

Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$61,121.70
10-1010-00 Due From Unit Owners	4,660.08
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	3,694.55
10-1030-00 Prepaid Expenses	13,344.00
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$84,547.33

Cash Reserves

12-1005-00 Cash Reserve - Valley	80,634.35
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: \$201,337.52

Total Assets: \$285,884.85

Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	204.15
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	50.00
20-2040-00 Deferred Income	36,460.32

Total Current Liabilities: \$96,714.47

Reserves

30-2500-00 General Reserves	(312.52)
30-2510-00 Roof Replacement	15,786.51
30-2520-00 Exterior Painting & Roof Cleaning	25,733.39
30-2530-00 Paving & Sealing	50,224.10
30-2535-00 Irrigation System	80,178.25
30-2540-00 Landscape Enhancements	7,410.44
30-2560-00 Street Light Maintenance (Solar Batteries)	1,564.65
30-2570-00 Legal Costs	4,636.25
30-2580-00 Insurance Deductible	13,069.74
30-2990-00 Interest	3,046.71

Total Reserves: \$201,337.52

Equity

35-3080-00 Prior Years Fund Balance	(9,870.80)
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Total Equity: (\$9,870.80)

Net Income Gain / Loss (2,296.34)

(\$2,296.34)

Total Liabilities & Equity: \$285,884.85

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
Revenue							
4010-00 Assessment Fees	\$ 18,230.16	\$ 18,230.15	\$ 0.01	\$ 18,230.16	\$ 18,230.15	\$ 0.01	\$218,761.84
4040-00 Interest Income	0.57	-	0.57	0.57	-	0.57	-
Total Revenue	\$ 18,230.73	\$ 18,230.15	\$ 0.58	\$ 18,230.73	\$ 18,230.15	\$0.58	\$218,761.84
Total OPERATING INCOME	\$ 18,230.73	\$ 18,230.15	\$ 0.58	\$ 18,230.73	\$ 18,230.15	\$ 0.58	\$218,761.84
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	432.00	432.00	-	432.00	432.00	-	5,184.00
5020-00 Office Expenses	109.15	100.00	(9.15)	109.15	100.00	(9.15)	1,200.00
5050-00 Legal Fees Expense	-	16.67	16.67	-	16.67	16.67	200.00
5060-00 Division Fees, Tax Prep, Corporat	157.25	31.25	(126.00)	157.25	31.25	(126.00)	375.00
5080-00 Master Fees	6,672.00	6,672.00	-	6,672.00	6,672.00	-	80,064.00
Total Administrative Expenses	\$ 7,370.40	\$ 7,251.92	(\$ 118.48)	\$ 7,370.40	\$ 7,251.92	(\$118.48)	\$ 87,023.00
Insurance Expenses							
5500-00 Property Insurance	3,303.90	3,195.75	(108.15)	3,303.90	3,195.75	(108.15)	38,349.00
5530-00 Insurance Appraisal	-	25.42	25.42	-	25.42	25.42	305.00
Total Insurance Expenses	\$ 3,303.90	\$ 3,221.17	(\$ 82.73)	\$ 3,303.90	\$ 3,221.17	(\$82.73)	\$ 38,654.00
Building/Grounds Maintenance							
5200-00 Building Repairs	95.00	166.67	71.67	95.00	166.67	71.67	2,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	41.67	41.67	500.00
5290-00 Operating Fund Contingency	-	1,425.12	1,425.12	-	1,425.12	1,425.12	17,101.44
5300-00 Lawn Contract/Fertilization	2,153.73	2,153.75	0.02	2,153.73	2,153.75	0.02	25,845.00
5305-00 Plant Replacement	-	125.00	125.00	-	125.00	125.00	1,500.00
5310-00 Tree Trimming/Removal & Replac	-	375.00	375.00	-	375.00	375.00	4,500.00
5320-00 Sprinkler Repair & Maintenance	650.68	1,041.67	390.99	650.68	1,041.67	390.99	12,500.00
5350-00 Pest Control-Interior	344.85	175.00	(169.85)	344.85	175.00	(169.85)	2,100.00
Total Building/Grounds Maintenance	\$ 3,244.26	\$ 5,503.88	\$ 2,259.62	\$ 3,244.26	\$ 5,503.88	\$2,259.62	\$ 66,046.44
Utilities							
5100-00 Sprinkler Electric	98.91	83.33	(15.58)	98.91	83.33	(15.58)	1,000.00
Total Utilities	\$ 98.91	\$ 83.33	(\$ 15.58)	\$ 98.91	\$ 83.33	(\$15.58)	\$ 1,000.00
Reserve Funding							
5710-00 Reserve Funding	6,509.60	2,169.87	(4,339.73)	6,509.60	2,169.87	(4,339.73)	26,038.40
Total Reserve Funding	\$ 6,509.60	\$ 2,169.87	(\$ 4,339.73)	\$ 6,509.60	\$ 2,169.87	(\$4,339.73)	\$ 26,038.40
Total OPERATING EXPENSE	\$ 20,527.07	\$ 18,230.17	(\$ 2,296.90)	\$ 20,527.07	\$ 18,230.17	(\$ 2,296.90)	\$218,761.84
Net Income:	(\$ 2,296.34)	(\$ 0.02)	(\$ 2,296.32)	(\$ 2,296.34)	(\$ 0.02)	(\$ 2,296.32)	\$ 0.00

