

Balance Sheet - Operating

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

Date: 12/16/2024
Time: 9:03 am
Page: 1

Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$29,843.03
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	6,276.69
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: \$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
30-2535-00 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
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Total Equity: \$22,956.81

Net Income Gain / Loss

(57,235.57)

(\$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: 12/16/2024
Time: 9:03 am
Page: 1

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Revenue							
4010-00 Assessment Fees	\$16,639.92	\$16,639.92	\$-	\$183,039.12	\$183,039.12	\$-	\$199,679.08
4040-00 Interest Income	1.48	-	1.48	215.33	-	215.33	-
4050-00 Late Fees/Interest	-	-	-	31.20	-	31.20	-
4060-00 Application Fees	-	-	-	160.00	-	160.00	-
4090-00 Insurance Claim-Hurricane	-	-	-	834,425.00	-	834,425.00	-
Total Revenue	\$16,641.40	\$16,639.92	\$1.48	\$1,017,870.65	\$183,039.12	\$834,831.53	\$199,679.08
Total OPERATING INCOME	\$16,641.40	\$16,639.92	\$1.48	\$1,017,870.65	\$183,039.12	\$834,831.53	\$199,679.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	360.00	360.00	-	3,960.00	3,960.00	-	4,320.00
5020-00 Office Expenses	121.27	100.00	(21.27)	643.82	1,100.00	456.18	1,200.00
5025-00 Application Expenses	-	-	-	44.00	-	(44.00)	-
5050-00 Legal Fees Expense	352.00	16.67	(335.33)	352.00	183.37	(168.63)	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	21.77	21.77	357.25	239.47	(117.78)	261.25
5080-00 Master Fees	5,352.00	5,352.00	-	58,872.00	58,872.00	-	64,224.00
Total Administrative Expenses	\$6,185.27	\$5,850.44	(\$334.83)	\$64,229.07	\$64,354.84	\$125.77	\$70,205.25
Insurance Expenses							
5500-00 Property Insurance	4,245.46	5,217.50	972.04	65,316.88	57,392.50	(7,924.38)	62,610.00
5530-00 Insurance Appraisal	-	25.42	25.42	305.00	279.62	(25.38)	305.00
Total Insurance Expenses	\$4,245.46	\$5,242.92	\$997.46	\$65,621.88	\$57,672.12	(\$7,949.76)	\$62,915.00
Building/Grounds Maintenance							
5200-00 Building Repairs	350.00	83.33	(266.67)	350.00	916.63	566.63	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	458.37	458.37	500.00
5280-00 Hurricane Expense	-	-	-	890,400.00	-	(890,400.00)	-
5290-00 Operating Fund Contingency	-	-	-	450.00	-	(450.00)	-
5300-00 Lawn Contract/Fertilization	-	2,200.00	2,200.00	20,313.65	24,200.00	3,886.35	26,400.00
5305-00 Plant Replacement	-	166.67	166.67	-	1,833.37	1,833.37	2,000.00
5310-00 Tree Trimming/Removal & Replace	-	166.67	166.67	2,140.00	1,833.37	(306.63)	2,000.00
5320-00 Sprinkler Repair & Maintenance	215.00	600.00	385.00	5,363.75	6,600.00	1,236.25	7,200.00
5350-00 Pest Control-Interior	-	166.67	166.67	1,320.00	1,833.37	513.37	2,000.00
Total Building/Grounds Maintenance	\$565.00	\$3,425.01	\$2,860.01	\$920,337.40	\$37,675.11	(\$882,662.29)	\$41,100.00
Utilities							
5100-00 Sprinkler Electric	54.11	100.00	45.89	659.03	1,100.00	440.97	1,200.00
Total Utilities	\$54.11	\$100.00	\$45.89	\$659.03	\$1,100.00	\$440.97	\$1,200.00
Reserve Funding							
5710-00 Reserve Funding	-	2,021.57	2,021.57	24,258.84	22,237.27	(2,021.57)	24,258.83
Total Reserve Funding	\$-	\$2,021.57	\$2,021.57	\$24,258.84	\$22,237.27	(\$2,021.57)	\$24,258.83
Total OPERATING EXPENSE	\$11,049.84	\$16,639.94	\$5,590.10	\$1,075,106.22	\$183,039.34	(\$892,066.88)	\$199,679.08
Net Income:	\$5,591.56	(\$0.02)	\$5,591.58	(\$57,235.57)	(\$0.22)	(\$57,235.35)	\$0.00



Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association , Inc

11/01/2024 To 11/30/2024

Date:12/16/2024

Time:9:03 am

Page:1

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

Page:1

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

PrePaid Homeowner List

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

Date: 12/16/2024

Time: 9:03 am

Page: 1

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:12/16/2024

Time:9:03 am

Page:1

Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
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

Page: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: 12/16/2024
Time: 9:03 am
Page: 1

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - 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 Inv: D & D Association Services, LLC	
11/05/2024	245665	-	89.04	Cash Operating - Valley Inv # OCT; D & D Association Services, LLC Chk # 2147 Inv: OCT D & D Association Services, LLC	
11/19/2024	247423	-	54.11	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
11/19/2024	247531	-	352.00	Cash Operating - Valley Inv # 1357444; Varnum Attorneys At Law Chk # 2148 Inv: 1357444 Varnum Attorneys At Law	
11/26/2024	248164	-	4,202.48	Cash Operating - Valley Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp	
11/29/2024	248477	1.48	-	Interest	
10-1002-00	Cash Operating - AMB 2856	1,978.70	-	-	1,978.70
Date	GL Ref #	Debit	Credit	Description	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	6,319.67	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 Insurance Funding Corp	
11/30/2024	248523	-	4,245.46	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	10,704.00	-	5,352.00	5,352.00
Date	GL Ref #	Debit	Credit	Description	
11/01/2024	244396	\$ -	\$ 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	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 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-Valley(0201)-6/17/26-.345%	60,285.15	-	-	60,285.15
Date	GL Ref #	Debit	Credit	Description	
12-1009-00	Due from Operating	60,000.00	-	-	60,000.00
Date	GL Ref #	Debit	Credit	Description	
20-2000-00	Accounts Payable	(89.04)	5,057.63	5,654.86	(686.27)
Date	GL Ref #	Debit	Credit	Description	
11/01/2024	243325	\$ -	\$ 360.00	Accounts Payable Inv: D & D Association Services, LLC	
11/01/2024	243789	360.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2146 Inv: D & D Association Services, LLC	
11/05/2024	245665	89.04	-	Accounts Payable Inv # OCT; D & D Association Services, LLC Chk # 2147 Inv: OCT D & D Association Services, LLC	
11/19/2024	247121	-	352.00	Accounts Payable Inv # 1357444 Inv: 1357444 Varnum Attorneys At Law	
11/19/2024	247123	-	54.11	Accounts Payable Inv # 79003-39404 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 # 1357444; Varnum Attorneys At Law Chk # 2148 Inv: 1357444 Varnum Attorneys At Law	

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: 12/16/2024
Time: 9:03 am
Page: 2

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11/26/2024	247880 \$ - \$ 4,202.48	Accounts Payable Inv # XXX-101502961 Inv: XXX-101502961 First Insurance Funding Corp			
11/26/2024	248164 4,202.48 -	Accounts Payable Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp			
11/30/2024	251109 - 121.27	Accounts Payable Inv # NOV Inv: NOV D & D Association Services, LLC			
11/30/2024	251111 - 350.00	Accounts Payable Inv # 10206 Inv: 10206 R Petralia Construction LLC			
11/30/2024	251113 - 215.00	Accounts Payable Inv # 2012902 Inv: 2012902 Foster Irrigation Inc.			
20-2010-00	Due to Reserves	(60,000.00)	-	-	(60,000.00)
Date	GL Ref #	Debit	Credit	Description	
20-2020-00	Prepaid Owner Fees	(2,129.99)	-	-	(2,129.99)
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	
11/01/2024	244394 \$ 16,639.92	\$ -	Assessments		
30-2500-00	General Reserves	(421.04)	-	-	(421.04)
Date	GL Ref #	Debit	Credit	Description	
30-2510-00	Roof Replacement	(5,585.36)	-	-	(5,585.36)
Date	GL Ref #	Debit	Credit	Description	
30-2520-00	Exterior Painting & Roof Cleaning	(9,793.39)	-	-	(9,793.39)
Date	GL Ref #	Debit	Credit	Description	
30-2530-00	Paving & Sealing	(49,375.68)	-	-	(49,375.68)
Date	GL Ref #	Debit	Credit	Description	
30-2535-00	Irrigation System	(74,354.19)	-	-	(74,354.19)
Date	GL Ref #	Debit	Credit	Description	
30-2540-00	Landscape Enhancements	(8,733.70)	-	-	(8,733.70)
Date	GL Ref #	Debit	Credit	Description	
30-2560-00	Street Light Maintenance (Solar Batteries)	(2,579.57)	-	-	(2,579.57)
Date	GL Ref #	Debit	Credit	Description	
30-2570-00	Legal Costs	(4,859.96)	-	-	(4,859.96)
Date	GL Ref #	Debit	Credit	Description	
30-2580-00	Insurance Deductible	(11,827.73)	-	-	(11,827.73)
Date	GL Ref #	Debit	Credit	Description	
30-2990-00	Interest	(924.05)	-	92.69	(1,016.74)
Date	GL Ref #	Debit	Credit	Description	
11/29/2024	248503 \$ - \$ 92.02	Interest			
11/30/2024	248620 - 0.67	Interest			
31-3080-00	Prior Year Fund Balance	(22,956.81)	-	-	(22,956.81)
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Fees	(166,399.20)	-	16,639.92	(183,039.12)
Date	GL Ref #	Debit	Credit	Description	
11/01/2024	244394 \$ - \$ 16,639.92	Assessments			
40-4040-00	Interest Income	(213.85)	-	1.48	(215.33)
Date	GL Ref #	Debit	Credit	Description	
11/29/2024	248477 \$ - \$ 1.48	Interest			
40-4050-00	Late Fees/Interest	(31.20)	-	-	(31.20)
Date	GL Ref #	Debit	Credit	Description	
40-4060-00	Application Fees	(160.00)	-	-	(160.00)
Date	GL Ref #	Debit	Credit	Description	
40-4090-00	Insurance Claim-Hurricane	(834,425.00)	-	-	(834,425.00)
Date	GL Ref #	Debit	Credit	Description	
50-5000-00	Management Contract	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
Accts: All Dates: 11/1/2024 - 11/30/2024

