



revise column G to adjust funding plan

Phase increase over this many years:	1
Increase \$ per phase:	\$33,950
critical year ending balance:	\$761
balance to expenditures in threshold year:	0%

Recommended Reserve Funding Plan
Eagle Highland Owners Association

Year	Beginning balance	Construction inflation rate	Yield rate	Recommended reserve contributions	Interest	Inflated expenditures (3% annual)	Ending reserve balance	balance vs. expenditures %	Year	Inflated expenditures (3% annual)	Recommended reserve contributions	Ending reserve balance	Average \$ per home per month (28 homes)	\$ increase per month from previous year	% increase from previous year	
0	2021	\$83,660	3.0%	0.2%	\$6,000	\$90	\$0	\$89,750	0	2021*	\$0	\$0	\$89,750	\$0.00	-	-
1	2022	\$89,750	3.0%	0.8%	\$34,000	\$756	(\$24,514)	\$99,992	408%	2022	(\$24,514)	\$34,000	\$99,992	\$101.19	\$101.19	-
2	2023	\$99,992	3.0%	0.8%	\$35,000	\$940	\$0	\$135,932	2	2023	\$0	\$35,000	\$135,932	\$104.17	\$2.98	2.9%
3	2024	\$135,932	3.0%	0.8%	\$36,100	\$1,232	\$0	\$173,264	3	2024	\$0	\$36,100	\$173,264	\$107.44	\$3.27	3.1%
4	2025	\$173,264	3.0%	0.8%	\$37,200	\$1,524	(\$2,814)	\$209,174	7434%	2025	(\$2,814)	\$37,200	\$209,174	\$110.71	\$3.27	3.0%
5	2026	\$209,174	3.0%	0.8%	\$38,300	\$1,827	\$0	\$249,301	5	2026	\$0	\$38,300	\$249,301	\$113.99	\$3.27	3.0%
6	2027	\$249,301	3.0%	0.8%	\$39,400	\$1,621	(\$132,659)	\$157,663	119%	2027	(\$132,659)	\$39,400	\$157,663	\$117.26	\$3.27	2.9%
7	2028	\$157,663	3.0%	0.8%	\$40,600	\$631	(\$198,133)	\$761	0%	**2028	(\$198,133)	\$40,600	\$761	\$120.83	\$3.57	3.0%
8	2029	\$761	3.0%	0.8%	\$41,800	\$173	\$0	\$42,734	8	2029	\$0	\$41,800	\$42,734	\$124.40	\$3.57	3.0%
9	2030	\$42,734	3.0%	0.8%	\$43,100	\$501	(\$3,262)	\$83,073	2547%	2030	(\$3,262)	\$43,100	\$83,073	\$128.27	\$3.87	3.1%
10	2031	\$83,073	3.0%	0.8%	\$44,400	\$842	\$0	\$128,315	10	2031	\$0	\$44,400	\$128,315	\$132.14	\$3.87	3.0%
11	2032	\$128,315	3.0%	0.8%	\$17,000	\$1,037	(\$14,396)	\$131,956	917%	2032	(\$14,396)	\$17,000	\$131,956	\$50.60	-\$81.55	-61.7%
12	2033	\$131,956	3.0%	0.8%	\$17,500	\$1,126	\$0	\$150,582	12	2033	\$0	\$17,500	\$150,582	\$52.08	\$1.49	2.9%
13	2034	\$150,582	3.0%	0.8%	\$18,000	\$1,277	\$0	\$169,859	13	2034	\$0	\$18,000	\$169,859	\$53.57	\$1.49	2.9%
14	2035	\$169,859	3.0%	0.8%	\$18,500	\$1,418	(\$3,781)	\$185,996	4919%	2035	(\$3,781)	\$18,500	\$185,996	\$55.06	\$1.49	2.8%
15	2036	\$185,996	3.0%	0.8%	\$19,100	\$1,564	\$0	\$206,660	15	2036	\$0	\$19,100	\$206,660	\$56.85	\$1.79	3.2%
16	2037	\$206,660	3.0%	0.8%	\$19,700	\$1,732	\$0	\$228,092	16	2037	\$0	\$19,700	\$228,092	\$58.63	\$1.79	3.1%
17	2038	\$228,092	3.0%	0.8%	\$20,300	\$1,879	(\$6,611)	\$243,660	3685%	2038	(\$6,611)	\$20,300	\$243,660	\$60.42	\$1.79	3.0%
18	2039	\$243,660	3.0%	0.8%	\$20,900	\$2,033	\$0	\$266,593	18	2039	\$0	\$20,900	\$266,593	\$62.20	\$1.79	3.0%
19	2040	\$266,593	3.0%	0.8%	\$21,500	\$1,738	(\$120,115)	\$169,715	141%	2040	(\$120,115)	\$21,500	\$169,715	\$63.99	\$1.79	2.9%
20	2041	\$169,715	3.0%	0.8%	\$22,100	\$1,013	(\$108,367)	\$84,462	78%	2041	(\$108,367)	\$22,100	\$84,462	\$65.77	\$1.79	2.8%
21	2042	\$84,462	3.0%	0.8%	\$22,800	\$722	(\$11,162)	\$96,822	867%	2042	(\$11,162)	\$22,800	\$96,822	\$67.86	\$2.08	3.2%
22	2043	\$96,822	3.0%	0.8%	\$23,500	\$869	\$0	\$121,191	22	2043	\$0	\$23,500	\$121,191	\$69.94	\$2.08	3.1%
23	2044	\$121,191	3.0%	0.8%	\$24,200	\$1,066	\$0	\$146,457	23	2044	\$0	\$24,200	\$146,457	\$72.02	\$2.08	3.0%
24	2045	\$146,457	3.0%	0.8%	\$24,900	\$1,251	(\$5,082)	\$167,526	3296%	2045	(\$5,082)	\$24,900	\$167,526	\$74.11	\$2.08	2.9%
25	2046	\$167,526	3.0%	0.8%	\$25,600	\$1,443	\$0	\$194,569	25	2046	\$0	\$25,600	\$194,569	\$76.19	\$2.08	2.8%
26	2047	\$194,569	3.0%	0.8%	\$26,400	\$1,546	(\$29,114)	\$193,401	664%	2047	(\$29,114)	\$26,400	\$193,401	\$78.57	\$2.38	3.1%
27	2048	\$193,401	3.0%	0.8%	\$27,200	\$1,212	(\$111,064)	\$110,748	100%	2048	(\$111,064)	\$27,200	\$110,748	\$80.95	\$2.38	3.0%
28	2049	\$110,748	3.0%	0.8%	\$28,000	\$998	\$0	\$139,746	28	2049	\$0	\$28,000	\$139,746	\$83.33	\$2.38	2.9%
29	2050	\$139,746	3.0%	0.8%	\$28,800	\$1,210	(\$5,891)	\$163,865	2781%	2050	(\$5,891)	\$28,800	\$163,865	\$85.71	\$2.38	2.9%
30	2051	\$163,865	3.0%	0.8%	\$29,700	\$1,430	\$0	\$194,995	30	2051	\$0	\$29,700	\$194,995	\$88.39	\$2.68	3.1%