Balance Sheet - Operating	Date:	8/13/2026
Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)	Time:	5:17 pm
End Date: 07/31/2026	Page:	1

Assets			
Operating Assets			
10-1001-00	Cash Operating - Valley	$58,396.49	
10-1010-00	Due From Unit Owners	14,425.13	
10-1012-00	Accounts Receivable-Other	1,627.00	
10-1020-00	Prepaid Insurance	9,076.22	
10-1030-00	Prepaid Expenses	13,344.00	
10-1035-00	Petty Cash	100.00	
Total Operating Assets:			$96,968.84
Cash Reserves			
12-1005-00	Cash Reserve - Valley	92,007.67	
12-1008-00	CD-Valley(0201)-12/31/26	60,799.07	
12-1009-00	Due from Operating	60,000.00	
Total Cash Reserves:			$212,806.74
Total Assets:			**$309,775.58**
Liabilities & Equity			
Current Liabilities			
20-2000-00	Accounts Payable	83.69	
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:			$96,594.01
Reserves			
30-2500-00	General Reserves	(312.52)	
30-2510-00	Roof Replacement	19,809.69	
30-2520-00	Exterior Painting & Roof Cleaning	31,054.59	
30-2530-00	Paving & Sealing	50,532.22	
30-2535-00	Irrigation System	81,555.89	
30-2540-00	Landscape Enhancements	7,912.24	
30-2560-00	Street Light Maintenance (Solar Batteries)	89.63	
30-2570-00	Legal Costs	4,778.75	
30-2580-00	Insurance Deductible	13,537.60	
30-2990-00	Interest	3,848.65	
Total Reserves:			$212,806.74
Equity			
35-3080-00	Prior Years Fund Balance	(9,870.80)	
Total Equity:			($9,870.80)
	Net Income Gain / Loss	10,245.63	
			$10,245.63
Total Liabilities & Equity:			**$309,775.58**

