THE CROSSINGS
at FLEMING ISLAND
Community Development District

September 24, 2026

AGENDA

The Crossings at Fleming Island
Community Development District
475 West Town Place, Suite 114
St. Augustine, Florida 32092

September 17, 2026

Board of Supervisors
The Crossings at Fleming Island
Community Development District

Dear Board Members:

The Crossings at Fleming Island Community Development District Board of Supervisors Meeting is scheduled for **Thursday, September 24, 2026 at 8:00 a.m. at 2217 Eagle Harbor Parkway, Fleming Island, Florida 32003.**

Following is the agenda for the meeting:

I. Roll Call

II. Pledge of Allegiance

III. Public Comment

IV. Approval of Consent Agenda
   A. Minutes of the August 27, 2026 Meeting

   B. Financial Statements

   C. Check Register

V. Discussion of Refunding the Series 2014A-3 Bonds
   A. Presentation from MBS Capital Markets | Raymond James

   B. Consideration of Term Sheet from United Community Bank

   C. Consideration of Bond Counsel Agreement with Nabors Giblin & Nickerson

VI. Discussion of Partial Utility Bond Redemption

VII. Ratification of Agreement with Lake Doctors

VIII. Consideration of Proposal for FY27 Insurance

IX. Management Team Reports
A. District Counsel

B. Ruppert Landscape – Report

C. Hampton Golf – Report

D. District Manager & Operations - Operations Report

X. Supervisors' Requests and Audience Comments

XI. Next Scheduled Meeting – October 22, 2026 at 6:00 p.m. at 2217 Eagle Harbor Parkway

XII. Adjournment

FOURTH ORDER OF BUSINESS

A.

The Crossings at Fleming Island CDD
Board of Supervisors Meeting Minutes
Thursday, August 27, 2026
2217 Eagle Harbor Parkway
Fleming Island, Florida

(Please note: This is not verbatim, a CD recording of the board meeting is available on file for review).

Board Members Present

David Herold, Vice Chairman
Mike Bruno, Supervisor
Paul Booth, Supervisor

Staff Present
Rich Komando, District Counsel, Kopelousos, Bradley & Garrison
Steve Andersen, District Manager and Operations Manager, Eagle Harbor
Marilee Giles, District Administrator, Governmental Management Services, LLC
Helen Runjo, Hampton Golf

I - Roll Call

Vice Chair Herold called the meeting to order at 6:00 p.m. and Ms. Giles called the roll.

II - Pledge of Allegiance

III - Public Comment

Mr. Hunter stated my comments concern contracts, negotiations and monitoring the performance of them.

Vice Chair Herold stated Steve Andersen is our district manager and you can reach out to him with phone or email and any other questions you may have about these items. Contracts are monitored throughout the year by the board and staff.

IV - Approval of Consent Agenda

A. Approval of the Minutes of the July 23, 2026 Meeting

B. Financial Statements

C. Check Register

Supervisor Booth moved to approve the consent agenda items. Supervisor Bruno seconded the motion. Motion passed 3 - 0

V. Consideration of Agreement with Raymond James Associates for Underwriting Services

Mr. Andersen stated we contacted MBS Capital to see if there were any possibilities of refinancing without extending the term of the 2014 A3 bonds, which covers areas in Eagle Nest, Eagle Perch and the Reserve. This letter is no cost and no obligation from the district and gives them the ability to explore options and at a future date they will bring term sheets to the board to review and approve.

Supervisor Bruno moved to approve the underwriting agreement with MBS Capital Markets Raymond James. Supervisor Booth seconded the motion. Motion passed 3 - 0

VI. Public Hearings for the Purpose of Adopting the Fiscal Year 2027 Budget

Vice Chairman Herold opened the public hearing by gavel.

A. Public Hearing to Consider Adopting the FY 27 Budget

1. Consideration of Resolution 2026-03 Relating to Annual Appropriations and Adopting the Budget for Fiscal Year 2027

Mr. Andersen stated this covers the general fund as well as the swim and tennis fund, and the capital reserve fund. The increase in assessments is due to two major factors, litigation, and the last year of the minimum wage increase. It is an increase of $45.14 per year, which is just under $4 per month.

