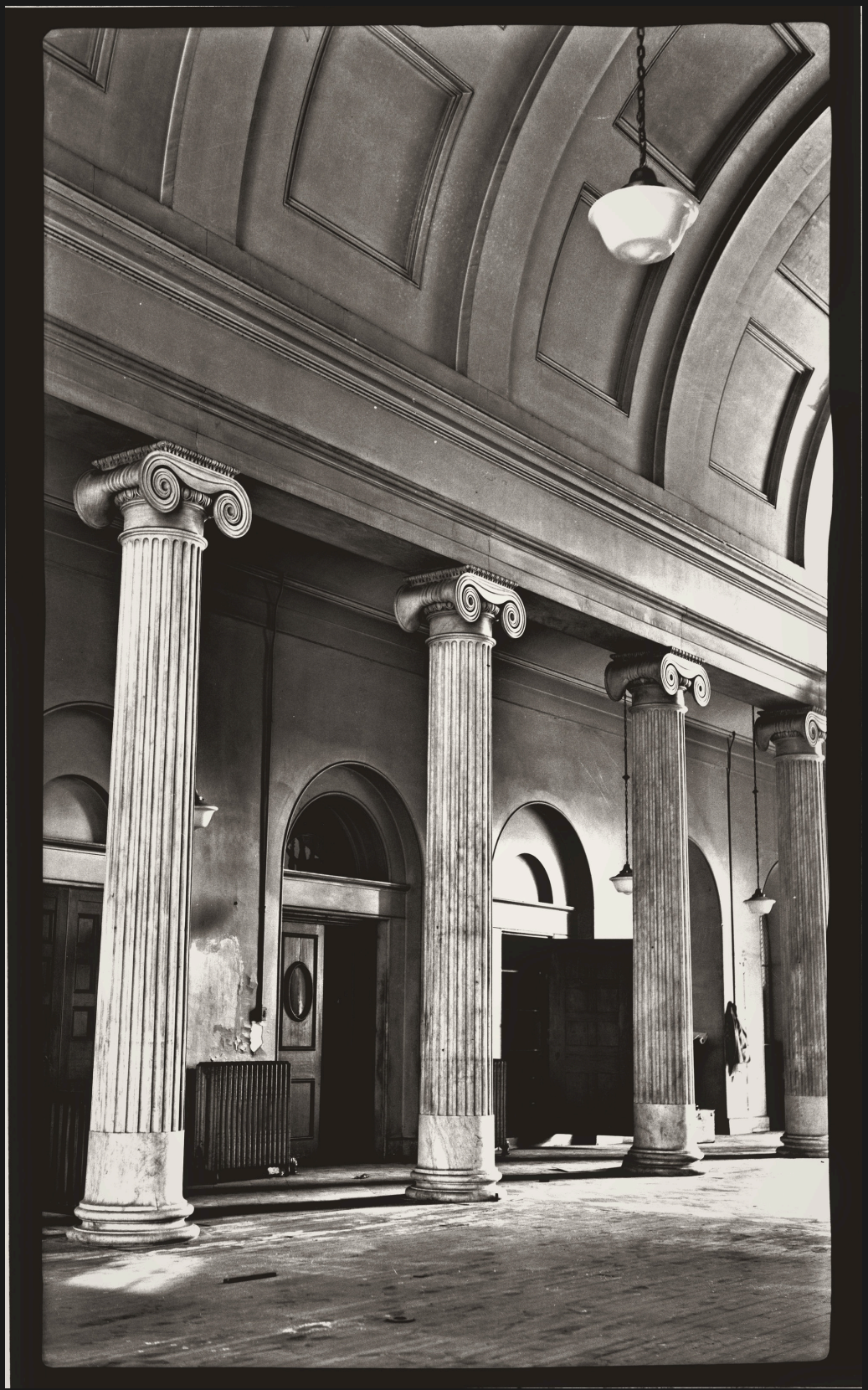


COMMUNITYPAY

THE HANDBOOK

CAPABILITIES, MARKETS, AND TERMS · NOVEMBER 2026



The charter ran twenty years.
The building is in its third century.

SECOND BANK OF THE UNITED STATES, PHILADELPHIA · GREAT HALL, JUNE 1939 · HISTORIC AMERICAN BUILDINGS SURVEY, LIBRARY OF CONGRESS

A CATALOG OF THE SYSTEM · NOVEMBER 2026

The Handbook

What the system does, who it is built for, and what it costs. Each capability is stated with the mechanism that makes it true. Each figure is read from the system and dated.

CommunityPay is financial risk governance infrastructure for community associations: payments and accounting systems that govern how money moves, record every decision, evaluate counterparty risk, and enforce statutory compliance. This handbook is the catalog. The reasoning behind the design is in its companion, *The Record*.

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What it does.

THE LEDGER

— **Double-entry fund accounting** for associations: operating, reserve, and special funds, each balancing on its own, with the interfund lines written by the ledger.

— **Eighteen guards read every posting before it posts.** Eight run on every entry. Allow or refuse, the decision is recorded, the database refuses an entry with no decision, and the decisions are sealed in a hash chain since August 2026.

— **Eight rules held in the database itself**, as triggers that fire whatever the application does. Thirteen integrity checks run every night and thirty-two report checks before every release.

MONEY IN

— **Owner payments by bank transfer**, autopay, statements, late fees as the documents say, and returned payments booked from the processor's own record.

— **Deterministic matching.** A bank line matches an entry on amount and date, one to one. A deposit is matched to an owner by its payment code, the owner's own declaration, or a person's confirmation. A name never decides, and nothing is guessed.

— **Bank reconciliation against a live feed** or an imported statement, all month long. A person completes the month. The machine never posts an entry.

— **Delinquency by unit**, aged to the statement date; recovery plans become resident loans on the debt subledger.

MONEY OUT

— **AP automation.** Vendors email invoices to the association's own inbox. An AI reading and OCR parse each one; the bill is drafted with vendor, accounts, dates, and the invoice attached; twenty-three named checks run before a person submits it. Automation reads an invoice; it cannot post one.

— **Approvals bound to the bill**: amount, vendor, fund, and bank, in tiers the board sets by amount. A payment spends an approval once. A replaced vendor bank waits three business days.

— **Vendor payments by transfer** from the association's own funds, by one code path, to the bank the approval covered, with the whole board emailed on every payment.

— **Vendor records**: W-9 and insurance certificate on file and read at payment, the state's licensing record where it publishes one, 1099s from the year's payments.

RESERVES, DEBT, AND TRUST

— **Reserve study tracking and reports.** The component register with useful lives and replacement costs, percent funded, a thirty-year projection year by year, and the reserve funding status report, hashed and carried into the certificate and the questionnaire. Studies quoted on request.

— **Fund policies written by the board**, and transfers between funds that are approved records before they are entries, the only way reserve money leaves the reserve.

— **A debt subledger** where every loan is a stream of events and the balance is derived: covenant evaluation, bank payments matched to loans, reconciled to the ledger daily, and a loan disclosure statement for any date.

— **Trust accounting for firms**: client money reconciled three ways, bank, ledger, and client liabilities, never sharing an entry with the firm's own.

REPORTS AND ATTESTATIONS

— **Thirty-one reports**, every one generated from the posted entries: the CIRA statements, cash flows by fund, budget and actual, the reserve schedule, the registers, and seven subledger schedules.

— **The annual package with notes**, the board packet in the treasurer's order, the auditor's request list, a read-only CPA portal to the period under review, and a whole-book export with a hashed manifest.

— **Governance attestations.** Nine institutional packets, the governance controls attestation, the funds authorization and disbursement record, the close evidence pack, and the vendor eligibility record among them, each hashed, signed by a board officer with the signature bound to the hash, and superseded, never edited. The Vault keeps them and logs every access.

COMPLIANCE AND THE PUBLIC RECORD

— **Resale certificates** generated from the ledger in the state's statutory form, fourteen profiles across ten states, the authority named on every item, a hash on every copy. A title company orders by form or API and receives a signed callback. CommunityPay bills no certificate fee.

— **Lender and insurer questionnaires**, Fannie Mae 1076 and Freddie Mac 476 and 476A, filled from live records; insurance policies tracked with carriers, limits, and dates, and the insurance application package from the same books; L5 control telemetry offered on its own.

— **A legal corpus** of statutes, case law, session laws, and regulations, captured from official text, verified and dated: 426 thresholds across 52 jurisdictions, read by the guards and checked every night.

