

Fill in this information to identify the case:Debtor Name The Falls Condominium Property Owners Association, Inc

United States Bankruptcy Court for the: Western District of Missouri

Case number: 25-60870☐ Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11**

12/17

Month: DecemberDate report filed: 01/29/2026
MM / DD / YYYYLine of business: HospitalityNAISC code: 5312

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Regional Controller

Original signature of responsible party

Digitally signed by Shawn Lusk
DN: cn=Shawn Lusk, o=Travel & Leisure, ou=US HQA
Accounting_email=Shawn.Lusk@TravelandLeisure.com, c=US
Date: 2026.01.29 16:58:45 -0500

Printed name of responsible party

Shawn Lusk**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | ☒ | ☐ | ☐ |
| 2. Do you plan to continue to operate the business next month? | ☒ | ☐ | ☐ |
| 3. Have you paid all of your bills on time? | ☒ | ☐ | ☐ |
| 4. Did you pay your employees on time? | ☐ | ☐ | ☒ |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | ☐ | ☒ | ☐ |
| 6. Have you timely filed your tax returns and paid all of your taxes? | ☒ | ☐ | ☐ |
| 7. Have you timely filed all other required government filings? | ☒ | ☐ | ☐ |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | ☐ | ☐ | ☒ |
| 9. Have you timely paid all of your insurance premiums? | ☒ | ☐ | ☐ |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | ☒ | ☐ | ☐ |
| 11. Have you sold any assets other than inventory? | ☐ | ☒ | ☐ |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | ☐ | ☒ | ☐ |
| 13. Did any insurance company cancel your policy? | ☐ | ☒ | ☐ |
| 14. Did you have any unusual or significant unanticipated expenses? | ☐ | ☒ | ☐ |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | ☐ | ☒ | ☐ |
| 16. Has anyone made an investment in your business? | ☐ | ☒ | ☐ |

Debtor Name The Falls Condominium Property Owners Association, Inc

Case number 25-60870

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. **Total opening balance of all accounts**

\$ 844,379.91

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. **Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 221,602.49

21. **Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 0.00

22. **Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 221,602.49

23. **Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 1,065,982.4

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. **Total payables**

(*Exhibit E*)

\$ 9,539.30

Debtor Name The Falls Condominium Property Owners Association, IncCase number 25-60870**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 250,427.67
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
 27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
 29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
 30. How much have you paid this month in other professional fees? \$ 0.00
 31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>0.00</u>	—	\$ <u>221,602.49</u>	=	\$ <u>221,602.49</u>
33. Cash disbursements	\$ <u>0.00</u>	—	\$ <u>0.00</u>	=	\$ <u>0.00</u>
34. Net cash flow	\$ <u>0.00</u>	—	\$ <u>221,602.49</u>	=	\$ <u>221,602.49</u>
35. Total projected cash receipts for the next month:					\$ <u>300,464.96</u>
36. Total projected cash disbursements for the next month:					— \$ <u>78,016.14</u>
37. Total projected net cash flow for the next month:					= \$ <u>222,448.82</u>

Debtor Name The Falls Condominium Property Owners Association, Inc

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Exhibit C

Schedule of Receipts

Bank	Account #	Receipts	Bank	Account #	Receipts
Ameriprise	X7 133		Ameriprise	X8 133	
12/19/2025	Interest	-	12/19/2025	Interest	-
12/20/2025	Interest	-	12/20/2025	Interest	-
12/21/2025	Interest	-	12/21/2025	Interest	-
12/22/2025	Interest	-	12/22/2025	Interest	-
12/23/2025	Interest	-	12/23/2025	Interest	-
12/24/2025	Interest	-	12/24/2025	Interest	-
12/25/2025	Interest	-	12/25/2025	Interest	-
12/26/2025	Interest	-	12/26/2025	Interest	-
12/27/2025	Interest	-	12/27/2025	Interest	-
12/28/2025	Interest	-	12/28/2025	Interest	-
12/29/2025	Interest	-	12/29/2025	Interest	-
12/30/2025	Interest	-	12/30/2025	Interest	-
12/31/2025	Interest	285 21	12/31/2025	Interest	1,518 85
1/1/2026	Interest	-	1/1/2026	Interest	-
1/2/2026	Interest	-	1/2/2026	Interest	-
1/3/2026	Interest	-	1/3/2026	Interest	-
		<u>285 21</u>			<u>1,518 85</u>

Bank	Account #	Receipts	Bank	Account #	Receipts
-	-		Bank of America	X3418	
12/19/2025	Interest	-	12/19/2025	Interest	-
12/20/2025	Interest	-	12/20/2025	Interest	-
12/21/2025	Interest	-	12/21/2025	Interest	-
12/22/2025	Interest	-	12/22/2025	Interest	219,798 43
12/23/2025	Interest	-	12/23/2025	Interest	-
12/24/2025	Interest	-	12/24/2025	Interest	-
12/25/2025	Interest	-	12/25/2025	Interest	-
12/26/2025	Interest	-	12/26/2025	Interest	-
12/27/2025	Interest	-	12/27/2025	Interest	-
12/28/2025	Interest	-	12/28/2025	Interest	-
12/29/2025	Interest	-	12/29/2025	Interest	-
12/30/2025	Interest	-	12/30/2025	Interest	-
12/31/2025	Interest	-	12/31/2025	Interest	-
1/1/2026	Interest	-	1/1/2026	Interest	-
1/2/2026	Interest	-	1/2/2026	Interest	-
1/3/2026	Interest	-	1/3/2026	Interest	-
		<u>-</u>			<u>219,798 43</u>

Bank	Account #	Receipts
Consolidated		
12/19/2025	Interest	-
12/20/2025	Interest	-
12/21/2025	Interest	-
12/22/2025	Interest	219,798 43
12/23/2025	Interest	-
12/24/2025	Interest	-
12/25/2025	Interest	-
12/26/2025	Interest	-
12/27/2025	Interest	-
12/28/2025	Interest	-
12/29/2025	Interest	-
12/30/2025	Interest	-
12/31/2025	Interest	1,804 06
1/1/2026	Interest	-
1/2/2026	Interest	-
1/3/2026	Interest	-
		<u>221,602 49</u>

Exhibit D

Schedule of Disbursements

Bank	Account #	Payments
Ameriprise	X7 133	
12/19/2025		-
12/20/2025		-
12/21/2025		-
12/22/2025		-
12/23/2025		-
12/24/2025		-
12/25/2025		-
12/26/2025		-
12/27/2025		-
12/28/2025		-
12/29/2025		-
12/30/2025		-
12/31/2025		-
1/1/2026		-
1/2/2026		-
1/3/2026		-
		-
		-

Bank	Account #	Payments
Ameriprise	X8 133	
12/19/2025		-
12/20/2025		-
12/21/2025		-
12/22/2025		-
12/23/2025		-
12/24/2025		-
12/25/2025		-
12/26/2025		-
12/27/2025		-
12/28/2025		-
12/29/2025		-
12/30/2025		-
12/31/2025		-
1/1/2026		-
1/2/2026		-
1/3/2026		-
		-
		-

Bank	Account #	Payments
-	-	
12/19/2025		-
12/20/2025		-
12/21/2025		-
12/22/2025		-
12/23/2025		-
12/24/2025		-
12/25/2025		-
12/26/2025		-
12/27/2025		-
12/28/2025		-
12/29/2025		-
12/30/2025		-
12/31/2025		-
1/1/2026		-
1/2/2026		-
1/3/2026		-
		-
		-

Bank	Account #	Payments
Bank of America	X3418	
12/19/2025		-
12/20/2025		-
12/21/2025		-
12/22/2025		-
12/23/2025		-
12/24/2025		-
12/25/2025		-
12/26/2025		-
12/27/2025		-
12/28/2025		-
12/29/2025		-
12/30/2025		-
12/31/2025		-
1/1/2026		-
1/2/2026		-
1/3/2026		-
		-
		-

Bank	Account #	Payments
Consolidated		
12/19/2025		-
12/20/2025		-
12/21/2025		-
12/22/2025		-
12/23/2025		-
12/24/2025		-
12/25/2025		-
12/26/2025		-
12/27/2025		-
12/28/2025		-
12/29/2025		-
12/30/2025		-
12/31/2025		-
1/1/2026		-
1/2/2026		-
1/3/2026		-
		-
		-