D&D Association Services, LLC

Income Statement - Operating

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

07/31/2026

Date: 8/13/2026
Time: 5:17 pm
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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	$127,611.12	$127,611.05	$ 0.07	$218,761.84
4040-00 Interest Income	0.63	-	0.63	3.62	-	3.62	-
4050-00 Late Fees/Interest	205.08	-	205.08	683.60	-	683.60	-
4060-00 Application Fees	105.00	-	105.00	255.00	-	255.00	-
Total Revenue	$ 18,540.87	$ 18,230.15	$ 310.72	$128,553.34	$127,611.05	$942.29	$218,761.84
Total OPERATING INCOME	**$ 18,540.87**	**$ 18,230.15**	**$ 310.72**	**$128,553.34**	**$127,611.05**	**$ 942.29**	**$218,761.84**
OPERATING EXPENSE							
Administrative Expenses							
5000-00 Management Contract	432.00	432.00	-	3,024.00	3,024.00	-	5,184.00
5020-00 Office Expenses	83.69	100.00	16.31	494.84	700.00	205.16	1,200.00
5025-00 Application Expenses	-	-	-	102.00	-	(102.00)	-
5050-00 Legal Fees Expense	-	16.67	16.67	-	116.69	116.69	200.00
5060-00 Division Fees, Tax Prep, Corporat	-	31.25	31.25	357.25	218.75	(138.50)	375.00
5080-00 Master Fees	6,672.00	6,672.00	-	46,704.00	46,704.00	-	80,064.00
Total Administrative Expenses	$ 7,187.69	$ 7,251.92	$ 64.23	$ 50,682.09	$ 50,763.44	$81.35	$ 87,023.00
Insurance Expenses							
5500-00 Property Insurance	2,952.71	3,195.75	243.04	22,424.92	22,370.25	(54.67)	38,349.00
5530-00 Insurance Appraisal	-	25.42	25.42	-	177.94	177.94	305.00
Total Insurance Expenses	$ 2,952.71	$ 3,221.17	$ 268.46	$ 22,424.92	$ 22,548.19	$123.27	$ 38,654.00
Building/Grounds Maintenance							
5200-00 Building Repairs	-	166.67	166.67	2,000.20	1,166.69	(833.51)	2,000.00
5210-00 Roof Repairs	-	41.67	41.67	-	291.69	291.69	500.00
5290-00 Operating Fund Contingency	-	1,425.12	1,425.12	-	9,975.84	9,975.84	17,101.44
5300-00 Lawn Contract/Fertilization	2,153.73	2,153.75	0.02	15,076.11	15,076.25	0.14	25,845.00
5305-00 Plant Replacement	-	125.00	125.00	-	875.00	875.00	1,500.00
5310-00 Tree Trimming/Removal & Replac	-	375.00	375.00	2,971.00	2,625.00	(346.00)	4,500.00
5320-00 Sprinkler Repair & Maintenance	679.04	1,041.67	362.63	3,276.18	7,291.69	4,015.51	12,500.00
5350-00 Pest Control-Interior	-	175.00	175.00	1,634.55	1,225.00	(409.55)	2,100.00
Total Building/Grounds Maintenance	$ 2,832.77	$ 5,503.88	$ 2,671.11	$ 24,958.04	$ 38,527.16	$13,569.12	$ 66,046.44
Utilities							
5100-00 Sprinkler Electric	120.90	83.33	(37.57)	713.86	583.31	(130.55)	1,000.00
Total Utilities	$ 120.90	$ 83.33	($ 37.57)	$ 713.86	$ 583.31	($130.55)	$ 1,000.00
Reserve Funding							
5710-00 Reserve Funding	6,509.60	2,169.87	(4,339.73)	19,528.80	15,189.09	(4,339.71)	26,038.40
Total Reserve Funding	$ 6,509.60	$ 2,169.87	($ 4,339.73)	$ 19,528.80	$ 15,189.09	($4,339.71)	$ 26,038.40
Total OPERATING EXPENSE	**$ 19,603.67**	**$ 18,230.17**	**($ 1,373.50)**	**$118,307.71**	**$127,611.19**	**$ 9,303.48**	**$218,761.84**
Net Income:	**($ 1,062.80)**	**($ 0.02)**	**($ 1,062.78)**	**$ 10,245.63**	**($ 0.14)**	**$ 10,245.77**	**$ 0.00**

D&D Association Services, LLC

Reserve Schedule

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

07/01/2026 To 07/31/2026

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	$17,798.10	$2,011.59	$0.00	$0.00	$0.00	$19,809.69
Exterior Painting & Roof Cleaning	$28,393.99	$2,660.60	$0.00	$0.00	$0.00	$31,054.59
Paving & Sealing	$50,378.16	$154.06	$0.00	$0.00	$0.00	$50,532.22
Irrigation System	$80,867.07	$688.82	$0.00	$0.00	$0.00	$81,555.89
Landscape Enhancements	$7,661.34	$250.90	$0.00	$0.00	$0.00	$7,912.24
Street Light Maintenance (Solar Batteries)	($348.82)	$438.45	$0.00	$0.00	$0.00	$89.63
Legal Costs	$4,707.50	$71.25	$0.00	$0.00	$0.00	$4,778.75
Insurance Deductible	$13,303.67	$233.93	$0.00	$0.00	$0.00	$13,537.60
Interest	$3,721.83	$0.00	$0.00	$0.00	$126.82	$3,848.65
	$206,170.32	**$6,509.60**	**$0.00**	**$0.00**	**$126.82**	**$212,806.74**

D&D Association Services, LLC

Homeowner Aging Report

Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
End Date: 07/31/2026

Date:	8/13/2026
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Description		Current	Over 30	Over 60	Over 90	Balance
6980002001 - Alan & Judy Herman Owner						**Last Payment:** $2,278.77 on 07/11/2025
	Total:	**$2,415.49**	**$102.54**	**$102.54**	**$7,178.11**	**$9,798.68**
6980002008 - Judy Thompson Owner						**Last Payment:** $2,278.77 on 07/05/2026
	Total:	**$2,312.95**	**$0.00**	**$0.00**	**$0.00**	**$2,312.95**
6980002010 - Jean James Owner						**Last Payment:** $2,312.95 on 05/14/2026
	Total:	**$2,312.95**	**$0.00**	**$0.00**	**$0.00**	**$2,312.95**
6980002021 - William Reece Owner						**Last Payment:** $2,278.77 on 07/08/2026
	Total:	**$0.55**	**$0.00**	**$0.00**	**$0.00**	**$0.55**

