

Assets

Operating Assets

| | |
|--------------------------------------|-------------|
| 10-1001-00 Cash Operating - Valley | \$53,120.41 |
| 10-1010-00 Due From Unit Owners | 4,614.34 |
| 10-1012-00 Accounts Receivable-Other | 1,627.00 |
| 10-1020-00 Prepaid Insurance | 4,010.57 |
| 10-1030-00 Prepaid Expenses | 12,000.00 |
| 10-1035-00 Petty Cash | 100.00 |

Total Operating Assets: \$75,472.32

Cash Reserves

| | |
|--|-----------|
| 12-1005-00 Cash Reserve - Valley | 73,863.27 |
| 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: \$194,148.42

Total Assets: \$269,620.74

Liabilities & Equity

Current Liabilities

| | |
|-------------------------------|-----------|
| 20-2000-00 Accounts Payable | 468.86 |
| 20-2010-00 Due to Reserves | 60,000.00 |
| 20-2020-00 Prepaid Owner Fees | 50.00 |
| 20-2040-00 Deferred Income | 36,460.32 |

Total Current Liabilities: \$96,979.18

Reserves

| | |
|---|-----------|
| 30-2500-00 General Reserves | (312.52) |
| 30-2510-00 Roof Replacement | 13,774.92 |
| 30-2520-00 Exterior Painting & Roof Cleaning | 23,072.79 |
| 30-2530-00 Paving & Sealing | 50,070.04 |
| 30-2535-00 Irrigation System | 79,489.43 |
| 30-2540-00 Landscape Enhancements | 7,254.54 |
| 30-2560-00 Street Light Maintenance (Solar Batteries) | 1,126.20 |
| 30-2570-00 Legal Costs | 4,565.00 |
| 30-2580-00 Insurance Deductible | 12,835.81 |
| 30-2990-00 Interest | 2,272.21 |

Total Reserves: \$194,148.42

Equity

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

Total Equity: (\$32,601.43)

Net Income Gain / Loss 11,094.57

\$11,094.57

Total Liabilities & Equity: \$269,620.74

| Description | Current Period | | | Year-to-date | | | Annual Budget |
|---|---------------------|---------------------|----------------------|---------------------|---------------------|---------------------|---------------------|
| | Actual | Budget | Variance | Actual | Budget | Variance | |
| OPERATING INCOME | | | | | | | |
| Revenue | | | | | | | |
| 4010-00 Assessment Fees | \$ 18,230.16 | \$ 18,230.18 | (\$ 0.02) | \$182,301.60 | \$182,301.80 | (\$ 0.20) | \$218,762.15 |
| 4040-00 Interest Income | 0.54 | - | 0.54 | 9.96 | - | 9.96 | - |
| 4050-00 Late Fees/Interest | 68.19 | - | 68.19 | 102.37 | - | 102.37 | - |
| Total Revenue | \$ 18,298.89 | \$ 18,230.18 | \$ 68.71 | \$182,413.93 | \$182,301.80 | \$112.13 | \$218,762.15 |
| Total OPERATING INCOME | \$ 18,298.89 | \$ 18,230.18 | \$ 68.71 | \$182,413.93 | \$182,301.80 | \$ 112.13 | \$218,762.15 |
| OPERATING EXPENSE | | | | | | | |
| Administrative Expenses | | | | | | | |
| 5000-00 Management Contract | 408.00 | 408.00 | - | 4,080.00 | 4,080.00 | - | 4,896.00 |
| 5020-00 Office Expenses | 249.86 | 100.00 | (149.86) | 881.86 | 1,000.00 | 118.14 | 1,200.00 |
| 5030-00 Consulting Services | (1,150.00) | - | 1,150.00 | - | - | - | - |
| 5050-00 Legal Fees Expense | - | 16.67 | 16.67 | - | 166.70 | 166.70 | 200.00 |
| 5060-00 Division Fees, Tax Prep, Corporat | - | 29.77 | 29.77 | 366.85 | 297.70 | (69.15) | 357.25 |
| 5080-00 Master Fees | 6,000.00 | 6,000.00 | - | 60,000.00 | 60,000.00 | - | 72,000.00 |
| Total Administrative Expenses | \$ 5,507.86 | \$ 6,554.44 | \$ 1,046.58 | \$ 65,328.71 | \$ 65,544.40 | \$215.69 | \$ 78,653.25 |
| Insurance Expenses | | | | | | | |
| 5500-00 Property Insurance | 3,303.90 | 4,583.33 | 1,279.43 | 37,746.80 | 45,833.30 | 8,086.50 | 55,000.00 |
| 5530-00 Insurance Appraisal | - | 25.42 | 25.42 | 305.00 | 254.20 | (50.80) | 305.00 |
| Total Insurance Expenses | \$ 3,303.90 | \$ 4,608.75 | \$ 1,304.85 | \$ 38,051.80 | \$ 46,087.50 | \$8,035.70 | \$ 55,305.00 |
| Building/Grounds Maintenance | | | | | | | |
| 5200-00 Building Repairs | 2,963.90 | 83.33 | (2,880.57) | 4,618.40 | 833.30 | (3,785.10) | 1,000.00 |
| 5210-00 Roof Repairs | - | 41.67 | 41.67 | - | 416.70 | 416.70 | 500.00 |
| 5290-00 Operating Fund Contingency | - | 650.00 | 650.00 | - | 6,500.00 | 6,500.00 | 7,800.00 |
| 5300-00 Lawn Contract/Fertilization | 2,335.00 | 2,333.33 | (1.67) | 21,154.00 | 23,333.30 | 2,179.30 | 28,000.00 |
| 5305-00 Plant Replacement | - | 125.00 | 125.00 | - | 1,250.00 | 1,250.00 | 1,500.00 |
| 5310-00 Tree Trimming/Removal & Replac | (3,695.00) | 208.33 | 3,903.33 | 1,011.00 | 2,083.30 | 1,072.30 | 2,500.00 |
| 5320-00 Sprinkler Repair & Maintenance | 330.00 | 625.00 | 295.00 | 6,488.23 | 6,250.00 | (238.23) | 7,500.00 |
| 5350-00 Pest Control-Interior | - | 166.67 | 166.67 | 1,320.00 | 1,666.70 | 346.70 | 2,000.00 |
| Total Building/Grounds Maintenance | \$ 1,933.90 | \$ 4,233.33 | \$ 2,299.43 | \$ 34,591.63 | \$ 42,333.30 | \$7,741.67 | \$ 50,800.00 |
| Utilities | | | | | | | |
| 5100-00 Sprinkler Electric | 57.74 | 125.00 | 67.26 | 843.30 | 1,250.00 | 406.70 | 1,500.00 |
| Total Utilities | \$ 57.74 | \$ 125.00 | \$ 67.26 | \$ 843.30 | \$ 1,250.00 | \$406.70 | \$ 1,500.00 |
| Reserve Funding | | | | | | | |
| 5710-00 Reserve Funding | 8,125.98 | 2,708.66 | (5,417.32) | 32,503.92 | 27,086.60 | (5,417.32) | 32,503.90 |
| Total Reserve Funding | \$ 8,125.98 | \$ 2,708.66 | (\$ 5,417.32) | \$ 32,503.92 | \$ 27,086.60 | (\$5,417.32) | \$ 32,503.90 |
| Total OPERATING EXPENSE | \$ 18,929.38 | \$ 18,230.18 | (\$ 699.20) | \$171,319.36 | \$182,301.80 | \$ 10,982.44 | \$218,762.15 |
| Net Income: | (\$ 630.49) | \$ 0.00 | (\$ 630.49) | \$ 11,094.57 | \$ 0.00 | \$ 11,094.57 | \$ 0.00 |

