

Assets

Operating Assets

10-1001-00 Cash Operating - Valley	\$40,257.89
10-1012-00 Accounts Receivable-Other	1,627.00
10-1020-00 Prepaid Insurance	4,115.91
10-1035-00 Petty Cash	100.00

Total Operating Assets:		<u>\$46,100.80</u>
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Cash Reserves

12-1005-00 Cash Reserve - Valley	70,452.12
12-1008-00 CD-Valley(0201)-6/17/26-.345%	60,285.15
12-1009-00 Due from Operating	60,000.00

Total Cash Reserves:		<u>\$190,737.27</u>
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Total Assets:
\$236,838.07
Liabilities & Equity

Current Liabilities

20-2000-00 Accounts Payable	79.47
20-2010-00 Due to Reserves	60,000.00
20-2020-00 Prepaid Owner Fees	6,897.70

Total Current Liabilities:		<u>\$66,977.17</u>
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Reserves

30-2500-00 General Reserves	(416.63)
30-2510-00 Roof Replacement	11,727.53
30-2520-00 Exterior Painting & Roof Cleaning	19,752.94
30-2530-00 Paving & Sealing	49,896.45
30-2535-00 Irrigation System	78,205.62
30-2540-00 Landscape Enhancements	10,395.58
30-2560-00 Street Light Maintenance (Solar Batteries)	948.71
30-2570-00 Legal Costs	5,501.24
30-2580-00 Insurance Deductible	12,583.79
30-2990-00 Interest	2,142.04

Total Reserves:		<u>\$190,737.27</u>
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Equity

35-3080-00 Prior Years Fund Balance	(32,601.43)
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Total Equity:		<u>(\$32,601.43)</u>
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Net Income Gain / Loss	11,725.06	
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\$11,725.06
Total Liabilities & Equity:
\$236,838.07

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association, Inc

09/30/2025

Date: 10/15/2025

Time: 8:00 am

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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)	\$164,071.44	\$164,071.62	(\$0.18)	\$218,762.15
4040-00 Interest Income	0.34	-	0.34	9.42	-	9.42	-
4050-00 Late Fees/Interest	-	-	-	34.18	-	34.18	-
Total Revenue	\$18,230.50	\$18,230.18	\$0.32	\$164,115.04	\$164,071.62	\$43.42	\$218,762.15
Total OPERATING INCOME	\$18,230.50	\$18,230.18	\$0.32	\$164,115.04	\$164,071.62	\$43.42	\$218,762.15
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	408.00	408.00	-	3,672.00	3,672.00	-	4,896.00
5020-00 Office Expenses	79.47	100.00	20.53	632.00	900.00	268.00	1,200.00
5030-00 Consulting Services	1,150.00	-	(1,150.00)	1,150.00	-	(1,150.00)	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	150.03	150.03	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	29.77	29.77	366.85	267.93	(98.92)	357.25
5080-00 Master Fees	6,000.00	6,000.00	-	54,000.00	54,000.00	-	72,000.00
Total Administrative Expenses	\$7,637.47	\$6,554.44	(\$1,083.03)	\$59,820.85	\$58,989.96	(\$830.89)	\$78,653.25
Insurance Expenses							
5500-00 Property Insurance	3,303.90	4,583.33	1,279.43	34,442.90	41,249.97	6,807.07	55,000.00
5530-00 Insurance Appraisal	-	25.42	25.42	305.00	228.78	(76.22)	305.00
Total Insurance Expenses	\$3,303.90	\$4,608.75	\$1,304.85	\$34,747.90	\$41,478.75	\$6,730.85	\$55,305.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	83.33	83.33	1,654.50	749.97	(904.53)	1,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	375.03	375.03	500.00
5290-00 Operating Fund Contingency	-	650.00	650.00	-	5,850.00	5,850.00	7,800.00
5300-00 Lawn Contract/Fertilization	2,091.00	2,333.33	242.33	18,819.00	20,999.97	2,180.97	28,000.00
5305-00 Plant Replacement	-	125.00	125.00	-	1,125.00	1,125.00	1,500.00
5310-00 Tree Trimming/Removal & Replace	1,011.00	208.33	(802.67)	4,706.00	1,874.97	(2,831.03)	2,500.00
5320-00 Sprinkler Repair & Maintenance	2,220.00	625.00	(1,595.00)	6,158.23	5,625.00	(533.23)	7,500.00
5350-00 Pest Control-Interior	330.00	166.67	(163.33)	1,320.00	1,500.03	180.03	2,000.00
Total Building/Grounds Maintenance	\$5,652.00	\$4,233.33	(\$1,418.67)	\$32,657.73	\$38,099.97	\$5,442.24	\$50,800.00
Utilities							
5100-00 Sprinkler Electric	69.05	125.00	55.95	785.56	1,125.00	339.44	1,500.00
Total Utilities	\$69.05	\$125.00	\$55.95	\$785.56	\$1,125.00	\$339.44	\$1,500.00
Reserve Funding							
5710-00 Reserve Funding	-	2,708.66	2,708.66	24,377.94	24,377.94	-	32,503.90
Total Reserve Funding	\$-	\$2,708.66	\$2,708.66	\$24,377.94	\$24,377.94	\$0.00	\$32,503.90
Total OPERATING EXPENSE	\$16,662.42	\$18,230.18	\$1,567.76	\$152,389.98	\$164,071.62	\$11,681.64	\$218,762.15
Net Income:	\$1,568.08	\$0.00	\$1,568.08	\$11,725.06	\$0.00	\$11,725.06	\$0.00

