

Balance Sheet - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 04/30/2024

Date: 5/15/2024
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Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$25,346.03
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1010-00 Due From Unit Owners	0.19
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	7,968.80
10-1030-00 Prepaid Expenses	10,704.00
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$47,724.72

Cash Reserves

12-1005-00 Cash Reserve - Valley	27,390.70
12-1006-00 Cash Reserve - AMB 1013	8,415.09
12-1008-00 CD-Valley(0201)-6/17/26-.345%	60,285.15
12-1009-00 Due from Operating	60,000.00

Total Cash Reserves: \$156,090.94

Total Assets:

\$203,815.66

Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	558.58
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	75.00
20-2040-00 Deferred Income	33,279.84

Total Current Liabilities: \$93,913.42

Reserves

30-2500-00 General Reserves	421.04
30-2510-00 Roof Replacement	1,600.44
30-2520-00 Exterior Painting & Roof Cleaning	6,181.67
30-2530-00 Paving & Sealing	49,063.22
30-2535-00 Irrigation System	71,974.27
30-2540-00 Landscape Enhancements	8,003.48
30-2560-00 Street Light Maintenance (Solar Batteries)	2,524.80
30-2570-00 Legal Costs	4,574.96
30-2580-00 Insurance Deductible	11,357.31
30-2990-00 Interest	389.75

Total Reserves: \$156,090.94

Equity

31-3080-00 Prior Year Fund Balance	22,956.81
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Total Equity: \$22,956.81

Net Income Gain / Loss (69,145.51)

(\$69,145.51)

Total Liabilities & Equity:

\$203,815.66

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

04/30/2024

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	Current Period			Year-to-date			Annual
Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING INCOME							
Revenue							
4010-00 Assessment Fees	\$16,639.92	\$16,639.92	\$-	\$66,559.68	\$66,559.68	\$-	\$199,679.08
4040-00 Interest Income	8.73	-	8.73	192.40	-	192.40	-
4050-00 Late Fees/Interest	-	-	-	31.20	-	31.20	-
4060-00 Application Fees	-	-	-	160.00	-	160.00	-
4090-00 Insurance Claim-Hurricane	-	-	-	834,425.00	-	834,425.00	-
Total Revenue	\$16,648.65	\$16,639.92	\$8.73	\$901,368.28	\$66,559.68	\$834,808.60	\$199,679.08
Total OPERATING INCOME	\$16,648.65	\$16,639.92	\$8.73	\$901,368.28	\$66,559.68	\$834,808.60	\$199,679.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	360.00	360.00	-	1,440.00	1,440.00	-	4,320.00
5020-00 Office Expenses	52.03	100.00	47.97	212.68	400.00	187.32	1,200.00
5025-00 Application Expenses	-	-	-	44.00	-	(44.00)	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	66.68	66.68	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	21.77	21.77	157.25	87.08	(70.17)	261.25
5080-00 Master Fees	5,352.00	5,352.00	-	21,408.00	21,408.00	-	64,224.00
Total Administrative Expenses	\$5,764.03	\$5,850.44	\$86.41	\$23,261.93	\$23,401.76	\$139.83	\$70,205.25
Insurance Expenses							
5500-00 Property Insurance	7,968.83	5,217.50	(2,751.33)	31,875.32	20,870.00	(11,005.32)	62,610.00
5530-00 Insurance Appraisal	-	25.42	25.42	-	101.68	101.68	305.00
Total Insurance Expenses	\$7,968.83	\$5,242.92	(\$2,725.91)	\$31,875.32	\$20,971.68	(\$10,903.64)	\$62,915.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	-	333.32	333.32	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	166.68	166.68	500.00
5280-00 Hurricane Expense	-	-	-	890,400.00	-	(890,400.00)	-
5300-00 Lawn Contract/Fertilization	2,014.43	2,200.00	185.57	7,997.90	8,800.00	802.10	26,400.00
5305-00 Plant Replacement	-	166.67	166.67	-	666.68	666.68	2,000.00
5310-00 Tree Trimming/Removal & Replace	-	166.67	166.67	1,290.00	666.68	(623.32)	2,000.00
5320-00 Sprinkler Repair & Maintenance	589.55	600.00	10.45	2,534.60	2,400.00	(134.60)	7,200.00
5350-00 Pest Control-Interior	142.00	166.67	24.67	802.00	666.68	(135.32)	2,000.00
Total Building/Grounds Maintenance	\$2,745.98	\$3,425.01	\$679.03	\$903,024.50	\$13,700.04	(\$889,324.46)	\$41,100.00
Utilities							
5100-00 Sprinkler Electric	47.82	100.00	52.18	222.62	400.00	177.38	1,200.00
Total Utilities	\$47.82	\$100.00	\$52.18	\$222.62	\$400.00	\$177.38	\$1,200.00
Reserve Funding							
5710-00 Reserve Funding	6,064.71	2,021.57	(4,043.14)	12,129.42	8,086.28	(4,043.14)	24,258.83
Total Reserve Funding	\$6,064.71	\$2,021.57	(\$4,043.14)	\$12,129.42	\$8,086.28	(\$4,043.14)	\$24,258.83
Total OPERATING EXPENSE	\$22,591.37	\$16,639.94	(\$5,951.43)	\$970,513.79	\$66,559.76	(\$903,954.03)	\$199,679.08
Net Income:	(\$5,942.72)	(\$0.02)	(\$5,942.70)	(\$69,145.51)	(\$0.08)	(\$69,145.43)	\$0.00



Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association , Inc

04/01/2024 To 04/30/2024

Date:5/15/2024

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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	\$421.04	\$0.00	\$0.00	\$0.00	\$0.00	\$421.04
Roof Replacement	(\$392.02)	\$1,992.46	\$0.00	\$0.00	\$0.00	\$1,600.44
Exterior Painting & Roof Cleaning	\$4,375.81	\$1,805.86	\$0.00	\$0.00	\$0.00	\$6,181.67
Paving & Sealing	\$48,906.99	\$156.23	\$0.00	\$0.00	\$0.00	\$49,063.22
Irrigation System	\$70,784.31	\$1,189.96	\$0.00	\$0.00	\$0.00	\$71,974.27
Landscape Enhancements	\$7,638.37	\$365.11	\$0.00	\$0.00	\$0.00	\$8,003.48
Street Light Maintenance (Solar Batteries)	\$2,347.42	\$177.38	\$0.00	\$0.00	\$0.00	\$2,524.80
Legal Costs	\$4,432.46	\$142.50	\$0.00	\$0.00	\$0.00	\$4,574.96
Insurance Deductible	\$11,122.10	\$235.21	\$0.00	\$0.00	\$0.00	\$11,357.31
Interest	\$321.39	\$0.00	\$0.00	\$0.00	\$68.36	\$389.75
	\$149,957.87	\$6,064.71	\$0.00	\$0.00	\$68.36	\$156,090.94



Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 04/30/2024

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Description	Current	Over 30	Over 60	Over 90	Balance
6980002016 - Jerry & Linda Moore Owner			Last Payment: \$2,080.00 on 04/05/2024		
Total:	\$0.19	\$0.00	\$0.00	\$0.00	\$0.19

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Cross Creek of Fort Myers Villas I Condominium Associatio	\$0.19	\$0.00	\$0.00	\$0.00	\$0.19

Description	Total
Assessment Fee 2024	\$0.19
AR Total:	\$0.19

PrePaid Homeowner List

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 4/30/2024

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Account No:	Homeowner Name	Address	Balance
6980002005	Frank & Maureen Ascenzo	13359 Tall Grass Court Unit 2005 Fort Myers, FL 33912	(\$25.00)
6980002008	Judy Thompson	13383 Tall Grass Court Unit 2008 Fort Myers, FL 33912	(\$25.00)
6980002018	Eugene & Ellen Louwaert	13382 Tall Grass Court Unit 2018 Fort Myers, FL 33912	(\$25.00)
Cross Creek of Fort Myers Villas I Condominium Association, Inc Total		3	(\$75.00)

Cash Disbursement

Cross Creek of Fort Myers Villas I Condominium Association, Inc
4/1/2024 - 4/30/2024

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Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
04/04/2024	0	First Insurance Funding Corp Invoice #: XXX - 98915309 10-1020-00 Payment on Insurance	\$5,076.74
04/04/2024	2104	Cross Creek Community Assoc., Inc 10-1030-00 Quarterly Master Fee	\$16,056.00
04/04/2024	2105	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$360.00
04/04/2024	2106	Down To Earth Landscape & Irrigation, LLC Invoice #: 96603 55-5320-00 Irrigation repairs post roof	\$415.00
04/04/2024	2107	Turner Pest Control, LLC Invoice #: 618800183 55-5350-00 3/25 Pest Control	\$330.00
04/10/2024	2108	Foster Irrigation Inc. Invoice #: 2012441 55-5320-00 Pipe repair post reroof	\$225.00
04/10/2024	2109	D & D Association Services, LLC Invoice #: MAR 50-5020-00 MAR Office Expenses	\$47.09
04/10/2024	2110	Down To Earth Landscape & Irrigation, LLC Invoice #: 97595 55-5300-00 April Lawn Maintenance	\$2,014.43
04/10/2024	2111	Florida Tenant Reporting Services, Inc. Invoice #: 40550 50-5025-00 March BG: Nunes x2	\$44.00
04/20/2024		12-1005-00 Transfer to Reserve-Valley; Quarterly Reserve Funding	\$6,064.71
04/24/2024	0	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 3/14-4/15	\$47.82
04/30/2024	0	First Insurance Funding Corp Invoice #: XXX - 98915309 10-1020-00 Payment on Insurance	\$5,076.74
		Account Totals	# Checks: 11
			\$35,757.53
		Association Totals	# Checks: 11
			\$35,757.53



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association , Inc

As Of 4/30/2024

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$52.03	\$0.00	\$0.00	\$0.00	\$52.03
Foster Irrigation Inc.	\$364.55	\$0.00	\$0.00	\$0.00	\$364.55
Pest Solutions Plus	\$142.00	\$0.00	\$0.00	\$0.00	\$142.00
Totals:	\$558.58	\$0.00	\$0.00	\$0.00	\$558.58

