

**Assets**

Operating Assets

10-1001-00 Cash Operating - Valley	\$31,028.54
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	6,147.75
10-1030-00 Prepaid Expenses	6,000.00
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$46,881.99

Cash Reserves

12-1005-00 Cash Reserve - Valley	48,538.95
12-1006-00 Cash Reserve - AMB 1013	8,122.02
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: \$176,946.12

**Total Assets:** \$223,828.11

**Liabilities & Equity**

Current Liabilities

20-2000-00 Accounts Payable	869.32
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: \$79,160.87

Reserves

30-2500-00 General Reserves	525.15
30-2510-00 Roof Replacement	7,632.75
30-2520-00 Exterior Painting & Roof Cleaning	13,113.24
30-2530-00 Paving & Sealing	49,549.27
30-2535-00 Irrigation System	75,638.00
30-2540-00 Landscape Enhancements	9,287.66
30-2560-00 Street Light Maintenance (Solar Batteries)	2,757.06
30-2570-00 Legal Costs	5,073.72
30-2580-00 Insurance Deductible	12,079.75
30-2990-00 Interest	1,289.52

Total Reserves: \$176,946.12

Equity

31-3080-00 Prior Year Fund Balance	<u>(32,601.43)</u>
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Total Equity: (\$32,601.43)

Net Income Gain / Loss 322.55

\$322.55

**Total Liabilities & Equity:** \$223,828.11

**Income Statement - Operating**  
 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 02/28/2025

Date: 3/17/2025  
 Time: 8:40 am  
 Page: 1

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>OPERATING INCOME</b>							
<b>Revenue</b>							
4010-00 Assessment Fees	\$18,230.16	\$18,230.18	(\$0.02)	\$36,460.32	\$36,460.36	(\$0.04)	\$218,762.15
4040-00 Interest Income	1.38	-	1.38	3.40	-	3.40	-
<b>Total Revenue</b>	<b>\$18,231.54</b>	<b>\$18,230.18</b>	<b>\$1.36</b>	<b>\$36,463.72</b>	<b>\$36,460.36</b>	<b>\$3.36</b>	<b>\$218,762.15</b>
<b>Total OPERATING INCOME</b>	<b>\$18,231.54</b>	<b>\$18,230.18</b>	<b>\$1.36</b>	<b>\$36,463.72</b>	<b>\$36,460.36</b>	<b>\$3.36</b>	<b>\$218,762.15</b>
<b>OPERATING EXPENSE</b>							
<b>Administrative Expenses</b>							
5000-00 Management Contract	408.00	408.00	-	816.00	816.00	-	4,896.00
5020-00 Office Expenses	52.26	100.00	47.74	101.78	200.00	98.22	1,200.00
5030-00 Consulting Services	-	-	-	1,150.00	-	(1,150.00)	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	33.34	33.34	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	29.77	29.77	-	59.54	59.54	357.25
5080-00 Master Fees	6,000.00	6,000.00	-	12,000.00	12,000.00	-	72,000.00
<b>Total Administrative Expenses</b>	<b>\$6,460.26</b>	<b>\$6,554.44</b>	<b>\$94.18</b>	<b>\$14,067.78</b>	<b>\$13,108.88</b>	<b>(\$958.90)</b>	<b>\$78,653.25</b>
<b>Insurance Expenses</b>							
5500-00 Property Insurance	4,245.46	4,583.33	337.87	8,490.92	9,166.66	675.74	55,000.00
5530-00 Insurance Appraisal	-	25.42	25.42	-	50.84	50.84	305.00
<b>Total Insurance Expenses</b>	<b>\$4,245.46</b>	<b>\$4,608.75</b>	<b>\$363.29</b>	<b>\$8,490.92</b>	<b>\$9,217.50</b>	<b>\$726.58</b>	<b>\$55,305.00</b>
<b>Building/Grounds Maintenance</b>							
5200-00 Building Repairs	475.00	83.33	(391.67)	475.00	166.66	(308.34)	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	83.34	83.34	500.00
5290-00 Operating Fund Contingency	-	650.00	650.00	-	1,300.00	1,300.00	7,800.00
5300-00 Lawn Contract/Fertilization	2,091.00	2,333.33	242.33	4,182.00	4,666.66	484.66	28,000.00
5305-00 Plant Replacement	-	125.00	125.00	-	250.00	250.00	1,500.00
5310-00 Tree Trimming/Removal & Replace	-	208.33	208.33	-	416.66	416.66	2,500.00
5320-00 Sprinkler Repair & Maintenance	342.06	625.00	282.94	342.06	1,250.00	907.94	7,500.00
5350-00 Pest Control-Interior	-	166.67	166.67	330.00	333.34	3.34	2,000.00
<b>Total Building/Grounds Maintenance</b>	<b>\$2,908.06</b>	<b>\$4,233.33</b>	<b>\$1,325.27</b>	<b>\$5,329.06</b>	<b>\$8,466.66</b>	<b>\$3,137.60</b>	<b>\$50,800.00</b>
<b>Utilities</b>							
5100-00 Sprinkler Electric	63.94	125.00	61.06	127.43	250.00	122.57	1,500.00
<b>Total Utilities</b>	<b>\$63.94</b>	<b>\$125.00</b>	<b>\$61.06</b>	<b>\$127.43</b>	<b>\$250.00</b>	<b>\$122.57</b>	<b>\$1,500.00</b>
<b>Reserve Funding</b>							
5710-00 Reserve Funding	-	2,708.66	2,708.66	8,125.98	5,417.32	(2,708.66)	32,503.90
<b>Total Reserve Funding</b>	<b>\$-</b>	<b>\$2,708.66</b>	<b>\$2,708.66</b>	<b>\$8,125.98</b>	<b>\$5,417.32</b>	<b>(\$2,708.66)</b>	<b>\$32,503.90</b>
<b>Total OPERATING EXPENSE</b>	<b>\$13,677.72</b>	<b>\$18,230.18</b>	<b>\$4,552.46</b>	<b>\$36,141.17</b>	<b>\$36,460.36</b>	<b>\$319.19</b>	<b>\$218,762.15</b>
<b>Net Income:</b>	<b>\$4,553.82</b>	<b>\$0.00</b>	<b>\$4,553.82</b>	<b>\$322.55</b>	<b>\$0.00</b>	<b>\$322.55</b>	<b>\$0.00</b>

