

Balance Sheet - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc
End Date: 12/31/2024

Date: 1/17/2025

Time: 11:54 am

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Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$28,857.25
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	2,031.23
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$34,594.18

Cash Reserves

12-1005-00 Cash Reserve - Valley	40,232.23
12-1006-00 Cash Reserve - AMB 1013	8,120.70
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: \$168,638.08

Total Assets: \$203,232.26

Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	508.08
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	6,687.53

Total Current Liabilities: \$67,195.61

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	1,107.46

Total Reserves: \$168,638.08

Equity

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

Net Income Gain / Loss (55,558.24)
(\$55,558.24)

Total Liabilities & Equity: \$203,232.26

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

12/31/2024

Date: 1/17/2025
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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	\$16,639.96	(\$0.04)	\$199,679.04	\$199,679.08	(\$0.04)	\$199,679.08
4040-00 Interest Income	1.28	-	1.28	216.61	-	216.61	-
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	\$16,641.20	\$16,639.96	\$1.24	\$1,034,511.85	\$199,679.08	\$834,832.77	\$199,679.08
Total OPERATING INCOME	\$16,641.20	\$16,639.96	\$1.24	\$1,034,511.85	\$199,679.08	\$834,832.77	\$199,679.08
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	360.00	360.00	-	4,320.00	4,320.00	-	4,320.00
5020-00 Office Expenses	109.10	100.00	(9.10)	752.92	1,200.00	447.08	1,200.00
5025-00 Application Expenses	-	-	-	44.00	-	(44.00)	-
5050-00 Legal Fees Expense	-	16.63	16.63	352.00	200.00	(152.00)	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	21.78	21.78	357.25	261.25	(96.00)	261.25
5080-00 Master Fees	5,352.00	5,352.00	-	64,224.00	64,224.00	-	64,224.00
Total Administrative Expenses	\$5,821.10	\$5,850.41	\$29.31	\$70,050.17	\$70,205.25	\$155.08	\$70,205.25
Insurance Expenses							
5500-00 Property Insurance	4,245.46	5,217.50	972.04	69,562.34	62,610.00	(6,952.34)	62,610.00
5530-00 Insurance Appraisal	-	25.38	25.38	305.00	305.00	-	305.00
Total Insurance Expenses	\$4,245.46	\$5,242.88	\$997.42	\$69,867.34	\$62,915.00	(\$6,952.34)	\$62,915.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.37	83.37	350.00	1,000.00	650.00	1,000.00
5210-00 Roof Repairs	-	41.63	41.63	-	500.00	500.00	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	4,108.64	2,200.00	(1,908.64)	24,422.29	26,400.00	1,977.71	26,400.00
5305-00 Plant Replacement	-	166.63	166.63	-	2,000.00	2,000.00	2,000.00
5310-00 Tree Trimming/Removal & Replace	-	166.63	166.63	2,140.00	2,000.00	(140.00)	2,000.00
5320-00 Sprinkler Repair & Maintenance	398.98	600.00	201.02	5,762.73	7,200.00	1,437.27	7,200.00
5350-00 Pest Control-Interior	330.00	166.63	(163.37)	1,650.00	2,000.00	350.00	2,000.00
Total Building/Grounds Maintenance	\$4,837.62	\$3,424.89	(\$1,412.73)	\$925,175.02	\$41,100.00	(\$884,075.02)	\$41,100.00
Utilities							
5100-00 Sprinkler Electric	59.69	100.00	40.31	718.72	1,200.00	481.28	1,200.00
Total Utilities	\$59.69	\$100.00	\$40.31	\$718.72	\$1,200.00	\$481.28	\$1,200.00
Reserve Funding							
5710-00 Reserve Funding	-	2,021.56	2,021.56	24,258.84	24,258.83	(0.01)	24,258.83
Total Reserve Funding	\$-	\$2,021.56	\$2,021.56	\$24,258.84	\$24,258.83	(\$0.01)	\$24,258.83
Total OPERATING EXPENSE	\$14,963.87	\$16,639.74	\$1,675.87	\$1,090,070.09	\$199,679.08	(\$890,391.01)	\$199,679.08
Net Income:	\$1,677.33	\$0.22	\$1,677.11	(\$55,558.24)	\$0.00	(\$55,558.24)	\$0.00



Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association , Inc

12/01/2024 To 12/31/2024

Date:1/17/2025

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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	\$1,016.74	\$0.00	\$0.00	\$0.00	\$90.72	\$1,107.46
	\$168,547.36	\$0.00	\$0.00	\$0.00	\$90.72	\$168,638.08



