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Devon Cross LLC

Monthly Financial Package

October 2026

Issued November 21, 2026

CONFIDENTIAL

Prepared for the client and the advisors the client authorizes

Sample client. Every name and figure is hypothetical.

Prepared by Baratelli CPA & Accounting, PLLC in Baratelli Bankable

Prepared from your books for management's use. No assurance is provided.

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Devon Cross LLC

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Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

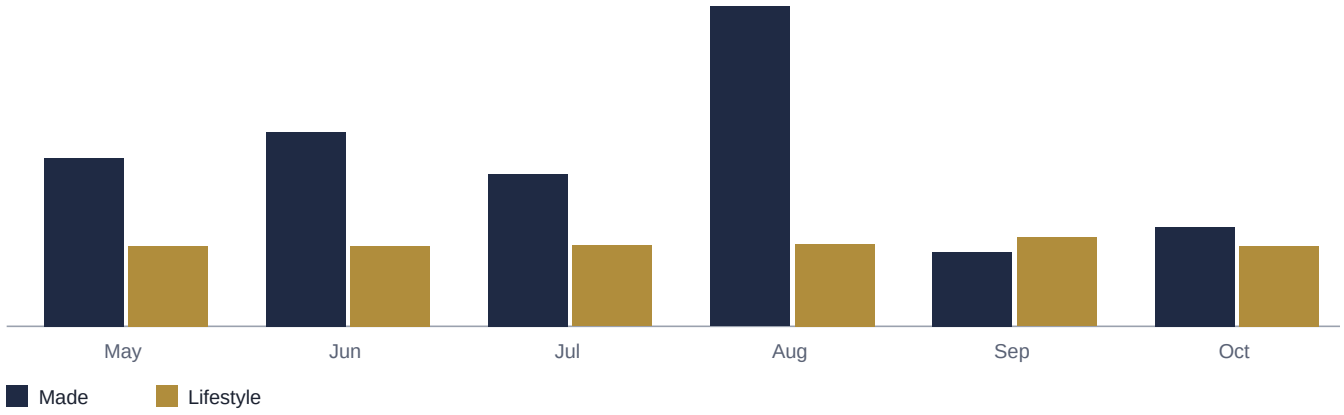
Devon Cross LLC

My month

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

Made in October	Lifestyle cost, with taxes	Kept	Cash on hand
$245,972	**$197,850**	**$48,122**	**$5,134,902**
up $62,246 from September	down $21,500 from September	last month: ($35,624)	covers about 25.5 months of lifestyle

Made and lifestyle, last six months



	Made	Lifestyle	Kept
May 2026	$415,843	$198,250	**$217,593**
June 2026	$479,689	$198,750	**$280,939**
July 2026	$375,759	$199,350	**$176,409**
August 2026	$790,480	$202,750	**$587,730**
September 2026	$183,726	$219,350	**($35,624)**
October 2026	$245,972	$197,850	**$48,122**
Year to date (Jan to Oct)	**$4,451,438**	**$2,014,700**	**$2,436,738**

If lifestyle stays near $201,470 a month and nothing new comes in, cash on hand lasts about 25.5 months, into December 2028.

Made is the business's net income after its own costs. Lifestyle is household spending, including income taxes paid.
Prepared from your records; not audited or reviewed, and no assurance is provided.

Devon Cross LLC

Highlights

October 2026, with comparisons to last year

Revenue this month **$321,500** 16.3% vs. Oct last year	Net income this month **$245,972** 76.5% of revenue	Cash at month-end **$3,982,758** ($295,828) change in the month	Revenue, year to date **$5,373,500** 16.3% vs. last year
Net income, year to date **$4,451,438** $3,779,741 last year	Accounts receivable **$20,000** about 1 days of sales	Working capital **$3,987,858** 268.64 current ratio	Months of cash **42.4** at this year's average monthly costs
EBITDA, this month **$244,075** YTD $4,434,525 · last year $3,768,187	Operating cash flow, this month **$244,172** YTD $4,455,638 · last year $3,783,353	Capital spending, this month **$0** YTD $0	Free cash flow, this month **$244,172** YTD $4,455,638 · last year $3,783,353

Next payroll

No payroll runs through these books.

Nothing to fund for staff pay this month.

