

Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$43,458.69
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1010-00 Due From Unit Owners	2,982.95
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	6,061.79
10-1030-00 Prepaid Expenses	12,000.00
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$68,209.13

Cash Reserves

12-1005-00 Cash Reserve - Valley	55,719.81
12-1006-00 Cash Reserve - AMB 1013	5,960.01
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: \$181,964.97

Total Assets:

\$250,174.10

Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	262.17
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	61.39
20-2040-00 Deferred Income	36,460.32

Total Current Liabilities: \$96,783.88

Reserves

30-2500-00 General Reserves	(520.74)
30-2510-00 Roof Replacement	9,680.14
30-2520-00 Exterior Painting & Roof Cleaning	16,433.09
30-2530-00 Paving & Sealing	49,722.86
30-2535-00 Irrigation System	76,921.81
30-2540-00 Landscape Enhancements	9,841.62
30-2560-00 Street Light Maintenance (Solar Batteries)	771.22
30-2570-00 Legal Costs	5,287.48
30-2580-00 Insurance Deductible	12,331.77
30-2990-00 Interest	1,495.72

Total Reserves: \$181,964.97

Equity

35-3080-00 Prior Years Fund Balance	(32,601.43)
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Total Equity: (\$32,601.43)

Net Income Gain / Loss 4,026.68

\$4,026.68

Total Liabilities & Equity:

\$250,174.10

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

04/30/2025

Date: 5/15/2025

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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	\$18,230.16	\$18,230.18	(\$0.02)	\$72,920.64	\$72,920.72	(\$0.08)	\$218,762.15
4040-00 Interest Income	2.30	-	2.30	7.03	-	7.03	-
4050-00 Late Fees/Interest	34.18	-	34.18	34.18	-	34.18	-
Total Revenue	\$18,266.64	\$18,230.18	\$36.46	\$72,961.85	\$72,920.72	\$41.13	\$218,762.15
Total OPERATING INCOME	\$18,266.64	\$18,230.18	\$36.46	\$72,961.85	\$72,920.72	\$41.13	\$218,762.15
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	408.00	408.00	-	1,632.00	1,632.00	-	4,896.00
5020-00 Office Expenses	87.17	100.00	12.83	302.48	400.00	97.52	1,200.00
5030-00 Consulting Services	(1,150.00)	-	1,150.00	-	-	-	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	66.68	66.68	200.00
5060-00 Division Fees, Tax Prep, Corporat	200.00	29.77	(170.23)	261.25	119.08	(142.17)	357.25
5080-00 Master Fees	6,000.00	6,000.00	-	24,000.00	24,000.00	-	72,000.00
Total Administrative Expenses	\$5,545.17	\$6,554.44	\$1,009.27	\$26,195.73	\$26,217.76	\$22.03	\$78,653.25
Insurance Expenses							
5500-00 Property Insurance	4,245.46	4,583.33	337.87	16,981.84	18,333.32	1,351.48	55,000.00
5530-00 Insurance Appraisal	305.00	25.42	(279.58)	305.00	101.68	(203.32)	305.00
Total Insurance Expenses	\$4,550.46	\$4,608.75	\$58.29	\$17,286.84	\$18,435.00	\$1,148.16	\$55,305.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	742.50	333.32	(409.18)	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	166.68	166.68	500.00
5290-00 Operating Fund Contingency	-	650.00	650.00	-	2,600.00	2,600.00	7,800.00
5300-00 Lawn Contract/Fertilization	-	2,333.33	2,333.33	6,273.00	9,333.32	3,060.32	28,000.00
5305-00 Plant Replacement	-	125.00	125.00	-	500.00	500.00	1,500.00
5310-00 Tree Trimming/Removal & Replace	-	208.33	208.33	-	833.32	833.32	2,500.00
5320-00 Sprinkler Repair & Maintenance	1,034.53	625.00	(409.53)	1,606.09	2,500.00	893.91	7,500.00
5350-00 Pest Control-Interior	-	166.67	166.67	330.00	666.68	336.68	2,000.00
Total Building/Grounds Maintenance	\$1,034.53	\$4,233.33	\$3,198.80	\$8,951.59	\$16,933.32	\$7,981.73	\$50,800.00
Utilities							
5100-00 Sprinkler Electric	63.79	125.00	61.21	249.05	500.00	250.95	1,500.00
Total Utilities	\$63.79	\$125.00	\$61.21	\$249.05	\$500.00	\$250.95	\$1,500.00
Reserve Funding							
5710-00 Reserve Funding	8,125.98	2,708.66	(5,417.32)	16,251.96	10,834.64	(5,417.32)	32,503.90
Total Reserve Funding	\$8,125.98	\$2,708.66	(\$5,417.32)	\$16,251.96	\$10,834.64	(\$5,417.32)	\$32,503.90
Total OPERATING EXPENSE	\$19,319.93	\$18,230.18	(\$1,089.75)	\$68,935.17	\$72,920.72	\$3,985.55	\$218,762.15
Net Income:	(\$1,053.29)	\$0.00	(\$1,053.29)	\$4,026.68	\$0.00	\$4,026.68	\$0.00