**Reserve Schedule**

02/01/2025 To 02/28/2025

**Date:** 3/17/2025

**Time:** 8:40 am

**Page:** 1

Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
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**Homeowner Aging Report**

End Date: 02/28/2025

Date: 3/17/2025  
 Time: 8:40 am  
 Page: 1

Description	Current	Over 30	Over 60	Over 90	Balance

<b>Total:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
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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: 2/28/2025

**Date:** 3/17/2025

**Time:** 8:40 am

**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)
<b>Cross Creek of Fort Myers Villas I Condominium Association, Inc Total</b>		<b>3</b>	<b>(\$61.39)</b>

**Cash Disbursement**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 2/1/2025 - 2/28/2025

**Date:** 3/17/2025  
**Time:** 8:40 am  
**Page:** 1

Date	Check #	Payee	Amount
<b>10-1001-00 Cash Operating - Valley</b>			
02/01/2025	2163	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$408.00
02/11/2025	2164	D & D Association Services, LLC <b>Invoice #: JAN</b> 50-5020-00 JAN Office Expenses	\$49.52
02/11/2025	2165	Personal Touch Landscaping <b>Invoice #: 148133</b> 55-5300-00 February Lawn Maintenance	\$2,091.00
02/25/2025	0	FPL <b>Invoice #: 79003-39404</b> 60-5100-00 13426 Well Electric 1/14-2/14	\$63.94
02/25/2025	0	First Insurance Funding Corp <b>Invoice #: XXX-101502961</b> 10-1020-00 Payment on Insurance	\$4,202.48
<b>Account Totals</b>			<b>\$6,814.94</b>
<b># Checks:</b>			<b>5</b>
<b>Association Totals</b>			<b>\$6,814.94</b>
<b># Checks:</b>			<b>5</b>



### Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
As Of 2/28/2025

Date: 3/17/2025  
Time: 8:40 am  
Page: 1

Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$52.26	\$0.00	\$0.00	\$0.00	\$52.26
Foster Irrigation Inc.	\$342.06	\$0.00	\$0.00	\$0.00	\$342.06
R Petralia Construction LLC	\$475.00	\$0.00	\$0.00	\$0.00	\$475.00
<b>Totals:</b>	<b>\$869.32</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$869.32</b>

