Assets		
Operating Assets		
10-1001-00 Cash Operating - Valley	$55,035.97	
10-1010-00 Due From Unit Owners	4,728.44	
10-1012-00 Accounts Receivable-Other	1,627.00	
10-1020-00 Prepaid Insurance	3,589.21	
10-1030-00 Prepaid Expenses	6,672.00	
10-1035-00 Petty Cash	100.00	
Total Operating Assets:		$71,752.62
Cash Reserves		
12-1005-00 Cash Reserve - Valley	80,742.35	
12-1008-00 CD-Valley(0201)-6/17/26-.345%	60,703.17	
12-1009-00 Due from Operating	60,000.00	
Total Cash Reserves:		$201,445.52
Total Assets:		**$273,198.14**
Liabilities & Equity		
Current Liabilities		
20-2000-00 Accounts Payable	464.35	
20-2010-00 Due to Reserves	60,000.00	
20-2020-00 Prepaid Owner Fees	50.00	
20-2040-00 Deferred Income	18,230.16	
Total Current Liabilities:		$78,744.51
Reserves		
30-2500-00 General Reserves	(312.52)	
30-2510-00 Roof Replacement	15,786.51	
30-2520-00 Exterior Painting & Roof Cleaning	25,733.39	
30-2530-00 Paving & Sealing	50,224.10	
30-2535-00 Irrigation System	80,178.25	
30-2540-00 Landscape Enhancements	7,410.44	
30-2560-00 Street Light Maintenance (Solar Batteries)	1,564.65	
30-2570-00 Legal Costs	4,636.25	
30-2580-00 Insurance Deductible	13,069.74	
30-2990-00 Interest	3,154.71	
Total Reserves:		$201,445.52
Equity		
35-3080-00 Prior Years Fund Balance	(9,870.80)	
Total Equity:		($9,870.80)
Net Income Gain / Loss	2,878.91	
		$2,878.91
Total Liabilities & Equity:		**$273,198.14**

Income Statement - Operating

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)