Supervisor Booth moved to approve Resolution 2026-03, a resolution of the Crossings at Fleming Island Community Development District relating to the annual appropriations and adopting the budget for the fiscal year beginning October 1, 2026 and ending September 30, 2027 and fixing maintenance and benefit special assessments for said fiscal year. Supervisor Bruno seconded the motion. Motion passed 3 - 0

Vice Chairman Herold closed the public hearing by gavel.

Vice Chairman Herold opened the public hearing by gavel.

B. Public Hearing to Consider Adoption of the Water and Wastewater Enterprise Fund Budget

1. Consideration of Resolution 2026-04 Adopting the Final Water and Wastewater Enterprise Fund Budget for Fiscal Year 2027

Supervisor Bruno moved to approve Resolution 2026-04, a resolution adopting the final water and wastewater enterprise fund budget of the Crossings at Fleming Island Community Development District for the fiscal year beginning October 1, 2026 and ending September 30, 2027. Supervisor Booth seconded the motion. Motion passed 3 - 0

Vice Chairman Herold closed the public hearing my gavel.

Vice Chairman Herold opened the public hearing by gavel.

2. Consideration of Resolution 2026-05 Adopting the Final Golf Course Enterprise Fund Budget for Fiscal Year 2027

Supervisor Bruno moved to approve Resolution 2026-05, a resolution adopting the final golf course enterprise fund budget of the Crossings of Fleming Island Community Development District for the fiscal year beginning October 1, 2026 and ending September 30, 2027. Supervisor Booth seconded the motion. Motion passed 3 - 0

Vice Chairman Herold closed the public hearing my gavel.

Vice Chairman Herold opened the public hearing by gavel.

C. Public Hearing to Consider Levying Non-Ad Valorem Assessments

1. Consideration of Resolution 2026-06 Levying Non-Ad Valorem Assessments for Operations and Maintenance Costs, Road System, Water Management System and Other Infrastructure Projects within the District for Fiscal Year 2027

Supervisor Bruno moved to approve Resolution 2026-06 levying a non-ad valorem assessment for operation and maintenance costs, water management system and other infrastructure projects within the Crossings at Fleming Island Community Development District for the fiscal year beginning October 1, 2026 and ending September 30, 2027. Supervisor Booth seconded the motion. Motion passed 3 - 0

Vice Chairman Herold closed the public hearing by gavel.

VII. Consideration of Agreement with Ruppert Landscape for Landscape and Irrigation Maintenance Services

Supervisor Booth moved to approve the agreement with Ruppert Landscape for landscape and irrigation maintenance services. Supervisor Bruno seconded the motion. Motion passed 3 - 0

VIII. Consideration of Designating a Regular Meeting Schedule for Fiscal Year 2027

Supervisor Bruno moved to approve the fiscal year 2027 meeting schedule. Supervisor Booth seconded the motion. Motion passed 3 - 0

IX. Consideration of Adopting Goals and Objectives for Fiscal Year 2027

Supervisor Booth moved to approve the fiscal year 2027 goals and Objectives. Supervisor Bruno seconded the motion. Motion passed 3 - 0

X - Management Team Reports

A. District Counsel

Mr. Komando stated we are waiting for an order from the judge on the case that went to trial and when it is received, we will update you.

B. Ruppert Landscaping - Report

A copy of the monthly landscape report for August was included in the agenda package.

C. Hampton Golf - Report

A copy of the Eagle Harbor Golf Club performance report was included in the agenda package.

D. District Manager & Operations

Mr. Andersen reviewed the operations report, copy of which was included in the agenda package and presented a proposal to install inlets and make improvements to the driving range.

Supervisor Bruno moved to approve a not to exceed amount of $45,000 for improvements to the driving range. Supervisor Booth seconded the motion. Motion passed 3-0

XI - Supervisor's Requests and Audience Comments

A resident asked about the letter from the district about $782 per household or is it $45.15?

Mr. Andersen stated it is $45.14 in addition, just under $4 per month.

A resident asked is there a website where we can get access to documents?

