

Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$34,899.18
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	6,319.67
10-1030-00 Prepaid Expenses	10,704.00
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$55,628.55

Cash Reserves

12-1005-00 Cash Reserve - Valley	40,050.18
12-1006-00 Cash Reserve - AMB 1013	8,119.34
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: \$168,454.67

Total Assets:

\$224,083.22

Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	89.04
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	2,129.99
20-2040-00 Deferred Income	33,279.84

Total Current Liabilities: \$95,498.87

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	924.05

Total Reserves: \$168,454.67

Equity

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

Net Income Gain / Loss (62,827.13)

(\$62,827.13)

Total Liabilities & Equity:

\$224,083.22

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

10/31/2024

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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Revenue							
4010-00 Assessment Fees	\$16,639.92	\$16,639.92	\$-	\$166,399.20	\$166,399.20	\$-	\$199,679.08
4040-00 Interest Income	1.94	-	1.94	213.85	-	213.85	-
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	\$16,641.86	\$16,639.92	\$1.94	\$1,001,229.25	\$166,399.20	\$834,830.05	\$199,679.08
Total OPERATING INCOME	\$16,641.86	\$16,639.92	\$1.94	\$1,001,229.25	\$166,399.20	\$834,830.05	\$199,679.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	360.00	360.00	-	3,600.00	3,600.00	-	4,320.00
5020-00 Office Expenses	89.04	100.00	10.96	522.55	1,000.00	477.45	1,200.00
5025-00 Application Expenses	-	-	-	44.00	-	(44.00)	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	166.70	166.70	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	21.77	21.77	357.25	217.70	(139.55)	261.25
5080-00 Master Fees	5,352.00	5,352.00	-	53,520.00	53,520.00	-	64,224.00
Total Administrative Expenses	\$5,801.04	\$5,850.44	\$49.40	\$58,043.80	\$58,504.40	\$460.60	\$70,205.25
Insurance Expenses							
5500-00 Property Insurance	4,245.46	5,217.50	972.04	61,071.42	52,175.00	(8,896.42)	62,610.00
5530-00 Insurance Appraisal	-	25.42	25.42	305.00	254.20	(50.80)	305.00
Total Insurance Expenses	\$4,245.46	\$5,242.92	\$997.46	\$61,376.42	\$52,429.20	(\$8,947.22)	\$62,915.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	-	833.30	833.30	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	416.70	416.70	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	4,008.92	2,200.00	(1,808.92)	20,313.65	22,000.00	1,686.35	26,400.00
5305-00 Plant Replacement	-	166.67	166.67	-	1,666.70	1,666.70	2,000.00
5310-00 Tree Trimming/Removal & Replace	-	166.67	166.67	2,140.00	1,666.70	(473.30)	2,000.00
5320-00 Sprinkler Repair & Maintenance	-	600.00	600.00	5,148.75	6,000.00	851.25	7,200.00
5350-00 Pest Control-Interior	-	166.67	166.67	1,320.00	1,666.70	346.70	2,000.00
Total Building/Grounds Maintenance	\$4,008.92	\$3,425.01	(\$583.91)	\$919,772.40	\$34,250.10	(\$885,522.30)	\$41,100.00
Utilities							
5100-00 Sprinkler Electric	51.41	100.00	48.59	604.92	1,000.00	395.08	1,200.00
Total Utilities	\$51.41	\$100.00	\$48.59	\$604.92	\$1,000.00	\$395.08	\$1,200.00
Reserve Funding							
5710-00 Reserve Funding	6,064.71	2,021.57	(4,043.14)	24,258.84	20,215.70	(4,043.14)	24,258.83
Total Reserve Funding	\$6,064.71	\$2,021.57	(\$4,043.14)	\$24,258.84	\$20,215.70	(4,043.14)	\$24,258.83
Total OPERATING EXPENSE	\$20,171.54	\$16,639.94	(\$3,531.60)	\$1,064,056.38	\$166,399.40	(\$897,656.98)	\$199,679.08
Net Income:	(\$3,529.68)	(\$0.02)	(\$3,529.66)	(\$62,827.13)	(\$0.20)	(\$62,826.93)	\$0.00



Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association , Inc

10/01/2024 To 10/31/2024

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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	\$421.04	\$0.00	\$0.00	\$0.00	\$0.00	\$421.04
Roof Replacement	\$3,592.90	\$1,992.46	\$0.00	\$0.00	\$0.00	\$5,585.36
Exterior Painting & Roof Cleaning	\$7,987.53	\$1,805.86	\$0.00	\$0.00	\$0.00	\$9,793.39
Paving & Sealing	\$49,219.45	\$156.23	\$0.00	\$0.00	\$0.00	\$49,375.68
Irrigation System	\$73,164.23	\$1,189.96	\$0.00	\$0.00	\$0.00	\$74,354.19
Landscape Enhancements	\$8,368.59	\$365.11	\$0.00	\$0.00	\$0.00	\$8,733.70
Street Light Maintenance (Solar Batteries)	\$2,702.18	\$177.38	\$299.99	\$0.00	\$0.00	\$2,579.57
Legal Costs	\$4,717.46	\$142.50	\$0.00	\$0.00	\$0.00	\$4,859.96
Insurance Deductible	\$11,592.52	\$235.21	\$0.00	\$0.00	\$0.00	\$11,827.73
Interest	\$832.13	\$0.00	\$0.00	\$0.00	\$91.92	\$924.05
	\$162,598.03	\$6,064.71	\$299.99	\$0.00	\$91.92	\$168,454.67



Homeowner Aging Report

End Date: 10/31/2024

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

PrePaid Homeowner List

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 10/31/2024

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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	(\$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
10/1/2024 - 10/31/2024

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Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
10/01/2024	2140	Cross Creek Community Assoc., Inc 10-1030-00 Quarterly Master Fee	\$16,056.00
10/01/2024	2141	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$360.00
10/07/2024	2142	Foster Irrigation Inc. Invoice #: 2012737 55-5320-00 September Irrigation Maint/Repairs	\$485.05
10/07/2024	2143	D & D Association Services, LLC Invoice #: Sept 2024 50-5020-00 September Office Expenses	\$41.35
10/07/2024	2144	SSS Down To Earth Opco, LLC Invoice #: 118106 55-5300-00 October Lawn Maintenance	\$1,994.49
10/20/2024		12-1005-00 Transfer to Reserve-Valley; Quarterly Reserve Funding	\$6,064.71
10/22/2024	0	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 9/13-10/15	\$51.41
10/29/2024	0	First Insurance Funding Corp Invoice #: XXX-101502961 10-1020-00 Payment on Insurance	\$4,202.48
10/29/2024	2145	SSS Down To Earth Opco, LLC Invoice #: 114729 55-5300-00 September Lawn Maintenance	\$2,014.43
		Account Totals	\$31,269.92
		# Checks:	8
12-1006-00 Cash Reserve - AMB 1013			
10/29/2024	3000	Jeff Dailey Invoice #: 10324 30-2560-00 Street Light Maintenance (Solar Batteries)	\$299.99
		Account Totals	\$299.99
		# Checks:	1
		Association Totals	\$31,569.91
		# Checks:	9



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association , Inc

As Of 10/31/2024

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$89.04	\$0.00	\$0.00	\$0.00	\$89.04
Totals:	\$89.04	\$0.00	\$0.00	\$0.00	\$89.04

