Cross Creek CDD

January 2026 Financial Package

January 31, 2026

PFM Group Consulting LLC
3501 Quadrangle Blvd
Suite 270
Orlando, FL 32817
407-723-5900

Cross Creek CDD

Statement of Financial Position

As of 1/31/2026

	General Fund	Debt Service Fund	Capital Projects Fund	Long Term Debt	Total
Assets					
Current Assets					
General Checking Account	$435,425.68				$435,425.68
Assessments Receivable	27,609.56				27,609.56
Prepaid Expenses	1,346.87				1,346.87
Assessments Receivable		$2,668.90			2,668.90
Debt Service Reserve 2007A Bond		16,398.79			16,398.79
Debt Service Reserve 2007B Bond		9,528.28			9,528.28
Debt Service Reserve 2016AB Bond		244,313.69			244,313.69
Revenue 2007AB Bond		19,757.81			19,757.81
Revenue 2016AB Bond		42,175.83			42,175.83
Interest 2016AB Bond		6.35			6.35
Prepayment 2016A Bond		1,000.18			1,000.18
Sinking Fund 2016A Bond		15.60			15.60
Total Current Assets	$464,382.11	$335,865.43	$0.00	$0.00	$800,247.54
Investments					
Amount Available in Debt Service Funds				$333,196.53	$333,196.53
Amount To Be Provided				51,803.47	51,803.47
Total Investments	$0.00	$0.00	$0.00	$385,000.00	$385,000.00
Total Assets	$464,382.11	$335,865.43	$0.00	$385,000.00	$1,185,247.54
Liabilities and Net Assets					
Current Liabilities					
Accounts Payable	$38,498.32				$38,498.32
Deferred Revenue	27,609.56				27,609.56
Deferred Revenue		$2,668.90			2,668.90
Total Current Liabilities	$66,107.88	$2,668.90	$0.00	$0.00	$68,776.78
Long Term Liabilities					
Revenue Bonds Payable - Long-Term				$385,000.00	$385,000.00
Total Long Term Liabilities	$0.00	$0.00	$0.00	$385,000.00	$385,000.00
Total Liabilities	$66,107.88	$2,668.90	$0.00	$385,000.00	$453,776.78

Cross Creek CDD

Statement of Financial Position

As of 1/31/2026

	General Fund	Debt Service Fund	Capital Projects Fund	Long Term Debt	Total
Net Assets					
Net Assets, Unrestricted	($7,306.40)				($7,306.40)
Net Assets - General Government	85,092.12				85,092.12
Current Year Net Assets - General Government	320,488.51				320,488.51
Fund Balance - Unreserved		($1,185,850.00)			(1,185,850.00)
Net Assets, Unrestricted		4,803,099.72			4,803,099.72
Current Year Net Assets, Unrestricted		33,354.81			33,354.81
Net Assets - General Government		(3,317,408.00)			(3,317,408.00)
Net Assets, Unrestricted			($1,905,948.00)		(1,905,948.00)
Net Assets - General Government			1,905,948.00		1,905,948.00
Total Net Assets	$398,274.23	$333,196.53	$0.00	$0.00	$731,470.76
Total Liabilities and Net Assets	$464,382.11	$335,865.43	$0.00	$385,000.00	$1,185,247.54

Cross Creek CDD
Statement of Activities
As of 1/31/2026

	General Fund	Debt Service Fund	Capital Projects Fund	Long Term Debt	Total
Revenues					
On-Roll Assessments	$506,635.64				$506,635.64
On-Roll Assessments		$41,372.50			41,372.50
Total Revenues	$506,635.64	$41,372.50	$0.00	$0.00	$548,008.14
Expenses					
Public Officials' Insurance	$4,245.00				$4,245.00
Trustee Services	5,387.50				5,387.50
District Management	12,100.00				12,100.00
Annual Disclosure	1,000.00				1,000.00
District Counsel	5,597.50				5,597.50
Assessment Administration	5,000.00				5,000.00
Postage & Shipping	13.80				13.80
Legal Advertising	629.21				629.21
Web Site Maintenance	1,040.00				1,040.00
Dues, Licenses, and Fees	175.00				175.00
Electric	8,219.85				8,219.85
Solar Power	12,646.50				12,646.50
Water	1,943.87				1,943.87
Pool Maintenance	19,417.16				19,417.16
Amenity - Camera/Monitoring (Envera)	3,561.27				3,561.27
Amenity - Janitorial	600.00				600.00
General Liability Insurance	4,491.00				4,491.00
Property & Casualty	16,049.00				16,049.00
Crime Insurance	500.00				500.00
Lake Maintenance	9,310.00				9,310.00
Landscaping Maintenance & Material	65,037.18				65,037.18
Major Repair & Replacements	11,243.85				11,243.85
Pest Control	491.86				491.86
Interest Payments		$10,780.00			10,780.00
Total Expenses	$188,699.55	$10,780.00	$0.00	$0.00	$199,479.55
Other Revenues (Expenses) & Gains (Losses)					
Interest Income	$2,552.42				$2,552.42
Interest Income		$2,766.41			2,766.41
Net Increase (Decrease) in FV of Inv		(4.10)			(4.10)
Total Other Revenues (Expenses) & Gains (Losses)	$2,552.42	$2,762.31	$0.00	$0.00	$5,314.73
Change In Net Assets	$320,488.51	$33,354.81	$0.00	$0.00	$353,843.32
Net Assets At Beginning Of Year	$77,785.72	$299,841.72	$0.00	$0.00	$377,627.44
Net Assets At End Of Year	$398,274.23	$333,196.53	$0.00	$0.00	$731,470.76