Reserve Schedule

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 10/01/2025 To 10/31/2025

Date: 11/14/2025
Time: 9:14 am
Page: 1

| Description | Prior Balance | Contribution | Expenditure | Transfer | Interest | Ending Balance |
|--|---------------------|-------------------|---------------------|---------------|-----------------|---------------------|
| General Reserves | (\$416.63) | \$104.11 | \$0.00 | \$0.00 | \$0.00 | (\$312.52) |
| Roof Replacement | \$11,727.53 | \$2,047.39 | \$0.00 | \$0.00 | \$0.00 | \$13,774.92 |
| Exterior Painting & Roof Cleaning | \$19,752.94 | \$3,319.85 | \$0.00 | \$0.00 | \$0.00 | \$23,072.79 |
| Paving & Sealing | \$49,896.45 | \$173.59 | \$0.00 | \$0.00 | \$0.00 | \$50,070.04 |
| Irrigation System | \$78,205.62 | \$1,283.81 | \$0.00 | \$0.00 | \$0.00 | \$79,489.43 |
| Landscape Enhancements | \$10,395.58 | \$553.96 | (\$3,695.00) | \$0.00 | \$0.00 | \$7,254.54 |
| Street Light Maintenance (Solar Batteries) | \$948.71 | \$177.49 | \$0.00 | \$0.00 | \$0.00 | \$1,126.20 |
| Legal Costs | \$5,501.24 | \$213.76 | (\$1,150.00) | \$0.00 | \$0.00 | \$4,565.00 |
| Insurance Deductible | \$12,583.79 | \$252.02 | \$0.00 | \$0.00 | \$0.00 | \$12,835.81 |
| Interest | \$2,142.04 | \$0.00 | \$0.00 | \$0.00 | \$130.17 | \$2,272.21 |
| | \$190,737.27 | \$8,125.98 | (\$4,845.00) | \$0.00 | \$130.17 | \$194,148.42 |

Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc
 End Date: 10/31/2025

Date: 11/14/2025
 Time: 9:14 am
 Page: 1

| Description | Current | Over 30 | Over 60 | Over 90 | Balance |
|--|-------------------|---------------|---------------|---------------|---|
| 6980002001 - Alan & Judy Herman Owner | | | | | Last Payment: \$2,278.77 on 07/11/2025 |
| Total: | \$2,312.95 | \$0.00 | \$0.00 | \$0.00 | \$2,312.95 |

| | | | | | |
|---|-------------------|---------------|---------------|---------------|---|
| 6980002016 - Jerry & Linda Moore & c/o Patty Adams Owner | | | | | Last Payment: \$2,278.77 on 06/20/2025 |
| Total: | \$2,301.39 | \$0.00 | \$0.00 | \$0.00 | \$2,301.39 |

| Association | Current Total | Over 30 Total | Over 60 Total | Over 90 Total | Balance Total |
|---|---------------|---------------|---------------|---------------|---------------|
| Cross Creek of Fort Myers Villas I Condominium Associator | \$4,614.34 | \$0.00 | \$0.00 | \$0.00 | \$4,614.34 |

| Description | Total |
|--|-------------------|
| Assessment Fee (Delinquent Interest) 2025 | \$68.19 |
| Assessment Fee 2025 | \$4,546.15 |
| Total: | \$4,614.34 |
| AR Total (Exclude Prepaid Assessments): | \$4,614.34 |

PrePaid Homeowner List

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 End Date: 10/31/2025

Date: 11/14/2025

Time: 9:14 am

Page: 1

| Account No: | Homeowner Name | Address | Balance |
|--|-------------------------|--|------------------|
| 6980002005 | Frank & Maureen Ascenzo | 13359 Tall Grass Court Unit 2005 Fort Myers, FL 33912 | (\$25.00) |
| 6980002018 | Eugene & Ellen Louwaert | 13382 Tall Grass Court Unit 2018 Fort Myers, FL 33912 | (\$25.00) |
| Cross Creek of Fort Myers Villas I Condominium Association, Inc Total | | 2 | (\$50.00) |

