

Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$42,276.81
10-1010-00 Due From Unit Owners	2,381.31
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	3,799.89
10-1030-00 Prepaid Expenses	96.00
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$50,281.01

Cash Reserves

12-1005-00 Cash Reserve - Valley	74,007.85
12-1008-00 CD-Valley(0201)-6/17/26-.345%	60,703.17
12-1009-00 Due from Operating	60,000.00

Total Cash Reserves: \$194,711.02

Total Assets:
\$244,992.03
Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	101.81
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	50.00

Total Current Liabilities: \$60,151.81

Reserves

30-2500-00 General Reserves	(312.52)
30-2510-00 Roof Replacement	13,774.92
30-2520-00 Exterior Painting & Roof Cleaning	23,072.79
30-2530-00 Paving & Sealing	50,070.04
30-2535-00 Irrigation System	79,489.43
30-2540-00 Landscape Enhancements	7,159.54
30-2560-00 Street Light Maintenance (Solar Batteries)	1,126.20
30-2570-00 Legal Costs	4,565.00
30-2580-00 Insurance Deductible	12,835.81
30-2990-00 Interest	2,929.81

Total Reserves: \$194,711.02

Equity

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

Net Income Gain / Loss

22,730.63
\$22,730.63
Total Liabilities & Equity:
\$244,992.03

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Revenue							
4010-00 Assessment Fees	\$ 18,230.16	\$ 18,230.17	(\$ 0.01)	\$218,761.92	\$218,762.15	(\$ 0.23)	\$218,762.15
4040-00 Interest Income	0.38	-	0.38	10.76	-	10.76	-
4050-00 Late Fees/Interest	34.18	-	34.18	170.73	-	170.73	-
Total Revenue	\$ 18,264.72	\$ 18,230.17	\$ 34.55	\$218,943.41	\$218,762.15	\$181.26	\$218,762.15
Total OPERATING INCOME	\$ 18,264.72	\$ 18,230.17	\$ 34.55	\$218,943.41	\$218,762.15	\$ 181.26	\$218,762.15
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	408.00	408.00	-	4,896.00	4,896.00	-	4,896.00
5020-00 Office Expenses	101.81	100.00	(1.81)	1,116.39	1,200.00	83.61	1,200.00
5050-00 Legal Fees Expense	-	16.63	16.63	-	200.00	200.00	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	29.78	29.78	366.85	357.25	(9.60)	357.25
5080-00 Master Fees	6,000.00	6,000.00	-	72,000.00	72,000.00	-	72,000.00
Total Administrative Expenses	\$ 6,509.81	\$ 6,554.41	\$ 44.60	\$ 78,379.24	\$ 78,653.25	\$274.01	\$ 78,653.25
Insurance Expenses							
5500-00 Property Insurance	3,303.90	4,583.37	1,279.47	44,354.60	55,000.00	10,645.40	55,000.00
5530-00 Insurance Appraisal	-	25.38	25.38	305.00	305.00	-	305.00
Total Insurance Expenses	\$ 3,303.90	\$ 4,608.75	\$ 1,304.85	\$ 44,659.60	\$ 55,305.00	\$10,645.40	\$ 55,305.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.37	83.37	4,618.40	1,000.00	(3,618.40)	1,000.00
5210-00 Roof Repairs	-	41.63	41.63	-	500.00	500.00	500.00
5290-00 Operating Fund Contingency	-	650.00	650.00	-	7,800.00	7,800.00	7,800.00
5300-00 Lawn Contract/Fertilization	1,847.00	2,333.37	486.37	25,092.00	28,000.00	2,908.00	28,000.00
5305-00 Plant Replacement	209.16	125.00	(84.16)	209.16	1,500.00	1,290.84	1,500.00
5310-00 Tree Trimming/Removal & Replac	-	208.37	208.37	1,011.00	2,500.00	1,489.00	2,500.00
5320-00 Sprinkler Repair & Maintenance	244.00	625.00	381.00	7,101.23	7,500.00	398.77	7,500.00
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	\$ 2,630.16	\$ 4,233.37	\$ 1,603.21	\$ 39,681.79	\$ 50,800.00	\$11,118.21	\$ 50,800.00
Utilities							
5100-00 Sprinkler Electric	85.21	125.00	39.79	988.23	1,500.00	511.77	1,500.00
Total Utilities	\$ 85.21	\$ 125.00	\$ 39.79	\$ 988.23	\$ 1,500.00	\$511.77	\$ 1,500.00
Reserve Funding							
5710-00 Reserve Funding	-	2,708.64	2,708.64	32,503.92	32,503.90	(0.02)	32,503.90
Total Reserve Funding	\$ -	\$ 2,708.64	\$ 2,708.64	\$ 32,503.92	\$ 32,503.90	(\$0.02)	\$ 32,503.90
Total OPERATING EXPENSE	\$ 12,529.08	\$ 18,230.17	\$ 5,701.09	\$196,212.78	\$218,762.15	\$ 22,549.37	\$218,762.15
Net Income:	\$ 5,735.64	\$ 0.00	\$ 5,735.64	\$ 22,730.63	\$ 0.00	\$ 22,730.63	\$ 0.00

