

Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$43,955.87
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	4,221.25
10-1030-00 Prepaid Expenses	6,000.00
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$55,904.12

Cash Reserves

12-1005-00 Cash Reserve - Valley	70,324.47
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: \$190,609.62

Total Assets: \$246,513.74

Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	57.02
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	61.39
20-2040-00 Deferred Income	18,230.16

Total Current Liabilities: \$78,348.57

Reserves

30-2500-00 General Reserves	(416.63)
30-2510-00 Roof Replacement	11,727.53
30-2520-00 Exterior Painting & Roof Cleaning	19,752.94
30-2530-00 Paving & Sealing	49,896.45
30-2535-00 Irrigation System	78,205.62
30-2540-00 Landscape Enhancements	10,395.58
30-2560-00 Street Light Maintenance (Solar Batteries)	948.71
30-2570-00 Legal Costs	5,501.24
30-2580-00 Insurance Deductible	12,583.79
30-2990-00 Interest	2,014.39

Total Reserves: \$190,609.62

Equity

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

Net Income Gain / Loss 10,156.98

\$10,156.98

Total Liabilities & Equity: \$246,513.74

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

08/31/2025

Date: 9/15/2025

Time: 1:25 pm

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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)	\$145,841.28	\$145,841.44	(\$0.16)	\$218,762.15
4040-00 Interest Income	0.40	-	0.40	9.08	-	9.08	-
4050-00 Late Fees/Interest	-	-	-	34.18	-	34.18	-
Total Revenue	\$18,230.56	\$18,230.18	\$0.38	\$145,884.54	\$145,841.44	\$43.10	\$218,762.15
Total OPERATING INCOME	\$18,230.56	\$18,230.18	\$0.38	\$145,884.54	\$145,841.44	\$43.10	\$218,762.15
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	408.00	408.00	-	3,264.00	3,264.00	-	4,896.00
5020-00 Office Expenses	57.02	100.00	42.98	552.53	800.00	247.47	1,200.00
5050-00 Legal Fees Expense	-	16.67	16.67	-	133.36	133.36	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	29.77	29.77	366.85	238.16	(128.69)	357.25
5080-00 Master Fees	6,000.00	6,000.00	-	48,000.00	48,000.00	-	72,000.00
Total Administrative Expenses	\$6,465.02	\$6,554.44	\$89.42	\$52,183.38	\$52,435.52	\$252.14	\$78,653.25
Insurance Expenses							
5500-00 Property Insurance	3,303.90	4,583.33	1,279.43	31,139.00	36,666.64	5,527.64	55,000.00
5530-00 Insurance Appraisal	-	25.42	25.42	305.00	203.36	(101.64)	305.00
Total Insurance Expenses	\$3,303.90	\$4,608.75	\$1,304.85	\$31,444.00	\$36,870.00	\$5,426.00	\$55,305.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	1,654.50	666.64	(987.86)	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	333.36	333.36	500.00
5290-00 Operating Fund Contingency	-	650.00	650.00	-	5,200.00	5,200.00	7,800.00
5300-00 Lawn Contract/Fertilization	2,091.00	2,333.33	242.33	16,728.00	18,666.64	1,938.64	28,000.00
5305-00 Plant Replacement	-	125.00	125.00	-	1,000.00	1,000.00	1,500.00
5310-00 Tree Trimming/Removal & Replace	-	208.33	208.33	3,695.00	1,666.64	(2,028.36)	2,500.00
5320-00 Sprinkler Repair & Maintenance	556.56	625.00	68.44	3,938.23	5,000.00	1,061.77	7,500.00
5350-00 Pest Control-Interior	-	166.67	166.67	990.00	1,333.36	343.36	2,000.00
Total Building/Grounds Maintenance	\$2,647.56	\$4,233.33	\$1,585.77	\$27,005.73	\$33,866.64	\$6,860.91	\$50,800.00
Utilities							
5100-00 Sprinkler Electric	62.08	125.00	62.92	716.51	1,000.00	283.49	1,500.00
Total Utilities	\$62.08	\$125.00	\$62.92	\$716.51	\$1,000.00	\$283.49	\$1,500.00
Reserve Funding							
5710-00 Reserve Funding	-	2,708.66	2,708.66	24,377.94	21,669.28	(2,708.66)	32,503.90
Total Reserve Funding	\$-	\$2,708.66	\$2,708.66	\$24,377.94	\$21,669.28	(\$2,708.66)	\$32,503.90
Total OPERATING EXPENSE	\$12,478.56	\$18,230.18	\$5,751.62	\$135,727.56	\$145,841.44	\$10,113.88	\$218,762.15
Net Income:	\$5,752.00	\$0.00	\$5,752.00	\$10,156.98	\$0.00	\$10,156.98	\$0.00

