

**Assets**

Operating Assets

10-1001-00 Cash Operating - Valley	\$33,881.78
10-1002-00 Cash Operating - AMB 2856	1,978.70
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	1,902.29
10-1035-00 Petty Cash	100.00

Total Operating Assets: \$39,489.77

Cash Reserves

12-1005-00 Cash Reserve - Valley	48,642.12
12-1006-00 Cash Reserve - AMB 1013	8,122.70
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: \$177,049.97

**Total Assets:** \$216,539.74

**Liabilities & Equity**

Current Liabilities

20-2000-00 Accounts Payable	113.53
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	6,897.70

Total Current Liabilities: \$67,011.23

Reserves

30-2500-00 General Reserves	525.15
30-2510-00 Roof Replacement	7,632.75
30-2520-00 Exterior Painting & Roof Cleaning	13,113.24
30-2530-00 Paving & Sealing	49,549.27
30-2535-00 Irrigation System	75,638.00
30-2540-00 Landscape Enhancements	9,287.66
30-2560-00 Street Light Maintenance (Solar Batteries)	2,757.06
30-2570-00 Legal Costs	5,073.72
30-2580-00 Insurance Deductible	12,079.75
30-2990-00 Interest	1,393.37

Total Reserves: \$177,049.97

Equity

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

Net Income Gain / Loss 5,079.97

\$5,079.97

**Total Liabilities & Equity:** \$216,539.74

### Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

03/31/2025

Date: 4/15/2025

Time: 9:56 am

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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)	\$54,690.48	\$54,690.54	(\$0.06)	\$218,762.15
4040-00 Interest Income	1.33	-	1.33	4.73	-	4.73	-
<b>Total Revenue</b>	<b>\$18,231.49</b>	<b>\$18,230.18</b>	<b>\$1.31</b>	<b>\$54,695.21</b>	<b>\$54,690.54</b>	<b>\$4.67</b>	<b>\$218,762.15</b>
<b>Total OPERATING INCOME</b>	<b>\$18,231.49</b>	<b>\$18,230.18</b>	<b>\$1.31</b>	<b>\$54,695.21</b>	<b>\$54,690.54</b>	<b>\$4.67</b>	<b>\$218,762.15</b>
<b>OPERATING EXPENSE</b>							
<b>Administrative Expenses</b>							
5000-00 Management Contract	408.00	408.00	-	1,224.00	1,224.00	-	4,896.00
5020-00 Office Expenses	113.53	100.00	(13.53)	215.31	300.00	84.69	1,200.00
5030-00 Consulting Services	-	-	-	1,150.00	-	(1,150.00)	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	50.01	50.01	200.00
5060-00 Division Fees, Tax Prep, Corporat	61.25	29.77	(31.48)	61.25	89.31	28.06	357.25
5080-00 Master Fees	6,000.00	6,000.00	-	18,000.00	18,000.00	-	72,000.00
<b>Total Administrative Expenses</b>	<b>\$6,582.78</b>	<b>\$6,554.44</b>	<b>(\$28.34)</b>	<b>\$20,650.56</b>	<b>\$19,663.32</b>	<b>(\$987.24)</b>	<b>\$78,653.25</b>
<b>Insurance Expenses</b>							
5500-00 Property Insurance	4,245.46	4,583.33	337.87	12,736.38	13,749.99	1,013.61	55,000.00
5530-00 Insurance Appraisal	-	25.42	25.42	-	76.26	76.26	305.00
<b>Total Insurance Expenses</b>	<b>\$4,245.46</b>	<b>\$4,608.75</b>	<b>\$363.29</b>	<b>\$12,736.38</b>	<b>\$13,826.25</b>	<b>\$1,089.87</b>	<b>\$55,305.00</b>
<b>Building/Grounds Maintenance</b>							
5200-00 Building Repairs	267.50	83.33	(184.17)	742.50	249.99	(492.51)	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	125.01	125.01	500.00
5290-00 Operating Fund Contingency	-	650.00	650.00	-	1,950.00	1,950.00	7,800.00
5300-00 Lawn Contract/Fertilization	2,091.00	2,333.33	242.33	6,273.00	6,999.99	726.99	28,000.00
5305-00 Plant Replacement	-	125.00	125.00	-	375.00	375.00	1,500.00
5310-00 Tree Trimming/Removal & Replace	-	208.33	208.33	-	624.99	624.99	2,500.00
5320-00 Sprinkler Repair & Maintenance	229.50	625.00	395.50	571.56	1,875.00	1,303.44	7,500.00
5350-00 Pest Control-Interior	-	166.67	166.67	330.00	500.01	170.01	2,000.00
<b>Total Building/Grounds Maintenance</b>	<b>\$2,588.00</b>	<b>\$4,233.33</b>	<b>\$1,645.33</b>	<b>\$7,917.06</b>	<b>\$12,699.99</b>	<b>\$4,782.93</b>	<b>\$50,800.00</b>
<b>Utilities</b>							
5100-00 Sprinkler Electric	57.83	125.00	67.17	185.26	375.00	189.74	1,500.00
<b>Total Utilities</b>	<b>\$57.83</b>	<b>\$125.00</b>	<b>\$67.17</b>	<b>\$185.26</b>	<b>\$375.00</b>	<b>\$189.74</b>	<b>\$1,500.00</b>
<b>Reserve Funding</b>							
5710-00 Reserve Funding	-	2,708.66	2,708.66	8,125.98	8,125.98	-	32,503.90
<b>Total Reserve Funding</b>	<b>\$-</b>	<b>\$2,708.66</b>	<b>\$2,708.66</b>	<b>\$8,125.98</b>	<b>\$8,125.98</b>	<b>\$0.00</b>	<b>\$32,503.90</b>
<b>Total OPERATING EXPENSE</b>	<b>\$13,474.07</b>	<b>\$18,230.18</b>	<b>\$4,756.11</b>	<b>\$49,615.24</b>	<b>\$54,690.54</b>	<b>\$5,075.30</b>	<b>\$218,762.15</b>
<b>Net Income:</b>	<b>\$4,757.42</b>	<b>\$0.00</b>	<b>\$4,757.42</b>	<b>\$5,079.97</b>	<b>\$0.00</b>	<b>\$5,079.97</b>	<b>\$0.00</b>