Cash Disbursement

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 10/1/2025 - 10/31/2025

 Date: 11/14/2025
 Time: 9:14 am
 Page: 1

| Date | Check # | Payee | Amount |
|---|---------|--|---------------------|
| 10-1001-00 Cash Operating - Valley | | | |
| 10/01/2025 | 0 | First Insurance Funding Corp Invoice #: XXX-104173000 10-1020-00 Payment on Insurance | \$3,198.56 |
| 10/01/2025 | 2214 | Cross Creek Community Assoc., Inc 10-1030-00 Quarterly Master Fee | \$18,000.00 |
| 10/01/2025 | 2215 | D & D Association Services, LLC 50-5000-00 Monthly Management Fee | \$408.00 |
| 10/07/2025 | 2216 | D & D Association Services, LLC Invoice #: SEPTEMBER 50-5020-00 SEPTEMBER Office Expenses | \$79.47 |
| 10/07/2025 | 2217 | Personal Touch Landscaping Invoice #: 155798 55-5300-00 October Lawn Maintenance | \$2,091.00 |
| 10/14/2025 | 2218 | Fix It Right Home Improvements, LLC Invoice #: 20138 55-5200-00 DP 13339 Drywall Repair | \$1,481.95 |
| 10/21/2025 | 2219 | Fix It Right Home Improvements, LLC Invoice #: 20138 55-5200-00 Balance on 13339 Drywall Repair | \$1,481.95 |
| 10/25/2025 | | 12-1005-00 Transfer to Reserve-Valley; Quarterly Reserve Funding | \$8,125.98 |
| 10/28/2025 | 0 | FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 9/15-10/15 | \$57.74 |
| 10/28/2025 | 2220 | Sandy Jocelyn Invoice #: 102025 50-5020-00 Reimburse BOD cert class | \$25.00 |
| 10/28/2025 | 2221 | Foster Irrigation Inc. Invoice #: 2013215 55-5320-00 September Irrigation Maint/Repairs | \$330.00 |
| Account Totals | | | # Checks: 10 |
| | | | \$35,279.65 |
| 12-1005-00 Cash Reserve - Valley | | | |
| 10/16/2025 | | 10-1001-00 Transfer to Operating-Valley; Funds Transfer | \$3,695.00 |
| 10/28/2025 | | 10-1001-00 Transfer to Operating-Valley; Funds Transfer | \$1,150.00 |
| Account Totals | | | # Checks: 0 |
| | | | \$4,845.00 |
| Association Totals | | | # Checks: 10 |
| | | | \$40,124.65 |



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc
As Of 10/31/2025

Date: 11/14/2025
Time: 9:14 am
Page: 1

| Vendor | Current | Over 30 | Over 60 | Over 90 | Balance |
|---------------------------------|-----------------|---------------|---------------|---------------|-----------------|
| D & D Association Services, LLC | \$224.86 | \$0.00 | \$0.00 | \$0.00 | \$224.86 |
| Foster Irrigation Inc. | \$244.00 | \$0.00 | \$0.00 | \$0.00 | \$244.00 |
| Totals: | \$468.86 | \$0.00 | \$0.00 | \$0.00 | \$468.86 |

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Accts: All Dates: 10/1/2025 - 10/31/2025

Date: 11/14/2025
 Time: 9:14 am
 Page: 1

| Account No | Description | Prior Balance | Current Debit | Current Credit | End Balance |
|-------------|---------------------------|---------------|---------------|---|-------------|
| 10-1001-00 | Cash Operating - Valley | \$40,257.89 | \$48,142.17 | \$35,279.65 | \$53,120.41 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/01/2025 | 309576 | \$ - | \$ 3,198.56 | Cash Operating - Valley Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp | |
| 10/01/2025 | 309716 | - | 18,000.00 | Cash Operating - Valley Inv # ; Cross Creek Community Assoc., Inc Chk # 2214 Inv: Cross Creek Community Assoc., Inc | |
| 10/01/2025 | 309718 | - | 408.00 | Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2215 Inv: D & D Association Services, LLC | |
| 10/02/2025 | 311200 | 2,278.77 | - | Deposit from batch 19657 | |
| 10/03/2025 | 312024 | 2,278.77 | - | Deposit from batch 19661 | |
| 10/05/2025 | 311685 | 34,181.55 | - | Deposit from batch 19627 | |
| 10/07/2025 | 312295 | 2,278.77 | - | Deposit from batch 19687 | |
| 10/07/2025 | 313111 | - | 79.47 | Cash Operating - Valley Inv # SEPTEMBER; D & D Association Services, LLC Chk # 2216 Inv: SEPTEMBER D & D Association Services, LLC | |
| 10/07/2025 | 313113 | - | 2,091.00 | Cash Operating - Valley Inv # 155798; Personal Touch Landscaping Chk # 2217 Inv: 155798 Personal Touch Landscaping | |
| 10/14/2025 | 313759 | 2,278.77 | - | Deposit from batch 19751 | |
| 10/14/2025 | 314011 | - | 1,481.95 | Cash Operating - Valley Inv # 20138; Fix It Right Home Improvements, LLC Chk # 2218 Inv: 20138 Fix It Right Home Improvements, LLC | |
| 10/16/2025 | 314123 | 3,695.00 | - | Funds Transfer | |
| 10/21/2025 | 314783 | - | 1,481.95 | Cash Operating - Valley Inv # 20138; Fix It Right Home Improvements, LLC Chk # 2219 Inv: 20138 Fix It Right Home Improvements, LLC | |
| 10/25/2025 | 315040 | - | 8,125.98 | Quarterly Reserve Funding | |
| 10/28/2025 | 315533 | 1,150.00 | - | Funds Transfer | |
| 10/28/2025 | 316028 | - | 57.74 | Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL | |
| 10/28/2025 | 316030 | - | 25.00 | Cash Operating - Valley Inv # 102025; Sandy Jocelyn Chk # 2220 Inv: 102025 Sandy Jocelyn | |
| 10/28/2025 | 316148 | - | 330.00 | Cash Operating - Valley Inv # 2013215; Foster Irrigation Inc. Chk # 2221 Inv: 2013215 Foster Irrigation Inc. | |
| 10/31/2025 | 316652 | 0.54 | - | Interest | |
| 10-1010-00 | Due From Unit Owners | - | 54,758.67 | 50,144.33 | 4,614.34 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/01/2025 | 250013 | \$ 54,690.48 | \$ - | Assessment Fee - Batch 16489 | |
| 10/01/2025 | 310816 | - | 2,278.77 | Applied Prepaid 6980002005 | |
| 10/01/2025 | 310818 | - | 2,278.77 | Applied Prepaid 6980002015 | |
| 10/01/2025 | 310820 | - | 11.39 | Applied Prepaid 6980002016 | |
| 10/01/2025 | 310822 | - | 25.00 | Applied Prepaid 6980002018 | |
| 10/01/2025 | 310824 | - | 2,278.77 | Applied Prepaid 6980002021 | |
| 10/02/2025 | 311200 | - | 2,253.77 | Deposit from batch 19657 | |
| 10/03/2025 | 312024 | - | 2,278.77 | Deposit from batch 19661 | |
| 10/05/2025 | 311685 | - | 34,181.55 | Deposit from batch 19627 | |
| 10/07/2025 | 312295 | - | 2,278.77 | Deposit from batch 19687 | |
| 10/11/2025 | 315271 | 68.19 | - | Assessment Fee - Batch 19740 | |
| 10/14/2025 | 313759 | - | 2,278.77 | Deposit from batch 19751 | |
| 10-1012-00 | Accounts Receivable-Other | 1,627.00 | - | - | 1,627.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10-1020-00 | Prepaid Insurance | 4,115.91 | 3,198.56 | 3,303.90 | 4,010.57 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/01/2025 | 309251 | \$ 3,198.56 | \$ - | Payment on Insurance Inv: XXX-104173000 First Insurance Funding Corp | |
| 10/30/2025 | 316445 | - | 3,303.90 | Monthly Insurance Write Off | |