Reserve Schedule

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 04/01/2025 To 04/30/2025

Date: 5/15/2025

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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	\$525.15	\$104.11	(\$1,150.00)	\$0.00	\$0.00	(\$520.74)
Roof Replacement	\$7,632.75	\$2,047.39	\$0.00	\$0.00	\$0.00	\$9,680.14
Exterior Painting & Roof Cleaning	\$13,113.24	\$3,319.85	\$0.00	\$0.00	\$0.00	\$16,433.09
Paving & Sealing	\$49,549.27	\$173.59	\$0.00	\$0.00	\$0.00	\$49,722.86
Irrigation System	\$75,638.00	\$1,283.81	\$0.00	\$0.00	\$0.00	\$76,921.81
Landscape Enhancements	\$9,287.66	\$553.96	\$0.00	\$0.00	\$0.00	\$9,841.62
Street Light Maintenance (Solar Batteries)	\$2,757.06	\$177.49	(\$2,163.33)	\$0.00	\$0.00	\$771.22
Legal Costs	\$5,073.72	\$213.76	\$0.00	\$0.00	\$0.00	\$5,287.48
Insurance Deductible	\$12,079.75	\$252.02	\$0.00	\$0.00	\$0.00	\$12,331.77
Interest	\$1,393.37	\$0.00	\$0.00	\$0.00	\$102.35	\$1,495.72
	\$177,049.97	\$8,125.98	(\$3,313.33)	\$0.00	\$102.35	\$181,964.97

Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc
 End Date: 04/30/2025

Date: 5/15/2025
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Description	Current	Over 30	Over 60	Over 90	Balance
6980002001 - Alan & Judy Herman Owner					Last Payment: \$2,278.77 on 01/09/2025
Total:	\$2,312.95	\$0.00	\$0.00	\$0.00	\$2,312.95

6980002024 - Thomas Pruett & Joan Pruett Owner					Last Payment: \$2,278.77 on 04/05/2025
Total:	\$670.00	\$0.00	\$0.00	\$0.00	\$670.00

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Cross Creek of Fort Myers Villas I Condominium Associator	\$2,982.95	\$0.00	\$0.00	\$0.00	\$2,982.95

Description	Total
Assessment Fee (Delinquent Interest) 2025	\$34.18
Assessment Fee 2025	\$2,278.77
Repairs 2025	\$670.00
Total:	\$2,982.95
AR Total (Exclude Prepaid Assessments):	\$2,982.95

PrePaid Homeowner List

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 End Date: 4/30/2025

Date: 5/15/2025

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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)
6980002016	Jerry & Linda Moore & c/o Patty Adams	13404 Tall Grass Court Unit 2016 Fort Myers, FL 33912	(\$11.39)
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	(\$61.39)

Cash Disbursement

Cross Creek of Fort Myers Villas I Condominium Association, Inc
4/1/2025 - 4/30/2025

Date: 5/15/2025
Time: 8:41 am
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Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
04/02/2025	0	First Insurance Funding Corp Invoice #: XXX-101502961 10-1020-00 Payment on Insurance	\$4,202.48
			\$4,202.48
04/02/2025	2173	Cross Creek Community Assoc., Inc 10-1030-00 Quarterly Master Fee	\$18,000.00
			\$18,000.00
04/02/2025	2174	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$408.00
			\$408.00
04/08/2025	2175	D & D Association Services, LLC Invoice #: MAR 50-5020-00 MAR Office Expenses	\$113.53
			\$113.53
04/23/2025	2176	Jeff Dailey Invoice #: 4112025 50-5020-00 Reimburse BOD cert class	\$25.00
			\$25.00
04/23/2025	0	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 3/14-4/14	\$63.79
			\$63.79
04/23/2025	0	First Insurance Funding Corp Invoice #: XXX-101502961 10-1020-00 Payment on Insurance	\$4,202.48
			\$4,202.48
04/23/2025	2177	Foster Irrigation Inc. Invoice #: 2012782 55-5320-00 Oct 24 Irrigation Maint/Repairs	\$1,034.53
			\$315.05
		Invoice #: 2013051 55-5320-00 January Irrigation Maint/Repairs	\$344.74
		Invoice #: 2013210 55-5320-00 April Irrigation Maint/Repairs	\$374.74
04/23/2025	2178	Townsend Appraisals, Inc Invoice #: 25-0704-IU 51-5530-00 Insurance Appraisal Update	\$305.00
			\$305.00
04/23/2025	2179	Personal Touch Landscaping Invoice #: 150819 55-5310-00 Clean up 13316	\$670.00
			\$670.00
04/25/2025		12-1005-00 Transfer to Reserve-Valley; Quarterly Reserve Funding	\$8,125.98
			\$8,125.98
		Account Totals # Checks:	10 \$37,150.79
12-1005-00 Cash Reserve - Valley			
04/30/2025		10-1001-00 Transfer to Operating-Valley; Funds Transfer	\$1,150.00
			\$1,150.00
		Account Totals # Checks:	0 \$1,150.00
12-1006-00 Cash Reserve - AMB 1013			
04/23/2025	3001	Jeff Dailey Invoice #: 41125 30-2560-00 Reimburse solar lights	\$2,163.33
			\$2,163.33
		Account Totals # Checks:	1 \$2,163.33
		Association Totals # Checks:	11 \$40,464.12



