

Balance Sheet - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 02/29/2024

Date: 3/14/2024
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Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$272,706.65
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1010-00 Due From Unit Owners	31.40
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	8,676.24
10-1030-00 Prepaid Expenses	5,352.00
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$290,471.99

Cash Reserves

12-1005-00 Cash Reserve - Valley	37,459.57
12-1006-00 Cash Reserve - AMB 1013	68,409.25
12-1008-00 CD-Valley(0201)-6/17/26-.345%	60,285.15

Total Cash Reserves: \$166,153.97

Total Assets:

\$456,625.96

Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	624.29
20-2020-00 Prepaid Owner Fees	75.00
20-2040-00 Deferred Income	16,639.92
20-2041-00 Defer Insurance Claim-Hurricane	257,625.00

Total Current Liabilities: \$274,964.21

Reserves

30-2500-00 General Reserves	421.04
30-2510-00 Roof Replacement	(392.02)
30-2520-00 Exterior Painting & Roof Cleaning	20,688.26
30-2530-00 Paving & Sealing	48,906.99
30-2535-00 Irrigation System	70,784.31
30-2540-00 Landscape Enhancements	7,638.37
30-2560-00 Street Light Maintenance (Solar Batteries)	2,347.42
30-2570-00 Legal Costs	4,432.46
30-2580-00 Insurance Deductible	11,122.10
30-2990-00 Interest	205.04

Total Reserves: \$166,153.97

Equity

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

Net Income Gain / Loss (7,449.03)

(\$7,449.03)

Total Liabilities & Equity:

\$456,625.96

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

02/29/2024

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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	\$-	\$33,279.84	\$33,279.84	\$-	\$199,679.08
4040-00 Interest Income	43.65	-	43.65	136.92	-	136.92	-
4050-00 Late Fees/Interest	31.20	-	31.20	31.20	-	31.20	-
4090-00 Insurance Claim-Hurricane	-	-	-	576,800.00	-	576,800.00	-
Total Revenue	\$16,714.77	\$16,639.92	\$74.85	\$610,247.96	\$33,279.84	\$576,968.12	\$199,679.08
Total OPERATING INCOME	\$16,714.77	\$16,639.92	\$74.85	\$610,247.96	\$33,279.84	\$576,968.12	\$199,679.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	360.00	360.00	-	720.00	720.00	-	4,320.00
5020-00 Office Expenses	54.29	100.00	45.71	113.56	200.00	86.44	1,200.00
5050-00 Legal Fees Expense	-	16.67	16.67	-	33.34	33.34	200.00
5060-00 Division Fees, Tax Prep, Corporat	96.00	21.77	(74.23)	96.00	43.54	(52.46)	261.25
5080-00 Master Fees	5,352.00	5,352.00	-	10,704.00	10,704.00	-	64,224.00
Total Administrative Expenses	\$5,862.29	\$5,850.44	(\$11.85)	\$11,633.56	\$11,700.88	\$67.32	\$70,205.25
Insurance Expenses							
5500-00 Property Insurance	7,968.83	5,217.50	(2,751.33)	15,937.66	10,435.00	(5,502.66)	62,610.00
5530-00 Insurance Appraisal	-	25.42	25.42	-	50.84	50.84	305.00
Total Insurance Expenses	\$7,968.83	\$5,242.92	(\$2,725.91)	\$15,937.66	\$10,485.84	(\$5,451.82)	\$62,915.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	-	166.66	166.66	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	83.34	83.34	500.00
5280-00 Hurricane Expense	-	-	-	576,800.00	-	(576,800.00)	-
5300-00 Lawn Contract/Fertilization	1,994.49	2,200.00	205.51	3,988.98	4,400.00	411.02	26,400.00
5305-00 Plant Replacement	-	166.67	166.67	-	333.34	333.34	2,000.00
5310-00 Tree Trimming/Removal & Replace	1,290.00	166.67	(1,123.33)	1,290.00	333.34	(956.66)	2,000.00
5320-00 Sprinkler Repair & Maintenance	570.00	600.00	30.00	1,530.05	1,200.00	(330.05)	7,200.00
5350-00 Pest Control-Interior	-	166.67	166.67	330.00	333.34	3.34	2,000.00
Total Building/Grounds Maintenance	\$3,854.49	\$3,425.01	(\$429.48)	\$583,939.03	\$6,850.02	(\$577,089.01)	\$41,100.00
Utilities							
5100-00 Sprinkler Electric	60.74	100.00	39.26	122.03	200.00	77.97	1,200.00
Total Utilities	\$60.74	\$100.00	\$39.26	\$122.03	\$200.00	\$77.97	\$1,200.00
Reserve Funding							
5710-00 Reserve Funding	-	2,021.57	2,021.57	6,064.71	4,043.14	(2,021.57)	24,258.83
Total Reserve Funding	\$-	\$2,021.57	\$2,021.57	\$6,064.71	\$4,043.14	(\$2,021.57)	\$24,258.83
Total OPERATING EXPENSE	\$17,746.35	\$16,639.94	(\$1,106.41)	\$617,696.99	\$33,279.88	(\$584,417.11)	\$199,679.08
Net Income:	(\$1,031.58)	(\$0.02)	(\$1,031.56)	(\$7,449.03)	(\$0.04)	(\$7,448.99)	\$0.00



Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association , Inc

02/01/2024 To 02/29/2024

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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)	\$0.00	\$0.00	\$0.00	\$0.00	(\$392.02)
Exterior Painting & Roof Cleaning	\$20,688.26	\$0.00	\$0.00	\$0.00	\$0.00	\$20,688.26
Paving & Sealing	\$48,906.99	\$0.00	\$0.00	\$0.00	\$0.00	\$48,906.99
Irrigation System	\$70,784.31	\$0.00	\$0.00	\$0.00	\$0.00	\$70,784.31
Landscape Enhancements	\$7,638.37	\$0.00	\$0.00	\$0.00	\$0.00	\$7,638.37
Street Light Maintenance (Solar Batteries)	\$2,347.42	\$0.00	\$0.00	\$0.00	\$0.00	\$2,347.42
Legal Costs	\$4,432.46	\$0.00	\$0.00	\$0.00	\$0.00	\$4,432.46
Insurance Deductible	\$11,122.10	\$0.00	\$0.00	\$0.00	\$0.00	\$11,122.10
Interest	\$95.87	\$0.00	\$0.00	\$0.00	\$109.17	\$205.04
	\$166,044.80	\$0.00	\$0.00	\$0.00	\$109.17	\$166,153.97

Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 02/29/2024

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Description	Current	Over 30	Over 60	Over 90	Balance
6980002016 - Jerry & Linda Moore Owner					Last Payment: \$2,079.79 on 12/28/2023
Total:	\$0.00	\$0.20	\$0.00	\$0.00	\$0.20

6980002024 - Thomas Pruett & Joan Pruett Owner					Last Payment: \$2,079.99 on 02/20/2024
Total:	\$31.20	\$0.00	\$0.00	\$0.00	\$31.20

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Cross Creek of Fort Myers Villas I Condominium Associator	\$31.20	\$0.20	\$0.00	\$0.00	\$31.40

Description	Total
Assessment Fee (Delinquent Interest) 2024	\$31.20
Assessment Fee 2024	\$0.20
AR Total:	\$31.40

PrePaid Homeowner List

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 2/29/2024

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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
2/1/2024 - 2/29/2024

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Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
02/01/2024	2090	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$360.00
02/08/2024	2091	DBPR Invoice #: PR1S005619 50-5060-00 2024 Division Fees	\$96.00
02/08/2024	2092	D & D Association Services, LLC Invoice #: JAN 50-5020-00 January Office Expenses	\$59.27
02/08/2024	2093	Down To Earth Landscape & Irrigation, LLC Invoice #: 181440 55-5300-00 February Lawn Maintenance	\$1,994.49
02/14/2024	2094	Foster Irrigation Inc. Invoice #: 2012279-1 55-5320-00 January Irrigation Maint/Repairs Invoice #: 2012313-1 55-5320-00 1/22 Irrigation Maint/Repairs	\$960.05
02/20/2024	2095	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 1/12-2/14	\$60.74
02/28/2024	2097	Down To Earth Landscape & Irrigation, LLC Invoice #: 183250 55-5310-00 Tree removal/replace/sod/mulch	\$1,290.00
		Account Totals	\$4,820.55
		# Checks:	7
		Association Totals	\$4,820.55
		# Checks:	7



