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Devon Cross LLC

Monthly Financial Package

September 2026

Issued October 26, 2026

Institutional-grade diligence for Hometown America.

Prepared by Baratelli CPA & Accounting, PLLC in Baratelli Bankable

www.baratelliinstitute.com

MENTORING AT SCALE

Devon Cross LLC

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About these statements: our team prepared them from your books; they are not audited or reviewed, and no assurance is provided on them.

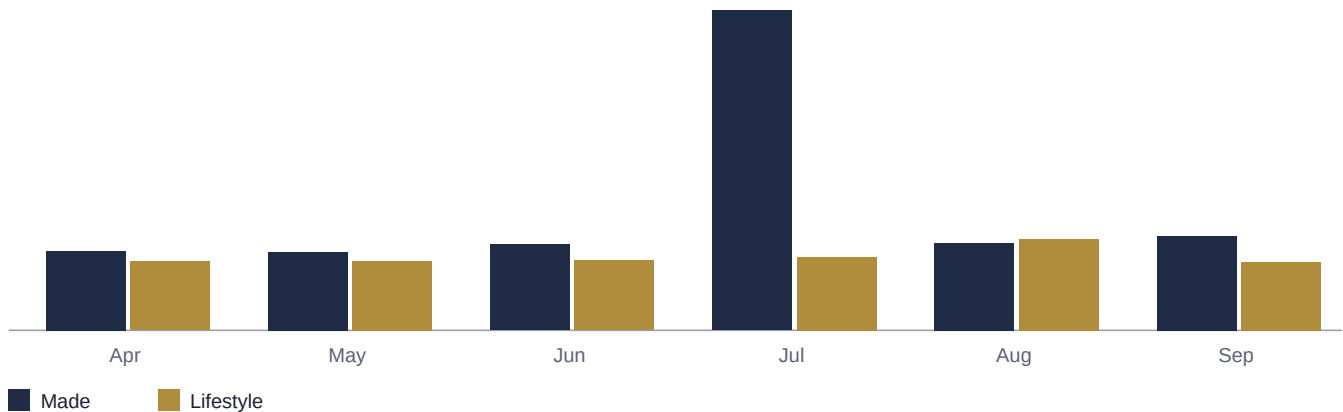
Devon Cross LLC

My month

September 2026: what came in, what the lifestyle cost, and what was left

<p>Made in September</p> <p>\$87,662</p> <p>up \$6,206 from August</p>	<p>Lifestyle cost, with taxes</p> <p>\$63,517</p> <p>down \$21,500 from August</p>	<p>Kept</p> <p>\$24,145</p> <p>last month: (\$3,561)</p>	<p>Cash on hand</p> <p>\$1,646,459</p> <p>covers about 24.8 months of lifestyle</p>
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Made and lifestyle, last six months



	Made	Lifestyle	Kept
April 2026	\$73,533	\$63,917	\$9,616
May 2026	\$72,979	\$64,417	\$8,562
June 2026	\$79,959	\$65,017	\$14,942
July 2026	\$297,570	\$68,417	\$229,153
August 2026	\$81,456	\$85,017	(\$3,561)
September 2026	\$87,662	\$63,517	\$24,145
Year to date (Jan to Sep)	\$921,606	\$596,353	\$325,253

If lifestyle stays near \$66,261 a month and nothing new comes in, cash on hand lasts about 24.8 months, into October 2028.

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Highlights

September 2026, with comparisons to last year

Revenue this month \$141,500 16.3% vs. Sep last year	Net income this month \$87,662 62.0% of revenue	Cash at month-end \$955,595 \$10,862 change in the month	Revenue, year to date \$1,398,000 16.3% vs. last year
Net income, year to date \$921,606 \$748,960 last year	Accounts receivable \$20,000 about 3 days of sales	Working capital \$960,695 65.48 current ratio	Months of cash 17.5 at this year's average monthly costs
EBITDA, this month \$85,765 YTD \$906,180 · last year \$738,365	Operating cash flow, this month \$85,862 YTD \$926,206 · last year \$752,916	Capital spending, this month \$0 YTD \$0	Free cash flow, this month \$85,862 YTD \$926,206 · last year \$752,916

Next payroll

No payroll in the books.
Payroll appears here once it is recorded.

Collections

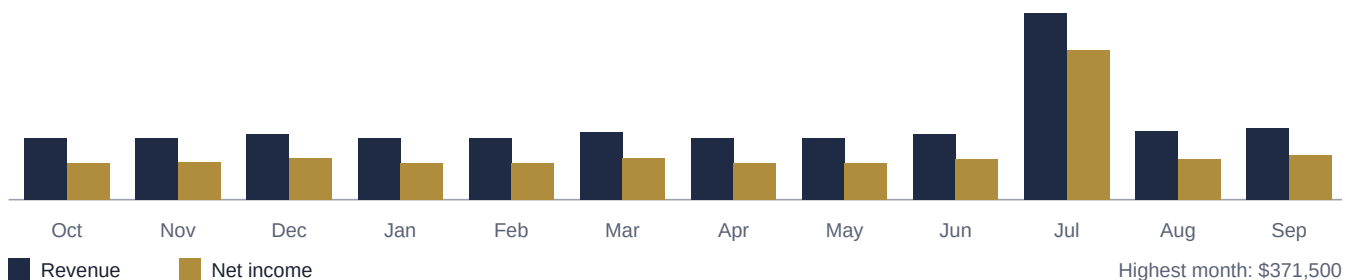
\$20,000 collected \$20,000 billed in Sep
\$20,000 past due on 1 invoice. Call first:
 Northline Athletics \$20,000, 25 days