Cross Creek CDD
Budget to Actual
For the Month Ending 1/31/2026

Year To Date

	Actual	Budget	Variance	FY 2026 Adopted Budget	Percentage Spent
Revenues					
On-Roll Assessments	$ 506,635.64	$ 178,081.67	$ 328,553.97	$ 534,245.00	94.83%
Carry Forward	-	6,774.67	(6,774.67)	20,324.00	0.00%
Net Revenues	**$ 506,635.64**	**$ 184,856.33**	**$ 321,779.31**	**$ 554,569.00**	**91.36%**
General & Administrative Expenses					
Public Officials' Insurance	$ 4,245.00	$ 1,201.00	$ 3,044.00	$ 3,603.00	117.82%
Trustee Services	5,387.50	2,000.00	3,387.50	6,000.00	89.79%
District Management	12,100.00	12,100.00	-	36,300.00	33.33%
Engineering	-	2,333.33	(2,333.33)	7,000.00	0.00%
Engineering Reserve	-	1,000.00	(1,000.00)	3,000.00	0.00%
Annual Disclosure	1,000.00	333.33	666.67	1,000.00	100.00%
Property Appraiser	-	166.67	(166.67)	500.00	0.00%
District Counsel	5,597.50	5,333.33	264.17	16,000.00	34.98%
Assessment Administration	5,000.00	1,666.67	3,333.33	5,000.00	100.00%
Reamortization Schedule	-	166.67	(166.67)	500.00	0.00%
Audit	-	1,361.67	(1,361.67)	4,085.00	0.00%
Arbitrage Calculation	-	166.67	(166.67)	500.00	0.00%
Tax Document Preparation Fee	-	13.33	(13.33)	40.00	0.00%
Postage & Shipping	13.80	33.33	(19.53)	100.00	13.80%
Legal Advertising	629.21	166.67	462.54	500.00	125.84%
Office Supplies	-	50.00	(50.00)	150.00	0.00%
Web Site Maintenance	1,040.00	1,640.00	(600.00)	4,920.00	21.14%
Dues, Licenses, and Fees	175.00	58.33	116.67	175.00	100.00%
Total General & Administrative Expenses	**$ 35,188.01**	**$ 29,791.00**	**$ 5,397.01**	**$ 89,373.00**	**39.37%**
Field Expenses					
Electric	$ 8,219.85	$ 8,333.33	$ (113.48)	$ 25,000.00	32.88%
Solar Power	12,646.50	5,000.00	7,646.50	$ 15,000.00	84.31%
Water	1,943.87	4,333.33	(2,389.46)	13,000.00	14.95%
Pool Maintenance	19,417.16	13,333.33	6,083.83	40,000.00	48.54%
Amenity - Camera/Monitoring (Envera)	3,561.27	4,000.00	(438.73)	12,000.00	29.68%
Amenity - Janitorial	600.00	4,000.00	(3,400.00)	12,000.00	5.00%
General Liability Insurance	4,491.00	1,589.00	2,902.00	4,767.00	94.21%
Property & Casualty	16,049.00	5,642.00	10,407.00	16,926.00	94.82%
Crime Insurance	500.00	166.67	333.33	500.00	100.00%
Lake Maintenance	9,310.00	5,000.00	4,310.00	15,000.00	62.07%
Landscaping Maintenance & Material	65,037.18	57,648.50	7,388.68	172,945.50	37.61%
Landscape Improvements	-	1,000.00	(1,000.00)	3,000.00	0.00%
Repair & Maintenance	-	1,666.67	(1,666.67)	5,000.00	0.00%
Major Repair & Replacements	11,243.85	42,832.50	(31,588.65)	128,497.50	8.75%
Pest Control	491.86	520.00	(28.14)	1,560.00	31.53%
Total Field Expenses	**$ 153,511.54**	**$ 155,065.33**	**$ (1,553.79)**	**$ 465,196.00**	**33.00%**
Total Expenses	**$ 188,699.55**	**$ 184,856.33**	**$ 3,843.22**	**$ 554,569.00**	**34.03%**
Income (Loss) from Operations	**$ 317,936.09**	**$ -**	**$ 317,936.09**	**$ -**	
Other Income (Expense)					
Interest Income	$ 2,552.42	$ -	$ 2,552.42	$ -	
Total Other Income (Expense)	**$ 2,552.42**	**$ -**	**$ 2,552.42**	**$ -**	
Net Income (Loss)	**$ 320,488.51**	**$ -**	**$ 320,488.51**	**$ -**	