Mr. Andersen stated yes, it has meeting minutes, the budget and if you want a copy of the landscape contract, I can provide that to you.

Mr. Booth stated I am resigning from the board effective September 1, 2026. Thank you very much and it has been a pleasure serving with you.

XII Next Scheduled Meeting – September 24, 2026 at 6:00 p.m. at 2217 Eagle Harbor Parkway

VII – Adjournment

Hearing no objection, the Chairman adjourned the meeting at 6:59 p.m.

Secretary/Assistant Secretary	Chairman/Vice Chairman

B.

The Crossings at Fleming Island

Community Development District

Unaudited Financial Reporting

August 31, 2026

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The Crossings at Fleming Island

Community Development District

Combined Balance Sheet

August 31, 2026

	Governmental Funds			Proprietary Funds			
	General Fund	*Reserve Fund*	*Debt Service Fund*	*Water/Sewer Fund*	*Golf Course Fund*	*Swim & Tennis Fund*	*Totals FY 2026*
Assets:							
Cash:							
Operating Account-Wells Fargo	$ 137,617 #	$ 63,048	$ -	$ 58,395	$ 98,493	$ 531,079	$ 888,632
Operating Account-BB&T	-	-	-	-	-	-	-
Depository Account	-	-	-	-	47,877	564,201	612,078
Petty Cash	-	-	-	-	1,617	900	2,517
Accounts Receivable	-	-	-	231,934	37,970	68,055	337,959
Due from General Fund	-	7,870	-	-	-	-	7,870
Due from Water/Sewer	6,781	-	-	-	-	-	6,781
Due from Other	-	-	-	-	-	-	-
Due from GC - Current year	66,520	-	-	-	-	-	66,520
Due from Swim & Tennis Fund	13,250	-	-	-	-	-	13,250
Due from Capital Outlay Fund	-	-	-	-	-	-	-
Due from Golf Course - Loan	235,256	75,538	-	-	-	-	310,794
Due from Golf Course - Equipment Lease	433,379	77,620	-	-	-	-	510,999
Due from Debt Service	-	-	-	-	-	-	-
Investments:							
State Board of Administration (SBA)	2,366,643	56,001	-	3,895,231	283	-	6,318,157
State Board of Administration (SBA)-Reserves	1,380,066	-	-	-	-	-	1,380,066
Series 1999							
Reserve	-	-	-	-	91,116	-	91,116
Interest	-	-	-	-	3	-	3
Revenue	-	-	-	-	92,911	-	92,911
Sinking	-	-	-	-	8	-	8
Series 2007/2016 Refunding/2017							
Reserve	-	-	-	1	-	-	1
Surplus	-	-	-	910,680	-	-	910,680
Rate Stabilization	-	-	-	277,570	-	-	277,570
Renewal & Replacement	-	-	-	288,425	-	-	288,425
Revenue	-	-	-	1,193,080	-	-	1,193,080
Interest	-	-	-	424,478	-	-	424,478
Redemption - Tax Exempt	-	-	-	934	-	-	934
Redemption - Taxable	-	-	-	287	-	-	287
Series 2014 - A-1/A-2							
Reserve A-1	-	-	919,974	-	-	-	919,974
Interest A-1	-	-	-	-	-	-	-