Collections

$20,000 collected on account

Against $20,000 billed in Oct

$20,000 past due on 1 invoice. Call first:

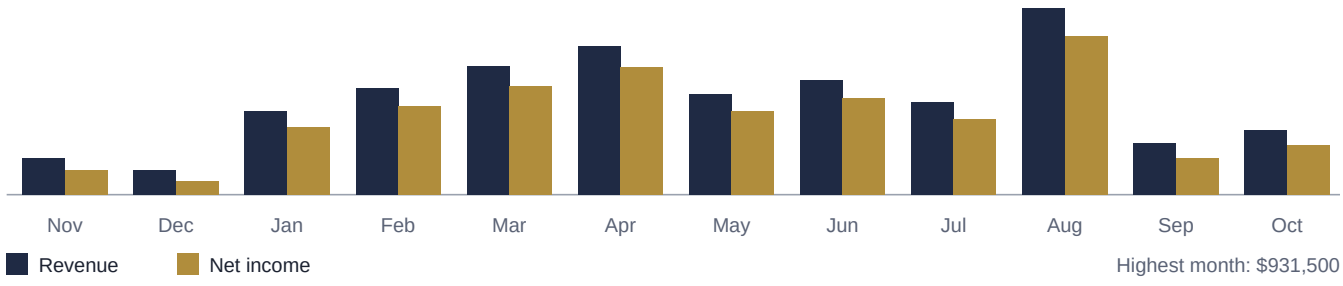
Northline Athletics — $20,000, 21 days

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

See the owner's paycheck page

35% of $4,451,438 profit so far this year, less $1,860,000 paid · on pace for $1,869,603 for the year · next estimate about $9,600 due 01/15/2027

Revenue and net income, last twelve months



Highest month: $931,500

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.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

Devon Cross LLC

What changed this month

October 2026 compared with September 2026

THE HEADLINES

Revenue	$321,500, up $66,000 (26%) from September.
Net income	$245,972, up $62,246 (34%) from September.
Spending	$77,425, up $3,800 (5%) from September.
Cash	$3,982,758 at month-end, down $295,828 (7%) since September's month-end.
Customers owe you	$20,000, unchanged since September.
Largest rise in spending	Caddie fees: $14,400 against $9,600 in September.
Household spending	$197,850, down $21,500 (10%) from September.
Household net worth	$3,543,122, up $390,592 (12%) since September's month-end.

Where income moved

	This month	Last month	Change
Tournament winnings	$180,000	$120,000	**+$60,000**
Appearance and performance fees	$20,000	$14,000	**+$6,000**

Where spending moved

	This month	Last month	Change
Caddie fees	$14,400	$9,600	**+$4,800**
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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Devon Cross LLC

The owner's paycheck

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

You took this month	The business earned for you	Cash above your minimum
$540,000	**$244,075**	**$4,673,500**
Year to date $2,610,000	Year to date $4,434,525	and keep a $461,400 cushion

INCOME TAX BUILDING UP ON YOUR PROFIT

Set aside $0

35% of $4,451,438 profit so far this year, less $1,860,000 paid

On pace for the year
$1,869,603 of tax
Next estimate: about $9,600 due 01/15/2027

What you took

	Oct	Year to date
Owner draws	$540,000	$2,610,000
Total you took	**$540,000**	**$2,610,000**

What the business earned for you

	Oct	Year to date
Net income	$245,972	$4,451,438
Add back your pay, perks and personal items	$0	$0
Adjust for interest, taxes, depreciation, amortization	($1,897)	($16,913)
Your true earnings from the business	**$244,075**	**$4,434,525**

So far this year you have taken $2,610,000 of the $4,434,525 the business earned for you (59%). 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 $5,223,671 in the week of November 21, 2026. Keeping a minimum liquidity cushion of $461,400, about $4,673,500 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 $4,451,438 of profit so far this year, about $1,558,003 (35%) is owed; $1,860,000 has been paid in estimates, leaving $0. At this pace the full year comes to about $5,341,725 of profit and $1,869,603 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.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

Devon Cross LLC

What's ahead, and what we need from you

As of November 21, 2026

Coming up in the next 30 days

Date	What
02/01/2027	2026 Forms 1099, 6 W-9s missing

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

Devon Cross LLC and Household together

Cash forecast: the next 13 weeks

Business and household together, from November 21, 2026: one pool of cash, so owner draws stay inside it and the household's bills are the outflows

Starts from cash at November 21, 2026, $5,134,902, the same as at October 31, 2026.