Income tax building up on your profit: set aside \$0

[See the owner's paycheck page](#)

25% of \$921,606 profit so far this year, less \$248,000 paid · on pace for \$307,202 for the year · next estimate about \$59,200 due 01/15/2027

Revenue and net income, last twelve months



From your accountant

Your business books for the month are closed and reconciled to your bank statements. Household figures come from your own bank, card and brokerage statements. Questions? Reply to this email or call us.

About these statements: our team prepared them from your books; they are not audited or reviewed. That is all "No assurance is provided" at the foot of each statement means. If your lender needs more, we can issue a compilation report.

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What changed this month

September 2026 compared with August 2026

THE HEADLINES

Revenue	\$141,500, up \$6,000 (4%) from August.
Net income	\$87,662, up \$6,206 (8%) from August.
Spending	\$55,735, down \$160 (under 1%) from August.
Cash	\$955,595 at month-end, up \$10,862 (1%) since August's month-end.
Customers owe you	\$20,000, unchanged since August.
Largest rise in spending	Event and production costs: \$2,100 against \$0 in August.
Household spending	\$63,517, down \$21,500 (25%) from August.
Household net worth	\$3,081,842, up \$59,925 (2%) since August's month-end.

Where income moved

	This month	Last month	Change
Appearance and performance fees	\$20,000	\$14,000	+\$6,000

Where spending moved

	This month	Last month	Change
Event and production costs	\$2,100	\$0	+\$2,100
Travel	\$9,400	\$11,200	-\$1,800

Where household spending moved

	This month	Last month	Change
Children and education	\$3,500	\$21,500	-\$18,000
Travel and vacations	\$4,500	\$8,000	-\$3,500

Each figure is calculated from the books for the two months shown. Lines shown moved by at least \$250 and 10%.
Prepared from your records; not audited or reviewed, and no assurance is provided.

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The owner's paycheck

What you took, what the business earned for you, and what cash is available to take next

<p>You took this month</p> <p>\$75,000</p> <p>Year to date \$675,000</p>	<p>The business earned for you</p> <p>\$85,765</p> <p>Year to date \$906,180</p>	<p>Cash above your minimum</p> <p>\$1,233,000</p> <p>and keep a \$354,900 cushion</p>
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INCOME TAX BUILDING UP ON YOUR PROFIT

Set aside \$0

25% of \$921,606 profit so far this year, less \$248,000 paid

On pace for the year

\$307,202 of tax

Next estimate: about \$59,200 due 01/15/2027

What you took

	Sep	Year to date
Owner draws	\$75,000	\$675,000
Total you took	\$75,000	\$675,000

What the business earned for you

	Sep	Year to date
Net income	\$87,662	\$921,606
Add back your pay, perks and personal items	\$0	\$0
Adjust for interest, taxes, depreciation, amortization	(\$1,897)	(\$15,426)
Your true earnings from the business	\$85,765	\$906,180

So far this year you have taken \$675,000 of the \$906,180 the business earned for you (74%). This is the figure a buyer or a lender starts from (seller's discretionary earnings).

How much cash is above your minimum

After every bill, loan and mortgage payment, household cost and estimated tax payment in the next 13 weeks, business and household cash together is lowest at \$1,588,228 in the week of January 11, 2027. Keeping a minimum liquidity cushion of \$354,900, about \$1,233,000 sits above it and is available for savings, investing or a larger purchase. Owner draws move money between the two sets of books, so they do not change this total. This is a cash test, not a measure of earnings.

Taxes to set aside

The profit flows to your personal return, so the tax is yours to pay, even on profit left in the business. On \$921,606 of profit so far this year, about \$230,401 (25%) is owed; \$248,000 has been paid in estimates, leaving \$0. At this pace the full year comes to about \$1,228,808 of profit and \$307,202 of tax. Paying the estimates on time avoids an underpayment penalty and a large bill in April. Keep the set-aside in a separate savings account. Estimates already paid include those paid from your household books.

Estimates for planning. Call us before a large distribution.

Devon Cross LLC

Cash forecast: the next 13 weeks

Business and household together, from October 26, 2026: one pool of cash, so owner draws stay inside it and the household's bills are the outflows

Starts from cash at October 26, 2026, \$1,646,459, the same as at September 30, 2026.