Revenue	-	-	544,896	-	-	-	544,896
Prepayment A-1	-	-	6,387	-	-	-	6,387
Reserve A-2	-	-	357,189	-	-	-	357,189
Interest A-2	-	-	-	-	-	-	-
Prepayment A-2	-	-	526	-	-	-	526
Series 2014 - A-3							
Reserve A-3	-	-	371,992	-	-	-	371,992
Interest - A-3	-	-	-	-	-	-	-
Revenue	-	-	262,887	-	-	-	262,887
Prepayment A-3	-	-	12,558	-	-	-	12,558
Construction - A-3	-	-	-	-	-	-	-
Series 2017							
Reserve - 2017	-	-	32,969	-	-	-	32,969
Interest - 2017	-	-	-	-	-	-	-
Revenue - 2017	-	-	64,417	-	-	-	64,417
Prepayment - 2017	-	-	586	-	-	-	586
Inventory	-	-	-	-	211,247	35,497	246,744
Prepaid Expenses	11,164	-	-	-	92,257	7,874	111,295
Deposits	35,000	-	-	-	7,146	-	42,146
Lease Asset	-	-	-	-	8,819	-	8,819
Non-Current Assets:							
Fixed Assets	-	-	-	8,005,832	5,015,910	-	13,021,742
Total Assets	**$ 4,685,675**	**$ 280,076**	**$ 2,574,381**	**$ 15,286,847**	**$ 5,705,657**	**$ 1,207,606**	**$ 29,740,242**
Liabilities:							
Accounts Payable	108,604 #	$ 37,779	$ -	$ 7,863	$ 359,267	$ 86,181	$ 599,693
Accrued Payroll/Bonuses	-	-	-	-	84,298	66,990	151,288
Member Liability	-	-	-	-	104,315	4,475	108,790
Due to General Fund	-	-	-	6,781	13,598	9,853	30,232
Due to General Fund - Loan	-	-	-	-	235,256	-	235,256
Due to Capital Reserve - Loan	-	-	-	-	75,538	-	75,538
Due to Debt Service	(0)	-	-	-	-	-	(0)
Due to Reserve	(4,202)	-	-	-	-	-	(4,202)
Deferred Income	-	-	-	0	47,023	116,336	163,359
Deposits Payable	4,373	-	-	905	-	10,425	15,703
Lease Liability	-	-	-	-	137,982	-	137,982
Accrued Interest Payable - Bonds	-	-	-	249,284	2,706,958	-	2,956,242
Accrued Principal Payable	-	-	-	971,667	4,065,000	-	5,036,667
Maintenance Warranties	-	-	-	3,709	-	-	3,709
Bonds Payable - 1999	-	-	-	-	475,000	-	475,000
Bonds Payable - 2016 Ref	-	-	-	16,010,000	-	-	16,010,000
Total Liabilities	**$ 108,775**	**$ 37,779**	**$ -**	**$ 17,250,209**	**$ 8,304,234**	**$ 294,260**	**$ 25,995,257**
Fund Balance:							
Nonspendable:							
Deposits	$ 35,000	$ -	$ -	$ -	$ -	$ -	$ 35,000
Restricted for:							
Debt Service	-	-	2,574,381	-	-	-	2,574,381
Water/Sewer	-	-	-	905	-	-	905
Assigned for:							
Capital Reserves	1,380,066	-	-	-	-	-	1,380,066
Unassigned/Unrestricted	3,150,670	242,298	-	(1,964,267)	(2,598,577)	913,346	(256,530)
Total Fund Balances	**$ 4,576,900**	**$ 242,298**	**$ 2,574,381**	**$ (1,963,362)**	**$ (2,598,577)**	**$ 913,346**	**$ 3,744,986**
Total Liabilities & Fund Balance	$ 4,685,675	$ 280,076	$ 2,574,381	$ 15,286,847	$ 5,705,657	$ 1,207,606	$ 29,740,243