Reserve Schedule

 Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
 12/01/2025 To 12/31/2025

Date: 1/15/2026
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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	(\$312.52)	\$0.00	\$0.00	\$0.00	\$0.00	(\$312.52)
Roof Replacement	\$13,774.92	\$0.00	\$0.00	\$0.00	\$0.00	\$13,774.92
Exterior Painting & Roof Cleaning	\$23,072.79	\$0.00	\$0.00	\$0.00	\$0.00	\$23,072.79
Paving & Sealing	\$50,070.04	\$0.00	\$0.00	\$0.00	\$0.00	\$50,070.04
Irrigation System	\$79,489.43	\$0.00	\$0.00	\$0.00	\$0.00	\$79,489.43
Landscape Enhancements	\$7,254.54	\$0.00	(\$95.00)	\$0.00	\$0.00	\$7,159.54
Street Light Maintenance (Solar Batteries)	\$1,126.20	\$0.00	\$0.00	\$0.00	\$0.00	\$1,126.20
Legal Costs	\$4,565.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,565.00
Insurance Deductible	\$12,835.81	\$0.00	\$0.00	\$0.00	\$0.00	\$12,835.81
Interest	\$2,394.54	\$418.02	\$0.00	\$0.00	\$117.25	\$2,929.81
	\$194,270.75	\$418.02	(\$95.00)	\$0.00	\$117.25	\$194,711.02



Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
End Date: 12/31/2025

Date: 1/15/2026
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Description	Current	Over 30	Over 60	Over 90	Balance
6980002001 - Alan & Judy Herman Owner					Last Payment: \$2,278.77 on 07/11/2025
Total:	\$34.18	\$34.18	\$34.18	\$2,278.77	\$2,381.31

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Cross Creek of Fort Myers Villas I Condominium Associator	\$34.18	\$34.18	\$34.18	\$2,278.77	\$2,381.31

Description	Total
Assessment Fee (Delinquent Interest) 2025	\$102.54
Assessment Fee 2025	\$2,278.77
Total:	\$2,381.31
AR Total (Exclude Prepaid Assessments):	\$2,381.31

PrePaid Homeowner List

 Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
 End Date: 12/31/2025

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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)
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 (6980) Total			2 (\$50.00)

Cash Disbursement

 Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
 12/1/2025 - 12/31/2025

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Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
12/02/2025	0	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$408.00
12/02/2025	0	First Insurance Funding Corp Invoice #: XXX-104173000 10-1020-00 Payment on Insurance	\$3,198.56
12/09/2025	2224	Mary Peabody Invoice #: 12425 55-5305-00 Reimburse plant replacement	\$209.16
12/09/2025	0	D & D Association Services, LLC Invoice #: NOVEMBER 50-5020-00 NOVEMBER Office Expenses	\$132.72
12/09/2025	2225	Foster Irrigation Inc. Invoice #: 2013217 55-5320-00 November Irrigation Maint/Repairs	\$369.00
12/09/2025	2226	Personal Touch Landscaping Invoice #: 157654 55-5300-00 December Lawn Maintenance	\$2,091.00
12/30/2025	0	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 11/13-12/12	\$85.21
12/30/2025	2227	Turner Pest Control, LLC Invoice #: 621463950 55-5350-00 12/23 Pest Control	\$330.00
12/31/2025	0	DBPR Invoice #: PR1S005619 10-1030-00 2025 Division Fees PR1S005619	\$96.00
Account Totals			# Checks: 9
			\$6,919.65
12-1005-00 Cash Reserve - Valley			
12/02/2025	1010	Leitner Electric Company, Inc. Invoice #: 18585 30-2540-00 Disconn/remove landscape light	\$95.00
Account Totals			# Checks: 1
			\$95.00
Association Totals			# Checks: 10
			\$7,014.65