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
Accts: All Dates: 4/1/2024 - 4/30/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$15,335.04	\$45,768.52	\$35,757.53	\$25,346.03
Date	GL Ref #	Debit	Credit	Description	
04/01/2024	201726	\$ 2,079.99	\$ -	Deposit from batch 13554	
04/02/2024	202680	2,079.99	-	Deposit from batch 13586	
04/04/2024	203871	-	5,076.74	Cash Operating - Valley Inv # XXX - 98915309; First Insurance Funding Corp Chk # 0 Inv: XXX - 98915309 First Insurance Funding Corp	
04/04/2024	204075	-	16,056.00	Cash Operating - Valley; Cross Creek Community Assoc., Inc Chk # 2104 Inv: Cross Creek Community Assoc., Inc	
04/04/2024	204077	-	360.00	Cash Operating - Valley; D & D Association Services, LLC Chk # 2105 Inv: D & D Association Services, LLC	
04/04/2024	204079	-	415.00	Cash Operating - Valley Inv # 96603; Down To Earth Landscape & Irrigation, LLC Chk # 2106 Inv: 96603 Down To Earth Landscape & Irrigation, LLC	
04/04/2024	204081	-	330.00	Cash Operating - Valley Inv # 618800183; Turner Pest Control, LLC Chk # 2107 Inv: 618800183 Turner Pest Control, LLC	
04/05/2024	203200	24,959.88	-	Deposit from batch 13548	
04/05/2024	204413	2,080.00	-	Deposit from batch 13632	
04/08/2024	204594	2,079.99	-	Deposit from batch 13644	
04/09/2024	205076	12,479.94	-	Deposit from batch 13758	
04/10/2024	205832	-	225.00	Cash Operating - Valley Inv # 2012441; Foster Irrigation Inc. Chk # 2108 Inv: 2012441 Foster Irrigation Inc.	
04/10/2024	205834	-	47.09	Cash Operating - Valley Inv # MAR; D & D Association Services, LLC Chk # 2109 Inv: MAR D & D Association Services, LLC	
04/10/2024	205836	-	2,014.43	Cash Operating - Valley Inv # 97595; Down To Earth Landscape & Irrigation, LLC Chk # 2110 Inv: 97595 Down To Earth Landscape & Irrigation, LLC	
04/10/2024	205838	-	44.00	Cash Operating - Valley Inv # 40550; Florida Tenant Reporting Services, Inc. Chk # 2111 Inv: 40550 Florida Tenant Reporting Services, Inc.	
04/20/2024	207267	-	6,064.71	Quarterly Reserve Funding	
04/24/2024	207737	-	47.82	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
04/30/2024	208557	-	5,076.74	Cash Operating - Valley Inv # XXX - 98915309; First Insurance Funding Corp Chk # 0 Inv: XXX - 98915309 First Insurance Funding Corp	
04/30/2024	209050	8.73	-	Interest	
10-1002-00	Cash Operating - AMB 2856	1,978.70	-	-	1,978.70
Date	GL Ref #	Debit	Credit	Description	
10-1010-00	Due From Unit Owners	0.20	49,919.76	49,919.77	0.19
Date	GL Ref #	Debit	Credit	Description	
04/01/2024	201726	\$ -	\$ 2,079.99	Deposit from batch 13554	
04/01/2024	179332	49,919.76	-	Assessment Fee - Batch 12677	
04/01/2024	202417	-	2,079.99	Applied Prepaid 6980002005	
04/01/2024	202419	-	2,079.99	Applied Prepaid 6980002006	
04/01/2024	202421	-	25.00	Applied Prepaid 6980002008	
04/01/2024	202423	-	25.00	Applied Prepaid 6980002018	
04/02/2024	202680	-	2,079.99	Deposit from batch 13586	
04/05/2024	203200	-	24,959.88	Deposit from batch 13548	
04/05/2024	204413	-	2,080.00	Deposit from batch 13632	
04/08/2024	204594	-	2,079.99	Deposit from batch 13644	
04/09/2024	205076	-	12,429.94	Deposit from batch 13758	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
Accts: All Dates: 4/1/2024 - 4/30/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Prepaid Insurance	5,784.15	10,153.48	7,968.83	7,968.80
Date	GL Ref #	Debit	Credit	Description	
04/04/2024	203635	\$ 5,076.74	\$ -	Payment on Insurance Inv: XXX - 98915309 First Insurance Funding Corp	
04/28/2024	208305	5,076.74	-	Payment on Insurance Inv: XXX - 98915309 First Insurance Funding Corp	
04/30/2024	208904	-	7,968.83	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	-	16,056.00	5,352.00	10,704.00
Date	GL Ref #	Debit	Credit	Description	
04/01/2024	200934	\$ 16,056.00	\$ -	Quarterly Master Fee Inv: Cross Creek Community Assoc., Inc	
04/01/2024	201784	-	5,352.00	Cross Creek Community Fee	
10-1035-00	Petty Cash	100.00	-	-	100.00
Date	GL Ref #	Debit	Credit	Description	
12-1005-00	Cash Reserve - Valley	21,258.32	6,132.38	-	27,390.70
Date	GL Ref #	Debit	Credit	Description	
04/20/2024	207267	\$ 6,064.71	\$ -	Quarterly Reserve Funding	
04/30/2024	209076	67.67	-	Interest	
12-1006-00	Cash Reserve - AMB 1013	8,414.40	0.69	-	8,415.09
Date	GL Ref #	Debit	Credit	Description	
04/30/2024	208984	\$ 0.69	\$ -	Interest	
12-1008-00	CD-Valley(0201)-6/17/26-.345%	60,285.15	-	-	60,285.15
Date	GL Ref #	Debit	Credit	Description	
12-1009-00	Due from Operating	60,000.00	-	-	60,000.00
Date	GL Ref #	Debit	Credit	Description	
20-2000-00	Accounts Payable	(836.09)	29,692.82	29,415.31	(558.58)