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Accts: All Dates: 2/1/2025 - 2/28/2025

Date: 3/17/2025  
 Time: 8:40 am  
 Page: 1

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$34,032.76	\$3,810.72	\$6,814.94	\$31,028.54
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/01/2025	262760	\$ -	\$ 408.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2163 Inv: D & D Association Services, LLC	
02/05/2025	264520	759.59	-	Deposit from batch 17098	
02/11/2025	265570	-	49.52	Cash Operating - Valley Inv # JAN; D & D Association Services, LLC Chk # 2164 Inv: JAN D & D Association Services, LLC	
02/11/2025	265572	-	2,091.00	Cash Operating - Valley Inv # 148133; Personal Touch Landscaping Chk # 2165 Inv: 148133 Personal Touch Landscaping	
02/14/2025	265890	2,278.77	-	Deposit from batch 17168	
02/25/2025	267508	-	63.94	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
02/25/2025	267510	-	4,202.48	Cash Operating - Valley Inv # XXX-101502961; First Insurance Funding Corp Chk # 0 Inv: XXX-101502961 First Insurance Funding Corp	
02/27/2025	268000	770.98	-	Deposit from batch 17244	
02/28/2025	268332	1.38	-	Interest	
10-1002-00	Cash Operating - AMB 2856	1,978.70	-	-	1,978.70
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10-1010-00	Due From Unit Owners	3,797.95	-	3,797.95	-
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/05/2025	264520	\$ -	\$ 759.59	Deposit from batch 17098	
02/14/2025	265890	-	2,278.77	Deposit from batch 17168	
02/27/2025	268000	-	759.59	Deposit from batch 17244	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10-1020-00	Prepaid Insurance	6,190.73	4,202.48	4,245.46	6,147.75
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/25/2025	267233	\$ 4,202.48	\$ -	Payment on Insurance Inv: XXX-101502961 First Insurance Funding Corp	
02/28/2025	268089	-	4,245.46	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	12,000.00	-	6,000.00	6,000.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/01/2025	265728	\$ -	\$ 6,000.00	Cross Creek Community Fee	
10-1035-00	Petty Cash	100.00	-	-	100.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
12-1005-00	Cash Reserve - Valley	48,445.95	93.00	-	48,538.95
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/28/2025	268358	\$ 93.00	\$ -	Interest	
12-1006-00	Cash Reserve - AMB 1013	8,121.39	0.63	-	8,122.02
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/28/2025	268268	\$ 0.63	\$ -	Interest	
12-1008-00	CD-Valley(0201)-6/17/26-.345%	60,285.15	-	-	60,285.15
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
12-1009-00	Due from Operating	60,000.00	-	-	60,000.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
20-2000-00	Accounts Payable	(49.52)	6,814.94	7,634.74	(869.32)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/01/2025	262117	\$ -	\$ 408.00	Accounts Payable Inv: D & D Association Services, LLC	
02/01/2025	262760	408.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2163 Inv: D & D Association Services, LLC	
02/11/2025	265198	-	2,091.00	Accounts Payable Inv # 148133 Inv: 148133 Personal Touch Landscaping	
02/11/2025	265570	49.52	-	Accounts Payable Inv # JAN; D & D Association Services, LLC Chk # 2164	

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Accts: All Dates: 2/1/2025 - 2/28/2025

