035 2040	\$11,179 \$12,691 \$14,408	\$2,236 \$2,538 \$2,882
Site	Lake maintenance and repair yearly allowance	\$1000.00 lump sum	1 lump sum	\$1,000	0 Yrs	1 Yrs	2026 2027 2028	\$1,000 \$1,026 \$1,052	\$1,000 \$1,026 \$1,052
Site	Landscape project allowance - With 10 mature trees	\$20000.00 lump sum	1 lump sum	\$20,000	4 Yrs	10 Yrs	2030 2040 2050	\$22,137 \$28,531 \$36,772	\$4,427 \$2,853 \$3,677
Site	Mailbox and light post painting allowance - including iron gates	\$14359.80 lump sum	1 lump sum	\$14,360	4 Yrs	8 Yrs	2030 2038 2046	\$15,894 \$19,471 \$23,854	\$3,179 \$2,434 \$2,982
Site	Street lighting replacement	\$2944.15 ea	4 ea	\$11,777	12 Yrs	28 Yrs	2038 2066 2094	\$15,969 \$32,496 \$66,131	\$1,228 \$1,161 \$2,362
Site	Street signage replacement	\$207.05 ea	8 ea	\$1,656	14 Yrs	30 Yrs	2040 2070 2100	\$2,363 \$5,059 \$10,831	\$158 \$169 \$361
Site	Wood perimeter fencing upgrade allowance to Faux Stone - Cycle one	\$15000.00 lump sum	1 lump sum	\$15,000	0 Yrs	35 Yrs	2026	\$15,000	\$15,000
Site	Wood perimeter fencing upgrade allowance to Faux Stone - Cycle three	\$23000.00 lump sum	1 lump sum	\$23,000	4 Yrs	35 Yrs	2030	\$25,457	\$5,091
Site	Wood perimeter fencing upgrade allowance to Faux Stone - Cycle two	\$9000.00 lump sum	1 lump sum	\$9,000	2 Yrs	35 Yrs	2028	\$9,469	\$3,156
Paving	Asphalt streets and parking areas mill and overlay	\$1.80 sqft	326,531 sqft	\$587,437	5 Yrs	25 Yrs	2031 2056 2081	\$666,904 \$1,257,685 \$2,371,815	\$111,151 \$50,307 \$94,873

Reserve Item Listing

Category	Reserve Items	Unit Cost	No Units	Current Cost When New	Estimated Remaining Life	Estimated Remaining Life When New	Year	Estimated Future Cost	Straight Line Payment
Paving	Asphalt streets and parking areas patch and seal	\$170000.0 0 lump sum	1 lump sum	\$170,000	0 Yrs	5 Yrs	2026	\$170,000	\$170,000
							2036	\$219,105	\$43,821
							2041	\$248,745	\$49,749
Paving	Concrete curbing repair allowance (10% every 10 years) - Streets and parking areas	\$15.41 Inft	2,242 Inft	\$34,545	1 Yrs	10 Yrs	2027	\$35,432	\$17,716
							2037	\$45,667	\$4,567
							2047	\$58,858	\$5,886

Note for communities using straight line funding: Straight Line Annual Payments do not include earned interest, tax adjustments, or payments made with initial reserves.