Exhibit E
Schedule of Payables

Dates of Service	Vendor Name	Purpose of Debt	Invoice #	Invoice Total	Due Date
1/1/26-1/31/26	Resort Service Group	Broadband Cable	WMOFALLS416	3,809.51	2/1/2026
1/4/26-2/3/26	Brightspeed	Telephone	470000836470	3,716.74	2/2/2026
12/19/25-12/31/25	Nalco Water	Quarterly Water Safety	6670940654	188.07	2/7/2026
12/19/25-12/31/25	Terminix Presto-X	Pest Control Maintenance	89357145	120.42	2/1/2026
12/19/25-12/31/25	Terminix Presto-X	Bed Bug Defense Svc Maintenance	89357146	237.38	2/1/2026
12/19/25-12/31/25	The Falls Property Owners Assoc	Annual Dues Lot 2	0000084-IN	30.50	1/31/2026
1/2/26-1/15/26	Allied Universal	9,59	18034495	1,436.68	2/15/2026

9,539.30

Schedule of Receivables

[illegible]

250,427.67



H

BANK OF AMERICA, N.A.
PO BOX 15284
WILMINGTON DE 19850

Account Number 3418
01 01 169 05 M0000 E# 0
Last Statement: 11/28/2025
This Statement: 12/31/2025

DNP

Customer Service
1-888-400-9009

WYNDHAM VACATION MANAGEMENT INC AAF
THE FALLS CONDOMINIUM PROPERTY
OWNER ASSOCIATION INC
HOMEOWNERS OPERATING ACCOUNT
10750 W CHARLESTON BLVD STE 130
LAS VEGAS NV 89135-1049

Page 1 of 5

We have updated the Deposit Agreement and Disclosures (the Agreement) governing your account. The most recent version is available at business.bofa.com/us-deposit-agreement. If you have any questions or would like to request a printed copy, please contact your account representative. By continuing to use and maintain your account, you acknowledge you have received, reviewed, and accepted the updated terms of the Agreement.

ANALYZED CHECKING

Account Summary Information

Statement Period 11/29/2025 - 12/31/2025	Statement Beginning Balance	.00
Number of Deposits/Credits 15	Amount of Deposits/Credits	533,165.08
Number of Checks 4	Amount of Checks	10,571.06
Number of Other Debits 38	Amount of Other Debits	522,594.02
	Statement Ending Balance	.00
Number of Enclosures 0	Service Charge	.00

Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
12/22		79,320.56	CWP 5241 DES:CWP UDI ID: CO ID:5710705482 CCD	53013568211
12/22		140,477.87	PTVO 7066 DES:CWA UDI ID: CO ID:3383766253 CCD	53013567204

Withdrawals and Debits

Other Debits

Date Posted	Customer Reference	Amount	Description	Bank Reference
12/01		2,132.06	Summarized Debits 2	
12/03		7,500.00	Summarized Debits 1	

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BANK OF AMERICA, N.A.
PO BOX 15284
WILMINGTON DE 19850

Account Number 3418
01 01 169 05 M0000 E# 0
Last Statement: 11/28/2025
This Statement: 12/31/2025

DNP

Customer Service
1-888-400-9009

WYNDHAM VACATION MANAGEMENT INC AAF

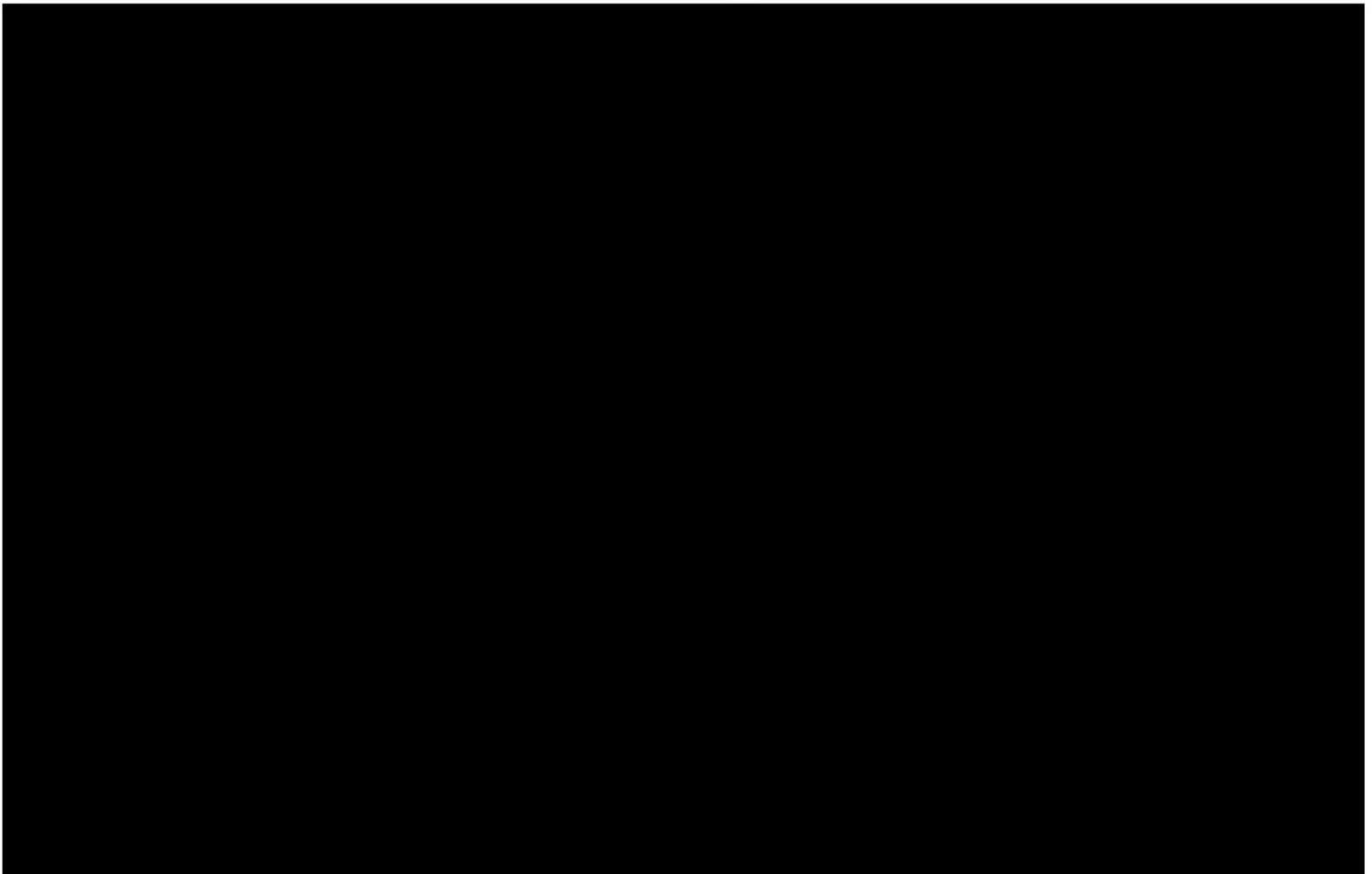
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ANALYZED CHECKING

Withdrawals and Debits

Other Debits - Continued

Date Posted	Customer Reference	Amount	Description	Bank Reference
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Page 3 of 5

Date	Ledger Balance	Collected Balance	Date	Ledger Balance	Collected Balance
11/28	.00	.00	12/31	.00	.00

H

BANK OF AMERICA, N.A.
PO BOX 15284
WILMINGTON DE 19850

Account Number 3418
01 01 169 05 M0000 E# 0
Last Statement: 11/28/2025
This Statement: 12/31/2025

DNP

Customer Service
1-888-400-9009

WYNDHAM VACATION MANAGEMENT INC AAF

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ANALYZED CHECKING

Checks Paid Report

Page 1 of 1

Checks

Check Number	Amount	Date Posted	Bank Reference	Check Number	Amount	Date Posted	Bank Reference

H

BANK OF AMERICA, N.A.
PO BOX 15284
WILMINGTON DE 19850

Account Number 3418
01 01 169 05 M0000 E# 0
Last Statement: 11/28/2025
This Statement: 12/31/2025

DNP

Customer Service
1-888-400-9009

WYNDHAM VACATION MANAGEMENT INC AAF

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IMPORTANT INFORMATION

CHANGE OF ADDRESS. Please call us at the customer service telephone number listed on the front of this statement to tell us about a change of address.