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc

As Of 2/29/2024

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$54.29	\$0.00	\$0.00	\$0.00	\$54.29
Foster Irrigation Inc.	\$570.00	\$0.00	\$0.00	\$0.00	\$570.00
Totals:	\$624.29	\$0.00	\$0.00	\$0.00	\$624.29

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc

Accts: All Dates: 2/1/2024 - 2/29/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$275,403.56	\$2,123.64	\$4,820.55	\$272,706.65
Date	GL Ref #	Debit	Credit	Description	
02/01/2024	190665	\$ -	\$ 360.00	Cash Operating - Valley; D & D Association Services, LLC Chk # 2090 Inv: D & D Association Services, LLC	
02/08/2024	192965	-	96.00	Cash Operating - Valley Inv # PR1S005619; DBPR Chk # 2091 Inv: PR1S005619 DBPR	
02/08/2024	192967	-	59.27	Cash Operating - Valley Inv # JAN; D & D Association Services, LLC Chk # 2092 Inv: JAN D & D Association Services, LLC	
02/08/2024	192969	-	1,994.49	Cash Operating - Valley Inv # 181440; Down To Earth Landscape & Irrigation, LLC Chk # 2093 Inv: 181440 Down To Earth Landscape & Irrigation, LLC	
02/14/2024	193753	-	547.50	Cash Operating - Valley Inv # 2012279-1; Foster Irrigation Inc. Chk # 2094 Inv: 2012279-1 Foster Irrigation Inc.	
02/14/2024	193753	-	412.55	Cash Operating - Valley Inv # 2012313-1; Foster Irrigation Inc. Chk # 2094 Inv: 2012313-1 Foster Irrigation Inc.	
02/20/2024	194614	2,079.99	-	Deposit from batch 13275	
02/20/2024	194931	-	60.74	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 2095 Inv: 79003-39404 FPL	
02/28/2024	196102	-	1,290.00	Cash Operating - Valley Inv # 183250; Down To Earth Landscape & Irrigation, LLC Chk # 2097 Inv: 183250 Down To Earth Landscape & Irrigation, LLC	
02/29/2024	196379	43.65	-	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	2,080.19	31.20	2,079.99	31.40
Date	GL Ref #	Debit	Credit	Description	
02/11/2024	194478	\$ 31.20	\$ -	Assessment Fee - Batch 13223	
02/20/2024	194614	-	2,079.99	Deposit from batch 13275	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	16,645.07	-	7,968.83	8,676.24
Date	GL Ref #	Debit	Credit	Description	
02/29/2024	196244	\$ -	\$ 7,968.83	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	10,704.00	-	5,352.00	5,352.00
Date	GL Ref #	Debit	Credit	Description	
02/01/2024	191061	\$ -	\$ 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	37,355.83	103.74	-	37,459.57
Date	GL Ref #	Debit	Credit	Description	
02/29/2024	196405	\$ 103.74	\$ -	Interest	
12-1006-00	Cash Reserve - AMB 1013	68,403.82	5.43	-	68,409.25
Date	GL Ref #	Debit	Credit	Description	
02/29/2024	196313	\$ 5.43	\$ -	Interest	
12-1008-00	CD-Valley(0201)-6/17/26-.345%	60,285.15	-	-	60,285.15
Date	GL Ref #	Debit	Credit	Description	
20-2000-00	Accounts Payable	(1,019.32)	4,820.55	4,425.52	(624.29)
Date	GL Ref #	Debit	Credit	Description	
02/01/2024	190245	\$ -	\$ 360.00	Accounts Payable Inv: D & D Association Services, LLC	
02/01/2024	190665	360.00	-	Accounts Payable; D & D Association Services, LLC Chk # 2090 Inv: D & D Association Services, LLC	
