

**Assets**

## Operating Assets

10-1001-00 Cash Operating - Valley	\$48,911.18
10-1010-00 Due From Unit Owners	2,278.77
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	4,326.59
10-1030-00 Prepaid Expenses	12,000.00
10-1035-00 Petty Cash	100.00

Total Operating Assets:		<u>\$69,243.54</u>
-------------------------	--	--------------------

## Cash Reserves

12-1005-00 Cash Reserve - Valley	70,181.27
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:		<u>\$190,466.42</u>
----------------------	--	---------------------

**Total Assets:**
**\$259,709.96**
**Liabilities & Equity**

## Current Liabilities

20-2000-00 Accounts Payable	918.28
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	61.39
20-2040-00 Deferred Income	36,460.32

Total Current Liabilities:		<u>\$97,439.99</u>
----------------------------	--	--------------------

## Reserves

30-2500-00 General Reserves	(416.63)
30-2510-00 Roof Replacement	11,727.53
30-2520-00 Exterior Painting & Roof Cleaning	19,752.94
30-2530-00 Paving & Sealing	49,896.45
30-2535-00 Irrigation System	78,205.62
30-2540-00 Landscape Enhancements	10,395.58
30-2560-00 Street Light Maintenance (Solar Batteries)	948.71
30-2570-00 Legal Costs	5,501.24
30-2580-00 Insurance Deductible	12,583.79
30-2990-00 Interest	1,871.19

Total Reserves:		<u>\$190,466.42</u>
-----------------	--	---------------------

## Equity

35-3080-00 Prior Years Fund Balance	(32,601.43)
-------------------------------------	-------------

Total Equity:		<u>(\$32,601.43)</u>
---------------	--	----------------------

Net Income Gain / Loss	4,404.98	
------------------------	----------	--

\$4,404.98
**Total Liabilities & Equity:**
**\$259,709.96**

### Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

07/31/2025

Date: 8/14/2025

Time: 7:41 pm

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)	\$127,611.12	\$127,611.26	(\$0.14)	\$218,762.15
4040-00 Interest Income	0.46	-	0.46	8.68	-	8.68	-
4050-00 Late Fees/Interest	-	-	-	34.18	-	34.18	-
<b>Total Revenue</b>	<b>\$18,230.62</b>	<b>\$18,230.18</b>	<b>\$0.44</b>	<b>\$127,653.98</b>	<b>\$127,611.26</b>	<b>\$42.72</b>	<b>\$218,762.15</b>
<b>Total OPERATING INCOME</b>	<b>\$18,230.62</b>	<b>\$18,230.18</b>	<b>\$0.44</b>	<b>\$127,653.98</b>	<b>\$127,611.26</b>	<b>\$42.72</b>	<b>\$218,762.15</b>
<b>OPERATING EXPENSE</b>							
<b>Administrative Expenses</b>							
5000-00 Management Contract	408.00	408.00	-	2,856.00	2,856.00	-	4,896.00
5020-00 Office Expenses	75.74	100.00	24.26	495.51	700.00	204.49	1,200.00
5050-00 Legal Fees Expense	-	16.67	16.67	-	116.69	116.69	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	29.77	29.77	366.85	208.39	(158.46)	357.25
5080-00 Master Fees	6,000.00	6,000.00	-	42,000.00	42,000.00	-	72,000.00
<b>Total Administrative Expenses</b>	<b>\$6,483.74</b>	<b>\$6,554.44</b>	<b>\$70.70</b>	<b>\$45,718.36</b>	<b>\$45,881.08</b>	<b>\$162.72</b>	<b>\$78,653.25</b>
<b>Insurance Expenses</b>							
5500-00 Property Insurance	3,303.90	4,583.33	1,279.43	27,835.10	32,083.31	4,248.21	55,000.00
5530-00 Insurance Appraisal	-	25.42	25.42	305.00	177.94	(127.06)	305.00
<b>Total Insurance Expenses</b>	<b>\$3,303.90</b>	<b>\$4,608.75</b>	<b>\$1,304.85</b>	<b>\$28,140.10</b>	<b>\$32,261.25</b>	<b>\$4,121.15</b>	<b>\$55,305.00</b>
<b>Building/Grounds Maintenance</b>							
5200-00 Building Repairs	-	83.33	83.33	1,654.50	583.31	(1,071.19)	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	291.69	291.69	500.00
5290-00 Operating Fund Contingency	-	650.00	650.00	-	4,550.00	4,550.00	7,800.00
5300-00 Lawn Contract/Fertilization	4,182.00	2,333.33	(1,848.67)	14,637.00	16,333.31	1,696.31	28,000.00
5305-00 Plant Replacement	-	125.00	125.00	-	875.00	875.00	1,500.00
5310-00 Tree Trimming/Removal & Replace	-	208.33	208.33	3,695.00	1,458.31	(2,236.69)	2,500.00
5320-00 Sprinkler Repair & Maintenance	1,017.90	625.00	(392.90)	3,381.67	4,375.00	993.33	7,500.00
5350-00 Pest Control-Interior	330.00	166.67	(163.33)	990.00	1,166.69	176.69	2,000.00
<b>Total Building/Grounds Maintenance</b>	<b>\$5,529.90</b>	<b>\$4,233.33</b>	<b>(\$1,296.57)</b>	<b>\$24,358.17</b>	<b>\$29,633.31</b>	<b>\$5,275.14</b>	<b>\$50,800.00</b>
<b>Utilities</b>							
5100-00 Sprinkler Electric	283.07	125.00	(158.07)	654.43	875.00	220.57	1,500.00
<b>Total Utilities</b>	<b>\$283.07</b>	<b>\$125.00</b>	<b>(\$158.07)</b>	<b>\$654.43</b>	<b>\$875.00</b>	<b>\$220.57</b>	<b>\$1,500.00</b>
<b>Reserve Funding</b>							
5710-00 Reserve Funding	8,125.98	2,708.66	(5,417.32)	24,377.94	18,960.62	(5,417.32)	32,503.90
<b>Total Reserve Funding</b>	<b>\$8,125.98</b>	<b>\$2,708.66</b>	<b>(\$5,417.32)</b>	<b>\$24,377.94</b>	<b>\$18,960.62</b>	<b>(\$5,417.32)</b>	<b>\$32,503.90</b>
<b>Total OPERATING EXPENSE</b>	<b>\$23,726.59</b>	<b>\$18,230.18</b>	<b>(\$5,496.41)</b>	<b>\$123,249.00</b>	<b>\$127,611.26</b>	<b>\$4,362.26</b>	<b>\$218,762.15</b>
<b>Net Income:</b>	<b>(\$5,495.97)</b>	<b>\$0.00</b>	<b>(\$5,495.97)</b>	<b>\$4,404.98</b>	<b>\$0.00</b>	<b>\$4,404.98</b>	<b>\$0.00</b>