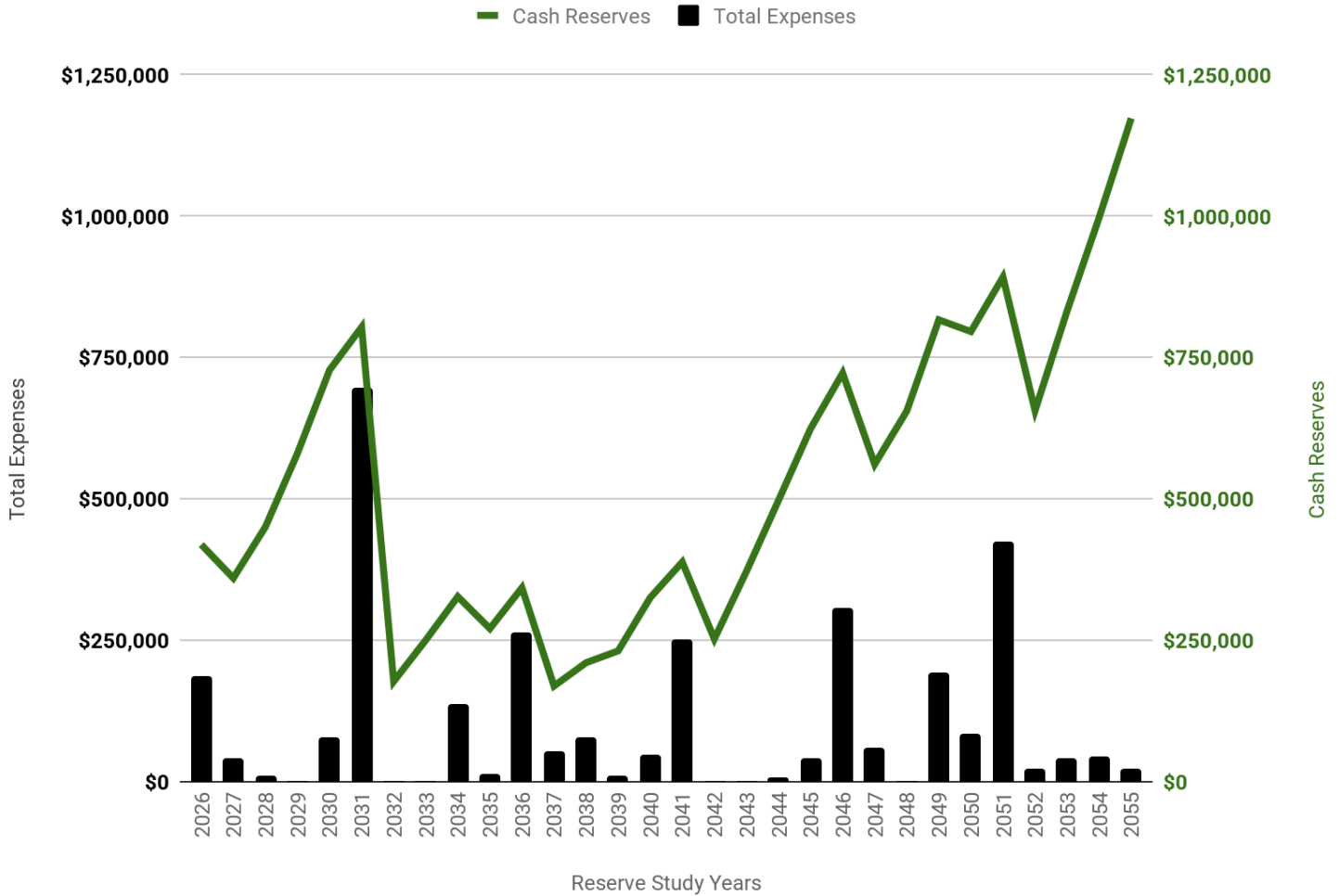
Prepared by Global Solution Partners
Funding Reserve Analysis

Cash Flow Analysis

Calendar Year	Annual Reserve Payment	Annual Interest	Annual Expenses	Annual Income Tax on Interest	Net Reserve Funds
2026	\$120,000	\$1,490	\$186,000	\$447	\$233,112
2027	\$126,000	\$1,166	\$42,985	\$350	\$316,944
2028	\$132,300	\$1,585	\$10,521	\$475	\$439,832
2029	\$138,915	\$2,199	\$1,079	\$660	\$579,208
2030	\$145,861	\$2,896	\$79,686	\$869	\$647,409
2031	\$153,154	\$3,237	\$695,756	\$971	\$107,073
2032	\$70,000	\$535	\$1,164	\$161	\$176,284
2033	\$73,500	\$881	\$1,194	\$264	\$249,206
2034	\$77,175	\$1,246	\$138,148	\$374	\$189,105
2035	\$81,034	\$946	\$13,948	\$284	\$256,853
2036	\$85,085	\$1,284	\$263,016	\$385	\$79,821
2037	\$89,340	\$399	\$53,064	\$120	\$116,376
2038	\$93,807	\$582	\$78,098	\$175	\$132,492
2039	\$98,497	\$662	\$10,240	\$199	\$221,212
2040	\$103,422	\$1,106	\$46,728	\$332	\$278,680
2041	\$108,593	\$1,393	\$250,208	\$418	\$138,040
2042	\$114,023	\$690	\$1,501	\$207	\$251,045
2043	\$119,724	\$1,255	\$1,539	\$377	\$370,108
2044	\$125,710	\$1,851	\$7,161	\$555	\$489,953
2045	\$131,995	\$2,450	\$42,488	\$735	\$581,175
2046	\$138,595	\$2,906	\$307,909	\$872	\$413,895
2047	\$145,525	\$2,069	\$60,562	\$621	\$500,307
2048	\$152,801	\$2,502	\$1,748	\$750	\$653,111
2049	\$160,441	\$3,266	\$191,384	\$980	\$624,454
2050	\$168,463	\$3,122	\$83,179	\$937	\$711,925
2051	\$176,887	\$3,560	\$423,013	\$1,068	\$468,290
2052	\$185,731	\$2,341	\$21,394	\$702	\$634,267
2053	\$195,017	\$3,171	\$42,458	\$951	\$789,046
2054	\$204,768	\$3,945	\$43,468	\$1,184	\$953,108
2055	\$215,007	\$4,766	\$23,169	\$1,430	\$1,148,281
Totals	\$3,931,369	\$59,502	\$3,122,809	\$17,851	