Reserve Schedule

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 08/01/2025 To 08/31/2025

Date: 9/15/2025

Time: 1:25 pm

Page: 1

Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	(\$416.63)	\$0.00	\$0.00	\$0.00	\$0.00	(\$416.63)
Roof Replacement	\$11,727.53	\$0.00	\$0.00	\$0.00	\$0.00	\$11,727.53
Exterior Painting & Roof Cleaning	\$19,752.94	\$0.00	\$0.00	\$0.00	\$0.00	\$19,752.94
Paving & Sealing	\$49,896.45	\$0.00	\$0.00	\$0.00	\$0.00	\$49,896.45
Irrigation System	\$78,205.62	\$0.00	\$0.00	\$0.00	\$0.00	\$78,205.62
Landscape Enhancements	\$10,395.58	\$0.00	\$0.00	\$0.00	\$0.00	\$10,395.58
Street Light Maintenance (Solar Batteries)	\$948.71	\$0.00	\$0.00	\$0.00	\$0.00	\$948.71
Legal Costs	\$5,501.24	\$0.00	\$0.00	\$0.00	\$0.00	\$5,501.24
Insurance Deductible	\$12,583.79	\$0.00	\$0.00	\$0.00	\$0.00	\$12,583.79
Interest	\$1,871.19	\$0.00	\$0.00	\$0.00	\$143.20	\$2,014.39
	\$190,466.42	\$0.00	\$0.00	\$0.00	\$143.20	\$190,609.62

Homeowner Aging Report

End Date: 08/31/2025

Date: 9/15/2025
 Time: 1:25 pm
 Page: 1

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

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

PrePaid Homeowner List

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 End Date: 8/31/2025

Date: 9/15/2025

Time: 1:25 pm

Page: 1

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
 8/1/2025 - 8/31/2025

Date: 9/15/2025
Time: 1:25 pm
Page: 1

Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
08/01/2025	2202	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$408.00
08/04/2025	0	First Insurance Funding Corp Invoice #: XXX-104173000 10-1020-00 Payment on Insurance	\$3,198.56
08/05/2025	2203	D & D Association Services, LLC Invoice #: JULY 50-5020-00 JULY Office Expenses	\$75.74
08/11/2025	2204	Foster Irrigation Inc. Invoice #: 2013213 55-5320-00 July Irrigation Maint/Repairs	\$842.54
		Invoice #: 2014280 60-5100-00 Wire trace/locate	\$220.00
08/11/2025	2205	Personal Touch Landscaping Invoice #: 153845 55-5300-00 August Lawn Maintenance	\$2,091.00
08/19/2025	2206	Foster Irrigation Inc. Invoice #: 2013214 55-5320-00 August Irrigation Maint/Repairs	\$556.56
08/26/2025	0	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 7/15-8/14	\$62.08

Account Totals # Checks: 7 \$7,234.48

Association Totals # Checks: 7 \$7,234.48



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc
As Of 8/31/2025

Date: 9/15/2025
Time: 1:25 pm
Page: 1

Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$57.02	\$0.00	\$0.00	\$0.00	\$57.02
Totals:	\$57.02	\$0.00	\$0.00	\$0.00	\$57.02

