

Balance Sheet - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc End Date: 11/30/2024 Date: Time: 12/16/2024

Time: 9:03 am

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Assets

10-1001-00 Cash Operating - Valley	Operating Assets		
10-1002-00 Cash Operating - AMB 2856 1,978.70 10-1012-00 Accounts Receivable-Other 1,627.00 10-1020-00 Prepaid Expenses 6,276.69 10-1030-00 Prepaid Expenses 5,352.00 10-1035-00 Petty Cash 100.00 Total Oberatina Assets:		\$29,843.03	
10-1020-00 Prepaid Insurance 6,276.69 10-1030-00 Prepaid Expenses 5,352.00 10-1035-00 Petty Cash 100.00 Total Operating Assets: \$45,177.42 Cash Reserves 12-1005-00 Cash Reserve - Valley 40,142.20 12-1006-00 Cash Reserve - AMB 1013 8,120.01 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: \$213,724.78		1,978.70	
10-1030-00 Prepaid Expenses 5,352.00 10-1035-00 Petty Cash 100.00 Total Operating Assets:	10-1012-00 Accounts Receivable-Other	1,627.00	
10-1035-00 Petty Cash 100.00	10-1020-00 Prepaid Insurance	6,276.69	
Total Operatina Assets: \$45,177.42	10-1030-00 Prepaid Expenses	5,352.00	
Cash Reserves 40,142.20 12-1005-00 Cash Reserve - AMB 1013 8,120.01 12-1008-00 CD-Valley(0201)-6/17/26345% 60,285.15 12-1009-00 Due from Operating 60,000.00 Total Cash Reserves: \$168,547.36 Total Assets: \$213,724.78 Liabilities & Equity \$213,724.78 Current Liabilities 60,000.00 20-2000-00 Accounts Payable 686.27 20-2010-00 Due to Reserves 60,000.00 20-2020-00 Prepaid Owner Fees 2,129.99 20-2020-00 Deferred Income 16,639.92 Total Current Liabilities: \$79,456.18 Reserves 421.04 30-2500-00 Deferred Income 16,639.92 Total Current Liabilities: \$79,456.18 Reserves 42.104 30-2500-00 Deferred Income 15,685.36 30-2500-00 General Reserves 42.104 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paving & Sealing 49,375.68 30-2530-00 Injugation System 74,354.19 30-2550-00 Injugation System 74,354.19 30-2570-00 Legal Costs 4,859.96	10-1035-00 Petty Cash	100.00	
12-1005-00 Cash Reserve - Valley 40,142.20 12-1006-00 Cash Reserve - AMB 1013 8,120.01 12-1008-00 CD-Valley(0201)-6/17/26345% 60,285.15 12-1009-00 Due from Operating 60,000.00 Total Cash Reserves: \$168,547.36 \$213,724.78 Liabilities & Equity Current Liabilities 20-2000-00 Accounts Payable 686.27 20-2010-00 Due to Reserves 60,000.00 20-2020-00 Prepaid Owner Fees 2,129.99 20-2040-00 Deferred Income 16,639.92 579,456.18 Reserves 30-2500-00 General Reserves 421.04 30-2510-00 Roof Replacement 5,585.36 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paving & Sealing 49,375.68 30-2530-00 Paving & Sealing 49,375.68 30-2530-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2590-00 Interest Light Maintenance (Solar Batteries) 2,579.57 30-2500-00 Interest Light Maintenance (Solar Batteries) 30-2560-00 Interest Light Maintenance (Solar Batteries) 2,579.57 30-2500-00 Interest Light Maintenance (Solar Batteries) 30-2560-00 Interest Light Maintenance (Solar Batteries) 2,579.57 30-2500-00 Interest Light Maintenance (Solar Batteries) 31-3080-00 Prior Year Fund Balance 22,956.81	Total Operating Assets:		\$45,177.42
12-1006-00 Cash Reserve - AMB 1013 8,120.01 12-1008-00 CD-Valley(0201)-6/17/26345% 60,285.15 12-1009-00 Due from Operating 60,000.00 Total Cash Reserves: \$168,547.36 Total Assets: Liabilities & Equity Current Liabilities 20-2000-00 Accounts Payable 686.27 20-2010-00 Due to Reserves 60,000.00 20-2010-00 Prepaid Owner Fees 2,129.99 20-2040-00 Deferred Income 16,639.92 Total Current Liabilities: \$79,456.18 Reserves 30-2500-00 General Reserves 421.04 30-2500-00 Roof Replacement 5,585.36 30-2530-00 Paving & Sealing 49,375.68 30-2530-00 Paving & Sealing 49,375.68 30-2530-00 Irrigation System 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2570-00 Legal Costs 4,859.96 30-2570-00 Insurance Deductible 11,827.73 30-2590-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36	Cash Reserves		
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12-1009-00 Due from Operating 50,000.00 Total Cash Reserves: \$168,547.36 Total Assets: \$213,724.78 Liabilities & Equity Current Liabilities 20-2000-00 Accounts Payable 686.27 20-2010-00 Due to Reserves 60,000.00 20-2020-00 Prepaid Owner Fees 2,129.99 20-2040-00 Deferred Income 16,639.92 Total Current Liabilities: \$79,456.18 Reserves 30-2500-00 General Reserves 421.04 30-2510-00 Roof Replacement 5,585.36 30-2530-00 Paying & Sealing 49,375.68 30-2530-00 Paying & Sealing 49,375.68 30-2530-00 Landscape Enhancements 8,733.70 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity 31-3080-00 Prior Year Fund Balance 22,956.81 Total Equity Net Income Gain / Loss (57,235.57) (\$57,235.57)	12-1006-00 Cash Reserve - AMB 1013		