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas | Condominium Association, Inc
 Accts: All Dates: 10/1/2025 - 10/31/2025

Date: 11/14/2025
 Time: 9:14 am
 Page: 2

| Account No | Description | Prior Balance | Current Debit | Current Credit | End Balance |
|-------------|-------------------------------|---------------|---------------|--|-------------|
| 10-1030-00 | Prepaid Expenses | \$- | \$18,000.00 | \$6,000.00 | \$12,000.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/01/2025 | 309090 | \$ 18,000.00 | \$ - | Quarterly Master Fee Inv: Cross Creek Community Assoc., Inc | |
| 10/01/2025 | 310159 | - | 6,000.00 | Cross Creek Community Fee | |
| 10-1035-00 | Petty Cash | 100.00 | - | - | 100.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 12-1005-00 | Cash Reserve - Valley | 70,452.12 | 8,256.15 | 4,845.00 | 73,863.27 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/16/2025 | 314123 | \$ - | \$ 3,695.00 | Funds Transfer | |
| 10/25/2025 | 315040 | 8,125.98 | - | Quarterly Reserve Funding | |
| 10/28/2025 | 315533 | - | 1,150.00 | Funds Transfer | |
| 10/31/2025 | 316678 | 130.17 | - | Interest | |
| 12-1008-00 | CD-Valley(0201)-6/17/26-.345% | 60,285.15 | - | - | 60,285.15 |
| Date | GL Ref # | Debit | Credit | Description | |
| 12-1009-00 | Due from Operating | 60,000.00 | - | - | 60,000.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 20-2000-00 | Accounts Payable | (79.47) | 27,153.67 | 27,543.06 | (468.86) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/01/2025 | 309090 | \$ - | \$ 18,000.00 | Accounts Payable Inv: Cross Creek Community Assoc., Inc | |
| 10/01/2025 | 309092 | - | 408.00 | Accounts Payable Inv: D & D Association Services, LLC | |
| 10/01/2025 | 309251 | - | 3,198.56 | Accounts Payable Inv # XXX-104173000 Inv: XXX-104173000 First Insurance Funding Corp | |
| 10/01/2025 | 309576 | 3,198.56 | - | Accounts Payable Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp | |
| 10/01/2025 | 309716 | 18,000.00 | - | Accounts Payable Inv # ; Cross Creek Community Assoc., Inc Chk # 2214 Inv: Cross Creek Community Assoc., Inc | |
| 10/01/2025 | 309718 | 408.00 | - | Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2215 Inv: D & D Association Services, LLC | |
| 10/06/2025 | 312482 | - | 2,091.00 | Accounts Payable Inv # 155798 Inv: 155798 Personal Touch Landscaping | |
| 10/07/2025 | 313111 | 79.47 | - | Accounts Payable Inv # SEPTEMBER; D & D Association Services, LLC Chk # 2216 Inv: SEPTEMBER D & D Association Services, LLC | |
| 10/07/2025 | 313113 | 2,091.00 | - | Accounts Payable Inv # 155798; Personal Touch Landscaping Chk # 2217 Inv: 155798 Personal Touch Landscaping | |
| 10/13/2025 | 313850 | - | 1,481.95 | Accounts Payable Inv # 20138 Inv: 20138 Fix It Right Home Improvements, LLC | |
| 10/14/2025 | 314011 | 1,481.95 | - | Accounts Payable Inv # 20138; Fix It Right Home Improvements, LLC Chk # 2218 Inv: 20138 Fix It Right Home Improvements, LLC | |
| 10/20/2025 | 314483 | - | 1,481.95 | Accounts Payable Inv # 20138 Inv: 20138 Fix It Right Home Improvements, LLC | |
| 10/21/2025 | 314783 | 1,481.95 | - | Accounts Payable Inv # 20138; Fix It Right Home Improvements, LLC Chk # 2219 Inv: 20138 Fix It Right Home Improvements, LLC | |
| 10/28/2025 | 315766 | - | 330.00 | Accounts Payable Inv # 2013215 Inv: 2013215 Foster Irrigation Inc. | |
| 10/28/2025 | 315768 | - | 57.74 | Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL | |
| 10/28/2025 | 315770 | - | 25.00 | Accounts Payable Inv # 102025 Inv: 102025 Sandy Jocelyn | |
| 10/28/2025 | 316028 | 57.74 | - | Accounts Payable Inv # 79003-39404; FPL Chk # 0 | |

