

Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$19,485.05
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	6,405.63
10-1030-00 Prepaid Expenses	5,352.00
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$34,948.38

Cash Reserves

12-1005-00 Cash Reserve - Valley	33,802.71
12-1006-00 Cash Reserve - AMB 1013	8,417.93
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: \$162,505.79

Total Assets: \$197,454.17

Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	370.56
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	50.00
20-2040-00 Deferred Income	16,639.92

Total Current Liabilities: \$77,060.48

Reserves

30-2500-00 General Reserves	421.04
30-2510-00 Roof Replacement	3,592.90
30-2520-00 Exterior Painting & Roof Cleaning	7,987.53
30-2530-00 Paving & Sealing	49,219.45
30-2535-00 Irrigation System	73,164.23
30-2540-00 Landscape Enhancements	8,368.59
30-2560-00 Street Light Maintenance (Solar Batteries)	2,702.18
30-2570-00 Legal Costs	4,717.46
30-2580-00 Insurance Deductible	11,592.52
30-2990-00 Interest	739.89

Total Reserves: \$162,505.79

Equity

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

Net Income Gain / Loss (65,068.91)
(\$65,068.91)

Total Liabilities & Equity: \$197,454.17

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

08/31/2024

Date: 9/16/2024
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Revenue							
4010-00 Assessment Fees	\$16,639.92	\$16,639.92	\$-	\$133,119.36	\$133,119.36	\$-	\$199,679.08
4040-00 Interest Income	4.62	-	4.62	209.67	-	209.67	-
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	\$16,644.54	\$16,639.92	\$4.62	\$967,945.23	\$133,119.36	\$834,825.87	\$199,679.08
Total OPERATING INCOME	\$16,644.54	\$16,639.92	\$4.62	\$967,945.23	\$133,119.36	\$834,825.87	\$199,679.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	360.00	360.00	-	2,880.00	2,880.00	-	4,320.00
5020-00 Office Expenses	45.51	100.00	54.49	392.16	800.00	407.84	1,200.00
5025-00 Application Expenses	-	-	-	44.00	-	(44.00)	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	133.36	133.36	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	21.77	21.77	357.25	174.16	(183.09)	261.25
5080-00 Master Fees	5,352.00	5,352.00	-	42,816.00	42,816.00	-	64,224.00
Total Administrative Expenses	\$5,757.51	\$5,850.44	\$92.93	\$46,489.41	\$46,803.52	\$314.11	\$70,205.25
Insurance Expenses							
5500-00 Property Insurance	4,245.46	5,217.50	972.04	52,580.50	41,740.00	(10,840.50)	62,610.00
5530-00 Insurance Appraisal	-	25.42	25.42	305.00	203.36	(101.64)	305.00
Total Insurance Expenses	\$4,245.46	\$5,242.92	\$997.46	\$52,885.50	\$41,943.36	(\$10,942.14)	\$62,915.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	-	666.64	666.64	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	333.36	333.36	500.00
5280-00 Hurricane Expense	-	-	-	890,400.00	-	(890,400.00)	-
5290-00 Operating Fund Contingency	-	-	-	450.00	-	(450.00)	-
5300-00 Lawn Contract/Fertilization	2,014.43	2,200.00	185.57	16,304.73	17,600.00	1,295.27	26,400.00
5305-00 Plant Replacement	-	166.67	166.67	-	1,333.36	1,333.36	2,000.00
5310-00 Tree Trimming/Removal & Replace	-	166.67	166.67	2,140.00	1,333.36	(806.64)	2,000.00
5320-00 Sprinkler Repair & Maintenance	1,619.10	600.00	(1,019.10)	4,663.70	4,800.00	136.30	7,200.00
5350-00 Pest Control-Interior	-	166.67	166.67	990.00	1,333.36	343.36	2,000.00
Total Building/Grounds Maintenance	\$3,633.53	\$3,425.01	(\$208.52)	\$914,948.43	\$27,400.08	(\$887,548.35)	\$41,100.00
Utilities							
5100-00 Sprinkler Electric	47.33	100.00	52.67	496.67	800.00	303.33	1,200.00
Total Utilities	\$47.33	\$100.00	\$52.67	\$496.67	\$800.00	\$303.33	\$1,200.00
Reserve Funding							
5710-00 Reserve Funding	-	2,021.57	2,021.57	18,194.13	16,172.56	(2,021.57)	24,258.83
Total Reserve Funding	\$-	\$2,021.57	\$2,021.57	\$18,194.13	\$16,172.56	(\$2,021.57)	\$24,258.83
Total OPERATING EXPENSE	\$13,683.83	\$16,639.94	\$2,956.11	\$1,033,014.14	\$133,119.52	(\$899,894.62)	\$199,679.08
Net Income:	\$2,960.71	(\$0.02)	\$2,960.73	(\$65,068.91)	(\$0.16)	(\$65,068.75)	\$0.00



Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association , Inc

08/01/2024 To 08/31/2024

Date: 9/16/2024

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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	\$3,592.90	\$0.00	\$0.00	\$0.00	\$0.00	\$3,592.90
Exterior Painting & Roof Cleaning	\$7,987.53	\$0.00	\$0.00	\$0.00	\$0.00	\$7,987.53
Paving & Sealing	\$49,219.45	\$0.00	\$0.00	\$0.00	\$0.00	\$49,219.45
Irrigation System	\$73,164.23	\$0.00	\$0.00	\$0.00	\$0.00	\$73,164.23
Landscape Enhancements	\$8,368.59	\$0.00	\$0.00	\$0.00	\$0.00	\$8,368.59
Street Light Maintenance (Solar Batteries)	\$2,702.18	\$0.00	\$0.00	\$0.00	\$0.00	\$2,702.18
Legal Costs	\$4,717.46	\$0.00	\$0.00	\$0.00	\$0.00	\$4,717.46
Insurance Deductible	\$11,592.52	\$0.00	\$0.00	\$0.00	\$0.00	\$11,592.52
Interest	\$639.12	\$0.00	\$0.00	\$0.00	\$100.77	\$739.89
	\$162,405.02	\$0.00	\$0.00	\$0.00	\$100.77	\$162,505.79



Homeowner Aging Report

End Date: 08/31/2024

Date: 9/16/2024

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Description	Current	Over 30	Over 60	Over 90	Balance

Total:

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



PrePaid Homeowner List
Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 8/31/2024

Date: 9/16/2024
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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)
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		2	(\$50.00)

Cash Disbursement

Cross Creek of Fort Myers Villas I Condominium Association, Inc
8/1/2024 - 8/31/2024

Date: 9/16/2024
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Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
08/01/2024	2131	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$360.00 \$360.00
08/06/2024	2132	Foster Irrigation Inc. Invoice #: 2012636 55-5320-00 July Irrigation Maint/Repairs	\$1,294.05 \$1,294.05
08/06/2024	2133	D & D Association Services, LLC Invoice #: JUL 50-5020-00 JUL Office Expenses	\$42.99 \$42.99
08/06/2024	2134	SSS Down To Earth Opco, LLC Invoice #: 107405 55-5300-00 July Lawn Maintenance	\$2,014.43 \$2,014.43
08/13/2024	2135	SSS Down To Earth Opco, LLC Invoice #: 110947 55-5300-00 August Lawn Maintenance	\$2,014.43 \$2,014.43
08/27/2024	0	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 7/16-8/14	\$47.33 \$47.33
08/27/2024	0	First Insurance Funding Corp Invoice #: XXX-101502961 10-1020-00 Payment on Insurance	\$4,202.48 \$4,202.48
		Account Totals	# Checks: 7
			\$9,975.71
		Association Totals	# Checks: 7
			\$9,975.71



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc

As Of 8/31/2024

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$45.51	\$0.00	\$0.00	\$0.00	\$45.51
Foster Irrigation Inc.	\$325.05	\$0.00	\$0.00	\$0.00	\$325.05
Totals:	\$370.56	\$0.00	\$0.00	\$0.00	\$370.56