Date: 3/17/2025  
 Time: 8:40 am  
 Page: 2

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
02/11/2025	265572	2,091.00	-		
					Inv: JAN D & D Association Services, LLC
					Accounts Payable Inv # 148133; Personal Touch Landscaping Chk # 2165
					Inv: 148133 Personal Touch Landscaping
02/23/2025	267231	-	63.94		
					Accounts Payable Inv # 79003-39404
					Inv: 79003-39404 FPL
02/25/2025	267233	-	4,202.48		
					Accounts Payable Inv # XXX-101502961
					Inv: XXX-101502961 First Insurance Funding Corp
02/25/2025	267508	63.94	-		
					Accounts Payable Inv # 79003-39404; FPL Chk # 0
					Inv: 79003-39404 FPL
02/25/2025	267510	4,202.48	-		
					Accounts Payable Inv # XXX-101502961; First Insurance Funding Corp Chk # 0
					Inv: XXX-101502961 First Insurance Funding Corp
02/28/2025	269281	-	475.00		
					Accounts Payable Inv # 10237
					Inv: 10237 R Petralia Construction LLC
02/28/2025	269283	-	342.06		
					Accounts Payable Inv # 2013773
					Inv: 2013773 Foster Irrigation Inc.
02/28/2025	269285	-	52.26		
					Accounts Payable Inv # FEB
					Inv: FEB D & D Association Services, LLC
20-2010-00	Due to Reserves	(60,000.00)	-	-	(60,000.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
20-2020-00	Prepaid Owner Fees	(50.00)	-	11.39	(61.39)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/27/2025	268000	\$ -	\$ 11.39	Deposit from batch 17244	
20-2040-00	Deferred Income	(36,460.32)	18,230.16	-	(18,230.16)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/01/2025	263742	\$ 18,230.16	\$ -	Assessment	
30-2500-00	General Reserves	(525.15)	-	-	(525.15)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2510-00	Roof Replacement	(7,632.75)	-	-	(7,632.75)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2520-00	Exterior Painting & Roof Cleaning	(13,113.24)	-	-	(13,113.24)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2530-00	Paving & Sealing	(49,549.27)	-	-	(49,549.27)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2535-00	Irrigation System	(75,638.00)	-	-	(75,638.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2540-00	Landscape Enhancements	(9,287.66)	-	-	(9,287.66)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2560-00	Street Light Maintenance (Solar Batteries)	(2,757.06)	-	-	(2,757.06)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2570-00	Legal Costs	(5,073.72)	-	-	(5,073.72)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2580-00	Insurance Deductible	(12,079.75)	-	-	(12,079.75)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2990-00	Interest	(1,195.89)	-	93.63	(1,289.52)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/28/2025	268268	\$ -	\$ 0.63	Interest	
02/28/2025	268358	-	93.00	Interest	
31-3080-00	Prior Year Fund Balance	32,601.43	-	-	32,601.43
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
40-4010-00	Assessment Fees	(18,230.16)	-	18,230.16	(36,460.32)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/01/2025	263742	\$ -	\$ 18,230.16	Assessment	
40-4040-00	Interest Income	(2.02)	-	1.38	(3.40)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
02/28/2025	268332	\$ -	\$ 1.38	Interest	

**General Ledger Trial Balance with Details**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Accts: All Dates: 2/1/2025 - 2/28/2025

 Date: 3/17/2025  
 Time: 8:40 am  
 Page: 3

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance	
50-5000-00	Management Contract	\$408.00	\$408.00	\$-	\$816.00	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/01/2025	262117	\$ 408.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC		
50-5020-00	Office Expenses	49.52	52.26	-	101.78	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/28/2025	269285	\$ 52.26	\$ -	FEB Office Expenses Inv: FEB D & D Association Services, LLC		
50-5030-00	Consulting Services	1,150.00	-	-	1,150.00	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
50-5080-00	Master Fees	6,000.00	6,000.00	-	12,000.00	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/01/2025	265728	\$ 6,000.00	\$ -	Cross Creek Community Fee		
51-5500-00	Property Insurance	4,245.46	4,245.46	-	8,490.92	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/28/2025	268089	\$ 4,245.46	\$ -	Monthly Insurance Write Off		
55-5200-00	Building Repairs	-	475.00	-	475.00	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/28/2025	269281	\$ 475.00	\$ -	13337 Soffit/J Channel 13425 Downspouts Inv: 10237 R Petralia Construction LLC		
55-5300-00	Lawn Contract/Fertilization	2,091.00	2,091.00	-	4,182.00	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/11/2025	265198	\$ 2,091.00	\$ -	February Lawn Maintenance Inv: 148133 Personal Touch Landscaping		
55-5320-00	Sprinkler Repair & Maintenance	-	342.06	-	342.06	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/28/2025	269283	\$ 342.06	\$ -	February Irrigation Maint/Repairs Inv: 2013773 Foster Irrigation Inc.		
55-5350-00	Pest Control-Interior	330.00	-	-	330.00	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
60-5100-00	Sprinkler Electric	63.49	63.94	-	127.43	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
02/23/2025	267231	\$ 63.94	\$ -	13426 Well Electric 1/14-2/14 Inv: 79003-39404 FPL		
99-5710-00	Reserve Funding	8,125.98	-	-	8,125.98	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
		<b>Totals:</b>	<b>\$0.00</b>	<b>\$46,829.65</b>	<b>\$46,829.65</b>	<b>\$0.00</b>