Date	GL Ref #	Debit	Credit	Description	
04/01/2024	200842	\$ -	\$ 360.00	Accounts Payable Inv: D & D Association Services, LLC	
04/01/2024	200934	-	16,056.00	Accounts Payable Inv: Cross Creek Community Assoc., Inc	
04/04/2024	203635	-	5,076.74	Accounts Payable Inv # XXX - 98915309 Inv: XXX - 98915309 First Insurance Funding Corp	
04/04/2024	203871	5,076.74	-	Accounts Payable Inv # XXX - 98915309; First Insurance Funding Corp Chk # 0 Inv: XXX - 98915309 First Insurance Funding Corp	
04/04/2024	204075	16,056.00	-	Accounts Payable; Cross Creek Community Assoc., Inc Chk # 2104 Inv: Cross Creek Community Assoc., Inc	
04/04/2024	204077	360.00	-	Accounts Payable; D & D Association Services, LLC Chk # 2105 Inv: D & D Association Services, LLC	
04/04/2024	204079	415.00	-	Accounts Payable Inv # 96603; Down To Earth Landscape & Irrigation, LLC Chk # 2106 Inv: 96603 Down To Earth Landscape & Irrigation, LLC	
04/04/2024	204081	330.00	-	Accounts Payable Inv # 618800183; Turner Pest Control, LLC Chk # 2107 Inv: 618800183 Turner Pest Control, LLC	
04/08/2024	205199	-	225.00	Accounts Payable Inv # 2012441 Inv: 2012441 Foster Irrigation Inc.	
04/08/2024	205201	-	2,014.43	Accounts Payable Inv # 97595 Inv: 97595 Down To Earth Landscape & Irrigation, LLC	
04/10/2024	205832	225.00	-	Accounts Payable Inv # 2012441; Foster Irrigation Inc. Chk # 2108 Inv: 2012441 Foster Irrigation Inc.	
04/10/2024	205834	47.09	-	Accounts Payable Inv # MAR; D & D Association Services, LLC Chk # 2109 Inv: MAR D & D Association Services, LLC	
04/10/2024	205836	2,014.43	-	Accounts Payable Inv # 97595; Down To Earth Landscape & Irrigation, LLC Chk # 2110	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
04/10/2024	205838	44.00	-		
			Inv: 97595 Down To Earth Landscape & Irrigation, LLC		
			Accounts Payable Inv # 40550; Florida Tenant Reporting Services, Inc. Chk # 2111		
			Inv: 40550 Florida Tenant Reporting Services, Inc.		
04/23/2024	207556	-	47.82		
			Accounts Payable Inv # 79003-39404		
			Inv: 79003-39404 FPL		
04/24/2024	207737	47.82	-		
			Accounts Payable Inv # 79003-39404; FPL Chk # 0		
			Inv: 79003-39404 FPL		
04/28/2024	208305	-	5,076.74		
			Accounts Payable Inv # XXX - 98915309		
			Inv: XXX - 98915309 First Insurance Funding Corp		
04/30/2024	208557	5,076.74	-		
			Accounts Payable Inv # XXX - 98915309; First Insurance Funding Corp Chk # 0		
			Inv: XXX - 98915309 First Insurance Funding Corp		
04/30/2024	210352	-	52.03		
			Accounts Payable Inv # APR		
			Inv: APR D & D Association Services, LLC		
04/30/2024	210354	-	142.00		
			Accounts Payable Inv # 170603		
			Inv: 170603 Pest Solutions Plus		
04/30/2024	211275	-	364.55		
			Accounts Payable Inv # 2012438		
			Inv: 2012438 Foster Irrigation Inc.		
20-2010-00	Due to Reserves	(60,000.00)	-	-	(60,000.00)
Date	GL Ref #	Debit	Credit	Description	
20-2020-00	Prepaid Owner Fees	(4,234.98)	4,209.98	50.00	(75.00)
Date	GL Ref #	Debit	Credit	Description	
04/01/2024	202417	\$ 2,079.99	\$ -	Adjust Prepaid	
04/01/2024	202419	2,079.99	-	Adjust Prepaid	
04/01/2024	202421	25.00	-	Adjust Prepaid	
04/01/2024	202423	25.00	-	Adjust Prepaid	
04/09/2024	205076	-	50.00	Deposit from batch 13758	
20-2040-00	Deferred Income	-	16,639.92	49,919.76	(33,279.84)
Date	GL Ref #	Debit	Credit	Description	
04/01/2024	179332	\$ -	\$ 49,919.76	Assessment Fee - Batch 12677	
04/01/2024	201782	16,639.92	-	Assessments	
30-2500-00	General Reserves	(421.04)	-	-	(421.04)
Date	GL Ref #	Debit	Credit	Description	
30-2510-00	Roof Replacement	392.02	-	1,992.46	(1,600.44)
Date	GL Ref #	Debit	Credit	Description	
04/20/2024	207269	\$ -	\$ 1,992.46	Roof	
30-2520-00	Exterior Painting & Roof Cleaning	(4,375.81)	-	1,805.86	(6,181.67)
Date	GL Ref #	Debit	Credit	Description	
04/20/2024	207269	\$ -	\$ 1,805.86	Painting	
30-2530-00	Paving & Sealing	(48,906.99)	-	156.23	(49,063.22)
Date	GL Ref #	Debit	Credit	Description	
04/20/2024	207269	\$ -	\$ 156.23	Paving & Sealing	
30-2535-00	Irrigation System	(70,784.31)	-	1,189.96	(71,974.27)
Date	GL Ref #	Debit	Credit	Description	
04/20/2024	207269	\$ -	\$ 1,189.96	Irrigation	
30-2540-00	Landscape Enhancements	(7,638.37)	-	365.11	(8,003.48)
Date	GL Ref #	Debit	Credit	Description	
04/20/2024	207269	\$ -	\$ 365.11	Landscape Replacement	
30-2560-00	Street Light Maintenance (Solar Batteries)	(2,347.42)	-	177.38	(2,524.80)
Date	GL Ref #	Debit	Credit	Description	
04/20/2024	207269	\$ -	\$ 177.38	Street Light Maintenance (Solar Batteries)	
30-2570-00	Legal Costs	(4,432.46)	-	142.50	(4,574.96)
Date	GL Ref #	Debit	Credit	Description	
04/20/2024	207269	\$ -	\$ 142.50	Legal Expenses	