	Week 1 10/26	Week 2 11/02	Week 3 11/09	Week 4 11/16	Week 5 11/23	Week 6 11/30	Week 7 12/07	Week 8 12/14	Week 9 12/21	Week 10 12/28	Week 11 01/04	Week 12 01/11	Week 13 01/18
Cash at the start of the week	1,646,459	1,669,074	1,667,239	1,657,500	1,660,115	1,662,730	1,660,896	1,617,611	1,653,772	1,656,387	1,649,052	1,611,268	1,588,228
Coming in													
Collections from customers	20,000	-	-	-	-	-	-	-	-	-	-	-	-
Scheduled contract and royalty payments	-	5,500	96,000	-	-	5,500	-	96,000	-	-	5,500	96,000	-
Expected cash sales (13-week average)	2,615	2,615	2,615	2,615	2,615	2,615	2,615	2,615	2,615	2,615	2,615	2,615	2,615
Going out													
Loan payments (required)	-	(9,950)	-	-	-	(9,950)	-	-	-	(9,950)	-	-	-
Estimated income tax (required)	-	-	-	-	-	-	-	-	-	-	-	(59,200)	-
Expected operating costs (3-month average)	-	-	(62,455)	-	-	-	-	(62,455)	-	-	-	(62,455)	-
Household living costs (3-month average)	-	-	(45,900)	-	-	-	(45,900)	-	-	-	(45,900)	-	-
Net change before borrowing	22,615	(1,834)	(9,739)	2,615	2,615	(1,834)	(43,284)	36,160	2,615	(7,334)	(37,784)	(23,039)	2,615
Cash at the end of the week	1,669,074	1,667,239	1,657,500	1,660,115	1,662,730	1,660,896	1,617,611	1,653,772	1,656,387	1,649,052	1,611,268	1,588,228	1,590,844

Lowest point: \$1,588,228 in the week of January 11, 2027. Stays above the \$354,900 minimum all 13 weeks.

Minimum liquidity: \$354,900, about three months of business and household costs. It is the cushion to keep in cash for slow months and surprises.

Due in the next two weeks

11/03	Mortgage payment	9,950 required
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The next two weeks, day by day

Each invoice to collect and each payment due, October 26, 2026 to November 8, 2026

Starts from cash at October 26, 2026, \$1,646,459, the same as at September 30, 2026.

	Mon 10/26	Tue 10/27	Wed 10/28	Thu 10/29	Fri 10/30	Sat 10/31	Sun 11/01	Mon 11/02	Tue 11/03	Wed 11/04	Thu 11/05	Fri 11/06	Sat 11/07	Sun 11/08
Cash at the start of the day	1,646,459	1,666,679	1,667,893	1,667,954	1,667,954	1,667,954	1,669,074	1,669,074	1,669,295	1,660,558	1,660,619	1,666,119	1,666,119	1,667,239
Collect from customers														
Northline Athletics · INV-1024		25 days late	20,000											
Expected cash sales (average of the last 13 weeks, by day of the week)														
Expected cash sales	220	1,213	60			1,120		220	1,213	60			1,120	
Other money coming in														
Dealership endorsement, 2026-27											5,500			
Loan payments (required)														
Mortgage payment									(9,950)					
Net change before borrowing	20,220	1,213	60	0	0	1,120	0	220	(8,736)	60	5,500	0	1,120	0
Cash at the end of the day	1,666,679	1,667,893	1,667,954	1,667,954	1,667,954	1,669,074	1,669,074	1,669,295	1,660,558	1,660,619	1,666,119	1,666,119	1,667,239	1,667,239

Lowest point in the two weeks: \$1,660,558 on November 3, 2026. Late invoices are shown on today; call those customers first.

Invoices are expected on their due dates and bills paid on theirs; invoices more than 90 days late are left out. Cash sales are the 13-week average for that day of the week. Required: payroll, loans, rent, leases, estimated tax.

Devon Cross LLC

Income statement

For September 2026 and the year to date

	Sep 2026	Sep 2025	YTD 2026	YTD 2025
Revenue				
Salary and contract income	96,000.00	82,560.00	864,000.00	743,040.00
Endorsement income	25,500.00	21,930.00	229,500.00	197,370.00
Appearance and performance fees	20,000.00	17,200.00	54,500.00	46,870.00
Signing and performance bonuses	0.00	0.00	250,000.00	215,000.00
Total revenue	141,500.00	121,690.00	1,398,000.00	1,202,280.00
Operating expenses				
Insurance	7,800.00	7,800.00	70,200.00	70,200.00
Agent and manager fees	11,735.00	10,092.00	124,820.00	107,345.00
Event and production costs	2,100.00	1,806.00	2,100.00	1,806.00
Training and equipment	11,500.00	11,500.00	103,500.00	103,500.00
Publicity and wardrobe	5,500.00	5,500.00	49,500.00	49,500.00
Recovery and medical	4,200.00	4,200.00	37,800.00	37,800.00
Professional fees	3,500.00	3,500.00	31,500.00	31,500.00
Travel	9,400.00	8,084.00	72,400.00	62,264.00
Total operating expenses	55,735.00	52,482.00	491,820.00	463,915.00
Operating income	85,765.00	69,208.00	906,180.00	738,365.00
Other income (expense)				
Interest income	1,897.00	1,353.00	15,426.00	10,595.00
Net income	87,662.00	70,561.00	921,606.00	748,960.00
as a share of revenue	62.0%	58.0%	65.9%	62.3%

No assurance is provided on these financial statements. Prepared for management's use.