**Reserve Schedule**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 07/01/2025 To 07/31/2025

**Date:** 8/14/2025  
**Time:** 7:41 pm  
**Page:** 1

Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	(\$520.74)	\$104.11	\$0.00	\$0.00	\$0.00	(\$416.63)
Roof Replacement	\$9,680.14	\$2,047.39	\$0.00	\$0.00	\$0.00	\$11,727.53
Exterior Painting & Roof Cleaning	\$16,433.09	\$3,319.85	\$0.00	\$0.00	\$0.00	\$19,752.94
Paving & Sealing	\$49,722.86	\$173.59	\$0.00	\$0.00	\$0.00	\$49,896.45
Irrigation System	\$76,921.81	\$1,283.81	\$0.00	\$0.00	\$0.00	\$78,205.62
Landscape Enhancements	\$9,841.62	\$553.96	\$0.00	\$0.00	\$0.00	\$10,395.58
Street Light Maintenance (Solar Batteries)	\$771.22	\$177.49	\$0.00	\$0.00	\$0.00	\$948.71
Legal Costs	\$5,287.48	\$213.76	\$0.00	\$0.00	\$0.00	\$5,501.24
Insurance Deductible	\$12,331.77	\$252.02	\$0.00	\$0.00	\$0.00	\$12,583.79
Interest	\$1,742.70	\$0.00	\$0.00	\$0.00	\$128.49	\$1,871.19
	<b>\$182,211.95</b>	<b>\$8,125.98</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$128.49</b>	<b>\$190,466.42</b>



### Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
End Date: 07/31/2025

Date: 8/14/2025  
Time: 7:41 pm  
Page: 1

Description	Current	Over 30	Over 60	Over 90	Balance
6980002009 - Richard Kody Owner					Last Payment: \$2,278.77 on 07/05/2025
Total:	\$2,278.77	\$0.00	\$0.00	\$0.00	\$2,278.77

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	\$0.00	\$0.00	\$0.00	\$2,278.77

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

**PrePaid Homeowner List**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 End Date: 7/31/2025

**Date:** 8/14/2025

**Time:** 7:41 pm

**Page:** 1

Account No:	Homeowner Name	Address	Balance
6980002005	Frank & Maureen Ascenzo	13359 Tall Grass Court Unit 2005 Fort Myers, FL 33912	(\$25.00)
6980002016	Jerry & Linda Moore & c/o Patty Adams	13404 Tall Grass Court Unit 2016 Fort Myers, FL 33912	(\$11.39)
6980002018	Eugene & Ellen Louwaert	13382 Tall Grass Court Unit 2018 Fort Myers, FL 33912	(\$25.00)
<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  
 7/1/2025 - 7/31/2025