Date: 12/16/2024
Time: 9:03 am
Page: 3

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
11/01/2024	243325 \$ 360.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC		
50-5020-00	Office 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 Services, LLC		
50-5025-00	Application Expenses	44.00	-	-	44.00
Date	GL Ref #	Debit	Credit	Description	
50-5050-00	Legal Fees Expense	-	352.00	-	352.00
Date	GL Ref #	Debit	Credit	Description	
11/19/2024	247121 \$ 352.00	\$ -	UCC demand letter Inv: 1357444 Varnum Attorneys At Law		
50-5060-00	Division Fees, Tax Prep, Corporate Fee	357.25	-	-	357.25
Date	GL Ref #	Debit	Credit	Description	
50-5080-00	Master Fees	53,520.00	5,352.00	-	58,872.00
Date	GL Ref #	Debit	Credit	Description	
11/01/2024	244396 \$ 5,352.00	\$ -	Cross Creek Community Fee		
51-5500-00	Property Insurance	61,071.42	4,245.46	-	65,316.88
Date	GL Ref #	Debit	Credit	Description	
11/30/2024	248523 \$ 4,245.46	\$ -	Monthly Insurance Write Off		
51-5530-00	Insurance Appraisal	305.00	-	-	305.00
Date	GL Ref #	Debit	Credit	Description	
55-5200-00	Building Repairs	-	350.00	-	350.00
Date	GL Ref #	Debit	Credit	Description	
11/30/2024	251111 \$ 350.00	\$ -	13405 fascia board Inv: 10206 R Petralia Construction LLC		
55-5280-00	Hurricane Expense	890,400.00	-	-	890,400.00
Date	GL Ref #	Debit	Credit	Description	
55-5290-00	Operating Fund Contingency	450.00	-	-	450.00
Date	GL Ref #	Debit	Credit	Description	
55-5300-00	Lawn Contract/Fertilization	20,313.65	-	-	20,313.65
Date	GL Ref #	Debit	Credit	Description	
55-5310-00	Tree Trimming/Removal & Replacement	2,140.00	-	-	2,140.00
Date	GL Ref #	Debit	Credit	Description	
55-5320-00	Sprinkler Repair & Maintenance	5,148.75	215.00	-	5,363.75
Date	GL Ref #	Debit	Credit	Description	
11/30/2024	251113 \$ 215.00	\$ -	November Irrigation Maint/Repairs Inv: 2012902 Foster Irrigation Inc.		
55-5350-00	Pest Control-Interior	1,320.00	-	-	1,320.00
Date	GL Ref #	Debit	Credit	Description	
60-5100-00	Sprinkler Electric	604.92	54.11	-	659.03
Date	GL Ref #	Debit	Credit	Description	
11/19/2024	247123 \$ 54.11	\$ -	13426 Well Electric 10/15-11/13 Inv: 79003-39404 FPL		
99-5710-00	Reserve Funding	24,258.84	-	-	24,258.84
Date	GL Ref #	Debit	Credit	Description	
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: 12/16/2024
Time: 9:03 am
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Cash Reserve - AMB Summary					
Ending Account Balance:					\$ 8,120.01
Uncleared Items:					\$-
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-Valley Summary	
Ending Account Balance:	\$ 29,843.03
Uncleared Items:	(\$4,554.48)
Adjusted Balance:	\$ 34,397.51
Bank Ending Balance:	\$ 34,397.51
Difference:	\$-