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
10-1001-00	Cash Operating - Valley	\$24,567.36	\$41,601.74	\$31,269.92	\$34,899.18
Date	GL Ref #	Debit	Credit	Description	
10/01/2024	237305	\$ -	\$ 16,056.00	Cash Operating - Valley Inv # ; Cross Creek Community Assoc., Inc Chk # 2140 Inv: Cross Creek Community Assoc., Inc	
10/01/2024	237307	-	360.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2141 Inv: D & D Association Services, LLC	
10/01/2024	237562	2,079.99	-	Deposit from batch 15988	
10/02/2024	239318	4,159.98	-	Deposit from batch 16025	
10/03/2024	239484	2,079.99	-	Deposit from batch 16040	
10/05/2024	238935	27,039.87	-	Deposit from batch 15980	
10/07/2024	240296	-	485.05	Cash Operating - Valley Inv # 2012737; Foster Irrigation Inc. Chk # 2142 Inv: 2012737 Foster Irrigation Inc.	
10/07/2024	240298	-	41.35	Cash Operating - Valley Inv # Sept 2024; D & D Association Services, LLC Chk # 2143 Inv: Sept 2024 D & D Association Services, LLC	
10/07/2024	240300	-	1,994.49	Cash Operating - Valley Inv # 118106; SSS Down To Earth Opco, LLC Chk # 2144 Inv: 118106 SSS Down To Earth Opco, LLC	
10/09/2024	240771	2,079.99	-	Deposit from batch 16080	
10/18/2024	241623	4,159.98	-	Deposit from batch 16178	
10/20/2024	241826	-	6,064.71	Quarterly Reserve Funding	
10/22/2024	242431	-	51.41	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
10/29/2024	243507	-	4,202.48	Cash Operating - Valley Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp	
10/29/2024	243629	-	2,014.43	Cash Operating - Valley Inv # 114729; SSS Down To Earth Opco, LLC Chk # 2145 Inv: 114729 SSS Down To Earth Opco, LLC	
10/31/2024	244248	1.94	-	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	-	49,919.76	49,919.76	-
Date	GL Ref #	Debit	Credit	Description	
10/01/2024	237562	\$ -	\$ 2,079.99	Deposit from batch 15988	
10/01/2024	179336	49,919.76	-	Assessment Fee - Batch 12677	
10/01/2024	238250	-	2,079.99	Applied Prepaid 6980002005	
10/01/2024	238252	-	2,079.99	Applied Prepaid 6980002006	
10/01/2024	238254	-	2,079.99	Applied Prepaid 6980002016	
10/01/2024	238256	-	2,079.99	Applied Prepaid 6980002018	
10/02/2024	239318	-	4,159.98	Deposit from batch 16025	
10/03/2024	239484	-	2,079.99	Deposit from batch 16040	
10/05/2024	238935	-	27,039.87	Deposit from batch 15980	
10/09/2024	240771	-	2,079.99	Deposit from batch 16080	
10/18/2024	241623	-	4,159.98	Deposit from batch 16178	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	6,362.65	4,202.48	4,245.46	6,319.67
Date	GL Ref #	Debit	Credit	Description	
10/29/2024	243113	\$ 4,202.48	\$ -	Payment on Insurance Inv: XXX-101502961 First Insurance Funding Corp	
10/30/2024	243901	-	4,245.46	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	-	16,056.00	5,352.00	10,704.00
Date	GL Ref #	Debit	Credit	Description	
10/01/2024	236853	\$ 16,056.00	\$ -	Quarterly Master Fee	