Cash Flow by Calendar Year

The following chart shows that the reserve account balance meets or exceeds the annual cash flow requirement for the maintenance or replacement of all community reserve items.



This Cash Flow chart is a visual representation of the Cash Flow Analysis table on the previous page.

Projected Reserve Contributions

Calendar Year	Member Monthly Reserve Payment	Member Annual Reserve Payment	Monthly Reserve Payment	Annual Reserve Payment
2026	\$59.52	\$714.29	\$10,000.00	\$120,000.00
2027	\$62.50	\$750.00	\$10,500.00	\$126,000.00
2028	\$65.63	\$787.50	\$11,025.00	\$132,300.00
2029	\$68.91	\$826.88	\$11,576.25	\$138,915.00
2030	\$72.35	\$868.22	\$12,155.06	\$145,860.75
2031	\$75.97	\$911.63	\$12,762.82	\$153,153.79
2032	\$34.72	\$416.67	\$5,833.33	\$70,000.00
2033	\$36.46	\$437.50	\$6,125.00	\$73,500.00
2034	\$38.28	\$459.38	\$6,431.25	\$77,175.00
2035	\$40.20	\$482.34	\$6,752.81	\$81,033.75
2036	\$42.21	\$506.46	\$7,090.45	\$85,085.44
2037	\$44.32	\$531.78	\$7,444.98	\$89,339.71
2038	\$46.53	\$558.37	\$7,817.22	\$93,806.69
2039	\$48.86	\$586.29	\$8,208.09	\$98,497.03
2040	\$51.30	\$615.61	\$8,618.49	\$103,421.88
2041	\$53.87	\$646.39	\$9,049.41	\$108,592.98
2042	\$56.56	\$678.71	\$9,501.89	\$114,022.62
2043	\$59.39	\$712.64	\$9,976.98	\$119,723.76
2044	\$62.36	\$748.27	\$10,475.83	\$125,709.94
2045	\$65.47	\$785.69	\$10,999.62	\$131,995.44
2046	\$68.75	\$824.97	\$11,549.60	\$138,595.21
2047	\$72.19	\$866.22	\$12,127.08	\$145,524.97
2048	\$75.79	\$909.53	\$12,733.44	\$152,801.22
2049	\$79.58	\$955.01	\$13,370.11	\$160,441.28
2050	\$83.56	\$1,002.76	\$14,038.61	\$168,463.35
2051	\$87.74	\$1,052.90	\$14,740.54	\$176,886.51
2052	\$92.13	\$1,105.54	\$15,477.57	\$185,730.84
2053	\$96.73	\$1,160.82	\$16,251.45	\$195,017.38
2054	\$101.57	\$1,218.86	\$17,064.02	\$204,768.25
2055	\$106.65	\$1,279.80	\$17,917.22	\$215,006.66