Total Cash Reserves: \$168,547.36 Total Assets: \$213,724.78 Liabilities & Equity Current Liabilities 20-2000-00 Accounts Payable 686.27 20-2010-00 Due to Reserves 60,000.00 20-2020-00 Prepaid Owner Fees 2,129.99 20-2040-00 Deferred Income 16,639.92 Total Current Liabilities: \$79,456.18 Reserves 30-2500-00 General Reserves 421.04 30-2510-00 Roof Replacement 5,585.36 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paving & Sealing 49,375.68 30-2530-00 Paving & Sealing 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Liabilities \$213,724.78 \$168,547.36 \$22,956.81 Net Income Gain / Loss (57,235.57)	12-1008-00 CD-Valley(0201)-6/17/26345%		
Total Assets: \$213,724.78	12-1009-00 Due from Operating	60,000.00	
Liabilities & Equity Current Liabilities 686.27 20-2000-00 Accounts Payable 686.27 20-2010-00 Due to Reserves 60,000.00 20-2020-00 Prepaid Owner Fees 2,129.99 20-2040-00 Deferred Income 16,639.92 Total Current Liabilities: \$79,456.18 Reserves 421.04 30-2500-00 General Reserves 421.04 30-2510-00 Roof Replacement 5,585.36 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paying & Sealing 49,375.68 30-2530-00 Irrigation System 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-290-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity \$2,956.81 Total Equity: \$22,956.81 Net Income Gain / Loss (57,235.57)	Total Cash Reserves:		\$168,547.36
Current Liabilities 686.27 20-2000-00 Accounts Payable 686.27 20-2010-00 Due to Reserves 60,000.00 20-2020-00 Prepaid Owner Fees 2,129.99 20-2040-00 Deferred Income 16,639.92 Total Current Liabilities: \$79,456.18 Reserves 421.04 30-2500-00 General Reserves 421.04 30-2510-00 Roof Replacement 5,585.36 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paving & Sealing 49,375.68 30-2535-00 Irrigation System 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity \$22,956.81 Total Equity: \$22,956.81 Net Income Gain / Loss (57,235.57)	Total Assets:		\$213,724.78
20-2000-00 Accounts Payable 686.27 20-2010-00 Due to Reserves 60,000.00 20-2020-00 Prepaid Owner Fees 2,129.99 20-2040-00 Deferred Income 16,639.92 Total Current Liabilities: \$79,456.18 Reserves 421.04 30-2500-00 General Reserves 421.04 30-2510-00 Roof Replacement 5,585.36 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paving & Sealing 49,375.68 30-2530-00 Irrigation System 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity 31-3080-00 Prior Year Fund Balance 22,956.81 Net Income Gain / Loss (57,235.57)	Liabilities & Equity	=	
20-2010-00 Due to Reserves 60,000.00 20-2020-00 Prepaid Owner Fees 2,129.99 20-2040-00 Deferred Income 16,639.92 Total Current Liabilities: \$79,456.18 Reserves 30-2500-00 General Reserves 421.04 30-2510-00 Roof Replacement 5,585.36 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paving & Sealing 49,375.68 30-2535-00 Irrigation System 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity 31-3080-00 Prior Year Fund Balance 22,956.81 Net Income Gain / Loss (57,235.57)	Current Liabilities		
20-2010-00 Due to Reserves 20-2020-00 Prepaid Owner Fees 2,129.99 20-2040-00 Deferred Income 16,639.92 Total Current Liabilities: Reserves 30-2500-00 General Reserves 30-2500-00 Roof Replacement 30-2510-00 Roof Replacement 30-2520-00 Exterior Painting & Roof Cleaning 30-2530-00 Paving & Sealing 30-2530-00 Irrigation System 30-2530-00 Irrigation System 30-2540-00 Landscape Enhancements 30-2540-00 Legal Costs 30-2570-00 Legal Costs 30-2580-00 Insurance Deductible 30-2580-00 Interest 11,827.73 30-2990-00 Interest Total Reserves: Equity 31-3080-00 Prior Year Fund Balance Net Income Gain / Loss (\$57,235.57) (\$57,235.57)	20-2000-00 Accounts Payable	686.27	
20-2040-00 Deferred Income 16,639.92 Total Current Liabilities: \$79,456.18 Reserves 421.04 30-2500-00 General Reserves 421.04 30-2510-00 Roof Replacement 5,585.36 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paving & Sealing 49,375.68 30-2535-00 Irrigation System 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity \$1-3080-00 Prior Year Fund Balance 22,956.81 Total Equity: \$22,956.81 Net Income Gain / Loss (57,235.57) (\$57,235.57)		60,000.00	