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10/01/2024	237618	-	5,352.00		
					Inv: Cross Creek Community Assoc., Inc
10-1035-00	Petty Cash	100.00	-	-	100.00
Date	GL Ref #	Debit	Credit	Description	
12-1005-00	Cash Reserve - Valley	33,894.26	6,155.92	-	40,050.18
Date	GL Ref #	Debit	Credit	Description	
10/20/2024	241826	\$ 6,064.71	\$ -	Quarterly Reserve Funding	
10/31/2024	244274	91.21	-	Interest	
12-1006-00	Cash Reserve - AMB 1013	8,418.62	0.71	299.99	8,119.34
Date	GL Ref #	Debit	Credit	Description	
10/29/2024	243505	\$ -	\$ 299.99	Cash Reserve - AMB 1013 Inv # 10324; Jeff Dailey Chk # 3000	
				Inv: 10324 Jeff Dailey	
10/31/2024	244180	0.71	-	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	(526.40)	25,505.20	25,067.84	(89.04)
Date	GL Ref #	Debit	Credit	Description	
10/01/2024	236853	\$ -	\$ 16,056.00	Accounts Payable	
				Inv: Cross Creek Community Assoc., Inc	
10/01/2024	236855	-	360.00	Accounts Payable	
				Inv: D & D Association Services, LLC	
10/01/2024	237305	16,056.00	-	Accounts Payable Inv # ; Cross Creek Community Assoc., Inc Chk # 2140	
				Inv: Cross Creek Community Assoc., Inc	
10/01/2024	237307	360.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2141	
				Inv: D & D Association Services, LLC	
10/07/2024	239693	-	1,994.49	Accounts Payable Inv # 118106	
				Inv: 118106 SSS Down To Earth Opco, LLC	
10/07/2024	240296	485.05	-	Accounts Payable Inv # 2012737; Foster Irrigation Inc. Chk # 2142	
				Inv: 2012737 Foster Irrigation Inc.	
10/07/2024	240298	41.35	-	Accounts Payable Inv # Sept 2024; D & D Association Services, LLC Chk # 2143	
				Inv: Sept 2024 D & D Association Services, LLC	
10/07/2024	240300	1,994.49	-	Accounts Payable Inv # 118106; SSS Down To Earth Opco, LLC Chk # 2144	
				Inv: 118106 SSS Down To Earth Opco, LLC	
10/22/2024	242127	-	51.41	Accounts Payable Inv # 79003-39404	
				Inv: 79003-39404 FPL	
10/22/2024	242431	51.41	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0	
				Inv: 79003-39404 FPL	
10/29/2024	243111	-	2,014.43	Accounts Payable Inv # 114729	
				Inv: 114729 SSS Down To Earth Opco, LLC	
10/29/2024	243113	-	4,202.48	Accounts Payable Inv # XXX-101502961	
				Inv: XXX-101502961 First Insurance Funding Corp	
10/29/2024	243237	-	299.99	Accounts Payable Inv # 10324	
				Inv: 10324 Jeff Dailey	
10/29/2024	243505	299.99	-	Accounts Payable Inv # 10324; Jeff Dailey Chk # 3000	
				Inv: 10324 Jeff Dailey	
10/29/2024	243507	4,202.48	-	Accounts Payable Inv # XXX-101502961; First Insurance Funding Corp Chk # 0	
				Inv: XXX-101502961 First Insurance Funding Corp	
10/29/2024	243629	2,014.43	-	Accounts Payable Inv # 114729; SSS Down To Earth Opco, LLC Chk # 2145	
				Inv: 114729 SSS Down To Earth Opco, LLC	
10/31/2024	245204	-	89.04	Accounts Payable Inv # OCT	
				Inv: OCT D & D Association Services, LLC	

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20-2010-00	Due to Reserves	(\$60,000.00)	\$-	\$-	(\$60,000.00)
Date	GL Ref #	Debit	Credit	Description	
20-2020-00	Prepaid Owner Fees	(10,449.95)	8,319.96	-	(2,129.99)
Date	GL Ref #	Debit	Credit	Description	
10/01/2024	238250	\$ 2,079.99	\$ -	Adjust Prepaid	
10/01/2024	238252	2,079.99	-	Adjust Prepaid	
10/01/2024	238254	2,079.99	-	Adjust Prepaid	
10/01/2024	238256	2,079.99	-	Adjust Prepaid	
20-2040-00	Deferred Income	-	16,639.92	49,919.76	(33,279.84)
Date	GL Ref #	Debit	Credit	Description	
10/01/2024	179336	\$ -	\$ 49,919.76	Assessment Fee - Batch 12677	
10/01/2024	237616	16,639.92	-	Assessments	
30-2500-00	General Reserves	(421.04)	-	-	(421.04)
Date	GL Ref #	Debit	Credit	Description	
30-2510-00	Roof Replacement	(3,592.90)	-	1,992.46	(5,585.36)
Date	GL Ref #	Debit	Credit	Description	
10/20/2024	241828	\$ -	\$ 1,992.46	Roof	
30-2520-00	Exterior Painting & Roof Cleaning	(7,987.53)	-	1,805.86	(9,793.39)
Date	GL Ref #	Debit	Credit	Description	
10/20/2024	241828	\$ -	\$ 1,805.86	Painting	
30-2530-00	Paving & Sealing	(49,219.45)	-	156.23	(49,375.68)
Date	GL Ref #	Debit	Credit	Description	
10/20/2024	241828	\$ -	\$ 156.23	Paving & Sealing	
30-2535-00	Irrigation System	(73,164.23)	-	1,189.96	(74,354.19)
Date	GL Ref #	Debit	Credit	Description	
10/20/2024	241828	\$ -	\$ 1,189.96	Irrigation	
30-2540-00	Landscape Enhancements	(8,368.59)	-	365.11	(8,733.70)
Date	GL Ref #	Debit	Credit	Description	
10/20/2024	241828	\$ -	\$ 365.11	Landscape Replacement	
30-2560-00	Street Light Maintenance (Solar Batteries)	(2,702.18)	299.99	177.38	(2,579.57)
Date	GL Ref #	Debit	Credit	Description	
10/20/2024	241828	\$ -	\$ 177.38	Street Light Maintenance (Solar Batteries)	
10/29/2024	243237	299.99	-	Street Light Maintenance (Solar Batteries)	
				Inv: 10324 Jeff Dailey	
30-2570-00	Legal Costs	(4,717.46)	-	142.50	(4,859.96)
Date	GL Ref #	Debit	Credit	Description	
10/20/2024	241828	\$ -	\$ 142.50	Legal Expenses	
30-2580-00	Insurance Deductible	(11,592.52)	-	235.21	(11,827.73)
Date	GL Ref #	Debit	Credit	Description	
10/20/2024	241828	\$ -	\$ 235.21	Insurance Deductible	
30-2990-00	Interest	(832.13)	-	91.92	(924.05)
Date	GL Ref #	Debit	Credit	Description	
10/31/2024	244180	\$ -	\$ 0.71	Interest	
10/31/2024	244274	-	91.21	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	(149,759.28)	-	16,639.92	(166,399.20)
Date	GL Ref #	Debit	Credit	Description	
10/01/2024	237616	\$ -	\$ 16,639.92	Assessments	
40-4040-00	Interest Income	(211.91)	-	1.94	(213.85)
Date	GL Ref #	Debit	Credit	Description	
10/31/2024	244248	\$ -	\$ 1.94	Interest	
40-4050-00	Late Fees/Interest	(31.20)	-	-	(31.20)
Date	GL Ref #	Debit	Credit	Description	