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
Accts: All Dates: 4/1/2024 - 4/30/2024

Date: 5/15/2024
Time: 2:26 pm
Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
30-2580-00	Insurance Deductible	(\$11,122.10)	\$-	\$235.21	(\$11,357.31)
Date	GL Ref #	Debit	Credit	Description	
04/20/2024	207269	\$ -	\$ 235.21	Insurance Deductible	
30-2990-00	Interest	(321.39)	-	68.36	(389.75)
Date	GL Ref #	Debit	Credit	Description	
04/30/2024	208984	\$ -	\$ 0.69	Interest	
04/30/2024	209076	-	67.67	Interest	
31-3080-00	Prior Year Fund Balance	(22,956.81)	-	-	(22,956.81)
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Fees	(49,919.76)	-	16,639.92	(66,559.68)
Date	GL Ref #	Debit	Credit	Description	
04/01/2024	201782	\$ -	\$ 16,639.92	Assessments	
40-4040-00	Interest Income	(183.67)	-	8.73	(192.40)
Date	GL Ref #	Debit	Credit	Description	
04/30/2024	209050	\$ -	\$ 8.73	Interest	
40-4050-00	Late Fees/Interest	(31.20)	-	-	(31.20)
Date	GL Ref #	Debit	Credit	Description	
40-4060-00	Application Fees	(160.00)	-	-	(160.00)
Date	GL Ref #	Debit	Credit	Description	
40-4090-00	Insurance Claim-Hurricane	(834,425.00)	-	-	(834,425.00)
Date	GL Ref #	Debit	Credit	Description	
50-5000-00	Management Contract	1,080.00	360.00	-	1,440.00
Date	GL Ref #	Debit	Credit	Description	
04/01/2024	200842	\$ 360.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	160.65	52.03	-	212.68
Date	GL Ref #	Debit	Credit	Description	
04/30/2024	210352	\$ 52.03	\$ -	APR Office Expenses Inv: APR D & D Association Services, LLC	
50-5025-00	Application Expenses	44.00	-	-	44.00
Date	GL Ref #	Debit	Credit	Description	
50-5060-00	Division Fees, Tax Prep, Corporate Fee	157.25	-	-	157.25
Date	GL Ref #	Debit	Credit	Description	
50-5080-00	Master Fees	16,056.00	5,352.00	-	21,408.00
Date	GL Ref #	Debit	Credit	Description	
04/01/2024	201784	\$ 5,352.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	23,906.49	7,968.83	-	31,875.32
Date	GL Ref #	Debit	Credit	Description	
04/30/2024	208904	\$ 7,968.83	\$ -	Monthly Insurance Write Off	
55-5280-00	Hurricane Expense	890,400.00	-	-	890,400.00
Date	GL Ref #	Debit	Credit	Description	
55-5300-00	Lawn Contract/Fertilization	5,983.47	2,014.43	-	7,997.90
Date	GL Ref #	Debit	Credit	Description	
04/08/2024	205201	\$ 2,014.43	\$ -	April Lawn Maintenance Inv: 97595 Down To Earth Landscape & Irrigation, LLC	
55-5310-00	Tree Trimming/Removal & Replacement	1,290.00	-	-	1,290.00
Date	GL Ref #	Debit	Credit	Description	
55-5320-00	Sprinkler Repair & Maintenance	1,945.05	589.55	-	2,534.60
Date	GL Ref #	Debit	Credit	Description	
04/08/2024	205199	\$ 225.00	\$ -	Pipe repair post reroof Inv: 2012441 Foster Irrigation Inc.	
04/30/2024	211275	364.55	-	April Irrigation Maint/Repairs Inv: 2012438 Foster Irrigation Inc.	