Homeowner Aging Report

End Date: 12/31/2024

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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: 12/31/2024

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Account No:	Homeowner Name	Address	Balance
6980002005	Frank & Maureen Ascenzo	13359 Tall Grass Court Unit 2005 Fort Myers, FL 33912	(\$2,303.77)
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)
6980002021	William Reece	13340 Tall Grass Court Unit 2021 Fort Myers, FL 33912	(\$2,278.77)
Cross Creek of Fort Myers Villas I Condominium Association, Inc Total		4	(\$6,687.53)

Cash Disbursement

Cross Creek of Fort Myers Villas I Condominium Association, Inc
12/1/2024 - 12/31/2024

Date: 1/17/2025
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Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
12/03/2024	2149	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$360.00
12/10/2024	2150	Foster Irrigation Inc. Invoice #: 2012902 55-5320-00 November Irrigation Maint/Repairs	\$215.00
12/10/2024	2151	D & D Association Services, LLC Invoice #: NOV 50-5020-00 NOV Office Expenses	\$121.27
12/10/2024	2152	SSS Down To Earth Opco, LLC Invoice #: 125118 55-5300-00 December Lawn Maintenance	\$2,054.32
12/10/2024	2153	R Petralia Construction LLC Invoice #: 10206 55-5200-00 13405 fascia board	\$350.00
12/27/2024	0	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 11/13-12/13	\$59.69
12/27/2024	2154	SSS Down To Earth Opco, LLC Invoice #: 121888 55-5300-00 November Lawn Maintenance	\$2,054.32
12/31/2024	2155	Turner Pest Control, LLC Invoice #: 619919077 55-5350-00 12/23 Pest Control	\$330.00
		Account Totals	\$5,544.60
		# Checks:	8
		Association Totals	\$5,544.60
		# Checks:	8



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc

As Of 12/31/2024

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$109.10	\$0.00	\$0.00	\$0.00	\$109.10
Foster Irrigation Inc.	\$398.98	\$0.00	\$0.00	\$0.00	\$398.98
Totals:	\$508.08	\$0.00	\$0.00	\$0.00	\$508.08

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
Accts: All Dates: 12/1/2024 - 12/31/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$29,843.03	\$4,558.82	\$5,544.60	\$28,857.25
Date	GL Ref #	Debit	Credit	Description	
12/03/2024	249875	\$ -	\$ 360.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2149 Inv: D & D Association Services, LLC	
12/10/2024	251754	-	215.00	Cash Operating - Valley Inv # 2012902; Foster Irrigation Inc. Chk # 2150 Inv: 2012902 Foster Irrigation Inc.	
12/10/2024	251756	-	121.27	Cash Operating - Valley Inv # NOV; D & D Association Services, LLC Chk # 2151 Inv: NOV D & D Association Services, LLC	
12/10/2024	251758	-	2,054.32	Cash Operating - Valley Inv # 125118; SSS Down To Earth Opco, LLC Chk # 2152 Inv: 125118 SSS Down To Earth Opco, LLC	
12/10/2024	251760	-	350.00	Cash Operating - Valley Inv # 10206; R Petralia Construction LLC Chk # 2153 Inv: 10206 R Petralia Construction LLC	
12/23/2024	253982	2,278.77	-	Deposit from batch 16678	
12/27/2024	254337	-	59.69	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
12/27/2024	254353	-	2,054.32	Cash Operating - Valley Inv # 121888; SSS Down To Earth Opco, LLC Chk # 2154 Inv: 121888 SSS Down To Earth Opco, LLC	
12/30/2024	254716	2,278.77	-	Deposit from batch 16713	
12/31/2024	255110	1.28	-	Interest	
12/31/2024	256402	-	330.00	Cash Operating - Valley Inv # 619919077; Turner Pest Control, LLC Chk # 2155 Inv: 619919077 Turner Pest Control, LLC	
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	6,276.69	-	4,245.46	2,031.23
Date	GL Ref #	Debit	Credit	Description	
12/30/2024	254744	\$ -	\$ 4,245.46	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	5,352.00	-	5,352.00	-
Date	GL Ref #	Debit	Credit	Description	
12/01/2024	248659	\$ -	\$ 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	40,142.20	90.03	-	40,232.23
Date	GL Ref #	Debit	Credit	Description	
12/31/2024	255136	\$ 90.03	\$ -	Interest	
12-1006-00	Cash Reserve - AMB 1013	8,120.01	0.69	-	8,120.70
Date	GL Ref #	Debit	Credit	Description	
12/31/2024	255042	\$ 0.69	\$ -	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	(686.27)	5,544.60	5,366.41	(508.08)
Date	GL Ref #	Debit	Credit	Description	
12/03/2024	249541	\$ -	\$ 360.00	Accounts Payable Inv: D & D Association Services, LLC	
12/03/2024	249875	360.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2149 Inv: D & D Association Services, LLC	
12/10/2024	251115	-	2,054.32	Accounts Payable Inv # 125118 Inv: 125118 SSS Down To Earth Opco, LLC	
12/10/2024	251754	215.00	-	Accounts Payable Inv # 2012902; Foster Irrigation Inc. Chk # 2150	