	Week 1 11/21	Week 2 11/28	Week 3 12/05	Week 4 12/12	Week 5 12/19	Week 6 12/26	Week 7 01/02	Week 8 01/09	Week 9 01/16	Week 10 01/23	Week 11 01/30	Week 12 02/06	Week 13 02/13
Cash at the start of the week	**5,134,902**	**5,223,671**	**5,282,490**	**5,310,859**	**5,377,671**	**5,446,440**	**5,515,209**	**5,579,528**	**5,590,840**	**5,659,609**	**5,728,378**	**5,792,697**	**5,815,567**
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)	68,769	68,769	68,769	68,769	68,769	68,769	68,769	68,769	68,769	68,769	68,769	68,769	68,769
Going out													
Loan payments (required)	-	(9,950)	-	-	-	-	(9,950)	-	-	-	(9,950)	-	-
Estimated income tax (required)	-	-	-	-	-	-	-	(9,600)	-	-	-	-	-
Utilities, insurance and other costs	-	-	-	(97,958)	-	-	-	(97,958)	-	-	-	-	(97,958)
Household living costs (3-month average)	-	-	(45,900)	-	-	-	-	(45,900)	-	-	-	(45,900)	-
Net change before borrowing	**88,769**	**58,819**	**28,369**	**66,811**	**68,769**	**68,769**	**64,319**	**11,311**	**68,769**	**68,769**	**64,319**	**22,869**	**66,811**
Cash at the end of the week	**5,223,671**	**5,282,490**	**5,310,859**	**5,377,671**	**5,446,440**	**5,515,209**	**5,579,528**	**5,590,840**	**5,659,609**	**5,728,378**	**5,792,697**	**5,815,567**	**5,882,378**

Lowest point: $5,223,671 in the week of November 21, 2026. Stays above the $461,400 minimum all 13 weeks.

Minimum liquidity: $461,400, 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

12/03	Mortgage payment	9,950 required

A forecast, not a guarantee: collections assume customers pay by their due dates, and expected cash sales are the average of the last 13 weeks. Required payments are payroll, loan and mortgage payments, rent, leases and estimated income tax; expected operating costs are the 3-month average of costs not otherwise scheduled (payroll, inventory bought on account and depreciation are left out). Household costs are the 3-month average of the household books.

Devon Cross LLC and Household together

The next two weeks, day by day

Each invoice to collect and each payment due, November 21, 2026 to December 4, 2026

Starts from cash at November 21, 2026, $5,134,902, the same as at October 31, 2026.

		Sat 11/21	Sun 11/22	Mon 11/23	Tue 11/24	Wed 11/25	Thu 11/26	Fri 11/27	Sat 11/28	Sun 11/29	Mon 11/30	Tue 12/01	Wed 12/02	Thu 12/03	Fri 12/04
Cash at the start of the day		**5,134,902**	**5,162,769**	**5,162,769**	**5,174,398**	**5,180,416**	**5,216,775**	**5,222,793**	**5,223,671**	**5,231,538**	**5,231,538**	**5,243,167**	**5,249,185**	**5,285,544**	**5,281,612**
Collect from customers															
Northline Athletics · INV-1024	21 days late	20,000													
Expected cash sales (average of the last 13 weeks, by day of the week)															
Expected cash sales		7,867		11,628	6,018	36,359	6,018	877	7,867		11,628	6,018	36,359	6,018	877
Loan payments (required)															
Mortgage payment														(9,950)	
Net change before borrowing		**27,867**	**0**	**11,628**	**6,018**	**36,359**	**6,018**	**877**	**7,867**	**0**	**11,628**	**6,018**	**36,359**	**(3,931)**	**877**
Cash at the end of the day		**5,162,769**	**5,162,769**	**5,174,398**	**5,180,416**	**5,216,775**	**5,222,793**	**5,223,671**	**5,231,538**	**5,231,538**	**5,243,167**	**5,249,185**	**5,285,544**	**5,281,612**	**5,282,490**

Lowest point in the two weeks: $5,162,769 on November 21, 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.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

