

**Assets**

Operating Assets

10-1001-00 Cash Operating - Valley	\$41,028.41
10-1010-00 Due From Unit Owners	870.00
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	4,431.93
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$48,057.34

Cash Reserves

12-1005-00 Cash Reserve - Valley	61,926.80
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: \$182,211.95

**Total Assets: \$230,269.29**

**Liabilities & Equity**

Current Liabilities

20-2000-00 Accounts Payable	3,860.12
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	6,897.70

Total Current Liabilities: \$70,757.82

Reserves

30-2500-00 General Reserves	(520.74)
30-2510-00 Roof Replacement	9,680.14
30-2520-00 Exterior Painting & Roof Cleaning	16,433.09
30-2530-00 Paving & Sealing	49,722.86
30-2535-00 Irrigation System	76,921.81
30-2540-00 Landscape Enhancements	9,841.62
30-2560-00 Street Light Maintenance (Solar Batteries)	771.22
30-2570-00 Legal Costs	5,287.48
30-2580-00 Insurance Deductible	12,331.77
30-2990-00 Interest	1,742.70

Total Reserves: \$182,211.95

Equity

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

Net Income Gain / Loss 9,900.95

\$9,900.95

**Total Liabilities & Equity: \$230,269.29**

**Income Statement - Operating**

Cross Creek of Fort Myers Villas I Condominium Association, Inc

06/30/2025

Date: 7/14/2025

Time: 9:54 pm

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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)	\$109,380.96	\$109,381.08	(\$0.12)	\$218,762.15
4040-00 Interest Income	0.38	-	0.38	8.22	-	8.22	-
4050-00 Late Fees/Interest	-	-	-	34.18	-	34.18	-
<b>Total Revenue</b>	<b>\$18,230.54</b>	<b>\$18,230.18</b>	<b>\$0.36</b>	<b>\$109,423.36</b>	<b>\$109,381.08</b>	<b>\$42.28</b>	<b>\$218,762.15</b>
<b>Total OPERATING INCOME</b>	<b>\$18,230.54</b>	<b>\$18,230.18</b>	<b>\$0.36</b>	<b>\$109,423.36</b>	<b>\$109,381.08</b>	<b>\$42.28</b>	<b>\$218,762.15</b>
<b>OPERATING EXPENSE</b>							
<b>Administrative Expenses</b>							
5000-00 Management Contract	408.00	408.00	-	2,448.00	2,448.00	-	4,896.00
5020-00 Office Expenses	59.52	100.00	40.48	419.77	600.00	180.23	1,200.00
5050-00 Legal Fees Expense	-	16.67	16.67	-	100.02	100.02	200.00
5060-00 Division Fees, Tax Prep, Corporat	105.60	29.77	(75.83)	366.85	178.62	(188.23)	357.25
5080-00 Master Fees	6,000.00	6,000.00	-	36,000.00	36,000.00	-	72,000.00
<b>Total Administrative Expenses</b>	<b>\$6,573.12</b>	<b>\$6,554.44</b>	<b>(\$18.68)</b>	<b>\$39,234.62</b>	<b>\$39,326.64</b>	<b>\$92.02</b>	<b>\$78,653.25</b>
<b>Insurance Expenses</b>							
5500-00 Property Insurance	3,303.90	4,583.33	1,279.43	24,531.20	27,499.98	2,968.78	55,000.00
5530-00 Insurance Appraisal	-	25.42	25.42	305.00	152.52	(152.48)	305.00
<b>Total Insurance Expenses</b>	<b>\$3,303.90</b>	<b>\$4,608.75</b>	<b>\$1,304.85</b>	<b>\$24,836.20</b>	<b>\$27,652.50</b>	<b>\$2,816.30</b>	<b>\$55,305.00</b>
<b>Building/Grounds Maintenance</b>							
5200-00 Building Repairs	862.00	83.33	(778.67)	1,654.50	499.98	(1,154.52)	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	250.02	250.02	500.00
5290-00 Operating Fund Contingency	-	650.00	650.00	-	3,900.00	3,900.00	7,800.00
5300-00 Lawn Contract/Fertilization	2,091.00	2,333.33	242.33	10,455.00	13,999.98	3,544.98	28,000.00
5305-00 Plant Replacement	-	125.00	125.00	-	750.00	750.00	1,500.00
5310-00 Tree Trimming/Removal & Replace	3,695.00	208.33	(3,486.67)	3,695.00	1,249.98	(2,445.02)	2,500.00
5320-00 Sprinkler Repair & Maintenance	505.00	625.00	120.00	2,363.77	3,750.00	1,386.23	7,500.00
5350-00 Pest Control-Interior	330.00	166.67	(163.33)	660.00	1,000.02	340.02	2,000.00
<b>Total Building/Grounds Maintenance</b>	<b>\$7,483.00</b>	<b>\$4,233.33</b>	<b>(\$3,249.67)</b>	<b>\$18,828.27</b>	<b>\$25,399.98</b>	<b>\$6,571.71</b>	<b>\$50,800.00</b>
<b>Utilities</b>							
5100-00 Sprinkler Electric	63.49	125.00	61.51	371.36	750.00	378.64	1,500.00
<b>Total Utilities</b>	<b>\$63.49</b>	<b>\$125.00</b>	<b>\$61.51</b>	<b>\$371.36</b>	<b>\$750.00</b>	<b>\$378.64</b>	<b>\$1,500.00</b>
<b>Reserve Funding</b>							
5710-00 Reserve Funding	-	2,708.66	2,708.66	16,251.96	16,251.96	-	32,503.90
<b>Total Reserve Funding</b>	<b>\$-</b>	<b>\$2,708.66</b>	<b>\$2,708.66</b>	<b>\$16,251.96</b>	<b>\$16,251.96</b>	<b>\$0.00</b>	<b>\$32,503.90</b>
<b>Total OPERATING EXPENSE</b>	<b>\$17,423.51</b>	<b>\$18,230.18</b>	<b>\$806.67</b>	<b>\$99,522.41</b>	<b>\$109,381.08</b>	<b>\$9,858.67</b>	<b>\$218,762.15</b>
<b>Net Income:</b>	<b>\$807.03</b>	<b>\$0.00</b>	<b>\$807.03</b>	<b>\$9,900.95</b>	<b>\$0.00</b>	<b>\$9,900.95</b>	<b>\$0.00</b>