02/06/2024	192348	-	96.00	Accounts Payable Inv # PR1S005619 Inv: PR1S005619 DBPR	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
02/06/2024	192350 \$ - \$ 1,994.49	Accounts Payable Inv # 181440 Inv: 181440 Down To Earth Landscape & Irrigation, LLC			
02/08/2024	192965 96.00 -	Accounts Payable Inv # PR1S005619; DBPR Chk # 2091 Inv: PR1S005619 DBPR			
02/08/2024	192967 59.27 -	Accounts Payable Inv # JAN; D & D Association Services, LLC Chk # 2092 Inv: JAN D & D Association Services, LLC			
02/08/2024	192969 1,994.49 -	Accounts Payable Inv # 181440; Down To Earth Landscape & Irrigation, LLC Chk # 2093 Inv: 181440 Down To Earth Landscape & Irrigation, LLC			
02/14/2024	193753 547.50 -	Accounts Payable Inv # 2012279-1; Foster Irrigation Inc. Chk # 2094 Inv: 2012279-1 Foster Irrigation Inc.			
02/14/2024	193753 412.55 -	Accounts Payable Inv # 2012313-1; Foster Irrigation Inc. Chk # 2094 Inv: 2012313-1 Foster Irrigation Inc.			
02/19/2024	194602 - 60.74	Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL			
02/20/2024	194931 60.74 -	Accounts Payable Inv # 79003-39404; FPL Chk # 2095 Inv: 79003-39404 FPL			
02/28/2024	195547 - 1,290.00	Accounts Payable Inv # 183250 Inv: 183250 Down To Earth Landscape & Irrigation, LLC			
02/28/2024	196102 1,290.00 -	Accounts Payable Inv # 183250; Down To Earth Landscape & Irrigation, LLC Chk # 2097 Inv: 183250 Down To Earth Landscape & Irrigation, LLC			
02/29/2024	197296 - 54.29	Accounts Payable Inv # FEB Inv: FEB D & D Association Services, LLC			
02/29/2024	198602 - 570.00	Accounts Payable Inv # 2012333-2 Inv: 2012333-2 Foster Irrigation Inc.			
20-2020-00	Prepaid Owner Fees	(75.00)	-	-	(75.00)
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	
02/01/2024	191059	\$ 16,639.92	\$ -	Assessments	
20-2041-00	Defer Insurance Claim-Hurricane	(257,625.00)	-	-	(257,625.00)
Date	GL Ref #	Debit	Credit	Description	
30-2500-00	General Reserves	(421.04)	-	-	(421.04)
Date	GL Ref #	Debit	Credit	Description	
30-2510-00	Roof Replacement	392.02	-	-	392.02
Date	GL Ref #	Debit	Credit	Description	
30-2520-00	Exterior Painting & Roof Cleaning	(20,688.26)	-	-	(20,688.26)
Date	GL Ref #	Debit	Credit	Description	
30-2530-00	Paving & Sealing	(48,906.99)	-	-	(48,906.99)
Date	GL Ref #	Debit	Credit	Description	
30-2535-00	Irrigation System	(70,784.31)	-	-	(70,784.31)
Date	GL Ref #	Debit	Credit	Description	
30-2540-00	Landscape Enhancements	(7,638.37)	-	-	(7,638.37)
Date	GL Ref #	Debit	Credit	Description	
30-2560-00	Street Light Maintenance (Solar Batteries)	(2,347.42)	-	-	(2,347.42)
Date	GL Ref #	Debit	Credit	Description	
30-2570-00	Legal Costs	(4,432.46)	-	-	(4,432.46)
Date	GL Ref #	Debit	Credit	Description	
30-2580-00	Insurance Deductible	(11,122.10)	-	-	(11,122.10)
Date	GL Ref #	Debit	Credit	Description	
30-2990-00	Interest	(95.87)	-	109.17	(205.04)
Date	GL Ref #	Debit	Credit	Description	
02/29/2024	196313	\$ -	\$ 5.43	Interest	
02/29/2024	196405	-	103.74	Interest	