Prepared by Global Solution Partners
Funding Reserve Analysis

Annual Expenses

Year	Category	Reserve Item	Cost
2026	Site	Wood perimeter fencing upgrade allowance to Faux Stone - Cycle one	\$15,000
2026	Site	Lake maintenance and repair yearly allowance	\$1,000
2026	Paving	Asphalt streets and parking areas patch and seal	\$170,000
Total for 2026:			\$186,000
2027	Site	Automatic gate entry control system replacement	\$6,527
2027	Site	Lake maintenance and repair yearly allowance	\$1,026
2027	Paving	Concrete curbing repair allowance (10% every 10 years) - Streets and parking areas	\$35,432
Total for 2027:			\$42,985
2028	Site	Wood perimeter fencing upgrade allowance to Faux Stone - Cycle two	\$9,469
2028	Site	Lake maintenance and repair yearly allowance	\$1,052
Total for 2028:			\$10,521
2029	Site	Lake maintenance and repair yearly allowance	\$1,079
Total for 2029:			\$1,079
2030	Site	Wood perimeter fencing upgrade allowance to Faux Stone - Cycle three	\$25,457
2030	Site	Decorative fountain pump and filtration system repair allowance - Within front entrance	\$3,913
2030	Site	Irrigation system equipment replacement allowance	\$11,179
2030	Site	Lake maintenance and repair yearly allowance	\$1,107
2030	Site	Mailbox and light post painting allowance - including iron gates	\$15,894
2030	Site	Landscape project allowance - With 10 mature trees	\$22,137
Total for 2030:			\$79,686
2031	Recreational Area	Asphalt sports court resurface	\$7,408
2031	Site	Common area lighting pole and fixture replacement	\$10,535
2031	Site	Decorative fountain restoration - Abandoned outside front entrance	\$5,761
2031	Site	Decorative fountain pump and filtration system repair allowance - Abandoned outside front entrance	\$4,013
2031	Site	Lake maintenance and repair yearly allowance	\$1,135
2031	Paving	Asphalt streets and parking areas mill and overlay	\$666,904
Total for 2031:			\$695,756
2032	Site	Lake maintenance and repair yearly allowance	\$1,164
Total for 2032:			\$1,164

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Funding Reserve Analysis

Annual Expenses

Year	Category	Reserve Item	Cost
2033	Site	Lake maintenance and repair yearly allowance	\$1,194
Total for 2033:			\$1,194
2034	Recreational Area	Children's playground equipment replacement	\$7,350
2034	Site	Concrete drains and stormwater drainage system repair allowance	\$129,573
2034	Site	Lake maintenance and repair yearly allowance	\$1,225
Total for 2034:			\$138,148
2035	Site	Irrigation system equipment replacement allowance	\$12,691
2035	Site	Lake maintenance and repair yearly allowance	\$1,257
Total for 2035:			\$13,948
2036	Recreational Area	Basketball goal and pole replacement	\$967
2036	Site	Entry gates refurbishment	\$41,656
2036	Site	Lake maintenance and repair yearly allowance	\$1,289
2036	Paving	Asphalt streets and parking areas patch and seal	\$219,105
Total for 2036:			\$263,016
2037	Site	Decorative fountain pump and filtration system repair allowance - Within front entrance	\$4,673
2037	Site	Decorative fountain refurbishment - Within front entrance	\$1,402
2037	Site	Lake maintenance and repair yearly allowance	\$1,322
2037	Paving	Concrete curbing repair allowance (10% every 10 years) - Streets and parking areas	\$45,667
Total for 2037:			\$53,064
2038	Recreational Area	Asphalt sports court resurface	\$8,848
2038	Site	Automatic gate entry opener replacement	\$27,661
2038	Site	Street lighting replacement	\$15,969
2038	Site	Decorative fountain pump and filtration system repair allowance - Abandoned outside front entrance	\$4,793
2038	Site	Lake maintenance and repair yearly allowance	\$1,356
2038	Site	Mailbox and light post painting allowance - including iron gates	\$19,471
Total for 2038:			\$78,098
2039	Site	Automatic gate entry control system replacement	\$8,850
2039	Site	Lake maintenance and repair yearly allowance	\$1,391
Total for 2039:			\$10,240
2040	Site	Irrigation system equipment replacement allowance	\$14,408
2040	Site	Street signage replacement	\$2,363

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Funding Reserve Analysis

Annual Expenses

Year	Category	Reserve Item	Cost
2040	Site	Lake maintenance and repair yearly allowance	\$1,427
2040	Site	Landscape project allowance - With 10 mature trees	\$28,531
Total for 2040:			\$46,728
2041	Site	Lake maintenance and repair yearly allowance	\$1,463
2041	Paving	Asphalt streets and parking areas patch and seal	\$248,745
Total for 2041:			\$250,208
2042	Site	Lake maintenance and repair yearly allowance	\$1,501
Total for 2042:			\$1,501
2043	Site	Lake maintenance and repair yearly allowance	\$1,539
Total for 2043:			\$1,539
2044	Site	Decorative fountain pump and filtration system repair allowance - Within front entrance	\$5,582
2044	Site	Lake maintenance and repair yearly allowance	\$1,579
Total for 2044:			\$7,161
2045	Recreational Area	Asphalt sports court resurface	\$10,567
2045	Site	Decorative fountain restoration - Abandoned outside front entrance	\$8,219
2045	Site	Decorative fountain pump and filtration system repair allowance - Abandoned outside front entrance	\$5,725
2045	Site	Irrigation system equipment replacement allowance	\$16,357
2045	Site	Lake maintenance and repair yearly allowance	\$1,620
Total for 2045:			\$42,488
2046	Site	Lake maintenance and repair yearly allowance	\$1,661
2046	Site	Mailbox and light post painting allowance - including iron gates	\$23,854
2046	Paving	Asphalt streets and parking areas patch and seal	\$282,394
Total for 2046:			\$307,909
2047	Site	Lake maintenance and repair yearly allowance	\$1,704
2047	Paving	Concrete curbing repair allowance (10% every 10 years) - Streets and parking areas	\$58,858
Total for 2047:			\$60,562
2048	Site	Lake maintenance and repair yearly allowance	\$1,748
Total for 2048:			\$1,748
2049	Site	Concrete drains and stormwater drainage system repair allowance	\$189,592
2049	Site	Lake maintenance and repair yearly allowance	\$1,793