02/28/2026

D&D Association Services, LLC

Date: 3/17/2026
Time: 8:58 am

Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
OPERATING INCOME							
Revenue							
4010-00 Assessment Fees	$ 18,230.16	$ 18,230.15	$ 0.01	$ 36,460.32	$ 36,460.30	$ 0.02	$218,761.84
4040-00 Interest Income	0.44	-	0.44	1.01	-	1.01	-
4050-00 Late Fees/Interest	68.36	-	68.36	68.36	-	68.36	-
Total Revenue	$ 18,298.96	$ 18,230.15	$ 68.81	$ 36,529.69	$ 36,460.30	$69.39	$218,761.84
Total OPERATING INCOME	**$ 18,298.96**	**$ 18,230.15**	**$ 68.81**	**$ 36,529.69**	**$ 36,460.30**	**$ 69.39**	**$218,761.84**
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	432.00	432.00	-	864.00	864.00	-	5,184.00
5020-00 Office Expenses	56.93	100.00	43.07	166.08	200.00	33.92	1,200.00
5050-00 Legal Fees Expense	-	16.67	16.67	-	33.34	33.34	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	31.25	31.25	157.25	62.50	(94.75)	375.00
5080-00 Master Fees	6,672.00	6,672.00	-	13,344.00	13,344.00	-	80,064.00
Total Administrative Expenses	$ 7,160.93	$ 7,251.92	$ 90.99	$ 14,531.33	$ 14,503.84	($27.49)	$ 87,023.00
Insurance Expenses							
5500-00 Property Insurance	3,303.90	3,195.75	(108.15)	6,607.80	6,391.50	(216.30)	38,349.00
5530-00 Insurance Appraisal	-	25.42	25.42	-	50.84	50.84	305.00
Total Insurance Expenses	$ 3,303.90	$ 3,221.17	($ 82.73)	$ 6,607.80	$ 6,442.34	($165.46)	$ 38,654.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	166.67	166.67	95.00	333.34	238.34	2,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	83.34	83.34	500.00
5290-00 Operating Fund Contingency	-	1,425.12	1,425.12	-	2,850.24	2,850.24	17,101.44
5300-00 Lawn Contract/Fertilization	2,153.73	2,153.75	0.02	4,307.46	4,307.50	0.04	25,845.00
5305-00 Plant Replacement	-	125.00	125.00	-	250.00	250.00	1,500.00
5310-00 Tree Trimming/Removal & Replac	-	375.00	375.00	-	750.00	750.00	4,500.00
5320-00 Sprinkler Repair & Maintenance	407.42	1,041.67	634.25	1,058.10	2,083.34	1,025.24	12,500.00
5350-00 Pest Control-Interior	-	175.00	175.00	344.85	350.00	5.15	2,100.00
Total Building/Grounds Maintenance	$ 2,561.15	$ 5,503.88	$ 2,942.73	$ 5,805.41	$ 11,007.76	$5,202.35	$ 66,046.44
Utilities							
5100-00 Sprinkler Electric	97.73	83.33	(14.40)	196.64	166.66	(29.98)	1,000.00
Total Utilities	$ 97.73	$ 83.33	($ 14.40)	$ 196.64	$ 166.66	($29.98)	$ 1,000.00
Reserve Funding							
5710-00 Reserve Funding	-	2,169.87	2,169.87	6,509.60	4,339.74	(2,169.86)	26,038.40
Total Reserve Funding	$ -	$ 2,169.87	$ 2,169.87	$ 6,509.60	$ 4,339.74	($2,169.86)	$ 26,038.40
Total OPERATING EXPENSE	**$ 13,123.71**	**$ 18,230.17**	**$ 5,106.46**	**$ 33,650.78**	**$ 36,460.34**	**$ 2,809.56**	**$218,761.84**
Net Income:	**$ 5,175.25**	**($ 0.02)**	**$ 5,175.27**	**$ 2,878.91**	**($ 0.04)**	**$ 2,878.95**	**$ 0.00**

D&D Association Services, LLC

Reserve Schedule

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)

02/01/2026 To 02/28/2026

Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
General Reserves	($312.52)	$0.00	$0.00	$0.00	$0.00	($312.52)
Roof Replacement	$15,786.51	$0.00	$0.00	$0.00	$0.00	$15,786.51
Exterior Painting & Roof Cleaning	$25,733.39	$0.00	$0.00	$0.00	$0.00	$25,733.39
Paving & Sealing	$50,224.10	$0.00	$0.00	$0.00	$0.00	$50,224.10
Irrigation System	$80,178.25	$0.00	$0.00	$0.00	$0.00	$80,178.25
Landscape Enhancements	$7,410.44	$0.00	$0.00	$0.00	$0.00	$7,410.44
Street Light Maintenance (Solar Batteries)	$1,564.65	$0.00	$0.00	$0.00	$0.00	$1,564.65
Legal Costs	$4,636.25	$0.00	$0.00	$0.00	$0.00	$4,636.25
Insurance Deductible	$13,069.74	$0.00	$0.00	$0.00	$0.00	$13,069.74
Interest	$3,046.71	$0.00	$0.00	$0.00	$108.00	$3,154.71
	$201,337.52	**$0.00**	**$0.00**	**$0.00**	**$108.00**	**$201,445.52**

Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)

End Date: 02/28/2026

Description		Current	Over 30	Over 60	Over 90	Balance
6980002001 - Alan & Judy Herman Owner					**Last Payment:** $2,278.77 on 07/11/2025	
	Total:	**$68.36**	**$2,278.77**	**$34.18**	**$2,347.13**	**$4,728.44**

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Cross Creek of Fort Myers Villas I Condominium Associatior	**$68.36**	**$2,278.77**	**$34.18**	**$2,347.13**	**$4,728.44**

