
Providence Arbours Homeowners Association

November 2009

Monthly Financial Report

Prepared by:

**CAROLINA ASSOCIATION MANAGEMENT
4957 ALBEMARLE ROAD
CHARLOTTE, NC 28205
OFFICE (704) 531-6822
FAX (704) 531-7180**

8:27 AM
12/08/09
Accrual Basis

Providence Arbours Homeowners Association
Balance Sheet
As of November 30, 2009

	<u>Nov 30, 09</u>
ASSETS	
Current Assets	
Checking/Savings	
Checking - Fifth Third	24,476.22
CD @ Fifth Third	11,144.05
Total Checking/Savings	<u>35,620.27</u>
Total Current Assets	<u>35,620.27</u>
TOTAL ASSETS	<u>35,620.27</u>
LIABILITIES & EQUITY	
Equity	
Opening Bal Equity	20,477.70
Net Income	15,142.57
Total Equity	<u>35,620.27</u>
TOTAL LIABILITIES & EQUITY	<u>35,620.27</u>

8:24 AM

12/08/09

Providence Arbours Homeowners Association
Reconciliation Summary
Checking - Fifth Thrd, Period Ending 11/30/2009

	<u>Nov 30, 09</u>
Beginning Balance	25,873.56
Cleared Transactions	
Checks and Payments - 4 Items	-1,197.34
Total Cleared Transactions	<u>-1,197.34</u>
Cleared Balance	<u>24,676.22</u>
Uncleared Transactions	
Checks and Payments - 1 Item	-200.00
Total Uncleared Transactions	<u>-200.00</u>
Register Balance as of 11/30/2009	<u>24,476.22</u>
New Transactions	
Checks and Payments - 3 Items	-1,118.98
Deposits and Credits - 1 Item	480.00
Total New Transactions	<u>-638.98</u>
Ending Balance	<u><u>23,837.24</u></u>

8:24 AM

12/08/09

Providence Arbours Homeowners Association
Reconciliation Detail
Checking - Fifth Third, Period Ending 11/30/2009

Type	Date	Num	Name	Cir	Amount	Balance
Beginning Balance						25,873.56
Cleared Transactions						
Checks and Payments - 4 items						
Check	8/25/2009	362	Cornerstone Creati...	X	-540.00	-540.00
Check	11/3/2009	383	Carolina Associatio...	X	-552.00	-1,092.00
Check	11/3/2009	384	Patti Weber	X	-10.00	-1,102.00
Check	11/23/2009	385	Duke Power	X	-95.34	-1,197.34
Total Checks and Payments					-1,197.34	-1,197.34
Total Cleared Transactions					-1,197.34	-1,197.34
Cleared Balance					-1,197.34	24,676.22
Uncleared Transactions						
Checks and Payments - 1 item						
Check	11/24/2009	386	Mark Vance		-200.00	-200.00
Total Checks and Payments					-200.00	-200.00
Total Uncleared Transactions					-200.00	-200.00
Register Balance as of 11/30/2009					-1,397.34	24,476.22
New Transactions						
Checks and Payments - 3 items						
Check	12/1/2009	389	Cornerstone Creati...		-540.00	-540.00
Check	12/1/2009	388	Carolina Associatio...		-416.02	-956.02
Check	12/1/2009	390	City of Charlotte		-162.96	-1,118.98
Total Checks and Payments					-1,118.98	-1,118.98
Deposits and Credits - 1 item						
Deposit	12/7/2009				480.00	480.00
Total Deposits and Credits					480.00	480.00
Total New Transactions					-638.98	-638.98
Ending Balance					-2,036.32	23,837.24



Statement Period Date: 11/1/2009 - 11/30/2009

Account Type: Bus Basics Checking

Account Number: 170285282

PROVIDENCE ARBOURS HOA
OPERATING-ESCROW ACCOUNT
4957 ALBEMARLE RD
CHARLOTTE NC 28205-6617



0

2944

VR 2

Banking Center: Colony
Banking Center Phone: 704-688-1435
Commercial Client Services: 1-800-589-5355
www.53.com

Account Summary - 170285282

11/01	Beginning Balance	\$25,873.56	Number of Days in Period	30
4	Checks	\$(1,197.34)		
	Withdrawals / Debits			
	Deposits / Credits			
11/30	Ending Balance	\$24,676.22		