**Reserve Schedule**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 06/01/2025 To 06/30/2025

**Date:** 7/14/2025

**Time:** 9:54 pm

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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	(\$520.74)	\$0.00	\$0.00	\$0.00	\$0.00	(\$520.74)
Roof Replacement	\$9,680.14	\$0.00	\$0.00	\$0.00	\$0.00	\$9,680.14
Exterior Painting & Roof Cleaning	\$16,433.09	\$0.00	\$0.00	\$0.00	\$0.00	\$16,433.09
Paving & Sealing	\$49,722.86	\$0.00	\$0.00	\$0.00	\$0.00	\$49,722.86
Irrigation System	\$76,921.81	\$0.00	\$0.00	\$0.00	\$0.00	\$76,921.81
Landscape Enhancements	\$9,841.62	\$0.00	\$0.00	\$0.00	\$0.00	\$9,841.62
Street Light Maintenance (Solar Batteries)	\$771.22	\$0.00	\$0.00	\$0.00	\$0.00	\$771.22
Legal Costs	\$5,287.48	\$0.00	\$0.00	\$0.00	\$0.00	\$5,287.48
Insurance Deductible	\$12,331.77	\$0.00	\$0.00	\$0.00	\$0.00	\$12,331.77
Interest	\$1,620.67	\$0.00	\$0.00	\$0.00	\$122.03	\$1,742.70
	<b>\$182,089.92</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$122.03</b>	<b>\$182,211.95</b>



### Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
End Date: 06/30/2025

Date: 7/14/2025  
Time: 9:54 pm  
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Description	Current	Over 30	Over 60	Over 90	Balance
<b>6980002024 - Thomas Pruett &amp; Joan Pruett Owner</b>					
<b>Last Payment: \$2,278.77 on 04/05/2025</b>					
<b>Total:</b>	<b>\$0.00</b>	<b>\$200.00</b>	<b>\$670.00</b>	<b>\$0.00</b>	<b>\$870.00</b>

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Cross Creek of Fort Myers Villas I Condominium Associator	\$0.00	\$200.00	\$670.00	\$0.00	\$870.00