Reserve Schedule

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 09/01/2025 To 09/30/2025

Date: 10/15/2025
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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	(\$416.63)	\$0.00	\$0.00	\$0.00	\$0.00	(\$416.63)
Roof Replacement	\$11,727.53	\$0.00	\$0.00	\$0.00	\$0.00	\$11,727.53
Exterior Painting & Roof Cleaning	\$19,752.94	\$0.00	\$0.00	\$0.00	\$0.00	\$19,752.94
Paving & Sealing	\$49,896.45	\$0.00	\$0.00	\$0.00	\$0.00	\$49,896.45
Irrigation System	\$78,205.62	\$0.00	\$0.00	\$0.00	\$0.00	\$78,205.62
Landscape Enhancements	\$10,395.58	\$0.00	\$0.00	\$0.00	\$0.00	\$10,395.58
Street Light Maintenance (Solar Batteries)	\$948.71	\$0.00	\$0.00	\$0.00	\$0.00	\$948.71
Legal Costs	\$5,501.24	\$0.00	\$0.00	\$0.00	\$0.00	\$5,501.24
Insurance Deductible	\$12,583.79	\$0.00	\$0.00	\$0.00	\$0.00	\$12,583.79
Interest	\$2,014.39	\$0.00	\$0.00	\$0.00	\$127.65	\$2,142.04
	\$190,609.62	\$0.00	\$0.00	\$0.00	\$127.65	\$190,737.27

Homeowner Aging Report

End Date: 09/30/2025

Date: 10/15/2025
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Description	Current	Over 30	Over 60	Over 90	Balance
Total:					
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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: 9/30/2025

Date: 10/15/2025

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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)
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	(\$11.39)
6980002018	Eugene & Ellen Louwaert	13382 Tall Grass Court Unit 2018 Fort Myers, FL 33912	(\$25.00)
6980002021	William Reece	13340 Tall Grass Court Unit 2021 Fort Myers, FL 33912	(\$2,278.77)
Cross Creek of Fort Myers Villas I Condominium Association, Inc Total		5	(\$6,897.70)