**Reserve Schedule**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 03/01/2025 To 03/31/2025

**Date:** 4/15/2025

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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	\$525.15	\$0.00	\$0.00	\$0.00	\$0.00	\$525.15
Roof Replacement	\$7,632.75	\$0.00	\$0.00	\$0.00	\$0.00	\$7,632.75
Exterior Painting & Roof Cleaning	\$13,113.24	\$0.00	\$0.00	\$0.00	\$0.00	\$13,113.24
Paving & Sealing	\$49,549.27	\$0.00	\$0.00	\$0.00	\$0.00	\$49,549.27
Irrigation System	\$75,638.00	\$0.00	\$0.00	\$0.00	\$0.00	\$75,638.00
Landscape Enhancements	\$9,287.66	\$0.00	\$0.00	\$0.00	\$0.00	\$9,287.66
Street Light Maintenance (Solar Batteries)	\$2,757.06	\$0.00	\$0.00	\$0.00	\$0.00	\$2,757.06
Legal Costs	\$5,073.72	\$0.00	\$0.00	\$0.00	\$0.00	\$5,073.72
Insurance Deductible	\$12,079.75	\$0.00	\$0.00	\$0.00	\$0.00	\$12,079.75
Interest	\$1,289.52	\$0.00	\$0.00	\$0.00	\$103.85	\$1,393.37
	<b>\$176,946.12</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$103.85</b>	<b>\$177,049.97</b>

**Homeowner Aging Report**

End Date: 03/31/2025

Date: 4/15/2025  
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Description	Current	Over 30	Over 60	Over 90	Balance

<b>Total:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
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Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**PrePaid Homeowner List**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 End Date: 3/31/2025