**Date:** 8/14/2025  
**Time:** 7:41 pm  
**Page:** 1

Date	Check #	Payee	Amount
<b>10-1001-00 Cash Operating - Valley</b>			
07/01/2025	0	First Insurance Funding Corp <b>Invoice #: XXX-104173000</b> 10-1020-00 Payment on Insurance	\$3,198.56
07/01/2025	2193	Cross Creek Community Assoc., Inc 10-1030-00 Quarterly Master Fee	\$18,000.00
07/01/2025	2194	DBPR <b>Invoice #: PR1S005619</b> 50-5060-00 2025 Division Fees	\$105.60
07/01/2025	2195	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$408.00
07/01/2025	2196	Personal Touch Landscaping <b>Invoice #: 152848</b> 55-5310-00 13426 Root Pruning/Barrier	\$3,695.00
07/08/2025	2197	D & D Association Services, LLC <b>Invoice #: JUNE</b> 50-5020-00 JUNE Office Expenses	\$59.52
07/08/2025	2198	Personal Touch Landscaping <b>Invoice #: 153020</b> 55-5300-00 July Lawn Maintenance	\$2,091.00
07/15/2025	2199	Foster Irrigation Inc. <b>Invoice #: 2013212</b> 55-5320-00 June Irrigation Maint/Repairs	\$395.36
07/15/2025	2200	Personal Touch Landscaping <b>Invoice #: 150098</b> 55-5300-00 April Lawn Maintenance	\$2,091.00
07/22/2025	2201	Turner Pest Control, LLC <b>Invoice #: 620366850</b> 55-5350-00 3/26 Pest Control	\$330.00
07/25/2025		12-1005-00 Transfer to Reserve-Valley; Quarterly Reserve Funding	\$8,125.98
07/29/2025	0	FPL <b>Invoice #: 79003-39404</b> 60-5100-00 13426 Well Electric no inv	\$63.07
<b>Account Totals</b>			<b>11</b>
<b>Association Totals</b>			<b>11</b>
<b>Account Totals</b>			<b>\$38,563.09</b>
<b>Association Totals</b>			<b>\$38,563.09</b>



### Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
As Of 7/31/2025

Date: 8/14/2025  
Time: 7:41 pm  
Page: 1

Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$75.74	\$0.00	\$0.00	\$0.00	\$75.74
Foster Irrigation Inc.	\$842.54	\$0.00	\$0.00	\$0.00	\$842.54
<b>Totals:</b>	<b>\$918.28</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$918.28</b>

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Accts: All Dates: 7/1/2025 - 7/31/2025