Devon Cross LLC

Income statement

For October 2026 and the year to date

	Oct 2026	Oct 2025	YTD 2026	YTD 2025
Revenue				
Endorsement income	121,500.00	104,490.00	1,215,000.00	1,044,900.00
Appearance and performance fees	20,000.00	17,200.00	63,500.00	54,610.00
Tournament winnings	180,000.00	154,800.00	3,845,000.00	3,306,700.00
Signing and performance bonuses	0.00	0.00	250,000.00	215,000.00
Total revenue	**321,500.00**	**276,490.00**	**5,373,500.00**	**4,621,210.00**
Operating expenses				
Insurance	7,800.00	7,800.00	78,000.00	78,000.00
Agent and manager fees	19,025.00	16,362.00	227,075.00	195,289.00
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	115,000.00	115,000.00
Publicity and wardrobe	5,500.00	5,500.00	55,000.00	55,000.00
Recovery and medical	4,200.00	4,200.00	42,000.00	42,000.00
Caddie fees	14,400.00	12,384.00	307,600.00	264,536.00
Professional fees	3,500.00	3,500.00	35,000.00	35,000.00
Travel	9,400.00	8,084.00	77,200.00	66,392.00
Total operating expenses	**77,425.00**	**71,136.00**	**938,975.00**	**853,023.00**
Operating income	**244,075.00**	**205,354.00**	**4,434,525.00**	**3,768,187.00**
Other income (expense)				
Interest income	1,897.00	1,353.00	16,913.00	11,554.00
Net income	**245,972.00**	**206,707.00**	**4,451,438.00**	**3,779,741.00**
as a share of revenue	76.5%	74.8%	82.8%	81.8%

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

Devon Cross LLC

Balance sheet

At October 31, 2026, with last month-end and last year-end

	Oct 2026	Last month	Last year-end
Assets			
Operating checking	3,411,662.00	3,721,387.00	1,702,937.00
Savings	571,096.00	557,199.00	434,183.00
Accounts receivable	20,000.00	20,000.00	20,000.00
Total current assets	**4,002,758.00**	**4,298,586.00**	**2,157,120.00**
Total assets	**4,002,758.00**	**4,298,586.00**	**2,157,120.00**
Liabilities			
Business credit card	14,900.00	16,700.00	10,700.00
Total current liabilities	**14,900.00**	**16,700.00**	**10,700.00**
Total liabilities	**14,900.00**	**16,700.00**	**10,700.00**
Equity			
Owner's equity	550,000.00	550,000.00	550,000.00
Owner draws	(5,133,600.00)	(4,593,600.00)	(2,523,600.00)
Retained earnings	8,571,458.00	8,325,486.00	4,120,020.00
Total equity	**3,987,858.00**	**4,281,886.00**	**2,146,420.00**
Total liabilities and equity	**4,002,758.00**	**4,298,586.00**	**2,157,120.00**

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

Devon Cross LLC

Statement of cash flows

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

	Oct 2026	YTD 2026
Cash flows from operating activities		
Net income	245,972.00	4,451,438.00
Change in business credit card	(1,800.00)	4,200.00
Net cash from operating activities	**244,172.00**	**4,455,638.00**
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	(540,000.00)	(2,610,000.00)
Net cash from financing activities	**(540,000.00)**	**(2,610,000.00)**
Net change in cash	**(295,828.00)**	**1,845,638.00**
Cash, beginning of period	4,278,586.00	2,137,120.00
Cash, end of period	**3,982,758.00**	**3,982,758.00**

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

Devon Cross LLC

Devon Cross household: income and spending

For October 2026 and the year to date

	Oct 2026	Oct 2025	YTD 2026	YTD 2025
Household spending				
Mortgage interest	5,750.00	5,750.00	57,500.00	57,500.00
Property tax and HOA	3,200.00	2,944.00	32,000.00	29,440.00
Utilities	1,600.00	1,472.00	17,200.00	15,920.00
Household staff	6,500.00	5,980.00	65,000.00	59,800.00
Groceries and dining	5,200.00	4,784.00	52,000.00	47,840.00
Auto and transportation	2,400.00	2,208.00	24,000.00	22,080.00
Travel and vacations	4,500.00	4,140.00	50,000.00	46,000.00
Clothing and personal care	2,800.00	2,576.00	28,000.00	25,760.00
Health, fitness and medical	1,200.00	1,104.00	12,000.00	11,040.00
Children and education	3,500.00	3,220.00	53,000.00	50,200.00
Charity and gifts	2,500.00	2,300.00	37,000.00	35,000.00
Personal insurance	1,900.00	1,748.00	19,000.00	17,480.00
Entertainment and hobbies	1,800.00	1,656.00	18,000.00	16,560.00
Total household spending	**42,850.00**	**39,882.00**	**464,700.00**	**434,620.00**
Income less household spending	**(42,850.00)**	**(39,882.00)**	**(464,700.00)**	**(434,620.00)**
Other income (expense)				
Investment income (dividends and interest)	3,542.00	3,223.00	34,332.00	31,408.00
Investment gains and losses	44,000.00	52,000.00	79,000.00	107,000.00
Interest income	900.00	864.00	8,865.00	8,517.00
Income before income taxes	**5,592.00**	**16,205.00**	**(342,503.00)**	**(287,695.00)**
Income taxes (federal and state)	(155,000.00)	(133,300.00)	(1,550,000.00)	(1,333,000.00)
Net income after income taxes	**(149,408.00)**	**(117,095.00)**	**(1,892,503.00)**	**(1,620,695.00)**