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$29,456.14	\$4.62	\$9,975.71	\$19,485.05
Date	GL Ref #	Debit	Credit	Description	
08/01/2024	227004	\$ -	\$ 360.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2131 Inv: D & D Association Services, LLC	
08/06/2024	228816	-	1,294.05	Cash Operating - Valley Inv # 2012636; Foster Irrigation Inc. Chk # 2132 Inv: 2012636 Foster Irrigation Inc.	
08/06/2024	228818	-	42.99	Cash Operating - Valley Inv # JUL; D & D Association Services, LLC Chk # 2133 Inv: JUL D & D Association Services, LLC	
08/06/2024	228820	-	2,014.43	Cash Operating - Valley Inv # 107405; SSS Down To Earth Opco, LLC Chk # 2134 Inv: 107405 SSS Down To Earth Opco, LLC	
08/13/2024	229522	-	2,014.43	Cash Operating - Valley Inv # 110947; SSS Down To Earth Opco, LLC Chk # 2135 Inv: 110947 SSS Down To Earth Opco, LLC	
08/27/2024	231181	-	47.33	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
08/27/2024	231183	-	4,202.48	Cash Operating - Valley Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp	
08/30/2024	231766	4.62	-	Interest	
10-1002-00	Cash Operating - AMB 2856	1,978.70	-	-	1,978.70
Date	GL Ref #	Debit	Credit	Description	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	6,448.61	4,202.48	4,245.46	6,405.63
Date	GL Ref #	Debit	Credit	Description	
08/26/2024	230861	\$ 4,202.48	\$ -	Payment on Insurance Inv: XXX-101502961 First Insurance Funding Corp	
08/30/2024	231652	-	4,245.46	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	10,704.00	-	5,352.00	5,352.00
Date	GL Ref #	Debit	Credit	Description	
08/01/2024	227333	\$ -	\$ 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	33,702.66	100.05	-	33,802.71
Date	GL Ref #	Debit	Credit	Description	
08/30/2024	231792	\$ 100.05	\$ -	Interest	
12-1006-00	Cash Reserve - AMB 1013	8,417.21	0.72	-	8,417.93
Date	GL Ref #	Debit	Credit	Description	
08/31/2024	231840	\$ 0.72	\$ -	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	(2,057.42)	11,990.14	10,303.28	(370.56)
Date	GL Ref #	Debit	Credit	Description	
08/01/2024	226426	\$ -	\$ 360.00	Accounts Payable Inv: D & D Association Services, LLC	
08/01/2024	227004	360.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2131 Inv: D & D Association Services, LLC	
08/05/2024	228023	-	2,014.43	Accounts Payable Inv # 107405 Inv: 107405 SSS Down To Earth Opco, LLC	
08/05/2024	228195	-	1,294.05	Accounts Payable Inv # 2012636 Inv: 2012636 Foster Irrigation Inc.	