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
As Of 12/31/2025

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$101.81	\$0.00	\$0.00	\$0.00	\$101.81
Totals:	\$101.81	\$0.00	\$0.00	\$0.00	\$101.81

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)

Accts: All Dates: 12/1/2025 - 12/31/2025

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$49,196.08	\$0.38	\$6,919.65	\$42,276.81
Date	GL Ref #	Debit	Credit	Description	
12/02/2025	322195	\$ -	\$ 408.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 0 Inv: D & D Association Services, LLC	
12/02/2025	322197	-	3,198.56	Cash Operating - Valley Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp	
12/09/2025	323612	-	209.16	Cash Operating - Valley Inv # 12425; Mary Peabody Chk # 2224 Inv: 12425 Mary Peabody	
12/09/2025	323614	-	132.72	Cash Operating - Valley Inv # NOVEMBER; D & D Association Services, LLC Chk # 0 Inv: NOVEMBER D & D Association Services, LLC	
12/09/2025	323786	-	369.00	Cash Operating - Valley Inv # 2013217; Foster Irrigation Inc. Chk # 2225 Inv: 2013217 Foster Irrigation Inc.	
12/09/2025	323788	-	2,091.00	Cash Operating - Valley Inv # 157654; Personal Touch Landscaping Chk # 2226 Inv: 157654 Personal Touch Landscaping	
12/30/2025	326530	-	85.21	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
12/30/2025	326664	-	330.00	Cash Operating - Valley Inv # 621463950; Turner Pest Control, LLC Chk # 2227 Inv: 621463950 Turner Pest Control, LLC	
12/31/2025	327150	0.38	-	Interest	
12/31/2025	330224	-	96.00	Cash Operating - Valley Inv # PR1S005619; DBPR Chk # 0 Inv: PR1S005619 DBPR	
10-1010-00	Due From Unit Owners	2,347.13	34.18	-	2,381.31
Date	GL Ref #	Debit	Credit	Description	
12/11/2025	325151	\$ 34.18	\$ -	Assessment Fee - Batch 20154	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	3,905.23	3,198.56	3,303.90	3,799.89
Date	GL Ref #	Debit	Credit	Description	
12/02/2025	321945	\$ 3,198.56	\$ -	Payment on Insurance Inv: XXX-104173000 First Insurance Funding Corp	
12/30/2025	325965	-	3,303.90	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	6,000.00	96.00	6,000.00	96.00
Date	GL Ref #	Debit	Credit	Description	
12/01/2025	321622	\$ -	\$ 6,000.00	Cross Creek Community Fee	
12/31/2025	330174	96.00	-	2025 Division Fees PR1S005619 Inv: PR1S005619 DBPR	
10-1035-00	Petty Cash	100.00	-	-	100.00
Date	GL Ref #	Debit	Credit	Description	
12-1005-00	Cash Reserve - Valley	73,985.60	117.25	95.00	74,007.85
Date	GL Ref #	Debit	Credit	Description	
12/02/2025	322317	\$ -	\$ 95.00	Cash Reserve - Valley Inv # 18585; Leitner Electric Company, Inc. Chk # 1010 Inv: 18585 Leitner Electric Company, Inc.	
12/31/2025	327176	117.25	-	Interest	
12-1008-00	CD-Valley(0201)-6/17/26-.345%	60,285.15	418.02	-	60,703.17
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	327194	\$ 418.02	\$ -	CD Interest	
12-1009-00	Due from Operating	60,000.00	-	-	60,000.00
Date	GL Ref #	Debit	Credit	Description	
20-2000-00	Accounts Payable	(501.72)	7,014.65	6,614.74	(101.81)
Date	GL Ref #	Debit	Credit	Description	
12/01/2025	321312	\$ -	\$ 408.00	Accounts Payable Inv: D & D Association Services, LLC	
12/02/2025	321945	-	3,198.56	Accounts Payable Inv # XXX-104173000	

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas | Condominium Association Inc (6980)

