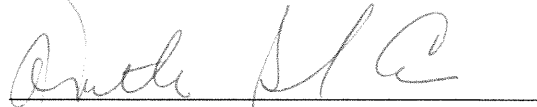


**CRYSTAL POND CONDOMINIUM HOA
REPORT OF FINANCIAL REVIEW**

January 19, 2026

I have examined the books and financial records of Crystal Pond Condominiums HOA for the quarter October, 2025 through December, 2025 including the Reserve Account. My review included an examination of the budget, receipts, disbursements, and bank statements to verify income, expenses, and other charges. I found the records to be in good order.

January 19, 2026



Janette Seile Carras