Date: 8/14/2025  
 Time: 7:41 pm  
 Page: 1

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$41,028.41	\$48,724.63	\$40,841.86	\$48,911.18
Date	GL Ref #	Debit	Credit	Description	
07/01/2025	292754	\$ -	\$ 3,198.56	Cash Operating - Valley Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp	
07/01/2025	292976	-	18,000.00	Cash Operating - Valley Inv # ; Cross Creek Community Assoc., Inc Chk # 2193 Inv: Cross Creek Community Assoc., Inc	
07/01/2025	292978	-	105.60	Cash Operating - Valley Inv # PR1S005619; DBPR Chk # 2194 Inv: PR1S005619 DBPR	
07/01/2025	292980	-	408.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2195 Inv: D & D Association Services, LLC	
07/01/2025	292982	-	3,695.00	Cash Operating - Valley Inv # 152848; Personal Touch Landscaping Chk # 2196 Inv: 152848 Personal Touch Landscaping	
07/03/2025	295033	2,278.77	-	Deposit from batch 19109	
07/03/2025	295177	2,278.77	-	Deposit from batch 19121	
07/05/2025	294720	31,902.78	-	Deposit from batch 19065	
07/08/2025	295537	2,278.77	-	Deposit from batch 19135	
07/08/2025	296309	-	59.52	Cash Operating - Valley Inv # JUNE; D & D Association Services, LLC Chk # 2197 Inv: JUNE D & D Association Services, LLC	
07/08/2025	296311	-	2,091.00	Cash Operating - Valley Inv # 153020; Personal Touch Landscaping Chk # 2198 Inv: 153020 Personal Touch Landscaping	
07/10/2025	296523	-	2,278.77	Return ACH Insufficient Funds	
07/10/2025	296606	2,278.77	-	Deposit from batch 19176	
07/11/2025	296723	2,278.77	-	Deposit from batch 19182	
07/15/2025	297045	4,557.54	-	Deposit from batch 19199	
07/15/2025	297382	-	395.36	Cash Operating - Valley Inv # 2013212; Foster Irrigation Inc. Chk # 2199 Inv: 2013212 Foster Irrigation Inc.	
07/15/2025	297384	-	2,091.00	Cash Operating - Valley Inv # 150098; Personal Touch Landscaping Chk # 2200 Inv: 150098 Personal Touch Landscaping	
07/21/2025	297906	870.00	-	Deposit from batch 19248	
07/22/2025	298465	-	330.00	Cash Operating - Valley Inv # 620366850; Turner Pest Control, LLC Chk # 2201 Inv: 620366850 Turner Pest Control, LLC	
07/25/2025	298642	-	8,125.98	Quarterly Reserve Funding	
07/29/2025	301482	-	63.07	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
07/31/2025	300063	0.46	-	Interest	
10-1010-00	Due From Unit Owners		870.00	57,028.43	55,619.66
Date	GL Ref #	Debit	Credit	Description	
07/01/2025	250011	\$ 54,690.48	\$ -	Assessment Fee - Batch 16489	
07/01/2025	293873	-	2,278.77	Applied Prepaid 6980002005	
07/01/2025	293875	-	2,278.77	Applied Prepaid 6980002015	
07/01/2025	293877	-	2,278.77	Applied Prepaid 6980002016	
07/01/2025	293879	-	25.00	Applied Prepaid 6980002018	
07/03/2025	295033	-	2,278.77	Deposit from batch 19109	
07/03/2025	295177	-	2,278.77	Deposit from batch 19121	
07/05/2025	294720	-	31,902.78	Deposit from batch 19065	
07/08/2025	295537	-	2,278.77	Deposit from batch 19135	
07/10/2025	296606	-	2,278.77	Deposit from batch 19176	
07/10/2025	296523	2,278.77	-	Return ACH Insufficient Funds	
07/11/2025	296723	-	2,278.77	Deposit from batch 19182	
07/11/2025	298931	34.18	-	Assessment Fee - Batch 19187	
07/15/2025	297045	-	4,557.54	Deposit from batch 19199	
07/21/2025	297906	-	870.00	Deposit from batch 19248	
07/31/2025	300718	-	34.18	Waive Interest Per Board	
07/31/2025	301838	25.00	-	Move Payment CK#1471 08/10/2025	

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myres Villas I Condominium Association, Inc  
 Accts: All Dates: 7/1/2025 - 7/31/2025

Date: 8/14/2025  
 Time: 7:41 pm  
 Page: 2

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
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	4,431.93	3,198.56	3,303.90	4,326.59
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	292632	\$ 3,198.56	\$ -	Payment on Insurance Inv: XXX-104173000 First Insurance Funding Corp	
07/30/2025	301616	-	3,303.90	Monthly Insurance write off	
10-1030-00	Prepaid Expenses	-	18,000.00	6,000.00	12,000.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	292248	\$ 18,000.00	\$ -	Quarterly Master Fee Inv: Cross Creek Community Assoc., Inc	
07/01/2025	293289	-	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	61,926.80	8,254.47	-	70,181.27
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/25/2025	298642	\$ 8,125.98	\$ -	Quarterly Reserve Funding	
07/31/2025	300091	128.49	-	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	(3,860.12)	30,437.11	27,495.27	(918.28)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	292248	\$ -	\$ 18,000.00	Accounts Payable Inv: Cross Creek Community Assoc., Inc	
07/01/2025	292250	-	408.00	Accounts Payable Inv: D & D Association Services, LLC	
07/01/2025	292632	-	3,198.56	Accounts Payable Inv # XXX-104173000 Inv: XXX-104173000 First Insurance Funding Corp	
07/01/2025	292754	3,198.56	-	Accounts Payable Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp	
07/01/2025	292976	18,000.00	-	Accounts Payable Inv # ; Cross Creek Community Assoc., Inc Chk # 2193 Inv: Cross Creek Community Assoc., Inc	
07/01/2025	292978	105.60	-	Accounts Payable Inv # PR1S005619; DBPR Chk # 2194 Inv: PR1S005619 DBPR	
07/01/2025	292980	408.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2195 Inv: D & D Association Services, LLC	
07/01/2025	292982	3,695.00	-	Accounts Payable Inv # 152848; Personal Touch Landscaping Chk # 2196 Inv: 152848 Personal Touch Landscaping	
07/07/2025	295669	-	2,091.00	Accounts Payable Inv # 153020 Inv: 153020 Personal Touch Landscaping	
07/08/2025	296309	59.52	-	Accounts Payable Inv # JUNE; D & D Association Services, LLC Chk # 2197 Inv: JUNE D & D Association Services, LLC	
07/08/2025	296311	2,091.00	-	Accounts Payable Inv # 153020; Personal Touch Landscaping Chk # 2198 Inv: 153020 Personal Touch Landscaping	
07/14/2025	297084	-	2,091.00	Accounts Payable Inv # 150098 Inv: 150098 Personal Touch Landscaping	
07/14/2025	297086	-	395.36	Accounts Payable Inv # 2013212 Inv: 2013212 Foster Irrigation Inc.	
07/15/2025	297382	395.36	-	Accounts Payable Inv # 2013212; Foster Irrigation Inc. Chk # 2199 Inv: 2013212 Foster Irrigation Inc.	
07/15/2025	297384	2,091.00	-	Accounts Payable Inv # 150098; Personal Touch Landscaping Chk # 2200 Inv: 150098 Personal Touch Landscaping	