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Cross Creek of Fort Myers Villas I Condominium Associatior	**$7,041.94**	**$102.54**	**$102.54**	**$7,178.11**	**$14,425.13**

Description	Total
Assessment Fee (Delinquent Interest) 2025	$307.62
Assessment Fee (Delinquent Interest) 2026	$444.34
Assessment Fee 2025	$2,278.77
Assessment Fee 2026	$11,394.40
Total:	**$14,425.13**
AR Total (Exclude Prepaid Assessments):	**$14,425.13**

D&D Association Services, LLC

PrePaid Homeowner List

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

End Date: 7/31/2026

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				
07/01/2026	0	D & D Association Services, LLC		$432.00
		50-5000-00 Monthly Management Fee	$432.00	
07/01/2026	2255	Cross Creek Community Assoc., Inc		$20,016.00
		10-1030-00 Quarterly Master Fee	$20,016.00	
07/08/2026	0	D & D Association Services, LLC		$54.52
		Invoice #: 6/1/2026		
		50-5020-00 June Office Expenses	$54.52	
07/08/2026	2256	Personal Touch Landscaping		$2,153.73
		Invoice #: 163668		
		55-5300-00 July Lawn Maintenance	$2,153.73	
07/08/2026	2257	Florida Tenant Reporting Services, Inc.		$30.00
		Invoice #: 43294		
		50-5025-00 June BG: PATTERSON	$30.00	
07/20/2026				$6,509.60
		12-1005-00 Transfer to Reserve-Valley; Quarterly Reserve Funding	$6,509.60	
07/28/2026	0	FPL		$120.90
		Invoice #: 79003-39404		
		60-5100-00 13426 Well Electric 6/15-7/15	$120.90	
07/28/2026	0	First Insurance Funding Corp		$2,768.60
		Invoice #: XXX-107087041		
		10-1020-00 Payment on Insurance	$2,768.60	
07/28/2026	2258	Foster Irrigation Inc.		$679.04
		Invoice #: 20132222		
		55-5320-00 April Irrigation Maint/Repairs	$428.04	
		Invoice #: 2013225		
		55-5320-00 July Irrigation Maint/Repairs	$251.00	
		Account Totals	**# Checks: 8**	**$32,764.39**
		Association Totals	**# Checks: 8**	**$32,764.39**

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Payables Aging Report

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

As Of 7/31/2026

Vendor	Current	Over 30	Over 60	Over 90	Balance
D & D Association Services, LLC	$83.69	$0.00	$0.00	$0.00	$83.69
Totals:	**$83.69**	**$0.00**	**$0.00**	**$0.00**	**$83.69**

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1001-00	Cash Operating - Valley	$50,037.39	$43,402.26	$35,043.16	$58,396.49

