MANAGEMENT AND ASSOCIATES
Community Association Management

CROSS CREEK AT EAST LAKE WOODLANDS HOMEOWNERS ASSOCIATION, INC

FINANCIAL STATEMENT UNAUDITED

SEPTEMBER 2025

Prepared by:

MANAGEMENT & ASSOCIATES
720 Brooker Creek Blvd., #206
Oldsmar, FL 34677

Cross Creek At East Lake Woodlands Homeowners Association, Inc.
Balance Sheet
9/30/2025

Assets			
Operating			
1010-005 - Cash-Checking-Servis1st Bank	$46,495.51		
1110-000 - A/R-Maintenance Fees	$1,020.00		
1410-000 - Prepaid Insurance-General	$9,046.12		
1420-000 - Prepaid Expense	$26,566.00		
1500-001 - Utility Deposits-Electric	$3,550.94		
Operating Total		$86,678.57	
Reserve			
1041-005 - Cash-MMA-Servis1st Bank	$489,076.36		
1041-015 - Centennial Bank MMA	$109,461.45		
Reserve Total		$598,537.81	
Assets Total			$685,216.38
Liabilities and Equity			
Operating			
2010-000 - Accounts Payable	$6,293.74		
2011-000 - Accounts Payable-Accrued	$3,070.04		
2450-000 - Unearned Revenue-Prepaid Maint Fees	$14,795.57		
Operating Total		$24,159.35	
Reserve			
3027-000 - Reserve Fund-Walls	$662.11		
3061-000 - Reserve Fund-Legal/Prof	$481.40		
3065-000 - Reserve Fund-Wells	$114.45		
3069-001 - Reserve Fund-Mailboxes	$1,681.31		
3080-000 - Reserve Fund-Interest	$49,315.50		
3090-000 - Reserve Fund-Pooling	$546,283.04		
Reserve Total		$598,537.81	
Retained Earnings		$60,739.02	
Net Income		$1,780.20	
Liabilities & Equity Total			$685,216.38

Cross Creek At East Lake Woodlands Homeowners Association, Inc.
Budget Comparison Report
9/1/2025 - 9/30/2025