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
Accts: All Dates: 8/1/2024 - 8/31/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
08/05/2024	228023 \$ 2,014.43	\$ -	Accounts Payable Inv # 107405 (Reversal) Inv: 107405 SSS Down To Earth Opco, LLC		
08/06/2024	228816 1,294.05	-	Accounts Payable Inv # 2012636; Foster Irrigation Inc. Chk # 2132 Inv: 2012636 Foster Irrigation Inc.		
08/06/2024	228818 42.99	-	Accounts Payable Inv # JUL; D & D Association Services, LLC Chk # 2133 Inv: JUL D & D Association Services, LLC		
08/06/2024	228820 2,014.43	-	Accounts Payable Inv # 107405; SSS Down To Earth Opco, LLC Chk # 2134 Inv: 107405 SSS Down To Earth Opco, LLC		
08/12/2024	229222 -	2,014.43	Accounts Payable Inv # 110947 Inv: 110947 SSS Down To Earth Opco, LLC		
08/13/2024	229522 2,014.43	-	Accounts Payable Inv # 110947; SSS Down To Earth Opco, LLC Chk # 2135 Inv: 110947 SSS Down To Earth Opco, LLC		
08/26/2024	230861 -	4,202.48	Accounts Payable Inv # XXX-101502961 Inv: XXX-101502961 First Insurance Funding Corp		
08/26/2024	230863 -	47.33	Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL		
08/27/2024	231181 47.33	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL		
08/27/2024	231183 4,202.48	-	Accounts Payable Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp		
08/31/2024	233389 -	45.51	Accounts Payable Inv # AUG Inv: AUG D & D Association Services, LLC		
08/31/2024	233391 -	325.05	Accounts Payable Inv # 2012687 Inv: 2012687 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	(50.00)	-	-	(50.00)
Date	GL Ref #	Debit	Credit	Description	
20-2040-00	Deferred Income	(33,279.84)	16,639.92	-	(16,639.92)
Date	GL Ref #	Debit	Credit	Description	
08/01/2024	227331 \$ 16,639.92	\$ -	Assessments		
30-2500-00	General Reserves	(421.04)	-	-	(421.04)
Date	GL Ref #	Debit	Credit	Description	
30-2510-00	Roof Replacement	(3,592.90)	-	-	(3,592.90)
Date	GL Ref #	Debit	Credit	Description	
30-2520-00	Exterior Painting & Roof Cleaning	(7,987.53)	-	-	(7,987.53)
Date	GL Ref #	Debit	Credit	Description	
30-2530-00	Paving & Sealing	(49,219.45)	-	-	(49,219.45)
Date	GL Ref #	Debit	Credit	Description	
30-2535-00	Irrigation System	(73,164.23)	-	-	(73,164.23)
Date	GL Ref #	Debit	Credit	Description	
30-2540-00	Landscape Enhancements	(8,368.59)	-	-	(8,368.59)
Date	GL Ref #	Debit	Credit	Description	
30-2560-00	Street Light Maintenance (Solar Batteries)	(2,702.18)	-	-	(2,702.18)
Date	GL Ref #	Debit	Credit	Description	
30-2570-00	Legal Costs	(4,717.46)	-	-	(4,717.46)
Date	GL Ref #	Debit	Credit	Description	
30-2580-00	Insurance Deductible	(11,592.52)	-	-	(11,592.52)
Date	GL Ref #	Debit	Credit	Description	
30-2990-00	Interest	(639.12)	-	100.77	(739.89)
Date	GL Ref #	Debit	Credit	Description	
08/30/2024	231792 \$ -	\$ 100.05	Interest		
08/31/2024	231840 -	0.72	Interest		
31-3080-00	Prior Year Fund Balance	(22,956.81)	-	-	(22,956.81)
Date	GL Ref #	Debit	Credit	Description	

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
40-4010-00	Assessment Fees	(116,479.44)	-	16,639.92	(133,119.36)
Date	GL Ref #	Debit	Credit	Description	
08/01/2024	227331	\$ -	\$ 16,639.92	Assessments	
40-4040-00	Interest Income	(205.05)	-	4.62	(209.67)
Date	GL Ref #	Debit	Credit	Description	
08/30/2024	231766	\$ -	\$ 4.62	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	2,520.00	360.00	-	2,880.00
Date	GL Ref #	Debit	Credit	Description	
08/01/2024	226426	\$ 360.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	346.65	45.51	-	392.16
Date	GL Ref #	Debit	Credit	Description	
08/31/2024	233389	\$ 45.51	\$ -	AUG Office Expenses Inv: AUG 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	357.25	-	-	357.25
Date	GL Ref #	Debit	Credit	Description	
50-5080-00	Master Fees	37,464.00	5,352.00	-	42,816.00
Date	GL Ref #	Debit	Credit	Description	
08/01/2024	227333	\$ 5,352.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	48,335.04	4,245.46	-	52,580.50
Date	GL Ref #	Debit	Credit	Description	
08/30/2024	231652	\$ 4,245.46	\$ -	Monthly Insurance Write Off	
51-5530-00	Insurance Appraisal	305.00	-	-	305.00
Date	GL Ref #	Debit	Credit	Description	
55-5280-00	Hurricane Expense	890,400.00	-	-	890,400.00
Date	GL Ref #	Debit	Credit	Description	
55-5290-00	Operating Fund Contingency	450.00	-	-	450.00
Date	GL Ref #	Debit	Credit	Description	
55-5300-00	Lawn Contract/Fertilization	14,290.30	4,028.86	2,014.43	16,304.73
Date	GL Ref #	Debit	Credit	Description	
08/05/2024	228023	\$ 2,014.43	\$ -	July Lawn Maintenance Inv: 107405 SSS Down To Earth Opco, LLC	
08/05/2024	228023	-	2,014.43	July Lawn Maintenance (Reversal) Inv: 107405 SSS Down To Earth Opco, LLC	
08/12/2024	229222	2,014.43	-	August Lawn Maintenance Inv: 110947 SSS Down To Earth Opco, LLC	
55-5310-00	Tree Trimming/Removal & Replacement	2,140.00	-	-	2,140.00
Date	GL Ref #	Debit	Credit	Description	
55-5320-00	Sprinkler Repair & Maintenance	3,044.60	1,619.10	-	4,663.70
Date	GL Ref #	Debit	Credit	Description	
08/05/2024	228195	\$ 1,294.05	\$ -	July Irrigation Maint/Repairs Inv: 2012636 Foster Irrigation Inc.	
08/31/2024	233391	325.05	-	August Irrigation Maint/Repairs Inv: 2012687 Foster Irrigation Inc.	
55-5350-00	Pest Control-Interior	990.00	-	-	990.00
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: 8/1/2024 - 8/31/2024