— **A financial condition index** (CARI) that anyone can recompute from the association's statements, released only with the association's consent.

— **The public record**: 187,432 associations from the states' own registries and county records, firms named, individuals never.

SECURITY AND SETUP

— **Each association is its own book.** Nobody on staff can start an owner's payment, touch a bank, or grant authority, and the admin screens hold money records read-only. Two-factor per seat, and a fresh code to pay, approve, change a vendor's bank, or loosen a control; a text message is never accepted for money. Identifiers and bank details encrypted; every stored file private.

— **Setup**: units and owners imported from a spreadsheet, owners invited in bulk, a chart from a template of 184 accounts, the bank linked for the feed. Billing never waits on a login.

Each line is expanded in its part, with the mechanism named. Eighteen, eight, and 426 are verified on page 12.

One record, read by everyone who has a stake in it.

The association's books are the product. Each party below reads the same record through its own door, and none of them can change what the others see.

Community associations

Boards and treasurers of condominiums, homeowners associations, and cooperatives. The books, the owner payments, the bills, the controls, the statements, and the certificates, run by a volunteer or by the manager the board hired.

Management companies

Every association a firm manages runs on the same system as its own book. Nothing is gated by door count. Each association's ledger, funds, bank, board, and rules are its own, and when the manager changes, the record stays with the association.

Accounting firms and bookkeepers

Firms that keep association books get a ledger that holds a professional standard continuously: fund statements by the tenth, every account reconciled monthly, and the annual package and CPA schedules in January.

CPAs and auditors

A token-gated, read-only portal scoped to the period under review, the auditor's request list filled from the ledger, and a whole-book export with a hashed manifest that proves its contents.

Lenders

The condominium questionnaire (Fannie Mae Form 1076, Freddie Mac Form 476) filled from live records, and the association's financial condition index with its consent. Individuals are never named.

Insurers

The insurance application package from the books, the governance controls attestation, and the same index. Each is hashed, so the copy the underwriter holds can be checked against the original.

Title and escrow

Resale certificates in the state's statutory form, generated from the ledger with the authority named and a content hash on every copy. An inbound API accepts the request and calls back, signed, when the certificate is ready.

Trust and escrow accounts

For firms that hold client money: a trust ledger reconciled three ways, bank to ledger to client liabilities, and a guard that refuses commingling and cannot be overridden.

Loan servicing

Association loans and resident recovery plans on an event-sourced debt subledger: versioned schedules, covenant evaluation, reconciled to the ledger every day, and a loan disclosure statement for the file.

Vendors and contractors

Paid by transfer to the bank the approval covered. W-9s and insurance certificates on file and read at payment, 1099s from the year's payments, and a profile drawn from the state's own licensing records.

Registries and the public

The directory: 187,432 association records across 51 states, published as a citable dataset with one file per state, and county records layered on each one.

The association's own owners

Each owner sees their own account, pays from their own bank, and reads the statements the board publishes. Nobody on staff, and no manager, can start a payment from an owner's bank.



Security on one side of the door.
Integrity on the other.

FEDERAL RESERVE BANK OF CLEVELAND, EAST SIXTH STREET ENTRANCE, 1923 · FIGURES BY HENRY HERING · CAROL M. HIGHSMITH · LIBRARY OF CONGRESS

Double-entry fund accounting, with every fund balancing on its own.

The operating fund and the reserve fund are kept apart the way the law and the auditor expect, and the books say so without being asked.

The chart of accounts

Accounts are found by role, never by number. Sixty roles name what an account is for, from operating cash to the reserve fund balance, and a board can renumber its chart without touching a rule. A template library of 184 accounts sets up a new association in one step.

Funds

Operating, reserve, and special funds, each a self-balancing set of accounts. When an entry crosses funds, the ledger adds the interfund lines itself, so the reserve shows what it lent and the operating fund shows what it owes. A reserve cost is recorded only in the reserve, and reserve money leaves only by a board-approved transfer.

Periods

Fiscal years and monthly periods with lock and close. A posting into a closed period takes a recorded override. The close produces an evidence pack: the period's balances, reconciliations, and exceptions, hashed.

What runs on its own

Assessment invoicing on the board's schedule, with six allocation methods: equal, square footage, ownership percentage, unit type, bedrooms, and custom. Prepaid amortization month by month, with the remainder absorbed. Accrual cutoffs with their reversing entries. Fixed-asset depreciation on straight-line and declining-balance schedules. Budgets by fund with variance.

What it will not do

It will not post an entry that does not balance. It will not post into a closed period without a recorded override. It will not let a hand-keyed entry take reserve money for another fund. It will not change a posted entry; a correction is a reversal, and both legs stay.

Cash or accrual

A reporting choice. It never changes how an entry is posted.

60

ACCOUNT ROLES

Counted from the role enumeration

184

ACCOUNTS IN THE TEMPLATE LIBRARY

Counted from the library

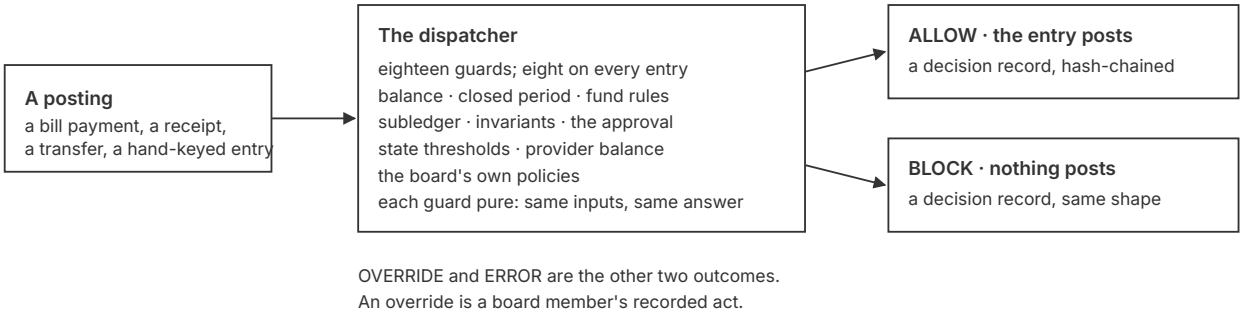
48

TRANSACTION TYPES, IN TEN FLOWS

Counted from the flow registry

Every posting passes one point, and that point writes a record either way.

Before an entry is written, a dispatcher runs a fixed chain of guards over it. The outcome is one of four, and the record of it cannot be edited.



OVERRIDE and ERROR are the other two outcomes.
An override is a board member's recorded act.

The database refuses an entry that carries no decision, so a row written outside the dispatcher cannot come into existence. "No decision recorded" is the signal of a bypass or a bug.

The decision record stores the guards that ran, each one's result and reasons, and the facts they judged: the bill's approval, who approved it and what authority they held at the time, the duty settings in force, the payer's abilities, the bank the approval covered. It also stores a hash of every policy in force: the guard manifest, the flow registry, the board's fund policies, the eligibility rules, and the triggers. Given the same inputs and the same snapshot, the system produces the same decision.

Six of the guards can be overridden by a board override: a member with authority writes one, bound to one bill and capped at its amount, after a fresh authenticator code, and the board is told. Twelve cannot be overridden at all, among them the balance check, the trust segregation check, and the one that reads the approval. The next page lists all eighteen.

What each guard reads, and whether a board can overrule it.