**Bank Account Reconciliation**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
Cash Reserve - AMB (End: 02/28/2025)

Date: 3/17/2025  
Time: 8:41 am  
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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**Cash Reserve - AMB Summary**

Ending Account Balance:	\$ 8,122.02
Uncleared Items:	\$-
Adjusted Balance:	\$ 8,122.02
Bank Ending Balance:	\$ 8,122.02
Difference:	\$-



**Bank Account Reconciliation**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
Operating-Valley (End: 02/28/2025)

Date: 3/17/2025  
Time: 8:41 am  
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
<b>Uncleared Items</b>					
02/25/2025		First Insurance Funding Corp		0	(\$4,202.48)
			<b>Total Uncleared</b>		<b>(\$4,202.48)</b>

**Operating-Valley Summary**

Ending Account Balance:	\$ 31,028.54
Uncleared Items:	(\$4,202.48)
Adjusted Balance:	\$ 35,231.02
Bank Ending Balance:	\$ 35,231.02
Difference:	\$-



**Bank Account Reconciliation**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
Reserve-Valley (End: 02/28/2025)

Date: 3/17/2025  
Time: 8:41 am  
Page: 3

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

Ending Account Balance:	\$ 48,538.95
Uncleared Items:	\$-
Adjusted Balance:	\$ 48,538.95
Bank Ending Balance:	\$ 48,538.95
Difference:	\$-



Last Statement:  
Statement Ending:  
Page:

January 31, 2025  
February 28, 2025  
1 of 4

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

1 M0656BLK030125072749 23 000000000 1623 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](mailto:contactus@valley.com)
- Visit Us Online: [www.valley.com](http://www.valley.com)
- Mail To: 1720 Route 23, Wayne, NJ 07470

1623 0006590 0001-0004 43037267 1623

## Account Statement

### HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 02/01/25 - 02/28/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$39,715.24		\$3,810.72		\$8,294.94		\$35,231.02

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$39,715.24
02/05	LOCK BOX DEPOSIT		\$759.59	\$40,474.83
02/05	ACH DEBIT FIRST INSURANCE INSURANCE 250205 900-101502961	-\$4,202.48		\$36,272.35
02/06	CHECK 2161	-\$330.00		\$35,942.35
02/10	CHECK 2163	-\$408.00		\$35,534.35
02/14	LOCK BOX DEPOSIT		\$2,278.77	\$37,813.12
02/19	CHECK 2162	-\$1,150.00		\$36,663.12
02/21	CHECK 2165	-\$2,091.00		\$34,572.12
02/26	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 250226	-\$63.94		\$34,508.18
02/26	CHECK 2164	-\$49.52		\$34,458.66
02/27	LOCK BOX DEPOSIT		\$770.98	\$35,229.64
02/28	INTEREST CREDIT		\$1.38	\$35,231.02
<b>Ending Balance</b>				<b>\$35,231.02</b>



### CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
02/06	2161	\$330.00	02/26	2164	\$49.52
02/19	2162	\$1,150.00	02/21	2165	\$2,091.00
02/10	2163	\$408.00			

(\* ) 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  
02/28/2025  
2 of 4

**INTEREST RATE CALCULATIONS**

Avg. Stmt. Collected Balance	\$36,037.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$3.40	Interest Paid	\$1.38

**OVERDRAFT FEES**

	<b>Total This Period:</b>	<b>Total Year-To-Date:</b>
<b>Total Overdraft Fees:</b>	\$0.00	\$0.00

1623 0006591 0002-0004 43037267 1623





P.O. Box 558  
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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 #3  
Fort Myers, FL 33966