Total Current Liabilities: \$79,456.18 Reserves 30-2500-00 General Reserves 421.04 30-2510-00 Roof Replacement 5,585.36 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paving & Sealing 49,375.68 30-2535-00 Irrigation System 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity \$22,956.81 Total Equity: \$22,956.81 Net Income Gain / Loss (57,235.57)	20-2020-00 Prepaid Owner Fees	2,129.99	
Reserves 30-2500-00 General Reserves 421.04 30-2510-00 Roof Replacement 5,585.36 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paving & Sealing 49,375.68 30-2535-00 Irrigation System 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity 31-3080-00 Prior Year Fund Balance 22,956.81 Total Equity: \$22,956.81 Net Income Gain / Loss (57,235.57)	20-2040-00 Deferred Income	16,639.92	
30-2500-00 General Reserves 421.04 30-2510-00 Roof Replacement 5,585.36 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paving & Sealing 49,375.68 30-2535-00 Irrigation System 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity \$13-3080-00 Prior Year Fund Balance 22,956.81 Net Income Gain / Loss (57,235.57)	Total Current Liabilities:		\$79,456.18
30-2510-00 Roof Replacement 5,585.36 30-2520-00 Exterior Painting & Roof Cleaning 9,793.39 30-2530-00 Paving & Sealing 49,375.68 30-2535-00 Irrigation System 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity 31-3080-00 Prior Year Fund Balance 22,956.81 Net Income Gain / Loss (57,235.57)	Reserves		
30-2520-00 Exterior Painting & Roof Cleaning 30-2530-00 Paving & Sealing 49,375.68 30-2535-00 Irrigation System 74,354.19 30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: Equity 31-3080-00 Prior Year Fund Balance Net Income Gain / Loss (\$57,235.57) (\$57,235.57)	30-2500-00 General Reserves	421.04	
30-2530-00 Paving & Sealing 30-2535-00 Irrigation System 30-2540-00 Landscape Enhancements 30-2560-00 Street Light Maintenance (Solar Batteries) 30-2570-00 Legal Costs 30-2580-00 Insurance Deductible 30-2990-00 Interest Total Reserves: Equity 31-3080-00 Prior Year Fund Balance Net Income Gain / Loss 49,375.68 49,375.68 47,354.19 48,733.70 2,579.57 4,859.96 48,59.96 4	30-2510-00 Roof Replacement	5,585.36	
30-2535-00 Irrigation System 30-2540-00 Landscape Enhancements 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 30-2580-00 Insurance Deductible 30-2580-00 Interest 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: Equity 31-3080-00 Prior Year Fund Balance 10tal Equity: Net Income Gain / Loss 174,354.19 8,733.70 12,579.57 13,0859.96 11,827.73 1,016.74 1,	30-2520-00 Exterior Painting & Roof Cleaning	9,793.39	
30-2540-00 Landscape Enhancements 8,733.70 30-2560-00 Street Light Maintenance (Solar Batteries) 2,579.57 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity 31-3080-00 Prior Year Fund Balance 22,956.81 Total Equity: \$22,956.81	30-2530-00 Paving & Sealing	49,375.68	
30-2560-00 Street Light Maintenance (Solar Batteries) 30-2570-00 Legal Costs 4,859.96 30-2580-00 Insurance Deductible 30-2990-00 Interest Total Reserves: Equity 31-3080-00 Prior Year Fund Balance Net Income Gain / Loss (\$57,235.57) (\$57,235.57)	30-2535-00 Irrigation System	74,354.19	
30-2570-00 Legal Costs	30-2540-00 Landscape Enhancements	8,733.70	
30-2580-00 Insurance Deductible 11,827.73 30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity 2 31-3080-00 Prior Year Fund Balance 22,956.81 Total Equitv: \$22,956.81 Net Income Gain / Loss (57,235.57)	30-2560-00 Street Light Maintenance (Solar Batteries)	2,579.57	
30-2990-00 Interest 1,016.74 Total Reserves: \$168,547.36 Equity 31-3080-00 Prior Year Fund Balance 22,956.81 Total Equity: \$22,956.81 Net Income Gain / Loss (57,235.57)	30-2570-00 Legal Costs		
Total Reserves: \$168,547.36 Equity 31-3080-00 Prior Year Fund Balance 22,956.81 Total Equity: \$22,956.81 Net Income Gain / Loss (57,235.57) (\$57,235.57)	30-2580-00 Insurance Deductible		
Equity 31-3080-00 Prior Year Fund Balance Total Equity: Net Income Gain / Loss (\$57,235.57) (\$57,235.57)	30-2990-00 Interest	1,016.74	
31-3080-00 Prior Year Fund Balance 22,956.81 Total Equity: \$22,956.81 Net Income Gain / Loss (57,235.57) (\$57,235.57)			\$168,547.36
Total Equity: \$22,956.81 Net Income Gain / Loss (57,235.57) (\$57,235.57)			
Net Income Gain / Loss (57,235.57) (\$57,235.57)	31-3080-00 Prior Year Fund Balance	22,956.81	
(\$57,235.57)	Total Equity:		\$22,956.81
	Net Income Gain / Loss	(57,235.57)	
Total Liabilities & Equity: \$213,724.78			(\$57,235.57)
	Total Liabilities & Equity:	_	\$213,724.78



Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association , Inc 11/30/2024

Date: Time: 12/16/2024 9:03 am

	Current Period	rrent Period Year-to-date				Annual		
Actual	Budget	Variance	Actual	Budget	Variance	Budget		
\$16,639.92	\$16,639.92	\$-	\$183,039.12	\$183,039.12	\$-	\$199,679.08		
1.48	- ·	1.48	215.33	_	215.33	-		
-	-	-	31.20	_	31.20	-		
-	-	-	160.00	-	160.00	-		
-	-	-	834,425.00	_	834,425.00	-		
\$16,641.40	\$16,639.92	\$1.48	\$1,017,870.65	\$183,039.12	\$834,831.53	\$199,679.08		
\$16,641.40	\$16,639.92	\$1.48	\$1,017,870.65	\$183,039.12	\$834,831.53	\$199,679.08		
360.00	360.00	-	3,960.00	3,960.00	-	4,320.00		
121.27	100.00	(21.27)	643.82	1,100.00	456.18	1,200.00		
-	-	-	44.00	-	(44.00)	-		
352.00	16.67	(335.33)	352.00	183.37	(168.63)	200.00		
-	21.77	21.77	357.25	239.47	(117.78)	261.25		
5,352.00	5,352.00	-	58,872.00	58,872.00	-	64,224.00		
\$6,185.27	\$5,850.44	(\$334.83)	\$64,229.07	\$64,354.84	\$125.77	\$70,205.25		
4,245.46	5,217.50	972.04	65,316.88	57,392.50	(7,924.38)	62,610.00		
-	25.42	25.42	305.00	279.62	(25.38)	305.00		
\$4,245.46	\$5,242.92	\$997.46	\$65,621.88	\$57,672.12	(\$7,949.76)	\$62,915.00		
350.00	83.33	(266.67)	350.00	916.63	566.63	1,000.00		
-	41.67	41.67	-	458.37	458.37	500.00		
-	-	-	890,400.00	-	(890,400.00)	-		
-	-	-	450.00	-	(450.00)	-		
-	2,200.00	2,200.00	20,313.65	24,200.00	3,886.35	26,400.00		
-	166.67	166.67	-	1,833.37	1,833.37	2,000.00		
-	166.67	166.67	2,140.00	1,833.37	(306.63)	2,000.00		
215.00	600.00	385.00	5,363.75	6,600.00	1,236.25	7,200.00		
-	166.67	166.67	1,320.00	1,833.37	513.37	2,000.00		
\$565.00	\$3,425.01	\$2,860.01	\$920,337.40	\$37,675.11	(\$882,662.29)	\$41,100.00		
54.11	100.00	45.89	659.03	1,100.00	440.97	1,200.00		
\$54.11	\$100.00	\$45.89	\$659.03	\$1,100.00	\$440.97	\$1,200.00		
-	2,021.57	2,021.57	24,258.84	22,237.27	(2,021.57)	24,258.83		
\$-	\$2,021.57	\$2,021.57	\$24,258.84	\$22,237.27	(\$2,021.57)	\$24,258.83		
\$11,049.84	\$16,639.94	\$5,590.10	\$1,075,106.22	\$183,039.34	(\$892,066.88)	\$199,679.08		
\$5,591.56	(\$0.02)	\$5,591.58	(\$57,235.57)	(\$0.22)	(\$57,235.35)	\$0.00		
	\$16,639.92 1.48 \$16,641.40 \$16,641.40 \$16,641.40 360.00 121.27 - 352.00 - 5,352.00 \$6,185.27 4,245.46 - \$4,245.46 350.00 215.00 - \$565.00 54.11 \$54.11 - \$- \$11,049.84	\$16,639.92 \$16,639.92 1.48	\$16,639.92 \$16,639.92 \$- 1.48	\$16,639.92 \$16,639.92 \$- \$183,039.12 1.48	\$16,639.92 \$16,639.92 \$- \$183,039.12 \$183,039.12	Actual Budget Variance Actual Budget Variance \$16,639.92 \$16,639.92 \$- \$183,039.12 \$183,039.12 \$- 215.33 1.48 - 1.48 215.33 - 215.33 - - - - 160.00 - 31.20 - - - - 834,425.00 - 834,425.00 \$16,641.40 \$16,639.92 \$1.48 \$1,017,870.65 \$183,039.12 \$834,831.53 360.00 360.00 - 3,960.00 3,960.00 - 121.27 100.00 (21.27) 643.82 1,100.00 456.18 - - - - 44.00 - (44.00) 352.00 16.67 (335.33) 352.00 183.37 (117.78) 5,352.00 5,352.00 - 58,872.00 58,872.00 - \$6,185.27 \$5,850.44 (\$334.83) \$64,229.07 \$64,354.84 \$125.77 <		



Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association, Inc 11/01/2024 To 11/30/2024

Date: Time:

12/16/2024 9:03 am

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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	\$5,585.36	\$0.00	\$0.00	\$0.00	\$0.00	\$5,585.36
Exterior Painting & Roof Cleaning	\$9,793.39	\$0.00	\$0.00	\$0.00	\$0.00	\$9,793.39
Paving & Sealing	\$49,375.68	\$0.00	\$0.00	\$0.00	\$0.00	\$49,375.68
Irrigation System	\$74,354.19	\$0.00	\$0.00	\$0.00	\$0.00	\$74,354.19
Landscape Enhancements	\$8,733.70	\$0.00	\$0.00	\$0.00	\$0.00	\$8,733.70
Street Light Maintenance (Solar Batteries)	\$2,579.57	\$0.00	\$0.00	\$0.00	\$0.00	\$2,579.57
Legal Costs	\$4,859.96	\$0.00	\$0.00	\$0.00	\$0.00	\$4,859.96
Insurance Deductible	\$11,827.73	\$0.00	\$0.00	\$0.00	\$0.00	\$11,827.73
Interest	\$924.05	\$0.00	\$0.00	\$0.00	\$92.69	\$1,016.74
	\$168,454.67	\$0.00	\$0.00	\$0.00	\$92.69	\$168,547.36



Homeowner Aging Report

End Date: 11/30/2024

Date: 12/16/2024 Time: 9:03 am

ime:	9:03 am
Page:	1

Description	Current	Over 30	Over 60	Over 90	Balance
То	tal: \$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: 11/30/2024 Date: Time: 12/16/2024 9:03 am

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	(\$2,079.99)
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	(\$2,129.99)



Cash Disbursement

Cross Creek of Fort Myers Villas I Condominium Association , Inc $11/1/2024\,-\,11/30/2024$

Date: 1 Time: 9:

Page:

12/16/2024 9:03 am

Date	Check #	Payee				Amount
10-1001-00 Cash O	perating - Va	lley				
11/01/2024	2146	D & D Association Services, LLC				\$360.00
		50-5000-00 Monthly Management Fee			\$360.00	
11/05/2024	2147	D & D Association Services, LLC				\$89.04
		Invoice #: OCT				
		50-5020-00 OCT Office Expenses			\$89.04	
11/19/2024	0	FPL				\$54.11
		Invoice #: 79003-39404				
		60-5100-00 13426 Well Electric 10/15-11/13			\$54.11	
11/19/2024	2148	Varnum Attorneys At Law				\$352.00
		Invoice #: 1357444				
		50-5050-00 UCC demand letter			\$352.00	
11/26/2024	0	First Insurance Funding Corp				\$4,202.48
		Invoice #: XXX-101502961				
		10-1020-00 Payment on Insurance			\$4,202.48	
			Account Totals	# Checks:	5	\$5,057.63
		_	Association Totals	# Checks:	5	\$5,057.63



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association , Inc As Of 11/30/2024 Date: 12/16/2024 Time: 9:03 am

1

Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$121.27	\$0.00	\$0.00	\$0.00	\$121.27
Foster Irrigation Inc.	\$215.00	\$0.00	\$0.00	\$0.00	\$215.00
R Petralia Construction LLC	\$350.00	\$0.00	\$0.00	\$0.00	\$350.00
Totals:	\$686.27	\$0.00	\$0.00	\$0.00	\$686.27



General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc Accts: All Dates: 11/1/2024 - 11/30/2024 Date: Time: 12/16/2024 9:03 am

Account No	Descri	ption		Prior Balance	Current Debit	Current Credit	End Balance			
10-1001-00	Cash C	perating - Valley		\$34,899.18	\$1.48	\$5,057.63	\$29,843.03			
Date	GL Ref#	Debit	Credit	Description						
11/01/2024	243789	\$ -	\$ 360.00		Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2146 nv: D & D Association Services, LLC					
11/05/2024	245665	-	89.04	Cash Operating - Valley Inv # Inv: OCT D & D Association S	·	on Services, LLC Chk #	[£] 2147			
11/19/2024	247423	-	54.11	Cash Operating - Valley Inv # Inv: 79003-39404 FPL	79003-39404; FPL Ch	nk # 0				
11/19/2024	247531	-	352.00	Cash Operating - Valley Inv # Inv: 1357444 Varnum Attorney	•	orneys At Law Chk # 21	48			
11/26/2024	248164	-	4,202.48	Cash Operating - Valley Inv # Chk # 0 Inv: XXX-101502961 First Ins		t Insurance Funding Co	orp			
11/29/2024	248477	1.48	-	Interest						
10-1002-00	Cash C	perating - AMB 2856		1,978.70	-	-	1,978.70			
Date	GL Ref#	Debit	Credit	Description						
10-1012-00	Accour	nts Receivable-Other		1,627.00	-	-	1,627.00			
Date	GL Ref#	Debit	Credit	Description						
10-1020-00	Prepaid	d Insurance		6,319.67	4,202.48	4,245.46	6,276.69			
Date	GL Ref#	Debit	Credit	Description						
11/26/2024	247880	\$ 4,202.48	\$ -	Payment on Insurance Inv: XXX-101502961 First Insu	urance Funding Corp					
11/30/2024	248523	-	4,245.46	Monthly Insurance Write Off						
10-1030-00	Prepaid	d Expenses		10,704.00	-	5,352.00	5,352.00			
Date	GL Ref#	Debit	Credit	Description						
11/01/2024	244396	\$ -	\$ 5,352.00	Cross Creek Community Fee						
10-1035-00	Petty C	ash		100.00	-	-	100.00			
Date	GL Ref#	Debit	Credit	Description						
12-1005-00	Cash R	Reserve - Valley		40,050.18	92.02	-	40,142.20			
Date	GL Ref#	Debit	Credit	Description						
11/29/2024	248503	\$ 92.02	\$ -	Interest						
12-1006-00	Cash R	Reserve - AMB 1013		8,119.34	0.67	-	8,120.01			
Date	GL Ref#	Debit	Credit	Description						
11/30/2024	248620	\$ 0.67	\$ -	Interest						
12-1008-00	CD-Val	ley(0201)-6/17/2634	15%	60,285.15	-	-	60,285.15			
Date	GL Ref#	Debit	Credit	Description						
12-1009-00		om Operating		60,000.00	-	-	60,000.00			
Date	GL Ref#	Debit	Credit	Description	5 057 00	5.054.00	(000.07)			
20-2000-00		nts Payable	0	(89.04)	5,057.63	5,654.86	(686.27)			
Date	GL Ref#	Debit		Description						
11/01/2024	243325	\$ -	\$ 360.00	Accounts Payable Inv: D & D Association Service	es, LLC					
11/01/2024	243789	360.00	-	Accounts Payable Inv #; D & Inv: D & D Association Service		es, LLC Chk # 2146				
11/05/2024	245665	89.04	-	Accounts Payable Inv # OCT; Inv: OCT D & D Association S		rvices, LLC Chk # 2147	,			
11/19/2024	247121	-	352.00	Accounts Payable Inv # 13574 Inv: 1357444 Varnum Attorney						
11/19/2024	247123	-	54.11	Accounts Payable Inv # 79003 Inv: 79003-39404 FPL						
11/19/2024	247423	54.11	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL						
11/19/2024	247531	352.00	-	Accounts Payable Inv # 13574 Inv: 1357444 Varnum Attorney	-	s At Law Chk # 2148				



General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc Accts: All Dates: 11/1/2024 - 11/30/2024 Date: Time: 12/16/2024 9:03 am