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc
As Of 4/30/2025

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$62.17	\$0.00	\$0.00	\$0.00	\$62.17
Paragon Financial Services	\$200.00	\$0.00	\$0.00	\$0.00	\$200.00
Totals:	\$262.17	\$0.00	\$0.00	\$0.00	\$262.17

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Accts: All Dates: 4/1/2025 - 4/30/2025

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$33,881.78	\$46,727.70	\$37,150.79	\$43,458.69
Date	GL Ref #	Debit	Credit	Description	
04/01/2025	273879	\$ 2,278.77	\$ -	Deposit from batch 17446	
04/02/2025	275579	-	4,202.48	Cash Operating - Valley Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp	
04/02/2025	275777	-	18,000.00	Cash Operating - Valley Inv # ; Cross Creek Community Assoc., Inc Chk # 2173 Inv: Cross Creek Community Assoc., Inc	
04/02/2025	275779	-	408.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2174 Inv: D & D Association Services, LLC	
04/03/2025	276525	2,278.77	-	Deposit from batch 17469	
04/05/2025	276287	31,902.78	-	Deposit from batch 17433	
04/08/2025	277165	4,557.54	-	Deposit from batch 17524	
04/08/2025	277942	-	113.53	Cash Operating - Valley Inv # MAR; D & D Association Services, LLC Chk # 2175 Inv: MAR D & D Association Services, LLC	
04/11/2025	278443	4,557.54	-	Deposit from batch 17573	
04/23/2025	280202	-	25.00	Cash Operating - Valley Inv # 4112025; Jeff Dailey Chk # 2176 Inv: 4112025 Jeff Dailey	
04/23/2025	280206	-	63.79	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
04/23/2025	280208	-	4,202.48	Cash Operating - Valley Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp	
04/23/2025	280304	-	374.74	Cash Operating - Valley Inv # 2013210; Foster Irrigation Inc. Chk # 2177 Inv: 2013210 Foster Irrigation Inc.	
04/23/2025	280304	-	315.05	Cash Operating - Valley Inv # 2012782; Foster Irrigation Inc. Chk # 2177 Inv: 2012782 Foster Irrigation Inc.	
04/23/2025	280304	-	344.74	Cash Operating - Valley Inv # 2013051; Foster Irrigation Inc. Chk # 2177 Inv: 2013051 Foster Irrigation Inc.	
04/23/2025	280310	-	305.00	Cash Operating - Valley Inv # 25-0704-IU; Townsend Appraisals, Inc Chk # 2178 Inv: 25-0704-IU Townsend Appraisals, Inc	
04/23/2025	280312	-	670.00	Cash Operating - Valley Inv # 150819; Personal Touch Landscaping Chk # 2179 Inv: 150819 Personal Touch Landscaping	
04/25/2025	280439	-	8,125.98	Quarterly Reserve Funding	
04/30/2025	281510	2.30	-	Interest	
04/30/2025	283739	1,150.00	-	Funds Transfer	
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	-	55,394.66	52,411.71	2,982.95
Date	GL Ref #	Debit	Credit	Description	
04/01/2025	273879	\$ -	\$ 2,278.77	Deposit from batch 17446	
04/01/2025	250009	54,690.48	-	Assessment Fee - Batch 16489	
04/01/2025	274542	-	2,278.77	Applied Prepaid 6980002005	
04/01/2025	274544	-	2,278.77	Applied Prepaid 6980002016	
04/01/2025	274546	-	2,278.77	Applied Prepaid 6980002018	
04/03/2025	276525	-	2,278.77	Deposit from batch 17469	
04/05/2025	276287	-	31,902.78	Deposit from batch 17433	
04/08/2025	277165	-	4,557.54	Deposit from batch 17524	
04/11/2025	278443	-	4,557.54	Deposit from batch 17573	
04/11/2025	279682	34.18	-	Assessment Fee - Batch 17575	
04/29/2025	280767	670.00	-	Repairs - Batch 17671	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	1,902.29	8,404.96	4,245.46	6,061.79
Date	GL Ref #	Debit	Credit	Description	