Devon Cross LLC

Balance sheet

At September 30, 2026, with last month-end and last year-end

	Sep 2026	Last month	Last year-end
Assets			
Operating checking	384,499.00	387,534.00	256,719.00
Savings	571,096.00	557,199.00	447,670.00
Accounts receivable	20,000.00	20,000.00	20,000.00
Total current assets	975,595.00	964,733.00	724,389.00
Total assets	975,595.00	964,733.00	724,389.00
Liabilities			
Business credit card	14,900.00	16,700.00	10,300.00
Total current liabilities	14,900.00	16,700.00	10,300.00
Total liabilities	14,900.00	16,700.00	10,300.00
Equity			
Owner's equity	550,000.00	550,000.00	550,000.00
Owner draws	(1,674,000.00)	(1,599,000.00)	(999,000.00)
Retained earnings	2,084,695.00	1,997,033.00	1,163,089.00
Total equity	960,695.00	948,033.00	714,089.00
Total liabilities and equity	975,595.00	964,733.00	724,389.00

No assurance is provided on these financial statements. Prepared for management's use.

Devon Cross LLC

Statement of cash flows

For September 2026 and the year to date: where the cash came from and where it went

	Sep 2026	YTD 2026
Cash flows from operating activities		
Net income	87,662.00	921,606.00
Change in business credit card	(1,800.00)	4,600.00
Net cash from operating activities	85,862.00	926,206.00
Cash flows from investing activities		
None	0.00	0.00
Net cash from investing activities	0.00	0.00
Cash flows from financing activities		
Owner distributions and draws	(75,000.00)	(675,000.00)
Net cash from financing activities	(75,000.00)	(675,000.00)
Net change in cash	10,862.00	251,206.00
Cash, beginning of period	944,733.00	704,389.00
Cash, end of period	955,595.00	955,595.00

No assurance is provided on these financial statements. Prepared for management's use.

Devon Cross LLC

Devon Cross household: income and spending

For September 2026 and the year to date

	Sep 2026	Sep 2025	YTD 2026	YTD 2025
Household spending				
Mortgage interest	5,750.00	5,750.00	51,750.00	51,750.00
Property tax and HOA	3,200.00	2,944.00	28,800.00	26,496.00
Utilities	1,600.00	1,472.00	15,600.00	14,448.00
Household staff	6,500.00	5,980.00	58,500.00	53,820.00
Groceries and dining	5,200.00	4,784.00	46,800.00	43,056.00
Auto and transportation	2,400.00	2,208.00	21,600.00	19,872.00
Travel and vacations	4,500.00	4,140.00	46,000.00	42,320.00
Clothing and personal care	2,800.00	2,576.00	25,200.00	23,184.00
Health, fitness and medical	1,200.00	1,104.00	10,800.00	9,936.00
Children and education	3,500.00	3,220.00	49,500.00	46,980.00
Charity and gifts	2,500.00	2,300.00	22,500.00	20,700.00
Personal insurance	1,900.00	1,748.00	17,100.00	15,732.00
Entertainment and hobbies	1,800.00	1,656.00	16,200.00	14,904.00
Total household spending	42,850.00	39,882.00	410,350.00	383,198.00
Income less household spending	(42,850.00)	(39,882.00)	(410,350.00)	(383,198.00)
Other income (expense)				
Investment income (dividends and interest)	3,542.00	3,223.00	30,954.00	28,393.00
Investment gains and losses	44,000.00	52,000.00	104,000.00	65,000.00
Interest income	900.00	864.00	7,992.00	7,678.00
Income before income taxes	5,592.00	16,205.00	(267,404.00)	(282,127.00)
Income taxes (federal and state)	(20,667.00)	(17,773.00)	(186,003.00)	(159,957.00)
Net income after income taxes	(15,075.00)	(1,568.00)	(453,407.00)	(442,084.00)

No assurance is provided on these financial statements. Prepared for management's use.

Devon Cross LLC

Devon Cross household: personal financial statement

At September 30, 2026, with last month-end and last year-end

	Sep 2026	Last month	Last year-end
Assets			
Household checking	420,076.00	457,626.00	440,726.00
Household savings	270,788.00	269,888.00	262,796.00
Brokerage and investment accounts	1,464,478.00	1,416,936.00	1,329,524.00
Total current assets	2,155,342.00	2,144,450.00	2,033,046.00
Residence	1,850,000.00	1,850,000.00	1,850,000.00
Vehicles	140,000.00	140,000.00	140,000.00
Property and equipment, net	1,990,000.00	1,990,000.00	1,990,000.00
Total assets	4,145,342.00	4,134,450.00	4,023,046.00
Liabilities			
Credit cards	14,300.00	17,800.00	13,800.00
Income taxes payable	0.00	41,333.00	61,997.00
Total current liabilities	14,300.00	59,133.00	75,797.00
Mortgage	1,049,200.00	1,053,400.00	1,087,000.00
Total long-term liabilities	1,049,200.00	1,053,400.00	1,087,000.00
Total liabilities	1,063,500.00	1,112,533.00	1,162,797.00
Net worth			
Opening net worth	2,640,000.00	2,640,000.00	2,640,000.00
Contributions from the business	1,674,000.00	1,599,000.00	999,000.00
Earnings kept since opening	(1,232,158.00)	(1,217,083.00)	(778,751.00)
Total net worth	3,081,842.00	3,021,917.00	2,860,249.00
Total liabilities and net worth	4,145,342.00	4,134,450.00	4,023,046.00

No assurance is provided on these financial statements. Prepared for management's use.