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Accts: All Dates: 8/1/2025 - 8/31/2025

Date: 9/15/2025
 Time: 1:25 pm
 Page: 1

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$48,911.18	\$2,279.17	\$7,234.48	\$43,955.87
Date	GL Ref #	Debit	Credit	Description	
08/01/2025	299769	\$ -	\$ 408.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2202 Inv: D & D Association Services, LLC	
08/04/2025	301119	-	3,198.56	Cash Operating - Valley Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp	
08/05/2025	300801	2,278.77	-	Deposit from batch 19317	
08/05/2025	301355	-	75.74	Cash Operating - Valley Inv # JULY; D & D Association Services, LLC Chk # 2203 Inv: JULY D & D Association Services, LLC	
08/11/2025	302462	-	622.54	Cash Operating - Valley Inv # 2013213; Foster Irrigation Inc. Chk # 2204 Inv: 2013213 Foster Irrigation Inc.	
08/11/2025	302462	-	220.00	Cash Operating - Valley Inv # 2014280; Foster Irrigation Inc. Chk # 2204 Inv: 2014280 Foster Irrigation Inc.	
08/11/2025	302466	-	2,091.00	Cash Operating - Valley Inv # 153845; Personal Touch Landscaping Chk # 2205 Inv: 153845 Personal Touch Landscaping	
08/19/2025	302985	-	556.56	Cash Operating - Valley Inv # 2013214; Foster Irrigation Inc. Chk # 2206 Inv: 2013214 Foster Irrigation Inc.	
08/26/2025	303911	-	62.08	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
08/29/2025	304440	0.40	-	Interest	
10-1010-00	Due From Unit Owners	2,278.77	-	2,278.77	-
Date	GL Ref #	Debit	Credit	Description	
08/05/2025	300801	\$ -	\$ 2,278.77	Deposit from batch 19317	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	4,326.59	3,198.56	3,303.90	4,221.25
Date	GL Ref #	Debit	Credit	Description	
08/04/2025	300888	\$ 3,198.56	\$ -	Payment on Insurance Inv: XXX-104173000 First Insurance Funding Corp	
08/30/2025	304510	-	3,303.90	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	12,000.00	-	6,000.00	6,000.00
Date	GL Ref #	Debit	Credit	Description	
08/01/2025	300191	\$ -	\$ 6,000.00	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	70,181.27	143.20	-	70,324.47
Date	GL Ref #	Debit	Credit	Description	
08/29/2025	304466	\$ 143.20	\$ -	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	(918.28)	7,234.48	6,373.22	(57.02)
Date	GL Ref #	Debit	Credit	Description	
08/01/2025	299100	\$ -	\$ 408.00	Accounts Payable Inv: D & D Association Services, LLC	
08/01/2025	299769	408.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2202 Inv: D & D Association Services, LLC	
08/04/2025	300888	-	3,198.56	Accounts Payable Inv # XXX-104173000 Inv: XXX-104173000 First Insurance Funding Corp	
08/04/2025	301119	3,198.56	-	Accounts Payable Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp	
08/05/2025	301355	75.74	-	Accounts Payable Inv # JULY; D & D Association Services, LLC Chk # 2203	

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Accts: All Dates: 8/1/2025 - 8/31/2025