Checks

4 checks totalling \$1,197.34

* Indicates gap in check sequence i = Electronic Image s = Substitute Check

<u>Number</u>	<u>Date Paid</u>	<u>Amount</u>	<u>Number</u>	<u>Date Paid</u>	<u>Amount</u>	<u>Number</u>	<u>Date Paid</u>	<u>Amount</u>
382 i	11/04	540.00	384 i	11/10	10.00	385 i	11/25	95.34
383 i	11/04	552.00						

Daily Balance Summary

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
11/04	24,781.56	11/10	24,771.56	11/25	24,676.22

YOU SET YOUR GOALS. FIFTH THIRD BANK WILL HELP YOU REACH THEM. TO FIND OUT HOW FIFTH THIRD BANK IS MOVING FORWARD WITH YOU, STOP BY YOUR LOCAL FIFTH THIRD BANKING CENTER. MEMBER FDIC.

8:27 AM

12/08/09

Providence Arbours Homeowners Association
Reconciliation Summary
CD @ Fifth Third, Period Ending 11/30/2009

	<u>Nov 30, 09</u>
Beginning Balance	11,137.43
Cleared Transactions	
Deposits and Credits - 1 Item	6.62
Total Cleared Transactions	<u>6.62</u>
Cleared Balance	11,144.05
Register Balance as of 11/30/2009	<u>11,144.05</u>
Ending Balance	11,144.05

8:27 AM

12/08/09

Providence Arbours Homeowners Association
Reconciliation Detail
CD @ Fifth Third, Period Ending 11/30/2009

Type	Date	Num	Name	Cir	Amount	Balance
Beginning Balance						11,137.43
Cleared Transactions						
Deposits and Credits - 1 Item						
Deposit	11/30/2009			X	6.62	6.62
Total Deposits and Credits					6.62	6.62
Total Cleared Transactions					6.62	6.62
Cleared Balance					6.62	11,144.05
Register Balance as of 11/30/2009					6.62	11,144.05
Ending Balance					6.62	11,144.05

8:27 AM
 12/08/09
 Accrual Basis

**Providence Arbours Homeowners Association
 Profit & Loss Budget vs. Actual
 November 2009**

	<u>Nov 09</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Income				
Income				
Interest Income	6.62	8.33	-1.71	79.5%
Total Income	<u>6.62</u>	<u>8.33</u>	<u>-1.71</u>	<u>79.5%</u>
Total Income	6.62	8.33	-1.71	79.5%
Expense				
Expenses - Administrative				
Website	10.00	0.00	10.00	100.0%
Copies	84.00	33.33	50.67	252.0%
Postage	66.00	22.92	43.08	288.0%
Total Expenses - Administrative	<u>160.00</u>	<u>56.25</u>	<u>103.75</u>	<u>284.4%</u>
Association Events				
Meetings	0.00	16.67	-16.67	0.0%
Social Functions	200.00	100.00	100.00	200.0%
Total Association Events	<u>200.00</u>	<u>116.67</u>	<u>83.33</u>	<u>171.4%</u>
Insurance	0.00	83.33	-83.33	0.0%
Legal	0.00	8.34	-8.34	0.0%
Accounting	0.00	0.00	0.00	0.0%
Collections	0.00	8.33	-8.33	0.0%
Management Fee	402.00	708.33	-306.33	56.8%
Expenses - Landscaping				
Electric - Common Areas	95.34	100.00	-4.66	95.3%
Irrigation - Entry (McKee)	0.00	62.50	-62.50	0.0%
Irrigation Park (Breamore)	0.00	62.50	-62.50	0.0%
Landscaping Monthly Maintenance	0.00	833.33	-833.33	0.0%
Playground Mulch	0.00	50.00	-50.00	0.0%
Spring/Fall Flowers	0.00	108.34	-108.34	0.0%
Pine Needles	0.00	175.00	-175.00	0.0%
Total Expenses - Landscaping	<u>95.34</u>	<u>1,391.67</u>	<u>-1,296.33</u>	<u>6.9%</u>
Repairs/Maintenance				
Debris Removal	0.00	83.33	-83.33	0.0%
Entry Fence	0.00	20.83	-20.83	0.0%
Park Fence/Play	0.00	62.50	-62.50	0.0%
Entry Irrigation	0.00	20.83	-20.83	0.0%
Park Irrigation	0.00	20.83	-20.83	0.0%
Entry Lights	0.00	41.67	-41.67	0.0%
Monument Repairs	0.00	20.83	-20.83	0.0%
Lighting Park	0.00	20.84	-20.84	0.0%
Total Repairs/Maintenance	<u>0.00</u>	<u>291.66</u>	<u>-291.66</u>	<u>0.0%</u>
Total Expense	<u>857.34</u>	<u>2,664.58</u>	<u>-1,807.24</u>	<u>32.2%</u>
Net Income	<u><u>-850.72</u></u>	<u><u>-2,656.25</u></u>	<u><u>1,805.53</u></u>	<u><u>32.0%</u></u>