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Account No	Description		Prior Balance		Current Debit	Current Credit	End Balance
60-5100-00	Sprinkler Electric		449.34		47.33	-	496.67
Date	GL Ref #	Debit	Credit	Description			
08/26/2024	230863	\$ 47.33	\$ -	13426 Well Electric 7/16-8/14 Inv: 79003-39404 FPL			
99-5710-00	Reserve Funding		18,194.13		-	-	18,194.13
Date	GL Ref #	Debit	Credit	Description			
			Totals:	\$0.00	\$48,636.19	\$48,636.19	\$0.00



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association , Inc

Operating-Valley (End: 08/31/2024)

Date:9/16/2024

Time:10:01 am

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Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Uncleared Items					
08/27/2024		First Insurance Funding Corp		0	(\$4,202.48)
			Total Uncleared		(\$4,202.48)

Operating-Valley Summary	
Ending Account Balance:	\$ 19,485.05
Uncleared Items:	(\$4,202.48)
Adjusted Balance:	\$ 23,687.53
Bank Ending Balance:	\$ 23,687.53
Difference:	\$-



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association , Inc

Reserve-Valley (End: 08/31/2024)

Date:9/16/2024

Time:10:01 am

Page:2

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

Reserve-Valley Summary					
Ending Account Balance:					\$ 33,802.71
Uncleared Items:					\$-
Adjusted Balance:					\$ 33,802.71
Bank Ending Balance:					\$ 33,802.71
Difference:					\$-



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association, Inc
Cash Reserve - AMB (End: 08/31/2024)

Date: 9/16/2024
Time: 10:01 am
Page: 3

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

Cash Reserve - AMB Summary					
Ending Account Balance:					\$ 8,417.93
Uncleared Items:					\$-
Adjusted Balance:					\$ 8,417.93
Bank Ending Balance:					\$ 8,417.93
Difference:					\$-

9716710

Date 8/30/2024 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

IMPORTANT FRAUD ALERT: We 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	8/01/24 thru 9/02/24
Previous Balancing	8,417.21	Number of Days in this Statement	33
Deposits	.00	Average Ledger	8,417.21
Checks/Debits	.00	Average Collected	8,417.21
Service Charges	.00	Interest Earned	.76
Interest Paid	.72	Annual Percentage Yield Earned	0.10%
Current Balance	8,417.93	2024 Interest Paid	19.92

Deposits and Other Credits

Date	Description	Amount
8/31	Interest Deposit	.72

Daily Balance Summary

Date	Balance	Date	Balance
8/01	8,417.21	8/31	8,417.93

HELP US STOP FRAUD: PROTECT YOUR ONLINE BANKING CREDENTIALS
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:
Page:

July 31, 2024
August 31, 2024
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1 M0656BLK083124084923 55 000000000 1655 004



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: 08/01/24 - 08/31/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$33,658.62		\$4.62		\$9,975.71		\$23,687.53

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$33,658.62
08/06	ACH DEBIT FIRST INSURANCE INSURANCE 240806 900-101502961	-\$4,202.48		\$29,456.14
08/06	CHECK 2131	-\$360.00		\$29,096.14
08/13	CHECK 2133	-\$42.99		\$29,053.15
08/13	CHECK 2132	-\$1,294.05		\$27,759.10
08/15	CHECK 2134	-\$2,014.43		\$25,744.67
08/22	CHECK 2135	-\$2,014.43		\$23,730.24
08/28	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 240828	-\$47.33		\$23,682.91
08/31	INTEREST CREDIT		\$4.62	\$23,687.53
Ending Balance				\$23,687.53

CHECKS IN ORDER



Date	Number	Amount	Date	Number	Amount
08/06	2131	\$360.00	08/15	2134	\$2,014.43
08/13	2132	\$1,294.05	08/22	2135	\$2,014.43
08/13	2133	\$42.99			

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





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

Account Number:
Statement Date:
Page :

43037267
08/31/2024
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INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$27,251.00	Annual % Yield Earned	0.20%
Year-to-Date Interest Paid	\$209.67	Interest Paid	\$4.62

1655 0006585 0002-0004 43037267 1655





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

Account Number:
Statement Date:
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08/31/2024
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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: 2131

PAY Three Hundred Sixty And 00/100 Dollars

DATE 08/01/2024

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

⑈000002131⑈ ⑆021201383⑆43037267⑈ ⑆0000036000⑈

08/06/2024 # 2131 \$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: 2134

PAY Two Thousand, Fourteen And 43/100 Dollars

DATE 08/06/2024

AMOUNT ****\$2,014.43

TO THE ORDER OF SSS Down To Earth Opco, LLC
PO Box 72701
Cleveland, OH 44192-0002

Memo: July Lawn Maintenance

Authorized Signatures

⑈000002134⑈ ⑆021201383⑆43037267⑈ ⑆0000201443⑈

08/15/2024 # 2134 \$2,014.43

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: 2132

PAY One Thousand, Two Hundred Ninety-Four And 05/100 Dollars

DATE 08/06/2024

AMOUNT ****\$1,294.05

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

Memo: July Irrigation Maint/Repairs

Authorized Signatures

⑈000002132⑈ ⑆021201383⑆43037267⑈ ⑆0000129405⑈

08/13/2024 # 2132 \$1,294.05

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: 2135

PAY Two Thousand, Fourteen And 43/100 Dollars

DATE 08/13/2024

AMOUNT ****\$2,014.43

TO THE ORDER OF SSS Down To Earth Opco, LLC
PO Box 72701
Cleveland, OH 44192-0002

Memo: August Lawn Maintenance

Authorized Signatures

⑈000002135⑈ ⑆021201383⑆43037267⑈ ⑆0000201443⑈

08/22/2024 # 2135 \$2,014.43

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: 2133

PAY Forty-Two And 99/100 Dollars

DATE 08/06/2024

AMOUNT ****\$42.99

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

Memo: JUL Office Expenses

Authorized Signatures

⑈000002133⑈ ⑆021201383⑆43037267⑈ ⑆0000004299⑈

08/13/2024 # 2133 \$42.99





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

Account Number:
Statement Date:
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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.





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

Last Statement:
Statement Ending:
Page:

July 31, 2024
August 31, 2024
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1 M0656BLK083124084923 07 000000000 2807 002



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: 08/01/24 - 08/31/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$33,702.66		\$100.05		\$0.00		\$33,802.71

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$33,702.66
08/31	INTEREST CREDIT		\$100.05	\$33,802.71
Ending Balance				\$33,802.71

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$33,702.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	\$719.97	Interest Paid	\$100.05





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

Account Number:

54758645

Statement Date:

08/31/2024

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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.

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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.

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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.