TERMS AND CONDITIONS. All deposits to, withdrawals from, or other transactions pertaining to your account(s) are subject to the terms and conditions of the agreement you received when you opened your account and any amendments thereto. Amendments to the agreement may be made from time to time in the manner stated therein.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS. If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address or number listed on the front of this statement as soon you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- * Tell us your name and account number
- * 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 more information
- * Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account), to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we will make the appropriate adjustment to your account at the conclusion of our investigation.

DIRECT DEPOSITS.

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

REPORTING OTHER PROBLEMS.

You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or unauthorized transactions within the time periods specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree not to make a claim against us for the problems or unauthorized transactions.



TX1-492-14-03
PO BOX 831000
DALLAS TX 75202

AUTOMATED INVESTMENT ACCOUNT STATEMENT

PERIOD: 12/01/2025-12/31/2025
ACCOUNT NUMBER 3418
MASTER ACCOUNT
TAX ID. NUMBER XX-XXX1971

WYNDHAM VACATION MANAGEMENT INC AAF
THE FALLS CONDOMINIUM PROPERTY
10750 W CHARLESTON BLVD STE 130
LAS VEGAS NV 89135-1049

DATE	INVESTMENT/ REDEMPTION	INVESTMENT BALANCE	FUND RATE	ACCOUNT FEE	NET DIV RATE	DIVIDEND ACCRUED	TICKER SYMBOL
12/19/2025		228,634.97	3.6808%	1.0000%	2.6808%	16.79	TTTXX
12/20/2025		228,634.97	3.6808%	1.0000%	2.6808%	16.79	TTTXX
12/21/2025		228,634.97	3.6808%	1.0000%	2.6808%	16.79	TTTXX
12/22/2025	219,798.43	448,433.40	3.6819%	1.0000%	2.6819%	32.95	TTTXX
12/23/2025		448,433.40	3.6560%	1.0000%	2.6560%	32.63	TTTXX
12/24/2025		448,433.40	3.6440%	1.0000%	2.6440%	32.48	TTTXX
12/25/2025		448,433.40	3.6440%	1.0000%	2.6440%	32.48	TTTXX
12/26/2025		448,433.40	3.6308%	1.0000%	2.6308%	32.32	TTTXX
12/27/2025		448,433.40	3.6308%	1.0000%	2.6308%	32.32	TTTXX
12/28/2025		448,433.40	3.6308%	1.0000%	2.6308%	32.32	TTTXX
12/29/2025		448,433.40	3.6310%	1.0000%	2.6310%	32.32	TTTXX
12/30/2025		448,433.40	3.6114%	1.0000%	2.6114%	32.08	TTTXX
12/31/2025		448,433.40	3.6157%	1.0000%	2.6157%	32.14	TTTXX
MTD TOT DIVIDENDS ACCRUED		710.88	AVG. DAILY DIVIDEND RATE		2.6889%		
MTD TOT DIVIDENDS PAID		725.97	AVG. DAILY INVESTMENT BAL.		311,281.92		
YTD TOT DIVIDENDS PAID		10,450.25	TARGET BALANCE		.00		

ACCRUED DIVIDENDS OF 710.88 WILL BE CREDITED TO YOUR DDA ON 01/02/2026.

TICKER SYMBOL TTTXX IS BLACKROCK LIQUIDITY FUNDS TREASURY TRUST - INSTITUTIONAL SHR CLASS

You could lose money by investing in a money market fund (MMF). Although the MMFs seek to preserve the value of your investment at \$1.00 per share, MMFs cannot guarantee they will do so. An investment in a MMF is not a bank account and is not insured or guaranteed by the FDIC or any other government agency. A MMF's sponsor is not required to reimburse the MMF for losses, and you should not expect that the sponsor will provide financial support to the MMF at any time, including during periods of market stress. BlackRock MMFs are: not deposits within the meaning of the Federal Deposit Insurance Act (12 U.S.C. 1813(1)), not insured or guaranteed by the FDIC or any other US Government agency, not insured, endorsed or guaranteed by (nor are they obligations of) Bank of America, and involve investment risk, including, possible loss of principal. For further details on MMF risks please refer to the applicable BlackRock Fund Prospectus. If a receiver were appointed for Bank of America, the Client would have an ownership interest in the shares of the MMF that the Bank purchased on the Client's behalf. BlackRock Investments, LLC, member FINRA. All rights reserved. BLACKROCK is a trademark of BlackRock, Inc., or its affiliates. All other marks are the property of their respective owners.



Your Ameriprise statement

for December 1, 2025 to December 31, 2025

PREPARED FOR THE FALLS CONDO PROPERTY OWNERS ASSN, INC.

Your personal advising team

Capital Reserve Group

A financial advisory practice of Ameriprise Financial Services, LLC

Cory J Matsumoto

611 Anton Blvd Ste 200

Costa Mesa, CA 92626-7002

714.435.3965

Cory.Matsumoto@comericafinancialadvisors.com

www.ameripriseadvisors.com/team/capital-reserve-group

Value of your investment accounts

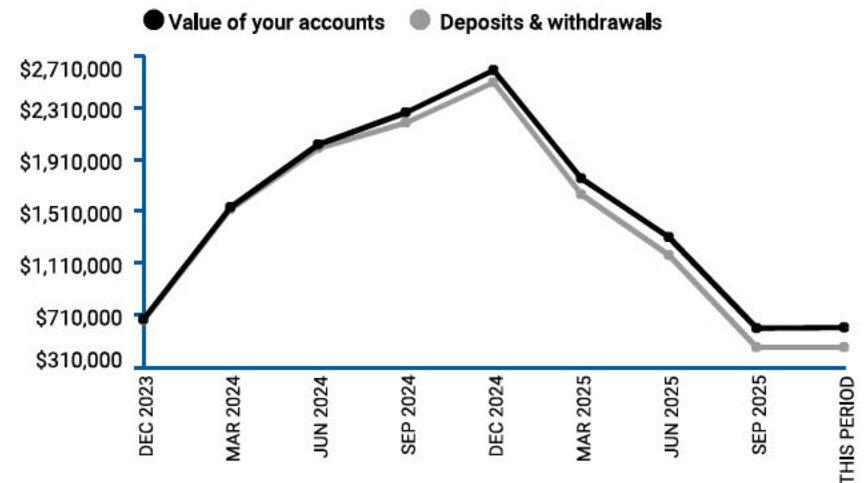
	This month	This year
Beginning value	\$615,744.94	\$2,599,921.64
Net deposits & withdrawals	\$0.00	-\$2,039,561.52
Dividends, interest & income	\$1,804.06	\$51,116.23
Change in value	\$0.00	\$6,072.65
Ending value	\$617,549.00	\$617,549.00

Your asset allocation

Asset class	Value on Dec 31, 2025	Percent of assets
● Cash & cash investments*	\$617,549.00	100.0%
Total assets	\$617,549.00	100%

*Cash investments includes cash held inside pooled investments (e.g. mutual funds), as part of a manager's investment strategy, and is not directly accessible unless you sell some of that investment. For details visit ameriprise.com/allocation.

Value of your investment accounts over time



This chart provides a five-year view of your account values. The black line shows the value of your accounts, while the gray line shows your net contributions (deposits less withdrawals).



Get all the details online at ameriprise.com. Click the Portfolio tab to find your latest account value, activity and asset allocation.



Securities offered through Ameriprise Financial Services, LLC. Member FINRA/SIPC.

Important information to note

One or more documents are intended to accompany this statement, including regulatory notices or disclosures. You can view an electronic version of each document by clicking the following document title(s):

We're letting you know about updates made to the Regulation Best Interest Disclosure

Details regarding Registered Index Linked Annuities were updated in the **Fees, Costs and Considerations Relating to Investment Products Held in Your Commission-Based Account** section. Updates were also made in the **Other Sources of Compensation** and the **Compensation Received by Ameriprise Financial Services** sections. Visit ameriprise.com/bestinterest for the full disclosure.