8:27 AM

12/08/09

Accrual Basis

Providence Arbours Homeowners Association
Profit & Loss Budget vs. Actual
January through November 2009

	Jan - Nov 09	Budget	\$ Over Budget	% of Budget
Income				
Income				
Income/Assessment				
Annual	33,360.00	33,360.00	0.00	100.0%
Total Income/Assessment	33,360.00	33,360.00	0.00	100.0%
Interest Income	123.90	91.67	32.23	135.2%
Late Fees	260.00			
Total Income	33,743.90	33,451.67	292.23	100.9%
Total Income	33,743.90	33,451.67	292.23	100.9%
Expense				
Expenses - Administrative				
Website	20.00	50.00	-30.00	40.0%
Copies	258.75	366.67	-107.92	70.6%
Postage	129.53	252.09	-122.56	51.4%
Expenses - Administrative - Other	5.50			
Total Expenses - Administrative	413.78	668.76	-254.98	61.9%
Association Events				
Meetings	75.00	183.33	-108.33	40.9%
Social Functions	232.45	1,100.00	-867.55	21.1%
Total Association Events	307.45	1,283.33	-975.88	24.0%
Insurance	999.00	916.67	82.33	109.0%
Legal	0.00	91.67	-91.67	0.0%
Accounting	5.00	0.00	5.00	100.0%
Collections	0.00	91.67	-91.67	0.0%
Management Fee	4,422.00	7,791.67	-3,369.67	56.8%
Expenses - Landscaping				
Tree Removal	0.00			
Electric - Common Areas	1,032.62	1,100.00	-67.38	93.9%
Irrigation - Entry (McKee)	236.47	687.50	-451.03	34.4%
Irrigation Park (Breamore)	735.63	687.50	48.13	107.0%
Landscaping Monthly Maintenance	6,023.00	9,166.67	-3,143.67	65.7%
Playground Mulch	945.00	550.00	395.00	171.8%
Spring/Fall Flowers	0.00	1,191.67	-1,191.67	0.0%
Pine Needles	0.00	1,925.00	-1,925.00	0.0%
Total Expenses - Landscaping	8,972.72	15,308.34	-6,335.62	58.6%
Repairs/Maintenance				
Debris Removal	1,400.00	916.67	483.33	152.7%
Park Equipment	0.00			
Entry Fence	0.00	229.17	-229.17	0.0%
Park Fence/Play	49.13	687.50	-638.37	7.1%
Entry Irrigation	583.63	229.17	354.46	254.7%
Park Irrigation	583.62	229.16	354.46	254.7%
Entry Lights	565.00	458.33	106.67	123.3%
Monument Repairs	300.00	229.17	70.83	130.9%
Lighting Park	0.00	229.17	-229.17	0.0%
Total Repairs/Maintenance	3,481.38	3,208.34	273.04	108.5%
Total Expense	18,601.33	29,360.45	-10,759.12	63.4%
Net Income	15,142.57	4,091.22	11,051.35	370.1%

Providence Arbours Homeowners Association
Profit & Loss Budget vs. Actual
January through December 2009