GUARD	WHAT IT CHECKS	RUNS ON	OVERRIDE
Balance	Debits equal credits on every entry.	Every entry	Never
Closed period	No posting into a closed or locked year or month.	Every entry	Recorded override
Fund segregation	Cash does not cross funds except in a transfer.	Every entry	Board approval
Fund consistency	Every cash line belongs to the entry's own fund; a transfer between funds carries out one approved board transfer.	Every entry	Never
Trust segregation	Trust money and operating money never share an entry.	Trust, bills, transfers, entries	Never
Subledger	Every subledger line names a record that exists; control accounts are reconciled nightly.	Every entry	Never
Invariant	The transaction type's own rules, and the accounting equation.	Every entry	Never
Exclusion	An entity under an active bind-block exclusion cannot post.	Every entry	Never
Fund eligibility	Only reserve-eligible costs are paid from the reserve.	Every entry	Recorded override
Bill payment	The payment spends a live approval bound to this bill's amount, vendor, fund, and, on the transfer rail, the vendor's bank.	Bill payments	Never
Vendor risk	Debarment, a suspended or expired license or insurance, active strikes, where a licensing record is linked.	Bill payments	Documented board override
Disbursement compliance	The state's board-approval cap, reserve restriction, and dual-signature threshold, read from the legal corpus against the live approval.	Bill payments	Recorded override
Provider balance	A transfer the provider balance cannot fund, or whose balance reading is missing, stale, or another account's, is refused.	Bill payments	Never
Fund policy	The board's own expense-category and approval-threshold rules for the paying fund, as of the posting date.	Bill payments	Never
Reversal	A reversal names a posted entry, once, and mirrors it.	Hand-keyed entries	Never
Loan covenant	Debt service coverage, reserve ratio, and delinquency against the loan's covenants.	Loans, bills, transfers	Flag
Payment split	Principal, interest, and fees split as the schedule says, locked or flexible.	Loan payments	Never
Interest calculation	Accrual math against the loan's terms, day count, and index rate.	Loan accruals	Never

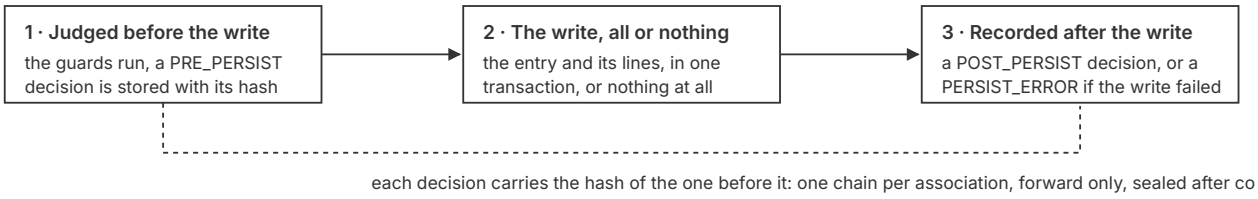
Each guard is pure: the same inputs give the same answer, so a decision can be re-run from its record. A guard that crashes refuses the posting; it never lets one through.

Eight rules the application cannot argue with.

A rule kept in a policy depends on someone remembering it. A rule kept in the application depends on the application having no bugs. These eight are held in the database itself, as triggers that fire whatever the application does.

RULE	WHAT IT REFUSES
A decision on every entry	An entry created with no enforcement decision attached.
Balance at posting	An entry whose debits and credits differ, on the write that posts it.
Balance at commit	A posted entry that does not balance when the transaction commits.
Closed entries stay closed	Any change to an entry in a closed period.
No new lines on a posted entry	A line added to an entry after it posted.
No edits to posted lines	A change to any line of a posted entry.
Reversal pairs stay posted	Either leg of a posted reversal pair leaving the posted state.
A book stays under oversight	A book with posted entries leaving the integrity scope silently.

Beside the eight triggers, twenty-nine constraints on the same tables, among them one payment per bill, one approval per person per request, and one post-persist decision per entry. The nightly muster reads the database catalog to confirm every rule is still installed.



Decisions and eligibility evaluations are immutable: the application refuses an update, and since August 2026 every decision is sealed into a hash chain. A deleted or recomputed decision breaks the chain at that link, and the nightly scan reads the chain end to end.

The books check themselves, and the figures carry a receipt.

Three layers of checking run without being asked. Each one records its result, red or green, and a red result is a line in the morning, not a note in a file.

Every night: the integrity scan

Thirteen checks over every posted entry: balance, orphaned lines, a decision on every entry, fund assignment, closed periods, control accounts against their subledgers, payment receipts, subscription invoices, report recompute, the decision chain, interfund balances, vendor payment records, and certificate payments. Each run writes a hashed snapshot.

Every release: the report harness

Thirty-two checks compare the statements against the posted entries on the live books before a release lands: the trial balance, balance sheet, income statement, cash flows, fund matrix and roll-forward, the subledger schedules, the annual package, and the ties between them. A failure refuses the release.

Every night: the muster

The gatehouse reads back the database catalog for the eight triggers and the constraints, confirms the scheduled jobs ran, and checks the legal corpus. A rule that was dropped, a job that did not run, a citation that no longer resolves: each is a named red gate.

VERIFIED FIGURE · 01

18 ENFORCEMENT GUARDS

VF-01 · 2026-11-11 · 72fab6bb

VERIFIED FIGURE · 02

8 LEDGER RULES IN THE DATABASE

VF-02 · 2026-11-11 · c6eb6757

VERIFIED FIGURE · 03

426 VERIFIED STATUTORY THRESHOLDS

VF-03 · 2026-11-11 · 7f76c6d7

COMMUNITYPAY, INC. · Read 2026-11-11 · communitypay.us/verify/platform

How to read a stamp

The date is the day the figure was last read from its source: the guard manifest, the rule registry the muster reads back from the database catalog, the active thresholds that carry a verification date. The digest is the first eight characters of a hash over the data the figure was counted from. It moves only when the basis moves, so the number here and the number on the verification page can be compared by anyone.

What a figure in this handbook is

A count read from the thing it counts, never typed. Where a count would drift, the names are given instead. Where a figure comes from production, the date it was read is beside it. Nothing in these pages is a projection.



The work is monthly.
The record is permanent.

FIRST NATIONAL BANK BUILDING, BEAUMONT, TEXAS · CAROL M. HIGHSMITH · LIBRARY OF CONGRESS

Money in, booked where it landed.

An owner's account is a ledger of its own: assessments, payments, fees, and credits, each a posting judged before it posts, each statement built from the entries and nothing else.

Assessments

Posted on the schedule the board set, allocated by one of six methods, with special assessments carried on their own line. Statements go out on the first. Every owner reads their own account, their own history, and the board's published statements, and nothing of anyone else's.

Payments

Owners pay by bank transfer, once or on autopay. The bank-transfer fee is paid by the association by default, or by the owner if the board chooses. Cards carry a disclosed 3.5 percent service fee paid by the owner, and are off for every association today. Only the unit's owner can start a payment or touch their own bank; no manager, no board member, and nobody on staff can.

Where it books

A receipt books where the money landed, never where someone typed it: a transfer settles into the association's provider balance and is swept to the bank, a check or a deposit books to the bank. The sweep posts as its own entry, so the bank reconciles one deposit at a time.

Returned payments

A bounce is booked from the processor's own record: the receipt reversed, the processor's return fee recorded, and the owner's fee as the board set it, passed through, flat, or none. A returned payment and its receipt match leg by leg at reconciliation.

Late fees

Applied on the grace day the governing documents name, skipping weekends and holidays if the board chose. The amount is read against the state's cap, which is a verified row in the legal corpus with the statute beside it.

Deposits that arrive on their own

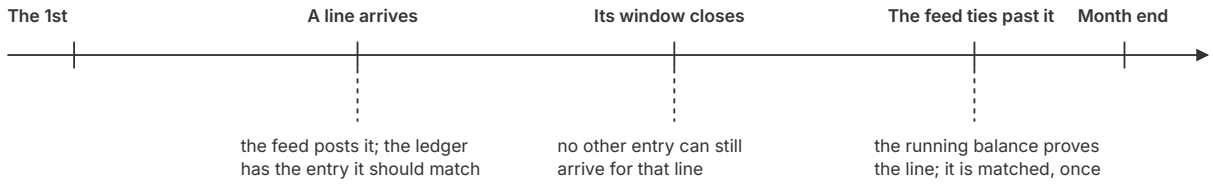
A check in the mail, a deposit at the branch, a transfer an owner sent from their own bank: each has a payment code, and an owner can declare a payment they made. In bank mode, the feed records a coded or declared deposit on arrival, behind a switch each association turns on itself. Names never decide a match.

Delinquency

Delinquency by unit and receivables aging, dated to the statement, not to today. A recovery plan becomes a resident loan on the debt subledger, with its own schedule.

The machine matches all month. A person completes the month.

Reconciliation is the hardest piece of a treasurer's month. The system does the matching as soon as a line can be proven, says what each unmatched line is waiting for, and never posts an entry of its own.



A held line says the date and the amount it waits for. Two or three entries that total one line are offered as one button.

Sources

A live bank feed, linked by the association from the Statements page, with the day's posted transactions and the live balance shown beside the books on the cash position. Or an imported statement: BAI2, OFX, QFX, or CSV, detected on upload. Or the paper statement, by hand.