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12/02/2025	321947	-	95.00		
				Inv: XXX-104173000 First Insurance Funding Corp	
				Accounts Payable Inv # 18585	
				Inv: 18585 Leitner Electric Company, Inc.	
12/02/2025	322195	408.00	-		
				Accounts Payable Inv # ; D & D Association Services, LLC Chk # 0	
				Inv: D & D Association Services, LLC	
12/02/2025	322197	3,198.56	-		
				Accounts Payable Inv # XXX-104173000; First Insurance Funding Corp Chk # 0	
				Inv: XXX-104173000 First Insurance Funding Corp	
12/02/2025	322317	95.00	-		
				Accounts Payable Inv # 18585; Leitner Electric Company, Inc. Chk # 1010	
				Inv: 18585 Leitner Electric Company, Inc.	
12/09/2025	323213	-	2,091.00		
				Accounts Payable Inv # 157654	
				Inv: 157654 Personal Touch Landscaping	
12/09/2025	323215	-	209.16		
				Accounts Payable Inv # 12425	
				Inv: 12425 Mary Peabody	
12/09/2025	323612	209.16	-		
				Accounts Payable Inv # 12425; Mary Peabody Chk # 2224	
				Inv: 12425 Mary Peabody	
12/09/2025	323614	132.72	-		
				Accounts Payable Inv # NOVEMBER; D & D Association Services, LLC Chk # 0	
				Inv: NOVEMBER D & D Association Services, LLC	
12/09/2025	323786	369.00	-		
				Accounts Payable Inv # 2013217; Foster Irrigation Inc. Chk # 2225	
				Inv: 2013217 Foster Irrigation Inc.	
12/09/2025	323788	2,091.00	-		
				Accounts Payable Inv # 157654; Personal Touch Landscaping Chk # 2226	
				Inv: 157654 Personal Touch Landscaping	
12/29/2025	326081	-	85.21		
				Accounts Payable Inv # 79003-39404	
				Inv: 79003-39404 FPL	
12/29/2025	326083	-	330.00		
				Accounts Payable Inv # 621463950	
				Inv: 621463950 Turner Pest Control, LLC	
12/30/2025	326530	85.21	-		
				Accounts Payable Inv # 79003-39404; FPL Chk # 0	
				Inv: 79003-39404 FPL	
12/30/2025	326664	330.00	-		
				Accounts Payable Inv # 621463950; Turner Pest Control, LLC Chk # 2227	
				Inv: 621463950 Turner Pest Control, LLC	
12/31/2025	328983	-	101.81		
				Accounts Payable Inv # DECEMBER	
				Inv: DECEMBER D & D Association Services, LLC	
12/31/2025	330174	-	96.00		
				Accounts Payable Inv # PR1S005619	
				Inv: PR1S005619 DBPR	
12/31/2025	330224	96.00	-		
				Accounts Payable Inv # PR1S005619; DBPR Chk # 0	
				Inv: PR1S005619 DBPR	
20-2010-00	Due to Reserves		(60,000.00)		(60,000.00)
Date	GL Ref #	Debit	Credit	Description	
20-2020-00	Prepaid Owner Fees		(50.00)		(50.00)
Date	GL Ref #	Debit	Credit	Description	
20-2040-00	Deferred Income		(18,230.16)	18,230.16	-
Date	GL Ref #	Debit	Credit	Description	
12/01/2025	321620	\$ 18,230.16	\$ -	Assessments	
30-2500-00	General Reserves		312.52		312.52
Date	GL Ref #	Debit	Credit	Description	
30-2510-00	Roof Replacement		(13,774.92)		(13,774.92)
Date	GL Ref #	Debit	Credit	Description	
30-2520-00	Exterior Painting & Roof Cleaning		(23,072.79)		(23,072.79)
Date	GL Ref #	Debit	Credit	Description	
30-2530-00	Paving & Sealing		(50,070.04)		(50,070.04)
Date	GL Ref #	Debit	Credit	Description	
30-2535-00	Irrigation System		(79,489.43)		(79,489.43)
Date	GL Ref #	Debit	Credit	Description	
30-2540-00	Landscape Enhancements		(7,254.54)	95.00	(7,159.54)
Date	GL Ref #	Debit	Credit	Description	