Cash Disbursement

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 9/1/2025 - 9/30/2025

Date: 10/15/2025
Time: 8:00 am
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Date	Check #	Payee	Amount
10-1001-00 Cash Operating - Valley			
09/02/2025	2207	D & D Association Services, LLC 50-5000-00 Monthly Management Fee	\$408.00 \$408.00
09/09/2025	2208	United States Treasury Invoice #: 59-2681597 50-5060-00 2024 Taxes 59-2681597	\$3,204.68 \$3,204.68
09/09/2025	2209	D & D Association Services, LLC Invoice #: AUGUST 50-5020-00 AUGUST Office Expenses	\$57.02 \$57.02
09/05/2025	0	First Insurance Funding Corp Invoice #: XXX-104173000 10-1020-00 Payment on Insurance	\$3,198.56 \$3,198.56
09/23/2025	0	FPL Invoice #: 79003-39404 60-5100-00 13426 Well Electric 8/14-9/15	\$69.05 \$69.05
09/23/2025	2210	Personal Touch Landscaping Invoice #: 154835 55-5300-00 September Lawn Maintenance	\$3,102.00 \$2,091.00
		Invoice #: 155361 55-5310-00 Palm Trimming	\$1,011.00
09/23/2025	2211	Turner Pest Control, LLC Invoice #: 621092085 55-5350-00 9/18 Pest Control	\$330.00 \$330.00
09/30/2025	2212	Foster Irrigation Inc. Invoice #: 2014374 55-5320-00 September Irrigation Maint/Repairs	\$2,220.00 \$2,220.00
09/30/2025	2213	J.R. FRAZER, INC. Invoice #: 250608A 50-5030-00 Balance Reserve Study	\$1,150.00 \$1,150.00
Account Totals			# Checks: 9
Association Totals			# Checks: 9
			\$13,739.31
			\$13,739.31



Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association, Inc
As Of 9/30/2025

Date: 10/15/2025
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Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	\$79.47	\$0.00	\$0.00	\$0.00	\$79.47
Totals:	\$79.47	\$0.00	\$0.00	\$0.00	\$79.47

General Ledger Trial Balance with Details

Cross Creek of Fort Myres Villas I Condominium Association, Inc
 Accts: All Dates: 9/1/2025 - 9/30/2025

Date: 10/15/2025
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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	\$43,955.87	\$10,041.33	\$13,739.31	\$40,257.89
Date	GL Ref #	Debit	Credit	Description	
09/02/2025	305373	\$ -	\$ 408.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 2207 Inv: D & D Association Services, LLC	
09/05/2025	306745	-	3,198.56	Cash Operating - Valley Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp	
09/09/2025	306315	-	3,204.68	Cash Operating - Valley Inv # 59-2681597; United States Treasury Chk # 2208 Inv: 59-2681597 United States Treasury	
09/09/2025	306513	-	57.02	Cash Operating - Valley Inv # AUGUST; D & D Association Services, LLC Chk # 2209 Inv: AUGUST D & D Association Services, LLC	
09/11/2025	306817	2,278.77	-	Deposit from batch 19530	
09/23/2025	307925	2,278.77	-	Deposit from batch 19601	
09/23/2025	308287	-	69.05	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL	
09/23/2025	308365	-	1,011.00	Cash Operating - Valley Inv # 155361; Personal Touch Landscaping Chk # 2210 Inv: 155361 Personal Touch Landscaping	
09/23/2025	308365	-	2,091.00	Cash Operating - Valley Inv # 154835; Personal Touch Landscaping Chk # 2210 Inv: 154835 Personal Touch Landscaping	
09/23/2025	308369	-	330.00	Cash Operating - Valley Inv # 621092085; Turner Pest Control, LLC Chk # 2211 Inv: 621092085 Turner Pest Control, LLC	
09/30/2025	309518	-	2,220.00	Cash Operating - Valley Inv # 2014374; Foster Irrigation Inc. Chk # 2212 Inv: 2014374 Foster Irrigation Inc.	
09/30/2025	309520	-	1,150.00	Cash Operating - Valley Inv # 250608A; J.R. FRAZER, INC. Chk # 2213 Inv: 250608A J.R. FRAZER, INC.	
09/30/2025	309802	2,278.77	-	Deposit from batch 19639	
09/30/2025	309990	0.34	-	Interest	
09/30/2025	311169	3,204.68	-	Transfer from Villas I IRS Invoice Cash Operating - Valley	
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description	
10-1020-00	Prepaid Insurance	4,221.25	3,198.56	3,303.90	4,115.91
Date	GL Ref #	Debit	Credit	Description	
09/05/2025	306743	\$ 3,198.56	\$ -	Payment on Insurance Inv: XXX-104173000 First Insurance Funding Corp	
09/30/2025	309851	-	3,303.90	Monthly Insurance Write Off	
10-1030-00	Prepaid Expenses	6,000.00	-	6,000.00	-
Date	GL Ref #	Debit	Credit	Description	
09/01/2025	304638	\$ -	\$ 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	70,324.47	127.65	-	70,452.12
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	310016	\$ 127.65	\$ -	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	(57.02)	13,739.31	13,761.76	(79.47)
Date	GL Ref #	Debit	Credit	Description	
09/01/2025	304126	\$ -	\$ 408.00	Accounts Payable Inv: D & D Association Services, LLC	
09/02/2025	305373	408.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 2207 Inv: D & D Association Services, LLC	