Account No	Description		Prior Balance	Current Debit	Current Credit	End Balance
			Inv: 2012902 Foster Irrigation Inc.			
12/10/2024	251756	121.27	-	Accounts Payable Inv # NOV; D & D Association Services, LLC Chk # 2151 Inv: NOV D & D Association Services, LLC		
12/10/2024	251758	2,054.32	-	Accounts Payable Inv # 125118; SSS Down To Earth Opco, LLC Chk # 2152 Inv: 125118 SSS Down To Earth Opco, LLC		
12/10/2024	251760	350.00	-	Accounts Payable Inv # 10206; R Petralia Construction LLC Chk # 2153 Inv: 10206 R Petralia Construction LLC		
12/27/2024	254161	-	59.69	Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL		
12/27/2024	254163	-	2,054.32	Accounts Payable Inv # 121888 Inv: 121888 SSS Down To Earth Opco, LLC		
12/27/2024	254337	59.69	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL		
12/27/2024	254353	2,054.32	-	Accounts Payable Inv # 121888; SSS Down To Earth Opco, LLC Chk # 2154 Inv: 121888 SSS Down To Earth Opco, LLC		
12/30/2024	255425	-	330.00	Accounts Payable Inv # 619919077 Inv: 619919077 Turner Pest Control, LLC		
12/31/2024	256402	330.00	-	Accounts Payable Inv # 619919077; Turner Pest Control, LLC Chk # 2155 Inv: 619919077 Turner Pest Control, LLC		
12/31/2024	257940	-	398.98	Accounts Payable Inv # 2012971 Inv: 2012971 Foster Irrigation Inc.		
12/31/2024	260074	-	109.10	Accounts Payable Inv # DEC Inv: DEC D & D Association Services, LLC		
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)	-	4,557.54	(6,687.53)
Date	GL Ref #	Debit	Credit	Description		
12/23/2024	253982	\$ -	\$ 2,278.77	Deposit from batch 16678		
12/30/2024	254716	-	2,278.77	Deposit from batch 16713		
20-2040-00	Deferred Income		(16,639.92)	16,639.92	-	-
Date	GL Ref #	Debit	Credit	Description		
12/01/2024	248657	\$ 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		(1,016.74)	-	90.72	(1,107.46)
Date	GL Ref #	Debit	Credit	Description		
12/31/2024	255042	\$ -	\$ 0.69	Interest		
12/31/2024	255136	-	90.03	Interest		

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
Accts: All Dates: 12/1/2024 - 12/31/2024

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
31-3080-00	Prior Year Fund Balance	(\$22,956.81)	\$-	\$-	(\$22,956.81)
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Fees	(183,039.12)	-	16,639.92	(199,679.04)
Date	GL Ref #	Debit	Credit	Description	
12/01/2024	248657	\$ -	\$ 16,639.92	Assessments	
40-4040-00	Interest Income	(215.33)	-	1.28	(216.61)
Date	GL Ref #	Debit	Credit	Description	
12/31/2024	255110	\$ -	\$ 1.28	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	3,960.00	360.00	-	4,320.00
Date	GL Ref #	Debit	Credit	Description	
12/03/2024	249541	\$ 360.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	643.82	109.10	-	752.92
Date	GL Ref #	Debit	Credit	Description	
12/31/2024	260074	\$ 109.10	\$ -	DEC Office Expenses Inv: DEC 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	
50-5060-00	Division Fees, Tax Prep, Corporate Fee	357.25	-	-	357.25
Date	GL Ref #	Debit	Credit	Description	
50-5080-00	Master Fees	58,872.00	5,352.00	-	64,224.00
Date	GL Ref #	Debit	Credit	Description	
12/01/2024	248659	\$ 5,352.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	65,316.88	4,245.46	-	69,562.34
Date	GL Ref #	Debit	Credit	Description	
12/30/2024	254744	\$ 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	
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	4,108.64	-	24,422.29
Date	GL Ref #	Debit	Credit	Description	
12/10/2024	251115	\$ 2,054.32	\$ -	December Lawn Maintenance Inv: 125118 SSS Down To Earth Opco, LLC	
12/27/2024	254163	2,054.32	-	November Lawn Maintenance Inv: 121888 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	5,363.75	398.98	-	5,762.73
Date	GL Ref #	Debit	Credit	Description	
12/31/2024	257940	\$ 398.98	\$ -	December Irrigation Maint/Repairs Inv: 2012971 Foster Irrigation Inc.	