Important information for filing your taxes

To view 2025 tax dates, deadlines and more - including tips for navigating tax season - visit www.ameriprise.com/2025taxinfo. This information accompanies tax statements that are available January through March 2026.

We're letting you know about updates made to the following Ameriprise Disclosures.

Please review the Ameriprise Brokerage Client Agreement for retail and institutional accounts, as well as the Other Important Brokerage Disclosures for important updates. These documents can be found at ameriprise.com/disclosures.

Summary of your accounts

The first page, the Summary of your account pages and the Important Disclosures page constitute a Summary Statement provided by AEIS which includes both brokerage and managed accounts held by AEIS, and other assets held by various Ameriprise affiliated entities responsible for providing underlying account statements. Summary statements that include brokerage may include held away assets; refer to Brokerage Statement pages for details. Each product has detail pages in the statement provided by those entities pursuant to the applicable regulations. Any information in the summary statement is provided for convenience purposes, including assets not held by AEIS or AFS. The underlying product pages are the official record of your account. See Important Disclosures page for responsibilities of each legal entity.

Should you choose to sell your entire portfolio or a holding in an account; the total amount received may not be the same as the ending value noted here due to sales or surrender charges, tax withholding, outstanding loans or other fees that may apply at the time of sale.

Page		Beginning value	Deposits	Withdrawals	Dividends, interest & income	Change in value	Ending value
Trust & business accounts							
THE FALLS CONDO PROPERTY OWNERS ASSN, INC.							
4	AMERIPRISE BROKERAGE ACCOUNT 💰 Available cash: \$97,631.28	\$97,346.07	\$0.00	\$0.00	\$285.21	\$0.00	\$97,631.28
6	AMERIPRISE BROKERAGE ACCOUNT 💰 Available cash: \$519,917.72	\$518,398.87	\$0.00	\$0.00	\$1,518.85	\$0.00	\$519,917.72
Total personal investment accounts		\$615,744.94	\$0.00	\$0.00	\$1,804.06	\$0.00	\$617,549.00
Total of all accounts		\$615,744.94	\$0.00	\$0.00	\$1,804.06	\$0.00	\$617,549.00

Ameriprise Brokerage Account

Account #: X 7 133

THE FALLS CONDOMINIUM PROPERTY | OWNERS ASSOCIATION, INC.

Investment time frame: 1-3 years; **Risk tolerance:** Conservative; **Investment objective:** Income; **Liquidity needs:** 7+ Years
See the Disclosures at the end of your statement for definitions of these suitability terms.

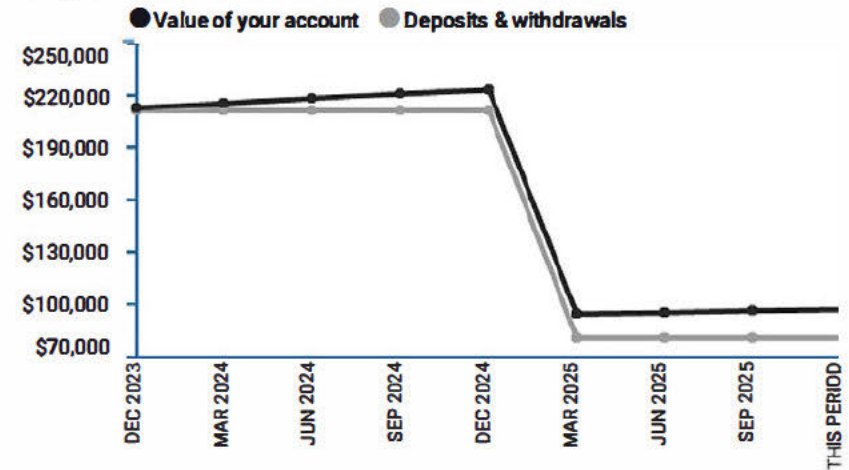
Value of your account

	This period	This year
Beginning value	\$97,346.07	\$223,352.82
Withdrawals		
Debit card, ATM, checks and bill pay	\$0.00	-\$130,000.00
Income		
Dividends	\$285.21	\$4,278.46
Ending value	\$97,631.28	\$97,631.28

Summary of your holdings

Asset	Value of assets	Percent of account
Cash and equivalents	\$97,631.28	100.0%
Ending value	\$97,631.28	100.0%

Value of your account over time



Your holdings

Description	Ending value this period ⁷	Ending value last period	Net change this period	Estimated	
				Annual income	Yield
Cash and equivalents					
DREYFUS GOVT CASH MGMT WEALTH SHS 6349	\$97,631.28			\$3,368.28	3.45%
Total Cash and equivalents⁵	\$97,631.28	\$97,346.07	\$285.21	\$3,368.28	
Total account holdings	\$97,631.28	\$97,346.07	\$285.21	\$3,368.28	

⁵ Any balances held in AIMMA, ABISA or a money market mutual fund serving as your sweep account can be liquidated at your request and the proceeds held as cash in the account or remitted to you per your instructions. Annual percentage yield earned and interest paid during the statement period are shown in your account activity.

⁷ Ending value amounts for Your holdings represent information posted as of trade date and thus may include transactions that have not settled as of the date of this statement. Total Value is derived from both assets held by the firm in your account, as well as assets held away which is reported for convenience purposes.

See the Disclosures section of this statement for more information.

Ameriprise Brokerage Account (continued)

Account #: X 1 133

Your account activity

Date	Transaction	Description	Symbol/ CUSIP	Quantity	Price	Amount
Trade activity						
Securities purchased						
12/31/2025	REINVEST DIV	DREYFUS GOVT CASH MGMT WEALTH SHS 6349				-\$285.21
Income						
12/31/2025	DIVIDEND	DREYFUS GOVT CASH MGMT WEALTH SHS 6349 123125	97,346			\$285.21

An investment in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to maintain the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

Additional information about your account

Cash sweep options allow you to manage cash awaiting investment. For long term cash holdings, other product solutions may be more appropriate and also have the potential to provide a higher return than your cash sweep options.

Ameriprise Brokerage Account

Account #: X 8 133

THE FALLS CONDOMINIUM PROPERTY | OWNERS ASSOCIATION, INC.

Investment time frame: 1-3 years; **Risk tolerance:** Moderate; **Investment objective:** Capital Preservation; **Liquidity needs:** 7+ Years
See the Disclosures at the end of your statement for definitions of these suitability terms.

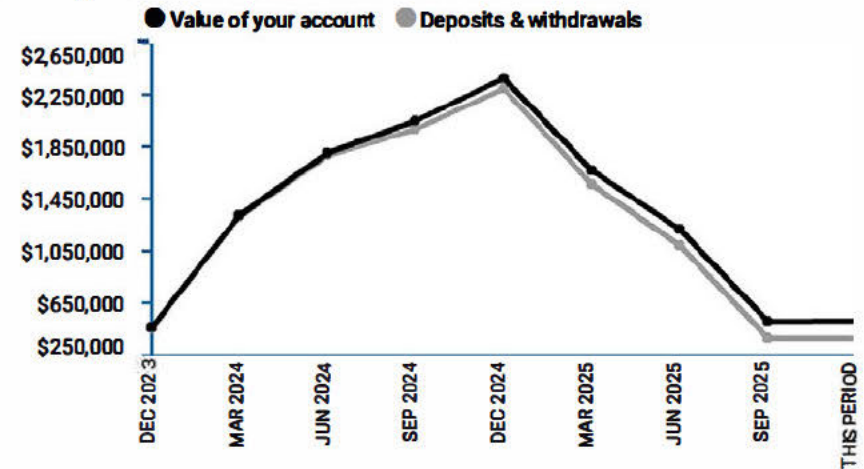
Value of your account

	This period	This year
Beginning value	\$518,398.87	\$2,376,568.82
Deposits		
Cash deposits	\$0.00	\$442,521.18
Withdrawals		
Cash withdrawal	\$0.00	-\$951,080.91
Debit card, ATM, checks and bill pay	\$0.00	-\$1,401,001.79
Total withdrawals	\$0.00	-\$2,352,082.70
Income		
Dividends	\$1,518.85	\$17,787.08
Interest	\$0.00	\$29,050.69
Total income	\$1,518.85	\$46,837.77
Change in value	\$0.00	\$6,072.65
Ending value	\$519,917.72	\$519,917.72

Summary of your holdings

Asset	Value of assets	Percent of account
Cash and equivalents	\$519,917.72	100.0%
Ending value	\$519,917.72	100.0%

Value of your account over time



Summary of your realized gains and losses

	This period	This year
Investment long term gain	\$0.00	\$2,205.14

"Investment" includes all non-mutual fund security types with reportable gain/loss information. Gain/Loss amounts are not a measure of investment return or performance. These amounts estimate the gain or loss on your securities and are provided for informational purposes only. For investment performance information please contact your financial advisor. For tax purposes, please consult your tax advisor. See the "Estimated Cost Basis footnote" section of this statement for more information.