General Ledger Trial Balance with Details

 Cross Creek of Fort Myrs Villas I Condominium Association, Inc
 Accts: All Dates: 9/1/2025 - 9/30/2025

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
09/05/2025	306743 \$ -	\$ 3,198.56	Accounts Payable Inv # XXX-104173000 Inv: XXX-104173000 First Insurance Funding Corp		
09/05/2025	306745 3,198.56	-	Accounts Payable Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp		
09/09/2025	305952 -	3,204.68	Accounts Payable Inv # 59-2681597 Inv: 59-2681597 United States Treasury		
09/09/2025	306315 3,204.68	-	Accounts Payable Inv # 59-2681597; United States Treasury Chk # 2208 Inv: 59-2681597 United States Treasury		
09/09/2025	306513 57.02	-	Accounts Payable Inv # AUGUST; D & D Association Services, LLC Chk # 2209 Inv: AUGUST D & D Association Services, LLC		
09/22/2025	308019 -	69.05	Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL		
09/22/2025	308021 -	1,011.00	Accounts Payable Inv # 155361 Inv: 155361 Personal Touch Landscaping		
09/22/2025	308023 -	2,091.00	Accounts Payable Inv # 154835 Inv: 154835 Personal Touch Landscaping		
09/22/2025	308025 -	330.00	Accounts Payable Inv # 621092085 Inv: 621092085 Turner Pest Control, LLC		
09/23/2025	308287 69.05	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL		
09/23/2025	308365 1,011.00	-	Accounts Payable Inv # 155361; Personal Touch Landscaping Chk # 2210 Inv: 155361 Personal Touch Landscaping		
09/23/2025	308365 2,091.00	-	Accounts Payable Inv # 154835; Personal Touch Landscaping Chk # 2210 Inv: 154835 Personal Touch Landscaping		
09/23/2025	308369 330.00	-	Accounts Payable Inv # 621092085; Turner Pest Control, LLC Chk # 2211 Inv: 621092085 Turner Pest Control, LLC		
09/29/2025	309247 -	1,150.00	Accounts Payable Inv # 250608A Inv: 250608A J.R. FRAZER, INC.		
09/29/2025	309249 -	2,220.00	Accounts Payable Inv # 2014374 Inv: 2014374 Foster Irrigation Inc.		
09/30/2025	309518 2,220.00	-	Accounts Payable Inv # 2014374; Foster Irrigation Inc. Chk # 2212 Inv: 2014374 Foster Irrigation Inc.		
09/30/2025	309520 1,150.00	-	Accounts Payable Inv # 250608A; J.R. FRAZER, INC. Chk # 2213 Inv: 250608A J.R. FRAZER, INC.		
09/30/2025	312480 -	79.47	Accounts Payable Inv # SEPTEMBER Inv: SEPTEMBER 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	(61.39)	-	6,836.31	(6,897.70)
Date	GL Ref #	Debit	Credit	Description	
09/11/2025	306817	\$ -	\$ 2,278.77	Deposit from batch 19530	
09/23/2025	307925	-	2,278.77	Deposit from batch 19601	
09/30/2025	309802	-	2,278.77	Deposit from batch 19639	
20-2040-00	Deferred Income	(18,230.16)	18,230.16	-	-
Date	GL Ref #	Debit	Credit	Description	
09/01/2025	304636	\$ 18,230.16	\$ -	Assessments	
30-2500-00	General Reserves	416.63	-	-	416.63
Date	GL Ref #	Debit	Credit	Description	
30-2510-00	Roof Replacement	(11,727.53)	-	-	(11,727.53)
Date	GL Ref #	Debit	Credit	Description	
30-2520-00	Exterior Painting & Roof Cleaning	(19,752.94)	-	-	(19,752.94)
Date	GL Ref #	Debit	Credit	Description	
30-2530-00	Paving & Sealing	(49,896.45)	-	-	(49,896.45)
Date	GL Ref #	Debit	Credit	Description	