General Ledger Trial Balance with Details

Cross Creek of Fort Myres Villas I Condominium Association, Inc
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
04/02/2025	275115 \$ 4,202.48	\$ -			
					Payment on Insurance Inv: XXX-101502961 First Insurance Funding Corp
04/23/2025	279919 4,202.48	-			
					Payment on Insurance Inv: XXX-101502961 First Insurance Funding Corp
04/30/2025	281337 -	4,245.46			
					Monthly Insurance Write Off
10-1030-00	Prepaid Expenses	-	18,000.00	6,000.00	12,000.00
Date	GL Ref #	Debit	Credit	Description	
04/01/2025	273943	\$ -	\$ 6,000.00	Cross Creek Community Fee	
04/01/2025	274906	18,000.00	-	Quarterly Master Fee 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	48,642.12	8,227.69	1,150.00	55,719.81
Date	GL Ref #	Debit	Credit	Description	
04/25/2025	280439	\$ 8,125.98	\$ -	Quarterly Reserve Funding	
04/30/2025	281536	101.71	-	Interest	
04/30/2025	283739	-	1,150.00	Funds Transfer	
12-1006-00	Cash Reserve - AMB 1013	8,122.70	0.64	2,163.33	5,960.01
Date	GL Ref #	Debit	Credit	Description	
04/23/2025	280204	\$ -	\$ 2,163.33	Cash Reserve - AMB 1013 Inv # 41125; Jeff Dailey Chk # 3001 Inv: 41125 Jeff Dailey	
04/30/2025	283432	0.64	-	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	(113.53)	31,188.14	31,336.78	(262.17)
Date	GL Ref #	Debit	Credit	Description	
04/01/2025	274906	\$ -	\$ 18,000.00	Accounts Payable Inv: Cross Creek Community Assoc., Inc	
04/01/2025	274908	-	408.00	Accounts Payable Inv: D & D Association Services, LLC	
04/02/2025	275115	-	4,202.48	Accounts Payable Inv # XXX-101502961 Inv: XXX-101502961 First Insurance Funding Corp	
04/02/2025	275579	4,202.48	-	Accounts Payable Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp	
04/02/2025	275777	18,000.00	-	Accounts Payable Inv # ; Cross Creek Community Assoc., Inc Chk # 2173 Inv: Cross Creek Community Assoc., Inc	
04/02/2025	275779	408.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2174 Inv: D & D Association Services, LLC	
04/08/2025	277942	113.53	-	Accounts Payable Inv # MAR; D & D Association Services, LLC Chk # 2175 Inv: MAR D & D Association Services, LLC	
04/23/2025	279911	-	374.74	Accounts Payable Inv # 2013210 Inv: 2013210 Foster Irrigation Inc.	
04/23/2025	279913	-	315.05	Accounts Payable Inv # 2012782 Inv: 2012782 Foster Irrigation Inc.	
04/23/2025	279915	-	344.74	Accounts Payable Inv # 2013051 Inv: 2013051 Foster Irrigation Inc.	
04/23/2025	279917	-	63.79	Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL	
04/23/2025	279919	-	4,202.48	Accounts Payable Inv # XXX-101502961 Inv: XXX-101502961 First Insurance Funding Corp	
04/23/2025	279921	-	670.00	Accounts Payable Inv # 150819 Inv: 150819 Personal Touch Landscaping	