General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc

Accts: All Dates: 4/1/2024 - 4/30/2024

Date: 5/15/2024

Time: 2:26 pm

Page: 5

Account No	Description			Prior Balance	Current Debit	Current Credit	End Balance
55-5350-00	Pest Control-Interior			\$660.00	\$142.00	\$-	\$802.00
Date	GL Ref #	Debit	Credit	Description			
04/30/2024	210354	\$ 142.00	\$ -	EOM Pest Control 4/26 Inv: 170603 Pest Solutions Plus			
60-5100-00	Sprinkler Electric			174.80	47.82	-	222.62
Date	GL Ref #	Debit	Credit	Description			
04/23/2024	207556	\$ 47.82	\$ -	13426 Well Electric 3/14-4/15 Inv: 79003-39404 FPL			
99-5710-00	Reserve Funding			6,064.71	6,064.71	-	12,129.42
Date	GL Ref #	Debit	Credit	Description			
04/20/2024	207269	\$ 6,064.71	\$ -	Reserve Funding			
Totals:				\$0.00	\$201,164.92	\$201,164.92	\$0.00



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Operating-Valley (End: 04/30/2024)

Date: 5/15/2024
Time: 2:26 pm
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
04/30/2024		First Insurance Funding Corp		0	(\$5,076.74)
Total Uncleared					(\$5,076.74)

Operating-Valley Summary	
Ending Account Balance:	\$ 25,346.03
Uncleared Items:	(\$5,076.74)
Adjusted Balance:	\$ 30,422.77
Bank Ending Balance:	\$ 30,422.77
Difference:	\$-



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Reserve-Valley (End: 04/30/2024)

Date: 5/15/2024
Time: 2:26 pm
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Reserve-Valley Summary					
Ending Account Balance:					\$ 27,390.70
Uncleared Items:					\$-
Adjusted Balance:					\$ 27,390.70
Bank Ending Balance:					\$ 27,390.70
Difference:					\$-



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Cash Reserve - AMB (End: 04/30/2024)

Date: 5/15/2024
Time: 2:26 pm
Page: 3

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
------	------------	-------------	----------------	---------	------------

Cash Reserve - AMB Summary					
Ending Account Balance:					\$ 8,415.09
Uncleared Items:					\$-
Adjusted Balance:					\$ 8,415.09
Bank Ending Balance:					\$ 8,415.09
Difference:					\$-

9437402

Date 4/30/2024 Page 1 of 1
Primary Account Acct Ending 1013
Enclosures

Cross Creek of Fort Myers Villas I Condo
Reserve Account
c/o D&D Association Services
11000 Metro Parkway Suite 3
Fort Myers FL 33966

American Momentum Bank will never ask you for your online banking password or secure access code. We'll also never ask you to transfer money to yourself as a way to resolve fraud. Questions? Contact Customer Care at (866) 530-2265.

CHECKING ACCOUNTS

Account Title	Cross Creek of Fort Myers Villas I Condo Reserve Account		
Association Money Market		Number of Enclosures	0
Account Number	Acct Ending 1013	Statement Dates	4/01/24 thru 4/30/24
Previous Balancing	8,414.40	Number of Days in this Statement	30
Deposits	.00	Average Ledger	8,414.40
Checks/Debits	.00	Average Collected	8,414.40
Service Charges	.00	Interest Earned	.69
Interest Paid	.69	Annual Percentage Yield Earned	0.10%
Current Balance	8,415.09	2024 Interest Paid	17.08

Deposits and Other Credits

Date	Description	Amount
4/30	Interest Deposit	.69

Daily Balance Summary

Date	Balance	Date	Balance
4/01	8,414.40	4/30	8,415.09

Monitor your online transactions regularly and immediately report suspicious charges to the Bank at (866) 530-2265 or reportfraud@americanmomentum.bank.

Date _____

[illegible]

Reconcile your statement in the space provided below.

Enter bank balance from statement			
Add deposits not credited by bank (if any)			
TOTAL			
Subtract outstanding checks, ATM, checkcard and other electronic withdrawals			
CHECKBOOK BALANCE ➡			

BILLING RIGHTS SUMMARY

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

IN CASE OF ERROR OR QUESTIONS ABOUT ELECTRONIC TRANSFERS FOR CONSUMERS

YOUR DUTY TO REPORT OTHER ERRORS

You must examine your statement of account with "reasonable promptness". You are in the best position to discover errors and unauthorized transactions to your account. If you fail to notify us in writing at the address provided on this statement of suspected problems or unauthorized transactions within the time periods specified in your deposit account terms and conditions agreements (which periods are no more than 60 days after we make the statement available to you in some cases are 30 days or less), we are not liable to you for and you agree not to make a claim against us for the problems or unauthorized transactions.