Check Number: 2161

PAY Three Hundred Thirty And 00/100 Dollars

DATE 01/28/2025

AMOUNT \*\*\*\*\$330.00

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

Memo: 1/18 Pest Control

Authorized Signatures

⑆000002161⑆ ⑆021201383⑆43037267⑆ ⑆0000033000⑆

02/06/2025 # 2161 \$330.00

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 #3  
Fort Myers, FL 33966

Check Number: 2164

PAY Forty-Nine And 52/100 Dollars

DATE 02/11/2025

AMOUNT \*\*\*\*\$49.52

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

Memo: JAN Office Expenses

Authorized Signatures

⑆000002164⑆ ⑆021201383⑆43037267⑆ ⑆0000004952⑆

02/26/2025 # 2164 \$49.52

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 #3  
Fort Myers, FL 33966

Check Number: 2162

PAY One Thousand, One Hundred Fifty And 00/100 Dollars

DATE 01/28/2025

AMOUNT \*\*\*\*\$1,150.00

TO THE ORDER OF J.R. FRAZER, INC  
125 S. State Road 7  
104/197  
Wellington, FL 33414

Memo: DP Reserve Study

Authorized Signatures

⑆000002162⑆ ⑆021201383⑆43037267⑆ ⑆0000115000⑆

02/19/2025 # 2162 \$1,150.00

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 #3  
Fort Myers, FL 33966

Check Number: 2165

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

DATE 02/11/2025

AMOUNT \*\*\*\*\$2,091.00

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

Memo: February Lawn Maintenance

Authorized Signatures

⑆000002165⑆ ⑆021201383⑆43037267⑆ ⑆0000209100⑆

02/21/2025 # 2165 \$2,091.00

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 #3  
Fort Myers, FL 33966

Check Number: 2163

PAY Four Hundred Eight And 00/100 Dollars

DATE 02/01/2025

AMOUNT \*\*\*\*\$408.00

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

Memo: Monthly Management Fee

Authorized Signatures

⑆000002163⑆ ⑆021201383⑆43037267⑆ ⑆0000040800⑆

02/10/2025 # 2163 \$408.00

1623 0006592 0003-0004 43037267 1623





Account Number:

XXXXXX7267

Statement Date:

02/28/2025

Page :

4 of 4

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](mailto: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](mailto: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.**

1623 0006593 0004-0004 43037267 1623





Last Statement:  
Statement Ending:  
Page:

January 31, 2025  
February 28, 2025  
1 of 2

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

1 M0656BLK030125072749 61 000000000 2761 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](mailto:contactus@valley.com)
- Visit Us Online: [www.valley.com](http://www.valley.com)
- Mail To: 1720 Route 23, Wayne, NJ 07470

2761 0009832 0001-0002 54758645 2761

## Account Statement

### PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 02/01/25 - 02/28/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$48,445.95		\$93.00		\$0.00		\$48,538.95

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$48,445.95
02/28	INTEREST CREDIT		\$93.00	\$48,538.95
<b>Ending Balance</b>				<b>\$48,538.95</b>

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$48,445.00	Annual % Yield Earned	2.53%
Year-to-Date Interest Paid	\$180.74	Interest Paid	\$93.00

### OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
<b>Total Overdraft Fees:</b>	\$0.00	\$0.00





Account Number:

XXXXXX8645

Statement Date:

02/28/2025

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**

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](mailto: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**

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

2761 0009833 0002-0002 54758645 2761





AMERICAN  
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Suite 200  
Tampa, FL 33609  
(866) 530-BANK (2265)

10099514

Date 2/28/2025 Page 1 of 1  
Primary Account Acct Ending 1013  
Enclosures

Cross Creek of Fort Myers Villas I Condo  
Reserve Account  
c/o D&D Association Services  
11000 Metro Parkway Suite 3  
Fort Myers FL 33966

Protect your accounts from fraudulent activity by setting up Online Banking security alerts. From the Main menu, click Settings and choose Alerts to select the security options that best meet your needs. For help, call us at (866) 530-2265

### CHECKING ACCOUNTS

Account Title	Cross Creek of Fort Myers Villas I Condo Reserve Account		
Association Money Market		Number of Enclosures	0
Account Number	Acct Ending 1013	Statement Dates	2/03/25 thru 3/02/25
Previous Balancing	8,121.39	Number of Days in this Statement	28
Deposits	.00	Average Ledger	8,121.39
Checks/Debits	.00	Average Collected	8,121.39
Service Charges	.00	Interest Earned	.62
Interest Paid	.63	Annual Percentage Yield Earned	0.10%
Current Balance	8,122.02	2025 Interest Paid	1.32

### Deposits and Other Credits

Date	Description	Amount
2/28	Interest Deposit	.63

### Daily Balance Summary

Date	Balance	Date	Balance
2/03	8,121.39	2/28	8,122.02