Devon Cross LLC

Lender summary: business and household

At September 30, 2026, year to date through September 30, 2026

Net worth \$4,042,537 assets less debt, both books	Liquid assets \$3,110,937 cash plus brokerage	Total debt \$1,078,400 mortgage and cards
Global cash flow, year to date \$415,949 after taxes and living costs	Debt payments, year to date \$89,550 mortgage interest and principal	Global debt service coverage 4.64x cash flow divided by debt payments

Global cash flow, year to date

Business net income	\$921,606
Household dividends and interest	\$38,946
Household living costs, income taxes included, before mortgage interest	(\$544,603)
Cash flow available for debt payments	\$415,949
Contract, endorsement and royalty income scheduled, next 12 months	\$1,116,500

Liquidity and net worth

Cash, business and household	\$1,646,459
Brokerage and investment accounts	\$1,464,478
Liquid assets	\$3,110,937
Residence and vehicles, at the client's estimate	\$2,010,000
Less: total debt	(\$1,078,400)
Net worth	\$4,042,537

Debt

Account	Balance	Rate (implied)	Paid this year
Mortgage on the residence	\$1,049,200	6.5%	\$89,550
Household credit cards	\$14,300		paid in full monthly
Business loans and cards	\$14,900		

Owner draws were \$675,000 so far this year, 73% of the business's net income. Household figures come from the client's own bank, card and brokerage statements; values for the residence and vehicles are the client's estimates. Global cash flow counts dividends and interest but not unrealized gains.

Devon Cross LLC

The business and the household together

September 2026 and the year to date, Devon Cross LLC and Devon Cross household

Business net income, year to date \$921,606 from the business	Funding from the business \$675,000 owner draws paid into the household	Household spending, year to date \$596,353 living costs, taxes and giving
Combined cash at month-end \$1,646,459 business and household accounts	Combined net worth \$4,042,537 everything owned less everything owed	Household debt \$1,063,500 mortgage and cards

Where the household's money went, year to date

Income taxes	\$186,003	31%
Household staff	\$58,500	10%
Mortgage interest	\$51,750	9%
Children and education	\$49,500	8%
Groceries and dining	\$46,800	8%
Travel and vacations	\$46,000	8%
Property tax and HOA	\$28,800	5%
Clothing and personal care	\$25,200	4%
Charity and gifts	\$22,500	4%
Auto and transportation	\$21,600	4%
Personal insurance	\$17,100	3%
Entertainment and hobbies	\$16,200	3%

What was earned, what was spent and what was left

Business net income, year to date	\$921,606
Household dividends and interest	\$38,946
Unrealized investment gains and losses (not cash)	\$104,000
Household spending, including income taxes	(\$596,353)
Added to combined net worth, year to date	\$468,199

The business pays the household by owner draws. The draws are the same money in both sets of books, so the combined statements count them once. Household figures come from the bank, card and investment statements the household provided. We prepare and report; we do not pay bills, move money or give investment advice.

Devon Cross LLC

Combined income statement: business and household

For September 2026; owner draws are the same money in both books and are not counted twice

	Business	Household	Combined
Income			
Salary and contract income	96,000.00	0.00	96,000.00
Endorsement income	25,500.00	0.00	25,500.00
Appearance and performance fees	20,000.00	0.00	20,000.00
Total income	141,500.00	0.00	141,500.00
Business and household expenses			
Insurance	7,800.00	0.00	7,800.00
Agent and manager fees	11,735.00	0.00	11,735.00
Event and production costs	2,100.00	0.00	2,100.00
Training and equipment	11,500.00	0.00	11,500.00
Publicity and wardrobe	5,500.00	0.00	5,500.00
Recovery and medical	4,200.00	0.00	4,200.00
Professional fees	3,500.00	0.00	3,500.00
Travel	9,400.00	0.00	9,400.00
Mortgage interest	0.00	5,750.00	5,750.00
Property tax and HOA	0.00	3,200.00	3,200.00
Utilities	0.00	1,600.00	1,600.00
Household staff	0.00	6,500.00	6,500.00
Groceries and dining	0.00	5,200.00	5,200.00
Auto and transportation	0.00	2,400.00	2,400.00
Travel and vacations	0.00	4,500.00	4,500.00
Clothing and personal care	0.00	2,800.00	2,800.00
Health, fitness and medical	0.00	1,200.00	1,200.00
Children and education	0.00	3,500.00	3,500.00
Charity and gifts	0.00	2,500.00	2,500.00
Personal insurance	0.00	1,900.00	1,900.00
Entertainment and hobbies	0.00	1,800.00	1,800.00
Total expenses	55,735.00	42,850.00	98,585.00
Operating income	85,765.00	(42,850.00)	42,915.00
Other income (expense)			
Interest income	1,897.00	900.00	2,797.00
Investment income (dividends and interest)	0.00	3,542.00	3,542.00
Investment gains and losses	0.00	44,000.00	44,000.00
Income before income taxes	87,662.00	5,592.00	93,254.00
Income taxes (federal and state)	0.00	(20,667.00)	(20,667.00)
Net income after income taxes	87,662.00	(15,075.00)	72,587.00

No assurance is provided on these financial statements. Prepared for management's use.