	<u>Jan - Dec 09</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Income				
Income				
Income/Assessment				
Annual	33,360.00	33,360.00	0.00	100.0%
Total Income/Assessment	<u>33,360.00</u>	<u>33,360.00</u>	<u>0.00</u>	<u>100.0%</u>
Interest Income	123.90	100.00	23.90	123.9%
Late Fees	260.00			
Total Income	<u>33,743.90</u>	<u>33,460.00</u>	<u>283.90</u>	<u>100.85%</u>
Total Income	33,743.90	33,460.00	283.90	100.85%
Expense				
Expenses - Administrative				
Website	20.00	50.00	-30.00	40.0%
Copies	258.75	400.00	-141.25	64.69%
Postage	129.53	275.00	-145.47	47.1%
Expenses - Administrative - Other	5.50			
Total Expenses - Administrative	<u>413.78</u>	<u>725.00</u>	<u>-311.22</u>	<u>57.07%</u>
Association Events				
Meetings	75.00	200.00	-125.00	37.5%
Social Functions	232.45	1,200.00	-967.55	19.37%
Total Association Events	<u>307.45</u>	<u>1,400.00</u>	<u>-1,092.55</u>	<u>21.96%</u>
Insurance	999.00	1,000.00	-1.00	99.9%
Legal	0.00	100.00	-100.00	0.0%
Accounting	5.00	275.00	-270.00	1.82%
Collections	0.00	100.00	-100.00	0.0%
Management Fee	4,422.00	8,500.00	-4,078.00	52.02%
Expenses - Landscaping				
Tree Removal	0.00			
Electric - Common Areas	1,032.62	1,200.00	-167.38	86.05%
Irrigation - Entry (McKee)	236.47	750.00	-513.53	31.53%
Irrigation Park (Breamore)	735.63	750.00	-14.37	98.08%
Landscaping Monthly Maintenance	6,023.00	10,000.00	-3,977.00	60.23%
Playground Mulch	945.00	600.00	345.00	157.5%
Spring/Fall Flowers	0.00	1,300.00	-1,300.00	0.0%
Pine Needles	0.00	2,100.00	-2,100.00	0.0%
Total Expenses - Landscaping	<u>8,972.72</u>	<u>16,700.00</u>	<u>-7,727.28</u>	<u>53.73%</u>
Repairs/Maintenance				
Debris Removal	1,400.00	1,000.00	400.00	140.0%
Park Equipment	0.00			
Entry Fence	0.00	250.00	-250.00	0.0%
Park Fence/Play	49.13	750.00	-700.87	6.55%
Entry Irrigation	583.63	250.00	333.63	233.45%
Park Irrigation	583.62	250.00	333.62	233.45%
Entry Lights	565.00	500.00	65.00	113.0%

Providence Arbours Homeowners Association
Profit & Loss Budget vs. Actual
January through December 2009

	<u>Jan - Dec 09</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Monument Repairs	300.00	250.00	50.00	120.0%
Lighting Park	0.00	250.00	-250.00	0.0%
Total Repairs/Maintenance	<u>3,481.38</u>	<u>3,500.00</u>	<u>-18.62</u>	<u>99.47%</u>
Total Expense	<u>18,601.33</u>	<u>32,300.00</u>	<u>-13,698.67</u>	<u>57.59%</u>
Net Income	<u><u>15,142.57</u></u>	<u><u>1,160.00</u></u>	<u><u>13,982.57</u></u>	<u><u>1,305.39%</u></u>

8:30 AM

12/08/09

Accrual Basis

Providence Arbours Homeowners Association
Transaction Detail by Account
November 2009

Type	Date	Num	Name	Memo	Clr	Debit	Credit	Balance
Checking - Fifth Thrd								
Check	11/3/2009	383	Carolina Association...	Nov. mgmt. fe...	X		552.00	-552.00
Check	11/3/2009	384	Patti Weber	Domain regist...	X		10.00	-562.00
Check	11/23/2009	385	Duke Power	0003618404/...	X		95.34	-657.34
Check	11/24/2009	386	Mark Vance	Pack the Snel...			200.00	-857.34
Total Checking - Fifth Third						0.00	857.34	-857.34
CD @ Fifth Third								
Deposit	11/30/2009			Interest	X	6.62		6.62
Total CD @ Fifth Third						6.62	0.00	6.62
TOTAL						6.62	857.34	-850.72

8:30 AM

12/08/09

Providence Arbours Homeowners Association
Customer Balance Summary
As of November 30, 2009

	<u>Nov 30, 09</u>
TOTAL	<u>0.00</u>

Carolina Association Management, Inc

4957 Albemarle Road
Charlotte, NC 28205

Invoice

Date	Invoice #
11/1/2009	3372

Bill To
Providence Arbours HOA c/o CAM 4957 Albemarle Rd Charlotte, NC 28205

Description	Qty	Amount
November 2009 Management Fee		402.00
October Copies	560	84.00
9*12 Env	0	0.00
Postage		66.00