Description	Total
Repairs 2025	\$870.00
<b>Total:</b>	<b>\$870.00</b>
<b>AR Total (Exclude Prepaid Assessments):</b>	<b>\$870.00</b>

**PrePaid Homeowner List**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 End Date: 6/30/2025

**Date:** 7/14/2025

**Time:** 9:54 pm

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Account No:	Homeowner Name	Address	Balance
6980002005	Frank & Maureen Ascenzo	13359 Tall Grass Court Unit 2005 Fort Myers, FL 33912	(\$2,303.77)
6980002015	Mary Louise Kraft	13406 Tall Grass Court Unit 2015 Fort Myers, FL 33912	(\$2,278.77)
6980002016	Jerry & Linda Moore & c/o Patty Adams	13404 Tall Grass Court Unit 2016 Fort Myers, FL 33912	(\$2,290.16)
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>4</b>	<b>(\$6,897.70)</b>

**Cash Disbursement**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
6/1/2025 - 6/30/2025

Date: 7/14/2025  
Time: 9:54 pm  
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Date	Check #	Payee	Amount
<b>10-1001-00 Cash Operating - Valley</b>			
06/01/2025	2185	Foster Irrigation Inc. <b>Invoice #: 2013211</b> 55-5320-00 May Irrigation Maint/Repairs	\$252.68
06/01/2025	2186	D & D Association Services, LLC 50-5000-00 Monthly Management Fee <b>Invoice #: MAY</b> 50-5020-00 MAY Office Expenses	\$465.77 \$408.00 \$57.77
06/01/2025	2187	Chapman Insurance Group, LLC <b>Invoice #: 2025</b> 10-1020-00 Property/D&O & Crime Insurance 6/4/25-26	\$3,198.56 \$3,198.56
06/16/2025	0	Auto-Owners Insurance Company <b>Invoice #: 100443479</b> 10-1020-00 GL Insurance 6/4/25-26 pd online #3146954306	\$2,720.94 \$2,720.94
06/17/2025	2188	Foster Irrigation Inc. <b>Invoice #: 2014010-1</b> 55-5320-00 13404 Angle Valve	\$505.00 \$505.00
06/17/2025	2189	Personal Touch Landscaping <b>Invoice #: 152021</b> 55-5300-00 June Lawn Maintenance	\$2,091.00 \$2,091.00
06/17/2025	2190	Fix It Right Home Improvements, LLC <b>Invoice #: 20118</b> 55-5200-00 James: soffit/fascia/painting	\$642.00 \$642.00
06/24/2025	0	FPL <b>Invoice #: 79003-39404</b> 60-5100-00 13426 Well Electric 5/14-6/13	\$63.49 \$63.49
06/24/2025	2191	R Petralia Construction LLC <b>Invoice #: 10277</b> 55-5200-00 13316 Remove/replace section of lanai screen	\$220.00 \$220.00
06/24/2025	2192	Turner Pest Control, LLC <b>Invoice #: 620730805</b> 55-5350-00 6/16 Pest Control	\$330.00 \$330.00
<b>Account Totals</b>			<b>10</b>
<b># Checks:</b>			<b>\$10,489.44</b>
<b>Association Totals</b>			<b>10</b>
<b># Checks:</b>			<b>\$10,489.44</b>



### Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
As Of 6/30/2025

Date: 7/14/2025  
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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$59.52	\$0.00	\$0.00	\$0.00	\$59.52
DBPR	\$105.60	\$0.00	\$0.00	\$0.00	\$105.60
Personal Touch Landscaping	\$3,695.00	\$0.00	\$0.00	\$0.00	\$3,695.00
<b>Totals:</b>	<b>\$3,860.12</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$3,860.12</b>

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myres Villas I Condominium Association, Inc  
 Accts: All Dates: 6/1/2025 - 6/30/2025