Matching

Exact and one to one. The sync keeps a per-month tie record, the latest balance date the proof tied at, and proves each line once its window has closed and the feed has tied past it. A cashier's check plus the bank's fee, two entries for one line, is one button. The matcher never posts an entry, and nothing is matched by a name.

Completing the month

When every line is matched or explained, the treasurer's seat is told once that the month is ready. A decided month closes two business days after it ends, and the board is told of each completed reconciliation. The bank reconciliation report, with its outstanding items, is one of the statements.

The other reconciliations

Every night the provider's balance is compared with the sub-account that mirrors it in the books. Every night the control accounts are compared with their subledgers. Every day the debt subledger is compared with the ledger. A difference is a named finding with a fingerprint, open until a person closes it.

Automation reads an invoice. It cannot post one.

Each association has an invoice inbox address. What arrives there is read, checked, and held for a person. The approval that follows is bound to the bill, and a payment spends it once.

The inbox

Two independent readings of each emailed invoice, the second by a document-analysis service, feed twenty-three named checks: the vendor, the accounts, duplicates by document, by number, and by near match, recurring schedules, dates, currency, amount limits, the bill-to name, the vendor's insurance certificate, and the submitter. The outcome is one of three, submitted for approval, drafted, or held, each with one plain sentence. Auto-submit is a per-inbox setting with an amount limit.

A request to change where payments go

Always holds. Every member with financial authority is notified and the title is texted. Nothing is paid or changed.

Accounts by role

An invoice's lines are matched to accounts by a scored rule lookup over the association's own history, by role, not by a model's guess. The person submitting sees the suggestion and the reason.

Approvals

The board sets approval tiers by amount, with no gaps and no overlaps; with no tier, one board member or admin approves. Levels are fixed when a request opens. One person gives at most one approval, and the database holds that too.

An approval binds the bill's amount, vendor, fund, and payout destination. A changed vendor bank sends approved bills back for approval. Bulk approval applies the same rule. Recurring bills never approve themselves.

Duties

Whether the person who submits a bill may approve it, and whether the payer may be the submitter or an approver, are board settings. By default a small association lets one person do all three; the settings in force are stored on every decision, and every change writes a record and tells the board.

The bill's record

Notes, a replaced invoice file, a corrected invoice number: each is allowed on any bill and logged with who, when, and why. The old file and number are kept, and the board is told on an approved bill.

One code path, to the bank the approval covered.

A vendor is paid by transfer from the association's own funds. The destination never comes from the request, and the whole board is emailed when the money leaves.

The payment

One code path creates a payout, for an approved unpaid bill, to the bank the approval covered, for the bill's balance. A repeated attempt finds the payment that already exists. Payouts are capped per payment and per twenty-four hours at the board's limit. The entry posts first, under the eighteen guards; then the transfer goes; then every board member is emailed, the payer included.

A vendor's bank

Entered on one page, by payment authority, with a fresh authenticator code. A replaced bank waits three business days before any payment reaches it, and the wait cannot be overridden. The vendor's bank is attached to the association's provider account for the payment and removed after the payout settles; the numbers stay encrypted on the vendor's record.

When a payout bounces

The entry reverses, the bill reopens, and the vendor's record says so. A payment to a vendor whose license or insurance has lapsed is refused by a guard before any of this begins.

The association's own bank

Owner payments sweep from the provider balance to one pinned payout bank per association. Every bank on the provider account is recorded with a fixed role, association payout or vendor destination, and a vendor's bank can never be the pin; the database refuses it. A check runs on every bank event and every hour: if the provider's default bank is not the pin, sweeps pause and a person is alerted. A sweep entry posts only for a payout to the pin.

The return reserve

The largest owner payment of the last two weeks stays behind in the association's balance, so a bounce lands on the association's own money and not on anyone else's. The payout rail refuses a vendor payment that would leave less than the reserve.

The vendor record

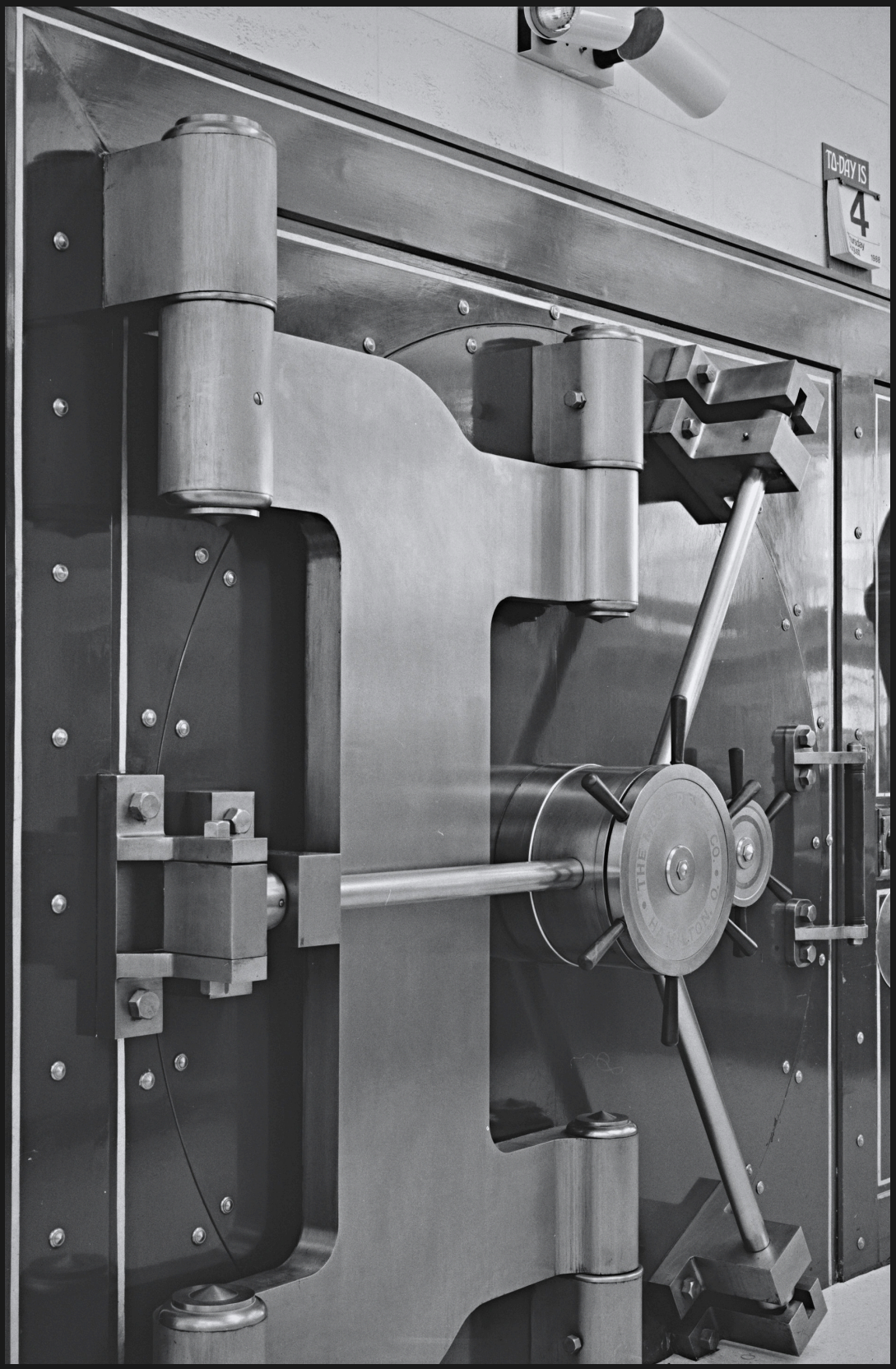
W-9 on file, insurance certificate and expiry, licensing record where the state publishes one, and 1099 reporting from the year's payments. A deactivated vendor cannot be paid, and its bank comes off the provider account at once.

Authority is a membership, a seat, a switch, and a code.

Never a staff flag. A CommunityPay employee has no money authority in any association, and only the association's own admin can change who does.