Date	GL Ref #	Debit	Credit	Description
07/01/2026	359197	$ -	$ 432.00	Cash Operating - Valley Inv # ; D & D Association Services, LLC Chk # 0 Inv: D & D Association Services, LLC
07/01/2026	359253	-	20,016.00	Cash Operating - Valley Inv # ; Cross Creek Community Assoc., Inc Chk # 2255 Inv: Cross Creek Community Assoc., Inc
07/01/2026	359753	2,278.77	-	Deposit from batch 22624
07/05/2026	361046	34,181.55	-	Deposit from batch 22604
07/06/2026	361453	4,557.54	-	Deposit from batch 22640
07/08/2026	362022	-	54.52	Cash Operating - Valley Inv # 6/1/2026; D & D Association Services, LLC Chk # 0 Inv: 6/1/2026 D & D Association Services, LLC
07/08/2026	362220	-	2,153.73	Cash Operating - Valley Inv # 163668; Personal Touch Landscaping Chk # 2256 Inv: 163668 Personal Touch Landscaping
07/08/2026	362222	-	30.00	Cash Operating - Valley Inv # 43294; Florida Tenant Reporting Services, Inc. Chk # 2257 Inv: 43294 Florida Tenant Reporting Services, Inc.
07/08/2026	362336	2,278.77	-	Deposit from batch 22672
07/09/2026	362360	-	2,278.77	Return ACH Insufficient Funds
07/14/2026	362869	105.00	-	Misc Scanned Deposit
07/20/2026	363365	-	6,509.60	Quarterly Reserve Funding
07/28/2026	364612	-	120.90	Cash Operating - Valley Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL
07/28/2026	364614	-	2,768.60	Cash Operating - Valley Inv # XXX-107087041; First Insurance Funding Corp Chk # 0 Inv: XXX-107087041 First Insurance Funding Corp
07/28/2026	364676	-	251.00	Cash Operating - Valley Inv # 2013225; Foster Irrigation Inc. Chk # 2258 Inv: 2013225 Foster Irrigation Inc.
07/28/2026	364676	-	428.04	Cash Operating - Valley Inv # 20132222; Foster Irrigation Inc. Chk # 2258 Inv: 20132222 Foster Irrigation Inc.
07/31/2026	365131	0.63	-	Interest

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1010-00	Due From Unit Owners	7,383.74	57,174.33	50,132.94	14,425.13

Date	GL Ref #	Debit	Credit	Description
07/01/2026	359753	$ -	$ 2,278.77	Deposit from batch 22624
07/01/2026	323114	54,690.48	-	Assessment Fee - Batch 20131
07/01/2026	360298	-	2,278.77	Applied Prepaid 6980002005
07/01/2026	360300	-	2,278.77	Applied Prepaid 6980002016
07/01/2026	360302	-	2,278.77	Applied Prepaid 6980002018
07/05/2026	361046	-	34,181.55	Deposit from batch 22604
07/06/2026	361453	-	4,557.54	Deposit from batch 22640
07/08/2026	362336	-	2,278.77	Deposit from batch 22672
07/09/2026	362360	2,278.77	-	Return ACH Insufficient Funds
07/11/2026	363267	205.08	-	Assessment Fee - Batch 22705

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1012-00	Accounts Receivable-Other	1,627.00	-	-	1,627.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Prepaid Insurance	9,260.33	2,768.60	2,952.71	9,076.22

Date	GL Ref #	Debit	Credit	Description
07/27/2026	364309	$ 2,768.60	$ -	Payment on Insurance Inv: XXX-107087041 First Insurance Funding Corp
07/30/2026	364974	-	2,952.71	Monthly Insurance write off

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1030-00	Prepaid Expenses	-	20,016.00	6,672.00	13,344.00

Date	GL Ref #	Debit	Credit	Description
07/01/2026	358566	$ 20,016.00	$ -	Quarterly Master Fee Inv: Cross Creek Community Assoc., Inc
07/01/2026	359797	-	6,672.00	Cross Creek Community Fee

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1035-00	Petty Cash	100.00	-	-	100.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12-1005-00	Cash Reserve - Valley	85,371.25	6,636.42	-	92,007.67

Date	GL Ref #	Debit	Credit	Description
07/20/2026	363365	$ 6,509.60	$ -	Quarterly Reserve Funding
07/31/2026	365155	126.82	-	Interest

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12-1008-00	CD-Valley(0201)-12/31/26	60,799.07	-	-	60,799.07

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
12-1009-00	Due from Operating	60,000.00	-	-	60,000.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2000-00	Accounts Payable	(84.52)	26,254.79	26,253.96	(83.69)