**PROVIDENCE ARBOURS HOA
OPERATING-ESCROW ACCOUNT**
4957 ALBEMARLE RD
CHARLOTTE, NC 28205

FIRST CHARTER
www.firstcharter.com

0383

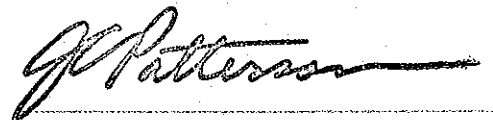
66-73/531
66

11/3/2009

PAY TO THE ORDER OF Carolina Association Management \$**552.00

Five Hundred Fifty-Two and 00/100***** DOLLARS

Carolina Association Management



MEMO Nov. mgmt. fee, Oct. copies, postage

⑈000383⑈ ⑆053100737⑆ 170285282⑈

		Balance Due	\$552.00
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Providence Arbours Homeowners Association

c/o Carolina Association Management, Inc.(CAM)

4957 Albemarle Rd. • Charlotte, NC 28205

Off: 704-531-6822 • Fax: 704-531-7180

ASSOCIATION REIMBURSEMENT FORM

Requested by: Patti Weber Date: 10/29/09
Print Name

Services provided by: _____

Date services/materials provided: _____

Services/Materials Provided (attach all necessary receipts and invoices):

domain registration

Total amount due \$ 10.00

Explanation (if needed) email attached.

Check made payable to: Patti Weber
Address to be made payable to: 10419 Haddonshire Ln.
Charlotte, NC 28270

Submitted by: _____ Phone #: _____
Signature

Approved by: Boobrickay Miller Date: 10/29/09
Date: _____
Date: _____

Specializing in Community Management

**PROVIDENCE ARBOURS HOA
OPERATING-ESCROW ACCOUNT**
4957 ALBEMARLE RD
CHARLOTTE, NC 28205

FIRST CHARTER
www.firstcharter.com

0384

66-73/531
86

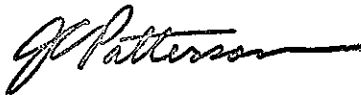
11/3/2009

PAY TO THE ORDER OF Patti Weber

**10.00

Ten and 00/100***** DOLLARS

Patti Weber
10419 Haddonshire Lane
Charlotte, NC 28270



MEMO Domain registration for website

⑈000384⑈ ⑆053100737⑆ 170285282⑈

Bobbie Kay Miller

From: Patti Weber [webpatti@gmail.com]
Sent: Wednesday, October 28, 2009 11:13 AM
To: Bobbie Kay Miller
Subject: Fwd: Order receipt from Google Apps (\$10.00)

BobbieKay,

This is an invoice for the registration of our domain for the providence arbour website. Can you please have a check sent to me for reimbursement. We approved this at the last Board meeting, but I forgot to send it to you.

Thanks,
Patti

----- Forwarded message -----
From: **Google Checkout** <noreply@checkout.google.com>
Date: Sat, Oct 17, 2009 at 9:25 AM
Subject: Order receipt from Google Apps (\$10.00)
To: webpatti@gmail.com

Google checkout

Hello PATRICIA WEBER,

Thanks for buying from Google Apps using Google Checkout! Google Apps will charge your order soon.

How do I check on this order?

[Get up-to-date information about order #646342551354014](#)

Problems with this order?


[Contact Google Apps](#)

Order date: **Oct 17, 2009 9:25 AM EDT**
Google order number: **646342551354014**

Shipping Status	Qty	Item	Price
Digital delivery	1	Domain Registration Renewal providencearbourshoa.org - 1 year registration for providencearbourshoa.org , powered by eNom	\$10.00
Tax (NC):			\$0.00
Total:			\$10.00

Paid with: VISA xxx-6497

Buy again in seconds
every time you shop. Just look for the Google Checkout button on [Google Apps](#) or on [Google Product Search](#).



Need help? Visit the [Google Checkout help center](#). Please do not reply to this message.

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PROVIDENCE ARBOURS
4701 MCKEE RD

Account Number 0003618404
Verification Code 8
Bill Date 11/17/2009
Current Charges Past Due After 12/01/2009

Service From: OCT 16 to NOV 13 (28 Days)

Your next scheduled meter reading will occur between DEC 16 and DEC 21

PREVIOUS BILL AMOUNT	PAYMENTS (-)	NEW CHARGES (+)	ADJUSTMENTS (+ OR -)	AMOUNT DUE (=)
\$76.64	\$76.64	\$76.64	\$0.00	\$76.64