CONTROL	WHAT IT DOES
Payment authority	The admin role, or the treasurer or president seat, with the "Pay vendors" switch on. The money switches start off and are granted by a holder, with a code; the whole board is emailed.
Who changes authority	Only the association's admin changes, demotes, or removes a member who holds authority. Staff cannot. The board is emailed.
Duty settings	Whether a bill's submitter may approve it, and whether the payer may be the submitter or an approver. A board sets both; the settings in force are stored on every decision.
A fresh second factor	Paying, approving, changing a vendor's bank, writing an override, changing a rule, changing an officer's authority: each asks for an authenticator code given within the last ten minutes. A text message is never accepted for these, and a factor under twenty-four hours old cannot confirm.
Two-factor sign-in	A setting per person per association, on by default for a new admin, board seat, or money holder. Only another admin turns it off, with a fresh code; staff can only turn it on.
A vendor's bank	Entered by payment authority with a code. A replaced bank waits three business days before it is paid, and nothing shortens the wait.
The transfer limit	No single payment, and no twenty-four hours of payments, may exceed the board's limit. Raising it takes a code and tells the board.
State thresholds	An amount over the state's board-approval cap needs an approver who held board capacity; over the dual-signature threshold, two distinct approvers. The thresholds are verified rows in the legal corpus.
Notice	Every payment, bank change, grant of authority, and loosened control emails the board. Security notices ignore a member's "no emails" preference, because turning it off is the first thing a stolen session would do.

One person entering, approving, and paying remains possible, by the board's choice: the recorded design for a small association with one volunteer. The record and the notices stay on either way.



It opens for the people it was built for,
and records that it did.

FEDERAL RESERVE BANK OF MINNEAPOLIS, HELENA BRANCH · VAULT DOOR · HISTORIC AMERICAN BUILDINGS SURVEY, LIBRARY OF CONGRESS

The reserve is the building. The books treat it that way.

Reserve money leaves the reserve only by a board-approved transfer, a reserve cost is recorded only in the reserve, and the funding status is a report with a hash, not a slide.

Fund policies

A board writes its own rules in a simple form or, for the exacting, an Advanced editor: which expense categories each fund may pay, and the approval threshold above which a payment needs more than one approver. The fund policy guard reads them on every bill payment, as of the posting date, and every decision stores a hash of the policies in force.

Transfers

A transfer between funds is a board-approved record before it is an entry. The fund consistency guard refuses a cash line that belongs to another fund, and a reserve bill is paid online only after the approved transfer has moved its money to operating. An interfund receivable and payable pair carries the balance until it settles.

Fixed assets and components

Components are tracked with their useful lives and replacement costs; fixed assets depreciate on their schedules; both feed the reserve schedule and the balance sheet.

Reserve tracking

The fund balance against its target, percent funded, and the funding status. A component register by category, sorted the same way every time. A thirty-year projection, year by year, with each replacement event on the year it falls.

The reserve funding status report

The institutional packet for the reserve: the components, the schedule, the balance, the contributions, and the funding plan, hashed and carried into the resale certificate and the lender's questionnaire. The statements carry the required supplementary information and the per-component schedule the CPA expects.

Reserve studies

Offered as a service and quoted on request: every component photographed and measured, every cost with its source and date, and the statutory funding plan for the state.

Every loan is a stream of events. The balance is derived, never stored.

Association loans and resident recovery plans run on one subledger, reconciled to the ledger every day, with math that gives the same schedule from the same terms every time.

Instruments

Association loans of six instrument types, fixed or variable rate. Resident loans originated from recovery plans, singly or in bulk, each with its own schedule on the owner's account.

Schedules

Amortization schedules are versioned and never edited: a change in terms produces a new version that supersedes the last, and the chain is kept. Day counts on Actual/365, Actual/360, or 30/360. The math engine is pure and touches no database, so a schedule can be recomputed and compared.

Events

Every change to a loan is an event in an append-only stream, from origination to payoff. Fifteen transaction types, each judged by the guards before it posts.

Three guards of its own

The payment split guard holds principal, interest, and fees to the schedule, locked or flexible. The interest guard checks each accrual against the terms, the day count, and the index rate. The covenant guard evaluates debt service coverage, the reserve ratio, delinquency, and insurance, at the loan and at the association, and flags a breach on the decision.

Reconciled to the ledger

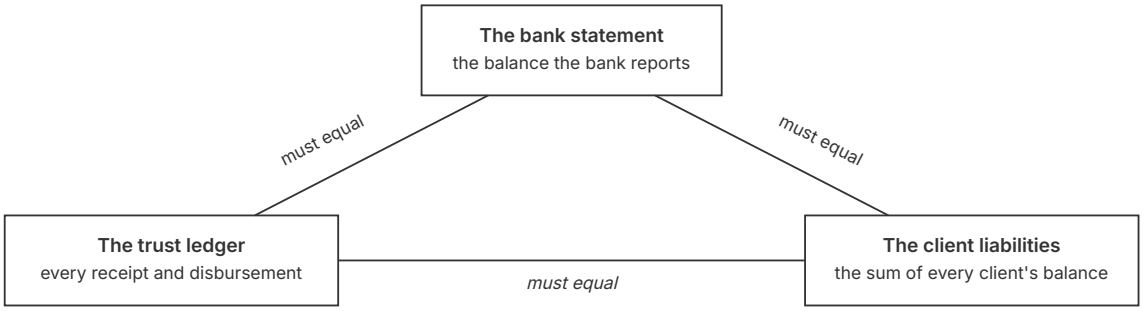
Every day the posted subledger balance is compared with the general ledger: principal plus interest plus fees against notes, interest, and fees payable. A difference is a typed exception on a run record. Bank payments are matched to loans from the feed.

Disclosure

A loan disclosure statement, hashed, for the owner's file and the certificate. The servicing screens show the schedule, the events, and the covenants as they stood on any date.

Client money reconciles three ways, and never shares an entry with the firm's.

For a management company or any firm that holds money for others: a trust ledger with a sub-ledger per client, reconciled bank to ledger to client liabilities, under a guard that cannot be overridden.



Three records of the same money, kept by three different hands, compared on a schedule. A residual on any side is a named finding until a person explains it.

Segregation

The trust segregation guard refuses any entry in which trust money and operating money meet, on trust transactions, bill payments, transfers, and hand-keyed entries alike. It is one of the twelve guards no override can reach.

The firm's own books

Run on the same ledger, under the same rules, with the same record. A firm with two associations and a firm with two hundred see the same thing.

The compliance pack

The three-way reconciliation, the client balances, and the exceptions for the period, assembled as one packet for the regulator or the examiner, hashed like every other packet.

What stays with whom

A client's sub-ledger is the client's. When the engagement ends, the record of every dollar held and every dollar paid out goes with it.



Carved for a bank that moved out.
The eagles stayed.

ENTRANCE TO THE 1920 FEDERAL RESERVE BANK BUILDING, DALLAS, TEXAS · CAROL M. HIGHSMITH · LIBRARY OF CONGRESS

Thirty-one reports, every one generated from the posted entries.

Fund-level presentation as the accounting standard for associations prescribes, one basis per package, a prior-year column, and the engagement legend the CPA asks for. Each statement is checked against the entries it summarizes before any release.

GROUP	REPORTS
Statements	Balance sheet, columnar by fund. Income statement, accrual or cash basis. Statement of changes in fund balances. Statement of cash flows by fund. Schedule of revenues and expenses by fund. Fund summary.
Ledger and schedules	Trial balance. General ledger. The seven subledger schedules the auditor requests: receivables, payables, prepaid and accrued items, fixed assets, the allowance, and their roll-forwards. Notes to the financial statements. Reserve supplementary information, with the per-component schedule.
Board reporting	Financial dashboard. The annual financial statement package. Board packets in the treasurer's reading order, with a distribution log and the monthly review attestation bound to the packet's hash. The annual budget report in the form each state's statute sets. Budget against actual.
Operations	Receivables aging. Payables aging. Delinquency by unit. Cash receipts ledger. Cash disbursements ledger. Schedule of cash activity. Bank reconciliation summary, with outstanding items.
Audit and compliance	The auditor's request list (PBC bundle). The auditor-scoped export. The whole-books export. The lender questionnaire. The insurance application package. The statutory reporting calendar, showing only the dates a statute sets.

Checked, not trusted

Thirty-two verification checks compare each statement with the posted entries on the live books: the trial balance balances, the balance sheet equation holds, the service's balance sheet matches its trial balance, net income articulates, cash flows tie to cash balances, the ledger's ending balances equal the stored balances, the subledgers tie to their control accounts, the package articulates, and the notes and the auditor's bundle are complete. A failure refuses the release.