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Accts: All Dates: 10/1/2025 - 10/31/2025

Date: 11/14/2025
 Time: 9:14 am
 Page: 3

| Account No | Description | Prior Balance | Current Debit | Current Credit | End Balance |
|-------------|--|---------------|---------------|--|---|
| 10/28/2025 | 316030 | 25.00 | - | | |
| | | | | | Inv: 79003-39404 FPL |
| | | | | | Accounts Payable Inv # 102025; Sandy Jocelyn Chk # 2220 |
| | | | | | Inv: 102025 Sandy Jocelyn |
| 10/28/2025 | 316148 | 330.00 | - | | |
| | | | | | Accounts Payable Inv # 2013215; Foster Irrigation Inc. Chk # 2221 |
| | | | | | Inv: 2013215 Foster Irrigation Inc. |
| 10/28/2025 | 318839 | - | 244.00 | | |
| | | | | | Accounts Payable Inv # 2013228 |
| | | | | | Inv: 2013228 Foster Irrigation Inc. |
| 10/31/2025 | 318197 | - | 224.86 | | |
| | | | | | Accounts Payable Inv # OCTOBER |
| | | | | | Inv: OCTOBER D & D Association Services, LLC |
| 20-2010-00 | Due to Reserves | (60,000.00) | - | - | (60,000.00) |
| Date | GL Ref # | Debit | Credit | Description | |
| 20-2020-00 | Prepaid Owner Fees | (6,897.70) | 6,872.70 | 25.00 | (50.00) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/01/2025 | 310816 | \$ 2,278.77 | \$ - | Adjust Prepaid | |
| 10/01/2025 | 310818 | 2,278.77 | - | Adjust Prepaid | |
| 10/01/2025 | 310820 | 11.39 | - | Adjust Prepaid | |
| 10/01/2025 | 310822 | 25.00 | - | Adjust Prepaid | |
| 10/01/2025 | 310824 | 2,278.77 | - | Adjust Prepaid | |
| 10/02/2025 | 311200 | - | 25.00 | Deposit from batch 19657 | |
| 20-2040-00 | Deferred Income | - | 18,230.16 | 54,690.48 | (36,460.32) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/01/2025 | 250013 | \$ - | \$ 54,690.48 | Assessment Fee - Batch 16489 | |
| 10/01/2025 | 310157 | 18,230.16 | - | Assessments | |
| 30-2500-00 | General Reserves | 416.63 | - | 104.11 | 312.52 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/25/2025 | 315042 | \$ - | \$ 104.11 | General Reserves | |
| 30-2510-00 | Roof Replacement | (11,727.53) | - | 2,047.39 | (13,774.92) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/25/2025 | 315042 | \$ - | \$ 2,047.39 | Roof Replacement | |
| 30-2520-00 | Exterior Painting & Roof Cleaning | (19,752.94) | - | 3,319.85 | (23,072.79) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/25/2025 | 315042 | \$ - | \$ 3,319.85 | Exterior Painting & Roof Cleaning | |
| 30-2530-00 | Paving & Sealing | (49,896.45) | - | 173.59 | (50,070.04) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/25/2025 | 315042 | \$ - | \$ 173.59 | Paving & Sealing | |
| 30-2535-00 | Irrigation System | (78,205.62) | - | 1,283.81 | (79,489.43) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/25/2025 | 315042 | \$ - | \$ 1,283.81 | Irrigation System | |
| 30-2540-00 | Landscape Enhancements | (10,395.58) | 3,695.00 | 553.96 | (7,254.54) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/16/2025 | 314121 | \$ 3,695.00 | \$ - | 13426 Root Pruning/Barrier | |
| 10/25/2025 | 315042 | - | 553.96 | Landscape Enhancements | |
| 30-2560-00 | Street Light Maintenance (Solar Batteries) | (948.71) | - | 177.49 | (1,126.20) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/25/2025 | 315042 | \$ - | \$ 177.49 | Street Light Maintenance (Solar Batteries) | |
| 30-2570-00 | Legal Costs | (5,501.24) | 1,150.00 | 213.76 | (4,565.00) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/25/2025 | 315042 | \$ - | \$ 213.76 | Legal Costs | |
| 10/28/2025 | 315531 | 1,150.00 | - | Reserve Study | |
| 30-2580-00 | Insurance Deductible | (12,583.79) | - | 252.02 | (12,835.81) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/25/2025 | 315042 | \$ - | \$ 252.02 | Insurance Deductible | |
| 30-2990-00 | Interest | (2,142.04) | - | 130.17 | (2,272.21) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/31/2025 | 316678 | \$ - | \$ 130.17 | Interest | |

General Ledger Trial Balance with Details

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Accts: All Dates: 10/1/2025 - 10/31/2025

