




Timberton Village Homeowners Association - 22226-2a  
Full funding - 30 year cash flow summary

30 - yr Summary

					Net After Tax Interest: 2.0%		Avg 30-Yr Inflation: 3.0%			
Reserve Fund Strength Calculations: (All values of Fiscal Year Start Date)					Projected Reserve Balance Changes					
Year	Starting Reserve Balance	Fully Funded Balance	Percent Funded	Special Assmt Risk	Reserve Funding	Loan or Special Assmt	Interest Income	Reserve Expenses		
2026	\$42,580	\$32,310	131.8%		Low	\$2,710	\$0	\$735	\$15,000	
2027	\$31,025	\$20,676	150.1%		Low	\$2,791	\$0	\$654	\$0	
2028	\$34,471	\$24,227	142.3%		Low	\$2,875	\$0	\$725	\$0	
2029	\$38,071	\$27,974	136.1%		Low	\$2,961	\$0	\$798	\$0	
2030	\$41,831	\$31,923	131.0%		Low	\$3,050	\$0	\$875	\$0	
2031	\$45,756	\$36,084	126.8%		Low	\$3,142	\$0	\$955	\$0	
2032	\$49,853	\$40,466	123.2%		Low	\$3,236	\$0	\$1,039	\$0	
2033	\$54,127	\$45,079	120.1%		Low	\$3,333	\$0	\$1,126	\$0	
2034	\$58,587	\$49,932	117.3%		Low	\$3,433	\$0	\$1,166	\$5,067	
2035	\$58,118	\$49,816	116.7%		Low	\$3,536	\$0	\$1,176	\$3,262	
2036	\$59,568	\$51,665	115.3%		Low	\$3,642	\$0	\$1,158	\$8,063	
2037	\$56,305	\$48,734	115.5%		Low	\$3,751	\$0	\$1,174	\$0	
2038	\$61,230	\$54,136	113.1%		Low	\$3,864	\$0	\$1,275	\$0	
2039	\$66,369	\$59,818	111.0%		Low	\$3,980	\$0	\$1,017	\$35,979	
2040	\$35,386	\$28,734	123.2%		Low	\$4,099	\$0	\$756	\$0	
2041	\$40,241	\$33,901	118.7%		Low	\$4,222	\$0	\$619	\$23,370	
2042	\$21,713	\$15,282	142.1%			Low	\$4,349	\$0	\$482	\$0
2043	\$26,543	\$20,308	130.7%			Low	\$4,479	\$0	\$581	\$0
2044	\$31,604	\$25,622	123.3%		Low	\$4,614	\$0	\$616	\$6,810	
2045	\$30,023	\$24,222	124.0%		Low	\$4,752	\$0	\$654	\$0	
2046	\$35,429	\$29,939	118.3%	Low	\$4,895	\$0	\$765	\$0		
2047	\$41,088	\$35,978	114.2%	Low	\$5,041	\$0	\$880	\$0		
2048	\$47,010	\$42,352	111.0%	Low	\$5,193	\$0	\$1,001	\$0		
2049	\$53,204	\$49,077	108.4%	Low	\$5,348	\$0	\$1,128	\$0		
2050	\$59,680	\$56,166	106.3%	Low	\$5,509	\$0	\$1,260	\$0		
2051	\$66,449	\$63,637	104.4%	Low	\$5,674	\$0	\$1,398	\$0		
2052	\$73,522	\$71,505	102.8%	Low	\$5,873	\$0	\$1,543	\$0		
2053	\$80,938	\$79,789	101.4%	Low	\$6,078	\$0	\$1,695	\$0		
2054	\$88,711	\$88,505	100.2%	Low	\$6,291	\$0	\$1,762	\$9,152		
2055	\$87,612	\$88,246	99.3%	Low	\$6,511	\$0	\$1,834	\$0		

**Baseline funding - 30 year cash flow summary**

					Net After Tax Interest: 2.0%		Avg 30-Yr Inflation: 3.0%	
Reserve Fund Strength Calculations: (All values of Fiscal Year Start Date)					Projected Reserve Balance Changes			
Year	Starting Reserve Balance	Fully Funded Balance	Percent Funded	Special Assmt Risk	Reserve Funding	Loan or Special Assmt	Interest Income	Reserve Expenses
2026	\$42,580	\$32,310	131.8%	Low	\$1,920	\$0	\$727	\$15,000
2027	\$30,227	\$20,676	146.2%	Low	\$1,978	\$0	\$630	\$0
2028	\$32,835	\$24,227	135.5%	Low	\$2,037	\$0	\$683	\$0
2029	\$35,555	\$27,974	127.1%	Low	\$2,098	\$0	\$739	\$0
2030	\$38,392	\$31,923	120.3%	Low	\$2,161	\$0	\$797	\$0
2031	\$41,350	\$36,084	114.6%	Low	\$2,226	\$0	\$857	\$0
2032	\$44,433	\$40,466	109.8%	Low	\$2,293	\$0	\$920	\$0
2033	\$47,645	\$45,079	105.7%	Low	\$2,361	\$0	\$986	\$0
2034	\$50,992	\$49,932	102.1%	Low	\$2,432	\$0	\$1,003	\$5,067
2035	\$49,360	\$49,816	99.1%	Low	\$2,505	\$0	\$989	\$3,262
2036	\$49,592	\$51,665	96.0%	Low	\$2,580	\$0	\$946	\$8,063
2037	\$45,054	\$48,734	92.4%	Low	\$2,658	\$0	\$936	\$0
2038	\$48,648	\$54,136	89.9%	Low	\$2,737	\$0	\$1,010	\$0
2039	\$52,395	\$59,818	87.6%	Low	\$2,820	\$0	\$723	\$35,979
2040	\$19,959	\$28,734	69.5%	Medium	\$2,904	\$0	\$432	\$0
2041	\$23,295	\$33,901	68.7%	Medium	\$2,991	\$0	\$265	\$23,370
2042	\$3,181	\$15,282	20.8%	High	\$3,081	\$0	\$95	\$0
2043	\$6,358	\$20,308	31.3%	Medium	\$3,173	\$0	\$160	\$0
2044	\$9,692	\$25,622	37.8%	Medium	\$3,269	\$0	\$160	\$6,810
2045	\$6,310	\$24,222	26.1%	High	\$3,367	\$0	\$161	\$0
2046	\$9,839	\$29,939	32.9%	Medium	\$3,468	\$0	\$234	\$0
2047	\$13,540	\$35,978	37.6%	Medium	\$3,572	\$0	\$309	\$0
2048	\$17,421	\$42,352	41.1%	Medium	\$3,679	\$0	\$389	\$0
2049	\$21,489	\$49,077	43.8%	Medium	\$3,789	\$0	\$472	\$0
2050	\$25,750	\$56,166	45.8%	Medium	\$3,903	\$0	\$559	\$0
2051	\$30,212	\$63,637	47.5%	Medium	\$4,020	\$0	\$650	\$0
2052	\$34,882	\$71,505	48.8%	Medium	\$4,141	\$0	\$746	\$0
2053	\$39,769	\$79,789	49.8%	Medium	\$4,265	\$0	\$846	\$0
2054	\$44,880	\$88,505	50.7%	Medium	\$4,393	\$0	\$858	\$9,152
2055	\$40,979	\$88,246	46.4%	Medium	\$4,525	\$0	\$873	\$0