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Accts: All Dates: 7/1/2025 - 7/31/2025

Date: 8/14/2025  
 Time: 7:41 pm  
 Page: 3

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
07/22/2025	298036 \$ -	\$ 330.00			Accounts Payable Inv # 620366850 Inv: 620366850 Turner Pest Control, LLC
07/22/2025	298465 330.00	-			Accounts Payable Inv # 620366850; Turner Pest Control, LLC Chk # 2201 Inv: 620366850 Turner Pest Control, LLC
07/29/2025	301442 -	63.07			Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL
07/29/2025	301482 63.07	-			Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL
07/31/2025	300886 -	75.74			Accounts Payable Inv # JULY Inv: JULY D & D Association Services, LLC
07/31/2025	301999 -	622.54			Accounts Payable Inv # 2013213 Inv: 2013213 Foster Irrigation Inc.
07/31/2025	302001 -	220.00			Accounts Payable Inv # 2014280 Inv: 2014280 Foster Irrigation Inc.
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	(6,897.70)	6,861.31	25.00	(61.39)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	293873	\$ 2,278.77	\$ -	Adjust Prepaid	
07/01/2025	293875	2,278.77	-	Adjust Prepaid	
07/01/2025	293877	2,278.77	-	Adjust Prepaid	
07/01/2025	293879	25.00	-	Adjust Prepaid	
07/31/2025	301838	-	25.00	Deposit from batch 19360	
20-2040-00	Deferred Income	-	18,230.16	54,690.48	(36,460.32)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	250011	\$ -	\$ 54,690.48	Assessment Fee - Batch 16489	
07/01/2025	293287	18,230.16	-	Assessments	
30-2500-00	General Reserves	520.74	-	104.11	416.63
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/25/2025	298644	\$ -	\$ 104.11	General Reserves	
30-2510-00	Roof Replacement	(9,680.14)	-	2,047.39	(11,727.53)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/25/2025	298644	\$ -	\$ 2,047.39	Roof Replacement	
30-2520-00	Exterior Painting & Roof Cleaning	(16,433.09)	-	3,319.85	(19,752.94)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/25/2025	298644	\$ -	\$ 3,319.85	Exterior Painting & Roof Cleaning	
30-2530-00	Paving & Sealing	(49,722.86)	-	173.59	(49,896.45)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/25/2025	298644	\$ -	\$ 173.59	Paving & Sealing	
30-2535-00	Irrigation System	(76,921.81)	-	1,283.81	(78,205.62)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/25/2025	298644	\$ -	\$ 1,283.81	Irrigation System	
30-2540-00	Landscape Enhancements	(9,841.62)	-	553.96	(10,395.58)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/25/2025	298644	\$ -	\$ 553.96	Landscape Enhancements	
30-2560-00	Street Light Maintenance (Solar Batteries)	(771.22)	-	177.49	(948.71)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/25/2025	298644	\$ -	\$ 177.49	Street Light Maintenance (Solar Batteries)	
30-2570-00	Legal Costs	(5,287.48)	-	213.76	(5,501.24)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/25/2025	298644	\$ -	\$ 213.76	Legal Costs	
30-2580-00	Insurance Deductible	(12,331.77)	-	252.02	(12,583.79)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/25/2025	298644	\$ -	\$ 252.02	Insurance Deductible	

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Accts: All Dates: 7/1/2025 - 7/31/2025