Date: 7/14/2025  
 Time: 9:54 pm  
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$46,959.93	\$4,557.92	\$10,489.44	\$41,028.41
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2025	287863	\$ -	\$ 252.68	Cash Operating - Valley Inv # 2013211; Foster Irrigation Inc. Chk # 2185 Inv: 2013211 Foster Irrigation Inc.	
06/01/2025	287865	-	57.77	Cash Operating - Valley Inv # MAY; D & D Association Services, LLC Chk # 2186 Inv: MAY D & D Association Services, LLC	
06/01/2025	287865	-	408.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2186 Inv: D & D Association Services, LLC	
06/01/2025	287869	-	3,198.56	Cash Operating - Valley Inv # 2025; Chapman Insurance Group, LLC Chk # 2187 Inv: 2025 Chapman Insurance Group, LLC	
06/16/2025	290205	-	2,720.94	Cash Operating - Valley Inv # 100443479; Auto-Owners Insurance Company Chk # 0 Inv: 100443479 Auto-Owners Insurance Company	
06/17/2025	290513	-	505.00	Cash Operating - Valley Inv # 2014010-1; Foster Irrigation Inc. Chk # 2188 Inv: 2014010-1 Foster Irrigation Inc.	
06/17/2025	290515	-	2,091.00	Cash Operating - Valley Inv # 152021; Personal Touch Landscaping Chk # 2189 Inv: 152021 Personal Touch Landscaping	
06/17/2025	290517	-	642.00	Cash Operating - Valley Inv # 20118; Fix It Right Home Improvements, LLC Chk # 2190 Inv: 20118 Fix It Right Home Improvements, LLC	
06/20/2025	290844	2,278.77	-	Deposit from batch 19021	
06/23/2025	291028	2,278.77	-	Deposit from batch 19029	
06/24/2025	291450	-	63.49	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
06/24/2025	291508	-	220.00	Cash Operating - Valley Inv # 10277; R Petralia Construction LLC Chk # 2191 Inv: 10277 R Petralia Construction LLC	
06/24/2025	291510	-	330.00	Cash Operating - Valley Inv # 620730805; Turner Pest Control, LLC Chk # 2192 Inv: 620730805 Turner Pest Control, LLC	
06/30/2025	292166	0.38	-	Interest	
10-1010-00	Due From Unit Owners	870.00	-	-	870.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
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	1,816.33	5,919.50	3,303.90	4,431.93
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2025	287082	\$ 3,198.56	\$ -	Property/D&O & Crime Insurance 6/4/25-26 Inv: 2025 Chapman Insurance Group, LLC	
06/16/2025	289693	2,720.94	-	GL Insurance 6/4/25-26 pd online #3146954306 Inv: 100443479 Auto-Owners Insurance Company	
06/30/2025	291986	-	3,303.90	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	6,000.00	-	6,000.00	-
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2025	286929	\$ -	\$ 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	61,804.77	122.03	-	61,926.80
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/30/2025	292194	\$ 122.03	\$ -	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>	

**General Ledger Trial Balance with Details**

 Cross Creek of Fort Myrs Villas I Condominium Association, Inc  
 Accts: All Dates: 6/1/2025 - 6/30/2025