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
04/23/2025	279923	\$ -	\$ 305.00	Accounts Payable Inv # 25-0704-IU Inv: 25-0704-IU Townsend Appraisals, Inc	
04/23/2025	279925	-	25.00	Accounts Payable Inv # 4112025 Inv: 4112025 Jeff Dailey	
04/23/2025	279927	-	2,163.33	Accounts Payable Inv # 41125 Inv: 41125 Jeff Dailey	
04/23/2025	280202	25.00	-	Accounts Payable Inv # 4112025; Jeff Dailey Chk # 2176 Inv: 4112025 Jeff Dailey	
04/23/2025	280204	2,163.33	-	Accounts Payable Inv # 41125; Jeff Dailey Chk # 3001 Inv: 41125 Jeff Dailey	
04/23/2025	280206	63.79	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
04/23/2025	280208	4,202.48	-	Accounts Payable Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp	
04/23/2025	280304	374.74	-	Accounts Payable Inv # 2013210; Foster Irrigation Inc. Chk # 2177 Inv: 2013210 Foster Irrigation Inc.	
04/23/2025	280304	315.05	-	Accounts Payable Inv # 2012782; Foster Irrigation Inc. Chk # 2177 Inv: 2012782 Foster Irrigation Inc.	
04/23/2025	280304	344.74	-	Accounts Payable Inv # 2013051; Foster Irrigation Inc. Chk # 2177 Inv: 2013051 Foster Irrigation Inc.	
04/23/2025	280310	305.00	-	Accounts Payable Inv # 25-0704-IU; Townsend Appraisals, Inc Chk # 2178 Inv: 25-0704-IU Townsend Appraisals, Inc	
04/23/2025	280312	670.00	-	Accounts Payable Inv # 150819; Personal Touch Landscaping Chk # 2179 Inv: 150819 Personal Touch Landscaping	
04/30/2025	282428	-	62.17	Accounts Payable Inv # APR Inv: APR D & D Association Services, LLC	
04/30/2025	283779	-	200.00	Accounts Payable Inv # 6980 Inv: 6980 Paragon Financial Services	
20-2010-00	Due to Reserves		(60,000.00)		(60,000.00)
Date	GL Ref #	Debit	Credit	Description	
20-2020-00	Prepaid Owner Fees		(6,897.70)		(61.39)
Date	GL Ref #	Debit	Credit	Description	
04/01/2025	274542	\$ 2,278.77	\$ -	Adjust Prepaid	
04/01/2025	274544	2,278.77	-	Adjust Prepaid	
04/01/2025	274546	2,278.77	-	Adjust Prepaid	
20-2040-00	Deferred Income		-		(36,460.32)
Date	GL Ref #	Debit	Credit	Description	
04/01/2025	250009	\$ -	\$ 54,690.48	Assessment Fee - Batch 16489	
04/01/2025	273941	18,230.16	-	Assessments	
30-2500-00	General Reserves		(525.15)		520.74
Date	GL Ref #	Debit	Credit	Description	
04/25/2025	280441	\$ -	\$ 104.11	General Reserves	
04/30/2025	283737	1,150.00	-	DP Reserve Study	
30-2510-00	Roof Replacement		(7,632.75)		(9,680.14)
Date	GL Ref #	Debit	Credit	Description	
04/25/2025	280441	\$ -	\$ 2,047.39	Roof Replacement	
30-2520-00	Exterior Painting & Roof Cleaning		(13,113.24)		(16,433.09)
Date	GL Ref #	Debit	Credit	Description	
04/25/2025	280441	\$ -	\$ 3,319.85	Exterior Painting & Roof Cleaning	
30-2530-00	Paving & Sealing		(49,549.27)		(49,722.86)
Date	GL Ref #	Debit	Credit	Description	
04/25/2025	280441	\$ -	\$ 173.59	Paving & Sealing	
30-2535-00	Irrigation System		(75,638.00)		(76,921.81)
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: 4/1/2025 - 4/30/2025