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
31-3080-00	Prior Year Fund Balance	(\$22,956.81)	\$-	\$-	(\$22,956.81)
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Fees	(16,639.92)	-	16,639.92	(33,279.84)
Date	GL Ref #	Debit	Credit	Description	
02/01/2024	191059	\$ -	\$ 16,639.92	Assessments	
40-4040-00	Interest Income	(93.27)	-	43.65	(136.92)
Date	GL Ref #	Debit	Credit	Description	
02/29/2024	196379	\$ -	\$ 43.65	Interest	
40-4050-00	Late Fees/Interest	-	-	31.20	(31.20)
Date	GL Ref #	Debit	Credit	Description	
02/11/2024	194478	\$ -	\$ 31.20	Assessment Fee - Batch 13223	
40-4090-00	Insurance Claim-Hurricane	(576,800.00)	-	-	(576,800.00)
Date	GL Ref #	Debit	Credit	Description	
50-5000-00	Management Contract	360.00	360.00	-	720.00
Date	GL Ref #	Debit	Credit	Description	
02/01/2024	190245	\$ 360.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	59.27	54.29	-	113.56
Date	GL Ref #	Debit	Credit	Description	
02/29/2024	197296	\$ 54.29	\$ -	FEB Office Expenses Inv: FEB D & D Association Services, LLC	
50-5060-00	Division Fees, Tax Prep, Corporate Fee	-	96.00	-	96.00
Date	GL Ref #	Debit	Credit	Description	
02/06/2024	192348	\$ 96.00	\$ -	2024 Division Fees Inv: PR1S005619 DBPR	
50-5080-00	Master Fees	5,352.00	5,352.00	-	10,704.00
Date	GL Ref #	Debit	Credit	Description	
02/01/2024	191061	\$ 5,352.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	7,968.83	7,968.83	-	15,937.66
Date	GL Ref #	Debit	Credit	Description	
02/29/2024	196244	\$ 7,968.83	\$ -	Monthly Insurance Write Off	
55-5280-00	Hurricane Expense	576,800.00	-	-	576,800.00
Date	GL Ref #	Debit	Credit	Description	
55-5300-00	Lawn Contract/Fertilization	1,994.49	1,994.49	-	3,988.98
Date	GL Ref #	Debit	Credit	Description	
02/06/2024	192350	\$ 1,994.49	\$ -	February Lawn Maintenance Inv: 181440 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	
02/28/2024	195547	\$ 1,290.00	\$ -	Tree removal/replace/sod/mulch Inv: 183250 Down To Earth Landscape & Irrigation, LLC	
55-5320-00	Sprinkler Repair & Maintenance	960.05	570.00	-	1,530.05
Date	GL Ref #	Debit	Credit	Description	
02/29/2024	198602	\$ 570.00	\$ -	February Irrigation Maint/Repairs Inv: 2012333-2 Foster Irrigation Inc.	
55-5350-00	Pest Control-Interior	330.00	-	-	330.00
Date	GL Ref #	Debit	Credit	Description	
60-5100-00	Sprinkler Electric	61.29	60.74	-	122.03
Date	GL Ref #	Debit	Credit	Description	
02/19/2024	194602	\$ 60.74	\$ -	13426 Well Electric 1/12-2/14 Inv: 79003-39404 FPL	
99-5710-00	Reserve Funding	6,064.71	-	-	6,064.71
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
	Totals:	\$0.00	\$41,470.83	\$41,470.83	\$0.00



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Operating-Valley (End: 02/29/2024)

Date: 3/14/2024
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Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
02/28/2024		Down To Earth Landscape & Irrigation, LLC		2097	(\$1,290.00)
Total Uncleared					(\$1,290.00)

Operating-Valley Summary	
Ending Account Balance:	\$ 272,706.65
Uncleared Items:	(\$1,290.00)
Adjusted Balance:	\$ 273,996.65
Bank Ending Balance:	\$ 273,996.65
Difference:	\$-



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association , Inc

Reserve-Valley (End: 02/29/2024)