**Date:** 4/15/2025

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Account No:	Homeowner Name	Address	Balance
6980002005	Frank & Maureen Ascenzo	13359 Tall Grass Court Unit 2005 Fort Myers, FL 33912	(\$2,303.77)
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	(\$2,303.77)
<b>Cross Creek of Fort Myers Villas I Condominium Association, Inc Total</b>		<b>3</b>	<b>(\$6,897.70)</b>

**Cash Disbursement**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 3/1/2025 - 3/31/2025

**Date:** 4/15/2025  
**Time:** 9:56 am  
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Date	Check #	Payee	Amount
<b>10-1001-00 Cash Operating - Valley</b>			
03/04/2025	2166	Foster Irrigation Inc. <b>Invoice #: 2013773</b> 55-5320-00 February Irrigation Maint/Repairs	\$342.06
03/04/2025	2167	D & D Association Services, LLC 50-5000-00 Monthly Management Fee <b>Invoice #: FEB</b> 50-5020-00 FEB Office Expenses	\$460.26 \$408.00 \$52.26
03/04/2025	2168	R Petralia Construction LLC <b>Invoice #: 10237</b> 55-5200-00 13337 Soffit/J Channel 13425 Downspouts	\$475.00 \$475.00
03/12/2025	2169	Florida Dept of State <b>Invoice #: N05914</b> 50-5060-00 2025 Annual Corporate Report N05914	\$61.25 \$61.25
03/12/2025	2170	Personal Touch Landscaping <b>Invoice #: 149102</b> 55-5300-00 March Lawn Maintenance	\$2,091.00 \$2,091.00
03/25/2025	0	FPL <b>Invoice #: 79003-39404</b> 60-5100-00 13426 Well Electric 2/14-3/14	\$57.83 \$57.83
03/25/2025	2171	Fix It Right Home Improvements, LLC <b>Invoice #: 20105</b> 55-5200-00 Damage from roofer	\$267.50 \$267.50
03/31/2025	2172	Foster Irrigation Inc. <b>Invoice #: 2013209</b> 55-5320-00 March Irrigation Maint/Repairs	\$229.50 \$229.50
<b>Account Totals</b>			<b># Checks: 8</b>
<b>Association Totals</b>			<b># Checks: 8</b>
			<b>\$3,984.40</b>
			<b>\$3,984.40</b>



### Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
As Of 3/31/2025

Date: 4/15/2025  
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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$113.53	\$0.00	\$0.00	\$0.00	\$113.53
<b>Totals:</b>	<b>\$113.53</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$113.53</b>

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myres Villas I Condominium Association, Inc  
 Accts: All Dates: 3/1/2025 - 3/31/2025