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

Devon Cross LLC

Devon Cross household: personal financial statement

At October 31, 2026, with last month-end and last year-end

	Oct 2026	Last month	Last year-end
Assets			
Household checking	881,356.00	856,906.00	636,056.00
Household savings	270,788.00	269,888.00	261,923.00
Brokerage and investment accounts	1,464,478.00	1,416,936.00	1,351,146.00
Total current assets	**2,616,622.00**	**2,543,730.00**	**2,249,125.00**
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	**4,606,622.00**	**4,533,730.00**	**4,239,125.00**
Liabilities			
Credit cards	14,300.00	17,800.00	12,300.00
Income taxes payable	0.00	310,000.00	310,000.00
Total current liabilities	**14,300.00**	**327,800.00**	**322,300.00**
Mortgage	1,049,200.00	1,053,400.00	1,091,200.00
Total long-term liabilities	**1,049,200.00**	**1,053,400.00**	**1,091,200.00**
Total liabilities	**1,063,500.00**	**1,381,200.00**	**1,413,500.00**
Net worth			
Opening net worth	2,640,000.00	2,640,000.00	2,640,000.00
Contributions from the business	5,133,600.00	4,593,600.00	2,523,600.00
Earnings kept since opening	(4,230,478.00)	(4,081,070.00)	(2,337,975.00)
Total net worth	**3,543,122.00**	**3,152,530.00**	**2,825,625.00**
Total liabilities and net worth	**4,606,622.00**	**4,533,730.00**	**4,239,125.00**

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

Devon Cross LLC

Lender summary: business and household

At October 31, 2026, year to date through October 31, 2026

Net worth	Liquid assets	Total debt
$7,530,980	**$6,599,380**	**$1,078,400**
assets less debt, both books	cash plus brokerage	mortgage and cards

Global cash flow, year to date	Debt payments, year to date	Global debt service coverage
$2,537,435	**$99,500**	**25.50x**
after taxes and living costs	mortgage interest and principal	cash flow divided by debt payments

Global cash flow, year to date

Business net income	$4,451,438
Household dividends and interest	$43,197
Household living costs, income taxes included, before mortgage interest	($1,957,200)
Cash flow available for debt payments	**$2,537,435**
Contract, endorsement and royalty income scheduled, next 12 months	$1,116,500

Liquidity and net worth

Cash, business and household	$5,134,902
Brokerage and investment accounts	$1,464,478
Liquid assets	**$6,599,380**
Residence and vehicles, at the client's estimate	$1,990,000
Receivables and other assets	$20,000
Less: total debt	($1,078,400)
Net worth	**$7,530,980**

Debt

Account	Balance	Rate (implied)	Paid this year
Mortgage on the residence	$1,049,200	6.4%	$99,500
Household credit cards	$14,300		paid in full monthly
Business loans and cards	$14,900		

Owner draws were $2,610,000 so far this year, 59% 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.

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

Devon Cross LLC

The business and the household together

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

Business net income, year to date
$4,451,438
from the business

Funding from the business
$2,610,000
owner draws paid into the household

Household spending, year to date
$2,014,700
living costs, taxes and giving

Combined cash at month-end
$5,134,902
business and household accounts

Combined net worth
$7,530,980
everything owned less everything owed

Household debt
$1,063,500
mortgage and cards

Where the household's money went, year to date



Income taxes	$1,550,000	77%
Household staff	$65,000	3%
Mortgage interest	$57,500	3%
Children and education	$53,000	3%
Groceries and dining	$52,000	3%
Travel and vacations	$50,000	2%
Charity and gifts	$37,000	2%
Property tax and HOA	$32,000	2%
Clothing and personal care	$28,000	1%
Auto and transportation	$24,000	1%
Personal insurance	$19,000	1%
Entertainment and hobbies	$18,000	1%

What was earned, what was spent and what was left

Business net income, year to date	$4,451,438
Household dividends and interest	$43,197
Unrealized investment gains and losses (not cash)	$79,000
Household spending, including income taxes	($2,014,700)
Added to combined net worth, year to date	**$2,558,935**

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.