Dated to the statement

An aging on an owner's statement is aged to the statement date, not to the day it was printed. A delinquency report admits only what was delinquent as of the date asked for. Cash and accrual are presentations of the same entries; neither changes a posting.

Named, not counted

No report names an individual owner on a surface a stranger can read. The count of reports above is read from the catalog that lists them.

Someone else can read it, and prove what they read.

The year ends in a package with a hash, a portal the CPA opens without asking anyone, and an export whose manifest proves it is complete.

The annual package

The statements under their exact titles, with the prior-year column, the engagement legend, and one basis throughout. The notes are generated from the books, from the basis of accounting to the commitments. The package carries a digest over its contents, and the digest covers the exception register's residual when there is one, so an attestation already recorded is never silently invalidated.

The close evidence pack

At each period close: twelve evidence sections and fourteen risk flags, from hand-keyed entry volume to unreconciled balances, hashed and kept.

The audit log

Every access to a money record is logged with a versioned checksum. Archived logs keep their attestation; the copy is verified against the original before the original is removed.

The CPA portal

A token-gated, read-only view of the exact period under review. The token is hashed and shown once; an IP allowlist and a seven-day floor are set on the engagement. Fourteen sections: overview, trial balance, fund reconciliation, integrity and its detail, the journal register, the chart of accounts, artifacts, receivables and payables aging, enforcement decisions, close packages, fund statements, and the auditor's bundle. Every page the auditor opens is logged, and the log cannot be edited. Engagements are opened, tracked, and revoked from the Vault.

The export

The whole book as one archive: every entry, line, decision, and reconciliation, with a hashed manifest. An auditor-scoped export limits it to the period. The attestation inside is labeled as the platform's own statement from its own records, which is what it is.

A document with a hash, a signature bound to the hash, and a lineage.

An institutional packet is generated from the record at a moment, hashed, signed by a board officer whose signature is bound to that hash, and superseded, never edited, when the record changes.

PACKET	WHAT IT HOLDS
Resale certificate	The state's statutory items, from the ledger and the corpus, with the authority named. Part V.
Disclosure and evidence packet	The association's standing, finances, and governing facts for a buyer or a lender, with the evidence behind each.
Governance controls attestation	The controls in force: who holds authority, the duty settings, the limits, the two-factor state, and the record of each change.
Funds authorization and disbursement record	Every disbursement of the period with its approval, its approver's authority at the time, and its decision record.
Reserve funding status report	Components, schedule, balance, contributions, and the funding plan. Part III.
Vendor eligibility and compliance record	A vendor's license, bond, insurance, debarment status, and payment history, as read from the state's records and the ledger.
Loan disclosure statement	A loan's terms, schedule, events, and covenant standing on the date asked for.
Close evidence pack	The period's balances, reconciliations, exceptions, and risk flags at close.
Board packet	The month's statements in the treasurer's reading order, with the distribution log and the review attestation.

The Vault

One place per association for its artifacts, close packages, partner access, resale requests, the audit portal, the index consent, and an activity log of every access.

Restatement

A restated packet is a new version with fresh evidence snapshots. Earlier signatures stay on the earlier version, and the lineage shows what changed and when. A hash that no longer matches its packet is detected, not explained away.

The questionnaire from live records, and an index anyone can recompute.

A lender's questionnaire is filled from the books at the moment it is asked for. The financial condition index reads four figures off the ledger, each one a reader can check against the association's own statements.

The condominium questionnaire

Fannie Mae Form 1076 and Freddie Mac Form 476 and 476A, filled across eight sections from live records. Individuals are never named. The lender receives it through the Vault or the API, with the hash.

Insurance

Association policies are kept with their carriers, limits, and dates; expired policies are excluded from every questionnaire and export. The insurance application package assembles the facts an underwriter asks for from the same books.

L5 risk intelligence

Beneath the index, the enforcement ledger itself: eligibility rules evaluated and recorded immutably, exclusion triggers that place a bind block on an entity, and a guard that refuses posting while the block stands. The control telemetry this produces is kept apart from the index and offered on its own.

CARI, the Community Association Risk Index

Financial condition only, from four components read off the ledger. The method is published and effective November 4, 2026.

COMPONENT	READ FROM	WEIGHT
Reserves	Percent funded from the component schedule, else the latest study, else estimated and marked so	40
Delinquency	Share of units delinquent; receivables past ninety days	25
Operating	Operating result, expense overrun, months of cash	20
Obligations	Special assessment and debt service as a share of assessments	15

A score is issued only when the measured components carry more than half the weight; otherwise it is withheld and the page says so. Confidence is lowered for stale inputs, an estimate, or an old study. Scores are immutable records against a versioned method, released only with the association's consent, over an API whose keys are stored as hashes and whose webhooks are signed.



The law stands over the door.
The record stands under it.

FEDERAL BUILDING AND U.S. COURTHOUSE, EAU CLAIRE, WISCONSIN · CAROL M. HIGHSMITH · LIBRARY OF CONGRESS

The statute is part of the record, verified and dated.

A threshold that a guard reads is a row in a legal corpus, tied to the statute it rests on, with the date it was last read against the primary text. The corpus is checked every night and re-read when the law moves.

What it holds

Statutes, case law, session laws, and regulations, each captured verbatim from an official source and snapshotted, so a later reading can be compared with the earlier one. A threshold with no authority behind it is an operating default and is not counted.

Every night

Fifteen checks run over the corpus and the content that cites it. A citation that no longer resolves, a quote that no longer matches its source, a statute verified too long ago: each is a red line in the morning. A resale statute verified more than ninety days ago refuses the next release until a person re-reads it.

When the law moves

A change event is read against the official text and decided on one route. Every published change has its own public page with the law before and after and the date it takes force. An article that cites a statute carries a citation record for each one and a revision record for each edit.

What reads it

The disbursement compliance guard reads the state's board-approval cap, reserve restriction, and dual-signature threshold from it on every bill payment. The late-fee rule reads the state's cap. Every decision stores the authorities that applied to it.

What it produces

Resale certificates and lender questionnaires in the state's form. The statutory thresholds pages, with a verified date on every row. A compliance checklist per state, each row under its statute. A statutory calendar that shows only the dates a statute sets. The law panel on every directory record, citing only the law that reaches that kind of community.

What it does not do

It does not replace counsel. It maps the requirement to the statute and keeps the mapping current; the advice is the attorney's.

426

VERIFIED STATUTORY THRESHOLDS

Read from the corpus, November 11, 2026

52

JURISDICTIONS THEY SPAN

Same reading

15

NIGHTLY CHECKS ON THE CORPUS

Each one recorded, red or green

The certificate comes from the ledger, in the state's form, with the authority named.

A sale asks the association for a certificate under the state's statute. The certificate is generated from the books at that moment, item by item, hashed, and reviewed by the board before it goes.

Coverage

Fourteen compliance profiles across ten states: Arizona, California, Colorado, Florida, Nevada, Oregon, Pennsylvania, Texas, Virginia, and Washington. Washington's two acts carry twenty and twenty-six required items; California's Civil Code section 4525 carries fifteen; Florida, Texas, and Oregon each follow their own statute's list. Each item names the statute it answers.

Generation

Every item is read from the ledger and the corpus: the balance, the assessments, the delinquency, the reserves and the funding status, the pending special assessments, the insurance, the litigation flags, the governing documents on file. A content hash goes on every certificate. Where the association has consented, its index is embedded and becomes part of the hash.

Review

A board member reads the disclosure and approves or rejects it before release. Risk flags, severity-ranked and deterministic, are shown beside the items.

Requests

A public form for the buyer, the agent, or the closer, with the owner's authorization. An inbound API for a title company: the request is accepted at once, and a signed callback delivers the certificate when the board has released it. Each request is a record with its status page.

For whom

Certificates are produced for associations that keep their books on CommunityPay. For any other association, every public surface says so plainly and offers the statutory request to the association itself. CommunityPay bills no certificate fee; the preparer bills under the state's cap.

Beside the certificate

The lender's questionnaire and the disclosure and evidence packet, from the same books, through the same door. The thirty-year reserve projection and the funding status report sit beside it.

A vendor is read from the state's own records. An association is, too.

Two public records sit under the product: the contractor graph a payment is checked against, and the directory of every association a state has registered.