Description	Total
Assessment Fee (Delinquent Interest) 2025	$136.72
Assessment Fee (Delinquent Interest) 2026	$34.18
Assessment Fee 2025	$2,278.77
Assessment Fee 2026	$2,278.77
Total:	**$4,728.44**
AR Total (Exclude Prepaid Assessments):	**$4,728.44**

PrePaid Homeowner List	Date:	3/17/2026
Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)	Time:	8:58 am
End Date: 2/28/2026	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 (6980) Total		**2**	**($50.00)**

Date	Check #	Payee		Amount
10-1001-00 Cash Operating - Valley				
02/03/2026	2234	Deb Kaiser		$50.00
		Invoice #: 12626		
		50-5020-00 Reimburse for BOD class	$50.00	
02/03/2026	0	D & D Association Services, LLC		$432.00
		50-5000-00 Monthly Management Fee	$432.00	
02/03/2026	0	First Insurance Funding Corp		$3,198.56
		Invoice #: XXX-104173000		
		10-1020-00 Payment on Insurance	$3,198.56	
02/10/2026	0	D & D Association Services, LLC		$59.15
		Invoice #: JANUARY		
		50-5020-00 JANUARY Office Expenses	$59.15	
02/10/2026	2235	Leitner Electric Company, Inc.		$95.00
		Invoice #: 18585		
		55-5200-00 Disconn/Remove landscape light	$95.00	
02/10/2026	2236	Personal Touch Landscaping		$2,153.73
		Invoice #: 159236		
		55-5300-00 February Lawn Maintenance	$2,153.73	
02/24/2026	0	FPL		$97.73
		Invoice #: 79003-39404		
		60-5100-00 13426 Well Electric 1/13-2/13	$97.73	
		Account Totals	**# Checks: 7**	**$6,086.17**
		Association Totals	**# Checks: 7**	**$6,086.17**

D&D Association Services, LLC

Payables Aging Report

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)

As Of 2/28/2026

Date:	**3/17/2026**
Time:	**8:58 am**
Page:	**1**

Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	$56.93	$0.00	$0.00	$0.00	$56.93
Foster Irrigation Inc.	$407.42	$0.00	$0.00	$0.00	$407.42
Totals:	**$464.35**	**$0.00**	**$0.00**	**$0.00**	**$464.35**

Account No	Description				Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley				$61,121.70	$0.44	$6,086.17	$55,035.97
Date	GL Ref #	Debit	Credit	Description				
02/03/2026	334560	$ -	$ 50.00	Cash Operating - Valley Inv # 12626; Deb Kaiser Chk # 2234 Inv: 12626 Deb Kaiser				
02/03/2026	334562	-	432.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 0 Inv: D & D Association Services, LLC				
02/03/2026	334564	-	3,198.56	Cash Operating - Valley Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp				
02/10/2026	336158	-	59.15	Cash Operating - Valley Inv # JANUARY; D & D Association Services, LLC Chk # 0 Inv: JANUARY D & D Association Services, LLC				
02/10/2026	336386	-	95.00	Cash Operating - Valley Inv # 18585; Leitner Electric Company, Inc. Chk # 2235 Inv: 18585 Leitner Electric Company, Inc.				
02/10/2026	336388	-	2,153.73	Cash Operating - Valley Inv # 159236; Personal Touch Landscaping Chk # 2236 Inv: 159236 Personal Touch Landscaping				
02/24/2026	338090	-	97.73	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL				
02/27/2026	338370	0.44	-	Interest				
10-1010-00	Due From Unit Owners				4,660.08	68.36	-	4,728.44
Date	GL Ref #	Debit	Credit	Description				
02/11/2026	337514	$ 68.36	$ -	Assessment Fee - Batch 21690				
10-1012-00	Accounts Receivable-Other				1,627.00	-	-	1,627.00
Date	GL Ref #	Debit	Credit	Description				
10-1020-00	Prepaid Insurance				3,694.55	3,198.56	3,303.90	3,589.21
Date	GL Ref #	Debit	Credit	Description				
02/02/2026	334297	$ 3,198.56	$ -	Payment on Insurance Inv: XXX-104173000 First Insurance Funding Corp				
02/28/2026	338427	-	3,303.90	Monthly Insurance Write Off				
10-1030-00	Prepaid Expenses				13,344.00	-	6,672.00	6,672.00
Date	GL Ref #	Debit	Credit	Description				
02/01/2026	333923	$ -	$ 6,672.00	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				80,634.35	108.00	-	80,742.35
Date	GL Ref #	Debit	Credit	Description				
02/27/2026	338396	$ 108.00	$ -	Interest				
12-1008-00	CD-Valley(0201)-6/17/26-.345%				60,703.17	-	-	60,703.17
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				(204.15)	6,086.17	6,346.37	(464.35)
Date	GL Ref #	Debit	Credit	Description				
02/01/2026	333513	$ -	$ 432.00	Accounts Payable Inv: D & D Association Services, LLC				
02/02/2026	334297	-	3,198.56	Accounts Payable Inv # XXX-104173000 Inv: XXX-104173000 First Insurance Funding Corp				
02/03/2026	334560	50.00	-	Accounts Payable Inv # 12626; Deb Kaiser Chk # 2234 Inv: 12626 Deb Kaiser				
02/03/2026	334562	432.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 0 Inv: D & D Association Services, LLC				
02/03/2026	334564	3,198.56	-	Accounts Payable Inv # XXX-104173000; First Insurance Funding Corp Chk # 0 Inv: XXX-104173000 First Insurance Funding Corp				
02/10/2026	335617	-	2,153.73	Accounts Payable Inv # 159236 Inv: 159236 Personal Touch Landscaping				