Devon Cross LLC

Combined income statement, year to date

For the year to date through September 30, 2026, business and household together

	Business	Household	Combined
Income			
Salary and contract income	864,000.00	0.00	864,000.00
Signing and performance bonuses	250,000.00	0.00	250,000.00
Endorsement income	229,500.00	0.00	229,500.00
Appearance and performance fees	54,500.00	0.00	54,500.00
Total income	1,398,000.00	0.00	1,398,000.00
Business and household expenses			
Insurance	70,200.00	0.00	70,200.00
Agent and manager fees	124,820.00	0.00	124,820.00
Event and production costs	2,100.00	0.00	2,100.00
Training and equipment	103,500.00	0.00	103,500.00
Publicity and wardrobe	49,500.00	0.00	49,500.00
Recovery and medical	37,800.00	0.00	37,800.00
Professional fees	31,500.00	0.00	31,500.00
Travel	72,400.00	0.00	72,400.00
Mortgage interest	0.00	51,750.00	51,750.00
Property tax and HOA	0.00	28,800.00	28,800.00
Utilities	0.00	15,600.00	15,600.00
Household staff	0.00	58,500.00	58,500.00
Groceries and dining	0.00	46,800.00	46,800.00
Auto and transportation	0.00	21,600.00	21,600.00
Travel and vacations	0.00	46,000.00	46,000.00
Clothing and personal care	0.00	25,200.00	25,200.00
Health, fitness and medical	0.00	10,800.00	10,800.00
Children and education	0.00	49,500.00	49,500.00
Charity and gifts	0.00	22,500.00	22,500.00
Personal insurance	0.00	17,100.00	17,100.00
Entertainment and hobbies	0.00	16,200.00	16,200.00
Total expenses	491,820.00	410,350.00	902,170.00
Operating income	906,180.00	(410,350.00)	495,830.00
Other income (expense)			
Interest income	15,426.00	7,992.00	23,418.00
Investment income (dividends and interest)	0.00	30,954.00	30,954.00
Investment gains and losses	0.00	104,000.00	104,000.00
Income before income taxes	921,606.00	(267,404.00)	654,202.00
Income taxes (federal and state)	0.00	(186,003.00)	(186,003.00)
Net income after income taxes	921,606.00	(453,407.00)	468,199.00

No assurance is provided on these financial statements. Prepared for management's use.

Devon Cross LLC

Combined balance sheet: business and household

At September 30, 2026

	Business	Household	Combined
Assets			
Operating checking	384,499.00	0.00	384,499.00
Savings	571,096.00	0.00	571,096.00
Accounts receivable	20,000.00	0.00	20,000.00
Household checking	0.00	420,076.00	420,076.00
Household savings	0.00	270,788.00	270,788.00
Brokerage and investment accounts	0.00	1,464,478.00	1,464,478.00
Total current assets	975,595.00	2,155,342.00	3,130,937.00
Residence	0.00	1,850,000.00	1,850,000.00
Vehicles	0.00	140,000.00	140,000.00
Property and equipment, net	0.00	1,990,000.00	1,990,000.00
Total assets	975,595.00	4,145,342.00	5,120,937.00
Liabilities			
Business credit card	14,900.00	0.00	14,900.00
Credit cards	0.00	14,300.00	14,300.00
Total current liabilities	14,900.00	14,300.00	29,200.00
Mortgage	0.00	1,049,200.00	1,049,200.00
Total long-term liabilities	0.00	1,049,200.00	1,049,200.00
Total liabilities	14,900.00	1,063,500.00	1,078,400.00
Equity			
Owner's equity	550,000.00	2,640,000.00	3,190,000.00
Owner draws	(1,674,000.00)	1,674,000.00	0.00
Retained earnings	2,084,695.00	(1,232,158.00)	852,537.00
Total equity	960,695.00	3,081,842.00	4,042,537.00
Total liabilities and equity	975,595.00	4,145,342.00	5,120,937.00

Owner draws in the business and the matching contributions in the household are the same money, so they offset in the Combined column.