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association , Inc

Reserve-Valley (End: 11/30/2024)

Date:12/16/2024

Time:9:03 am

Page:3

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Reserve-Valley Summary					
Ending Account Balance:					\$ 40,142.20
Uncleared Items:					\$-
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		
Association Money Market		Number of Enclosures	1
Account Number	Acct Ending 1013	Statement Dates	11/01/24 thru 12/01/24
Previous Balancing	8,419.33	Number of Days in this Statement	31
Deposits	.00	Average Ledger	8,177.40
1 Checks/Debits	299.99	Average Collected	8,177.40
Service Charges	.00	Interest Earned	.70
Interest Paid	.67	Annual Percentage Yield Earned	0.10%
Current Balance	8,120.01	2024 Interest Paid	21.99

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	Balance	Date	Balance	Date	Balance
11/01	8,419.33	11/07	8,119.34	11/30	8,120.01

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.



AMERICAN
MOMENTUM BANK®

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.

Gross 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: 3000

PAY	DATE	AMOUNT
Two Hundred Ninety-Nine And 99/100 Dollars	10/29/2024	***\$299.99

TO THE ORDER OF Jeff Dailey
 13362 Tall Grass Ct
 Fort Myers, FL 33912

Memo: Reimburse solar lights

 Authorized Signatures

⑈000003000⑈ ⑈0631160254⑈18000021013⑈ ⑈0000029999⑈

Ck# 3000 Amt \$299.99 11/7/2024

[illegible]

Check 3000 Back



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

Last Statement:
Statement Ending:
Page:

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



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

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	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$41,116.09		\$1.48		\$6,720.06		\$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 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

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





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

Account Number:
Statement Date:
Page :

XXXXXX7267
11/30/2024
2 of 3

Check Images for Account XXXXXX7267

ORIGINAL CHECK HAS A COLORED HMP/SP/IR/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: 2145	
PAY	Two Thousand, Fourteen And 43/100 Dollars	DATE	10/29/2024
		AMOUNT	****\$2,014.43
TO THE ORDER OF	SSS Down To Earth Opco, LLC PO Box 72701 Cleveland, OH 44192-0002		
Memo	September Lawn Maintenance		
Authorized Signatures			
⑈000002145⑈ ⑆021201383⑆43037267⑈ ⑆0000201443⑈			

11/13/2024 # 2145 \$2,014.43

ORIGINAL CHECK HAS A COLORED HMP/SP/IR/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: 2147	
PAY	Eighty-Nine And 04/100 Dollars	DATE	11/05/2024
		AMOUNT	****\$89.04
TO THE ORDER OF	D & D Association Services, LLC 11000 Metro Parkway Suite #3 Fort Myers, FL 33966		
Memo	OCT Office Expenses		
Authorized Signatures			
⑈000002147⑈ ⑆021201383⑆43037267⑈ ⑆0000008904⑈			

11/18/2024 # 2147 \$89.04

ORIGINAL CHECK HAS A COLORED HMP/SP/IR/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: 2146	
PAY	Three Hundred Sixty And 00/100 Dollars	DATE	11/01/2024
		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			
⑈000002146⑈ ⑆021201383⑆43037267⑈ ⑆0000036000⑈			

11/12/2024 # 2146 \$360.00





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

Account Number:

XXXXXX7267

Statement Date:

11/30/2024

Page :

3 of 3

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:

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



Visit Us Online: www.valley.com



Mail To: 1720 Route 23, Wayne, NJ 07470

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	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$40,050.18		\$92.02		\$0.00		\$40,142.20

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$40,050.18
11/30	INTEREST CREDIT		\$92.02	\$40,142.20
Ending Balance				\$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





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

Account Number:

XXXXXX8645

Statement Date:

11/30/2024

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

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