**Date:** 7/14/2025  
**Time:** 9:54 pm  
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2000-00	Accounts Payable	(310.45)	10,489.44	14,039.11	(3,860.12)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2025	286788	\$ -	\$ 408.00	Accounts Payable Inv: D & D Association Services, LLC	
06/01/2025	287082	-	3,198.56	Accounts Payable Inv # 2025 Inv: 2025 Chapman Insurance Group, LLC	
06/01/2025	287863	252.68	-	Accounts Payable Inv # 2013211; Foster Irrigation Inc. Chk # 2185 Inv: 2013211 Foster Irrigation Inc.	
06/01/2025	287865	57.77	-	Accounts Payable Inv # MAY; D & D Association Services, LLC Chk # 2186 Inv: MAY D & D Association Services, LLC	
06/01/2025	287865	408.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2186 Inv: D & D Association Services, LLC	
06/01/2025	287869	3,198.56	-	Accounts Payable Inv # 2025; Chapman Insurance Group, LLC Chk # 2187 Inv: 2025 Chapman Insurance Group, LLC	
06/15/2025	289687	-	2,091.00	Accounts Payable Inv # 152021 Inv: 152021 Personal Touch Landscaping	
06/15/2025	289689	-	505.00	Accounts Payable Inv # 2014010-1 Inv: 2014010-1 Foster Irrigation Inc.	
06/15/2025	289691	-	642.00	Accounts Payable Inv # 20118 Inv: 20118 Fix It Right Home Improvements, LLC	
06/16/2025	289693	-	2,720.94	Accounts Payable Inv # 100443479 Inv: 100443479 Auto-Owners Insurance Company	
06/16/2025	290205	2,720.94	-	Accounts Payable Inv # 100443479; Auto-Owners Insurance Company Chk # 0 Inv: 100443479 Auto-Owners Insurance Company	
06/17/2025	290513	505.00	-	Accounts Payable Inv # 2014010-1; Foster Irrigation Inc. Chk # 2188 Inv: 2014010-1 Foster Irrigation Inc.	
06/17/2025	290515	2,091.00	-	Accounts Payable Inv # 152021; Personal Touch Landscaping Chk # 2189 Inv: 152021 Personal Touch Landscaping	
06/17/2025	290517	642.00	-	Accounts Payable Inv # 20118; Fix It Right Home Improvements, LLC Chk # 2190 Inv: 20118 Fix It Right Home Improvements, LLC	
06/23/2025	291305	-	330.00	Accounts Payable Inv # 620730805 Inv: 620730805 Turner Pest Control, LLC	
06/23/2025	291307	-	220.00	Accounts Payable Inv # 10277 Inv: 10277 R Petralia Construction LLC	
06/23/2025	291309	-	63.49	Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL	
06/24/2025	291450	63.49	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
06/24/2025	291508	220.00	-	Accounts Payable Inv # 10277; R Petralia Construction LLC Chk # 2191 Inv: 10277 R Petralia Construction LLC	
06/24/2025	291510	330.00	-	Accounts Payable Inv # 620730805; Turner Pest Control, LLC Chk # 2192 Inv: 620730805 Turner Pest Control, LLC	
06/30/2025	292433	-	105.60	Accounts Payable Inv # PR1S005619 Inv: PR1S005619 DBPR	
06/30/2025	292435	-	3,695.00	Accounts Payable Inv # 152848 Inv: 152848 Personal Touch Landscaping	
06/30/2025	295667	-	59.52	Accounts Payable Inv # JUNE Inv: JUNE 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	(2,340.16)	-	4,557.54	(6,897.70)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Accts: All Dates: 6/1/2025 - 6/30/2025

Date: 7/14/2025  
 Time: 9:54 pm  
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
06/20/2025	290844 \$ -	\$ 2,278.77	Deposit from batch 19021		
06/23/2025	291028 -	2,278.77	Deposit from batch 19029		
20-2040-00	Deferred Income	(18,230.16)	18,230.16	-	-
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2025	286927	\$ 18,230.16	\$ -	Assessments	
30-2500-00	General Reserves	520.74	-	-	520.74
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2510-00	Roof Replacement	(9,680.14)	-	-	(9,680.14)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2520-00	Exterior Painting & Roof Cleaning	(16,433.09)	-	-	(16,433.09)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2530-00	Paving & Sealing	(49,722.86)	-	-	(49,722.86)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2535-00	Irrigation System	(76,921.81)	-	-	(76,921.81)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2540-00	Landscape Enhancements	(9,841.62)	-	-	(9,841.62)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2560-00	Street Light Maintenance (Solar Batteries)	(771.22)	-	-	(771.22)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2570-00	Legal Costs	(5,287.48)	-	-	(5,287.48)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2580-00	Insurance Deductible	(12,331.77)	-	-	(12,331.77)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2990-00	Interest	(1,620.67)	-	122.03	(1,742.70)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/30/2025	292194	\$ -	\$ 122.03	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	(91,150.80)	-	18,230.16	(109,380.96)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2025	286927	\$ -	\$ 18,230.16	Assessments	
40-4040-00	Interest Income	(7.84)	-	0.38	(8.22)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/30/2025	292166	\$ -	\$ 0.38	Interest	
40-4050-00	Late Fees/Interest	(34.18)	-	-	(34.18)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5000-00	Management Contract	2,040.00	408.00	-	2,448.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2025	286788	\$ 408.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	360.25	59.52	-	419.77
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/30/2025	295667	\$ 59.52	\$ -	JUNE Office Expenses Inv: JUNE D & D Association Services, LLC	
50-5060-00	Division Fees, Tax Prep, Corporate Fee	261.25	105.60	-	366.85
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/30/2025	292433	\$ 105.60	\$ -	2025 Division Fees Inv: PR1S005619 DBPR	
50-5080-00	Master Fees	30,000.00	6,000.00	-	36,000.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/01/2025	286929	\$ 6,000.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	21,227.30	3,303.90	-	24,531.20
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
06/30/2025	291986	\$ 3,303.90	\$ -	Monthly Insurance Write Off	