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
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	3,240.00	360.00	-	3,600.00
Date	GL Ref #	Debit	Credit	Description	
10/01/2024	236855	\$ 360.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	433.51	89.04	-	522.55
Date	GL Ref #	Debit	Credit	Description	
10/31/2024	245204	\$ 89.04	\$ -	OCT Office Expenses Inv: OCT D & D Association Services, LLC	
50-5025-00	Application Expenses	44.00	-	-	44.00
Date	GL Ref #	Debit	Credit	Description	
50-5060-00	Division Fees, Tax Prep, Corporate Fee	357.25	-	-	357.25
Date	GL Ref #	Debit	Credit	Description	
50-5080-00	Master Fees	48,168.00	5,352.00	-	53,520.00
Date	GL Ref #	Debit	Credit	Description	
10/01/2024	237618	\$ 5,352.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	56,825.96	4,245.46	-	61,071.42
Date	GL Ref #	Debit	Credit	Description	
10/30/2024	243901	\$ 4,245.46	\$ -	Monthly Insurance Write Off	
51-5530-00	Insurance Appraisal	305.00	-	-	305.00
Date	GL Ref #	Debit	Credit	Description	
55-5280-00	Hurricane Expense	890,400.00	-	-	890,400.00
Date	GL Ref #	Debit	Credit	Description	
55-5290-00	Operating Fund Contingency	450.00	-	-	450.00
Date	GL Ref #	Debit	Credit	Description	
55-5300-00	Lawn Contract/Fertilization	16,304.73	4,008.92	-	20,313.65
Date	GL Ref #	Debit	Credit	Description	
10/07/2024	239693	\$ 1,994.49	\$ -	October Lawn Maintenance Inv: 118106 SSS Down To Earth Opco, LLC	
10/29/2024	243111	2,014.43	-	September Lawn Maintenance Inv: 114729 SSS Down To Earth Opco, LLC	
55-5310-00	Tree Trimming/Removal & Replacement	2,140.00	-	-	2,140.00
Date	GL Ref #	Debit	Credit	Description	
55-5320-00	Sprinkler Repair & Maintenance	5,148.75	-	-	5,148.75
Date	GL Ref #	Debit	Credit	Description	
55-5350-00	Pest Control-Interior	1,320.00	-	-	1,320.00
Date	GL Ref #	Debit	Credit	Description	
60-5100-00	Sprinkler Electric	553.51	51.41	-	604.92
Date	GL Ref #	Debit	Credit	Description	
10/22/2024	242127	\$ 51.41	\$ -	13426 Well Electric 9/13-10/15 Inv: 79003-39404 FPL	
99-5710-00	Reserve Funding	18,194.13	6,064.71	-	24,258.84
Date	GL Ref #	Debit	Credit	Description	
10/20/2024	241828	\$ 6,064.71	\$ -	Reserve Funding	
Totals:		\$0.00	\$188,873.22	\$188,873.22	\$0.00