Ameriprise Brokerage Account (continued)

Account #: X 8 133

Your holdings

Description	Ending value this period ⁷	Ending value last period	Net change this period	Estimated	
				Annual income	Yield
Cash and equivalents					
DREYFUS GOVT CASH MGMT WEALTH SHS 6349	\$519,917.72			\$17,937.16	3.45%
Total Cash and equivalents⁵	\$519,917.72	\$518,398.87	\$1,518.85	\$17,937.16	
Total account holdings	\$519,917.72	\$518,398.87	\$1,518.85	\$17,937.16	

⁵ Any balances held in AIMMA, ABISA or a money market mutual fund serving as your sweep account can be liquidated at your request and the proceeds held as cash in the account or remitted to you per your instructions. Annual percentage yield earned and interest paid during the statement period are shown in your account activity.

⁷ Ending value amounts for Your holdings represent information posted as of trade date and thus may include transactions that have not settled as of the date of this statement. Total Value is derived from both assets held by the firm in your account, as well as assets held away which is reported for convenience purposes.

See the Disclosures section of this statement for more information.

Your account activity

Date	Transaction	Description	Symbol/ CUSIP	Quantity	Price	Amount
Trade activity						
Securities purchased						
12/31/2025	REINVEST DIV	DREYFUS GOVT CASH MGMT WEALTH SHS 6349				-\$1,518.85
Income						
12/31/2025	DIVIDEND	DREYFUS GOVT CASH MGMT WEALTH SHS 6349	123125 518,398			\$1,518.85

An investment in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to maintain the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

Additional information about your account

Cash sweep options allow you to manage cash awaiting investment. For long term cash holdings, other product solutions may be more appropriate and also have the potential to provide a higher return than your cash sweep options.

Additional important disclosures

Throughout these disclosures, Ameriprise Financial Services, LLC, the introducing firm, and American Enterprise Investment Services, Inc., the clearing firm, are abbreviated as AFS and AEIS respectively. Affiliates RiverSource Life Insurance Co. and RiverSource Life Insurance Co. of New York are abbreviated as RVS.

Agreements and disclosures: You may access current versions of documents including agreements, disclosures and fee documentation governing brokerage and managed accounts on our website at ameriprise.com/disclosures.

FINRA public disclosure program: An investor brochure describing FINRA's Public Disclosure Program is available on FINRA's Web Site (FINRA.org) or by calling 800.289.9999.

Municipal securities: AEIS and AFS are registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). The MSRB makes available at its website, www.msrb.org, an investor brochure, which describes the protections that may be provided by the MSRB, and how to file a complaint regarding municipal securities with the appropriate regulatory authority.

Check deposits: Checks that should be made payable to AEIS include Ameriprise Brokerage, ONE Financial, Managed Accounts, 529 Plans and Variable Annuities. Checks that should be made payable to AFS include RiverSource Insurance and Annuities, Ameriprise Certificates, Financial Plans and checks for multiple products that do *not* include funds to be sent to Brokerage or a Managed Account. Checks for deposit to an Ameriprise Bank Account should be made payable to the account owner/client or Ameriprise Bank. Checks for deposit into RiverSource Life of New York accounts should be made payable to RiverSource Life of New York. Checks for RAVA 5 accounts that are transfer checks or additional payments should be made out to RiverSource Life Insurance Company. No checks or payments should be made payable to any advisor or their practice as these are not an affiliate or subsidiary of the firm.

Mutual fund sales charges and 12b-1 fees: Both AFS and your financial advisor receive compensation when you buy a mutual fund through your brokerage account. Mutual funds purchased and held in a brokerage account generally pay financial advisors compensation in the form of an ongoing payment, known as a 12b-1 fee. Generally, your financial advisor receives a substantial portion of the sales charge and 12b-1 fees paid to the firm in connection with your mutual fund purchase for as long as you own your fund shares through us. Sales charges and 12b-1 fees vary from mutual fund to mutual fund and from share class to share class. AFS and your financial advisor receive more compensation on funds or share classes that pay higher fees. AFS and your financial advisor generally receive less compensation when the sales charge is reduced, waived completely, or when there is no sales charge or 12b-1 fee.

Third Party Payments and Cost Reimbursement Services: AEIS performs certain services such as record keeping, administration and shareholder servicing support, applicable platform level eligibility and investment product due diligence, investment research, training and education, client telephonic and other servicing, and other support related functions, such as trading systems, asset allocation and performance reporting tools, and websites and mobile applications (collectively, "Cost Reimbursement Services"). AEIS receives a variety of these payments for Cost Reimbursement Services ("Cost Reimbursement Payments") from investment products sponsored or managed by affiliated investment advisers (e.g., Columbia Management Investment Advisers) and from unaffiliated product companies for investments you make as a result of our recommendations. Cost Reimbursement Payments are received at a higher percentage rate from certain mutual fund firms (described below as "Full Participation Firms"), which may create a conflict of interest or incentive if AFS promotes, or Ameriprise Financial advisors recommend, the mutual funds offered by a Full Participation Firm. These payments form a structure referred to as the Ameriprise Financial Mutual Fund Program. Cost Reimbursement Payments are not shared with your financial advisor. Cost Reimbursement Payments for marketing and sales support are also applicable to other investment product categories, such as annuities, insurance, UITs, actively managed ETFs, structured products and alternative investments, such as non-traded REITs/BDCs, hedge fund offerings, managed futures funds, private equity offerings, and real estate private placements. For additional information regarding the compensation amounts and practices of a particular mutual fund, please review all pertinent sales literature, statements of additional information prospectuses, accounts agreements, policies, contracts, other offering documents, and the Other Important Brokerage Disclosures document on ameriprise.com/disclosures.

Financial interest in products: AFS and its affiliates have a greater financial interest in the sales of products that they manufacture. AFS and its affiliates receive more revenue from the sale of some financial products and services, particularly those products and services sold under the Ameriprise, Columbia Threadneedle Investments and RVS brands, than for the sale of other products and services.

Important annual notice regarding the delivery of shareholder documents: Ameriprise provides a service called "householding". With this service, a single copy of shareholder documents (e.g., prospectuses and proxy mailings, etc.) is delivered for certain clients who reside at the same address. If you wish to receive your own shareholder documents separately, call 866.273.7429 and reference the Client ID number found on your statement. Your request will be implemented within 30 days.

Suitability terms: **Investment time frame** is the expected period of time you plan to invest to achieve your current financial goal(s). Choices are: less than 1 year, 1-3 years, 4-7 years, 8-10 years and 11+ years. **Risk tolerance** describes your ability to bear the potential of your account losing value in exchange for the potential of higher returns. The higher your risk tolerance, the potential for substantial losses and gains increases. Choices are: Conservative, Moderately conservative, Moderate, Moderately aggressive, and Aggressive.

Investment objective identifies your intent or planned purpose for the investment dollars in your account. Choices are: Growth, Growth with income, Income, Capital preservation, Speculation, Tax considerations, Education, Estate planning, and Protection. **Liquidity needs** is the period of time from the present until you anticipate needing access to your investment dollars.