Reserve Schedule

 Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
 01/01/2026 To 01/31/2026

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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	\$2,011.59	\$0.00	\$0.00	\$0.00	\$15,786.51
Exterior Painting & Roof Cleaning	\$23,072.79	\$2,660.60	\$0.00	\$0.00	\$0.00	\$25,733.39
Paving & Sealing	\$50,070.04	\$154.06	\$0.00	\$0.00	\$0.00	\$50,224.10
Irrigation System	\$79,489.43	\$688.82	\$0.00	\$0.00	\$0.00	\$80,178.25
Landscape Enhancements	\$7,159.54	\$250.90	\$0.00	\$0.00	\$0.00	\$7,410.44
Street Light Maintenance (Solar Batteries)	\$1,126.20	\$438.45	\$0.00	\$0.00	\$0.00	\$1,564.65
Legal Costs	\$4,565.00	\$71.25	\$0.00	\$0.00	\$0.00	\$4,636.25
Insurance Deductible	\$12,835.81	\$233.93	\$0.00	\$0.00	\$0.00	\$13,069.74
Interest	\$2,929.81	\$0.00	\$0.00	\$0.00	\$116.90	\$3,046.71
	\$194,711.02	\$6,509.60	\$0.00	\$0.00	\$116.90	\$201,337.52



Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
End Date: 01/31/2026

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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:	\$2,278.77	\$34.18	\$34.18	\$2,312.95	\$4,660.08

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Cross Creek of Fort Myers Villas I Condominium Associator	\$2,278.77	\$34.18	\$34.18	\$2,312.95	\$4,660.08

Description	Total
Assessment Fee (Delinquent Interest) 2025	\$102.54
Assessment Fee 2025	\$2,278.77
Assessment Fee 2026	\$2,278.77
Total:	\$4,660.08
AR Total (Exclude Prepaid Assessments):	\$4,660.08

PrePaid Homeowner List

 Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
 End Date: 1/31/2026

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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)
 1/1/2026 - 1/31/2026

Date: 2/16/2026
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Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
01/01/2026	0	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$432.00
01/01/2026	0	First Insurance Funding Corp Invoice #: XXX-104173000 10-1020-00 Payment on Insurance	\$3,198.56
01/01/2026	2228	Cross Creek Community Assoc., Inc 10-1030-00 Quarterly Master Fee	\$20,016.00
01/06/2026	0	D & D Association Services, LLC Invoice #: DECEMBER 50-5020-00 DECEMBER Office Expenses	\$101.81
01/13/2026	2229	Personal Touch Landscaping Invoice #: 158409 55-5300-00 January Lawn Maintenance	\$2,153.73
01/20/2026		12-1005-00 Transfer to Reserve-Valley; Quarterly Reserve Funding	\$6,509.60
01/19/2026	2230	Foster Irrigation Inc. Invoice #: 2013218 55-5320-00 December Irrigation Maint/Repairs	\$430.68
01/19/2026	2231	Turner Pest Control, LLC Invoice #: 621678858 55-5350-00 1/12 Pest Control	\$344.85
01/26/2026	0	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 12/12-1/13	\$98.91
01/26/2026	2232	Florida Dept of State Invoice #: N05914 50-5060-00 Division Fees, Tax Prep, Corporate Fee	\$61.25
01/26/2026	2233	Foster Irrigation Inc. Invoice #: 2013219 55-5320-00 January Irrigation Maint/Repairs	\$220.00
Account Totals			\$33,567.39
# Checks:			10
Association Totals			\$33,567.39
# Checks:			10