The Crossings at Fleming Island

Community Development District

General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending August 31, 2026

	Adopted Budget	Prorated Budget Thru 08/31/26	Actual Thru 08/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 3,487,971	$ 3,487,971	$ 3,501,245	$ 13,274
Boat/RV Storage Fees	115,000	105,417	107,480	2,063
Interest Income	180,000	165,000	159,399	(5,601)
Misc/Newsletter/Rental Income	21,000	19,250	13,059	(6,191)
Total Revenues	**$ 3,803,971**	**$ 3,777,638**	**$ 3,781,184**	**$ 3,546**
Expenditures:				
General & Administrative:				
Supervisor Fees	$ 15,000	$ 13,750	$ 9,118	$ 4,632
PR-FICA/Workers Comp/PR Fees	17,000	15,583	23,377	(7,794)
Engineering	7,000	6,417	-	6,417
District Attorney	33,400	30,617	31,493	(876)
Litigation Counsel	50,000	45,833	175,100	(129,266)
Annual Audit	4,500	4,125	2,596	1,529
Assessment Administration	18,375	18,375	18,375	0
Arbitrage Rebate	1,100	1,008	1,100	(92)
Dissemination Agent	2,100	1,925	1,925	-
Trustee Fees	20,000	18,333	14,244	4,089
District Manager/Administrator	105,450	96,663	104,354	(7,691)
General Administrative	15,000	13,750	20,967	(7,217)
Insurance General Liability	74,128	74,128	63,167	10,961
Other Current Charges	5,000	4,583	2,649	1,934
Dues, Licenses & Website	25,000	22,917	9,130	13,787
Total General & Administrative	**$ 393,054**	**$ 368,008**	**$ 477,594**	**$ (109,586)**
Operations & Maintenance				
Maintenance				
Landscape Maintenance	$ 863,114	$ 791,188	$ 791,190	$ (1)
Landscape Maintenance - Contingency	110,000	100,833	108,897	(8,064)
Lake Maintenance	90,000	82,500	67,175	15,325
Cost Sharing Agreement - Stone Creek	14,000	12,833	-	12,833
Facility/Preventative Maintenance	250,000	229,167	186,706	42,460
Utilities	160,000	146,667	117,504	29,163
Security	45,000	41,250	35,212	6,038
Operating Reserves	5,895	5,404	-	5,404
Subtotal Maintenance	**$ 1,538,010**	**$ 1,409,842**	**$ 1,306,683**	**$ 103,159**
Total Operations & Maintenance	**$ 1,538,010**	**$ 1,409,842**	**$ 1,306,683**	**$ 103,159**
Total Expenditures	**$ 1,931,064**	**$ 1,777,850**	**$ 1,784,277**	**$ (6,427)**

The Crossings at Fleming Island

Community Development District

General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending August 31, 2026

	Adopted Budget	Prorated Budget Thru 08/31/26	Actual Thru 08/31/26	Variance
Excess (Deficiency) of Revenues over Expenditures	$ 1,872,907	$ 1,999,787	$ 1,996,907	$ (2,881)
Other Financing Sources/(Uses):				
Interfund Transfer In/(Out) - SBA Reserve	$ (125,000)	$ -	$ -	$ -
Interfund Transfer Out - Swim & Tennis	(1,747,907)	(1,602,249)	(1,602,249)	-
Total Other Financing Sources/(Uses)	**$ (1,872,907)**	**$ (1,602,249)**	**$ (1,602,249)**	**$ -**
Net Change in Fund Balance	**$ 0**	**$ 397,539**	**$ 394,658**	**$ (2,881)**
Fund Balance - Beginning	$ -		$ 4,182,242	
Fund Balance - Ending	$ 0		$ 4,576,900	

The Crossings at Fleming Island

Community Development District

Capital Reserve Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending August 31, 2026

	Adopted Budget	Prorated Budget Thru 08/31/26	Actual Thru 08/31/26	Variance
Revenues				
Special Assessments - Tax Roll	$ 620,196	$ 620,196	$ 630,416	$ 10,220
Interest	20,000	18,333	1,976	(16,357)
Total Revenues	**$ 640,196**	**$ 638,529**	**$ 632,393**	**$ (6,137)**
Expenditures:				
Capital Outlay	$ 619,686	$ 568,046	$ 254,076	$ 313,970
Other Current Charges	500	458	-	458
Total Expenditures	**$ 620,186**	**$ 568,504**	**$ 254,076**	**$ 314,428**
Excess (Deficiency) of Revenues over Expenditures	**$ 20,010**	**$ 70,026**	**$ 378,317**	**$ 308,291**
Other Financing Sources/(Uses)				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources (Uses)	**$ -**	**$ -**	**$ -**	**$ -**
Net Change in Fund Balance	**$ 20,010**	**$ 70,026**	**$ 378,317**	**$ 308,291**
Fund Balance - Beginning	$ -		$ (136,019)	
Fund Balance - Ending	$ 20,010		$ 242,298	