Date: 4/15/2025  
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$31,028.54	\$6,837.64	\$3,984.40	\$33,881.78
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/04/2025	269828	\$ -	\$ 342.06	Cash Operating - Valley Inv # 2013773; Foster Irrigation Inc. Chk # 2166 Inv: 2013773 Foster Irrigation Inc.	
03/04/2025	269830	-	52.26	Cash Operating - Valley Inv # FEB; D & D Association Services, LLC Chk # 2167 Inv: FEB D & D Association Services, LLC	
03/04/2025	269830	-	408.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2167 Inv: D & D Association Services, LLC	
03/04/2025	269834	-	475.00	Cash Operating - Valley Inv # 10237; R Petralia Construction LLC Chk # 2168 Inv: 10237 R Petralia Construction LLC	
03/12/2025	271058	-	61.25	Cash Operating - Valley Inv # N05914; Florida Dept of State Chk # 2169 Inv: N05914 Florida Dept of State	
03/12/2025	271060	-	2,091.00	Cash Operating - Valley Inv # 149102; Personal Touch Landscaping Chk # 2170 Inv: 149102 Personal Touch Landscaping	
03/25/2025	272840	4,557.54	-	Deposit from batch 17408	
03/25/2025	273211	-	57.83	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
03/25/2025	273301	-	267.50	Cash Operating - Valley Inv # 20105; Fix It Right Home Improvements, LLC Chk # 2171 Inv: 20105 Fix It Right Home Improvements, LLC	
03/31/2025	273665	2,278.77	-	Deposit from batch 17448	
03/31/2025	273789	1.33	-	Interest	
03/31/2025	275517	-	229.50	Cash Operating - Valley Inv # 2013209; Foster Irrigation Inc. Chk # 2172 Inv: 2013209 Foster Irrigation Inc.	
10-1002-00	Cash Operating - AMB 2856	1,978.70	-	-	1,978.70
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
10-1020-00	Prepaid Insurance	6,147.75	-	4,245.46	1,902.29
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/30/2025	273564	\$ -	\$ 4,245.46	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>	
03/01/2025	268439	\$ -	\$ 6,000.00	Cross Creek Community Fee	
10-1035-00	Petty Cash	100.00	-	-	100.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
12-1005-00	Cash Reserve - Valley	48,538.95	103.17	-	48,642.12
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/31/2025	273815	\$ 103.17	\$ -	Interest	
12-1006-00	Cash Reserve - AMB 1013	8,122.02	0.68	-	8,122.70
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/31/2025	273725	\$ 0.68	\$ -	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	(869.32)	4,392.40	3,636.61	(113.53)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/04/2025	269045	\$ -	\$ 408.00	Accounts Payable Inv: D & D Association Services, LLC	
03/04/2025	269828	342.06	-	Accounts Payable Inv # 2013773; Foster Irrigation Inc. Chk # 2166 Inv: 2013773 Foster Irrigation Inc.	
03/04/2025	269830	52.26	-	Accounts Payable Inv # FEB; D & D Association Services, LLC Chk # 2167 Inv: FEB D & D Association Services, LLC	

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myres Villas I Condominium Association, Inc  
 Accts: All Dates: 3/1/2025 - 3/31/2025

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
03/04/2025	269830 \$ 408.00	\$ -	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2167 Inv: D & D Association Services, LLC		
03/04/2025	269834 475.00	-	Accounts Payable Inv # 10237; R Petralia Construction LLC Chk # 2168 Inv: 10237 R Petralia Construction LLC		
03/12/2025	270313 -	61.25	Accounts Payable Inv # N05914 Inv: N05914 Florida Dept of State		
03/12/2025	270315 -	2,091.00	Accounts Payable Inv # 149102 Inv: 149102 Personal Touch Landscaping		
03/12/2025	271058 61.25	-	Accounts Payable Inv # N05914; Florida Dept of State Chk # 2169 Inv: N05914 Florida Dept of State		
03/12/2025	271060 2,091.00	-	Accounts Payable Inv # 149102; Personal Touch Landscaping Chk # 2170 Inv: 149102 Personal Touch Landscaping		
03/19/2025	271856 -	408.00	Accounts Payable Inv: D & D Association Services, LLC		
03/19/2025	271856 408.00	-	Accounts Payable (Reversal) Inv: D & D Association Services, LLC		
03/25/2025	272921 -	57.83	Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL		
03/25/2025	272923 -	267.50	Accounts Payable Inv # 20105 Inv: 20105 Fix It Right Home Improvements, LLC		
03/25/2025	273211 57.83	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL		
03/25/2025	273301 267.50	-	Accounts Payable Inv # 20105; Fix It Right Home Improvements, LLC Chk # 2171 Inv: 20105 Fix It Right Home Improvements, LLC		
03/31/2025	275113 -	229.50	Accounts Payable Inv # 2013209 Inv: 2013209 Foster Irrigation Inc.		
03/31/2025	275517 229.50	-	Accounts Payable Inv # 2013209; Foster Irrigation Inc. Chk # 2172 Inv: 2013209 Foster Irrigation Inc.		
03/31/2025	277279 -	113.53	Accounts Payable Inv # MAR Inv: MAR 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	(61.39)	-	6,836.31	(6,897.70)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/25/2025	272840	\$ -	\$ 4,557.54	Deposit from batch 17408	
03/31/2025	273665	-	2,278.77	Deposit from batch 17448	
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>	
03/01/2025	268437	\$ 18,230.16	\$ -	Assessments	
30-2500-00	General Reserves	(525.15)	-	-	(525.15)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2510-00	Roof Replacement	(7,632.75)	-	-	(7,632.75)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2520-00	Exterior Painting & Roof Cleaning	(13,113.24)	-	-	(13,113.24)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2530-00	Paving & Sealing	(49,549.27)	-	-	(49,549.27)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2535-00	Irrigation System	(75,638.00)	-	-	(75,638.00)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2540-00	Landscape Enhancements	(9,287.66)	-	-	(9,287.66)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2560-00	Street Light Maintenance (Solar Batteries)	(2,757.06)	-	-	(2,757.06)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	