In case of errors or questions about your electronic transfers: Call us at **800.862.7919** or write us at Ameriprise Financial, 70100 Ameriprise Financial Center, Minneapolis, MN 55474, promptly if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. 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 (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. We may take up to 45 days to complete our investigation (90 days for transfers involving new accounts, point-of-sale, or foreign-initiated transactions). We will tell you the results within three business days after completing our investigation. If we determine that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

SIPC coverage: Brokerage accounts are protected by the Securities Investor Protection Corporation (SIPC) up to a maximum of \$500,000 per client, which includes a \$250,000 limit on claims for uninvested cash held in the account awaiting investment. SIPC provides protection against custodial risk to clients of brokerage firms like AFS or AEIS in the event the firms become insolvent. AEIS has obtained excess coverage on total brokerage and managed account assets with a firm aggregate limit of \$750 million for all customer accounts with up to \$1.9 million in cash per customer. Assets with RVS, assets held with other unaffiliated insurance companies, and mutual fund or other assets held in accounts other than an AFS brokerage account, are not covered by SIPC. You may obtain information regarding SIPC, including an information brochure, via: www.sipc.org; Tel: 202.371.8300; Email: asksipc@sipc.org; Securities Investor Protection Corporation, 1667 K St. N.W., Suite 1000, Washington, D.C. 20006-1622.

Margin account customers: This statement is a combined statement of your margin sub-account and special memorandum sub-account maintained for you under Section 4(f)(6) of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate sub-account, as required by Regulation T, is available for your inspection upon request. Securities purchased on margin are the clearing firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the clearing firm can take action, such as issue a margin call

and/or sell securities or other assets in any of your non-qualified accounts held with the clearing firm, in order to maintain the required equity in the account. It is important that you fully understand the risks involved in trading securities on margin. These risks include the following:

- You can lose more funds than you deposit in the margin account.
- The firm can force the sale of securities or other assets in any of your non-qualified account(s).
- The firm can sell your securities or other assets without contacting you.
- You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call.
- The firm can increase its "house" maintenance margin requirements at any time and is not required to provide you advance written notice.
- You are not entitled to an extension of time on a margin call.

Securities pricing: The prices, values, yields and annual income shown on your statement are estimates obtained from the issuer, our affiliates, or various pricing services we believe to be reliable. We cannot guarantee the accuracy of these estimates. The estimates may be based on closing prices, bid/ask quotations, or a matrix based on interest rates for similar securities. In some cases, the estimate may reflect a value calculated prior to the current statement period. The estimated prices do not represent actual prices at which the securities could have been purchased or sold. Securities that do not have prices available or for which we have not received data from our pricing services are not included in the total account value.

Estimated Annual Income and Estimated Annual Yield: Estimated Annual Income (EAI) and Estimated Annual Yield (EY) are estimates used for informational purposes only and are derived from information provided by outside parties. EAI, when available, reflects the estimated amount you would earn on a security in its current position and its related income remained constant for one year. EY, when available, reflects only the income generated by an investment. It does not reflect the changes in price, which may fluctuate. The accuracy of these estimates cannot be guaranteed and should not be relied upon exclusively for making investment decisions. The actual income and yield may be higher or lower than the estimated amounts. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated.

Valuation of alternative investments: Interests in limited partnerships, hedge fund offerings, non-traded real estate investment trusts, non-traded business development companies, non-traded closed-end funds, real estate private placement, tenant-in-common real estate securities, managed futures funds, private equity offerings or other alternative investments (collectively referred to as Alternative Investments), which are not listed on a national exchange, are generally illiquid because no formal trading market exists for these securities. Their values may be different from the purchase price and may not necessarily be realized if the issuer liquidates the security or if you sell your interests. If accurate pricing is not available, the value of the position will be reflected as "Not Priced". The valuation of interests in Alternative Investments is either the initial offering price or an estimated value, both of which have been provided by the issuer. Other than the initial offering price, the values of the positions you hold represent estimates of your interest in the net assets of the program and are reflected in the total value of your account, shown herein. In limited circumstances, generally where the position has been purchased at another financial institution, the valuation may be provided by an independent third party pricing agent. Each issuer of an Alternative Investment or third party may have a different method of valuation, and may apply various methods of valuation throughout the life of the investment. Generally, the factors considered include, but are not limited to: actual or estimated property or securities values, capitalization rates, acquisition costs, current and/or future cash flows, the use of cash versus accrual accounting, activity in an informal secondary market or overall performance. For publicly registered companies, the valuation methodology is described in the issuer's annual report and other current periodic reports, which are available to clients. For unregistered products/private placements, contact the managing general partner or company for further information about valuation. The number of units owned has been provided by the management of each program and may not necessarily reflect activity after the initial purchase.

Master Limited Partnerships (MLPs) & taxation: MLPs and similar investments are subject to complex tax rules. These investments could generate unrelated business taxable income when held in retirement accounts. If these investments are held in your retirement account (including an IRA), the custodian may be required to file a Form 990-T and any taxes due will be paid out of your retirement account. Owning these investments in

any type of account may result in unanticipated tax consequences. Consult a tax advisor and IRS Publication 598 for additional information.

Non-traded real estate investment trust Distribution Reinvestment Plan (DRIP) customers: If you participate in the DRIP and you experience a material adverse change in your financial condition, promptly notify your financial advisor to discuss continued participation in the DRIP.

Callable securities: When we hold securities which are callable in part on your behalf, you will participate in the impartial lottery allocation system for the called securities in accordance with the provisions of the exchange on which they trade, and in compliance with industry rules. For further details about the allocation process please go to www.ameriprise.com/content/files/AMP_CALLABLE-SECURITIES.PDF

"Covered" securities: A security is considered "covered" and subject to special basis and holding period tax reporting rules under these conditions: 1) Stock, including real estate investment trusts (REITs) acquired on or after Jan. 1, 2011, and not purchased under a dividend reinvestment program 2) Mutual funds and REITs/stocks in a dividend reinvestment program purchased on or after Jan. 1, 2012 (except money market funds) 3) Certain options and debt securities with less complex tax treatment purchased on or after Jan 1, 2014, and 4) Certain options and debt securities with more complex tax treatment purchased on or after Jan 1, 2016. Some securities are not "covered" by definition, see below. When a "covered" investment is sold, we will report the cost basis and holding period of the investment to you and the IRS (in addition to the already-required proceeds information). The cost basis information provided on this statement may not be used for tax reporting purposes. For tax reporting purposes, use the information provided on Form 1099-B, Proceeds from Broker and Barter Exchange Transactions, which will be sent early in the year following the tax year in which the investment was sold.

"Noncovered" securities: "Noncovered" is a term for those securities that are not subject to the required cost basis and holding period reporting described above. Ameriprise Financial provides cost basis and holding period information to clients, but not the IRS, for many "noncovered" securities including "noncovered" equities, mutual funds, exchange-traded funds (ETFs), exchange-traded notes (ETNs), business development corporations (BDCs), unit investment trusts (UITs), real estate investment trusts (REITs), debt instruments, and options acquired before the effective dates listed above. Certain other securities are currently excluded from the cost basis reporting rules, including money market funds, short-term debt instruments, real estate mortgage investments conduits (REMICs) and other mortgage-backed securities, partnerships, trusts, and prepaid forward contracts (including certain structured products). The cost basis information provided for "noncovered" securities may not include changes due to corporate actions (such as mergers, spin-offs, stock dividends or cash dividends in lieu of fractional shares), wash sales, certain mutual fund adjustments, returns of capital, certain adjustments to fixed income securities (including early prepayment of principal, premium amortization, accrual of market discount or original issue discount), or transfers of existing positions into Ameriprise by new or existing clients. Ameriprise is not responsible for "noncovered" cost basis information, and will not verify cost basis information that is provided by someone else (including a client, an advisor or another entity, such as a broker) or is the result of a transfer between persons (including inheritance, gift, divorce, distributions from a trust, shares used to repay a loan, etc.). It also will not verify "noncovered" cost basis information obtained through corporate acquisitions by Ameriprise. For transactions related to any of these activities for "noncovered" shares, review your records and consult your tax advisor when preparing your tax return.

Free credit balance: In general, a free credit balance represents cash held in your brokerage or managed account that is payable upon your demand. We are not required to segregate or hold the funds separately. We may commingle your funds with our general funds or use the funds for our business. We may, but are not obligated to, pay you interest on any available free credit balances, and we may earn income from the balances as compensation for servicing your account. For additional information review Other Important Brokerage Disclosures on ameriprise.com/disclosures.

