MANAGEMENT AND ASSOCIATES
Community Association Management

CROSS CREEK AT EAST LAKE WOODLANDS HOMEOWNERS ASSOCIATION, INC

FINANCIAL STATEMENT UNAUDITED

SEPTEMBER 2026

Prepared by:

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

Cross Creek At East Lake Woodlands Homeowners Association, Inc.
Balance Sheet
9/30/2026

Assets			
Operating			
1010-005 - Cash-Checking-Servis1st Bank	$53,977.66		
1110-000 - A/R-Maintenance Fees	$3,230.00		
1410-000 - Prepaid Insurance-General	$10,966.75		
1420-000 - Prepaid Expense	$2,708.48		
1500-001 - Utility Deposits-Electric	$3,550.94		
Operating Total		$74,433.83	
Reserve			
1041-005 - Cash-MMA-Servis1st Bank	$175,347.48		
1041-006 - Cash-MMA-Charles Schwab	$409,990.93		
1041-007 - Cash-MMA-C.S. Accrued Int	$4,726.53		
Reserve Total		$590,064.94	
Assets Total			$664,498.77
Liabilities and Equity			
Operating			
2010-000 - Accounts Payable	$2,870.73		
2450-000 - Unearned Revenue-Prepaid Maint Fees	$17,441.45		
Operating Total		$20,312.18	
Reserve			
3061-000 - Reserve Fund-Legal/Prof	$481.40		
3069-001 - Reserve Fund-Mailboxes	$1,681.31		
3080-000 - Reserve Fund-Interest	$66,261.90		
3090-000 - Reserve Fund-Pooling	$521,640.33		
Reserve Total		$590,064.94	
Retained Earnings		$36,751.87	
Net Income		$17,369.78	
Liabilities & Equity Total			$664,498.77

Cross Creek At East Lake Woodlands Homeowners Association, Inc.
Budget Comparison Report
9/1/2026 - 9/30/2026