### General Ledger Trial Balance with Details

Cross Creek of Fort Myres Villas I Condominium Association, Inc  
Accts: All Dates: 3/1/2025 - 3/31/2025

**Date:** 4/15/2025  
**Time:** 9:56 am  
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
30-2570-00	Legal Costs	(5,073.72)	-	-	(5,073.72)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2580-00	Insurance Deductible	(12,079.75)	-	-	(12,079.75)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
30-2990-00	Interest	(1,289.52)	-	103.85	(1,393.37)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/31/2025	273725	\$ -	\$ 0.68	Interest	
03/31/2025	273815	-	103.17	Interest	
31-3080-00	Prior Year Fund Balance	32,601.43	-	-	32,601.43
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
40-4010-00	Assessment Fees	(36,460.32)	-	18,230.16	(54,690.48)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/01/2025	268437	\$ -	\$ 18,230.16	Assessments	
40-4040-00	Interest Income	(3.40)	-	1.33	(4.73)
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/31/2025	273789	\$ -	\$ 1.33	Interest	
50-5000-00	Management Contract	816.00	816.00	408.00	1,224.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/04/2025	269045	\$ 408.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
03/19/2025	271856	408.00	-	Monthly Management Fee Inv: D & D Association Services, LLC	
03/19/2025	271856	-	408.00	Monthly Management Fee (Reversal) Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	101.78	113.53	-	215.31
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/31/2025	277279	\$ 113.53	\$ -	MAR Office Expenses Inv: MAR D & D Association Services, LLC	
50-5030-00	Consulting Services	1,150.00	-	-	1,150.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
50-5060-00	Division Fees, Tax Prep, Corporate Fee	-	61.25	-	61.25
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/12/2025	270313	\$ 61.25	\$ -	2025 Annual Corporate Report N05914 Inv: N05914 Florida Dept of State	
50-5080-00	Master Fees	12,000.00	6,000.00	-	18,000.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/01/2025	268439	\$ 6,000.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	8,490.92	4,245.46	-	12,736.38
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/30/2025	273564	\$ 4,245.46	\$ -	Monthly Insurance Write Off	
55-5200-00	Building Repairs	475.00	267.50	-	742.50
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/25/2025	272923	\$ 267.50	\$ -	Damage from roofer Inv: 20105 Fix It Right Home Improvements, LLC	
55-5300-00	Lawn Contract/Fertilization	4,182.00	2,091.00	-	6,273.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/12/2025	270315	\$ 2,091.00	\$ -	March Lawn Maintenance Inv: 149102 Personal Touch Landscaping	
55-5320-00	Sprinkler Repair & Maintenance	342.06	229.50	-	571.56
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/31/2025	275113	\$ 229.50	\$ -	March Irrigation Maint/Repairs Inv: 2013209 Foster Irrigation Inc.	
55-5350-00	Pest Control-Interior	330.00	-	-	330.00
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	

**General Ledger Trial Balance with Details**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Accts: All Dates: 3/1/2025 - 3/31/2025

Date: 4/15/2025  
 Time: 9:56 am  
 Page: 4

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
60-5100-00	Sprinkler Electric	127.43	57.83	-	185.26
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
03/25/2025	272921	\$ 57.83	\$ -	13426 Well Electric 2/14-3/14 Inv: 79003-39404 FPL	
99-5710-00	Reserve Funding	8,125.98	-	-	8,125.98
<b>Date</b>	<b>GL Ref #</b>	<b>Debit</b>	<b>Credit</b>	<b>Description</b>	
		<b>Totals:</b>	<b>\$0.00</b>	<b>\$43,446.12</b>	<b>\$43,446.12</b>
					<b>\$0.00</b>