Date: 8/14/2025  
 Time: 7:41 pm  
 Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
30-2990-00	Interest	(\$1,742.70)	\$-	\$128.49	(\$1,871.19)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	300091	\$ -	\$ 128.49	Interest	
35-3080-00	Prior Years 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	(109,380.96)	-	18,230.16	(127,611.12)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	293287	\$ -	\$ 18,230.16	Assessments	
40-4040-00	Interest Income	(8.22)	-	0.46	(8.68)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	300063	\$ -	\$ 0.46	Interest	
40-4050-00	Late Fees/Interest	(34.18)	34.18	34.18	(34.18)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/11/2025	298931	\$ -	\$ 34.18	Assessment Fee - Batch 19187	
07/31/2025	300718	34.18	-	Waive Interest Per Board	
50-5000-00	Management Contract	2,448.00	408.00	-	2,856.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	292250	\$ 408.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	419.77	75.74	-	495.51
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/31/2025	300886	\$ 75.74	\$ -	JULY Office Expenses Inv: JULY D & D Association Services, LLC	
50-5060-00	Division Fees, Tax Prep, Corporate Fee	366.85	-	-	366.85
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5080-00	Master Fees	36,000.00	6,000.00	-	42,000.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/01/2025	293289	\$ 6,000.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	24,531.20	3,303.90	-	27,835.10
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/30/2025	301616	\$ 3,303.90	\$ -	Monthly Insurance write off	
51-5530-00	Insurance Appraisal	305.00	-	-	305.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
55-5200-00	Building Repairs	1,654.50	-	-	1,654.50
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
55-5300-00	Lawn Contract/Fertilization	10,455.00	4,182.00	-	14,637.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/07/2025	295669	\$ 2,091.00	\$ -	July Lawn Maintenance Inv: 153020 Personal Touch Landscaping	
07/14/2025	297084	2,091.00	-	April Lawn Maintenance Inv: 150098 Personal Touch Landscaping	
55-5310-00	Tree Trimming/Removal & Replacement	3,695.00	-	-	3,695.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
55-5320-00	Sprinkler Repair & Maintenance	2,363.77	1,017.90	-	3,381.67
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/14/2025	297086	\$ 395.36	\$ -	June Irrigation Maint/Repairs Inv: 2013212 Foster Irrigation Inc.	
07/31/2025	301999	622.54	-	July Irrigation Maint/Repairs Inv: 2013213 Foster Irrigation Inc.	
55-5350-00	Pest Control-Interior	660.00	330.00	-	990.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
07/22/2025	298036	\$ 330.00	\$ -	3/26 Pest Control Inv: 620366850 Turner Pest Control, LLC	

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Accts: All Dates: 7/1/2025 - 7/31/2025

Date: 8/14/2025  
 Time: 7:41 pm  
 Page: 5

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance	
60-5100-00	Sprinkler Electric	\$371.36	\$283.07	\$-	\$654.43	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
07/29/2025	301442	\$ 63.07	\$ -	13426 Well Electric no inv Inv: 79003-39404 FPL		
07/31/2025	302001	220.00	-	Wire trace/locate Inv: 2014280 Foster Irrigation Inc.		
99-5710-00	Reserve Funding	16,251.96	8,125.98	-	24,377.94	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
07/25/2025	298644	\$ 8,125.98	\$ -	Reserve Funding		
		<b>Totals:</b>	<b>\$0.00</b>	<b>\$214,495.44</b>	<b>\$214,495.44</b>	<b>\$0.00</b>

**Bank Account Reconciliation**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Operating-Valley (End: 07/31/2025)

Date: 8/14/2025

Time: 7:41 pm

Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
<b>Uncleared Items</b>					
07/22/2025		Turner Pest Control, LLC		2201	(\$330.00)
			<b>Total Uncleared</b>		<b>(\$330.00)</b>

---

**Operating-Valley Summary**


---

Ending Account Balance:	\$ 48,911.18
Uncleared Items:	(\$330.00)
	<hr/>
Adjusted Balance:	\$ 49,241.18
Bank Ending Balance:	<hr/> \$ 49,241.18
Difference:	\$-

**Bank Account Reconciliation**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Reserve-Valley (End: 07/31/2025)

Date: 8/14/2025

Time: 7:41 pm

Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
------	------------	-------------	----------------	---------	------------

---

**Reserve-Valley Summary**


---

Ending Account Balance:	\$ 70,181.27
Uncleared Items:	\$-
<hr/>	
Adjusted Balance:	\$ 70,181.27
Bank Ending Balance:	\$ 70,181.27
<hr/>	
Difference:	\$-



Last Statement:  
Statement Ending:  
Page:

June 30, 2025  
July 31, 2025  
1 of 5

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

1 M0656BLK080125071549 27 000000000 1627 005



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

1627 0006899 0001-0005 1627

## Account Statement

### HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 07/01/25 - 07/31/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$44,174.41		\$48,724.63		\$43,657.86		\$49,241.18