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

Devon Cross LLC

Combined income statement: business and household

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

	Business	Household	Combined
Income			
Endorsement income	121,500.00	0.00	121,500.00
Appearance and performance fees	20,000.00	0.00	20,000.00
Tournament winnings	180,000.00	0.00	180,000.00
Total income	**321,500.00**	**0.00**	**321,500.00**
Business and household expenses			
Insurance	7,800.00	0.00	7,800.00
Agent and manager fees	19,025.00	0.00	19,025.00
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
Caddie fees	14,400.00	0.00	14,400.00
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	**77,425.00**	**42,850.00**	**120,275.00**
Operating income	**244,075.00**	**(42,850.00)**	**201,225.00**
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	**245,972.00**	**5,592.00**	**251,564.00**
Income taxes (federal and state)	0.00	(155,000.00)	(155,000.00)
Net income after income taxes	**245,972.00**	**(149,408.00)**	**96,564.00**

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 October 31, 2026, business and household together

	Business	Household	Combined
Income			
Signing and performance bonuses	250,000.00	0.00	250,000.00
Endorsement income	1,215,000.00	0.00	1,215,000.00
Appearance and performance fees	63,500.00	0.00	63,500.00
Tournament winnings	3,845,000.00	0.00	3,845,000.00
Total income	**5,373,500.00**	**0.00**	**5,373,500.00**
Business and household expenses			
Insurance	78,000.00	0.00	78,000.00
Agent and manager fees	227,075.00	0.00	227,075.00
Event and production costs	2,100.00	0.00	2,100.00
Training and equipment	115,000.00	0.00	115,000.00
Publicity and wardrobe	55,000.00	0.00	55,000.00
Recovery and medical	42,000.00	0.00	42,000.00
Caddie fees	307,600.00	0.00	307,600.00
Professional fees	35,000.00	0.00	35,000.00
Travel	77,200.00	0.00	77,200.00
Mortgage interest	0.00	57,500.00	57,500.00
Property tax and HOA	0.00	32,000.00	32,000.00
Utilities	0.00	17,200.00	17,200.00
Household staff	0.00	65,000.00	65,000.00
Groceries and dining	0.00	52,000.00	52,000.00
Auto and transportation	0.00	24,000.00	24,000.00
Travel and vacations	0.00	50,000.00	50,000.00
Clothing and personal care	0.00	28,000.00	28,000.00
Health, fitness and medical	0.00	12,000.00	12,000.00
Children and education	0.00	53,000.00	53,000.00
Charity and gifts	0.00	37,000.00	37,000.00
Personal insurance	0.00	19,000.00	19,000.00
Entertainment and hobbies	0.00	18,000.00	18,000.00
Total expenses	**938,975.00**	**464,700.00**	**1,403,675.00**
Operating income	**4,434,525.00**	**(464,700.00)**	**3,969,825.00**
Other income (expense)			
Interest income	16,913.00	8,865.00	25,778.00
Investment income (dividends and interest)	0.00	34,332.00	34,332.00
Investment gains and losses	0.00	79,000.00	79,000.00
Income before income taxes	**4,451,438.00**	**(342,503.00)**	**4,108,935.00**
Income taxes (federal and state)	0.00	(1,550,000.00)	(1,550,000.00)
Net income after income taxes	**4,451,438.00**	**(1,892,503.00)**	**2,558,935.00**

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

Devon Cross LLC

Combined balance sheet: business and household

At October 31, 2026

	Business	Household	Combined
Assets			
Operating checking	3,411,662.00	0.00	3,411,662.00
Savings	571,096.00	0.00	571,096.00
Accounts receivable	20,000.00	0.00	20,000.00
Household checking	0.00	881,356.00	881,356.00
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	**4,002,758.00**	**2,616,622.00**	**6,619,380.00**
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	**4,002,758.00**	**4,606,622.00**	**8,609,380.00**
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	(5,133,600.00)	5,133,600.00	0.00
Retained earnings	8,571,458.00	(4,230,478.00)	4,340,980.00
Total equity	**3,987,858.00**	**3,543,122.00**	**7,530,980.00**
Total liabilities and equity	**4,002,758.00**	**4,606,622.00**	**8,609,380.00**