**Bank Account Reconciliation**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Cash Reserve - AMB (End: 03/31/2025)

Date: 4/15/2025

Time: 9:56 am

Page: 1

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

Ending Account Balance:	\$ 8,122.70
Uncleared Items:	\$-
<hr/>	
Adjusted Balance:	\$ 8,122.70
Bank Ending Balance:	\$ 8,122.70
<hr/>	
Difference:	\$-



**Bank Account Reconciliation**

Cross Creek of Fort Myers Villas I Condominium Association, Inc  
Operating-Valley (End: 03/31/2025)

Date: 4/15/2025  
Time: 9:56 am  
Page: 2

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
<b>Uncleared Items</b>					
03/12/2025		Florida Dept of State		2169	(\$61.25)
03/31/2025		Foster Irrigation Inc.		2172	(\$229.50)
			<b>Total Uncleared</b>		<b>(\$290.75)</b>

**Operating-Valley Summary**

Ending Account Balance:	\$ 33,881.78
Uncleared Items:	(\$290.75)
Adjusted Balance:	\$ 34,172.53
Bank Ending Balance:	\$ 34,172.53
Difference:	\$-

**Bank Account Reconciliation**

 Cross Creek of Fort Myers Villas I Condominium Association, Inc  
 Reserve-Valley (End: 03/31/2025)

Date: 4/15/2025

Time: 9:56 am

Page: 3

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


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Ending Account Balance:	\$ 48,642.12
Uncleared Items:	\$-
<hr/>	
Adjusted Balance:	\$ 48,642.12
Bank Ending Balance:	\$ 48,642.12
<hr/>	
Difference:	\$-



10188460

Date 3/31/2025 Page 1 of 1  
Primary Account Acct Ending 1013  
Enclosures

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

### CHECKING ACCOUNTS

Account Title	Cross Creek of Fort Myers Villas I Condo Reserve Account		
Association Money Market		Number of Enclosures	0
Account Number	Acct Ending 1013	Statement Dates	3/03/25 thru 3/31/25
Previous Balancing	8,122.02	Number of Days in this Statement	29
Deposits	.00	Average Ledger	8,122.02
Checks/Debits	.00	Average Collected	8,122.02
Service Charges	.00	Interest Earned	.64
Interest Paid	.68	Annual Percentage Yield Earned	0.10%
Current Balance	8,122.70	2025 Interest Paid	2.00

### Deposits and Other Credits

Date	Description	Amount
3/31	Interest Deposit	.68

### Daily Balance Summary

Date	Balance	Date	Balance
3/03	8,122.02	3/31	8,122.70

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





Last Statement:  
Statement Ending:  
Page:

February 28, 2025  
March 31, 2025  
1 of 4

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

1 M0656BLK040125083507 50 000000000 1650 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

1650 0006809 0001-0004 1650

## Account Statement

### HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 03/01/25 - 03/31/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$35,231.02		\$6,837.64		\$7,896.13		\$34,172.53

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$35,231.02
03/05	ACH DEBIT FIRST INSURANCE INSURANCE 250305 900-101502961	-\$4,202.48		\$31,028.54
03/20	CHECK 2167	-\$460.26		\$30,568.28
03/21	CHECK 2168	-\$475.00		\$30,093.28
03/24	CHECK 2170	-\$2,091.00		\$28,002.28
03/25	LOCK BOX DEPOSIT		\$4,557.54	\$32,559.82
03/25	CHECK 2166	-\$342.06		\$32,217.76
03/26	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 250326	-\$57.83		\$32,159.93
03/27	CHECK 2171	-\$267.50		\$31,892.43
03/31	LOCK BOX DEPOSIT		\$2,278.77	\$34,171.20
03/31	INTEREST CREDIT		\$1.33	\$34,172.53
<b>Ending Balance</b>				<b>\$34,172.53</b>



### CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
03/25	2166	\$342.06	03/24	2170*	\$2,091.00
03/20	2167	\$460.26	03/27	2171	\$267.50
03/21	2168	\$475.00			

(\* ) 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  
03/31/2025  
2 of 4

**INTEREST RATE CALCULATIONS**

Avg. Stmt. Collected Balance	\$31,434.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$4.73	Interest Paid	\$1.33

**OVERDRAFT FEES**

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

1650 0006810 0002-0004 1650





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

Account Number:  
Statement Date:  
Page :

XXXXXX7267  
03/31/2025  
3 of 4

### Check Images for Account XXXXXX7267

ORIGINAL CHECK HAS A COLORED 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: 2166

PAY Three Hundred Forty-Two And 06/100 Dollars

DATE 03/04/2025

AMOUNT \*\*\*\*\$342.06

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

Memo: February Irrigation Maint/Repairs

*Deanna DeBoris*  
Authorized Signatures

⑆000002166⑆ ⑆021201383⑆43037267⑆ ⑆0000034206⑆

03/25/2025 # 2166 \$342.06

ORIGINAL CHECK HAS A COLORED 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: 2170

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

DATE 03/12/2025

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

TO THE ORDER OF Personal Touch Landscaping  
13850 Fiddlesticks Blvd. Suite 202-301  
Fort Myers, FL 33912

Memo: March Lawn Maintenance

*Deanna DeBoris*  
Authorized Signatures

⑆000002170⑆ ⑆021201383⑆43037267⑆ ⑆00000209100⑆

03/24/2025 # 2170 \$2,091.00

ORIGINAL CHECK HAS A COLORED 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: 2167

PAY Four Hundred Sixty And 26/100 Dollars

DATE 03/04/2025

AMOUNT \*\*\*\*\$460.26

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

Memo: Multiple Invoices

*Deanna DeBoris*  
Authorized Signatures

⑆000002167⑆ ⑆021201383⑆43037267⑆ ⑆0000046026⑆

03/20/2025 # 2167 \$460.26

ORIGINAL CHECK HAS A COLORED 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: 2171

PAY Two Hundred Sixty-Seven And 50/100 Dollars

DATE 03/25/2025

AMOUNT \*\*\*\*\$267.50

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

Memo: Damage from roofer

*Deanna DeBoris*  
Authorized Signatures

⑆000002171⑆ ⑆021201383⑆43037267⑆ ⑆0000026750⑆

03/27/2025 # 2171 \$267.50

ORIGINAL CHECK HAS A COLORED 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: 2168

PAY Four Hundred Seventy-Five And 00/100 Dollars

DATE 03/04/2025

AMOUNT \*\*\*\*\$475.00

TO THE ORDER OF R Petralia Construction LLC  
18150 Jasmine Drive  
Punta Gorda, FL 33955

Memo: 13337 Softail Channel 13425 Downspouts

*Deanna DeBoris*  
Authorized Signatures

⑆000002168⑆ ⑆021201383⑆43037267⑆ ⑆0000047500⑆

03/21/2025 # 2168 \$475.00

1650 0006811 0003-0004 1650





Account Number:

XXXXXX7267

Statement Date:

03/31/2025

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.**



1650 0006812 0004-0004 1650





Last Statement:  
Statement Ending:  
Page:

February 28, 2025  
March 31, 2025  
1 of 2

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

1 M0656BLK040125083507 74 000000000 2774 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

2774 0010077 0001-0002 2774

## Account Statement

### PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 03/01/25 - 03/31/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$48,538.95		\$103.17		\$0.00		\$48,642.12

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$48,538.95
03/31	INTEREST CREDIT		\$103.17	\$48,642.12
<b>Ending Balance</b>				<b>\$48,642.12</b>

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$48,538.00	Annual % Yield Earned	2.53%
Year-to-Date Interest Paid	\$283.91	Interest Paid	\$103.17

### OVERDRAFT FEES

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





Account Number:

XXXXXX8645

Statement Date:

03/31/2025

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**

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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.**

2774 0010078 0002-0002 2774

