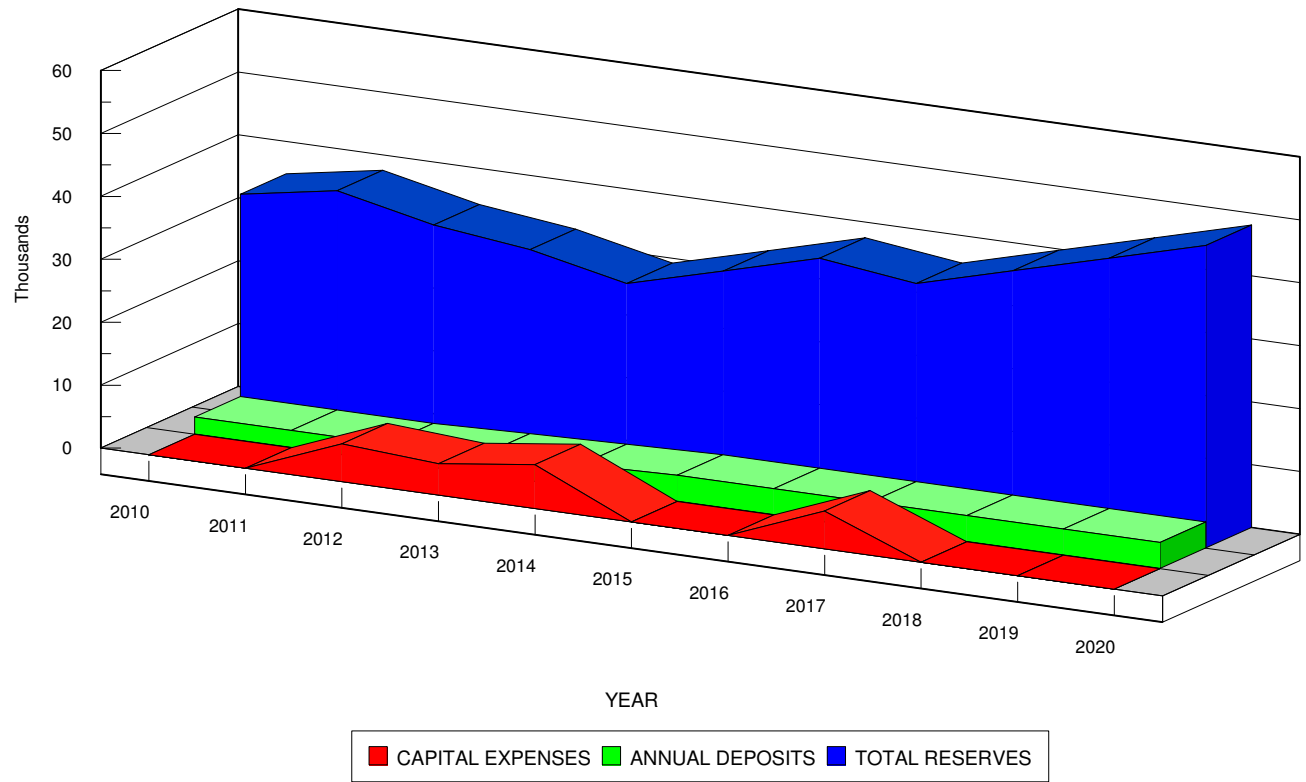




CASTLE HIGHLANDS HOMEOWNERS ASSOCIATION

RESERVE ANALYSIS- Reserve Balances Over Remaining Life of Components



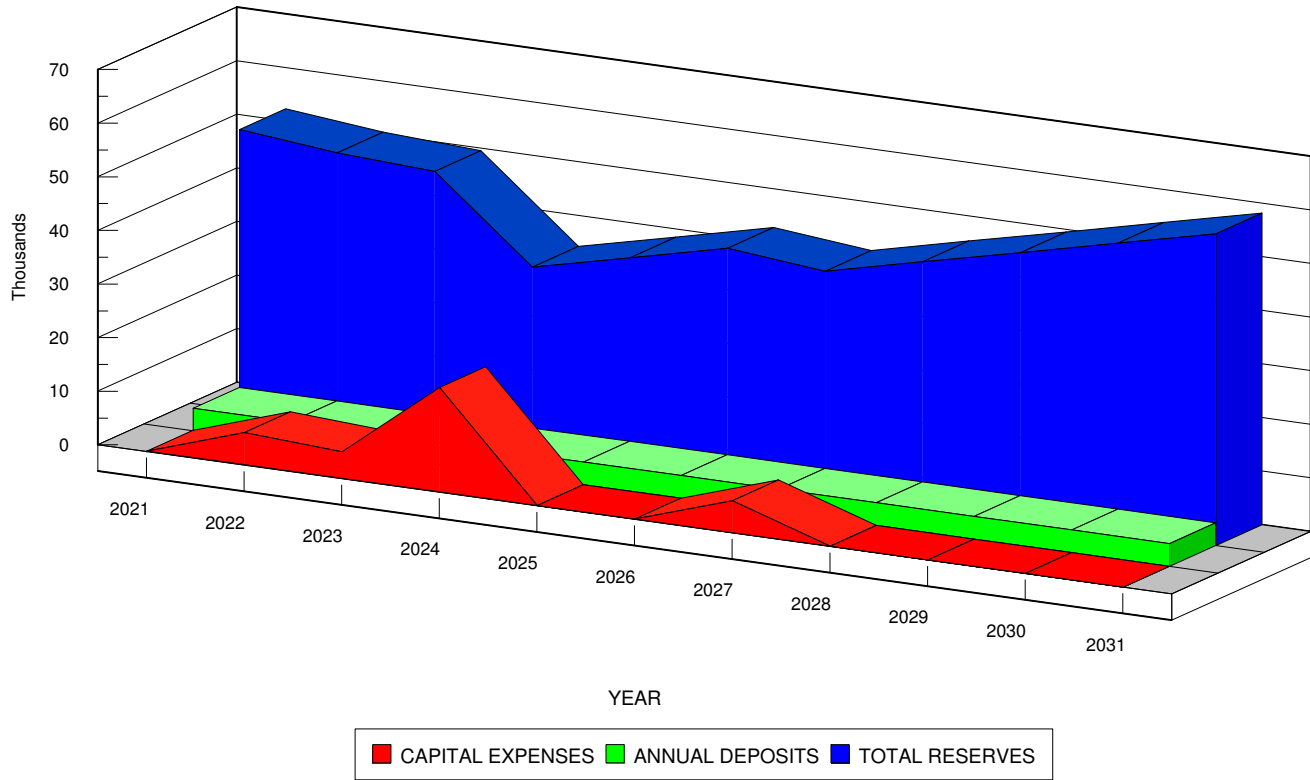
2010 VERSION: 11-24-09

RESERVES ON HAND YEAR 1	\$32,118
ENDING BALANCE YEAR 11	\$48,081
AVERAGE BALANCE	\$36,960

VALUE OF RESERVE ITEMS	\$77,699
AVERAGE CAPITAL EXPENSE	\$2,182
AVERAGE DEPOSIT	\$3,633

YEAR	1	2	3	4	5	6	7	8	9	10	11
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
CAPITAL EXPENSES	0	0	(6,000)	(5,000)	(7,000)	0	0	(6,000)	0	0	0
ANNUAL DEPOSITS	2,714	2,714	2,714	3,224	3,703	4,149	4,149	4,149	4,149	4,149	4,149
TOTAL RESERVES	34,832	37,546	34,260	32,485	29,187	33,336	37,485	35,634	39,783	43,932	48,081

CASTLE HIGHLANDS HOMEOWNERS ASSOCIATION
RESERVE ANALYSIS- Reserve Balances Over Remaining Life of Components