Date: 5/15/2025
Time: 8:41 am
Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
04/25/2025	280441	\$ -	\$ 1,283.81		Irrigation System
30-2540-00	Landscape Enhancements	(9,287.66)	-	553.96	(9,841.62)
Date	GL Ref #	Debit	Credit	Description	
04/25/2025	280441	\$ -	\$ 553.96		Landscape Enhancements
30-2560-00	Street Light Maintenance (Solar Batteries)	(2,757.06)	2,163.33	177.49	(771.22)
Date	GL Ref #	Debit	Credit	Description	
04/23/2025	279927	\$ 2,163.33	\$ -		Reimburse solar lights Inv: 41125 Jeff Dailey
04/25/2025	280441	-	177.49		Street Light Maintenance (Solar Batteries)
30-2570-00	Legal Costs	(5,073.72)	-	213.76	(5,287.48)
Date	GL Ref #	Debit	Credit	Description	
04/25/2025	280441	\$ -	\$ 213.76		Legal Costs
30-2580-00	Insurance Deductible	(12,079.75)	-	252.02	(12,331.77)
Date	GL Ref #	Debit	Credit	Description	
04/25/2025	280441	\$ -	\$ 252.02		Insurance Deductible
30-2990-00	Interest	(1,393.37)	-	102.35	(1,495.72)
Date	GL Ref #	Debit	Credit	Description	
04/30/2025	281536	\$ -	\$ 101.71		Interest
04/30/2025	283432	-	0.64		Interest
35-3080-00	Prior Years Fund Balance		32,601.43	-	32,601.43
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Fees	(54,690.48)	-	18,230.16	(72,920.64)
Date	GL Ref #	Debit	Credit	Description	
04/01/2025	273941	\$ -	\$ 18,230.16		Assessments
40-4040-00	Interest Income		(4.73)	-	(7.03)
Date	GL Ref #	Debit	Credit	Description	
04/30/2025	281510	\$ -	\$ 2.30		Interest
40-4050-00	Late Fees/Interest		-	-	34.18
Date	GL Ref #	Debit	Credit	Description	
04/11/2025	279682	\$ -	\$ 34.18		Assessment Fee - Batch 17575
50-5000-00	Management Contract		1,224.00	408.00	1,632.00
Date	GL Ref #	Debit	Credit	Description	
04/01/2025	274908	\$ 408.00	\$ -		Monthly Management Fee Inv: D & D Association Services, LLC
50-5020-00	Office Expenses		215.31	87.17	302.48
Date	GL Ref #	Debit	Credit	Description	
04/23/2025	279925	\$ 25.00	\$ -		Reimburse BOD cert class Inv: 4112025 Jeff Dailey
04/30/2025	282428	62.17	-		APR Office Expenses Inv: APR D & D Association Services, LLC
50-5030-00	Consulting Services		1,150.00	-	1,150.00
Date	GL Ref #	Debit	Credit	Description	
04/30/2025	283737	\$ -	\$ 1,150.00		DP Reserve Study
50-5060-00	Division Fees, Tax Prep, Corporate Fee		61.25	200.00	261.25
Date	GL Ref #	Debit	Credit	Description	
04/30/2025	283779	\$ 200.00	\$ -		2024 Tax Preparation Inv: 6980 Paragon Financial Services
50-5080-00	Master Fees		18,000.00	6,000.00	24,000.00
Date	GL Ref #	Debit	Credit	Description	
04/01/2025	273943	\$ 6,000.00	\$ -		Cross Creek Community Fee
51-5500-00	Property Insurance		12,736.38	4,245.46	16,981.84
Date	GL Ref #	Debit	Credit	Description	
04/30/2025	281337	\$ 4,245.46	\$ -		Monthly Insurance Write Off

General Ledger Trial Balance with Details

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Accts: All Dates: 4/1/2025 - 4/30/2025

Date: 5/15/2025
Time: 8:41 am
Page: 5

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-5530-00	Insurance Appraisal	\$-	\$305.00	\$-	\$305.00
Date	GL Ref #	Debit	Credit	Description	
04/23/2025	279923	\$ 305.00	\$ -	Insurance Appraisal Update Inv: 25-0704-IU Townsend Appraisals, Inc	
55-5200-00	Building Repairs	742.50	-	-	742.50
Date	GL Ref #	Debit	Credit	Description	
55-5300-00	Lawn Contract/Fertilization	6,273.00	-	-	6,273.00
Date	GL Ref #	Debit	Credit	Description	
55-5310-00	Tree Trimming/Removal & Replacement	-	670.00	670.00	-
Date	GL Ref #	Debit	Credit	Description	
04/23/2025	279921	\$ 670.00	\$ -	Clean up 13316 Inv: 150819 Personal Touch Landscaping	
04/29/2025	280767	-	670.00	Repairs - Batch 17671	
55-5320-00	Sprinkler Repair & Maintenance	571.56	1,034.53	-	1,606.09
Date	GL Ref #	Debit	Credit	Description	
04/23/2025	279911	\$ 374.74	\$ -	April Irrigation Maint/Repairs Inv: 2013210 Foster Irrigation Inc.	
04/23/2025	279913	315.05	-	Oct 24 Irrigation Maint/Repairs Inv: 2012782 Foster Irrigation Inc.	
04/23/2025	279915	344.74	-	January Irrigation Maint/Repairs Inv: 2013051 Foster Irrigation Inc.	
55-5350-00	Pest Control-Interior	330.00	-	-	330.00
Date	GL Ref #	Debit	Credit	Description	
60-5100-00	Sprinkler Electric	185.26	63.79	-	249.05
Date	GL Ref #	Debit	Credit	Description	
04/23/2025	279917	\$ 63.79	\$ -	13426 Well Electric 3/14-4/14 Inv: 79003-39404 FPL	
99-5710-00	Reserve Funding	8,125.98	8,125.98	-	16,251.96
Date	GL Ref #	Debit	Credit	Description	
04/25/2025	280441	\$ 8,125.98	\$ -	Reserve Funding	
Totals:		\$0.00	\$217,463.52	\$217,463.52	\$0.00

Bank Account Reconciliation

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Operating-Valley (End: 04/30/2025)