METER NUMBER	METER READINGS: PREVIOUS	METER READINGS: PRESENT	MULTI-PLIER	TOTAL USAGE	RATE SCHEDULE DESCRIPTION	AMOUNT
737979	1072	1116	1	44 KWH	SGS - Small General Service	20.16
	0	94		94 KWH	OL - Outdoor Lighting	54.25
					Sales Tax	2.23

Amount Due 76.64

11/23/09 BLM
RECEIVED NOV 23 8 REC'D

95.34

Electricity Usage	This Month	Last Year
Total KWH	138	139
Days	28	29
AVG KWH per Day	5	5
AVG Cost per Day	\$2.66	\$2.55

Our records indicate your telephone number is 704-531-6822 . If this is incorrect, please follow the instructions on the back of the bill.
A late payment charge of 1.0 % will be added to any past due utility balance not paid within 25 days of the bill date.

For Correspondence: PO BOX 1090 CHARLOTTE NC 28201-1090
DUKE PHONE: 800-653-5307 www.duke-energy.com

FIRST CHARTER
www.firstcharter.com

0385

PROVIDENCE ARBOURS HOA
OPERATING-ESCROW ACCOUNT
4957 ALBEMARLE RD
CHARLOTTE, NC 28205

66-73/531
66

11/23/2009

PAY TO THE ORDER OF Duke Power

**95.34

Ninety-Five and 34/100 ***** DOLLARS

Duke Power



PROVIDENCE ARBOURS
4698 MCKEE RD

RECEIVED NOV 23 2009

Account Number 2072146000
Verification Code 0
Bill Date 11/17/2009
Current Charges Past Due After 12/01/2009

Service From: OCT 16 to NOV 13 (28 Days)

Your next scheduled meter reading will occur between DEC 16 and DEC 21

PREVIOUS BILL AMOUNT	PAYMENTS (-)	NEW CHARGES (+)	ADJUSTMENTS (- OR +)	AMOUNT DUE (=)
\$19.32	\$19.32	\$18.70	\$0.00	\$18.70

METER NUMBER	METER READINGS: PREVIOUS	METER READINGS: PRESENT	MULTI-PLIER	TOTAL USAGE	RATE SCHEDULE DESCRIPTION	AMOUNT
166105	25531	25555	1	24 KWH	SGS - Small General Service	18.16
					Sales Tax	.54

Amount Due 18.70

*11/23/09
Blum*

Electricity Usage	This Month	Last Year
Total KWH	24	29
Days	28	29
AVG KWH per Day	1	1
AVG Cost per Day	\$0.65	\$0.64

Our records indicate your telephone number is ???-??-???? . If this is incorrect, please follow the instructions on the back of the bill.

A late payment charge of 1.0 % will be added to any past due utility balance not paid within 25 days of the bill date.

For Correspondence:

PO BOX 1090 CHARLOTTE NC 28201-1090
DUKE PHONE: 800-653-5307 www.duke-energy.com

Bobbie Kay Miller

11/24/09 BEM
Sandy,
can you
please send
check to
Mark Vance,
please book
w/in
social.

From: Patti Weber [webpatti@gmail.com]
Sent: Tuesday, November 24, 2009 7:25 AM
To: Bobbie Kay Miller
Cc: 'Mark Vance'
Subject: Pack the Sleigh - Cut Check today

BobbieKay,

The Board approved funds to help alleviate some of the expenses related to the annual **Providence Arbours' Pack the Sleigh** charity event. Please have a check cut today in the amount of **\$200** and have it sent to:

Mark and Salome Vance
4313 Esherwood Lane
Charlotte, NC 28270

Thanks & happy Thanksgiving.

Patti Weber

(e) webpatti@gmail.com
(c) 704.904.3750
(h) 704.321.3010

FIRST CHARTER
www.firstcharter.com

0386

**PROVIDENCE ARBOURS HOA
OPERATING-ESCROW ACCOUNT**
4957 ALBEMARLE RD
CHARLOTTE, NC 28205

66-73/531
66

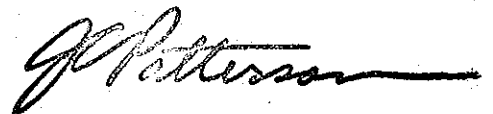
11/24/2009

PAY TO THE ORDER OF Mark Vance

**200.00
\$

Two Hundred and 00/100***** DOLLARS

Mark Vance
4313 Esherwood Lane
Charlotte, NC 28270



MEMO Pack the Sleigh expense

000386 053100737 170285282