 Date: 11/14/2025
 Time: 9:14 am
 Page: 4

| Account No | Description | Prior Balance | Current Debit | Current Credit | End Balance |
|-------------|--|---------------|---------------|---|--------------|
| 35-3080-00 | Prior Years Fund Balance | \$32,601.43 | \$- | \$- | \$32,601.43 |
| Date | GL Ref # | Debit | Credit | Description | |
| 40-4010-00 | Assessment Fees | (164,071.44) | - | 18,230.16 | (182,301.60) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/01/2025 | 310157 | \$ - | \$ 18,230.16 | Assessments | |
| 40-4040-00 | Interest Income | (9.42) | - | 0.54 | (9.96) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/31/2025 | 316652 | \$ - | \$ 0.54 | Interest | |
| 40-4050-00 | Late Fees/Interest | (34.18) | - | 68.19 | (102.37) |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/11/2025 | 315271 | \$ - | \$ 68.19 | Assessment Fee - Batch 19740 | |
| 50-5000-00 | Management Contract | 3,672.00 | 408.00 | - | 4,080.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/01/2025 | 309092 | \$ 408.00 | \$ - | Monthly Management Fee Inv: D & D Association Services, LLC | |
| 50-5020-00 | Office Expenses | 632.00 | 249.86 | - | 881.86 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/28/2025 | 315770 | \$ 25.00 | \$ - | Reimburse BOD cert class Inv: 102025 Sandy Jocelyn | |
| 10/31/2025 | 318197 | 224.86 | - | OCTOBER Office Expenses Inv: OCTOBER D & D Association Services, LLC | |
| 50-5030-00 | Consulting Services | 1,150.00 | - | 1,150.00 | - |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/28/2025 | 315531 | \$ - | \$ 1,150.00 | Reserve Study | |
| 50-5060-00 | Division Fees, Tax Prep, Corporate Fee | 366.85 | - | - | 366.85 |
| Date | GL Ref # | Debit | Credit | Description | |
| 50-5080-00 | Master Fees | 54,000.00 | 6,000.00 | - | 60,000.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/01/2025 | 310159 | \$ 6,000.00 | \$ - | Cross Creek Community Fee | |
| 51-5500-00 | Property Insurance | 34,442.90 | 3,303.90 | - | 37,746.80 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/30/2025 | 316445 | \$ 3,303.90 | \$ - | Monthly Insurance Write Off | |
| 51-5530-00 | Insurance Appraisal | 305.00 | - | - | 305.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 55-5200-00 | Building Repairs | 1,654.50 | 2,963.90 | - | 4,618.40 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/13/2025 | 313850 | \$ 1,481.95 | \$ - | DP 13339 Drywall Repair Inv: 20138 Fix It Right Home Improvements, LLC | |
| 10/20/2025 | 314483 | 1,481.95 | - | Balance on 13339 Drywall Repair Inv: 20138 Fix It Right Home Improvements, LLC | |
| 55-5300-00 | Lawn Contract/Fertilization | 18,819.00 | 2,335.00 | - | 21,154.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/06/2025 | 312482 | \$ 2,091.00 | \$ - | October Lawn Maintenance Inv: 155798 Personal Touch Landscaping | |
| 10/28/2025 | 318839 | 244.00 | - | October Monthly Irrigation Inv: 2013228 Foster Irrigation Inc. | |
| 55-5310-00 | Tree Trimming/Removal & Replacement | 4,706.00 | - | 3,695.00 | 1,011.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/16/2025 | 314121 | \$ - | \$ 3,695.00 | 13426 Root Pruning/Barrier | |
| 55-5320-00 | Sprinkler Repair & Maintenance | 6,158.23 | 330.00 | - | 6,488.23 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/28/2025 | 315766 | \$ 330.00 | \$ - | September Irrigation Maint/Repairs Inv: 2013215 Foster Irrigation Inc. | |

General Ledger Trial Balance with Details

Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Accts: All Dates: 10/1/2025 - 10/31/2025

Date: 11/14/2025
 Time: 9:14 am
 Page: 5

| Account No | Description | Prior Balance | Current Debit | Current Credit | End Balance |
|----------------|-----------------------|---------------|---------------------|--|---------------|
| 55-5350-00 | Pest Control-Interior | \$1,320.00 | \$- | \$- | \$1,320.00 |
| Date | GL Ref # | Debit | Credit | Description | |
| 60-5100-00 | Sprinkler Electric | 785.56 | 57.74 | - | 843.30 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/28/2025 | 315768 | \$ 57.74 | \$ - | 13426 Well Electric 9/15-10/15 Inv: 79003-39404 FPL | |
| 99-5710-00 | Reserve Funding | 24,377.94 | 8,125.98 | - | 32,503.92 |
| Date | GL Ref # | Debit | Credit | Description | |
| 10/25/2025 | 315042 | \$ 8,125.98 | \$ - | Reserve Funding | |
| Totals: | | \$0.00 | \$213,231.46 | \$213,231.46 | \$0.00 |

Bank Account Reconciliation

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Operating-Valley (End: 10/31/2025)

 Date: 11/14/2025
 Time: 9:14 am
 Page: 1

| Date | Reconciled | Description | Batch # - Type | Check # | Trans. Amt |
|------------------------|------------|------------------------|----------------|------------------------|-------------------|
| Uncleared Items | | | | | |
| 10/28/2025 | | Foster Irrigation Inc. | | 2221 | (\$330.00) |
| 10/28/2025 | | Sandy Jocelyn | | 2220 | (\$25.00) |
| | | | | Total Uncleared | (\$355.00) |

Operating-Valley Summary

| | | |
|-------------------------|-----|-----------|
| Ending Account Balance: | \$ | 53,120.41 |
| Uncleared Items: | (\$ | 355.00) |
| Adjusted Balance: | \$ | 53,475.41 |
| Bank Ending Balance: | \$ | 53,475.41 |
| Difference: | \$ | - |

Bank Account Reconciliation

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Reserve-Valley (End: 10/31/2025)

 Date: 11/14/2025
 Time: 9:14 am
 Page: 2

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

Reserve-Valley Summary

| | |
|-------------------------|--------------|
| Ending Account Balance: | \$ 73,863.27 |
| Uncleared Items: | \$- |
| <hr/> | |
| Adjusted Balance: | \$ 73,863.27 |
| Bank Ending Balance: | \$ 73,863.27 |
| <hr/> | |
| Difference: | \$- |