Date: 5/15/2025

Time: 8:41 am

Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
03/12/2025		Florida Dept of State		2169	(\$61.25)
04/23/2025		Personal Touch Landscaping		2179	(\$670.00)
04/23/2025		First Insurance Funding Corp		0	(\$4,202.48)
04/23/2025		Foster Irrigation Inc.		2177	(\$1,034.53)
04/23/2025		Townsend Appraisals, Inc		2178	(\$305.00)
04/30/2025		Transfer from Reserve-Valley			\$1,150.00
				Total Uncleared	(\$5,123.26)

Operating-Valley Summary

Ending Account Balance:	\$ 43,458.69
Uncleared Items:	(\$5,123.26)
<hr/>	
Adjusted Balance:	\$ 48,581.95
Bank Ending Balance:	\$ 48,581.95
<hr/>	
Difference:	\$-

Bank Account Reconciliation

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Reserve-Valley (End: 04/30/2025)

Date: 5/15/2025

Time: 8:41 am

Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
04/30/2025		Transfer to Operating-Valley			(\$1,150.00)
			Total Uncleared		(\$1,150.00)

Reserve-Valley Summary

Ending Account Balance:	\$ 55,719.81
Uncleared Items:	(\$1,150.00)
	<hr/>
Adjusted Balance:	\$ 56,869.81
Bank Ending Balance:	\$ 56,869.81
	<hr/>
Difference:	\$-



10284050

Date 4/30/2025 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

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

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	4/01/25 thru 4/30/25
Previous Balancing	8,122.70	Number of Days in this Statement	30
Deposits	.00	Average Ledger	7,779.83
2 Checks/Debits	8,123.34	Average Collected	7,779.83
Service Charges	.00	Interest Earned	.64
Interest Paid	.64	Annual Percentage Yield Earned	0.10%
Current Balance	.00	2025 Interest Paid	2.64

Deposits and Other Credits

Date	Description	Amount
4/30	Closing Entry: Accrued int paid	.64

Debits and Other Withdrawals

Date	Description	Amount
4/30	Closing entry - zero balance	5,960.01-

Summary by Check Number

4/29	3001	2,163.33
------	------	----------

* Indicates Break in Check Order Sequence



Date 4/30/2025 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)

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
4/01	8,122.70	4/29	5,959.37	4/30	.00

American Momentum Bank will never ask you for your online banking password or secure access code. We'll also never ask you to transfer money to yourself as a way to resolve fraud. Questions? Contact Customer Care at (866) 530-2265.



AMERICAN
MOMENTUM BANK®

ORIGINAL CHECKS ONLY. MICR LINE MUST BE PRINTED. VOID IF TYPE 4. PLEASE REVERSE SIDE FOR DETAILS.

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Nistra Parkway Suite #4
Fort Myers, FL 33956

Check Number: 3001

PAY Two Thousand, One Hundred Sixty-Three And 33/100 Dollars

DATE 04/29/2025 AMOUNT *****\$2,163.33

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

Memo: Reimburse solar lights

Authorized Signature

⑈000003001⑈ ⑆063116025⑆918000021013⑆ ⑆0000216333⑆

Ck# 3001 Amt \$2,163.33 4/29/2025

For Deposit Only - JPMC

MEMORANDUM RECEIVED BY BANK INCORPORATED

88896195

Authorized Signature

Check 3001 Back



Last Statement:
Statement Ending:
Page:

March 31, 2025
April 30, 2025
1 of 4

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

1 M0656BLK050125070530 30 000000000 1630 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

1630 0007174 0001-0004 1630

Account Statement

We have updated the order in which transactions are posted to your account. All credits will be processed first followed by debits in the following order: debit card transactions, Zelle® payments, checks cashed against your account, outgoing wire transfers, internal transfers, ACH debits, checks presented for payment, and all remaining debit transactions.

HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 04/01/25 - 04/30/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$34,172.53		\$45,577.70		\$31,168.28		\$48,581.95

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$34,172.53
04/02	ACH CREDIT Cross Creek of F OnlinePay 250402 17446		\$2,278.77	\$36,451.30
04/04	ACH CREDIT Cross Creek of F OnlinePay 250404 17469		\$2,278.77	\$38,730.07
04/07	LOCK BOX DEPOSIT		\$4,557.54	\$43,287.61
04/07	ACH DEBIT FIRST INSURANCE INSURANCE 250407 900-101502961	-\$4,202.48		\$39,085.13
04/08	ACH CREDIT Cross Creek of F ASSN DUES 250408		\$31,902.78	\$70,987.91
04/09	CHECK 2174	-\$408.00		\$70,579.91
04/11	LOCK BOX DEPOSIT		\$4,557.54	\$75,137.45
04/11	CHECK 2175	-\$113.53		\$75,023.92
04/15	CHECK 2172	-\$229.50		\$74,794.42
04/17	CHECK 2173	-\$18,000.00		\$56,794.42
04/28	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 250428	-\$63.79		\$56,730.63
04/28	ACH DEBIT	-\$8,125.98		\$48,604.65