2010 VERSION: 11-24-09

RESERVES ON HAND YEAR 12	\$35,634
ENDING BALANCE YEAR 22	\$58,149
AVERAGE BALANCE	\$46,858

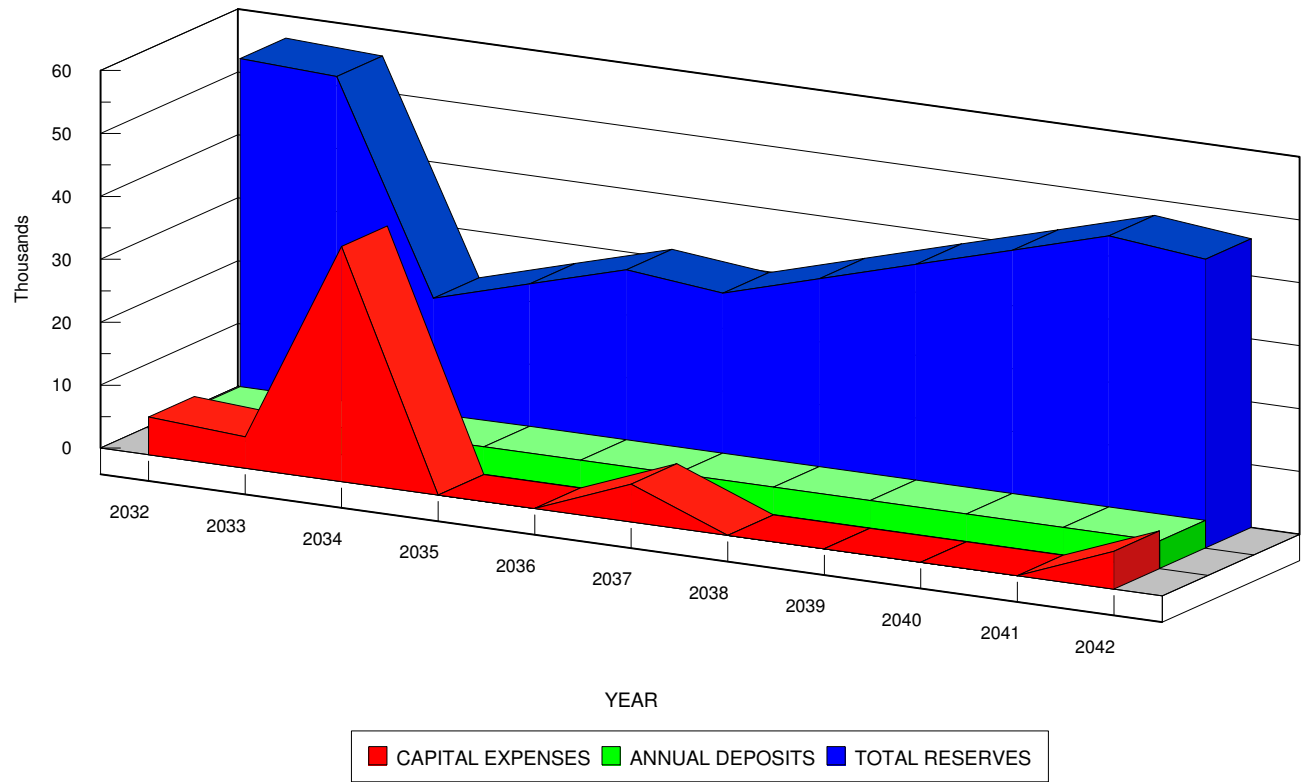
VALUE OF RESERVE ITEMS	\$77,699
AVERAGE CAPITAL EXPENSE	\$3,318
AVERAGE DEPOSIT	\$4,233

YEAR	12 2021	13 2022	14 2023	15 2024	16 2025	17 2026	18 2027	19 2028	20 2029	21 2030	22 2031
CAPITAL EXPENSES	0	(6,000)	(5,000)	(19,500)	0	0	(6,000)	0	0	0	0
ANNUAL DEPOSITS	4,149	4,149	4,149	4,149	4,282	4,282	4,282	4,282	4,282	4,282	4,282
TOTAL RESERVES	52,230	50,379	49,528	34,177	38,458	42,740	41,022	45,304	49,586	53,867	58,149