Last Statement:
Statement Ending:
Page:

September 30, 2025
October 31, 2025
1 of 4

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

1 M0656BLK110125104416 35 000000000 1635 004



CROSS CREEK OF FORT MYERS VILLAS I
CONDOMINIUM ASSOCIATION INC-OPERATING
C/O D & D ASSOCIATION SERVICES LLC
11000 METRO PKWY SUITE 3
FORT MYERS FL 33966-1210

- Email: contactus@valley.com
- Visit Us Online: www.valley.com
- Mail To: 1720 Route 23, Wayne, NJ 07470

1635 0007097 0001-0004 1635

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 10/01/25 - 10/31/25

CROSS CREEK OF FORT MYERS VILLAS I

| | | | | | | |
|-------------------|---|--------------------------|---|----------------------------|---|----------------|
| Beginning Balance | + | Deposits & Other Credits | - | Withdrawals & Other Debits | = | Ending Balance |
| \$43,855.21 | | \$51,346.85 | | \$41,726.65 | | \$53,475.41 |

TRANSACTIONS

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|----------------------------|--------------------------|-------------|
| | Beginning Balance | | | \$43,855.21 |
| 10/02 | PHONE/INTERNET TRNFR | | \$3,204.68 | \$47,059.89 |
| | REF 2751237L FUNDS TRANSFER FRM DEP XXXX9913 FROM FUNDS TRANSFER VIA ONLINE | | | |
| 10/02 | LOCK BOX DEPOSIT | | \$2,278.77 | \$49,338.66 |
| 10/02 | CHECK 2211 | -\$330.00 | | \$49,008.66 |
| 10/06 | ACH CREDIT | | \$2,278.77 | \$51,287.43 |
| | Cross Creek of F OnlinePay 251006 19661 | | | |
| 10/07 | ACH CREDIT | | \$34,181.55 | \$85,468.98 |
| | Cross Creek of F ASSN DUES 251007 | | | |
| 10/07 | ACH DEBIT | -\$3,198.56 | | \$82,270.42 |
| | FIRST INSURANCE INSURANCE 251007 900- 104173000 | | | |
| 10/08 | ACH CREDIT | | \$2,278.77 | \$84,549.19 |
| | Cross Creek of F OnlinePay 251008 19687 | | | |
| 10/09 | CHECK 2215 | -\$408.00 | | \$84,141.19 |
| 10/09 | CHECK 2210 | -\$3,102.00 | | \$81,039.19 |
| 10/14 | LOCK BOX DEPOSIT | | \$2,278.77 | \$83,317.96 |
| 10/14 | CHECK 2213 | -\$1,150.00 | | \$82,167.96 |
| 10/14 | CHECK 2214 | -\$18,000.00 | | \$64,167.96 |
| 10/17 | ACH CREDIT | | \$3,695.00 | \$67,862.96 |
| | Cross Creek of F CincXfer 251017 C4217 | | | |
| 10/17 | CHECK 2217 | -\$2,091.00 | | \$65,771.96 |
| 10/20 | CHECK 2216 | -\$79.47 | | \$65,692.49 |
| 10/20 | CHECK 2218 | -\$1,481.95 | | \$64,210.54 |





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

Account Number:
Statement Date:
Page :

XXXXXX7267
10/31/2025
2 of 4

TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-----------------------|--|----------------------------|--------------------------|--------------------|
| 10/21 | CHECK 2212 | -\$2,220.00 | | \$61,990.54 |
| 10/27 | CHECK 2219 | -\$1,481.95 | | \$60,508.59 |
| 10/28 | ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 251028 | -\$57.74 | | \$60,450.85 |
| 10/28 | ACH DEBIT Cross Creek of F CincXfer 251028 D4238 | -\$8,125.98 | | \$52,324.87 |
| 10/29 | ACH CREDIT Cross Creek of F CincXfer 251029 C4261 | | \$1,150.00 | \$53,474.87 |
| 10/31 | INTEREST CREDIT | | \$0.54 | \$53,475.41 |
| Ending Balance | | | | \$53,475.41 |

CHECKS IN ORDER

| Date | Number | Amount | Date | Number | Amount |
|-------|--------|-------------|-------|--------|------------|
| 10/09 | 2210 | \$3,102.00 | 10/09 | 2215 | \$408.00 |
| 10/02 | 2211 | \$330.00 | 10/20 | 2216 | \$79.47 |
| 10/21 | 2212 | \$2,220.00 | 10/17 | 2217 | \$2,091.00 |
| 10/14 | 2213 | \$1,150.00 | 10/20 | 2218 | \$1,481.95 |
| 10/14 | 2214 | \$18,000.00 | 10/27 | 2219 | \$1,481.95 |

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

INTEREST RATE CALCULATIONS

| | | | |
|------------------------------|-------------|-----------------------|--------|
| Avg. Stmt. Collected Balance | \$63,156.00 | Annual % Yield Earned | 0.01% |
| Year-to-Date Interest Paid | \$9.96 | Interest Paid | \$0.54 |

OVERDRAFT FEES

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



1635 0007098 0002-0004 1635



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

Account Number:
Statement Date:
Page :