Order Routing Policy and compensation for order handling: Some market centers or broker-dealers may execute orders at prices superior to the publicly quoted market. AEIS considers a number of factors in its decision process as to the exchanges and market centers to which it directs its customer orders for execution. These factors include but are not limited to: the speed of execution; the opportunity for price improvement; liquidity enhancement opportunities; trading characteristics of the particular individual security; and size of the order. AEIS currently does not receive payment for directing orders; however, AEIS reserves the right to receive

remuneration for directing orders to a particular broker or dealer for execution. The source and amount of remuneration, if any, received by AEIS will be furnished upon written request. Payment for order flow is not a factor considered when routing orders. For more detailed information, please visit our Order Routing Report published quarterly on ameriprise.com. Please contact us at 800.862.7919 to obtain a printed copy of our Order Routing Report at no cost, or for further details regarding the routing of any specific order. The link to the SEC 606 Order Routing Report can be found at ameriprise.com/606.

Brokerage mutual fund purchases: When you purchase certain mutual funds at NAV, on selling your shares, you may pay a sales charge. For the charge and other fees, see the prospectus.

Equity Dividend Reinvestment Program (DRIP) Customers: Transactions to purchase shares for the DRIP program, where offered, are executed on a riskless principal basis by AEIS. Details of your DRIP transactions are available on written request to AEIS.

Fractional Shares and Liquidation Process: Where your statement indicates a transaction that involved less than one full share of an equity, ETF, preferred or closed-end fund, as well as UITs ("Fractional Share"), AFS and AEIS sold and liquidated the Fractional Share(s) as a client-directed principal transaction on your behalf in accordance with the Ameriprise Brokerage Client Agreement and, if you have a Managed Account, per the liquidation process outlined in your Custom Advisory Relationship Agreement or the applicable Managed Account Client Agreement.

Assets held outside your brokerage account: Certain assets purchased through AFS are displayed on this statement as a courtesy to you, even though the assets are held at a third party, and not custodied in your brokerage account. These products may include but are not limited to annuities and insurance products, hedge fund offerings, private equity offerings, managed futures funds, exchange funds, real estate private

placements, DST/TICs, and certain 529 plans. Ownership records for these products, valuation information, and SIPC coverage, if applicable, are the responsibility of the company holding the assets, and not AFS or AEIS.

The Value of your accounts over time on the first page of your statement reports the following information:

1) The ending value of your portfolio for applicable dates going back (up to) five years. The gray line shows the net value of your deposits and withdrawals, dating back (up to) five years. Note:

- The gray line does not reflect additions or surrenders for third-party annuities linked to your brokerage account prior to Jan. 1, 2017.
- The gray line does not reflect additions or surrenders from any whole life insurance policies.
- If your portfolio was established on Dec. 31, 2012 or earlier, the gray line starting point was your portfolio value on Jan. 1, 2013. The gray line shows your portfolio value on Jan. 1, 2013 PLUS additions since that time MINUS withdrawals since that time.

Activity for this period: transaction(s) that have not yet settled by the date of this statement will appear on your next statement.

Disclosure for persons without a financial advisor: Mutual funds can be purchased through AFS. For direct purchases AFS will retain all sales charges and 12b-1 fees.

Third-party issuer assessment: AFS periodically assesses, but does not continuously monitor, the creditworthiness or financial solvency of third-party issuers. You should be advised that credit markets can be volatile, and the creditworthiness of an issuer may change rapidly. AFS, as a seller of these products, does not guarantee or provide any assurance that a third-party issuer of financial products will be able to fulfill the issuer's obligation to any purchaser of such a product.

THE FALLS CONDO PROPERTY OWNERS ASSN, INC.

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Messages for you

Helping clients reach their financial goals for over 130 years

Generations of clients have put their trust in Ameriprise since 1894. We look forward to helping more clients just like you achieve their financial goals. If you know someone who would benefit from a meeting with your financial advisor, please refer them for a complimentary consultation.

Important disclosures

Capital Reserve Group is a financial advisory practice of Ameriprise Financial Services, LLC.

Please review your statement carefully. Report any inaccuracies or discrepancies immediately to the appropriate legal entity outlined below. Any oral communication should be re-confirmed in writing to us to protect your rights, including your rights under the Securities Investor Protection Act. Please notify us promptly in writing of any change of address. In addition, should any material change occur in your investment objectives or financial situation, we request prompt notification to ensure we maintain the most up-to-date background and financial information.

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Ameriprise Financial Services, LLC
70100 Ameriprise Financial Center | Minneapolis, MN 55474



THE FALLS CONDO PROPERTY OWNERS ASSN, INC.
C/O TRAVEL AND LEISURE CO
501 W CHURCH ST
ORLANDO FL 32805-2205



230252

The Falls
Operating Cash
10201
12/31/2025

Nature of Account:

This account reconciles Bank of America Main Operating Account # [REDACTED] 3418

Date	Detail	Balance / Difference	Notes:
	Ending Bank Statement Balance	448,433.40	
	Less: Deposits not posted to the GL	-	
	Add: Deposits not posted to the Bank Statement	-	
	Less: Outstanding Checks	-	
	Less: Payments not posted to the Bank	-	
	Add: Chargebacks	-	
	Reconciling Items:	-	
	Adjusted Bank Balance	448,433.40	
	General Ledger Balance	448,433.40	
	Difference	-	

The Falls
Operating Investments
10207
Operating Inv - Bonds / CD's
10208
12/31/2025

Nature of Account:

This account reconciles the liquid cash investment of the Comerica Ameriprise Bank Account# 7 133

Date	Detail	10207	10208	Total	Notes:
	<u>Bank Balance</u>	\$ 97,631.28		97,631.28	
		97,631.28	-	97,631.28	
	Unrealized (Gain)			-	
	<u>Entries to Book</u>			-	
	Discount Amortization			-	
	<u>DETAIL TOTAL</u>	97,631.28	-	97,631.28	
	<u>LEDGER TOTAL</u>	97,631.28	-	97,631.28	
	<u>DIFFERENCE</u>	-	-	-	

The Falls
Reserve Investments
11201
Reserve Inv - Bonds / CD's
11202
12/31/2025

Nature of Account:
This account reconciles the liquid cash investment of the Comerica Ameriprise Bank Account# 8 133

Date	Detail	11201	11202	Total	Notes:
	<u>Bank Balance</u>				
	<u>Ameriprise Act: 8 133</u>	\$ 519,917.72	-	519,917.72	
		<u>519,917.72</u>	<u>-</u>	<u>519,917.72</u>	
	<u>DETAIL TOTAL:</u>	<u>519,917.72</u>	<u>-</u>	<u>519,917.72</u>	
	<u>LEDGER TOTAL:</u>	<u>519,917.72</u>	<u>-</u>	<u>519,917.72</u>	
	<u>DIFFERENCE</u>	<u>-</u>	<u>-</u>	<u>-</u>	
Comments:					

Departmental Income Statement
For the Month Ending 2025-12-31

MONTH TO DATE

ACTUAL	BUDGET	BUDGET VARIANCE \$	FORECAST	FORECAST VARIANCE \$	Account
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YEAR TO DATE

ACTUAL	BUDGET	BUDGET VARIANCE \$	FORECAST	BUDGET	VARIANCE \$
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FULL YEAR

Statistics												
3,280	3,348	(68)	3,348	(68)	00150	Net Rooms Available	29,675	33,852	(4,177)	29,675	33,852	(4,177)
2,084	1,853	(231)	1,853	(231)	00151	Total Occupied	17,953	19,771	1,818	17,953	19,771	1,818
3 53	3 61	(0 08)	2 90	0 63		Length of Stay	3 72	3 73	(0 01)	3 72	3 73	(0 01)
590	513	(77)	639	49	00168	Turns	4,828	5,304	476	4,828	5,304	476
63 5%	55 3%	8 2%	55 3%	8 2%		Net Occupancy %	60 5%	58 4%	2 1%	60 5%	58 4%	2 1%