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Cash Reserve - AMB (End: 10/31/2024)

Date: 11/15/2024
Time: 9:11 am
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
10/29/2024		Jeff Dailey		3000	(\$299.99)
Total Uncleared					(\$299.99)

Cash Reserve - AMB Summary	
Ending Account Balance:	\$ 8,119.34
Uncleared Items:	(\$299.99)
Adjusted Balance:	\$ 8,419.33
Bank Ending Balance:	\$ 8,419.33
Difference:	\$-



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association, Inc
Operating-Valley (End: 10/31/2024)

Date: 11/15/2024
Time: 9:11 am
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
10/29/2024		First Insurance Funding Corp		0	(\$4,202.48)
10/29/2024		SSS Down To Earth Opco, LLC		2145	(\$2,014.43)
Total Uncleared					(\$6,216.91)

Operating-Valley Summary	
Ending Account Balance:	\$ 34,899.18
Uncleared Items:	(\$6,216.91)
Adjusted Balance:	\$ 41,116.09
Bank Ending Balance:	\$ 41,116.09
Difference:	\$-



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association , Inc

Reserve-Valley (End: 10/31/2024)

Date:11/15/2024

Time:9:11 am

Page:3

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

Reserve-Valley Summary					
Ending Account Balance:					\$ 40,050.18
Uncleared Items:					\$-
Adjusted Balance:					\$ 40,050.18
Bank Ending Balance:					\$ 40,050.18
Difference:					\$-

9872511

Date 10/31/2024 , 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

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	0
Account Number	Acct Ending 1013	Statement Dates	10/01/24 thru 10/31/24
Previous Balancing	8,418.62	Number of Days in this Statement	31
Deposits	.00	Average Ledger	8,418.62
Checks/Debits	.00	Average Collected	8,418.62
Service Charges	.00	Interest Earned	.71
Interest Paid	.71	Annual Percentage Yield Earned	0.10%
Current Balance	8,419.33	2024 Interest Paid	21.32

Deposits and Other Credits

Date	Description	Amount
10/31	Interest Deposit	.71

Daily Balance Summary

Date	Balance	Date	Balance
10/01	8,418.62	10/31	8,419.33

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.

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:

September 30, 2024
October 31, 2024
1 of 4

1 M0656BLK110124085058 33 000000000 1633 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 - XXXXXX7267

SUMMARY FOR THE PERIOD: 10/01/24 - 10/31/24

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$24,939.86		\$45,761.72		\$29,585.49		\$41,116.09

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$24,939.86
10/01	ACH CREDIT		\$4,159.98	\$29,099.84
	Cross Creek of F OnlinePay 241001 15978			
10/02	ACH CREDIT		\$2,079.99	\$31,179.83
	Cross Creek of F OnlinePay 241002 15988			
10/02	LOCK BOX DEPOSIT		\$4,159.98	\$35,339.81
10/02	CHECK 2141	-\$360.00		\$34,979.81
10/03	LOCK BOX DEPOSIT		\$2,079.99	\$37,059.80
10/07	ACH DEBIT	-\$4,202.48		\$32,857.32
	FIRST INSURANCE INSURANCE 241007 900-101502961			
10/08	ACH CREDIT		\$27,039.87	\$59,897.19
	Cross Creek of F ASSN DUES 241008			
10/09	LOCK BOX DEPOSIT		\$2,079.99	\$61,977.18
10/09	CHECK 2139	-\$330.00		\$61,647.18
10/16	CHECK 2140	-\$16,056.00		\$45,591.18
10/18	LOCK BOX DEPOSIT		\$4,159.98	\$49,751.16
10/21	CHECK 2143	-\$41.35		\$49,709.81
10/22	ACH DEBIT	-\$6,064.71		\$43,645.10
	Cross Creek of F CincXfer 241022 D3721			
10/22	CHECK 2142	-\$485.05		\$43,160.05
10/23	CHECK 2144	-\$1,994.49		\$41,165.56
10/29	ACH DEBIT	-\$51.41		\$41,114.15
	FPL DIRECT DEBIT ELEC PYMT 241029			
10/31	INTEREST CREDIT		\$1.94	\$41,116.09
Ending Balance				\$41,116.09