Devon Cross LLC

Combined statement of cash flows: business and household

For September 2026; money the business paid the household is eliminated

	Business	Household	Eliminations	Combined
Cash flows from operating activities				
Net income	87,662.00	(15,075.00)	0.00	72,587.00
Change in business credit card	(1,800.00)	0.00	0.00	(1,800.00)
Change in credit cards	0.00	(3,500.00)	0.00	(3,500.00)
Change in income taxes payable	0.00	(41,333.00)	0.00	(41,333.00)
Less: unrealized gains on investments (not cash)	0.00	(44,000.00)	0.00	(44,000.00)
Less: investment income kept in brokerage	0.00	(3,542.00)	0.00	(3,542.00)
Net cash from operating activities	85,862.00	(107,450.00)	0.00	(21,588.00)
Cash flows from investing activities				
None	0.00	0.00	0.00	0.00
Net cash from investing activities	0.00	0.00	0.00	0.00
Cash flows from financing activities				
Owner distributions and draws	(75,000.00)	0.00	75,000.00	0.00
Owner contributions	0.00	75,000.00	(75,000.00)	0.00
Repayment of debt	0.00	(4,200.00)	0.00	(4,200.00)
Net cash from financing activities	(75,000.00)	70,800.00	0.00	(4,200.00)
Net change in cash	10,862.00	(36,650.00)	0.00	(25,788.00)
Cash, beginning of period	944,733.00	727,514.00	0.00	1,672,247.00
Cash, end of period	955,595.00	690,864.00	0.00	1,646,459.00
Supplemental cash flow information				
Interest paid	0.00	5,750.00	0.00	5,750.00

No assurance is provided on these financial statements. Prepared for management's use.

Devon Cross LLC

Combined statement of cash flows, year to date

For the year to date through September 30, 2026, business and household together

	Business	Household	Eliminations	Combined
Cash flows from operating activities				
Net income	921,606.00	(453,407.00)	0.00	468,199.00
Change in business credit card	4,600.00	0.00	0.00	4,600.00
Change in credit cards	0.00	500.00	0.00	500.00
Change in income taxes payable	0.00	(61,997.00)	0.00	(61,997.00)
Less: unrealized gains on investments (not cash)	0.00	(104,000.00)	0.00	(104,000.00)
Less: investment income kept in brokerage	0.00	(30,954.00)	0.00	(30,954.00)
Net cash from operating activities	926,206.00	(649,858.00)	0.00	276,348.00
Cash flows from investing activities				
None	0.00	0.00	0.00	0.00
Net cash from investing activities	0.00	0.00	0.00	0.00
Cash flows from financing activities				
Owner distributions and draws	(675,000.00)	0.00	675,000.00	0.00
Owner contributions	0.00	675,000.00	(675,000.00)	0.00
Repayment of debt	0.00	(37,800.00)	0.00	(37,800.00)
Net cash from financing activities	(675,000.00)	637,200.00	0.00	(37,800.00)
Net change in cash	251,206.00	(12,658.00)	0.00	238,548.00
Cash, beginning of period	704,389.00	703,522.00	0.00	1,407,911.00
Cash, end of period	955,595.00	690,864.00	0.00	1,646,459.00
Supplemental cash flow information				
Interest paid	0.00	51,750.00	0.00	51,750.00

No assurance is provided on these financial statements. Prepared for management's use.

SUPPORTING SCHEDULE

Devon Cross LLC

Accounts receivable and payable aging

Open balances at September 30, 2026, by days past due

Accounts receivable

	Current	1-30	31-60	61-90	Over 90	Total
Northline Athletics	20,000.00					20,000.00
Total	20,000.00	0.00	0.00	0.00	0.00	20,000.00

Nothing is more than 60 days past due.

SUPPORTING SCHEDULE

Devon Cross LLC

Key ratios

September 2026, the year to date and last year; each with a plain verdict

	This month	Year to date	Last year	Verdict	What it tells you
Profitability					
Operating margin	60.6%	64.8%	61.4%	Good	Profit from operations before interest, other items and taxes.
Net margin	62.0%	65.9%	62.3%	Good	Net income as a share of revenue.
Liquidity: this month-end, and last year-end					
Current ratio	65.48		70.33	Good	Current assets for each dollar due within a year.
Quick ratio	65.48		70.33	Good	The same test without inventory: what could pay the bills in a hurry.
Working capital	\$960,695		\$714,089	Good	Current assets less current liabilities: the cushion that runs the business day to day.
Months of cash	17.4 months			Good	How many months of this year's average spending the cash on hand would cover.
Efficiency					
Days to collect	3 days			Good	Average days customers take to pay: receivables over the last three months' daily sales.
Days to pay	0 days			Good	Average days the business takes to pay its bills.
Leverage: this month-end, and last year-end					
Debt to equity	0.02		0.01	Good	Total liabilities for each dollar of equity; lenders look for this to stay steady or fall.
Loans and notes outstanding	\$0				Every loan, note and line of credit at month-end, current and long-term.

Ratios are figured from the statements in this package. Balance sheet ratios are at month-end.