Date	GL Ref #	Debit	Credit	Description
07/01/2026	358566	$ -	$ 20,016.00	Accounts Payable Inv: Cross Creek Community Assoc., Inc
07/01/2026	358568	-	432.00	Accounts Payable Inv: D & D Association Services, LLC
07/01/2026	359197	432.00	-	Accounts Payable Inv # ; D & D Association Services, LLC Chk # 0 Inv: D & D Association Services, LLC
07/01/2026	359253	20,016.00	-	Accounts Payable Inv # ; Cross Creek Community Assoc., Inc Chk # 2255 Inv: Cross Creek Community Assoc., Inc
07/07/2026	361664	-	2,153.73	Accounts Payable Inv # 163668 Inv: 163668 Personal Touch Landscaping
07/08/2026	362022	54.52	-	Accounts Payable Inv # 6/1/2026; D & D Association Services, LLC Chk # 0 Inv: 6/1/2026 D & D Association Services, LLC
07/08/2026	362220	2,153.73	-	Accounts Payable Inv # 163668; Personal Touch Landscaping Chk # 2256 Inv: 163668 Personal Touch Landscaping
07/08/2026	362222	30.00	-	Accounts Payable Inv # 43294; Florida Tenant Reporting Services, Inc. Chk # 2257 Inv: 43294 Florida Tenant Reporting Services, Inc.
07/27/2026	364305	-	251.00	Accounts Payable Inv # 2013225 Inv: 2013225 Foster Irrigation Inc.
07/27/2026	364307	-	428.04	Accounts Payable Inv # 20132222 Inv: 20132222 Foster Irrigation Inc.
07/27/2026	364309	-	2,768.60	Accounts Payable Inv # XXX-107087041 Inv: XXX-107087041 First Insurance Funding Corp
07/27/2026	364311	-	120.90	Accounts Payable Inv # 79003-39404 Inv: 79003-39404 FPL
07/28/2026	364612	120.90	-	Accounts Payable Inv # 79003-39404; FPL Chk # 0 Inv: 79003-39404 FPL
07/28/2026	364614	2,768.60	-	Accounts Payable Inv # XXX-107087041; First Insurance Funding Corp Chk # 0 Inv: XXX-107087041 First Insurance Funding Corp
07/28/2026	364676	251.00	-	Accounts Payable Inv # 2013225; Foster Irrigation Inc. Chk # 2258 Inv: 2013225 Foster Irrigation Inc.
07/28/2026	364676	428.04	-	Accounts Payable Inv # 20132222; Foster Irrigation Inc. Chk # 2258 Inv: 20132222 Foster Irrigation Inc.
07/31/2026	365747	-	83.69	Accounts Payable Inv # JUL Inv: JUL D & D Association Services, LLC

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2010-00	Due to Reserves	(60,000.00)	-	-	(60,000.00)

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2020-00	Prepaid Owner Fees	(6,886.31)	6,836.31	-	(50.00)

Date	GL Ref #	Debit	Credit	Description
07/01/2026	360298	$ 2,278.77	$ -	Adjust Prepaid
07/01/2026	360300	2,278.77	-	Adjust Prepaid
07/01/2026	360302	2,278.77	-	Adjust Prepaid

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
20-2040-00	Deferred Income	-	18,230.16	54,690.48	(36,460.32)

Date	GL Ref #	Debit	Credit	Description

Date	GL Ref #	Debit	Credit	Description
07/01/2026	323114	$ -	$ 54,690.48	Assessment Fee - Batch 20131
07/01/2026	359795	18,230.16	-	Assessments