CASTLE HIGHLANDS HOMEOWNERS ASSOCIATION

RESERVE ANALYSIS- Reserve Balances Over Remaining Life of Components



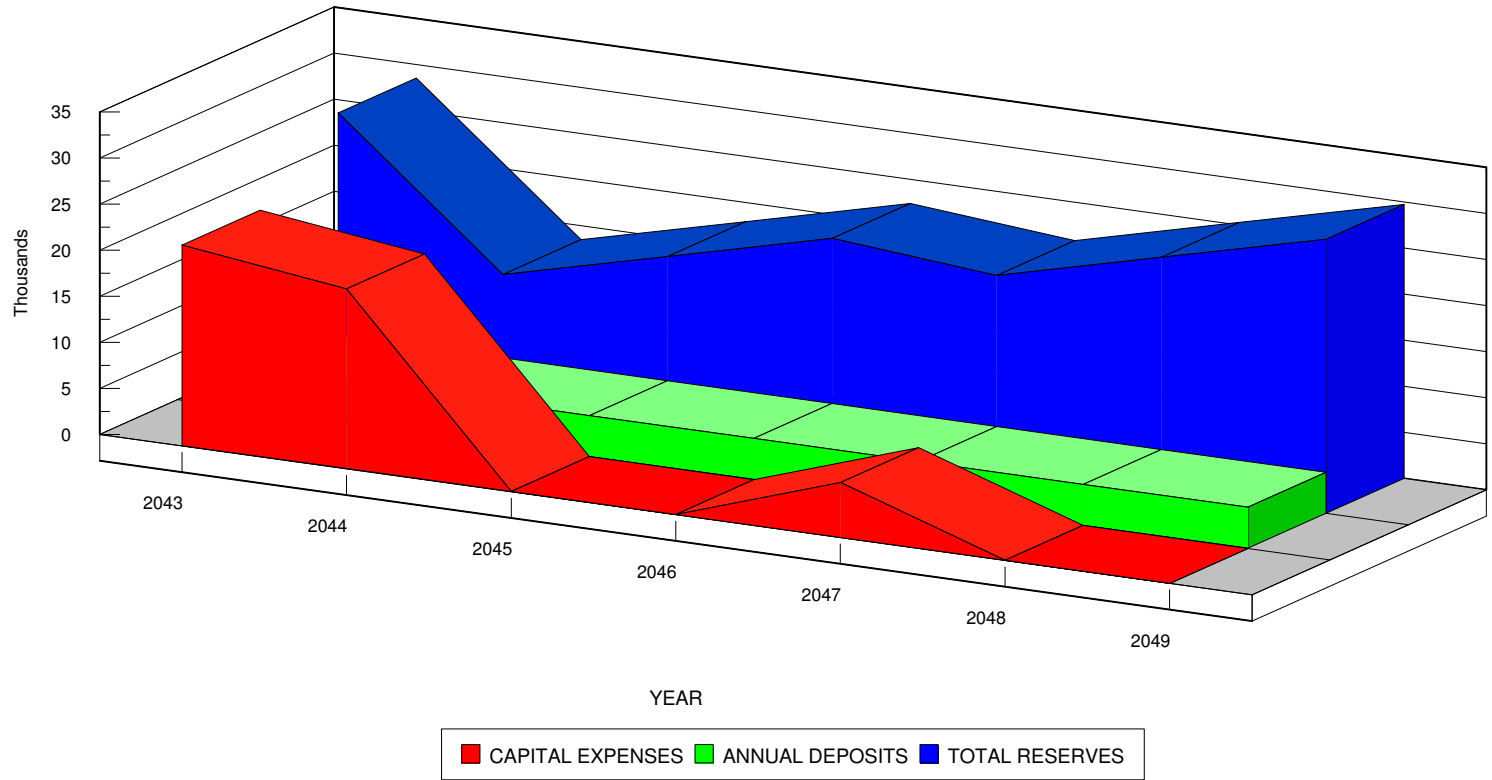
2010 VERSION: 11-24-09

RESERVES ON HAND YEAR 23	\$45,304
ENDING BALANCE YEAR 33	\$45,884
AVERAGE BALANCE	\$39,300

VALUE OF RESERVE ITEMS	\$77,699
AVERAGE CAPITAL EXPENSE	\$5,491
AVERAGE DEPOSIT	\$4,376

YEAR	23	24	25	26	27	28	29	30	31	32	33
YEAR	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042
CAPITAL EXPENSES	(6,000)	(5,000)	(37,399)	0	0	(6,000)	0	0	0	0	(6,000)
ANNUAL DEPOSITS	4,282	4,282	4,282	4,411	4,411	4,411	4,411	4,411	4,411	4,411	4,411
TOTAL RESERVES	56,431	55,713	22,595	27,006	31,417	29,829	34,240	38,651	43,062	47,473	45,884

CASTLE HIGHLANDS HOMEOWNERS ASSOCIATION
RESERVE ANALYSIS- Reserve Balances Over Remaining Life of Components



2010 VERSION: 11-24-09

RESERVES ON HAND YEAR 34	\$38,651
ENDING BALANCE YEAR 40	\$29,745
AVERAGE BALANCE	\$22,584

VALUE OF RESERVE ITEMS	\$77,699
AVERAGE CAPITAL EXPENSE	\$6,759
AVERAGE DEPOSIT	\$4,452

YEAR	34	35	36	37	38	39	40
	2043	2044	2045	2046	2047	2048	2049
CAPITAL EXPENSES	(21,800)	(19,500)	0	0	(6,000)	0	0
ANNUAL DEPOSITS	4,411	4,458	4,458	4,458	4,458	4,458	4,458
TOTAL RESERVES	28,495	13,453	17,911	22,370	20,828	25,286	29,745