General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc

Accts: All Dates: 12/1/2024 - 12/31/2024

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Account No	Description			Prior Balance	Current Debit	Current Credit	End Balance
55-5350-00	Pest Control-Interior			\$1,320.00	\$330.00	\$-	\$1,650.00
Date	GL Ref #	Debit	Credit	Description			
12/30/2024	255425	\$ 330.00	\$ -	12/23 Pest Control Inv: 619919077 Turner Pest Control, LLC			
60-5100-00	Sprinkler Electric			659.03	59.69	-	718.72
Date	GL Ref #	Debit	Credit	Description			
12/27/2024	254161	\$ 59.69	\$ -	13426 Well Electric 11/13-12/13 Inv: 79003-39404 FPL			
99-5710-00	Reserve Funding			24,258.84	-	-	24,258.84
Date	GL Ref #	Debit	Credit	Description			
Totals:				\$0.00	\$41,797.93	\$41,797.93	\$0.00



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Cash Reserve - AMB (End: 12/31/2024)

Date: 1/17/2025
Time: 11:55 am
Page: 1

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

Cash Reserve - AMB Summary					
Ending Account Balance:					\$ 8,120.70
Uncleared Items:					\$-
Adjusted Balance:					\$ 8,120.70
Bank Ending Balance:					\$ 8,120.70
Difference:					\$-



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Operating-Valley (End: 12/31/2024)

Date: 1/17/2025
Time: 11:55 am
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
12/10/2024		R Petralia Construction LLC		2153	(\$350.00)
12/27/2024		SSS Down To Earth Opco, LLC		2154	(\$2,054.32)
12/31/2024		Turner Pest Control, LLC		2155	(\$330.00)
				Total Uncleared	(\$2,734.32)

Operating-Valley Summary	
Ending Account Balance:	\$ 28,857.25
Uncleared Items:	(\$2,734.32)
Adjusted Balance:	\$ 31,591.57
Bank Ending Balance:	\$ 31,591.57
Difference:	\$-



Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association , Inc
Reserve-Valley (End: 12/31/2024)

Date: 1/17/2025
Time: 11:55 am
Page: 3

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

Reserve-Valley Summary					
Ending Account Balance:					\$ 40,232.23
Uncleared Items:					\$-
Adjusted Balance:					\$ 40,232.23
Bank Ending Balance:					\$ 40,232.23
Difference:					\$-

9980936

Date 12/31/2024 , 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	12/02/24 thru 12/31/24
Previous Balancing	8,120.01	Number of Days in this Statement	30
Deposits	.00	Average Ledger	8,120.01
Checks/Debits	.00	Average Collected	8,120.01
Service Charges	.00	Interest Earned	.66
Interest Paid	.69	Annual Percentage Yield Earned	0.10%
Current Balance	8,120.70	2024 Interest Paid	22.68

Deposits and Other Credits

Date	Description	Amount
12/31	Interest Deposit	.69

Daily Balance Summary

Date	Balance	Date	Balance
12/02	8,120.01	12/31	8,120.70

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

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

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

You must examine your statement of account with "reasonable promptness". You are in the best position to discover errors and unauthorized transactions to your account. If you fail to notify us in writing at the address provided on this statement of suspected problems or unauthorized transactions within the time periods specified in your deposit account terms and conditions agreements (which periods are no more than 60 days after we make the statement available to you in some cases are 30 days or less), we are not liable to you for and you agree not to make a claim against us for the problems or unauthorized transactions.