General Ledger Trial Balance with Details

 Cross Creek of Fort Myres Villas I Condominium Association, Inc
 Accts: All Dates: 9/1/2025 - 9/30/2025

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
30-2535-00	Irrigation System	(78,205.62)	-	-	(78,205.62)
Date	GL Ref #	Debit	Credit	Description	
30-2540-00	Landscape Enhancements	(10,395.58)	-	-	(10,395.58)
Date	GL Ref #	Debit	Credit	Description	
30-2560-00	Street Light Maintenance (Solar Batteries)	(948.71)	-	-	(948.71)
Date	GL Ref #	Debit	Credit	Description	
30-2570-00	Legal Costs	(5,501.24)	-	-	(5,501.24)
Date	GL Ref #	Debit	Credit	Description	
30-2580-00	Insurance Deductible	(12,583.79)	-	-	(12,583.79)
Date	GL Ref #	Debit	Credit	Description	
30-2990-00	Interest	(2,014.39)	-	127.65	(2,142.04)
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	310016	\$ -	\$ 127.65	Interest	
35-3080-00	Prior Years Fund Balance	32,601.43	-	-	32,601.43
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	Assessment Fees	(145,841.28)	-	18,230.16	(164,071.44)
Date	GL Ref #	Debit	Credit	Description	
09/01/2025	304636	\$ -	\$ 18,230.16	Assessments	
40-4040-00	Interest Income	(9.08)	-	0.34	(9.42)
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	309990	\$ -	\$ 0.34	Interest	
40-4050-00	Late Fees/Interest	(34.18)	-	-	(34.18)
Date	GL Ref #	Debit	Credit	Description	
50-5000-00	Management Contract	3,264.00	408.00	-	3,672.00
Date	GL Ref #	Debit	Credit	Description	
09/01/2025	304126	\$ 408.00	\$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	552.53	79.47	-	632.00
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	312480	\$ 79.47	\$ -	SEPTEMBER Office Expenses Inv: SEPTEMBER D & D Association Services, LLC	
50-5030-00	Consulting Services	-	1,150.00	-	1,150.00
Date	GL Ref #	Debit	Credit	Description	
09/29/2025	309247	\$ 1,150.00	\$ -	Balance Reserve Study Inv: 250608A J.R. FRAZER, INC.	
50-5060-00	Division Fees, Tax Prep, Corporate Fee	366.85	3,204.68	3,204.68	366.85
Date	GL Ref #	Debit	Credit	Description	
09/09/2025	305952	\$ 3,204.68	\$ -	2024 Taxes 59-2681597 Inv: 59-2681597 United States Treasury	
09/30/2025	311169	-	3,204.68	Transfer from Villas I IRS Invoice Division Fees, Tax Prep, Corporate Fee	
50-5080-00	Master Fees	48,000.00	6,000.00	-	54,000.00
Date	GL Ref #	Debit	Credit	Description	
09/01/2025	304638	\$ 6,000.00	\$ -	Cross Creek Community Fee	
51-5500-00	Property Insurance	31,139.00	3,303.90	-	34,442.90
Date	GL Ref #	Debit	Credit	Description	
09/30/2025	309851	\$ 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	-	-	1,654.50
Date	GL Ref #	Debit	Credit	Description	
55-5300-00	Lawn Contract/Fertilization	16,728.00	2,091.00	-	18,819.00
Date	GL Ref #	Debit	Credit	Description	
09/22/2025	308023	\$ 2,091.00	\$ -	September Lawn Maintenance Inv: 154835 Personal Touch Landscaping	