Account No	Descri	iption		Р	rior Balance	Current Debit	Current Credit	End Balance
11/26/2024	247880	\$ -	\$ 4,202.48	Accounts Pa	ayable Inv # XXX-	-101502961		
		•	, , -		•	surance Funding Corp		
11/26/2024	248164	4,202.48	-		•	-101502961; First Insur surance Funding Corp	ance Funding Corp C	hk # 0
11/30/2024	251109	-	121.27		ayable Inv # NOV & D Association 9			
11/30/2024	251111	-	350.00	Accounts Pa	ayable Inv # 1020 R Petralia Constru	6		
11/30/2024	251113	-	215.00	Accounts Pa	ayable Inv # 2012 2 Foster Irrigation	902		
20-2010-00	Due to	Reserves		20 . 200	(60,000.00)			(60,000.00)
Date	GL Ref#	Debit	Credit	Description	(00,000.00)	_	_	(00,000.00)
20-2020-00		id Owner Fees			(2,129.99)	-	-	(2,129.99)
Date	GL Ref#	Debit	Credit	Description	(,			(,
20-2040-00	Deferr	ed Income		·	(33,279.84)	16,639.92	-	(16,639.92)
Date	GL Ref#	Debit	Credit	Description	,	·		,
11/01/2024	244394	\$ 16,639.92	\$ -	Assessment	s			
30-2500-00	Gener	al Reserves	,		(421.04)	-	_	(421.04)
Date	GL Ref#	Debit	Credit	Description	(=			(:=::::)
30-2510-00		Replacement			(5,585.36)	-	-	(5,585.36)
Date	GL Ref#	Debit	Credit	Description	(0,000.00)			(0,000.00)
30-2520-00		or Painting & Roof			(9,793.39)	-	-	(9,793.39)
Date	GL Ref#	Debit	•	Description	(0,100.00)			(0,: 00:00)
30-2530-00		g & Sealing			(49,375.68)	-	-	(49,375.68)
Date	GL Ref#	Debit	Credit	Description	(10,010.00)			(10,010.00)
30-2535-00		on System	2.00	2000	(74,354.19)	-	-	(74,354.19)
Date	GL Ref #	Debit	Credit	Description	(7 1,00 1.10)			(11,001.10)
30-2540-00		cape Enhancemen			(8,733.70)	-	-	(8,733.70)
Date	GL Ref#	Debit		Description	(5,125112)			(0,100110)
30-2560-00	Street	Light Maintenance		<u> </u>	(2,579.57)	-	-	(2,579.57)
Date	GL Ref#	Debit	•	Description	(, ,			(, = = = ,
30-2570-00	Legal	Costs			(4,859.96)	-	-	(4,859.96)
Date	GL Ref#	Debit	Credit	Description	(, ,			(, ,
30-2580-00	Insura	nce Deductible			(11,827.73)	-	-	(11,827.73)
Date	GL Ref#	Debit	Credit	Description	(, /			(, , , , , , , , , , , , , , , , , , ,
30-2990-00	Interes	st			(924.05)	-	92.69	(1,016.74)
Date	GL Ref#	Debit	Credit	Description	,			(, , ,
11/29/2024	248503	\$ -		Interest				
11/30/2024	248620	-		Interest				
31-3080-00		ear Fund Balance			(22,956.81)	-	-	(22,956.81)
Date	GL Ref#	Debit	Credit	Description	(==,000.0.)			(==,000.0.7)
40-4010-00		sment Fees			(166,399.20)	-	16,639.92	(183,039.12)
Date	GL Ref#	Debit	Credit	Description	(100,000.20)		.0,000.02	(100,000112)
11/01/2024	244394	\$ -		Assessment	's			
40-4040-00		st Income	Ψ 10,000.02	7.000001110110	(213.85)	-	1.48	(215.33)
Date	GL Ref #	Debit	Credit	Description	(210.00)	-	1.40	(210.00)
11/29/2024	248477	\$ -		Interest				
40-4050-00		ees/Interest	φ 1.40	IIILEIESI	(24.20)			(21.20)
40-4050-00 Date	GL Ref#	Debit	Crodit	Description	(31.20)	-	-	(31.20)
			Crealt	Description	(160.00)			(160.00)
40-4060-00		ation Fees	One elit	Deceriotis	(160.00)	-	-	(160.00)
Date	GL Ref#	Debit		Description	(024 425 00)			(024 425 00)
40-4090-00		nce Claim-Hurricar			(834,425.00)	-	-	(834,425.00)
Date	GL Ref#	Debit	Credit	Description	2 600 00	260.00		2 000 00
50-5000-00		gement Contract	C	Docorintia	3,600.00	360.00	-	3,960.00
Date	GL Ref#	Debit	Credit	Description				



General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc

Date: Time: Page: 12/16/2024 9:03 am

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Accts: All Dates: 11/1/2024 - 11/30/2024