P.O. Box 558
Wayne, NJ 07474-0558

Last Statement:
Statement Ending:
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April 30, 2024
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1 M0656BLK050124093156 10 000000000 3054 005



CROSS CREEK OF FORT MYERS VILLAS I
CONDOMINIUM ASSOCIATION INC-OPERATING
C/O D & D ASSOCIATION SERVICES LLC
11000 METRO PKWY SUITE 3
FORT MYERS FL 33966-1210



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

HOA BUSINESS CHECKING PLUS - 43037267

SUMMARY FOR THE PERIOD: 04/01/24 - 04/30/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$328,996.29		\$45,768.52		\$344,342.04		\$30,422.77

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$328,996.29
04/02	ACH CREDIT Cross Creek of F OnlinePay 240402 13554		\$2,079.99	\$331,076.28
04/02	LOCK BOX DEPOSIT		\$2,079.99	\$333,156.27
04/03	CHECK 2103	-\$25,200.00		\$307,956.27
04/03	CHECK 2102	-\$288,400.00		\$19,556.27
04/04	CHECK 2099	-\$61.25		\$19,495.02
04/05	LOCK BOX DEPOSIT		\$2,080.00	\$21,575.02
04/05	ACH DEBIT FIRST INSURANCE INSURANCE 240405 900-98915309	-\$5,076.74		\$16,498.28
04/08	ACH CREDIT Cross Creek of F ASSN DUES 240408		\$24,959.88	\$41,458.16
04/08	LOCK BOX DEPOSIT		\$2,079.99	\$43,538.15
04/09	LOCK BOX DEPOSIT		\$12,479.94	\$56,018.09
04/09	CHECK 2106	-\$415.00		\$55,603.09
04/12	CHECK 2107	-\$330.00		\$55,273.09
04/12	CHECK 2104	-\$16,056.00		\$39,217.09
04/16	CHECK 2111	-\$44.00		\$39,173.09
04/16	CHECK 2110	-\$2,014.43		\$37,158.66
04/19	CHECK 2109	-\$47.09		\$37,111.57
04/19	CHECK 2105	-\$360.00		\$36,751.57
04/23	ACH DEBIT Cross Creek of F CincXfer 240423 D3461	-\$6,064.71		\$30,686.86
04/23	CHECK 2108	-\$225.00		\$30,461.86
04/29	ACH DEBIT	-\$47.82		\$30,414.04



P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	FPL DIRECT DEBIT ELEC PYMT 240429			
04/30	INTEREST CREDIT		\$8.73	\$30,422.77
Ending Balance				\$30,422.77

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
04/04	2099	\$61.25	04/12	2107	\$330.00
04/03	2102*	\$288,400.00	04/23	2108	\$225.00
04/03	2103	\$25,200.00	04/19	2109	\$47.09
04/12	2104	\$16,056.00	04/16	2110	\$2,014.43
04/19	2105	\$360.00	04/16	2111	\$44.00
04/09	2106	\$415.00			

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$53,237.00	Annual % Yield Earned	0.20%
Year-to-Date Interest Paid	\$192.40	Interest Paid	\$8.73





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
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04/30/2024
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Check Images for Account 43037267

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2099

PAY Sixty-One And 25/100 Dollars

DATE 03/12/2024

AMOUNT ****\$61.25

TO THE ORDER OF Florida Dept of State
Division of Corporations
P.O. Box 6198
Tallahassee, FL 32314

Memo: 2024 Annual Corporate Report N05914

Authorized Signatures

⑈000002099⑈ ⑆021201383⑆43037267⑈ ⑆0000006125⑈

04/04/2024 # 2099 \$61.25

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2106

PAY Four Hundred Fifteen And 00/100 Dollars

DATE 04/04/2024

AMOUNT ****\$415.00

TO THE ORDER OF Down To Earth Landscape & Irrigation, LLC
2710 Maitland Center Parkway, Suite 200
Maitland, FL 32751

Memo: Irrigation repairs post roof

Authorized Signatures

⑈000002106⑈ ⑆021201383⑆43037267⑈ ⑆0000041500⑈

04/09/2024 # 2106 \$415.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2102

PAY Two Hundred Eighty-Eight Thousand, Four Hundred And 00/100 Dollars

DATE 03/27/2024

AMOUNT ****\$288,400.00

TO THE ORDER OF Integrity Roofing & Gutters, Inc
9841 Berry Dease Road
Orlando, FL 32825

Memo: 3/3 Contract Invoice Due Completion

Authorized Signatures

⑈000002102⑈ ⑆021201383⑆43037267⑈ ⑆0028840000⑈

04/03/2024 # 2102 \$288,400.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2107

PAY Three Hundred Thirty And 00/100 Dollars

DATE 04/04/2024

AMOUNT ****\$330.00

TO THE ORDER OF Turner Pest Control, LLC
PO Box 952503
Atlanta, GA 31192-2503

Memo: 3/25 Pest Control

Authorized Signatures

⑈000002107⑈ ⑆021201383⑆43037267⑈ ⑆0000033000⑈

04/12/2024 # 2107 \$330.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2103

PAY Twenty-Five Thousand, Two Hundred And 00/100 Dollars

DATE 03/27/2024

AMOUNT ****\$25,200.00

TO THE ORDER OF Integrity Roofing & Gutters, Inc
9841 Berry Dease Road
Orlando, FL 32825

Memo: Wind mit

Authorized Signatures

⑈000002103⑈ ⑆021201383⑆43037267⑈ ⑆0002520000⑈

04/03/2024 # 2103 \$25,200.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2108

PAY Two Hundred Twenty-Five And 00/100 Dollars

DATE 04/10/2024

AMOUNT ****\$225.00

TO THE ORDER OF Foster Irrigation Inc.
4917 SW 25th Court
Cape Coral, FL 33914

Memo: Pipe repair post reroof

Authorized Signatures

⑈000002108⑈ ⑆021201383⑆43037267⑈ ⑆0000022500⑈

04/23/2024 # 2108 \$225.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2104