**General Ledger Trial Balance with Details**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Accts: All Dates: 6/1/2025 - 6/30/2025

 Date: 7/14/2025  
 Time: 9:54 pm  
 Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance	
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	792.50	862.00	-	1,654.50	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
06/15/2025	289691	\$ 642.00	\$ -	James: soffit/fascia/painting Inv: 20118 Fix It Right Home Improvements, LLC		
06/23/2025	291307	220.00	-	13316 Remove/replace section of lanai screen Inv: 10277 R Petralia Construction LLC		
55-5300-00	Lawn Contract/Fertilization	8,364.00	2,091.00	-	10,455.00	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
06/15/2025	289687	\$ 2,091.00	\$ -	June Lawn Maintenance Inv: 152021 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>		
06/30/2025	292435	\$ 3,695.00	\$ -	13426 Root Pruning/Barrier Inv: 152848 Personal Touch Landscaping		
55-5320-00	Sprinkler Repair & Maintenance	1,858.77	505.00	-	2,363.77	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
06/15/2025	289689	\$ 505.00	\$ -	13404 Angle Valve Inv: 2014010-1 Foster Irrigation Inc.		
55-5350-00	Pest Control-Interior	330.00	330.00	-	660.00	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
06/23/2025	291305	\$ 330.00	\$ -	6/16 Pest Control Inv: 620730805 Turner Pest Control, LLC		
60-5100-00	Sprinkler Electric	307.87	63.49	-	371.36	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
06/23/2025	291309	\$ 63.49	\$ -	13426 Well Electric 5/14-6/13 Inv: 79003-39404 FPL		
99-5710-00	Reserve Funding	16,251.96	-	-	16,251.96	
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>		
		<b>Totals:</b>	<b>\$0.00</b>	<b>\$56,742.56</b>	<b>\$56,742.56</b>	<b>\$0.00</b>

**Bank Account Reconciliation**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Operating-Valley (End: 06/30/2025)

Date: 7/14/2025

Time: 9:54 pm

Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
<b>Uncleared Items</b>					
06/17/2025		Personal Touch Landscaping		2189	(\$2,091.00)
06/17/2025		Foster Irrigation Inc.		2188	(\$505.00)
06/24/2025		Turner Pest Control, LLC		2192	(\$330.00)
06/24/2025		R Petralia Construction LLC		2191	(\$220.00)
				<b>Total Uncleared</b>	<b>(\$3,146.00)</b>

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**Operating-Valley Summary**


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Ending Account Balance:	\$ 41,028.41
Uncleared Items:	(\$3,146.00)
<hr/>	
Adjusted Balance:	\$ 44,174.41
Bank Ending Balance:	\$ 44,174.41
<hr/>	
Difference:	\$-

**Bank Account Reconciliation**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Reserve-Valley (End: 06/30/2025)

Date: 7/14/2025

Time: 9:54 pm

Page: 2

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


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Ending Account Balance:	\$ 61,926.80
Uncleared Items:	\$-
<hr/>	
Adjusted Balance:	\$ 61,926.80
Bank Ending Balance:	\$ 61,926.80
<hr/>	
Difference:	\$-



Last Statement:  
Statement Ending:  
Page:

May 31, 2025  
June 30, 2025  
1 of 4

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

1 M0656BLK070125063100 58 000000000 1658 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

1658 0006770 0001-0004 1658

## Account Statement

### HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 06/01/25 - 06/30/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$46,959.93		\$4,557.92		\$7,343.44		\$44,174.41

