December 9, 2025

TO: Village Del Prado Condominium Unit Owners

FROM: Village Del Prado Board of Directors

2026 Annual Budget - Monthly Maintenance Fees

Maintenance Fees: A monthly maintenance fee of **$670.00** is due and payable on the first day of each month, beginning January 1st, 2026, through December 1st, 2026. **PLEASE MAKE YOUR CHECK PAYABLE TO VILLAGE DEL PRADO.** Include your unit number on the memo line of your check, and mail your check to:

Village Del Prado, 4600 A1A South, St. Augustine, FL 32080

Late Fees: Late fees will be charged for assessments or partial balances that remain due over thirty (30) days past their original due date. The Village Del Prado Condominium Association, Inc. bylaws also allow other charges to be levied.

Authorization Agreement—Automatic Payments: If you are already enrolled in the ACH program for your VDP assessments, your payments will continue automatically. Please note the new amount for your records. This authorization is strictly for the Village Del Prado regular monthly maintenance payment. If you would like to enroll in the ACH program and have your payments deducted automatically each month, contact the office for an enrollment form.

Please contact the Property Management office if you have any questions concerning this correspondence.

the Ocean Gallery

Village Del Prado Budget
Year Ending December 31, 2026

2026 Monthly Dues	**$670**
Percent Increase from 2025 Dues	**5.51%**

Operating Fund		2025 Approved	2026 Approved
	REVENUES		
4601	Maint Assessments	632,460	667,320
4799	Capital Contributions	7,620	4,020
4608	Finance Charges	-	-
	Total Revenues	640,080	671,340
	EXPENSES		
	Administrative		
5866	Licenses/Taxes/Fees	2,000	2,200
5861	Accounting	8,300	7,000
5880	Payroll Processing Fee	-	3,188
	Total Administrative	10,300	12,388
	Insurance		
5801	General	135,000	125,505
5803	Flood	19,500	20,767
	Total Insurance	154,500	146,272
	Utilities		
5805	Cable	105,925	96,642
5807	Electric	15,500	15,965
5811	Sewer	28,040	28,000
5813	Trash	11,275	11,600
5815	Water	21,223	21,300
	Total Utilities	181,963	173,507
	Maintenance Expenses		
5824	Grounds - Replace/Upkeep	3,850	3,850
5825	Irrigation	1,000	1,200
5829	Pool/Spa Repair & Supply	12,000	12,000
5831	Repair/Maintenance - Buildings	7,000	8,000
5834	Landscape contract	22,516	23,191
5835	Mulch/Tree Trimming	4,600	4,600
5853	Maintenance Uniforms	200	400
5859	Maintenance & Management Payroll	154,859	165,009
	Total Maintenance Expense	206,025	218,250
	Other Expenses		
5877	Insurance loan interest and fees	3,100	2,900
5889	Bank Charges		
5881	Monthly reserve transfer	84,000	89,000
	Total Other Expenses	87,100	91,900
	TOTAL EXPENSES	639,888	642,317
	Total Revenue Less Total Expenses	192	29023

This budget is an estimate of future revenues and costs based on information at the time of preparation. Changes in economic conditions or unforeseen events may impact the accuracy of this budget.

Notice to all Ocean Gallery Property Owners Association, Inc. Members

Dear Owners,
At the OGPOA annual meeting held on December 5th, 2025, the OGPOA Board of Directors approved the budget for 2026 by a majority of the Directors.

The 2026 Annual Assessment per home shall be:

$1940.00

and will be PAYABLE IN TWO PAYMENTS of $970 due on January 1st and July 1st, 2026

Payments should be made payable to OGPOA

Please note that all standard late fees and interest will apply to outstanding balances on February 1st, 2025

If you are enrolled in ACH for your OGPOA assessment, your payments will again be automatic, and no action is necessary. Remember that $970.00 will be automatically deducted on or about January 5th, 2026, and the second payment will be automatically deducted on or about July 5th, 2026.

If you would like to enroll in the ACH program and enjoy the simplicity of having your payments automatically deducted, please contact Julie at jmyers@ogstaug.com for an enrollment form before December 26, 2025.