Date:3/14/2024

Time:3:08 pm

Page:2

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

Reserve-Valley Summary					
Ending Account Balance:					\$ 37,459.57
Uncleared Items:					\$-
Adjusted Balance:					\$ 37,459.57
Bank Ending Balance:					\$ 37,459.57
Difference:					\$-



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Cash Reserve - AMB (End: 02/29/2024)

Date: 3/14/2024
Time: 3:08 pm
Page: 3

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

Cash Reserve - AMB Summary					
Ending Account Balance:					\$ 68,409.25
Uncleared Items:					\$-
Adjusted Balance:					\$ 68,409.25
Bank Ending Balance:					\$ 68,409.25
Difference:					\$-

9276925

Date 2/29/2024 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	2/01/24 thru 2/29/24
Previous Balancing	68,403.82	Number of Days in this Statement	29
Deposits	.00	Average Ledger	68,403.82
Checks/Debits	.00	Average Collected	68,403.82
Service Charges	.00	Interest Earned	5.43
Interest Paid	5.43	Annual Percentage Yield Earned	0.10%
Current Balance	68,409.25	2024 Interest Paid	11.24

Deposits and Other Credits

Date	Description	Amount
2/29	Interest Deposit	5.43

Daily Balance Summary

Date	Balance	Date	Balance
2/01	68,403.82	2/29	68,409.25

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:

January 31, 2024
February 29, 2024
1 of 4

1 M0656BLK030124124013 11 000000000 1711 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: 02/01/24 - 02/29/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$280,810.30		\$2,123.64		\$8,937.29		\$273,996.65

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$280,810.30
02/06	ACH DEBIT FIRST INSURANCE INSURANCE 240206 900-98915309	-\$5,076.74		\$275,733.56
02/06	CHECK 2089	-\$330.00		\$275,403.56
02/13	CHECK 2093	-\$1,994.49		\$273,409.07
02/15	CHECK 2092	-\$59.27		\$273,349.80
02/15	CHECK 2090	-\$360.00		\$272,989.80
02/16	CHECK 2091	-\$96.00		\$272,893.80
02/20	LOCK BOX DEPOSIT		\$2,079.99	\$274,973.79
02/27	CHECK 2095	-\$60.74		\$274,913.05
02/27	CHECK 2094	-\$960.05		\$273,953.00
02/29	INTEREST CREDIT		\$43.65	\$273,996.65
Ending Balance				\$273,996.65

CHECKS IN ORDER



Date	Number	Amount	Date	Number	Amount
02/06	2089	\$330.00	02/13	2093	\$1,994.49
02/15	2090	\$360.00	02/27	2094	\$960.05
02/16	2091	\$96.00	02/27	2095	\$60.74
02/15	2092	\$59.27			

(*) 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
02/29/2024
2 of 4

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$275,443.00	Annual % Yield Earned	0.20%
Year-to-Date Interest Paid	\$136.92	Interest Paid	\$43.65

1711 0006898 0002-0004 43037267 1711





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

Account Number:
Statement Date:
Page :