Consolidated - All Depts

Revenues

11,374	219,944	(208,571)	219,944	(208,571)	30501	Assessment - UDI	195,085	2,639,333	(2,444,249)	195,085	2,639,333	(2,444,249)
67,300	-	67,300	-	67,300	30512	Unsold Inventory	697,939	-	697,939	697,939	-	697,939
849	-	849	-	849	30515	WVR Paid Assessment	61,250	-	61,250	61,250	-	61,250
140,478	-	140,478	-	140,478	30534	CWA Assessments	1,685,734	-	1,685,734	1,685,734	-	1,685,734
-	-	-	-	-	30537	Foreclosure Revenue	1,613	-	1,613	1,613	-	1,613
1,011	188	823	188	823	31501	Interest Income	14,729	2,070	12,659	14,729	2,070	12,659
221,012	220,133	879	220,133	879		Total Revenues	2,656,350	2,641,403	14,947	2,656,350	2,641,403	14,947

Net Operating Expense

32,451	34,207	1,757	30,985	(1,465)		Maintenance	440,641	439,193	(1,448)	440,641	439,193	(1,448)
32,026	47,322	15,295	45,961	13,934		Housekeeping	389,160	474,215	85,055	389,160	474,215	85,055
12,901	11,736	(1,166)	14,884	1,982		Common Area/Grounds Maintenance	167,702	158,350	(9,352)	167,702	158,350	(9,352)
9,650	9,393	(257)	9,393	(257)		Laundry	63,676	102,073	38,397	63,676	102,073	38,397
174,119	65,747	(108,372)	66,319	(107,800)		General & Administrative	1,006,005	786,974	(219,031)	1,006,005	786,974	(219,031)
20,299	23,077	2,778	21,872	1,573		Guest Service	271,925	263,134	(8,791)	271,925	263,134	(8,791)
3,690	4,413	723	4,522	832		Telephone	54,339	53,179	(1,160)	54,339	53,179	(1,160)
3,345	3,218	(126)	3,010	(334)		Accounting	37,124	38,577	1,453	37,124	38,577	1,453
14,784	19,931	5,146	20,331	5,546		Utilities	194,408	216,835	22,427	194,408	216,835	22,427
4,692	4,995	303	5,103	412		Activities	71,852	58,807	(13,045)	71,852	58,807	(13,045)
4,103	3,417	(687)	3,417	(687)		Security	37,895	40,998	3,103	37,895	40,998	3,103
312,060	227,454	(84,605)	225,796	(86,264)		Total Net Operating Expense	2,734,727	2,632,335	(102,392)	2,734,727	2,632,335	(102,392)

Total Net Operating Expense

Interior Cost per Turn

Other Expenses

405	-	(405)	-	(405)	55403	Personal Property Taxes	405	-	(405)	405	-	(405)
1,685	2,949	1,264	2,949	1,264	61401	Property Tax Expense	34,123	35,387	1,264	34,123	35,387	1,264
2,079	21	(2,058)	21	(2,058)	61404	Federal & State Income Taxes	2,416	256	(2,161)	2,416	256	(2,161)
(1,273)	3,063	4,337	2,343	3,616	62103	Bad Debt Expense	24,500	36,759	12,259	24,500	36,759	12,259
2,895	6,033	3,138	5,313	2,418		Total Other Expenses	61,444	72,401	10,958	61,444	72,401	10,958

Net Income - Operations

(93,943)	(13,355)	(80,588)	(10,976)	(82,967)		Net Income - Operations	(139,821)	(63,334)	(76,488)	(139,821)	(63,334)	(76,488)
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The Falls Pond - 120
Departmental Income Statement

For the Month Ending 2025-12-31

MONTH TO DATE

ACTUAL	BUDGET	BUDGET VARIANCE \$	FORECAST	FORECAST VARIANCE \$	Account
73,077	73,077	-	73,077	-	30501
1,519	-	1,519	-	1,519	31501
-	-	-	-	-	31552
74,596	73,077	1,519	73,077	1,519	
7,719	-	(7,719)	-	(7,719)	61404
-	-	-	-	-	70002
7,719	-	(7,719)	-	(7,719)	
66,876	73,077	(6,200)	73,077	(6,200)	

Reserves

Assessment - UDI
Interest Income
Securities Interest
Revenue

Federal & State Income Taxes
Capital Improvement
Expense

Net Income - Reserves

YEAR TO DATE

ACTUAL	BUDGET	BUDGET VARIANCE \$	FORECAST	BUDGET	VARIANCE \$
876,924	876,924	-	876,924	876,924	-
16,658	-	16,658	16,658	-	16,658
44,957	-	44,957	44,957	-	44,957
938,539	876,924	61,615	938,539	876,924	61,615
7,719	-	(7,719)	7,719	-	(7,719)
2,553,816	-	(2,553,816)	2,553,816	-	(2,553,816)
2,561,536	-	(2,561,536)	2,561,536	-	(2,561,536)
(1,622,997)	876,924	(2,499,921)	(1,622,997)	876,924	(2,499,921)

The Falls POA - 120
Balance Sheet
As of 12/31/2025

		Operating Fund	Reserve Fund	Total
Assets				
Operating Cash	10201	448,433		448,433
Operating Investments	10207	97,631		97,631
Operating Cash		546,065		546,065
Reserve Investments	11201		519,918	519,918
Reserve Inv - Bonds / CD's	11202		-	-
Restricted Cash - Reserve Fund	11206		-	-
Reserve Funds		-	519,918	519,918
Reserve Special Assessment Rec	12507		-	-
Reserve Receivable-UDI	12602		(0)	(0)
UDI Reserve Rec due From Developer	12611		(0)	(0)
Operating Fees Receivable-UDI	12601	145,998		145,998
UDI Opertg Rec Due Frm Develop	12610	60,046		60,046
Due from Developer/Other	14401	5,113		5,113
Owner Receivables		211,157	(0)	211,157
CWP Receivable	12301	24,660		24,660
Insurance Claims Receivable	12515	(53,860)		(53,860)
Other Receivables		(29,200)		(29,200)
Inventories		-		-
Prepaid Insurance	14601	29,443		29,443
Prepaid Miscellaneous Expenses	14607	1,693		1,693
Prepaid Expenses		31,136		31,136
Reserve Deposit	19802		-	-
Right of Use Asset	17412	13,440		13,440
Right of Use Accumulated Amort	17413	(7,751)		(7,751)
Other Assets		5,689	-	5,689
Real Estate Tax Rec	14412			-
Due from Operating to Reserves	14415		217,289	217,289
Due from Operating to Tax	14418			-
Receivable To (From)		-	217,289	217,289
Total Assets		764,847	737,207	1,502,054
Liabilities & Fund Balances				
Long Term Lease Liability	21041	5,689		5,689
Payables		5,689	-	5,689
Accrued Reserve Expense	22204		-	-
Accrued FL Property Taxes	22218			-
Accrued Expenses	22201	142,186		142,186
Accrued Salaries	22202	34,434		34,434
Accrued Bonus/Vacation	22203	13,664		13,664
Accrued Property Taxes	22215	(0)		(0)
Accrued Liabilities		190,284	-	190,284
Income Taxes Liability	25601		7,719	7,719
Sales & Use Tax Payable	21015	650		650
Federal Income Taxes Payable	25605	1,979		1,979
Income Taxes Payable		2,628	7,719	10,348
Due to Operating from Reserve	25808		-	-
Due to Operating from Tax	25812			-
Purchasing Card Liability	25704	5,098		5,098
Due to Management Company	25702	23,237		23,237
Due to Mgmt Co - Ap Invoices	25706	(0)		(0)
Due to Concur	25708	0		0
Due to Master & Other Assocs	25801	(0)		(0)
Due to Reserves from Operating	25807	217,289		217,289
Other Accrued Liabilities		245,624	-	245,624
Deferred Rev. - Reserves	27706		-	-
Deferred Rev. - Maint Fee (CY)	27701	(0)		(0)
Other Liabilities		(0)	-	(0)
Total Liabilities		444,226	7,719	451,945
Fund Balance - Beginning of Year		460,443	2,352,485	2,812,927
Interfund Transfer To / (From)	29093	-	-	-
Net Unrealized Gain on Investments	29096	-	-	-
Current Year Income (Deficit)		(139,821)	(1,622,997)	(1,762,818)
Interfund Transfer (To) / From Working Capital		-	-	-
Total Fund Balances		320,622	729,488	1,050,109