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$44,174.41
07/02	CHECK 2189	-\$2,091.00		\$42,083.41
07/03	LOCK BOX DEPOSIT		\$2,278.77	\$44,362.18
07/03	CHECK 2192	-\$330.00		\$44,032.18
07/07	ACH CREDIT		\$2,278.77	\$46,310.95
	Cross Creek of F OnlinePay 250707 19109			
07/07	CHECK 2195	-\$408.00		\$45,902.95
07/08	ACH CREDIT		\$31,902.78	\$77,805.73
	Cross Creek of F ASSN DUES 250708			
07/08	ACH DEBIT	-\$3,198.56		\$74,607.17
	FIRST INSURANCE INSURANCE 250708 900-104173000			
07/08	CHECK 2188	-\$505.00		\$74,102.17
07/09	ACH CREDIT		\$2,278.77	\$76,380.94
	Cross Creek of F OnlinePay 250709 19135			
07/10	LOCK BOX DEPOSIT		\$2,278.77	\$78,659.71
07/10	CHECK 2193	-\$18,000.00		\$60,659.71
07/10	ACH ORIG DR RETURN	-\$2,278.77		\$58,380.94
	RETURN SETTLE A ACH RTN - R01 Richard Kody 2391 ORIGINAL ENTRY EFF DATE = 250708			
07/11	LOCK BOX DEPOSIT		\$2,278.77	\$60,659.71
07/11	CHECK 2194	-\$105.60		\$60,554.11
07/11	CHECK 2191	-\$220.00		\$60,334.11
07/11	CHECK 2196	-\$3,695.00		\$56,639.11
07/15	LOCK BOX DEPOSIT		\$4,557.54	\$61,196.65





Account Number:  
Statement Date:  
Page :

XXXXXX7267  
07/31/2025  
2 of 5

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

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
07/18	CHECK 2197	-\$59.52		\$61,137.13
07/21	LOCK BOX DEPOSIT		\$870.00	\$62,007.13
07/23	CHECK 2198	-\$2,091.00		\$59,916.13
07/25	CHECK 2200	-\$2,091.00		\$57,825.13
07/28	ACH DEBIT	-\$8,125.98		\$49,699.15
	Cross Creek of F CincXfer 250728 D4088			
07/29	ACH DEBIT	-\$63.07		\$49,636.08
	FPL DIRECT DEBIT ELEC PYMT 250729			
07/29	CHECK 2199	-\$395.36		\$49,240.72
07/31	INTEREST CREDIT		\$0.46	\$49,241.18
<b>Ending Balance</b>				<b>\$49,241.18</b>

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
07/08	2188	\$505.00	07/07	2195	\$408.00
07/02	2189	\$2,091.00	07/11	2196	\$3,695.00
07/11	2191*	\$220.00	07/18	2197	\$59.52
07/03	2192	\$330.00	07/23	2198	\$2,091.00
07/10	2193	\$18,000.00	07/29	2199	\$395.36
07/11	2194	\$105.60	07/25	2200	\$2,091.00

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$54,896.00	Annual % Yield Earned	0.01%
Year-to-Date Interest Paid	\$8.68	Interest Paid	\$0.46

OVERDRAFT FEES

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



1627 0006900 0002-0005 1627



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

Account Number:  
Statement Date:  
Page :

XXXXXX7267  
07/31/2025  
3 of 5

### Check Images for Account XXXXXX7267

1627 0006901 0003-0005 1627

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

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

Check Number: 2188

PAY Five Hundred Five And 00/100 Dollars

DATE 06/17/2025

AMOUNT \*\*\*\*\$505.00

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

Memo: 13404 Angle Valve

*Debra DeBorja*  
Authorized Signatures

⑈000002188⑈ ⑆021201383⑆43037267⑈ ⑆0000050500⑈

07/08/2025 # 2188 \$505.00

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

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

Check Number: 2194

PAY One Hundred Five And 60/100 Dollars

DATE 07/01/2025

AMOUNT \*\*\*\*\$105.60

TO THE ORDER OF DBPR  
2601 Blair Stone Rd  
Tallahassee, FL 32301-0783

Memo: 2025 Division Fees

*Debra DeBorja*  
Authorized Signatures

⑈000002194⑈ ⑆021201383⑆43037267⑈ ⑆0000010560⑈

07/11/2025 # 2194 \$105.60

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

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

Check Number: 2189

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

DATE 06/17/2025

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

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

Memo: June Lawn Maintenance

*Debra DeBorja*  
Authorized Signatures

⑈000002189⑈ ⑆021201383⑆43037267⑈ ⑆0000209100⑈

07/02/2025 # 2189 \$2,091.00

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

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

Check Number: 2195

PAY Four Hundred Eight And 00/100 Dollars

DATE 07/01/2025

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

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

Memo: Monthly Management Fee

*Debra DeBorja*  
Authorized Signatures

⑈000002195⑈ ⑆021201383⑆43037267⑈ ⑆0000040800⑈

07/07/2025 # 2195 \$408.00

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

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

Check Number: 2191

PAY Two Hundred Twenty And 00/100 Dollars

DATE 06/24/2025

AMOUNT \*\*\*\*\$220.00

TO THE ORDER OF R Petralia Construction LLC  
15150 Jasmine Drive  
Punta Gorda, FL 33955