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
As Of 1/31/2026

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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$59.15	\$0.00	\$0.00	\$0.00	\$59.15
Deb Kaiser	\$50.00	\$0.00	\$0.00	\$0.00	\$50.00
Leitner Electric Company, Inc.	\$95.00	\$0.00	\$0.00	\$0.00	\$95.00
Totals:	\$204.15	\$0.00	\$0.00	\$0.00	\$204.15

General Ledger Trial Balance with Details

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

Accts: All Dates: 1/1/2026 - 1/31/2026

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$42,276.81	\$52,412.28	\$33,567.39	\$61,121.70
Date	GL Ref #	Debit	Credit	Description	
01/01/2026	326790	\$ -	\$ 432.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 0 Inv: D & D Association Services, LLC	
01/01/2026	326792	-	3,198.56	Cash Operating - Valley Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp	
01/01/2026	326872	-	20,016.00	Cash Operating - Valley Inv # ; Cross Creek Community Assoc., Inc Chk # 2228 Inv: Cross Creek Community Assoc., Inc	
01/02/2026	327896	2,278.77	-	Deposit from batch 21305	
01/05/2026	328365	34,181.55	-	Deposit from batch 21262	
01/05/2026	328722	4,557.54	-	Deposit from batch 21312	
01/05/2026	328768	2,278.77	-	Deposit from batch 21338	
01/06/2026	329296	-	101.81	Cash Operating - Valley Inv # DECEMBER; D & D Association Services, LLC Chk # 0 Inv: DECEMBER D & D Association Services, LLC	
01/07/2026	329575	2,278.77	-	Deposit from batch 21366	
01/08/2026	329830	2,278.77	-	Deposit from batch 21380	
01/13/2026	330478	4,557.54	-	Deposit from batch 21426	
01/13/2026	330926	-	2,153.73	Cash Operating - Valley Inv # 158409; Personal Touch Landscaping Chk # 2229 Inv: 158409 Personal Touch Landscaping	
01/19/2026	332382	-	430.68	Cash Operating - Valley Inv # 2013218; Foster Irrigation Inc. Chk # 2230 Inv: 2013218 Foster Irrigation Inc.	
01/19/2026	332384	-	344.85	Cash Operating - Valley Inv # 621678858; Turner Pest Control, LLC Chk # 2231 Inv: 621678858 Turner Pest Control, LLC	
01/20/2026	331512	-	6,509.60	Quarterly Reserve Funding	
01/26/2026	333252	-	98.91	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
01/26/2026	333358	-	61.25	Cash Operating - Valley Inv # N05914; Florida Dept of State Chk # 2232 Inv: N05914 Florida Dept of State	
01/26/2026	333360	-	220.00	Cash Operating - Valley Inv # 2013219; Foster Irrigation Inc. Chk # 2233 Inv: 2013219 Foster Irrigation Inc.	
01/30/2026	333767	0.57	-	Interest	
10-1010-00	Due From Unit Owners	2,381.31	54,690.48	52,411.71	4,660.08
Date	GL Ref #	Debit	Credit	Description	
01/01/2026	323110	\$ 54,690.48	\$ -	Assessment Fee - Batch 20131	
01/01/2026	327604	-	25.00	Applied Prepaid 6980002005	
01/01/2026	327606	-	25.00	Applied Prepaid 6980002018	
01/02/2026	327896	-	2,278.77	Deposit from batch 21305	
01/05/2026	328365	-	34,181.55	Deposit from batch 21262	
01/05/2026	328722	-	4,557.54	Deposit from batch 21312	
01/05/2026	328768	-	2,253.77	Deposit from batch 21338	
01/07/2026	329575	-	2,278.77	Deposit from batch 21366	
01/08/2026	329830	-	2,253.77	Deposit from batch 21380	
01/13/2026	330478	-	4,557.54	Deposit from batch 21426	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	3,799.89	3,198.56	3,303.90	3,694.55
Date	GL Ref #	Debit	Credit	Description	
01/01/2026	326085	\$ 3,198.56	\$ -	Payment on Insurance Inv: XXX-104173000 First Insurance Funding Corp	
01/30/2026	333667	-	3,303.90	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	96.00	20,016.00	6,768.00	13,344.00
Date	GL Ref #	Debit	Credit	Description	
01/01/2026	326360	\$ 20,016.00	\$ -	Quarterly Master Fee Inv: Cross Creek Community Assoc., Inc	