SUPPORTING SCHEDULE

Devon Cross LLC

Income statement by month

The last twelve months, October 2025 to September 2026, in whole dollars

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	12 months
Revenue													
Salary and contract income	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	1,152,000
Signing and performance bonuses	-	-	-	-	-	-	-	-	-	250,000	-	-	250,000
Endorsement income	25,500	25,500	25,500	25,500	25,500	25,500	25,500	25,500	25,500	25,500	25,500	25,500	306,000
Appearance and performance fees	-	-	9,000	-	-	12,000	-	-	8,500	-	14,000	20,000	63,500
Total revenue	121,500	121,500	130,500	121,500	121,500	133,500	121,500	121,500	130,000	371,500	135,500	141,500	1,771,500
Operating expenses													
Insurance	7,800	7,800	7,800	7,800	7,800	7,800	7,800	7,800	7,800	7,800	7,800	7,800	93,600
Professional fees	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	42,000
Travel	6,200	5,200	4,800	7,400	6,900	7,100	6,200	6,800	7,600	9,800	11,200	9,400	88,600
Recovery and medical	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	50,400
Agent and manager fees	10,935	10,935	11,745	10,935	10,935	12,015	10,935	10,935	11,700	33,435	12,195	11,735	158,435
Event and production costs	-	-	-	-	-	-	-	-	-	-	-	2,100	2,100
Training and equipment	11,500	11,500	11,500	11,500	11,500	11,500	11,500	11,500	11,500	11,500	11,500	11,500	138,000
Publicity and wardrobe	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	5,500	66,000
Total operating expenses	49,635	48,635	49,045	50,835	50,335	51,615	49,635	50,235	51,800	75,735	55,895	55,735	639,135
Operating income	71,865	72,865	81,455	70,665	71,165	81,885	71,865	71,265	78,200	295,765	79,605	85,765	1,132,365
Other income (expense)													
Interest income	1,398	1,442	1,487	1,532	1,577	1,623	1,668	1,714	1,759	1,805	1,851	1,897	19,753
Net income	73,263	74,307	82,942	72,197	72,742	83,508	73,533	72,979	79,959	297,570	81,456	87,662	1,152,118

No assurance is provided on these financial statements. Prepared for management's use.

SUPPORTING SCHEDULE

Devon Cross LLC

Statement of changes in owner's equity

For the year to date ended September 30, 2026

	Owner's equity	Owner draws	Retained earnings	Total
Balance, December 31, 2025	550,000.00	(999,000.00)	1,163,089.00	714,089.00
Net income, year to date	0.00	0.00	921,606.00	921,606.00
Distributions and draws	0.00	(675,000.00)	0.00	(675,000.00)
Balance, September 30, 2026	550,000.00	(1,674,000.00)	2,084,695.00	960,695.00

No assurance is provided on these financial statements. Prepared for management's use.

SUPPORTING SCHEDULE

Devon Cross LLC
Revenue by customer and spending by vendor

The largest, September 2026 and the year to date

Revenue by customer

	Sep	Year to date	Share of year
The club	96,000.00	1,114,000.00	79.7%
Northline Athletics	20,000.00	180,000.00	12.9%
Local dealership	5,500.00	49,500.00	3.5%
Appearance sponsor		34,500.00	2.5%
Sales not tied to a customer	20,000.00	20,000.00	1.4%
Total	141,500.00	1,398,000.00	

The three largest customers are 96.1% of revenue this year, a concentration lenders and buyers will ask about.

Spending by vendor

	Sep	Year to date	Share of year
Ledger Sports Representation	10,935.00	124,020.00	25.2%
Peak Performance Training	11,500.00	103,500.00	21.0%
Atlas Travel Group	9,400.00	72,400.00	14.7%
Summit Insurance Brokers	7,800.00	70,200.00	14.3%
Brightside Publicity	5,500.00	49,500.00	10.1%
Coastal Recovery Clinic	4,200.00	37,800.00	7.7%
Harlan Stone LLP	3,500.00	31,500.00	6.4%
Payroll, journal entries and other	2,900.00	2,900.00	0.6%
Total	55,735.00	491,820.00	

SUPPORTING SCHEDULE

Devon Cross LLC

Revenue quality: who pays you

The year to date through September 30, 2026

Largest payer 79.7% The club	Three largest payers 96.1% share of revenue this year	Paying customers this year 5 names on the revenue ledger
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Share of revenue, year to date

The club		79.7%
Northline Athletics		12.9%
Local dealership		3.5%
Appearance sponsor		2.5%
Sales not tied to a customer		1.4%

The club is 79.7% of this year's revenue. A lender or buyer looks hard at a source above half of revenue, and wants to see the contract behind it. The books show who paid and how much. The terms below come from the client's contracts; anything still open we complete together before this package goes to a lender.

What the contract shows

Term ends	September 28, 2027
How it is paid	Guaranteed plus performance
Termination or early release	Club may release with written notice; guaranteed pay continues through the release date
Renewal option	Club option for the following season
Still to be received	\$1,056,000 in 11 scheduled payments, next 11/15/2026
One-time items this year	to complete with the client: signing bonus, sale or settlement

No assurance is provided on these financial statements. Prepared for management's use.

SUPPORTING SCHEDULE

Devon Cross LLC

Cash and reconciliations

At September 30, 2026

Bank and credit card accounts

Account	Type	Balance	Reconciled through
Operating checking	Bank	384,499.00	September 30, 2026
Savings	Bank	571,096.00	September 30, 2026
Business credit card	Credit card	14,900.00	September 30, 2026

3 of 3 accounts are reconciled to the bank's statement through September 30, 2026.