The Crossings at Fleming Island

Community Development District

Debt Service Fund Series 2014A-1 /A-2

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending August 31, 2026

	Adopted Budget	Prorated Budget Thru 08/31/26	Actual Thru 08/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 2,411,887	$ 2,411,887	$ 2,417,858	$ 5,971
Special Assessments - Prepayments A-1	-	-	6,393	6,393
Special Assessments - Prepayments A-2	-	-	397	397
Interest Income	-	-	113,389	113,389
Total Revenues	**$ 2,411,887**	**$ 2,411,887**	**$ 2,538,038**	**$ 126,151**
Expenditures:				
Series 2014 A-1				
Interest Expense - 11/1	$ 184,050	$ 184,050	190,613	$ (6,563)
Special Call - 11/1	-	-	10,000	(10,000)
Principal Expense - 5/1	1,490,000	1,490,000	1,485,000	5,000
Interest Expense - 5/1	184,050	184,050	182,475	1,575
Special Call - 7/1	-	-	1,055,000	(1,055,000)
Series 2014 A-2				
Interest Expense - 11/1	52,675	52,675	51,975	700
Special Call - 11/1	-	-	5,000	(5,000)
Principal Expense - 5/1	260,000	260,000	260,000	-
Interest Expense - 5/1	52,675	52,675	51,800	875
Special Call - 5/1	-	-	-	-
Total Expenditures	**$ 2,223,450**	**$ 2,223,450**	**$ 3,291,863**	**$ (1,068,413)**
Excess (Deficiency) of Revenues over Expenditures	$ 188,437	$ 188,437	$ (753,824)	$ (942,261)
Other Financing Sources/(Uses):				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources/(Uses)	$ -	$ -	$ -	$ -
Net Change in Fund Balance	**$ 188,437**	**$ 188,437**	**$ (753,824)**	**$ (942,261)**
Fund Balance - Beginning	$ 941,772		$ 2,582,796	
Fund Balance - Ending	$ 1,130,209		$ 1,828,972	

The Crossings at Fleming Island

Community Development District

Debt Service Fund Series 2014A-3

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending August 31, 2026

	Adopted Budget	Prorated Budget Thru 08/31/26	Actual Thru 08/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 378,767	$ 378,767	$ 379,064	$ 297
Prepayments	-	-	12,558	12,558
Interest Income	-	-	21,808	21,808
Total Revenues	**$ 378,767**	**$ 378,767**	**$ 413,429**	**$ 34,662**
Expenditures:				
Series 2014 A-3				
Interest Expense - 11/1	$ 131,788	$ 131,788	129,513	$ 2,275
Special Call - 11/1	-	-	10,000	(10,000)
Principal Expense - 5/1	110,000	110,000	120,000	(10,000)
Interest Expense - 5/1	131,788	131,788	129,188	2,600
Special Call - 5/1	-	-	-	-
Total Expenditures	**$ 373,575**	**$ 373,575**	**$ 388,700**	**$ (15,125)**
Excess (Deficiency) of Revenues over Expenditures	$ 5,192	$ 5,192	$ 24,729	$ 19,537
Other Financing Sources/(Uses):				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources/(Uses)	$ -	$ -	$ -	$ -
Net Change in Fund Balance	**$ 5,192**	**$ 5,192**	**$ 24,729**	**$ 19,537**
Fund Balance - Beginning	$ 232,262		$ 622,708	
Fund Balance - Ending	$ 237,454		$ 647,437	

The Crossings at Fleming Island

Community Development District

Debt Service Fund Series 2017

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending August 31, 2026

	Adopted Budget	Prorated Budget Thru 08/31/26	Actual Thru 08/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 67,073	$ 67,073	$ 67,360	$ 287
Interest Income	-	-	3,580	3,580
Total Revenues	**$ 67,073**	**$ 67,073**	**$ 70,939**	**$ 3,866**
Expenditures:				
Series 2017				
Interest Expense - 11/1	$ 21,131	$ 21,131	21,131	$ -
Principal Expense - 5/1	20,000	20,000	20,000	-
Interest Expense - 5/1	21,131	21,131	21,131	-
Total Expenditures	**$ 62,263**	**$ 62,263**	**$ 62,263**	**$ -**
Excess (Deficiency) of Revenues over Expenditures	$ 4,811	$ 4,811	$ 8,677	$ 3,866
Other Financing Sources/(Uses):				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources/(Uses)	$ -	$ -	$ -	$ -
Net Change in Fund Balance	**$ 4,811**	**$ 4,811**	**$ 8,677**	**$ 3,866**
Fund Balance - Beginning	$ 47,517		$ 89,295	
Fund Balance - Ending	$ 52,328		$ 97,972	