General Ledger Trial Balance with Details

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

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
01/01/2026	329667	\$ -	\$ 6,672.00	Cross Creek Community Fee	
01/01/2026	335286	-	96.00	2026 Division Fees	
10-1035-00	Petty Cash	100.00	-	-	100.00
Date	GL Ref #	Debit	Credit	Description	
12-1005-00	Cash Reserve - Valley	74,007.85	6,626.50	-	80,634.35
Date	GL Ref #	Debit	Credit	Description	
01/20/2026	331512	\$ 6,509.60	\$ -	Quarterly Reserve Funding	
01/30/2026	333793	116.90	-	Interest	
12-1008-00	CD-Valley(0201)-6/17/26-.345%	60,703.17	-	-	60,703.17
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	(101.81)	27,057.79	27,160.13	(204.15)
Date	GL Ref #	Debit	Credit	Description	
01/01/2026	325889	\$ -	\$ 432.00	Accounts Payable Inv: D & D Association Services, LLC	
01/01/2026	326085	-	3,198.56	Accounts Payable Inv # XXX-104173000 Inv: XXX-104173000 First Insurance Funding Corp	
01/01/2026	326360	-	20,016.00	Accounts Payable Inv: Cross Creek Community Assoc., Inc	
01/01/2026	326790	432.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 0 Inv: D & D Association Services, LLC	
01/01/2026	326792	3,198.56	-	Accounts Payable Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp	
01/01/2026	326872	20,016.00	-	Accounts Payable Inv # ; Cross Creek Community Assoc., Inc Chk # 2228 Inv: Cross Creek Community Assoc., Inc	
01/06/2026	329296	101.81	-	Accounts Payable Inv # DECEMBER; D & D Association Services, LLC Chk # 0 Inv: DECEMBER D & D Association Services, LLC	
01/13/2026	330530	-	2,153.73	Accounts Payable Inv # 158409 Inv: 158409 Personal Touch Landscaping	
01/13/2026	330926	2,153.73	-	Accounts Payable Inv # 158409; Personal Touch Landscaping Chk # 2229 Inv: 158409 Personal Touch Landscaping	
01/19/2026	332074	-	344.85	Accounts Payable Inv # 621678858 Inv: 621678858 Turner Pest Control, LLC	
01/19/2026	332076	-	430.68	Accounts Payable Inv # 2013218 Inv: 2013218 Foster Irrigation Inc.	
01/19/2026	332382	430.68	-	Accounts Payable Inv # 2013218; Foster Irrigation Inc. Chk # 2230 Inv: 2013218 Foster Irrigation Inc.	
01/19/2026	332384	344.85	-	Accounts Payable Inv # 621678858; Turner Pest Control, LLC Chk # 2231 Inv: 621678858 Turner Pest Control, LLC	
01/26/2026	332847	-	98.91	Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL	
01/26/2026	332849	-	220.00	Accounts Payable Inv # 2013219 Inv: 2013219 Foster Irrigation Inc.	
01/26/2026	332851	-	61.25	Accounts Payable Inv # N05914 Inv: N05914 Florida Dept of State	
01/26/2026	333252	98.91	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
01/26/2026	333358	61.25	-	Accounts Payable Inv # N05914; Florida Dept of State Chk # 2232 Inv: N05914 Florida Dept of State	
01/26/2026	333360	220.00	-	Accounts Payable Inv # 2013219; Foster Irrigation Inc. Chk # 2233 Inv: 2013219 Foster Irrigation Inc.	
01/30/2026	334295	-	50.00	Accounts Payable Inv # 12626 Inv: 12626 Deb Kaiser	