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

Account Number:
Statement Date:
Page :

XXXXXX7267
04/30/2025
2 of 4

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Cross Creek of F CincXfer 250428 D3950			
04/30	CHECK 2176	-\$25.00		\$48,579.65
04/30	INTEREST CREDIT		\$2.30	\$48,581.95
Ending Balance				\$48,581.95

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
04/15	2172	\$229.50	04/11	2175	\$113.53
04/17	2173	\$18,000.00	04/30	2176	\$25.00
04/09	2174	\$408.00			

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$55,882.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$7.03	Interest Paid	\$2.30

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00

1630 0007175 0002-0004 1630





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

Account Number:
Statement Date:
Page :

XXXXXX7267
04/30/2025
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Check Images for Account XXXXXX7267

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2172

PAY Two Hundred Twenty-Nine And 50/100 Dollars

DATE 03/31/2025

AMOUNT ****\$229.50

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

Memo: March Irrigation Maint/Repairs

Debra D. Bonin
Authorized Signatures

⑆000002172⑆ ⑆021201383143037267⑆ ⑆0000022950⑆

04/15/2025 # 2172 \$229.50

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2175

PAY One Hundred Thirteen And 53/100 Dollars

DATE 04/08/2025

AMOUNT ****\$113.53

TO THE ORDER OF D & D Association Services, LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Memo: MAR Office Expenses

Debra D. Bonin
Authorized Signatures

⑆000002175⑆ ⑆021201383143037267⑆ ⑆0000011353⑆

04/11/2025 # 2175 \$113.53

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2173

PAY Eighteen Thousand And 00/100 Dollars

DATE 04/02/2025

AMOUNT ****\$18,000.00

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

Memo: Quarterly Master Fee

Debra D. Bonin
Authorized Signatures

⑆000002173⑆ ⑆021201383143037267⑆ ⑆0001800000⑆

04/17/2025 # 2173 \$18,000.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2176

PAY Twenty-Five And 00/100 Dollars

DATE 04/23/2025

AMOUNT ****\$25.00

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

Memo: Reimburse BOD cert class

Debra D. Bonin
Authorized Signatures

⑆000002176⑆ ⑆021201383143037267⑆ ⑆0000002500⑆

04/30/2025 # 2176 \$25.00

ORIGINAL CHECK HAS A COLORED BACKGROUND, VOID PANTO & A HEAT SENSITIVE ICON - SEE BACK FOR DETAILS

Cross Creek of Fort Myers Villas I Condominium Association, Inc (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Check Number: 2174

PAY Four Hundred Eight And 00/100 Dollars

DATE 04/02/2025

AMOUNT ****\$408.00

TO THE ORDER OF D & D Association Services, LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966

Memo: Monthly Management Fee

Debra D. Bonin
Authorized Signatures

⑆000002174⑆ ⑆021201383143037267⑆ ⑆0000040800⑆

04/09/2025 # 2174 \$408.00

1630 0007176 0003-0004 1630





Account Number:

XXXXXX7267

Statement Date:

04/30/2025

Page :

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

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.



1630 0007177 0004-0004 1630





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

Last Statement:
Statement Ending:
Page:

March 31, 2025
April 30, 2025
1 of 3

1 M0656BLK050125070530 44 000000000 2744 003



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

2744 001 1019 0001-0003 2744

Account Statement

We have updated the order in which transactions are posted to your account. All credits will be processed first followed by debits in the following order: debit card transactions, Zelle® payments, checks cashed against your account, outgoing wire transfers, internal transfers, ACH debits, checks presented for payment, and all remaining debit transactions.

PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 04/01/25 - 04/30/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$48,642.12		\$8,227.69		\$0.00		\$56,869.81

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$48,642.12
04/28	ACH CREDIT Cross Creek of F CincXfer 250428 C3950		\$8,125.98	\$56,768.10
04/30	INTEREST CREDIT		\$101.71	\$56,869.81
Ending Balance				\$56,869.81

INTEREST RATE CALCULATIONS



Avg. Stmt. Collected Balance	\$49,454.00	Annual % Yield Earned	2.53%
Year-to-Date Interest Paid	\$385.62	Interest Paid	\$101.71





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

Account Number:
Statement Date:
Page :

XXXXXX8645
04/30/2025
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OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00

2744 001 1020 0002-0003 2744





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

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.

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