Account No	Description				Prior Balance	Current Debit	Current Credit	End Balance
02/10/2026	336158	$ 59.15	$ -	Accounts Payable Inv # JANUARY; D & D Association Services, LLC Chk # 0 Inv: JANUARY D & D Association Services, LLC				
02/10/2026	336386	95.00	-	Accounts Payable Inv # 18585; Leitner Electric Company, Inc. Chk # 2235 Inv: 18585 Leitner Electric Company, Inc.				
02/10/2026	336388	2,153.73	-	Accounts Payable Inv # 159236; Personal Touch Landscaping Chk # 2236 Inv: 159236 Personal Touch Landscaping				
02/23/2026	337870	-	97.73	Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL				
02/24/2026	338090	97.73	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL				
02/28/2026	339272	-	407.42	Accounts Payable Inv # 2013220 Inv: 2013220 Foster Irrigation Inc.				
02/28/2026	340776	-	56.93	Accounts Payable Inv # FEBRUARY Inv: FEBRUARY 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				(50.00)	-	-	(50.00)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
20-2040-00	Deferred Income				(36,460.32)	18,230.16	-	(18,230.16)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
02/01/2026	333921	$ 18,230.16	$ -	Assessments				
30-2500-00	General Reserves				312.52	-	-	312.52
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
30-2510-00	Roof Replacement				(15,786.51)	-	-	(15,786.51)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
30-2520-00	Exterior Painting & Roof Cleaning				(25,733.39)	-	-	(25,733.39)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
30-2530-00	Paving & Sealing				(50,224.10)	-	-	(50,224.10)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
30-2535-00	Irrigation System				(80,178.25)	-	-	(80,178.25)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
30-2540-00	Landscape Enhancements				(7,410.44)	-	-	(7,410.44)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
30-2560-00	Street Light Maintenance (Solar Batteries)				(1,564.65)	-	-	(1,564.65)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
30-2570-00	Legal Costs				(4,636.25)	-	-	(4,636.25)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
30-2580-00	Insurance Deductible				(13,069.74)	-	-	(13,069.74)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
30-2990-00	Interest				(3,046.71)	-	108.00	(3,154.71)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
02/27/2026	338396	$ -	$ 108.00	Interest				
35-3080-00	Prior Years Fund Balance				9,870.80	-	-	9,870.80
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
40-4010-00	Assessment Fees				(18,230.16)	-	18,230.16	(36,460.32)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
02/01/2026	333921	$ -	$ 18,230.16	Assessments				
40-4040-00	Interest Income				(0.57)	-	0.44	(1.01)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
02/27/2026	338370	$ -	$ 0.44	Interest				
40-4050-00	Late Fees/Interest				-	-	68.36	(68.36)
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
02/11/2026	337514	$ -	$ 68.36	Assessment Fee - Batch 21690				
50-5000-00	Management Contract				432.00	432.00	-	864.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				