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

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

Devon Cross LLC

Combined statement of cash flows: business and household

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

	Business	Household	Eliminations	Combined
Cash flows from operating activities				
Net income	245,972.00	(149,408.00)	0.00	96,564.00
Change in business credit card	(1,800.00)	0.00	0.00	(1,800.00)
Investment income reinvested, not received in cash	0.00	(47,542.00)	0.00	(47,542.00)
Change in credit cards	0.00	(3,500.00)	0.00	(3,500.00)
Change in income taxes payable	0.00	(310,000.00)	0.00	(310,000.00)
Net cash from operating activities	**244,172.00**	**(510,450.00)**	**0.00**	**(266,278.00)**
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	(540,000.00)	0.00	540,000.00	0.00
Owner contributions	0.00	540,000.00	(540,000.00)	0.00
Repayment of debt	0.00	(4,200.00)	0.00	(4,200.00)
Net cash from financing activities	**(540,000.00)**	**535,800.00**	**0.00**	**(4,200.00)**
Net change in cash	**(295,828.00)**	**25,350.00**	**0.00**	**(270,478.00)**
Cash, beginning of period	4,278,586.00	1,126,794.00	0.00	5,405,380.00
Cash, end of period	**3,982,758.00**	**1,152,144.00**	**0.00**	**5,134,902.00**
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 October 31, 2026, business and household together

	Business	Household	Eliminations	Combined
Cash flows from operating activities				
Net income	4,451,438.00	(1,892,503.00)	0.00	2,558,935.00
Change in business credit card	4,200.00	0.00	0.00	4,200.00
Investment income reinvested, not received in cash	0.00	(113,332.00)	0.00	(113,332.00)
Change in credit cards	0.00	2,000.00	0.00	2,000.00
Change in income taxes payable	0.00	(310,000.00)	0.00	(310,000.00)
Net cash from operating activities	**4,455,638.00**	**(2,313,835.00)**	**0.00**	**2,141,803.00**
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	(2,610,000.00)	0.00	2,610,000.00	0.00
Owner contributions	0.00	2,610,000.00	(2,610,000.00)	0.00
Repayment of debt	0.00	(42,000.00)	0.00	(42,000.00)
Net cash from financing activities	**(2,610,000.00)**	**2,568,000.00**	**0.00**	**(42,000.00)**
Net change in cash	**1,845,638.00**	**254,165.00**	**0.00**	**2,099,803.00**
Cash, beginning of period	2,137,120.00	897,979.00	0.00	3,035,099.00
Cash, end of period	**3,982,758.00**	**1,152,144.00**	**0.00**	**5,134,902.00**
Supplemental cash flow information				
Interest paid	0.00	57,500.00	0.00	57,500.00

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 October 31, 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

October 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	**75.9%**	**82.5%**	81.5%	**Good**	Profit from operations before interest, other items and taxes.
Net margin	**76.5%**	**82.8%**	81.8%	**Good**	Net income as a share of revenue.
Liquidity: this month-end, and last year-end					
Current ratio	**268.64**		201.60	**Good**	Current assets for each dollar due within a year.
Quick ratio	**268.64**		201.60	**Good**	The same test without inventory: what could pay the bills in a hurry.
Working capital	**$3,987,858**		$2,146,420	**Good**	Current assets less current liabilities: the cushion that runs the business day to day.
Months of cash	**42.4 months**			**Good**	How many months of this year's average spending the cash on hand would cover.
Efficiency					
Days to collect	**1 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	**0.00**		0.00	**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.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

SUPPORTING SCHEDULE

Devon Cross LLC

Income statement by month

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

	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	12 months
Revenue													
Signing and performance bonuses	-	-	-	-	-	-	-	-	-	250,000	-	-	250,000
Endorsement income	121,500	121,500	121,500	121,500	121,500	121,500	121,500	121,500	121,500	121,500	121,500	121,500	1,458,000
Appearance and performance fees	-	-	9,000	-	-	12,000	-	-	8,500	-	14,000	20,000	63,500
Tournament winnings	60,000	-	285,000	410,000	520,000	610,000	380,000	450,000	330,000	560,000	120,000	180,000	3,905,000
Total revenue	**181,500**	**121,500**	**415,500**	**531,500**	**641,500**	**743,500**	**501,500**	**571,500**	**460,000**	**931,500**	**255,500**	**321,500**	**5,676,500**
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
Caddie fees	4,800	-	22,800	32,800	41,600	48,800	30,400	36,000	26,400	44,800	9,600	14,400	312,400
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	18,225	18,225	19,575	18,225	18,225	20,025	18,225	18,225	19,500	55,725	20,325	19,025	263,525
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	**61,725**	**55,925**	**79,675**	**90,925**	**99,225**	**108,425**	**87,325**	**93,525**	**86,000**	**142,825**	**73,625**	**77,425**	**1,056,625**
Operating income	**119,775**	**65,575**	**335,825**	**440,575**	**542,275**	**635,075**	**414,175**	**477,975**	**374,000**	**788,675**	**181,875**	**244,075**	**4,619,875**
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	**121,173**	**67,017**	**337,312**	**442,107**	**543,852**	**636,698**	**415,843**	**479,689**	**375,759**	**790,480**	**183,726**	**245,972**	**4,639,628**