Date: 9/15/2025
 Time: 1:25 pm
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
08/11/2025	302003	-	2,091.00		
					Inv: JULY D & D Association Services, LLC
					Accounts Payable Inv # 153845
					Inv: 153845 Personal Touch Landscaping
08/11/2025	302462	622.54	-		
					Accounts Payable Inv # 2013213; Foster Irrigation Inc. Chk # 2204
					Inv: 2013213 Foster Irrigation Inc.
08/11/2025	302462	220.00	-		
					Accounts Payable Inv # 2014280; Foster Irrigation Inc. Chk # 2204
					Inv: 2014280 Foster Irrigation Inc.
08/11/2025	302466	2,091.00	-		
					Accounts Payable Inv # 153845; Personal Touch Landscaping Chk # 2205
					Inv: 153845 Personal Touch Landscaping
08/19/2025	302760	-	556.56		
					Accounts Payable Inv # 2013214
					Inv: 2013214 Foster Irrigation Inc.
08/19/2025	302985	556.56	-		
					Accounts Payable Inv # 2013214; Foster Irrigation Inc. Chk # 2206
					Inv: 2013214 Foster Irrigation Inc.
08/25/2025	303676	-	62.08		
					Accounts Payable Inv # 79003-39404
					Inv: 79003-39404 FPL
08/26/2025	303911	62.08	-		
					Accounts Payable Inv # 79003-39404; FPL Chk # 0
					Inv: 79003-39404 FPL
08/31/2025	305950	-	57.02		
					Accounts Payable Inv # AUGUST
					Inv: AUGUST 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		(61.39)	-	(61.39)
Date	GL Ref #	Debit	Credit	Description	
20-2040-00	Deferred Income		(36,460.32)	18,230.16	(18,230.16)
Date	GL Ref #	Debit	Credit	Description	
08/01/2025	300189	\$ 18,230.16	\$ -	Assessments	
30-2500-00	General Reserves		416.63	-	416.63
Date	GL Ref #	Debit	Credit	Description	
30-2510-00	Roof Replacement		(11,727.53)	-	(11,727.53)
Date	GL Ref #	Debit	Credit	Description	
30-2520-00	Exterior Painting & Roof Cleaning		(19,752.94)	-	(19,752.94)
Date	GL Ref #	Debit	Credit	Description	
30-2530-00	Paving & Sealing		(49,896.45)	-	(49,896.45)
Date	GL Ref #	Debit	Credit	Description	
30-2535-00	Irrigation System		(78,205.62)	-	(78,205.62)
Date	GL Ref #	Debit	Credit	Description	
30-2540-00	Landscape Enhancements		(10,395.58)	-	(10,395.58)
Date	GL Ref #	Debit	Credit	Description	
30-2560-00	Street Light Maintenance (Solar Batteries)		(948.71)	-	(948.71)
Date	GL Ref #	Debit	Credit	Description	
30-2570-00	Legal Costs		(5,501.24)	-	(5,501.24)
Date	GL Ref #	Debit	Credit	Description	
30-2580-00	Insurance Deductible		(12,583.79)	-	(12,583.79)
Date	GL Ref #	Debit	Credit	Description	
30-2990-00	Interest		(1,871.19)	-	(2,014.39)
Date	GL Ref #	Debit	Credit	Description	
08/29/2025	304466	\$ -	\$ 143.20	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		(127,611.12)	-	(145,841.28)
Date	GL Ref #	Debit	Credit	Description	
08/01/2025	300189	\$ -	\$ 18,230.16	Assessments	
40-4040-00	Interest Income		(8.68)	-	(9.08)
Date	GL Ref #	Debit	Credit	Description	
08/29/2025	304440	\$ -	\$ 0.40	Interest	

General Ledger Trial Balance with Details

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Accts: All Dates: 8/1/2025 - 8/31/2025