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
01/30/2026	335613	\$ -	\$ 95.00		
					Accounts Payable Inv # 18585 Inv: 18585 Leitner Electric Company, Inc.
01/30/2026	335615	-	59.15		
					Accounts Payable Inv # JANUARY Inv: JANUARY 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	(50.00)	50.00	50.00	(50.00)
Date	GL Ref #	Debit	Credit	Description	
01/01/2026	327604	\$ 25.00	\$ -		Adjust Prepaid
01/01/2026	327606	25.00	-		Adjust Prepaid
01/05/2026	328768	-	25.00		Deposit from batch 21338
01/08/2026	329830	-	25.00		Deposit from batch 21380
20-2040-00	Deferred Income	-	18,230.16	54,690.48	(36,460.32)
Date	GL Ref #	Debit	Credit	Description	
01/01/2026	323110	\$ -	\$ 54,690.48		Assessment Fee - Batch 20131
01/01/2026	329665	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)	-	2,011.59	(15,786.51)
Date	GL Ref #	Debit	Credit	Description	
01/20/2026	331514	\$ -	\$ 2,011.59		Roof Replacement
30-2520-00	Exterior Painting & Roof Cleaning	(23,072.79)	-	2,660.60	(25,733.39)
Date	GL Ref #	Debit	Credit	Description	
01/20/2026	331514	\$ -	\$ 2,660.60		Exterior Painting & Roof Cleaning
30-2530-00	Paving & Sealing	(50,070.04)	-	154.06	(50,224.10)
Date	GL Ref #	Debit	Credit	Description	
01/20/2026	331514	\$ -	\$ 154.06		Paving & Sealing
30-2535-00	Irrigation System	(79,489.43)	-	688.82	(80,178.25)
Date	GL Ref #	Debit	Credit	Description	
01/20/2026	331514	\$ -	\$ 688.82		Irrigation System
30-2540-00	Landscape Enhancements	(7,159.54)	-	250.90	(7,410.44)
Date	GL Ref #	Debit	Credit	Description	
01/20/2026	331514	\$ -	\$ 250.90		Landscape Enhancements
30-2560-00	Street Light Maintenance (Solar Batteries)	(1,126.20)	-	438.45	(1,564.65)
Date	GL Ref #	Debit	Credit	Description	
01/20/2026	331514	\$ -	\$ 438.45		Street Light Maintenance (Solar Batteries)
30-2570-00	Legal Costs	(4,565.00)	-	71.25	(4,636.25)
Date	GL Ref #	Debit	Credit	Description	
01/20/2026	331514	\$ -	\$ 71.25		Legal Costs
30-2580-00	Insurance Deductible	(12,835.81)	-	233.93	(13,069.74)
Date	GL Ref #	Debit	Credit	Description	
01/20/2026	331514	\$ -	\$ 233.93		Insurance Deductible
30-2990-00	Interest	(2,929.81)	-	116.90	(3,046.71)
Date	GL Ref #	Debit	Credit	Description	
01/30/2026	333793	\$ -	\$ 116.90		Interest
35-3080-00	Prior Years Fund Balance	9,870.80	-	-	9,870.80
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Fees	-	-	18,230.16	(18,230.16)
Date	GL Ref #	Debit	Credit	Description	
01/01/2026	329665	\$ -	\$ 18,230.16		Assessments
40-4040-00	Interest Income	-	-	0.57	(0.57)
Date	GL Ref #	Debit	Credit	Description	
01/30/2026	333767	\$ -	\$ 0.57		Interest
50-5000-00	Management Contract	-	432.00	-	432.00
Date	GL Ref #	Debit	Credit	Description	