If you would like to be removed from the ACH program and pay by check, please contact Julie at jmyers@ogstaug.com as soon as possible.

the Ocean Gallery

4600 A1A South, St. Augustine FL 32080/Ph 904-471-6655
For Billing questions: jmyers@ogstaug.com

2026 OGPOA Approved Operating Budget

	2025 Approved	2025 Projected	2026 Approved	2025 Assmt	2026 Assmt
Income Accounts					
4600 Maintenance assessments - Lots /Homes	41,300	41,342	39,173		
4601 Maintenance Assessments	768,104	768,104	**850,989**	**1,750**	**1,940**
4608 Finance Charges	500	0	500		
4609 Clubhouse Rent	700	2,000	700		
4615 Garage Assessment	40,000	26,044	23,664		
4616 Processing Fees Revenue	7,500	4,500	7,500		
4660 Lease Approval Fee	21,000	23,328	21,000		
4702 OGP Community Service Fee	165,000	165,000	167,000		
4703 OGP Office Rent	20,200	20,200	20,800		
4705 OGP Housekeeping Rent	11,400	11,400	11,700		
4717 OGP Sales Contribution	48,900	48,000	28,000		
4623 Spec Teams Credit	320,200	288,283	339,664		
4899 Bank Interest Income	12,000	7,838	7,000		
Contingency (TBD)					
TOTAL ANNUAL INCOME	**1,456,804**	**1,406,039**	**1,517,690**		
EXPENSE ACCOUNTS					
ADMINISTRATIVE EXPENSES					
5873 Outside acct services	6,900	7,168	7,107		
5862 Communication&Website	2,400	2,682	3,000		
5863 Mgmt. Hiring Expense	700	1,000	600		
5864 Legal Fees	6,400	3,700	6,000		
5865 Membership fees, educ	1,000	2,907	1,000		
5866 Licenses/taxes/fees	1,000	125	1,000		
5867 Postage expense	6,400	1,606	6,500		
5868 Office Supplies	3,600	2,740	3,000		
5869 Copier/computer	24,000	21,300	24,000		
5870 Telephone	1,700	674	1,400		
5889 Bank Charges	1,400	1,262	1,400		
5992 Employee incentive plan	22,400	22,400	23,500		
5850 Administrative Payroll	49,000	50,690	53,307		
5880 ADP Payroll Processing fees		15,000	2,835		
	126,900	**133,254**	**134,649**		
COMMUNITY SERVICE					
5876 Amenity services	3,600	3,500	3,500		
5887 Exercise facility maintenance	3,000	4,679	3,000		
5996 Comm Serv expenses	6,600	6,200	5,000		
5997 Comm Serv supplies	500	160	500		
5993 Comm Serv payroll	305,000	305,000	320,806		
	318,700	**319,539**	**332,806**		
INSURANCE EXPENSES					
5801 Insurance-general	86,803	90,921	105,468		
5803 Insurance-flood	5,113	5,130	5,314		
	91,916	**96,051**	**110,782**		

MAINTENANCE EXPENSES				
5820	Tools/equip	3,200	4,000	3,000
5821	Dunes Cleanout		12,622	8,500
5823	Termite Service	900	466	900
5824	Grounds/Landscaping	5,200	6,097	5,200
5825	Irrigation	2,500	2,500	2,500
5826	Palms/shrub Trim	86,000	95,700	95,500
5827	Lawn/shrub Fert.deBug	23,000	25,606	23,861
5828	Pest Ctrl/Bldg exterminate	19,000	18,624	17,500
5829	Pool/Spa repair&supplies	20,200	20,339	18,600
5830	Ponds-Algae Control	2,700	2,412	2,700
5832	Golf cart supplies&repairs	5,500	7,000	5,500
5833	Maintenance supplies	500	30	500
5834	Landscape contract	22,700	21,935	23,381
5836	Mulch	9,200	4,600	9,200
5837	Vehicle expense	2,300	766	2,000
5875	Maintenance facilities	25,500	30,000	20,000
5853	Maintenance uniforms	600	2,090	500
5847	Maint. Payroll	117,288	127,000	107,214
5844	ST Payroll expense Maintenance	320,200	320,000	339,664
		666,488	**701,787**	**686,220**
UTILITIES				
5805	Utilities-Cable TV	25,500	24,843	23,300
5807	Utilities-Electric	35,200	33,000	34,000
5809	Utilities-Heat pool/spa	12,700	12,000	11,000
5811	Utilities-sewer	5,700	5,103	6,000
5812	Homes-Utilities Sewer	5,500	5,146	5,646
5813	Utilities-Trash	10,500	10,826	11,000
5814	Homes-Utilities water	4,300	4,062	4,300
5815	Utilities-Water	4,400	3,946	4,517
		103,800	**98,926**	**99,763**
RESERVES				
8500	Monthly reserve transfers	149,000	149,000	153,470
	TOTAL ANNUAL EXPENSE	**1,456,804**	**1,498,557**	**1,517,690**