 Date: 9/15/2025
 Time: 1:25 pm
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance	
40-4050-00	Late Fees/Interest	(\$34.18)	\$-	\$-	(\$34.18)	
Date	GL Ref #	Debit	Credit	Description		
50-5000-00	Management Contract	2,856.00	408.00	-	3,264.00	
Date	GL Ref #	Debit	Credit	Description		
08/01/2025	299100	\$ 408.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC		
50-5020-00	Office Expenses	495.51	57.02	-	552.53	
Date	GL Ref #	Debit	Credit	Description		
08/31/2025	305950	\$ 57.02	\$ -	AUGUST Office Expenses Inv: AUGUST D & D Association Services, LLC		
50-5060-00	Division Fees, Tax Prep, Corporate Fee	366.85	-	-	366.85	
Date	GL Ref #	Debit	Credit	Description		
50-5080-00	Master Fees	42,000.00	6,000.00	-	48,000.00	
Date	GL Ref #	Debit	Credit	Description		
08/01/2025	300191	\$ 6,000.00	\$ -	Cross Creek Community Fee		
51-5500-00	Property Insurance	27,835.10	3,303.90	-	31,139.00	
Date	GL Ref #	Debit	Credit	Description		
08/30/2025	304510	\$ 3,303.90	\$ -	Monthly Insurance Write Off		
51-5530-00	Insurance Appraisal	305.00	-	-	305.00	
Date	GL Ref #	Debit	Credit	Description		
55-5200-00	Building Repairs	1,654.50	-	-	1,654.50	
Date	GL Ref #	Debit	Credit	Description		
55-5300-00	Lawn Contract/Fertilization	14,637.00	2,091.00	-	16,728.00	
Date	GL Ref #	Debit	Credit	Description		
08/11/2025	302003	\$ 2,091.00	\$ -	August Lawn Maintenance Inv: 153845 Personal Touch Landscaping		
55-5310-00	Tree Trimming/Removal & Replacement	3,695.00	-	-	3,695.00	
Date	GL Ref #	Debit	Credit	Description		
55-5320-00	Sprinkler Repair & Maintenance	3,381.67	556.56	-	3,938.23	
Date	GL Ref #	Debit	Credit	Description		
08/19/2025	302760	\$ 556.56	\$ -	August Irrigation Maint/Repairs Inv: 2013214 Foster Irrigation Inc.		
55-5350-00	Pest Control-Interior	990.00	-	-	990.00	
Date	GL Ref #	Debit	Credit	Description		
60-5100-00	Sprinkler Electric	654.43	62.08	-	716.51	
Date	GL Ref #	Debit	Credit	Description		
08/25/2025	303676	\$ 62.08	\$ -	13426 Well Electric 7/15-8/14 Inv: 79003-39404 FPL		
99-5710-00	Reserve Funding	24,377.94	-	-	24,377.94	
Date	GL Ref #	Debit	Credit	Description		
		Totals:	\$0.00	\$43,564.13	\$43,564.13	\$0.00



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association, Inc
Operating-Valley (End: 08/31/2025)

Date: 9/15/2025
Time: 1:25 pm
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
08/11/2025		Foster Irrigation Inc.		2204	(\$842.54)
08/19/2025		Foster Irrigation Inc.		2206	(\$556.56)
			Total Uncleared		(\$1,399.10)

Operating-Valley Summary

Ending Account Balance:	\$ 43,955.87
Uncleared Items:	(\$1,399.10)
Adjusted Balance:	\$ 45,354.97
Bank Ending Balance:	\$ 45,354.97
Difference:	\$-

Bank Account Reconciliation

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Reserve-Valley (End: 08/31/2025)

Date: 9/15/2025

Time: 1:25 pm

Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Reserve-Valley Summary

Ending Account Balance:	\$ 70,324.47
Uncleared Items:	\$-
<hr/>	
Adjusted Balance:	\$ 70,324.47
Bank Ending Balance:	\$ 70,324.47
<hr/>	
Difference:	\$-



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

Last Statement:
Statement Ending:
Page:

July 31, 2025
August 31, 2025
1 of 4

1 M0656BLK083025085516 22 000000000 1622 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

1622 0006494 0001-0004 1622

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 08/01/25 - 08/31/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$49,241.18		\$2,279.17		\$6,165.38		\$45,354.97