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
30-2500-00	General Reserves	312.52	-	-	312.52
Date	GL Ref #	Debit	Credit	Description	
30-2510-00	Roof Replacement	(17,798.10)	-	2,011.59	(19,809.69)
Date	GL Ref #	Debit	Credit	Description	
07/20/2026	363367	$ -	$ 2,011.59	Roof Replacement	
30-2520-00	Exterior Painting & Roof Cleaning	(28,393.99)	-	2,660.60	(31,054.59)
Date	GL Ref #	Debit	Credit	Description	
07/20/2026	363367	$ -	$ 2,660.60	Exterior Painting & Roof Cleaning	
30-2530-00	Paving & Sealing	(50,378.16)	-	154.06	(50,532.22)
Date	GL Ref #	Debit	Credit	Description	
07/20/2026	363367	$ -	$ 154.06	Paving & Sealing	
30-2535-00	Irrigation System	(80,867.07)	-	688.82	(81,555.89)
Date	GL Ref #	Debit	Credit	Description	
07/20/2026	363367	$ -	$ 688.82	Irrigation System	
30-2540-00	Landscape Enhancements	(7,661.34)	-	250.90	(7,912.24)
Date	GL Ref #	Debit	Credit	Description	
07/20/2026	363367	$ -	$ 250.90	Landscape Enhancements	
30-2560-00	Street Light Maintenance (Solar Batteries)	348.82	-	438.45	(89.63)
Date	GL Ref #	Debit	Credit	Description	
07/20/2026	363367	$ -	$ 438.45	Street Light Maintenance (Solar Batteries)	
30-2570-00	Legal Costs	(4,707.50)	-	71.25	(4,778.75)
Date	GL Ref #	Debit	Credit	Description	
07/20/2026	363367	$ -	$ 71.25	Legal Costs	
30-2580-00	Insurance Deductible	(13,303.67)	-	233.93	(13,537.60)
Date	GL Ref #	Debit	Credit	Description	
07/20/2026	363367	$ -	$ 233.93	Insurance Deductible	
30-2990-00	Interest	(3,721.83)	-	126.82	(3,848.65)
Date	GL Ref #	Debit	Credit	Description	
07/31/2026	365155	$ -	$ 126.82	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	(109,380.96)	-	18,230.16	(127,611.12)
Date	GL Ref #	Debit	Credit	Description	
07/01/2026	359795	$ -	$ 18,230.16	Assessments	
40-4040-00	Interest Income	(2.99)	-	0.63	(3.62)
Date	GL Ref #	Debit	Credit	Description	
07/31/2026	365131	$ -	$ 0.63	Interest	
40-4050-00	Late Fees/Interest	(478.52)	-	205.08	(683.60)
Date	GL Ref #	Debit	Credit	Description	
07/11/2026	363267	$ -	$ 205.08	Assessment Fee - Batch 22705	
40-4060-00	Application Fees	(150.00)	-	105.00	(255.00)
Date	GL Ref #	Debit	Credit	Description	
07/14/2026	362869	$ -	$ 105.00	Application Fees	
50-5000-00	Management Contract	2,592.00	432.00	-	3,024.00
Date	GL Ref #	Debit	Credit	Description	
07/01/2026	358568	$ 432.00	$ -	Monthly Management Fee Inv: D & D Association Services, LLC	
50-5020-00	Office Expenses	411.15	83.69	-	494.84
Date	GL Ref #	Debit	Credit	Description	
07/31/2026	365747	$ 83.69	$ -	JUL Office Expenses Inv: JUL D & D Association Services, LLC	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
50-5025-00	Application Expenses	$102.00	$-	$-	$102.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
50-5060-00	Division Fees, Tax Prep, Corporate Fee	357.25	-	-	357.25

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
50-5080-00	Master Fees	40,032.00	6,672.00	-	46,704.00

Date	GL Ref #	Debit	Credit	Description
07/01/2026	359797	$ 6,672.00	$ -	Cross Creek Community Fee

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
51-5500-00	Property Insurance	19,472.21	2,952.71	-	22,424.92

Date	GL Ref #	Debit	Credit	Description
07/30/2026	364974	$ 2,952.71	$ -	Monthly Insurance write off

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
55-5200-00	Building Repairs	2,000.20	-	-	2,000.20

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
55-5300-00	Lawn Contract/Fertilization	12,922.38	2,153.73	-	15,076.11

Date	GL Ref #	Debit	Credit	Description
07/07/2026	361664	$ 2,153.73	$ -	July Lawn Maintenance Inv: 163668 Personal Touch Landscaping

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
55-5310-00	Tree Trimming/Removal & Replacement	2,971.00	-	-	2,971.00

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
55-5320-00	Sprinkler Repair & Maintenance	2,597.14	679.04	-	3,276.18

Date	GL Ref #	Debit	Credit	Description
07/27/2026	364305	$ 251.00	$ -	July Irrigation Maint/Repairs Inv: 2013225 Foster Irrigation Inc.
07/27/2026	364307	428.04	-	April Irrigation Maint/Repairs Inv: 20132222 Foster Irrigation Inc.