Account No	Descri	ption		Prior Balance	Current Debit	Current Credit	End Balance
11/01/2024	243325	\$ 360.00	\$ -	Monthly Management Fee			
				Inv: D & D Association Services,			
50-5020-00	Office E	Expenses		522.55	121.27	-	643.82
Date	GL Ref#	Debit	Credit	Description			
11/30/2024	251109	\$ 121.27	\$ -	NOV Office Expenses Inv: NOV D & D Association Ser	vices, LLC		
50-5025-00	Applica	tion Expenses		44.00	-	-	44.00
Date	GL Ref#	Debit	Credit	Description			
50-5050-00	Legal F	ees Expense		-	352.00	-	352.00
Date	GL Ref#	Debit	Credit	Description	002.00		002.00
11/19/2024	247121	\$ 352.00	\$ -	UCC demand letter Inv: 1357444 Varnum Attorneys	At Law		
50-5060-00	Division	n Fees, Tax Prep, Co	rnorate Fee	· .	_	-	357.25
Date	GL Ref#	Debit		Description			007.20
50-5080-00	Master		Cidan	53,520.00	5.352.00	-	58,872.00
Date	GL Ref #	Debit	Credit	Description	0,002.00		00,072.00
11/01/2024	244396	\$ 5,352.00	\$ -	Cross Creek Community Fee			
51-5500-00		tv Insurance	Ψ-	61,071.42	4.245.46		65,316.88
Date	GL Ref#	Debit	Credit	Description	4,240.40		03,310.00
11/30/2024	248523	\$ 4,245.46	\$ -	Monthly Insurance Write Off			
51-5530-00		nce Appraisal	φ-	305.00			305.00
Date	GL Ref#	Debit	Crodit	Description 303.00	-	-	303.00
55-5200-00		g Repairs	Orean	Description	350.00		350.00
Date	GL Ref#	Debit	Credit	Description	330.00	-	330.00
11/30/2024	251111	\$ 350.00	\$ -	13405 fascia board			
11/30/2024	231111	φ 330.00	φ-	Inv: 10206 R Petralia Constructi	on I I C		
FF F000 00	I Is anni a a				OII EEO		000 400 00
55-5280-00 Date	GL Ref#	ne Expense Debit	Cuadit	890,400.00	-	-	890,400.00
				Description			450.00
55-5290-00 Date	GL Ref#	ing Fund Contingency Debit		450.00 Description	-	-	450.00
55-5300-00		Contract/Fertilization	Credit	20,313.65			20,313.65
Date	GL Ref#	Debit	Crodit	Description 20,313.03	-	-	20,313.03
55-5310-00		imming/Removal & R		•	_		2,140.00
Date	GL Ref #	Debit	•	Description 2, 140.00	_		2,140.00
55-5320-00		er Repair & Maintena		5,148.75	215.00	_	5,363.75
Date	GL Ref#	Debit	_	Description	210.00		0,000.10
11/30/2024	251113	\$ 215.00	\$ -	November Irrigation Maint/Repa Inv: 2012902 Foster Irrigation In			
55-5350-00	Post C	ontrol-Interior		1,320.00	- -		1,320.00
Date	GL Ref#	Debit	Credit	Description 1,320.00	-	-	1,020.00
60-5100-00		er Electric	Sieult	604.92	54.11	_	659.03
Date	GL Ref#	Debit	Credit	Description	0 1 .11		000.00
11/19/2024	247123	\$ 54.11	\$ -	13426 Well Electric 10/15-11/13 Inv: 79003-39404 FPL			
99-5710-00	Pacany	e Funding		24,258.84			24,258.84
Date	GL Ref #	Debit	Credit	Description	-	-	27,200.04
24.0	υ = π	Donit	Totals:	\$0.00	\$37,044.04	\$37,044.04	\$0.00



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association, Inc Cash Reserve - AMB (End: 11/30/2024) Date: Time:

12/16/2024 9:03 am

Page: 1

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

Cash Reserve - AMB Summary

Ending Account Balance: Uncleared Items:	\$ 8,120.01 \$-
Adjusted Balance:	\$ 8,120.01
Bank Ending Balance:	\$ 8,120.01
Difference:	\$-



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association, Inc Operating-Valley (End: 11/30/2024) Date: 12/16/2024 Time: 9:03 am Page: 2

Date	Reconciled	Description	Batch # - Type		Check #	Trans. Amt
Uncleared Items						
11/19/2024		Varnum Attorneys At Law			2148	(\$352.00)
11/26/2024		First Insurance Funding Corp			0	(\$4,202.48)
				Total Uncleared		(\$4,554.48)
		Operating-Va	lley Summary			
	Endin	g Account Balance:		\$ 29,843.03		
	Uncle	ared Items:		(\$4,554.48)		
	A 11			Ф 04 007 F4		
	Adjus	ted Balance:		\$ 34,397.51		
	Bank	Ending Balance:		\$ 34,397.51		
	Differe	ence:		\$-		



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association, Inc Reserve-Valley (End: 11/30/2024) Date: Time:

Page:

12/16/2024 9:03 am

3

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

Reserve-Valley Summary

Ending Account Balance: Uncleared Items:	\$ 40,142.20 \$-
Adjusted Balance:	\$ 40,142.20
Bank Ending Balance:	\$ 40,142.20
Difference:	\$-



9933034

Date 11/29/2024 . Page 1 of 3 . Primary Account Acct Ending 1013 Enclosures 1

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

An American Momentum Bank employee will never call or text you for your account information. If you get a call or text from someone asking for information (even if the number appears to be from AMB) don't engage and call us at (866) 530-2265.

CHECKING ACCOUNTS

Account Title Cross Creek of Fort Myers Villas I Condo Reserve Account

Number of Enclosures 1 Statement Dates 11/01/24 thru 12/01/24 Number of Days in this Statement 31 Association Money Market Acct Ending 1013 Account Number Previous Balancing 8, 419. 33 Average Ledger Average Collected Interest Earned . 00 299. 99 Deposits 8, 177. 40 1 Checks/Debits 8, 177. 40 Service Charges . 00 70 Annual Percentage Yield Earned Interest Paid 67 0.10% 8, 120. 01 21. 99 Current Balance 2024 Interest Păi d