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 October 31, 2026

	Owner's equity	Owner draws	Retained earnings	Total
Balance, December 31, 2025	**550,000.00**	**(2,523,600.00)**	**4,120,020.00**	**2,146,420.00**
Net income, year to date	0.00	0.00	4,451,438.00	4,451,438.00
Distributions and draws	0.00	(2,610,000.00)	0.00	(2,610,000.00)
Balance, October 31, 2026	**550,000.00**	**(5,133,600.00)**	**8,571,458.00**	**3,987,858.00**

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, October 2026 and the year to date

Revenue by customer

	Oct	Year to date	Share of year
Professional golf tour (sample)	180,000.00	3,845,000.00	71.6%
Sterling Golf (sample)	96,000.00	1,210,000.00	22.5%
Northline Athletics	20,000.00	200,000.00	3.7%
Bayview Motors (sample)	5,500.00	55,000.00	1.0%
Coastline Events (sample)		43,500.00	0.8%
Youth Golf Foundation (sample)	20,000.00	20,000.00	0.4%
Total	**321,500.00**	**5,373,500.00**	

The three largest customers are 97.8% of revenue this year, a concentration lenders and buyers will ask about.

Spending by vendor

	Oct	Year to date	Share of year
Tour caddie (sample)	14,400.00	307,600.00	32.8%
Ledger Sports Representation	18,225.00	226,275.00	24.1%
Peak Performance Training	11,500.00	115,000.00	12.2%
Summit Insurance Brokers	7,800.00	78,000.00	8.3%
Atlas Travel Group	9,400.00	77,200.00	8.2%
Brightside Publicity	5,500.00	55,000.00	5.9%
Coastal Recovery Clinic	4,200.00	42,000.00	4.5%
Harlan Stone LLP	3,500.00	35,000.00	3.7%
Deducted from event settlements	2,900.00	2,900.00	0.3%
Total	**77,425.00**	**938,975.00**	

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

SUPPORTING SCHEDULE

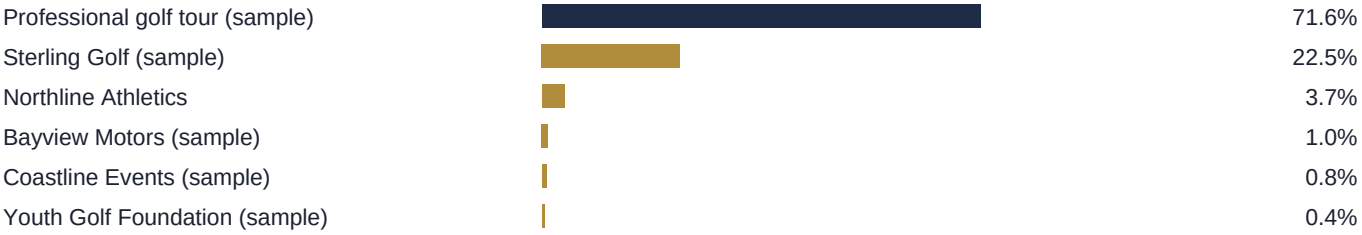
Devon Cross LLC

Revenue quality: who pays you

The year to date through October 31, 2026

Largest payer	Three largest payers	Paying customers this year
71.6%	**97.8%**	**6**
Professional golf tour (sampl...	share of revenue this year	names on the revenue ledger

Share of revenue, year to date



Professional golf tour (sample) is 71.6% 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. We keep the contract on file and summarize its terms here when the package goes to a lender.

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

SUPPORTING SCHEDULE

Devon Cross LLC

Cash and reconciliations

At October 31, 2026

Bank and credit card accounts

Account	Type	Balance	Reconciled through
Operating checking	Bank	3,411,662.00	October 31, 2026
Savings	Bank	571,096.00	October 31, 2026
Business credit card	Credit card	14,900.00	October 31, 2026

3 of 3 accounts are reconciled to the bank's statement through October 31, 2026.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.