The Crossings at Fleming Island

Community Development District

Water and Sewer Fund

Statement of Revenues, Expenditures, and Changes in Net Position

For The Period Ending August 31, 2026

	Adopted Budget	Prorated Budget Thru 08/31/26	Actual Thru 08/31/26	Variance
Operating Revenues:				
Reclaimed Water Revenue	$ 800,000	$ 666,667	$ 745,237	$ 78,570
Debt Capacity Charge	1,976,556	1,647,130	1,804,065	156,935
Interest/Misc. Income	200,000	183,333	193,056	9,722
Total Operating Revenues	**$ 2,976,556**	**$ 2,497,130**	**$ 2,742,358**	**$ 245,228**
Administrative:				
Engineering Fees	$ 2,000	$ 1,833	$ -	$ 1,833
Arbitrage	550	504	550	(46)
Dissemination Agent	1,000	917	917	0
District Attorney	29,352	26,906	25,194	1,712
Annual Audit	4,500	4,125	2,596	1,529
Trustee Fees	10,500	9,625	5,647	3,978
District Manager/Administrator	101,295	92,854	82,118	10,736
Computer Time	1,000	917	917	0
Postage	1,000	917	187	730
Insurance	74,128	74,128	63,167	10,961
Other Current Charges	15,000	13,750	535	13,215
Total Administrative:	**$ 240,325**	**$ 226,475**	**$ 181,828**	**$ 44,647**
Water/Wastewater Operations				
Service Charges	$ -	$ -	-	$ -
Meter Expenses	1,000	917	-	917
Reclaimed Water	-	-	150,301	(150,301)
Repairs & Maintenance	35,000	32,083	3,877	28,206
Electric	40,000	36,667	34,564	2,102
Capital Outlay	150,000	137,500	9,017	128,483
Contingency	25,000	22,917	48,796	(25,880)
Total Water/Wastewater Operations	**$ 251,000**	**$ 230,083**	**$ 246,555**	**$ (16,472)**
Total Operating Expenses	**$ 491,325**	**$ 456,559**	**$ 428,383**	**$ 28,175**
Net Income before Debt Service	$ 2,485,231	$ 2,040,571	$ 2,313,974	$ 273,403
Debt Service/Other Sources (Uses):				
Principal Expense	$ (1,060,000)	(971,667)	(971,667)	$ -
Interest Expense	(683,476)	(626,520)	(591,021)	35,499
Total Debt Service/Other Sources (Uses):	**$ (1,743,476)**	**$ (1,598,186)**	**$ (1,562,688)**	**$ 35,499**
Change in Net Position	**$ 741,755**	**$ 442,385**	**$ 751,287**	**$ 308,902**
Total Net Position - Beginning	$ -		$ (2,714,648)	
Total Net Position - Ending	$ 741,755		$ (1,963,362)	