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas | Condominium Association Inc (6980)
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12/02/2025	321947	\$ 95.00	\$ -	Disconn/remove landscape light Inv: 18585 Leitner Electric Company, Inc.	
30-2560-00	Street Light Maintenance (Solar Batteries)	(1,126.20)	-	-	(1,126.20)
Date	GL Ref #	Debit	Credit	Description	
30-2570-00	Legal Costs	(4,565.00)	-	-	(4,565.00)
Date	GL Ref #	Debit	Credit	Description	
30-2580-00	Insurance Deductible	(12,835.81)	-	-	(12,835.81)
Date	GL Ref #	Debit	Credit	Description	
30-2990-00	Interest	(2,394.54)	-	535.27	(2,929.81)
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	327176	\$ -	\$ 117.25	Interest	
12/31/2025	327194	-	418.02	CD 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	(200,531.76)	-	18,230.16	(218,761.92)
Date	GL Ref #	Debit	Credit	Description	
12/01/2025	321620	\$ -	\$ 18,230.16	Assessments	
40-4040-00	Interest Income	(10.38)	-	0.38	(10.76)
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	327150	\$ -	\$ 0.38	Interest	
40-4050-00	Late Fees/Interest	(136.55)	-	34.18	(170.73)
Date	GL Ref #	Debit	Credit	Description	
12/11/2025	325151	\$ -	\$ 34.18	Assessment Fee - Batch 20154	
50-5000-00	Management Contract	4,488.00	408.00	-	4,896.00
Date	GL Ref #	Debit	Credit	Description	
12/01/2025	321312	\$ 408.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	1,014.58	101.81	-	1,116.39
Date	GL Ref #	Debit	Credit	Description	
12/31/2025	328983	\$ 101.81	\$ -	DECEMBER Office Expenses Inv: DECEMBER 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	66,000.00	6,000.00	-	72,000.00
Date	GL Ref #	Debit	Credit	Description	
12/01/2025	321622	\$ 6,000.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	41,050.70	3,303.90	-	44,354.60
Date	GL Ref #	Debit	Credit	Description	
12/30/2025	325965	\$ 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	4,618.40	-	-	4,618.40
Date	GL Ref #	Debit	Credit	Description	
55-5300-00	Lawn Contract/Fertilization	23,245.00	2,091.00	244.00	25,092.00
Date	GL Ref #	Debit	Credit	Description	
12/09/2025	323213	\$ 2,091.00	\$ -	December Lawn Maintenance Inv: 157654 Personal Touch Landscaping	
12/31/2025	330038	-	244.00	Reclass Irrigation	
55-5305-00	Plant Replacement	-	209.16	-	209.16
Date	GL Ref #	Debit	Credit	Description	
12/09/2025	323215	\$ 209.16	\$ -	Reimburse plant replacement Inv: 12425 Mary Peabody	
55-5310-00	Tree Trimming/Removal & Replacement	1,011.00	-	-	1,011.00
Date	GL Ref #	Debit	Credit	Description	

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas | Condominium Association Inc (6980)

Accts: All Dates: 12/1/2025 - 12/31/2025

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance	
55-5320-00	Sprinkler Repair & Maintenance	6,857.23	244.00	-	7,101.23	
Date	GL Ref #	Debit	Credit	Description		
12/31/2025	330038	\$ 244.00	\$ -	Reclass Irrigation		
55-5350-00	Pest Control-Interior	1,320.00	330.00	-	1,650.00	
Date	GL Ref #	Debit	Credit	Description		
12/29/2025	326083	\$ 330.00	\$ -	12/23 Pest Control Inv: 621463950 Turner Pest Control, LLC		
60-5100-00	Sprinkler Electric	903.02	85.21	-	988.23	
Date	GL Ref #	Debit	Credit	Description		
12/29/2025	326081	\$ 85.21	\$ -	13426 Well Electric 11/13-12/12 Inv: 79003-39404 FPL		
99-5710-00	Reserve Funding	32,503.92	-	-	32,503.92	
Date	GL Ref #	Debit	Credit	Description		
		Totals:	\$0.00	\$41,977.28	\$41,977.28	\$0.00



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
Operating-Valley (End: 12/31/2025)

Date: 1/15/2026
Time: 12:19 pm
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
12/30/2025		Turner Pest Control, LLC		2227	(\$330.00)
12/31/2025		DBPR		0	(\$96.00)
				Total Uncleared	(\$426.00)

Operating-Valley Summary

Ending Account Balance:	\$	42,276.81
Uncleared Items:	(\$	426.00)
<hr/>		
Adjusted Balance:	\$	42,702.81
Bank Ending Balance:	\$	42,702.81
<hr/>		
Difference:	\$	-



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
Reserve-Valley (End: 12/31/2025)

Date: 1/15/2026
Time: 12:19 pm
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
12/02/2025		Leitner Electric Company, Inc.		1010	(\$95.00)
			Total Uncleared		(\$95.00)