	9/1/2026 - 9/30/2026			1/1/2026 - 9/30/2026			
	Actual	Budget	Variance	Actual	Budget	Variance	Annual Budget
Income							
Revenues							
6010-000 - Maint Fee-Operating	$47,092.00	$46,988.79	$103.21	$423,828.00	$422,899.11	$928.89	$563,865.45
6070-000 - Interest Income-Operating	$2.93	$0.00	$2.93	$31.39	$0.00	$31.39	$0.00
6071-000 - Interest Income-Reserve	$1,873.81	$833.33	$1,040.48	$12,435.04	$7,499.97	$4,935.07	$10,000.00
6076-000 - Interest Income-Owner	($11.73)	$0.00	($11.73)	$82.02	$0.00	$82.02	$0.00
6083-099 - Other Income-Pre-Lien	$0.00	$0.00	$0.00	$50.00	$0.00	$50.00	$0.00
6090-000 - Maint Fee-Resv-Pooling	$10,248.00	$10,248.00	$0.00	$92,232.00	$92,232.00	$0.00	$122,976.00
6900-000 - Income Transfer to Resv Funds	($10,248.00)	($10,248.00)	$0.00	($92,232.00)	($92,232.00)	$0.00	($122,976.00)
6901-000 - Interest Transfer to Reserves	($1,873.81)	($833.33)	($1,040.48)	($12,435.04)	($7,499.97)	($4,935.07)	($10,000.00)
Total Revenues	$47,083.20	$46,988.79	$94.41	$423,991.41	$422,899.11	$1,092.30	$563,865.45
Total Income	$47,083.20	$46,988.79	$94.41	$423,991.41	$422,899.11	$1,092.30	$563,865.45
Expense							
Administrative							
7110-000 - Insurance-General	$1,220.45	$1,324.08	$103.63	$10,984.05	$11,916.72	$932.67	$15,889.00
7110-001 - Insurance-Workers Comp	$0.00	$48.17	$48.17	$0.00	$433.53	$433.53	$578.00
7210-000 - Legal/Prof/Resv Analysis	$1,130.00	$333.33	($796.67)	$2,690.00	$2,999.97	$309.97	$4,000.00
7310-002 - Taxes-Corp Annual	$0.00	$8.75	$8.75	$61.25	$78.75	$17.50	$105.00
7310-006 - Taxes-Pool Permit	$0.00	$29.17	$29.17	$350.00	$262.53	($87.47)	$350.00
7410-000 - Management Fee	$2,474.93	$2,474.93	$0.00	$22,274.37	$22,274.37	$0.00	$29,699.21
7510-000 - Admin Expenses-General	$217.31	$300.00	$82.69	$2,196.06	$2,700.00	$503.94	$3,600.00
7510-001 - Admin Expenses-Annual Meeting	$0.00	$25.00	$25.00	$624.30	$225.00	($399.30)	$300.00
7510-011 - Admin Expenses-Web Site	$0.00	$41.67	$41.67	$187.00	$375.03	$188.03	$500.00
7510-099 - Admin Expenses-45 Day Pre-lien	$0.00	$16.67	$16.67	$50.00	$150.03	$100.03	$200.00
Total Administrative	$5,042.69	$4,601.77	($440.92)	$39,417.03	$41,415.93	$1,998.90	$55,221.21
Services & Utilities							
8011-000 - ELW Community Association	$10,389.52	$10,389.52	$0.00	$93,505.68	$93,505.68	$0.00	$124,674.24
8110-000 - Repair & Maintenance-General	$255.00	$1,250.00	$995.00	$5,434.11	$11,250.00	$5,815.89	$15,000.00
8110-018 - R&M-Sidewalks	$525.00	$1,250.00	$725.00	$7,417.00	$11,250.00	$3,833.00	$15,000.00
8210-000 - Grounds Maintenance-General	$11,250.00	$12,500.00	$1,250.00	$105,558.96	$112,500.00	$6,941.04	$150,000.00
8210-004 - Grounds-Trees	$0.00	$1,050.00	$1,050.00	$18,690.00	$9,450.00	($9,240.00)	$12,600.00
8210-009 - Grounds-Irrigation Repairs	$220.00	$916.67	$696.67	$7,426.15	$8,250.03	$823.88	$11,000.00
8210-012 - Grounds-Lake Treatments	$255.25	$416.67	$161.42	$2,297.25	$3,750.03	$1,452.78	$5,000.00
8312-000 - Pool-Service-General	$600.00	$683.33	$83.33	$5,557.99	$6,149.97	$591.98	$8,200.00
8312-010 - Pool-Restroom Cleaning	$235.00	$276.67	$41.67	$2,115.00	$2,490.03	$375.03	$3,320.00
8710-003 - Utilities-Electric-Street Lights	$1,594.33	$1,658.00	$63.67	$12,886.30	$14,922.00	$2,035.70	$19,896.00
8710-004 - Utilities-Electric-Pool	$303.92	$317.33	$13.41	$2,668.30	$2,855.97	$187.67	$3,808.00
8710-007 - Utilities-Sewer & Water	$0.00	$132.33	$132.33	$802.12	$1,190.97	$388.85	$1,588.00
8710-011 - Utilities-Refuse Removal	$2,845.04	$2,987.00	$141.96	$25,605.36	$26,883.00	$1,277.64	$35,844.00
8710-012 - Utilities-Cable TV	$7,890.66	$7,887.33	($3.33)	$71,015.94	$70,985.97	($29.97)	$94,648.00
8710-018 - Utilities-Electric-Entrances/Ponds	$529.49	$672.17	$142.68	$6,224.44	$6,049.53	($174.91)	$8,066.00
Total Services & Utilities	$36,893.21	$42,387.02	$5,493.81	$367,204.60	$381,483.18	$14,278.58	$508,644.24
Total Expense	$41,935.90	$46,988.79	$5,052.89	$406,621.63	$422,899.11	$16,277.48	$563,865.45
Operating Net Income	$5,147.30	$0.00	$5,147.30	$17,369.78	$0.00	$17,369.78	$0.00

Cross Creek At East Lake Woodlands Homeowners Association, Inc.
Budget Comparison Report
9/1/2026 - 9/30/2026

	9/1/2026 - 9/30/2026			1/1/2026 - 9/30/2026			
	Actual	Budget	Variance	Actual	Budget	Variance	Annual Budget
Reserve Expense							
Reserve Expense							
9620-001 - Reserve Expense-Paint Walls	$0.00	$0.00	$0.00	$15,000.00	$0.00	($15,000.00)	$0.00
9690-000 - Reserve Expense-Pooling	$3,825.00	$0.00	($3,825.00)	$53,876.08	$0.00	($53,876.08)	$0.00
9900-000 - Reserve Expense-Funding	($3,825.00)	$0.00	$3,825.00	($68,876.08)	$0.00	$68,876.08	$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	$5,147.30	$0.00	$5,147.30	$17,369.78	$0.00	$17,369.78	$0.00