Memo: 13316 Remove/replace section of fanal screen

*Debra DeBorja*  
Authorized Signatures

⑈000002191⑈ ⑆021201383⑆43037267⑈ ⑆0000022000⑈

07/11/2025 # 2191 \$220.00

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

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

Check Number: 2196

PAY Three Thousand, Six Hundred Ninety-Five And 00/100 Dollars

DATE 07/01/2025

AMOUNT \*\*\*\*\$3,695.00

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

Memo: 13428 Root Pruning/Barrier

*Debra DeBorja*  
Authorized Signatures

⑈000002196⑈ ⑆021201383⑆43037267⑈ ⑆0000369500⑈

07/11/2025 # 2196 \$3,695.00

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

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

Check Number: 2192

PAY Three Hundred Thirty And 00/100 Dollars

DATE 06/24/2025

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

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

Memo: 6/16 Pest Control

*Debra DeBorja*  
Authorized Signatures

⑈000002192⑈ ⑆021201383⑆43037267⑈ ⑆0000033000⑈

07/03/2025 # 2192 \$330.00

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

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

Check Number: 2197

PAY Fifty-Nine And 52/100 Dollars

DATE 07/08/2025

AMOUNT \*\*\*\*\$59.52

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

Memo: JUNE Office Expenses

*Debra DeBorja*  
Authorized Signatures

⑈000002197⑈ ⑆021201383⑆43037267⑈ ⑆0000005952⑈

07/18/2025 # 2197 \$59.52

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

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

Check Number: 2193

PAY Eighteen Thousand And 00/100 Dollars

DATE 07/01/2025

AMOUNT \*\*\*\*\$18,000.00

TO THE ORDER OF Cross Creek Community Assoc., Inc  
13080 Cross Creek Blvd  
Fort Myers, FL 33912

Memo: Quarterly Master Fee

*Debra DeBorja*  
Authorized Signatures

⑈000002193⑈ ⑆021201383⑆43037267⑈ ⑆0001800000⑈

07/10/2025 # 2193 \$18,000.00

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

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

Check Number: 2198

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

DATE 07/08/2025

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

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

Memo: July Lawn Maintenance

*Debra DeBorja*  
Authorized Signatures

⑈000002198⑈ ⑆021201383⑆43037267⑈ ⑆0000209100⑈

07/23/2025 # 2198 \$2,091.00





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

Account Number:  
Statement Date:  
Page :

XXXXXX7267  
07/31/2025  
4 of 5

### Check Images for Account XXXXXX7267 (Continued)

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

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

Check Number: 2199

PAY Three Hundred Ninety-Five And 36/100 Dollars

DATE 07/15/2025 AMOUNT \*\*\*\*\$395.36

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

Memo: June Irrigation Maint/Repairs

*Donna DeBani*  
Authorized Signature

⑈000002199⑈ ⑆07120138343037257⑆ ⑈0000039536⑈

07/29/2025 # 2199 \$395.36

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

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

Check Number: 2200

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

DATE 07/15/2025 AMOUNT \*\*\*\*\$2,091.00

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

Memo: April Lawn Maintenance

*Donna DeBani*  
Authorized Signature

⑈000002200⑈ ⑆07120138343037257⑆ ⑈0000209100⑈

07/25/2025 # 2200 \$2,091.00

1627 0006902 0004-0005 1627





Account Number:

XXXXXX7267

Statement Date:

07/31/2025

Page :

5 of 5

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.**

1627 0006903 0005-0005 1627





Last Statement:  
Statement Ending:  
Page:

June 30, 2025  
July 31, 2025  
1 of 2

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

1 M0656BLK080125071549 22 000000000 2722 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

2722 0010170 0001-0002 2722

## Account Statement

### PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 07/01/25 - 07/31/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$61,926.80		\$8,254.47		\$0.00		\$70,181.27

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$61,926.80
07/28	ACH CREDIT Cross Creek of F CincXfer 250728 C4088		\$8,125.98	\$70,052.78
07/31	INTEREST CREDIT		\$128.49	\$70,181.27
<b>Ending Balance</b>				<b>\$70,181.27</b>

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$62,975.00	Annual % Yield Earned	2.43%
Year-to-Date Interest Paid	\$761.09	Interest Paid	\$128.49

### OVERDRAFT FEES

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





Account Number:

XXXXXX8645

Statement Date:

07/31/2025

Page :

2 of 2

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

**To Reconcile Your Account**

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

**Balance Reconciliation**

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

**Finance Charge Computation For Personal Line Of Credit**

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

**In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions**

**A. Pursuant To The Federal Fair Credit Billing Act**

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.**



2722 0010171 0002-0002 2722