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02/29/2024
3 of 4

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: 2089

PAY Three Hundred Thirty And 00/100 Dollars

DATE 01/31/2024

AMOUNT ****\$330.00

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

Memo: 125 Pest Control

Authorized Signatures

⑈000002089⑈ ⑆021201383⑆43037267⑈ ⑆0000033000⑈

02/06/2024 # 2089 \$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: 2093

PAY One Thousand, Nine Hundred Ninety-Four And 49/100 Dollars

DATE 02/08/2024

AMOUNT ****\$1,994.49

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

Memo: February Lawn Maintenance

Authorized Signatures

⑈000002093⑈ ⑆021201383⑆43037267⑈ ⑆0000199449⑈

02/13/2024 # 2093 \$1,994.49

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: 2090

PAY Three Hundred Sixty And 00/100 Dollars

DATE 02/01/2024

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

⑈000002090⑈ ⑆021201383⑆43037267⑈ ⑆0000036000⑈

02/15/2024 # 2090 \$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: 2094

PAY Nine Hundred Sixty And 05/100 Dollars

DATE 02/14/2024

AMOUNT ****\$960.05

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

Memo: Multiple Invoices

Authorized Signatures

⑈000002094⑈ ⑆021201383⑆43037267⑈ ⑆0000096005⑈

02/27/2024 # 2094 \$960.05

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: 2091

PAY Ninety-Six And 00/100 Dollars

DATE 02/08/2024

AMOUNT ****\$96.00

TO THE ORDER OF DBPR
2301 Blair Stone Rd
Tallahassee, FL 32301-0783

Memo: 2024 Division Fees

Authorized Signatures

⑈000002091⑈ ⑆021201383⑆43037267⑈ ⑆0000009600⑈

02/16/2024 # 2091 \$96.00

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: 2095

PAY Sixty And 74/100 Dollars

DATE 02/20/2024

AMOUNT ****\$60.74

TO THE ORDER OF FPL
General Mail Facility
Miami, FL 33188

Memo: 13426 Well Electric 1/12-2/14

Authorized Signatures

⑈000002095⑈ ⑆021201383⑆43037267⑈ ⑆0000006074⑈

02/27/2024 # 2095 \$60.74

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: 2092

PAY Fifty-Nine And 27/100 Dollars

DATE 02/08/2024

AMOUNT ****\$59.27

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

Memo: January Office Expenses

Authorized Signatures

⑈000002092⑈ ⑆021201383⑆43037267⑈ ⑆0000005927⑈

02/15/2024 # 2092 \$59.27





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

Account Number:
Statement Date:
Page :

43037267
02/29/2024
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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.





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

Last Statement:
Statement Ending:
Page:

January 31, 2024
February 29, 2024
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1 M0656BLK030124124013 93 000000000 2893 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: 02/01/24 - 02/29/24

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$37,355.83		\$103.74		\$0.00		\$37,459.57

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$37,355.83
02/29	INTEREST CREDIT		\$103.74	\$37,459.57
Ending Balance				\$37,459.57

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$37,355.00	Annual % Yield Earned	3.56%
Year-to-Date Interest Paid	\$193.80	Interest Paid	\$103.74





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

Account Number:

54758645

Statement Date:

02/29/2024

Page :

2 of 2

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.





AMERICAN MOMENTUM BANK

4830 W. Kennedy Blvd., Suite 200, Tampa, FL 33609
866-530-2265

Customer Security Awareness

Date 2/29/24 Page 1
Primary Account Acct Ending 2856
Enclosures

Cross Creek of Fort Myers Villas I Condo
Operating 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
Operating Account

Association Checking		Number of Enclosures	0
Account Number	Acct Ending 2856	Statement Dates	2/01/24 thru 2/29/24
Previous Balancing	1,978.70	Number of Days in this Statement	29
Deposits	.00	Average Ledger	1,978.70
Checks/Debits	.00	Average Collected	1,978.70
Service Charges	.00		
Interest Paid	.00		
Current Balance	1,978.70		

DAI LY BALANCE SUMMARY

Date	Balance
2/01	1,978.70

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

RECONCILIATION INSTRUCTIONS

Date _____

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 ➡			

Reconcile your statement in the space provided below.

To change your contact information such as address, phone number or e-mail address, please call 866-530-2265 or write to us on the address provided on the front of this statement.

In Case of Errors or Questions About Your Account Statement

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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will 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.

In case of errors or questions about your electronic transfers, (e.g., ATM, point-of-sale, direct deposits or withdrawal transactions) please contact us at the telephone number or address on this statement within 60 days of the statement on which the problem first appeared. Please provide us with your name and account number, describe the transaction you are unsure about (date/place/type, amount), and explain your concern.

We will investigate and correct any error promptly. For consumer accounts used primarily for personal, family or household purposes, we will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® POS) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. For new accounts, we may take up to 20 business days (5 business days for Visa® POS) to credit your account for the amount you think is in error. If we request you put your complaint in writing and we do not receive it within 10 business days, we may not credit your account. For other accounts, we investigate, and we find we have made an error, we will credit your account at the conclusion of our investigation.

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.