Account No	Description				Prior Balance	Current Debit	Current Credit	End Balance
02/01/2026	333513	$ 432.00	$ -	Monthly Management Fee Inv: D & D Association Services, LLC				
50-5020-00	Office Expenses				109.15	56.93	-	166.08
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
02/28/2026	340776	$ 56.93	$ -	FEBRUARY Office Expenses Inv: FEBRUARY D & D Association Services, LLC				
50-5060-00	Division Fees, Tax Prep, Corporate Fee				157.25	-	-	157.25
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
50-5080-00	Master Fees				6,672.00	6,672.00	-	13,344.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
02/01/2026	333923	$ 6,672.00	$ -	Cross Creek Community Fee				
51-5500-00	Property Insurance				3,303.90	3,303.90	-	6,607.80
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
02/28/2026	338427	$ 3,303.90	$ -	Monthly Insurance Write Off				
55-5200-00	Building Repairs				95.00	-	-	95.00
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
55-5300-00	Lawn Contract/Fertilization				2,153.73	2,153.73	-	4,307.46
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
02/10/2026	335617	$ 2,153.73	$ -	February Lawn Maintenance Inv: 159236 Personal Touch Landscaping				
55-5320-00	Sprinkler Repair & Maintenance				650.68	407.42	-	1,058.10
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
02/28/2026	339272	$ 407.42	$ -	February Irrigation Maint/Repairs Inv: 2013220 Foster Irrigation Inc.				
55-5350-00	Pest Control-Interior				344.85	-	-	344.85
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
60-5100-00	Sprinkler Electric				98.91	97.73	-	196.64
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
02/23/2026	337870	$ 97.73	$ -	13426 Well Electric 1/13-2/13 Inv: 79003-39404 FPL				
99-5710-00	Reserve Funding				6,509.60	-	-	6,509.60
Date	**GL Ref #**	**Debit**	**Credit**	**Description**				
			Totals:		**$0.00**	**$40,815.40**	**$40,815.40**	**$0.00**

D&D Association Services, LLC

Bank Account Reconciliation

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)

Operating-Valley (End: 02/28/2026)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
02/10/2026		Leitner Electric Company, Inc.		2235	($95.00)
			Total Uncleared		**($95.00)**

Operating-Valley Summary

Ending Account Balance:	$	55,035.97
Uncleared Items:	($	95.00)
Adjusted Balance:	$	55,130.97
Bank Ending Balance:	$	55,130.97
Difference:	$	-

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
12/02/2025		Leitner Electric Company, Inc.		1010	($95.00)
			Total Uncleared		**($95.00)**

Reserve-Valley Summary

Ending Account Balance:	$ 80,742.35
Uncleared Items:	($95.00)
Adjusted Balance:	$ 80,837.35
Bank Ending Balance:	$ 80,837.35
Difference:	$-

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

1485 0006040 0001-0004 1485

1 M0656BLK022826063749 85 000000000 1485 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

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 02/01/26 - 02/28/26

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$61,833.63	+	$0.44	-	$6,703.10	=	$55,130.97

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$61,833.63
02/03	CHECK 2230	-$430.68		$61,402.95
02/05	ACH DEBIT Cross Creek of F Vendor Pay 260205 455	-$432.00		$60,970.95
02/05	ACH DEBIT FIRST INSURANCE INSURANCE 260205 900-104173000	-$3,198.56		$57,772.39
02/11	CHECK 2232	-$61.25		$57,711.14
02/12	ACH DEBIT Cross Creek of F Vendor Pay 260212 494	-$59.15		$57,651.99
02/17	CHECK 2234	-$50.00		$57,601.99
02/18	CHECK 2233	-$220.00		$57,381.99
02/23	CHECK 2236	-$2,153.73		$55,228.26
02/25	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260225	-$97.73		$55,130.53
02/28	INTEREST CREDIT		$0.44	$55,130.97
Ending Balance				**$55,130.97**