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Funding Reserve Analysis

Annual Expenses

Year	Category	Reserve Item	Cost
Total for 2049:			\$191,384
2050	Site	Entrance, monument, and gate refurbishment	\$25,998
2050	Site	Irrigation system equipment replacement allowance	\$18,570
2050	Site	Lake maintenance and repair yearly allowance	\$1,839
2050	Site	Landscape project allowance - With 10 mature trees	\$36,772
Total for 2050:			\$83,179
2051	Recreational Area	Basketball goal and pole replacement	\$1,414
2051	Site	Entry gates refurbishment	\$60,951
2051	Site	Automatic gate entry control system replacement	\$12,000
2051	Site	Common area lighting pole and fixture replacement	\$17,500
2051	Site	Decorative fountain pump and filtration system repair allowance - Within front entrance	\$6,667
2051	Site	Decorative fountain refurbishment - Within front entrance	\$2,000
2051	Site	Lake maintenance and repair yearly allowance	\$1,886
2051	Paving	Asphalt streets and parking areas patch and seal	\$320,596
Total for 2051:			\$423,013
2052	Recreational Area	Asphalt sports court resurface	\$12,621
2052	Site	Decorative fountain pump and filtration system repair allowance - Abandoned outside front entrance	\$6,838
2052	Site	Lake maintenance and repair yearly allowance	\$1,934
Total for 2052:			\$21,394
2053	Site	Automatic gate entry opener replacement	\$40,474
2053	Site	Lake maintenance and repair yearly allowance	\$1,984
Total for 2053:			\$42,458
2054	Recreational Area	Children's playground equipment replacement	\$12,210
2054	Site	Lake maintenance and repair yearly allowance	\$2,035
2054	Site	Mailbox and light post painting allowance - including iron gates	\$29,223
Total for 2054:			\$43,468
2055	Site	Irrigation system equipment replacement allowance	\$21,082
2055	Site	Lake maintenance and repair yearly allowance	\$2,087
Total for 2055:			\$23,169

Additional Services for Your Community



Global Solution Partners

[Reserve Studies](#)

A comprehensive analysis of your community's reserve fund needs, helping you plan for future repairs and replacements with confidence and clarity.

[SIRS \(Structural Integrity Reserve Studies\)](#)

A Florida State-mandated funding study for the structural elements of buildings three stories or taller. We help you stay compliant while planning for long-term safety.

[Insurance Appraisals](#)

A replacement cost analysis that estimates how much it would cost to rebuild or replace a structure for insurance purposes. Unlike market valuations, it focuses solely on the cost approach and the community's insurable assets.

Wind Mitigation Inspections

An in-depth assessment of your community's storm-resistant features, aimed at helping lower insurance premiums and meet windstorm coverage requirements.

[Contractor Solutions \(pilot program\)](#)

From routine maintenance to large-scale construction, Global Solution Partners sources competitive bids from vetted, high-quality contractors, so you don't have to.



GSP Engineers

Our sister company, [GSP Engineers](#), offers a range of professional engineering services to support your property's longevity and integrity.

Building/Property Structural Inspections & Assessments

If you've spotted cracks, leaning walls, or other signs of movement, we'll assess the condition of visible structural systems and outline next steps, including stamped repair plans if needed.

Property Alterations

Planning to change how a space is used? We are happy to review the proposed changes and certify them for the new loading requirements per the most recent and applicable building codes/provisions.

Project Management

Coordinating multiple repairs or upgrades? We offer engineering oversight to keep your project compliant, on schedule, and done right.

Third Party Structural Review

Need a second opinion? We provide independent structural reviews to ensure safety, compliance, and peace of mind before you move forward.

Need support or a tailored quote? We're here to help.

Email: info@globalsolutionpartners.com

Website: globalsolutionpartners.com/quotes

Phone: (844) 477-7883