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

Account Number:
Statement Date:
Page :

XXXXXX7267
10/31/2024
2 of 4

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
10/09	2139	\$330.00	10/22	2142	\$485.05
10/16	2140	\$16,056.00	10/21	2143	\$41.35
10/02	2141	\$360.00	10/23	2144	\$1,994.49

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$45,788.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$213.85	Interest Paid	\$1.94





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

Account Number:
Statement Date:
Page :

XXXXXX7267
10/31/2024
3 of 4

Check Images for Account XXXXXX7267

ORIGINAL CHECK HAS A COLORED 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: 2139

PAY Three Hundred Thirty And 00/100 Dollars

DATE 09/30/2024

AMOUNT ****\$330.00

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

Memo: 9/24 Pest Control

Authorized Signatures

⑈000002139⑈ ⑆021201383⑆43037267⑈ ⑆0000033000⑈

10/09/2024 # 2139 \$330.00

ORIGINAL CHECK HAS A COLORED 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: 2142

PAY Four Hundred Eighty-Five And 05/100 Dollars

DATE 10/07/2024

AMOUNT ****\$485.05

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

Memo: September Irrigation Main/Repairs

Authorized Signatures

⑈000002142⑈ ⑆021201383⑆43037267⑈ ⑆0000048505⑈

10/22/2024 # 2142 \$485.05

ORIGINAL CHECK HAS A COLORED 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: 2140

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

DATE 10/01/2024

AMOUNT ****\$16,056.00

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

Memo: Quarterly Master Fee

Authorized Signatures

⑈000002140⑈ ⑆021201383⑆43037267⑈ ⑆0001605600⑈

10/16/2024 # 2140 \$16,056.00

ORIGINAL CHECK HAS A COLORED 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: 2143

PAY Forty-One And 35/100 Dollars

DATE 10/07/2024

AMOUNT ****\$41.35

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

Memo: September Office Expenses

Authorized Signatures

⑈000002143⑈ ⑆021201383⑆43037267⑈ ⑆0000004135⑈

10/21/2024 # 2143 \$41.35

ORIGINAL CHECK HAS A COLORED 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: 2141

PAY Three Hundred Sixty And 00/100 Dollars

DATE 10/01/2024

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

⑈000002141⑈ ⑆021201383⑆43037267⑈ ⑆0000036000⑈

10/02/2024 # 2141 \$360.00

ORIGINAL CHECK HAS A COLORED 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: 2144

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

DATE 10/07/2024

AMOUNT ****\$1,994.49

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

Memo: October Lawn Maintenance

Authorized Signatures

⑈000002144⑈ ⑆021201383⑆43037267⑈ ⑆0000199449⑈

10/23/2024 # 2144 \$1,994.49





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

Account Number:

XXXXXX7267

Statement Date:

10/31/2024

Page :

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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:

September 30, 2024
October 31, 2024
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1 M0656BLK110124085058 54 000000000 2754 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: 10/01/24 - 10/31/24

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$33,894.26		\$6,155.92		\$0.00		\$40,050.18

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$33,894.26
10/22	ACH CREDIT		\$6,064.71	\$39,958.97
	Cross Creek of F CincXfer 241022 C3721			
10/31	INTEREST CREDIT		\$91.21	\$40,050.18
Ending Balance				\$40,050.18

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$35,850.00	Annual % Yield Earned	3.05%
Year-to-Date Interest Paid	\$902.73	Interest Paid	\$91.21





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

Account Number:

XXXXXX8645

Statement Date:

10/31/2024

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To Reconcile Your Account

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

Balance Reconciliation

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

Finance Charge Computation For Personal Line Of Credit

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

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

A. Pursuant To The Federal Fair Credit Billing Act

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

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

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.