General Ledger Trial Balance with Details

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

Accts: All Dates: 1/1/2026 - 1/31/2026

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance	
01/01/2026	325889 \$ 432.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC			
50-5020-00	Office Expenses	-	109.15	-	109.15	
Date	GL Ref #	Debit	Credit	Description		
01/30/2026	334295	\$ 50.00	\$ -	Reimburse for BOD class Inv: 12626 Deb Kaiser		
01/30/2026	335615	59.15	-	JANUARY Office Expenses Inv: JANUARY D & D Association Services, LLC		
50-5060-00	Division Fees, Tax Prep, Corporate Fee	-	157.25	-	157.25	
Date	GL Ref #	Debit	Credit	Description		
01/01/2026	335286	\$ 96.00	\$ -	2026 Division Fees		
01/26/2026	332851	61.25	-	Division Fees, Tax Prep, Corporate Fee Inv: N05914 Florida Dept of State		
50-5080-00	Master Fees	-	6,672.00	-	6,672.00	
Date	GL Ref #	Debit	Credit	Description		
01/01/2026	329667	\$ 6,672.00	\$ -	Cross Creek Community Fee		
51-5500-00	Property Insurance	-	3,303.90	-	3,303.90	
Date	GL Ref #	Debit	Credit	Description		
01/30/2026	333667	\$ 3,303.90	\$ -	Monthly Insurance Write Off		
55-5200-00	Building Repairs	-	95.00	-	95.00	
Date	GL Ref #	Debit	Credit	Description		
01/30/2026	335613	\$ 95.00	\$ -	Disconn/Remove landscape light Inv: 18585 Leitner Electric Company, Inc.		
55-5300-00	Lawn Contract/Fertilization	-	2,153.73	-	2,153.73	
Date	GL Ref #	Debit	Credit	Description		
01/13/2026	330530	\$ 2,153.73	\$ -	January Lawn Maintenance Inv: 158409 Personal Touch Landscaping		
55-5320-00	Sprinkler Repair & Maintenance	-	650.68	-	650.68	
Date	GL Ref #	Debit	Credit	Description		
01/19/2026	332076	\$ 430.68	\$ -	December Irrigation Maint/Repairs Inv: 2013218 Foster Irrigation Inc.		
01/26/2026	332849	220.00	-	January Irrigation Maint/Repairs Inv: 2013219 Foster Irrigation Inc.		
55-5350-00	Pest Control-Interior	-	344.85	-	344.85	
Date	GL Ref #	Debit	Credit	Description		
01/19/2026	332074	\$ 344.85	\$ -	1/12 Pest Control Inv: 621678858 Turner Pest Control, LLC		
60-5100-00	Sprinkler Electric	-	98.91	-	98.91	
Date	GL Ref #	Debit	Credit	Description		
01/26/2026	332847	\$ 98.91	\$ -	13426 Well Electric 12/12-1/13 Inv: 79003-39404 FPL		
99-5710-00	Reserve Funding	-	6,509.60	-	6,509.60	
Date	GL Ref #	Debit	Credit	Description		
01/20/2026	331514	\$ 6,509.60	\$ -	Reserve Funding		
Totals:			\$0.00	\$202,808.84	\$202,808.84	\$0.00



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
Operating-Valley (End: 01/31/2026)

Date: 2/16/2026
Time: 7:52 am
Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
01/19/2026		Foster Irrigation Inc.		2230	(\$430.68)
01/26/2026		Foster Irrigation Inc.		2233	(\$220.00)
01/26/2026		Florida Dept of State		2232	(\$61.25)
				Total Uncleared	(\$711.93)

Operating-Valley Summary

Ending Account Balance:	\$	61,121.70
Uncleared Items:	(\$	711.93)
<hr/>		
Adjusted Balance:	\$	61,833.63
Bank Ending Balance:	\$	61,833.63
<hr/>		
Difference:	\$	-



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
Reserve-Valley (End: 01/31/2026)

Date: 2/16/2026
Time: 7:52 am
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:	\$ 80,634.35
Uncleared Items:	(\$95.00)
Adjusted Balance:	\$ 80,729.35
Bank Ending Balance:	\$ 80,729.35
Difference:	\$-



Last Statement:
Statement Ending:
Page:

December 31, 2025
January 31, 2026
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK013126064710 94 000000000 1494 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

1494 0006440 0001-0004 1494

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 01/01/26 - 01/31/26

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$42,702.81		\$52,412.28		\$33,281.46		\$61,833.63