	9/1/2025 - 9/30/2025			1/1/2025 - 9/30/2025			
	Actual	Budget	Variance	Actual	Budget	Variance	Annual Budget
Income							
Revenues							
6010-000 - Maint Fee-Operating	$45,750.00	$45,750.12	($0.12)	$411,750.00	$411,751.08	($1.08)	$549,001.42
6070-000 - Interest Income-Operating	$2.23	$0.00	$2.23	$29.91	$0.00	$29.91	$0.00
6071-000 - Interest Income-Reserve	$1,676.70	$0.00	$1,676.70	$14,030.13	$0.00	$14,030.13	$0.00
6076-000 - Interest Income-Owner	$0.00	$0.00	$0.00	$36.17	$0.00	$36.17	$0.00
6083-000 - Other Income-General	$0.00	$0.00	$0.00	$10.00	$0.00	$10.00	$0.00
6090-000 - Maint Fee-Resv-Pooling	$9,760.00	$9,760.00	$0.00	$87,840.00	$87,840.00	$0.00	$117,120.00
6900-000 - Income Transfer to Resv Funds	($9,760.00)	($9,760.00)	$0.00	($87,840.00)	($87,840.00)	$0.00	($117,120.00)
6901-000 - Interest Transfer to Reserves	($1,676.70)	$0.00	($1,676.70)	($14,030.13)	$0.00	($14,030.13)	$0.00
Total Revenues	$45,752.23	$45,750.12	$2.11	$411,826.08	$411,751.08	$75.00	$549,001.42
Total Income	$45,752.23	$45,750.12	$2.11	$411,826.08	$411,751.08	$75.00	$549,001.42
Expense							
Administrative							
7110-000 - Insurance-General	$1,220.45	$1,212.67	($7.78)	$10,506.18	$10,914.03	$407.85	$14,552.00
7110-001 - Insurance-Workers Comp	$0.00	$60.42	$60.42	$169.72	$543.78	$374.06	$725.00
7110-003 - Insurance-D&O	$0.00	$115.83	$115.83	$0.00	$1,042.47	$1,042.47	$1,390.00
7210-000 - Legal/Prof/Resv Analysis	$0.00	$333.33	$333.33	$0.00	$2,999.97	$2,999.97	$4,000.00
7310-002 - Taxes-Corp Annual	$0.00	$5.10	$5.10	$61.25	$45.90	($15.35)	$61.25
7310-006 - Taxes-Pool Permit	$0.00	$29.17	$29.17	$350.00	$262.53	($87.47)	$350.00
7410-000 - Management Fee	$2,357.08	$2,357.08	$0.00	$21,213.72	$21,213.72	$0.00	$28,285.00
7510-000 - Admin Expenses-General	$236.25	$333.33	$97.08	$2,551.27	$2,999.97	$448.70	$4,000.00
7510-001 - Admin Expenses-Annual Meeting	$0.00	$25.00	$25.00	$0.00	$225.00	$225.00	$300.00
7510-011 - Admin Expenses-Web Site	$0.00	$33.33	$33.33	$194.96	$299.97	$105.01	$400.00
7510-099 - Admin Expenses-45 Day Pre-lien	$0.00	$12.08	$12.08	$0.00	$108.72	$108.72	$145.00
7810-000 - Uncollectible Assessments	$5.00	$0.00	($5.00)	$5.00	$0.00	($5.00)	$0.00
Total Administrative	$3,818.78	$4,517.34	$698.56	$35,052.10	$40,656.06	$5,603.96	$54,208.25
Services & Utilities							
8011-000 - ELW Community Association	$10,389.52	$10,692.93	$303.41	$93,505.68	$96,236.37	$2,730.69	$128,315.17
8110-000 - Repair & Maintenance-General	$317.54	$440.42	$122.88	$10,975.45	$3,963.78	($7,011.67)	$5,285.00
8110-018 - R&M-Sidewalks	$0.00	$1,250.00	$1,250.00	$12,732.00	$11,250.00	($1,482.00)	$15,000.00
8210-000 - Grounds Maintenance-General	$14,591.00	$13,333.33	($1,257.67)	$113,076.00	$119,999.97	$6,923.97	$160,000.00
8210-004 - Grounds-Trees	$0.00	$750.00	$750.00	$8,160.00	$6,750.00	($1,410.00)	$9,000.00
8210-009 - Grounds-Irrigation Repairs	$2,160.00	$916.67	($1,243.33)	$8,541.00	$8,250.03	($290.97)	$11,000.00
8210-012 - Grounds-Lake Treatments	$255.25	$256.25	$1.00	$2,297.25	$2,306.25	$9.00	$3,075.00
8312-000 - Pool-Service-General	$777.00	$616.67	($160.33)	$6,217.74	$5,550.03	($667.71)	$7,400.00
8312-010 - Pool-Restroom Cleaning	$230.00	$333.33	$103.33	$2,070.00	$2,999.97	$929.97	$4,000.00
8710-003 - Utilities-Electric-Street Lights	$1,630.18	$1,575.00	($55.18)	$14,597.21	$14,175.00	($422.21)	$18,900.00
8710-004 - Utilities-Electric-Pool	$316.65	$250.00	($66.65)	$2,747.11	$2,250.00	($497.11)	$3,000.00
8710-007 - Utilities-Sewer & Water	$0.00	$83.33	$83.33	$988.20	$749.97	($238.23)	$1,000.00
8710-011 - Utilities-Refuse Removal	$2,845.04	$2,684.83	($160.21)	$25,605.36	$24,163.47	($1,441.89)	$32,218.00
8710-012 - Utilities-Cable TV	$7,511.76	$7,400.00	($111.76)	$67,605.84	$66,600.00	($1,005.84)	$88,800.00
8710-018 - Utilities-Electric-Entrances/Ponds	$547.70	$650.00	$102.30	$5,874.94	$5,850.00	($24.94)	$7,800.00
Total Services & Utilities	$41,571.64	$41,232.76	($338.88)	$374,993.78	$371,094.84	($3,898.94)	$494,793.17
Total Expense	$45,390.42	$45,750.10	$359.68	$410,045.88	$411,750.90	$1,705.02	$549,001.42

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9/1/2025 - 9/30/2025

	9/1/2025 - 9/30/2025			1/1/2025 - 9/30/2025			
	Actual	Budget	Variance	Actual	Budget	Variance	Annual Budget
Operating Net Income	$361.81	$0.02	$361.79	$1,780.20	$0.18	$1,780.02	$0.00
Reserve Expense							
Reserve Expense							
9690-000 - Reserve Expense-Pooling	$0.00	$0.00	$0.00	$43,213.10	$0.00	($43,213.10)	$0.00
9900-000 - Reserve Expense-Funding	$0.00	$0.00	$0.00	($43,213.10)	$0.00	$43,213.10	$0.00
Total Reserve Expense	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Reserve Expense	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Reserve Net Income	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Net Income	$361.81	$0.02	$361.79	$1,780.20	$0.18	$1,780.02	$0.00