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
55-5350-00	Pest Control-Interior	1,634.55	-	-	1,634.55

Date	GL Ref #	Debit	Credit	Description

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
60-5100-00	Sprinkler Electric	592.96	120.90	-	713.86

Date	GL Ref #	Debit	Credit	Description
07/27/2026	364311	$ 120.90	$ -	13426 Well Electric 6/15-7/15 Inv: 79003-39404 FPL

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
99-5710-00	Reserve Funding	13,019.20	6,509.60	-	19,528.80

Date	GL Ref #	Debit	Credit	Description
07/20/2026	363367	$ 6,509.60	$ -	Reserve Funding

	Prior Balance	Current Debit	Current Credit	End Balance
Totals:	**$0.00**	**$200,922.54**	**$200,922.54**	**$0.00**

D&D Association Services, LLC

Bank Account Reconciliation
Cross Creek of Fort Myers Villas I Condominium Association Inc (6980)
Operating-Valley (End: 07/31/2026)

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
07/28/2026		First Insurance Funding Corp		0	($2,768.60)
07/28/2026		Foster Irrigation Inc.		2258	($679.04)
			Total Uncleared		**($3,447.64)**

Operating-Valley Summary

Ending Account Balance:	$	58,396.49
Uncleared Items:	($	3,447.64)
Adjusted Balance:	$	61,844.13
Bank Ending Balance:	$	61,844.13
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:	$ 92,007.67
Uncleared Items:	($95.00)
Adjusted Balance:	$ 92,102.67
Bank Ending Balance:	$ 92,102.67
Difference:	$-

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

1 M0656BLK080126073930 77 000000000 1477 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

1477 0006243 0001-0004 1477

Account Statement

HOA BUSINESS CHECKING PLUS - XXXXXX7267

SUMMARY FOR THE PERIOD: 07/01/26 - 07/31/26

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$56,001.70	+	$43,402.26	-	$37,559.83	=	$61,844.13

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$56,001.70
07/01	LOCK BOX DEPOSIT		$2,278.77	$58,280.47
07/02	ACH DEBIT Cross Creek of F Vendor Pay 260702 894	-$432.00		$57,848.47
07/07	ACH CREDIT Cross Creek of F OnlinePay 260707 22640		$4,557.54	$62,406.01
07/07	ACH CREDIT Cross Creek of F ASSN DUES 260707		$34,181.55	$96,587.56
07/07	ACH DEBIT FIRST INSURANCE INSURANCE 260707 900-107087041	-$2,768.60		$93,818.96
07/07	CHECK 2253	-$1,935.00		$91,883.96
07/08	LOCK BOX DEPOSIT		$2,278.77	$94,162.73
07/09	ACH DEBIT Cross Creek of F Vendor Pay 260709 933	-$54.52		$94,108.21
07/09	CHECK 2254	-$344.85		$93,763.36
07/09	ACH ORIG DR RETURN RETURN SETTLE A ACH RTN - R01 Judy Thompson 2079 ORIGINAL ENTRY EFF DATE = 260707	-$2,278.77		$91,484.59
07/14	LOCK BOX DEPOSIT		$105.00	$91,589.59
07/15	CHECK 2252	-$915.86		$90,673.73
07/20	CHECK 2255	-$20,016.00		$70,657.73
07/21	ACH DEBIT Cross Creek of F CincXfer 260721 D4642	-$6,509.60		$64,148.13
07/21	CHECK 2257	-$30.00		$64,118.13