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
02/03	2230	$430.68	02/17	2234	$50.00
02/11	2232*	$61.25	02/23	2236*	$2,153.73
02/18	2233	$220.00			

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

1485 0006041 0002-0004 1485

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$57,663.00	Annual % Yield Earned	0.01%
Year-to-Date Interest Paid	$1.01	Interest Paid	$0.44

OVERDRAFT FEES

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

1 0006041 0002-0004 M0656BLK022826063749 85 L 1485

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

1485 0006042 0003-0004 1485

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) (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966
Check Number: 2230
PAY Four Hundred Thirty And 68/100 Dollars
DATE 01/19/2026 AMOUNT ****$430.68
TO THE ORDER OF Foster Irrigation Inc.
4917 SW 25th Court
Cape Coral, FL 33914
Memo: December Irrigation Maint/Repairs
Authorized Signatures
000002230 021201383 4303726 7 0000043068

02/03/2026 # 2230 $430.68

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) (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966
Check Number: 2234
PAY Fifty And 00/100 Dollars
DATE 02/03/2026 AMOUNT ****$50.00
TO THE ORDER OF Deb Kaiser
13425 Tall Grass Ct
Fort Myers, FL 33912
Memo: Reimburse for BOD class
Authorized Signatures
000002234 021201383 4303726 7 0000005000

02/17/2026 # 2234 $50.00

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) (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966
Check Number: 2232
PAY Sixty-One And 25/100 Dollars
DATE 01/26/2026 AMOUNT ****$61.25
TO THE ORDER OF Florida Dept of State
Division of Corporations
P.O. Box 6198
Tallahassee, FL 32314
Memo: 2026 Annual Corporate Report N05814
Authorized Signatures
000002232 021201383 4303726 7 0000006125

02/11/2026 # 2232 $61.25

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) (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966
Check Number: 2236
PAY Two Thousand, One Hundred Fifty-Three And 73/100 Dollars
DATE 02/10/2026 AMOUNT ****$2,153.73
TO THE ORDER OF Personal Touch Landscaping
13650 Fiddlesticks Blvd. Suite 202-301
Fort Myers, FL 33912
Memo: February Lawn Maintenance
Authorized Signatures
000002236 021201383 4303726 7 0000215373

02/23/2026 # 2236 $2,153.73

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) (6980)
c/o D&D Association Services LLC
11000 Metro Parkway Suite #4
Fort Myers, FL 33966
Check Number: 2233
PAY Two Hundred Twenty And 00/100 Dollars
DATE 01/26/2026 AMOUNT ****$220.00
TO THE ORDER OF Foster Irrigation Inc.
4917 SW 25th Court
Cape Coral, FL 33914
Memo: January Irrigation Maint/Repairs
Authorized Signatures
000002233 021201383 4303726 7 0000022000

02/18/2026 # 2233 $220.00

1 0006042 0003-0004 M0656BLK022826063749 85 L 1485

1485 0006043 0004-0004 1485

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.

Valley

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

1 M0656BLK022826063749 88 000000000 2488 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

2488 0009041 0001-0002 2488

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 02/01/26 - 02/28/26

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$80,729.35	+	$108.00	-	$0.00	=	$80,837.35

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$80,729.35
02/28	INTEREST CREDIT		$108.00	$80,837.35
Ending Balance				**$80,837.35**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$80,729.00	Annual % Yield Earned	1.76%
Year-to-Date Interest Paid	$224.90	Interest Paid	$108.00

OVERDRAFT FEES

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

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

2488 0009042 0002-0002 2488

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	
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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.

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