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

Last Statement:
Statement Ending:
Page:

November 30, 2024
December 31, 2024
1 of 4

1 M0656BLK010125101730 71 000000000 1671 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: 12/01/24 - 12/31/24

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$34,397.51		\$4,558.82		\$7,364.76		\$31,591.57

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$34,397.51
12/03	CHECK 2148	-\$352.00		\$34,045.51
12/05	ACH DEBIT FIRST INSURANCE INSURANCE 241205 900-101502961	-\$4,202.48		\$29,843.03
12/10	CHECK 2149	-\$360.00		\$29,483.03
12/23	LOCK BOX DEPOSIT		\$2,278.77	\$31,761.80
12/23	CHECK 2152	-\$2,054.32		\$29,707.48
12/24	CHECK 2150	-\$215.00		\$29,492.48
12/27	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 241227	-\$59.69		\$29,432.79
12/30	LOCK BOX DEPOSIT		\$2,278.77	\$31,711.56
12/30	CHECK 2151	-\$121.27		\$31,590.29
12/31	INTEREST CREDIT		\$1.28	\$31,591.57
Ending Balance				\$31,591.57

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
12/03	2148	\$352.00	12/30	2151	\$121.27
12/10	2149	\$360.00	12/23	2152	\$2,054.32
12/24	2150	\$215.00			

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



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

Account Number:
Statement Date:
Page :

XXXXXX7267
12/31/2024
2 of 4

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$30,144.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$216.61	Interest Paid	\$1.28

1671 0006901 0002-0004 43037267 1671





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

Account Number:
Statement Date:
Page :

XXXXXX7267
12/31/2024
3 of 4

Check Images for Account XXXXXX7267

ORIGINAL CHECK HAS A COLORED PAPER FRONT, 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: 2148

PAY Three Hundred Fifty-Two And 00/100 Dollars

DATE 11/19/2024

AMOUNT ****\$352.00

TO THE ORDER OF Varnum Attorneys At Law
PO Box 352
Grand Rapids, MI 49501-0352

Memo: UCC demand letter

Authorized Signatures

⑈000002148⑈ ⑆021201383⑆43037267⑈ ⑆0000035200⑈

12/03/2024 # 2148 \$352.00

ORIGINAL CHECK HAS A COLORED PAPER FRONT, 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: 2151

PAY One Hundred Twenty-One And 27/100 Dollars

DATE 12/10/2024

AMOUNT ****\$121.27

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

Memo: NOV Office Expenses

Authorized Signatures

⑈000002151⑈ ⑆021201383⑆43037267⑈ ⑆0000012127⑈

12/30/2024 # 2151 \$121.27

ORIGINAL CHECK HAS A COLORED PAPER FRONT, 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: 2149

PAY Three Hundred Sixty And 00/100 Dollars

DATE 12/03/2024

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

⑈000002149⑈ ⑆021201383⑆43037267⑈ ⑆0000036000⑈

12/10/2024 # 2149 \$360.00

ORIGINAL CHECK HAS A COLORED PAPER FRONT, 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: 2152

PAY Two Thousand, Fifty-Four And 32/100 Dollars

DATE 12/10/2024

AMOUNT ****\$2,054.32

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

Memo: December Lawn Maintenance

Authorized Signatures

⑈000002152⑈ ⑆021201383⑆43037267⑈ ⑆0000205432⑈

12/23/2024 # 2152 \$2,054.32

ORIGINAL CHECK HAS A COLORED PAPER FRONT, 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: 2150

PAY Two Hundred Fifteen And 00/100 Dollars

DATE 12/10/2024

AMOUNT ****\$215.00

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

Memo: November Irrigation Maint/Repairs

Authorized Signatures

⑈000002150⑈ ⑆021201383⑆43037267⑈ ⑆0000021500⑈

12/24/2024 # 2150 \$215.00





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

Account Number:

XXXXXX7267

Statement Date:

12/31/2024

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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.





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

Last Statement:
Statement Ending:
Page:

November 30, 2024
December 31, 2024
1 of 2

1 M0656BLK010125101730 23 000000000 2823 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: 12/01/24 - 12/31/24

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$40,142.20		\$90.03		\$0.00		\$40,232.23

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$40,142.20
12/31	INTEREST CREDIT		\$90.03	\$40,232.23
Ending Balance				\$40,232.23

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$40,142.00	Annual % Yield Earned	2.68%
Year-to-Date Interest Paid	\$1,084.78	Interest Paid	\$90.03





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

Account Number:

XXXXXX8645

Statement Date:

12/31/2024

Page :

2 of 2

To Reconcile Your Account

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

Balance Reconciliation

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

Finance Charge Computation For Personal Line Of Credit

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

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

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

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