XXXXXX7267
10/31/2025
3 of 4

Check Images for Account XXXXXX7267

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

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: 2210

PAY Three Thousand, One Hundred Two And 00/100 Dollars

DATE 09/23/2025 AMOUNT ****\$3,102.00

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

Memo: Multiple Invoices

Authorized Signatures

⑆000002210⑆ ⑆021201383⑆43037267⑆ ⑆0000310200⑆

10/09/2025 # 2210 \$3,102.00

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

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: 2215

PAY Four Hundred Eight And 00/100 Dollars

DATE 10/01/2025 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

Authorized Signatures

⑆000002215⑆ ⑆021201383⑆43037267⑆ ⑆0000040800⑆

10/09/2025 # 2215 \$408.00

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

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: 2211

PAY Three Hundred Thirty And 00/100 Dollars

DATE 09/23/2025 AMOUNT ****\$330.00

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

Memo: 9/18 Pest Control

Authorized Signatures

⑆000002211⑆ ⑆021201383⑆43037267⑆ ⑆0000033000⑆

10/02/2025 # 2211 \$330.00

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

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: 2216

PAY Seventy-Nine And 47/100 Dollars

DATE 10/07/2025 AMOUNT ****\$79.47

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

Memo: SEPTEMBER Office Expenses

Authorized Signatures

⑆000002216⑆ ⑆021201383⑆43037267⑆ ⑆000007947⑆

10/20/2025 # 2216 \$79.47

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

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: 2212

PAY Two Thousand, Two Hundred Twenty And 00/100 Dollars

DATE 09/30/2025 AMOUNT ****\$2,220.00

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

Memo: September Irrigation Maint/Repairs 2019/24

Authorized Signatures

⑆000002212⑆ ⑆021201383⑆43037267⑆ ⑆0000222000⑆

10/21/2025 # 2212 \$2,220.00

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

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: 2217

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

DATE 10/07/2025 AMOUNT ****\$2,091.00

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

Memo: October Lawn Maintenance

Authorized Signatures

⑆000002217⑆ ⑆021201383⑆43037267⑆ ⑆0000209100⑆

10/17/2025 # 2217 \$2,091.00

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

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: 2213

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

DATE 09/30/2025 AMOUNT ****\$1,150.00

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

Memo: Balance Reserve Study

Authorized Signatures

⑆000002213⑆ ⑆021201383⑆43037267⑆ ⑆0000115000⑆

10/14/2025 # 2213 \$1,150.00

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

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: 2218

PAY One Thousand, Four Hundred Eighty-One And 95/100 Dollars

DATE 10/14/2025 AMOUNT ****\$1,481.95

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

Memo: DP 13339 Drywall Repair

Authorized Signatures

⑆000002218⑆ ⑆021201383⑆43037267⑆ ⑆0000148195⑆

10/20/2025 # 2218 \$1,481.95

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

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: 2214

PAY Eighteen Thousand And 00/100 Dollars

DATE 10/01/2025 AMOUNT ****\$18,000.00

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

Memo: Quarterly Master Fee

Authorized Signatures

⑆000002214⑆ ⑆021201383⑆43037267⑆ ⑆0001800000⑆

10/14/2025 # 2214 \$18,000.00

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

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: 2219

PAY One Thousand, Four Hundred Eighty-One And 95/100 Dollars

DATE 10/21/2025 AMOUNT ****\$1,481.95

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

Memo: Balance on 13339 Drywall Repair

Authorized Signatures

⑆000002219⑆ ⑆021201383⑆43037267⑆ ⑆0000148195⑆

10/27/2025 # 2219 \$1,481.95

1635 0007099 0003-0004 1635





Account Number:

XXXXXX7267

Statement Date:

10/31/2025

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. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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



1635 0007100 0004-0004 1635





Last Statement:
Statement Ending:
Page:

September 30, 2025
October 31, 2025
1 of 3

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

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CROSS CREEK OF FORT MYERS VILLAS I
CONDOMINIUM ASSOCIATION INC-RESERVE
C/O D & D ASSOCIATION SERVICES LLC
11000 METRO PKWY SUITE 3
FORT MYERS FL 33966-1210

Email: contactus@valley.com
Visit Us Online: www.valley.com
Mail To: 1720 Route 23, Wayne, NJ 07470

2724 0010970 0001-0003 2724

Account Statement

Effective 12/7/2025, the following fees will be implemented/increased as follows:

| FEE DESCRIPTION | FEE |
|---|--|
| ATM Balance Inquiry at a NON-Valley ATM | \$2 |
| Returned Deposited Item | \$15 |
| Overdraft Paid Item Fee | \$35 per paid item, maximum of 5 charges per day |
| Expedited Debit Card Mailing | \$35 |

PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 10/01/25 - 10/31/25

CROSS CREEK OF FORT MYERS VILLAS I

| | | | | | | |
|-------------------|---|--------------------------|---|----------------------------|---|----------------|
| Beginning Balance | + | Deposits & Other Credits | - | Withdrawals & Other Debits | = | Ending Balance |
| \$70,452.12 | | \$8,256.15 | | \$4,845.00 | | \$73,863.27 |

TRANSACTIONS

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|--|----------------------------|--------------------------|--------------------|
| | Beginning Balance | | | \$70,452.12 |
| 10/17 | ACH DEBIT Cross Creek of F CincXfer 251017 D4217 | -\$3,695.00 | | \$66,757.12 |
| 10/28 | ACH CREDIT Cross Creek of F CincXfer 251028 C4238 | | \$8,125.98 | \$74,883.10 |
| 10/29 | ACH DEBIT Cross Creek of F CincXfer 251029 D4261 | -\$1,150.00 | | \$73,733.10 |
| 10/31 | INTEREST CREDIT | | \$130.17 | \$73,863.27 |
| | Ending Balance | | | \$73,863.27 |





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

Account Number:
Statement Date:
Page :

XXXXXX8645
10/31/2025
2 of 3

INTEREST RATE CALCULATIONS

| | | | |
|------------------------------|-------------|-----------------------|----------|
| Avg. Stmt. Collected Balance | \$69,601.00 | Annual % Yield Earned | 2.22% |
| Year-to-Date Interest Paid | \$1,162.11 | Interest Paid | \$130.17 |

OVERDRAFT FEES

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

2724 0010971 0002-0003 2724





Account Number:

XXXXXX8645

Statement Date:

10/31/2025

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. 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.

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