1477 0006244 0002-0004 1477

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
07/23	CHECK 2256	-$2,153.73		$61,964.40
07/28	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 260728	-$120.90		$61,843.50
07/31	INTEREST CREDIT		$0.63	$61,844.13
Ending Balance				**$61,844.13**

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
07/15	2252	$915.86	07/20	2255	$20,016.00
07/07	2253	$1,935.00	07/23	2256	$2,153.73
07/09	2254	$344.85	07/21	2257	$30.00

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$73,786.00	Annual % Yield Earned	0.01%
Year-to-Date Interest Paid	$3.62	Interest Paid	$0.63

OVERDRAFT FEES

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

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: 2252
PAY Nine Hundred Fifteen And 86/100 Dollars
DATE 06/23/2026 AMOUNT ****$915.86
TO THE ORDER OF Foster Irrigation Inc.
4917 SW 25th Court
Cape Coral, FL 33914
Authorized Signatures
Memo: June Irrigation Maint/Repairs
000002252 021201383 43037267 0000091586

07/15/2026 # 2252 $915.86

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: 2255
PAY Twenty Thousand, Sixteen And 00/100 Dollars
DATE 07/01/2026 AMOUNT ****$20,016.00
TO THE ORDER OF Cross Creek Community Assoc., Inc
13050 Cross Creek Blvd
Fort Myers, FL 33912
Authorized Signatures
Memo: Quarterly Master Fee
000002255 021201383 43037267 0002001600

07/20/2026 # 2255 $20,016.00

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: 2253
PAY One Thousand, Nine Hundred Thirty-Five And 00/100 Dollars
DATE 06/23/2026 AMOUNT ****$1,935.00
TO THE ORDER OF AM DESIGNS LLC
15830 JONES RD
NORTH FORT MYERS, FL 33917
Authorized Signatures
Memo: Plants/mulch
000002253 021201383 43037267 0000193500

07/07/2026 # 2253 $1,935.00

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: 2256
PAY Two Thousand, One Hundred Fifty-Three And 73/100 Dollars
DATE 07/08/2026 AMOUNT ****$2,153.73
TO THE ORDER OF Personal Touch Landscaping
13650 Fiddlesticks Blvd. Suite 202-301
Fort Myers, FL 33912
RECEIVED JUL 21 2026
Authorized Signatures
Memo: July Lawn Maintenance
000002256 021201383 43037267 0000215373

07/23/2026 # 2256 $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: 2254
PAY Three Hundred Forty-Four And 85/100 Dollars
DATE 06/30/2026 AMOUNT ****$344.85
TO THE ORDER OF Turner Pest Control, LLC
PO Box 600323
Jacksonville, FL 32260-0323
Authorized Signatures
Memo: 6/22 Pest Control
000002254 021201383 43037267 0000034485

07/09/2026 # 2254 $344.85

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: 2257
PAY Thirty And 00/100 Dollars
DATE 07/08/2026 AMOUNT ****$30.00
TO THE ORDER OF Florida Tenant Reporting Services, Inc.
PO Box 60313
Fort Myers, FL 33906-0313
Authorized Signatures
Memo: June BG: PATTERSON
000002257 021201383 43037267 0000003000

07/21/2026 # 2257 $30.00

1477 0006246 0004-0004 1477

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.

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

1 M0656BLK080126073930 69 000000000 2469 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

2469 0009297 0001-0002 2469

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8645

SUMMARY FOR THE PERIOD: 07/01/26 - 07/31/26

CROSS CREEK OF FORT MYERS VILLAS I

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$85,466.25	+	$6,636.42	-	$0.00	=	$92,102.67

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$85,466.25
07/21	ACH CREDIT Cross Creek of F CincXfer 260721 C4642		$6,509.60	$91,975.85
07/31	INTEREST CREDIT		$126.82	$92,102.67
Ending Balance				**$92,102.67**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$87,776.00	Annual % Yield Earned	1.71%
Year-to-Date Interest Paid	$822.94	Interest Paid	$126.82

OVERDRAFT FEES

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

2469 0009298 0002-0002 2469

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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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.

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