General Ledger Trial Balance with Details

 Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Accts: All Dates: 9/1/2025 - 9/30/2025

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Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance	
55-5310-00	Tree Trimming/Removal & Replacement	\$3,695.00	\$1,011.00	\$-	\$4,706.00	
Date	GL Ref #	Debit	Credit	Description		
09/22/2025	308021	\$ 1,011.00	\$ -	Palm Trimming Inv: 155361 Personal Touch Landscaping		
55-5320-00	Sprinkler Repair & Maintenance	3,938.23	2,220.00	-	6,158.23	
Date	GL Ref #	Debit	Credit	Description		
09/29/2025	309249	\$ 2,220.00	\$ -	September Irrigation Maint/Repairs Inv: 2014374 Foster Irrigation Inc.		
55-5350-00	Pest Control-Interior	990.00	330.00	-	1,320.00	
Date	GL Ref #	Debit	Credit	Description		
09/22/2025	308025	\$ 330.00	\$ -	9/18 Pest Control Inv: 621092085 Turner Pest Control, LLC		
60-5100-00	Sprinkler Electric	716.51	69.05	-	785.56	
Date	GL Ref #	Debit	Credit	Description		
09/22/2025	308019	\$ 69.05	\$ -	13426 Well Electric 8/14-9/15 Inv: 79003-39404 FPL		
99-5710-00	Reserve Funding	24,377.94	-	-	24,377.94	
Date	GL Ref #	Debit	Credit	Description		
		Totals:	\$0.00	\$65,204.11	\$65,204.11	\$0.00

Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association, Inc
 Operating-Valley (End: 09/30/2025)

Date: 10/15/2025
 Time: 8:00 am
 Page: 1

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
09/23/2025		Turner Pest Control, LLC		2211	(\$330.00)
09/23/2025		Personal Touch Landscaping		2210	(\$3,102.00)
09/30/2025		Foster Irrigation Inc.		2212	(\$2,220.00)
09/30/2025		J.R. FRAZER, INC.		2213	(\$1,150.00)
09/30/2025		Transfer from Villas I IRS Invoice		144	\$3,204.68
				Total Uncleared	(\$3,597.32)

Operating-Valley Summary

Ending Account Balance:	\$ 40,257.89
Uncleared Items:	(\$3,597.32)
Adjusted Balance:	\$ 43,855.21
Bank Ending Balance:	\$ 43,855.21
Difference:	\$-



Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association, Inc
Reserve-Valley (End: 09/30/2025)

Date: 10/15/2025
Time: 8:00 am
Page: 2

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

Ending Account Balance:	\$ 70,452.12
Uncleared Items:	\$-
Adjusted Balance:	\$ 70,452.12
Bank Ending Balance:	\$ 70,452.12
Difference:	\$-



Last Statement:
Statement Ending:
Page:

August 31, 2025
September 30, 2025
1 of 4

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

1 M0656BLK100125071340 37 000000000 1637 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

1637 0006661 0001-0004 1637

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 09/01/25 - 09/30/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$45,354.97		\$6,836.65		\$8,336.41		\$43,855.21

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$45,354.97
09/03	CHECK 2206	-\$556.56		\$44,798.41
09/03	CHECK 2204	-\$842.54		\$43,955.87
09/05	ACH DEBIT	-\$3,198.56		\$40,757.31
	FIRST INSURANCE INSURANCE 250905 900-104173000			
09/11	LOCK BOX DEPOSIT		\$2,278.77	\$43,036.08
09/12	CHECK 2207	-\$408.00		\$42,628.08
09/16	CHECK 2209	-\$57.02		\$42,571.06
09/19	CHECK 2208	-\$3,204.68		\$39,366.38
09/23	LOCK BOX DEPOSIT		\$2,278.77	\$41,645.15
09/29	ACH DEBIT	-\$69.05		\$41,576.10
	FPL DIRECT DEBIT ELEC PYMT 250929			
09/30	LOCK BOX DEPOSIT		\$2,278.77	\$43,854.87
09/30	INTEREST CREDIT		\$0.34	\$43,855.21
Ending Balance				\$43,855.21



CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
09/03	2204	\$842.54	09/19	2208	\$3,204.68
09/03	2206*	\$556.56	09/16	2209	\$57.02
09/12	2207	\$408.00			

(*) 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
09/30/2025
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INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$41,678.00	Annual % Yield Earned	0.01%
Year-to-Date Interest Paid	\$9.42	Interest Paid	\$0.34

OVERDRAFT FEES

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

1637 0006662 0002-0004 1637





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

Account Number:
Statement Date:
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XXXXXX7267
09/30/2025
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Check Images for Account XXXXXX7267

1637 0006663 0003-0004 1637

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: 2204

PAY Eight Hundred Forty-Two And 54/100 Dollars

DATE 08/11/2025 AMOUNT ****\$842.54

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

Memo: Multiple Invoices

Dawn De Bonis
Authorized Signatures

⑆000002204⑆ ⑆021201383⑆43037267⑆ ⑆0000084254⑆

09/03/2025 # 2204 \$842.54

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: 2208

UNITED STATES TREASURY

ELECTRONICALLY PROCESSED ON 091825

PAY Three Thousand, Two Hundred Four And 68/100 Dollars

DATE 09/09/2025 AMOUNT ****\$3,204.68

TO THE ORDER OF United States Treasury
Internal Revenue Service
Ogden, UT 84201-0039

Memo: 2024 Taxes 59-2881507

Dawn De Bonis
Authorized Signatures

⑆000002208⑆ ⑆021201383⑆43037267⑆ ⑆0000320468⑆

09/19/2025 # 2208 \$3,204.68

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: 2206

PAY Five Hundred Fifty-Six And 56/100 Dollars

DATE 08/19/2025 AMOUNT ****\$556.56

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

Memo: August Irrigation Maint/Repairs

Dawn De Bonis
Authorized Signatures

⑆000002206⑆ ⑆021201383⑆43037267⑆ ⑆0000055656⑆

09/03/2025 # 2206 \$556.56

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: 2209

PAY Fifty-Seven And 02/100 Dollars

DATE 09/09/2025 AMOUNT ****\$57.02

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

Memo: AUGUST Office Expenses

Dawn De Bonis
Authorized Signatures

⑆000002209⑆ ⑆021201383⑆43037267⑆ ⑆000005702⑆

09/16/2025 # 2209 \$57.02

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: 2207

PAY Four Hundred Eight And 00/100 Dollars

DATE 09/02/2025 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

Dawn De Bonis
Authorized Signatures

⑆000002207⑆ ⑆021201383⑆43037267⑆ ⑆0000040800⑆

09/12/2025 # 2207 \$408.00





Account Number:

XXXXXX7267

Statement Date:

09/30/2025

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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.

1637 0006664 0004-0004 1637





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

Last Statement:
Statement Ending:
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September 30, 2025
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1 M0656BLK100125071340 33 000000000 2733 002



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

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

2733 0009815 0001-0002 2733

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 09/01/25 - 09/30/25

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$70,324.47		\$127.65		\$0.00		\$70,452.12

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$70,324.47
09/30	INTEREST CREDIT		\$127.65	\$70,452.12
Ending Balance				\$70,452.12

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$70,324.00	Annual % Yield Earned	2.23%
Year-to-Date Interest Paid	\$1,031.94	Interest Paid	\$127.65

OVERDRAFT FEES

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





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

To Reconcile Your Account

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

Balance Reconciliation

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

Finance Charge Computation For Personal Line Of Credit

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

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.

2733 0009816 0002-0002 2733