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$42,702.81
01/02	ACH DEBIT	-\$96.00		\$42,606.81
	DBPR DBPR 260102 2025119617226			
01/05	ACH CREDIT		\$2,278.77	\$44,885.58
	Cross Creek of F OnlinePay 260105 21305			
01/05	LOCK BOX DEPOSIT		\$2,278.77	\$47,164.35
01/05	ACH DEBIT	-\$432.00		\$46,732.35
	Cross Creek of F Vendor Pay 260105 364			
01/06	ACH CREDIT		\$4,557.54	\$51,289.89
	Cross Creek of F OnlinePay 260106 21312			
01/06	ACH CREDIT		\$34,181.55	\$85,471.44
	Cross Creek of F ASSN DUES 260106			
01/06	ACH DEBIT	-\$3,198.56		\$82,272.88
	FIRST INSURANCE INSURANCE 260106 900-104173000			
01/07	LOCK BOX DEPOSIT		\$2,278.77	\$84,551.65
01/08	LOCK BOX DEPOSIT		\$2,278.77	\$86,830.42
01/08	ACH DEBIT	-\$101.81		\$86,728.61
	Cross Creek of F Vendor Pay 260108 407			
01/09	CHECK 2227	-\$330.00		\$86,398.61
01/12	CHECK 2228	-\$20,016.00		\$66,382.61
01/13	LOCK BOX DEPOSIT		\$4,557.54	\$70,940.15
01/21	ACH DEBIT	-\$6,509.60		\$64,430.55
	Cross Creek of F CincXfer 260121 D4377			
01/27	ACH DEBIT	-\$98.91		\$64,331.64
	FPL DIRECT DEBIT ELEC PYMT 260127			





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

Account Number:
Statement Date:
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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
01/28	CHECK 2231	-\$344.85		\$63,986.79
01/28	CHECK 2229	-\$2,153.73		\$61,833.06
01/31	INTEREST CREDIT		\$0.57	\$61,833.63
Ending Balance				\$61,833.63

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
01/09	2227	\$330.00	01/28	2229	\$2,153.73
01/12	2228	\$20,016.00	01/28	2231*	\$344.85

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$66,153.00	Annual % Yield Earned	0.01%
Year-to-Date Interest Paid	\$0.57	Interest Paid	\$0.57

OVERDRAFT FEES

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



1494 0006441 0002-0004 1494



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

Account Number:
Statement Date:
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01/31/2026
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Check Images for Account XXXXXX7267

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

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

Check Number: 2227

PAY Three Hundred Thirty And 00/100 Dollars

DATE 12/30/2025 AMOUNT ****\$330.00

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

Memo: 12/23 Pest Control

Authorized Signatures

⑆000002227⑆ ⑆021201383143037267⑆ ⑆000033000⑆

01/09/2026 # 2227 \$330.00

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

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

Check Number: 2229

PAY Two Thousand, One Hundred Fifty-Three And 73/100 Dollars

DATE 01/13/2026 AMOUNT ****\$2,153.73

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

Memo: January Lawn Maintenance

Authorized Signatures

⑆000002229⑆ ⑆021201383143037267⑆ ⑆0000215373⑆

01/28/2026 # 2229 \$2,153.73

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

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

Check Number: 2228

PAY Twenty Thousand, Sixteen And 00/100 Dollars

DATE 01/01/2026 AMOUNT ****\$20,016.00

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

Memo: Quarterly Master Fee

Authorized Signatures

⑆000002228⑆ ⑆021201383143037267⑆ ⑆0002001600⑆

01/12/2026 # 2228 \$20,016.00

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

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

Check Number: 2231

PAY Three Hundred Forty-Four And 85/100 Dollars

DATE 01/19/2026 AMOUNT ****\$344.85

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

Memo: 1/12 Pest Control

Authorized Signatures

⑆000002231⑆ ⑆021201383143037267⑆ ⑆000034485⑆

01/28/2026 # 2231 \$344.85

1494 0006442 0003-0004 1494





Account Number:

XXXXXX7267

Statement Date:

01/31/2026

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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.



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

Last Statement:
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January 31, 2026
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1 M0656BLK013126064710 08 000000000 2508 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

2508 0009538 0001-0002 2508

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 01/01/26 - 01/31/26

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$74,102.85		\$6,626.50		\$0.00		\$80,729.35

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$74,102.85
01/21	ACH CREDIT Cross Creek of F CincXfer 260121 C4377		\$6,509.60	\$80,612.45
01/31	INTEREST CREDIT		\$116.90	\$80,729.35
Ending Balance				\$80,729.35

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$76,412.00	Annual % Yield Earned	1.82%
Year-to-Date Interest Paid	\$116.90	Interest Paid	\$116.90

OVERDRAFT FEES



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





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.

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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.

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