BuildRated, the vendor graph

Contractor profiles drawn from state licensing records, with the license, the bond, the insurance, debarment, and active strikes as the state board publishes them, monitored daily. Payment history comes from actual association transactions on the ledger, never from a claim. The vendor risk guard reads the profile at payment, and the vendor eligibility and compliance record puts it on paper.

Every vendor on the books

W-9 on file, insurance certificate and expiry read at payment, 1099 reporting from the year's payments, and a bank that is attached for a payment and removed after it settles.

The directory

Every association a state has registered, with a stable record identifier and a page: 187,432 records across 51 states on November 10, 2026. The registry is published as a dataset, one file per state, generated from the live record at download. Layered on each record where the source exists: formation and standing from the Secretary of State's open data, the registered agent, the county's appraised values and parcel boundaries, flood and hazard overlays, the state's condominium register with its recording date, the address the county mails the tax statement to, and the year's arm's-length sales. Firms are named. Individuals never are.

Why it is there

A lender, an insurer, a buyer, or a board can see what the public record says about an association before anyone asks for a certificate. A record can be claimed by its board or its manager; what the public record says stays as the state and the county published it.

187,432
ASSOCIATION RECORDS
The registry, November 10, 2026

51
STATES AND DISTRICTS
One dataset file per state

0
INDIVIDUALS NAMED
A person on a care-of line is withheld

Each association is its own book, and nobody on staff can move its money.

The controls on authority are in Part II. These are the controls on the system itself, stated as they are configured.

Isolation

A bill cannot name another association's vendor; a payment cannot draw on another association's balance; a report, a document, a dashboard cannot cross the line. A manager's staff hold a membership in each association they serve, and see that association. The isolation was re-read line by line in November 2026, and each fix carries a test that fails without it.

Staff

A CommunityPay employee has no money authority in any association, cannot grant authority, cannot start an owner's payment or touch an owner's bank, and sees money records read-only in the administration tools. Staff set up new associations and nothing else.

Sign-in

Authenticator-app two-factor sign-in with recovery codes, on by default for every seat that holds authority. Sessions last one hour and end when the browser closes. Five failed sign-ins lock the account for thirty minutes. The owner is emailed when a factor is set up, replaced, or turned off. No text-message sign-in for a paying account.

Transport and storage

Strict transport security for two years with preload. A content security policy with a nonce per request. Identifiers and bank details encrypted at the field. Every stored file, a bank statement, an invoice, a W-9, is private and answers only a signed request. The production database is backed up every day.

Provider events

Every webhook from the payment provider is checked for its signature with a five-minute tolerance and replay protection, and every event funnels through one entry point. The payout bank is verified on every bank event and every hour.

The audit trail

Decisions, evaluations, policy snapshots, scores, engagement events, and artifacts are immutable records. The audit log carries versioned checksums. The decision chain is sealed after each commit and read end to end every night.



The bank is gone.
The carving is not.

FIRST NATIONAL BANK BUILDING, BEAUMONT, TEXAS · CAROL M. HIGHSMITH · LIBRARY OF CONGRESS

What the compared products publish, and what they do not.

Read from the published materials of two products built for the same buyer, in October and November 2026. The comparison pages carry a source for every row and are the live record; this page summarizes them.

CAPABILITY	COMMUNITYPAY	YARDI BREEZE PREMIER	APPFOLIO CORE
Every posting judged by guards before it posts; the database refuses an undecided entry	**Yes**	Not published	Not published
An immutable, hashed decision log, refusals included	**Yes**	Not published	Not published
Fund segregation and trust isolation enforced by guards	**Yes**	Not published	Not published
A vendor's license, insurance, and debarment read at payment	**Yes**	Not published	Not published
Resale certificates from the ledger, statute-mapped and hashed, with a title-company API	**Yes**	Not published	Not published
Reserve component register, thirty-year projection, hashed funding status report	**Yes**	Not published	Not published
A debt subledger with versioned schedules, covenants, and daily reconciliation	**Yes**	Not published	Not published
A token-gated CPA portal, a close evidence pack, a nightly integrity scan	**Yes**	Not published	Not published
An invoice inbox with twenty-three deterministic checks	**Yes**	Not published	Not published
The condominium questionnaire filled from live records; a consent-gated index and API	**Yes**	Not published	Not published
Trust accounting reconciled three ways, commingling refused	**Yes**	Not published	Not published
A living legal corpus of statutes, case law, session laws, and regulations	**Yes**	Not published	Not published
Double-entry ledger with native fund accounting	**Yes**	**Yes**	Simplified
Online owner payments by bank transfer	**Yes**	**Yes**	**Yes**
A published price	**$1 a unit, $250 minimum**	**$1 a unit, $400 minimum**	From $1.49 a unit; minimum not published

What costs CommunityPay

Scale: the larger products report tens of thousands of clients; CommunityPay publishes no comparable figure. Breadth: they run rentals, leases, and commercial property in one suite; CommunityPay's work is the association's books. At portfolio volume a negotiated per-transaction rate can beat a cost pass-through.

How to read the table

"Not published" means the product's public documentation, read on the dates given, does not describe the capability. It is not a claim that the capability is absent. The line-by-line comparisons and the ranked list of eleven platforms, with prices read November 4, 2026, are at communitypay.us/compare/.

Twelve questions for any system that keeps the books.

Put each one to CommunityPay and to any other system. A good answer names a mechanism and says where to look. The right-hand column gives ours, with the pages that describe it.

	ASK	A GOOD ANSWER SHOWS	IN THIS SYSTEM
01	**Can anything post without being judged first?**	One point every posting passes, and a record of each outcome, refusals included. Ask for the record of one entry.	Every posting is judged by the guards for its type before the write, eight of the eighteen on every entry, and the outcome is recorded either way. The database refuses an entry that carries no decision. PAGES 9–11
02	**How is a mistake corrected once an entry has posted?**	No edit in place. A correction that names the original and leaves both. Ask what happens in a closed month.	A reversal names a posted entry, once, and mirrors it; both legs stay. The database refuses a change to a posted line or to a closed entry. A posting into a closed period takes a recorded override. PAGES 8, 10, 11
03	**Does each fund balance on its own, and how does cash move between them?**	Funds as self-balancing sets of accounts, and a named, approved act for every movement between them.	Operating, reserve, and special funds each balance on their own. Reserve money leaves only by a board-approved transfer, and a cash line outside its entry's fund is refused. PAGES 8, 10, 20
04	**Who can enter, approve, and pay a bill, and is that setting on the record?**	The setting stated, not implied, and kept with each decision.	The board sets approval tiers by amount, and whether the submitter may approve and whether the payer may be either. By default a small association lets one person do all three. The settings in force are stored on every decision. PAGES 16, 18, 38
05	**Can the payee's bank change after the approval?**	A destination fixed to the approval, and a waiting period on a new one.	An approval binds the amount, vendor, fund, and bank; a changed bank sends approved bills back. A replaced bank waits three business days, and nothing shortens the wait. The destination never comes from the request. PAGES 16–17
06	**What may the software do without a person?**	A short list, and for the rest, who decides. Ask whether a name ever decides a match.	Automation reads an invoice and cannot post one. The matcher pairs a bank line with an entry that already exists, exactly; a name never decides. Every entry, however it starts, passes the same guards. PAGES 15–16
07	**How is a month closed, and what stays open?**	Reconciliation to the bank's own record, and unexplained differences kept as findings, not rounded away.	Every line is matched or explained, the treasurer is told the month is ready, and the board is told of each completed reconciliation. A difference between two records is a named finding, open until a person closes it. Control accounts are compared with their subledgers every night. PAGES 12, 15

	ASK	A GOOD ANSWER SHOWS	IN THIS SYSTEM
08	**Can every figure in a report be recomputed from the entries?**	Reports generated from posted entries, and a check that proves the tie. Ask who runs it, and when.	Thirty-one reports are generated from the posted entries. Thirty-two checks compare them with the entries on the live books before every release, and a failure refuses the release. PAGES 12, 24
09	**Can an outsider read the books and prove what they read?**	Read-only access scoped to the period, every page logged, and an export whose manifest proves it is complete.	A token-gated, read-only CPA portal for the period under review, with every page the auditor opens logged. The whole book exports as one archive with a hashed manifest. The annual package carries a digest. PAGE 25
10	**Can the record of decisions be altered without a trace?**	Records the application cannot update, and a way to detect a deletion.	The application refuses an update to a decision. Since August 2026 each decision is sealed in a hash chain that the nightly scan reads end to end. Decisions recorded before August 12, 2026 are not in the chain. PAGES 11, 32, 38
11	**Can the vendor's own staff move the association's money?**	A statement of what staff cannot do, and of where that limit stops.	Staff hold no money authority, cannot grant it, cannot start an owner's payment or touch an owner's bank, and see money records read-only. The payment provider's own console sits outside the ledger: a diverted payout bank is detected within the hour and pauses sweeps. It is not prevented there. PAGES 18, 32, 38
12	**Which statute does a rule come from, and when was it last read against the text?**	A citation for each rule, and a date. Ask what happens when the date is old.	A threshold rests on a statute and carries the date it was last read against the primary text; a default with no statute behind it is not counted. Fifteen checks run every night, and a resale statute verified more than ninety days ago refuses the next release. It maps the requirement; the advice is counsel's. PAGE 29

Ask to see the record

A description is not an answer. For each row there is something to open: a decision, a manifest, a portal log, a verified date. The counts in the right-hand column are read from the system. The three verified on page 12 can be compared at communitypay.us/verify/platform.