PAY Sixteen Thousand, Fifty-Six And 00/100 Dollars

DATE 04/04/2024

AMOUNT ****\$16,056.00

TO THE ORDER OF Cross Creek Community Assoc., Inc
13050 Cross Creek Blvd
Fort Myers, FL 33912

Memo: Quarterly Master Fee

Authorized Signatures

⑈000002104⑈ ⑆021201383⑆43037267⑈ ⑆0001605600⑈

04/12/2024 # 2104 \$16,056.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2109

PAY Forty-Seven And 09/100 Dollars

DATE 04/10/2024

AMOUNT ****\$47.09

TO THE ORDER OF D & D Association Services, LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Memo: MAR Office Expenses

Authorized Signatures

⑈000002109⑈ ⑆021201383⑆43037267⑈ ⑆0000004709⑈

04/19/2024 # 2109 \$47.09

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2105

PAY Three Hundred Sixty And 00/100 Dollars

DATE 04/04/2024

AMOUNT ****\$360.00

TO THE ORDER OF D & D Association Services, LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Memo: Monthly Management Fee

Authorized Signatures

⑈000002105⑈ ⑆021201383⑆43037267⑈ ⑆0000036000⑈

04/19/2024 # 2105 \$360.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 2110

PAY Two Thousand, Fourteen And 43/100 Dollars

DATE 04/10/2024

AMOUNT ****\$2,014.43

TO THE ORDER OF Down To Earth Landscape & Irrigation, LLC
2710 Maitland Center Parkway, Suite 200
Maitland, FL 32751

Memo: April Lawn Maintenance

Authorized Signatures

⑈000002110⑈ ⑆021201383⑆43037267⑈ ⑆00000201443⑈

04/16/2024 # 2110 \$2,014.43





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
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Check Images for Account 43037267 (Continued)

ORIGINAL CHECK HAS A COLORED MICROPRINTED PATTERN. IF HEAT SENSITIVE PATTERN, SEE BACK FOR DETAILS

Valley Bank

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33906

Check Number: 2111

PAY Forty-Four And 00/100 Dollars

DATE 04/10/2024

AMOUNT ****\$44.00

TO THE ORDER OF Florida Tenant Reporting Services, Inc.
PO Box 60313
Fort Myers, FL 33906-0313

Memo: March BG: Nunes x2

Authorized Signature

⑈000002111⑈ ⑆021201383⑆43037267⑈ ⑈0000004400⑈

04/16/2024

2111

\$44.00





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
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04/30/2024
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To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.



1710 0007200 0005-0005 43037267 3054



P.O. Box 558
Wayne, NJ 07474-0558

Last Statement:
Statement Ending:
Page:

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April 30, 2024
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1 M0656BLK050124093156 09 000000000 4253 003



CROSS CREEK OF FORT MYERS VILLAS I
CONDOMINIUM ASSOCIATION INC-RESERVE
C/O D & D ASSOCIATION SERVICES LLC
11000 METRO PKWY SUITE 3
FORT MYERS FL 33966-1210



Email: contactus@valley.com



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

PROPERTY MANAGEMENT MMA - 54758645

SUMMARY FOR THE PERIOD: 04/01/24 - 04/30/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$37,570.77		\$6,132.38		\$16,312.45		\$27,390.70

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$37,570.77
04/02	CHECK 1009	-\$12,300.00		\$25,270.77
04/03	CHECK 1008	-\$4,012.45		\$21,258.32
04/23	ACH CREDIT		\$6,064.71	\$27,323.03
	Cross Creek of F CincXfer 240423 C3461			
04/30	INTEREST CREDIT		\$67.67	\$27,390.70
Ending Balance				\$27,390.70

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
04/03	1008	\$4,012.45	04/02	1009	\$12,300.00

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

INTEREST RATE CALCULATIONS



Avg. Stmt. Collected Balance	\$23,553.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	\$372.67	Interest Paid	\$67.67





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
Page :

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04/30/2024
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Check Images for Account 54758645

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 1008

PAY Four Thousand, Twelve And 45/100 Dollars

DATE 03/27/2024

AMOUNT ****\$4,012.45

TO THE ORDER OF Integrity Roofing & Gutters, Inc
9841 Berry Dease Road
Orlando, FL 32825

Memo: Fascia repair minus sprinkler damage

#000001008# 1021201383154758645# 0000401245#

DEPOSIT HERE

816136/0410

CC:0750000931 CoshID:777 Date:04/02/24 Seq:0005
H:2361 CorrelationID:49740402150102 DeviceID:DFL20063
ATL ET

04/03/2024 # 1008 \$4,012.45

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #3
Fort Myers, FL 33966

Check Number: 1009

PAY Twelve Thousand, Three Hundred And 00/100 Dollars

DATE 03/27/2024

AMOUNT ****\$12,300.00

TO THE ORDER OF Direct Painting, Inc
357 Detroit Ave
Fort Myers, FL 33905

Memo: Painting New Fascia Board/Gutters

#000001009# 1021201383154758645# 0001230000#

For Deposit Only - JPMC

04/02/2024 # 1009 \$12,300.00





P.O. Box 558
Wayne, NJ 07474-0558

Account Number:
Statement Date:
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04/30/2024
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To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.