Reserve-Valley Summary

Ending Account Balance:	\$ 74,007.85
Uncleared Items:	(\$95.00)
Adjusted Balance:	\$ 74,102.85
Bank Ending Balance:	\$ 74,102.85
Difference:	\$-



Last Statement:
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November 30, 2025
December 31, 2025
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK010126103847 25 000000000 1625 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

1625 0006978 0001-0004 1625

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 12/01/25 - 12/31/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$49,221.08		\$0.38		\$6,518.65		\$42,702.81

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$49,221.08
12/04	ACH DEBIT Cross Creek of F Vendor Pay 251204 278	-\$408.00		\$48,813.08
12/05	ACH DEBIT FIRST INSURANCE INSURANCE 251205 900-104173000	-\$3,198.56		\$45,614.52
12/10	CHECK 2220	-\$25.00		\$45,589.52
12/11	ACH DEBIT Cross Creek of F Vendor Pay 251211 318	-\$132.72		\$45,456.80
12/19	CHECK 2224	-\$209.16		\$45,247.64
12/23	CHECK 2225	-\$369.00		\$44,878.64
12/24	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 251224	-\$85.21		\$44,793.43
12/24	CHECK 2226	-\$2,091.00		\$42,702.43
12/31	INTEREST CREDIT		\$0.38	\$42,702.81
Ending Balance				\$42,702.81



CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
12/10	2220	\$25.00	12/23	2225	\$369.00
12/19	2224*	\$209.16	12/24	2226	\$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:
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XXXXXX7267
12/31/2025
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INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$45,202.00	Annual % Yield Earned	0.01%
Year-to-Date Interest Paid	\$10.76	Interest Paid	\$0.38

OVERDRAFT FEES

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

1625 0006979 0002-0004 1625





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

Account Number:
Statement Date:
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XXXXXX7267
12/31/2025
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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
Valley Bank

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: 2220

PAY Twenty-Five And 00/100 Dollars

DATE 10/28/2025 AMOUNT ****\$25.00

TO THE ORDER OF Sandy Jocelyn
13428 Tall Grass Ct
Fort Myers, FL 33912

Memo: Reimburse BOD cert class

Authorized Signatures: *Diana De Bonis*

⑈000002220⑈ ⑆0212013831243037267⑈ ⑆0000002500⑈

12/10/2025 # 2220 \$25.00

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

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: 2225

PAY Three Hundred Sixty-Nine And 00/100 Dollars

DATE 12/09/2025 AMOUNT ****\$369.00

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

Memo: November Irrigation Maint/Repairs

Authorized Signatures: *Diana De Bonis*

⑈000002225⑈ ⑆0212013831243037267⑈ ⑆0000036900⑈

12/23/2025 # 2225 \$369.00

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

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: 2224

PAY Two Hundred Nine And 16/100 Dollars

DATE 12/09/2025 AMOUNT ****\$209.16

TO THE ORDER OF Mary Peabody
13351 Tall Grass Court
Fort Myers, FL 33912

Memo: Reimburse plant replacement

Authorized Signatures: *Diana De Bonis*

⑈000002224⑈ ⑆0212013831243037267⑈ ⑆0000020916⑈

12/19/2025 # 2224 \$209.16

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

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: 2226

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

DATE 12/09/2025 AMOUNT ****\$2,091.00

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

Memo: December Lawn Maintenance

Authorized Signatures: *Diana De Bonis*

⑈000002226⑈ ⑆0212013831243037267⑈ ⑆0000209100⑈

12/24/2025 # 2226 \$2,091.00

1625 0006980 0003-0004 1625





Account Number:

XXXXXX7267

Statement Date:

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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.



1625 0006981 0004-0004 1625





Last Statement:
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December 31, 2025
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK010126103847 01 000000000 2701 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

2701 0010166 0001-0002 2701

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 12/01/25 - 12/31/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$73,985.60		\$117.25		\$0.00		\$74,102.85

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$73,985.60
12/31	INTEREST CREDIT		\$117.25	\$74,102.85
Ending Balance				\$74,102.85

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$73,985.00	Annual % Yield Earned	1.88%
Year-to-Date Interest Paid	\$1,401.69	Interest Paid	\$117.25

OVERDRAFT FEES

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





Account Number:

XXXXXX8645

Statement Date:

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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	
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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.

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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.



2701 0010167 0002-0002 2701