Where the answer carries a limit

Rows four, ten, eleven, and twelve do. Each states its limit in the row; four, ten, and eleven repeat it on page 38.

What it costs.

One price for the software, one for the books if we keep them, and nothing for the things that are free. Prices effective October 2026; the live page is communitypay.us/pricing.

The software

Per unit, per month	$1
Minimum per association, per month	$250
Over 500 units	Priced individually
Custom onboarding, one time	$1,500
Contract	None
Bank-transfer processing	Passed through at cost

Every capability in this handbook is included. Nothing is gated by door count.

The free balance-sheet read

Send the association's last balance sheet and, if you like, the operating account's bank statement. Within two days you get back what we see, in plain language. Free whether or not you hire us.

Reserve studies

Quoted on request.

Bookkeeping, if we keep the books

Per month, up to 100 units	$900
Each unit above 100, per month	$9
Setup, once	$1,500

Setup covers the opening balances, the chart of accounts, every owner's ledger, and the first bank reconciliation.

Statements by the tenth. Every bank account reconciled every month. The board and the manager read the ledger at any hour. Each month: the balance sheet, the income statement against budget, the bank reconciliation, delinquency by unit, and a check register showing each payment's approver. In January: the annual statement package and the CPA schedules, numbered and hashed, prepared for the association's own CPA.

CommunityPay holds no signing authority. The board or the manager approves every payment. The service is not an audit, a review, or an attestation.

Not sold

Resale certificates carry no CommunityPay fee; the preparer bills under the state's cap. The directory is free to read. CommunityPay writes no insurance and manages no association.

The limits, stated by us first.

A catalog that lists only what works is read as marketing. These are the facts that cost us.

— **It is not an audit and not an outside opinion.**
Every attestation is the platform's statement from its own records. The CPA's opinion is the CPA's.

— **It is not insurance, a management company, or counsel.**
It does not bear a loss, it does not run the association, and the legal corpus maps requirements without giving advice.

— **It is configurable.**
By default an association lets the person who submits a bill approve it and pay it. A solo treasurer can run an association alone; the setting is recorded and stored on every decision.

— **The payment provider's own console is a known limit.**
It sits outside the ledger. A diverted payout bank is detected within the hour and pauses sweeps; it is not prevented there.

— **Payments run on a processor today.**
A bank-direct rail, moving money from the association's own bank without a processor, is built and under review. It is not in production. Card payments are off for every association until the dispute path ships.

— **Two sets of books are in production.**
One association's and the company's own, as of November 2026. Decisions recorded before August 12, 2026 are not in the hash chain.

— **The index is scored only where enough is measured.**
Most associations in the directory have never been scored, and a score is withheld when the measured components carry half the weight or less.

— **The compared products were read, not tested.**
Part VI reports what their public documentation says on a date. It does not report what their software does.

The words, as this handbook uses them.

Posting
Writing an entry to the ledger. Here it is a controlled act: the entry is judged first, and a posting that would break a rule does not happen.

Decision
The record the dispatcher writes for every posting, allowed or refused: the guards that ran, their results, the facts they judged, and a hash of the policies in force.

Guard
One pure check in the dispatcher's chain. Same inputs, same answer. Some can be overridden by a recorded board act; twelve cannot.

Override
An explicit, recorded, scoped exception: one bill, one amount, one author with authority, one fresh code, the board told. Never a flag and never silent.

Silent bypass
An operation that gets around a control without leaving a record. A design defect; the database rule on decisions exists to make it impossible.

Fund
A self-balancing set of accounts for one purpose: operating, reserve, special. A legal boundary, not a category.

Fund transfer
A board-approved movement of money between funds, carried out by one entry with interfund lines. The only way reserve money leaves the reserve.

Period lock
The sealing of a month or a year. A posting into a locked period takes a recorded override.

Reconciliation residual
The unexplained difference between two records of the same value. Open as a named finding until a person explains it.

Policy snapshot
An immutable capture of every rule in force at the moment of a decision, keyed by its hash, so the decision can be reproduced.

Hash chain
Each decision carries the hash of the one before it. Remove or change one, and every link after it stops matching.

Packet
A document generated from the record at a moment, hashed, signed by a board officer, and superseded rather than edited.

Account role
What an account is for, independent of its number. Code finds accounts by role; a board may renumber its chart freely.

Verified figure
A count read from the thing it counts, with the date it was read and a digest over the data, so it can be checked on the verification page.

Consent
An association's explicit opt-in before its index is released to anyone. Without it, every request is refused, whoever asks.

The record
The association's books, decisions, reconciliations, and packets together: what stays with the association when every board member and manager has changed.



The record outlasts the people who kept it.

NEW YORK STOCK EXCHANGE, 1904 · THE PARTHENON, GIRAULT DE PRANGEY · THE GUTENBERG BIBLE · FIRST FLIGHT, 1903 · J. P. MORGAN · TANK CARS, TULSA, 1942 · BENJAMIN FRANKLIN, DUPLESSIS · BROOKLYN BRIDGE · THE STANDARD OF UR · HOOVER DAM HIGH-SCALERS · EARTHRISE, 1968 · LUCA PACIOLI, DE' BARBARI · MERCURY-ATLAS 6, 1962 · THE CREATION OF ADAM · THE CONSTITUTION · STATUE OF LIBERTY · PRINCIPIA, 1687 · THE COLOSSEUM, PIRANESI · MAGNA CARTA · THE SCHOOL OF ATHENS · ICARUS, LEWIS HINE · SATURN V, APOLLO 11 · GIOVANNI DE' MEDICI, BRONZINO · THE SUEZ CANAL, 1869 · VITRUVIAN MAN · THE GOLDEN SPIKE, 1869 · THE PANTHEON, PANINI · UNIVAC I, 1951 · CHRYSLER BUILDING · THE PAPYRUS OF HUNEFER · JUSTICE, BERN · MAIN READING ROOM · WALL STREET, 1929 · SANTOS-DUMONT, 14-BIS · J. P. MORGAN & CO., 1904 · PALAZZO MEDICI · THE EIFFEL TOWER, 1888 · JOHN D. ROCKEFELLER · THE WRIGHT PATENT · PALAIS GARNIER · GATUN LOCKS, PANAMA · JEFFERSON BUILDING · STANDARD OIL, RICHMOND · BELL'S TELEPHONE PATENT · FLATIRON BUILDING · JEFFERSON BUILDING CEILING · EMPIRE STATE BUILDING, LEWIS HINE · THE FEDERAL RESERVE. LIBRARY OF CONGRESS, NATIONAL ARCHIVES, NASA, THE MET, THE BRITISH LIBRARY AND MUSEUM, VIA WIKIMEDIA COMMONS; PUBLIC DOMAIN, EACH CROPPED TO ITS SUBJECT.

THE HANDBOOK

What it does, and how to check.

COMMUNITYPAY

Financial risk governance infrastructure for community associations.

Two non-provisional applications filed with the USPTO, April 2026: Mandatory Enforcement Choke-Point Architecture for Financial Ledger Systems with Two-Phase Immutable Decision Telemetry, and Living Legal Authority Management System with Deterministic Drift Detection.

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