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$46,959.93
06/17	ACH DEBIT	-\$2,720.94		\$44,238.99
	AUTO OWNERS INS WEB PAY 250617 28450811			
06/20	LOCK BOX DEPOSIT		\$2,278.77	\$46,517.76
06/20	CHECK 2185	-\$252.68		\$46,265.08
06/20	CHECK 2186	-\$465.77		\$45,799.31
06/20	CHECK 2190	-\$642.00		\$45,157.31
06/23	LOCK BOX DEPOSIT		\$2,278.77	\$47,436.08
06/24	CHECK 2187	-\$3,198.56		\$44,237.52
06/25	ACH DEBIT	-\$63.49		\$44,174.03
	FPL DIRECT DEBIT ELEC PYMT 250625			
06/30	INTEREST CREDIT		\$0.38	\$44,174.41
	<b>Ending Balance</b>			<b>\$44,174.41</b>

### CHECKS IN ORDER



Date	Number	Amount	Date	Number	Amount
06/20	2185	\$252.68	06/24	2187	\$3,198.56
06/20	2186	\$465.77	06/20	2190*	\$642.00

(\* 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  
06/30/2025  
2 of 4

**INTEREST RATE CALCULATIONS**

Avg. Stmt. Collected Balance	\$45,571.00	Annual % Yield Earned	0.01%
Year-to-Date Interest Paid	\$8.22	Interest Paid	\$0.38

**OVERDRAFT FEES**

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

1658 0006771 0002-0004 1658





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

Account Number:  
Statement Date:  
Page :

XXXXXX7267  
06/30/2025  
3 of 4

### Check Images for Account XXXXXX7267

ORIGINAL CHECK HAS A COLORED INK, 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: 2185

PAY Two Hundred Fifty-Two And 68/100 Dollars

DATE 06/01/2025

AMOUNT \*\*\*\*\$252.68

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

Memo: May Irrigation Maint/Repairs

Authorized Signatures

⑆000002185⑆ ⑆021201383⑆43037267⑆ ⑆0000025268⑆

06/20/2025 # 2185 \$252.68

ORIGINAL CHECK HAS A COLORED INK, 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: 2187

PAY Three Thousand, One Hundred Ninety-Eight And 56/100 Dollars

DATE 06/01/2025

AMOUNT \*\*\*\*\$3,198.56

TO THE ORDER OF Chapman Insurance Group, LLC  
12751 S Cleveland Ave  
Fort Myers, FL 33907

Memo: Property/D&O & Crime Insurance 6/4/25-26

Authorized Signatures

⑆000002187⑆ ⑆021201383⑆43037267⑆ ⑆00000319856⑆

06/24/2025 # 2187 \$3,198.56

ORIGINAL CHECK HAS A COLORED INK, 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: 2186

PAY Four Hundred Sixty-Five And 77/100 Dollars

DATE 06/01/2025

AMOUNT \*\*\*\*\$465.77

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

Memo: Multiple Invoices

Authorized Signatures

⑆000002186⑆ ⑆021201383⑆43037267⑆ ⑆0000046577⑆

06/20/2025 # 2186 \$465.77

ORIGINAL CHECK HAS A COLORED INK, 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: 2190

PAY Six Hundred Forty-Two And 00/100 Dollars

DATE 06/17/2025

AMOUNT \*\*\*\*\$642.00

TO THE ORDER OF Fix It Right Home Improvements, LLC  
4022 Caloosa Loop  
LaBelle, FL 33935

Memo: James: soff/fascia/painting

Authorized Signatures

⑆000002190⑆ ⑆021201383⑆43037267⑆ ⑆0000064200⑆

06/20/2025 # 2190 \$642.00

1658 0006772 0003-0004 1658





Account Number:

XXXXXX7267

Statement Date:

06/30/2025

Page :

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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](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.**

1658 0006773 0004-0004 1658





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

Last Statement:  
Statement Ending:  
Page:

May 31, 2025  
June 30, 2025  
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1 M0656BLK070125063100 65 000000000 2765 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

2765 0010047 0001-0002 2765

## Account Statement

### PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 06/01/25 - 06/30/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$61,804.77		\$122.03		\$0.00		\$61,926.80

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$61,804.77
06/30	INTEREST CREDIT		\$122.03	\$61,926.80
<b>Ending Balance</b>				<b>\$61,926.80</b>

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$61,804.00	Annual % Yield Earned	2.43%
Year-to-Date Interest Paid	\$632.60	Interest Paid	\$122.03

### OVERDRAFT FEES

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





Account Number:

XXXXXX8645

Statement Date:

06/30/2025

Page :

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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**

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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.**

2765 0010048 0002-0002 2765