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$49,241.18
08/04	CHECK 2201	-\$330.00		\$48,911.18
08/05	ACH DEBIT FIRST INSURANCE INSURANCE 250805 900-104173000	-\$3,198.56		\$45,712.62
08/06	ACH CREDIT Cross Creek of F OnlinePay 250806 19317		\$2,278.77	\$47,991.39
08/06	CHECK 2202	-\$408.00		\$47,583.39
08/15	CHECK 2203	-\$75.74		\$47,507.65
08/21	CHECK 2205	-\$2,091.00		\$45,416.65
08/26	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 250826	-\$62.08		\$45,354.57
08/31	INTEREST CREDIT		\$0.40	\$45,354.97
Ending Balance				\$45,354.97

CHECKS IN ORDER



Date	Number	Amount	Date	Number	Amount
08/04	2201	\$330.00	08/15	2203	\$75.74
08/06	2202	\$408.00	08/21	2205*	\$2,091.00

(* 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
08/31/2025
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INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$46,930.00	Annual % Yield Earned	0.01%
Year-to-Date Interest Paid	\$9.08	Interest Paid	\$0.40

OVERDRAFT FEES

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

1622 0006495 0002-0004 1622





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

Account Number:
Statement Date:
Page :

XXXXXX7267
08/31/2025
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Check Images for Account XXXXXX7267

ORIGINAL CHECK HAS A COLORED (PINK OR RED) 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: 2201

PAY Three Hundred Thirty And 00/100 Dollars

DATE 07/22/2025 AMOUNT ****\$330.00

TO THE ORDER OF Turner Pest Control, LLC
PO Box 600323
Jacksonville, FL 32260-0323

Memo: 3/26 Pest Control

Authorized Signatures: *Dawn De Bonis*

⑆000002201⑆ ⑆021201383⑆43037267⑆ ⑆0000033000⑆

08/04/2025 # 2201 \$330.00

ORIGINAL CHECK HAS A COLORED (PINK OR RED) 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: 2203

PAY Seventy-Five And 74/100 Dollars

DATE 08/05/2025 AMOUNT ****\$75.74

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

Memo: JULY Office Expenses

Authorized Signatures: *Dawn De Bonis*

⑆000002203⑆ ⑆021201383⑆43037267⑆ ⑆0000007574⑆

08/15/2025 # 2203 \$75.74

ORIGINAL CHECK HAS A COLORED (PINK OR RED) 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: 2202

PAY Four Hundred Eight And 00/100 Dollars

DATE 08/01/2025 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

Authorized Signatures: *Dawn De Bonis*

⑆000002202⑆ ⑆021201383⑆43037267⑆ ⑆0000040800⑆

08/06/2025 # 2202 \$408.00

ORIGINAL CHECK HAS A COLORED (PINK OR RED) 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: 2205

PAY Two Thousand, Ninety-One And 00/100 Dollars

DATE 08/11/2025 AMOUNT ****\$2,091.00

TO THE ORDER OF Personal Touch Landscaping
13650 Fiddlesticks Blvd. Suite 202-301
Fort Myers, FL 33912

Memo: August Lawn Maintenance

Authorized Signatures: *Dawn De Bonis*

⑆000002205⑆ ⑆021201383⑆43037267⑆ ⑆0000209100⑆

08/21/2025 # 2205 \$2,091.00

1622 0006496 0003-0004 1622





Account Number:

XXXXXX7267

Statement Date:

08/31/2025

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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.



1622 0006497 0004-0004 1622



Last Statement:
Statement Ending:
Page:

July 31, 2025
August 31, 2025
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK083025085516 18 000000000 2718 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

2718 0009647 0001-0002 2718

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 08/01/25 - 08/31/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$70,181.27		\$143.20		\$0.00		\$70,324.47

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$70,181.27
08/31	INTEREST CREDIT		\$143.20	\$70,324.47
Ending Balance				\$70,324.47

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$70,181.00	Annual % Yield Earned	2.43%
Year-to-Date Interest Paid	\$904.29	Interest Paid	\$143.20

OVERDRAFT FEES

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





Account Number:

XXXXXX8645

Statement Date:

08/31/2025

Page :

2 of 2

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

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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.

2718 0009648 0002-0002 2718