This budget is an estimate of future revenues and costs based on information at the time of preparation. Changes in economic conditions or unforeseen events may impact the accuracy of this budget as well as projected amounts for the current year.

VILLAGE LAS PALMAS		
President	Jack Osgard	VLP 86
VP	Jonathan Knowles	VLP 37
Treasurer	Venessa Wood	VLP 13
Secretary	Marcia Johnston	VLP 65
Director	Bill Kotzum	VLP 11
Director		
Director		

VILLAGE DEL LAGO		
President	John Mofran	VDL 34
VP	Kathy Wiles	VDL 65
Treasurer	Gayle Krug	VDL 55
Secretary	Carolyn Kraly	VDL 81
Director		
Director		
Director		

VILLAGE DEL PRADO		
President	Sandy Capuano	VDP 91
VP	Carol McGee	VDP 93
Treasurer	Steve Munzos	VDP 84
Secretary	Rose Carcich	VDP 36
Director	Harry Norton	VDP 25
Director	Diana Melton	VDP 65
Director	Harris Boyd	VDP 24

VISTAS		
President	Bill Loughead	PRV 308
VP	Ray Belz	CRV 106
Treasurer	John Bass	PRV 313
Secretary	Candie Cook	PRV 307
Director	JD Piro	PRV 312
Director	Venessa Wood	AGN 114
Director	Anne Winters	PAC 103

OGPOA		
President	Ray Belz	CRV 106
VP	Kathleen Wiles	VDL 65
Secretary	Carolyn Harbourt	AGN 310
Treasurer	Sam Price	101 VDP Way
Director	Brandi Noegel	PAC 310
Director	Carlton Allen	117 VLP Lane
Director	Phil Bornor	VLP 65
	2024-2026 term	
	2026-2028 term	

OGP, Inc.		
President	Bill Loughead	PRV 308
Treasurer	Ken Reali	Org
Secretary	Candi Cook	PRV 307
Director	Fran Seawright	105 VDP Way
Director	Vickie Bonanno	VDP 11
Director	Bernie McCloskey	VDL 11
	2023-2025 term	
	2024-2026 term	

PROPERTY MANAGEMENT STAFF		
General Mgr.	Sherri Johnson	904-471-6655
Admin. Asst.	Tori Pellicer	904-471-6655
Acct Mgr	Julie Myers	904-471-6655
Maint. Mgr.	Dave Garris	904-461-5478
SpecialTeams	Dave Herndon	904-471-6655
OGP STAFF PERSONNEL		
Rental Mgr	Anne Martinez	904-471-6663
Acct Mgr	Landia Alegria	904-471-6663
Reservations	Tiffany Gross	904-471-6663
Reservations	Lisa Graf	904-471-6663
Rental Maint	Duke Brasfield	904-471-8689

ARC Committee

Vickie Bonanno
Gayle Krug
Marcia Johnston

Property Mgmt	904-471-6655	www.oceangalleryprop.com
Rental Ofiice	904-471-6663	www.theoceangal.com
Main Gate	904-471-2449	Premier Prop
Hskpng.	904-471-8689	Maintenance