Deposits and Other Credits

Date Description Amount
11/30 Interest Deposit . 67

Summary by Check Number

11/07 3000 299.99 * Indicates Break in Check Order Sequence

Daily Balance Summary

 Date
 Bal ance
 Date
 Bal ance
 Date
 Bal ance
 Bal anc



OUTSTANDING CHECKS

RECONCILIATION INSTRUCTIONS

Date

Reconciliation of Account

CHECKS WRITTEN	N BUT NOT PAID	Di	
NUMBER	AMOUNT		mine this statement and nd refer any exceptions
		Sort your c	hecks numerically or by
		your checks paid numbers and am the space provide	your checkbook each of I by the bank and list the ounts of those not paid in ed at the left. Include any It paid from previous
		balance any l	rom your checkbook Maintenance Fee or earing on this statement.
		Reconcile space provided	your statement in the d below.
		Enter bank balance from statement	
		Add deposits not credited by bank (if any)	
		TOTAL	
outstanding checks, ATM, checkcard and other electronic withdrawals		Subtract outstanding checks, ATM, checkcard and other electronic withdrawals	
THIS AMOUNT SHOU	ULD EQUAL YOUR (CHECKBOOK BALANCE	

When you opened your account, you received bank deposit agreements (disclosures) and fee schedule. You agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. You may obtain additional copies of the disclosures and fee schedule, which contain the current version of the terms and conditions of your account at any of our banking centers or writing to us at the address provided on the front of this statement.

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.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Account Statement

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 866-530-2265 or Write us at 4830 W. Kennedy Blvd., Suite 200, Tampa, FL 33609 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later that 60 days after we sent you the FIRST statement on which the error or problem appeared,

- 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 ERROR OR QUESTIONS ABOUT ELECTRONIC TRANSFERS FOR CONSUMERS

In case of errors or questions about your electronic transfers, (e.g., ATM, point-of-salle, 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.

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.



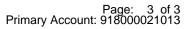
Date 11/29/2024. Page 2 of 3 Primary Account Acct Ending 1013 Enclosures 1

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

Association Money Market

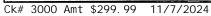
Acct Ending 1013 (Continued)

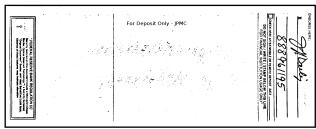
If you suspect an attempted fraudulent attack, immediately report it to the Bank at (866) 530-2265 or reportfraud@americanmomentum.bank. Change any compromised passwords and monitor your accounts for suspicious activity.





	c/o D&D A 11000 Met	6.000.44.503.000.000.000.000.000.000.000.000.000	Check Number: 30	
for \$15.CR	PAY	Two Hundred Ninety-Nine And 99/100 Dollars	DATE 10/29/2024	AMOUNT\$299.99
	TO THE ORDER OF Memo: Rein	Jeff Dailey 13362 Tall Grass Ct Fort Myers, FL 33912 hburse solar lights	Succession	uthorized Signatures
		P:125 0211 E 2011 14 0000 0000014	180000 5 TO 13** ->C	





Check 3000 Back



Last Statement: Statement Ending:

October 31, 2024 November 30, 2024 1 of 3

1 M0656BLK113024063016 22 000000000 1622 003



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
1	Visit Us Online:	www.valley.com

1720 Route 23, Wayne, NJ 07470 Mail To:

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 11/01/24 - 11/30/24

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance \$41,116.09

Deposits & Other Credits \$1.48

Withdrawals & Other Debits \$6,720.06

Ending Balance \$34,397.51

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$41,116.09
11/05	ACH DEBIT FIRST INSURANCE INSURANCE 241105 900- 101502961	-\$4,202.48		\$36,913.61
11/12	CHECK 2146	-\$360.00		\$36,553.61
11/13	CHECK 2145	-\$2,014.43		\$34,539.18
11/18	CHECK 2147	-\$89.04		\$34,450.14
11/26	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 241126	-\$54.11		\$34,396.03
11/30	INTEREST CREDIT		\$1.48	\$34,397.51
Ending E	Balance		_	\$34,397.51

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
11/13	2145	\$2,014.43	11/18	2147	\$89.04
11/12	2146	\$360.00			

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

INTEREST RATE CALCULATIONS

\$35,989.00 Annual % Yield Earned Avg. Stmt. Collected Balance 0.05% Year-to-Date Interest Paid \$215.33 \$1.48 Interest Paid



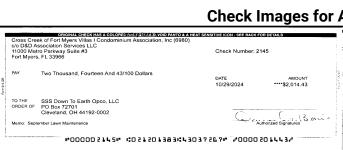






Account Number: Statement Date: Page :

Check Images for Account XXXXXX7267





11/13/2024 # 2145 \$2,014.43 11/18/2024 # 2147 \$89.04



11/12/2024 # 2146 \$360.00





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)	

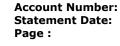
Finance Charge Computation For Personal Line

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.







Statement Ending:

Last Statement:

October 31, 2024 November 30, 2024 1 of 2

1 M0656BLK113024063016 34 000000000 2734 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
M	Visit Us Online:	www.valley.com

1720 Route 23, Wayne, NJ 07470 Mail To:

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 11/01/24 - 11/30/24

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance \$40,050.18

Deposits & Other Credits \$92.02

Withdrawals & Other Debits \$0.00

With drawals 0

Ending Balance \$40,142.20

Danasita 0

TRANSACTIONS

		withdrawais &	Deposits &	
Date	Description	Other Debits	Other Credits	Balance
	Beginning Balance			\$40,050.18
11/30	INTEREST CREDIT		\$92.02	\$40,142.20
Fnding	Ralance			\$40 142 20

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$40,050.00	Annual % Yield Earned	2.84%
Year-to-Date Interest Paid	\$994.75	Interest Paid	\$92.02







To Reconcile Your Account

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- 2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
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Balance Reconciliation

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Finance Charge Computation For Personal Line

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

A. Pursuant To The Federal Fair Credit Billing Act

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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

Account Number:

Statement Date:

Page:

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