The Crossings at Fleming Island

Community Development District

Golf Course Fund

Statement of Revenues, Expenditures, and Changes in Net Position

For The Period Ending August 31, 2026

	Adopted Budget	Prorated Budget Thru 08/31/26	Actual Thru 08/31/26	Variance	Current Month
Operating Revenues:					
User Fees - Dues	$ 516,085	$ 472,555	$ 442,194	$ (30,361)	$ 43,205
Greens/Cart Fees	1,713,279	1,817,202	1,612,972	(204,230)	119,140
Merchandise/Food/Beverage	1,923,477	1,833,247	1,772,111	(61,136)	143,548
Rental Revenue	93,500	73,000	76,758	3,758	6,270
Tournament Revenue	244,940	-	-	-	-
Discount Programs	-	-	(35,068)	(35,068)	(2,289)
Membership Income - Other Fees	5,324	4,880	3,353	(1,527)	65
Miscellaneous Income	76,437	87,339	107,772	20,433	8,513
Initiation Fees	15,750	15,750	40,225	24,475	4,000
Interest Income/Commissions	-	-	3,479	3,479	306
Sales Tax/Gratuities/Lesson Income	683,189	626,257	330	(625,927)	30
Total Operating Revenues	**$ 5,271,981**	**$ 4,930,230**	**$ 4,024,126**	**$ (906,104)**	**$ 322,788**
Cost of Goods Sold:					
Cost of Goods Sold	$ 801,999	$ 752,810	$ 698,596	(54,214)	$ 55,346
Gross Profit	**$ 4,469,982**	**$ 4,177,420**	**$ 3,325,530**	**$ (851,890)**	**$ 267,442**
Operating Expenses:					
Salaries	$ 1,762,634	$ 1,615,818	$ 1,556,611	$ 59,207	$ 141,569
Commissions & Bonuses	65,597	56,472	52,310	4,162	3,607
Employee Expenses	322,993	298,208	301,654	(3,446)	26,630
Employee Uniforms	4,946	4,211	1,251	2,960	40
Travel & Per Diem	-	-	169	(169)	-
Training	9,899	8,638	3,573	5,065	720
Janitorial Expense	25,200	23,100	22,660	440	2,060
Janitorial Supplies	12,541	11,891	8,511	3,380	382
Tournaments & Events	62,888	59,788	52,647	7,141	4,626
Marketing & Advertising	26,888	24,767	18,080	6,687	2,237
Centralized Services	78,600	50,050	52,667	(2,617)	4,550
Course & Grounds Maintenance	29,646	27,646	25,998	1,648	-
Repairs - Equipment	20,406	18,706	45,713	(27,007)	3,090
Repairs - Buildings	13,236	12,186	11,463	723	1,437
Operating Supplies	118,605	107,069	139,640	(32,571)	13,969
Office Supplies	4,421	3,946	1,341	2,605	98
Postage	600	550	469	81	-
Printing & Reproduction	900	825	4,338	(3,513)	177
Utility Services	113,493	104,563	107,933	(3,370)	12,896
Gas/Oil/Propane	34,111	30,445	42,090	(11,645)	5,118
Refuse & Potables	28,618	26,392	30,750	(4,358)	3,563
Telephone/T1 Line	11,360	10,367	8,770	1,597	795
Security/Pest Control	36,018	38,879	35,412	3,467	3,364
Music & Cable Service	14,400	13,400	16,982	(3,582)	1,078
Dues and Subscriptions	28,872	27,149	34,210	(7,061)	5,010
Chemicals	65,849	60,249	95,173	(34,924)	(566)
Fertilizer - Course	84,013	78,013	46,598	31,415	(17,225)
Sand, Seed & Dressing	20,611	18,561	13,016	5,545	1,725
Small Tools	-	-	178	(178)	-
Licenses/Permits	5,880	5,390	550	4,840	-
Cash Short/Over	-	-	484	(484)	128
Bad Debt	337	337	-	337	-
Other Services	13,871	1,169	864	305	71
Trustee Fees/Bank Charges	96,303	89,970	137,010	(47,040)	11,386
Aerification	34,000	34,000	600	33,400	-
Management Fees - Hampton	88,200	80,850	77,000	3,850	7,000

The Crossings at Fleming Island

Community Development District

Golf Course Fund

Statement of Revenues, Expenditures, and Changes in Net Position

For The Period Ending August 31, 2026

	Adopted Budget	Prorated Budget Thru 08/31/26	Actual Thru 08/31/26	Variance	Current Month
Operating Expenses: (Continued)					
Rentals & Leases	$ 282,820	$ 257,432	$ 296,975	$ (39,543)	33,106
Lake Maintenance	30,000	27,500	27,500	-	2,500
Insurance	150,000	137,500	126,389	11,111	11,585
Other Current Charges/RE Taxes	34,192	31,392	30,903	489	2,799
District Manager/Administrator	68,040	63,620	55,482	8,138	4,409
District Attorney	6,672	6,116	6,249	(133)	573
Accounting & Audit	6,804	6,237	12,455	(6,218)	8,935
Sales Tax/Gratuities/Lesson Income	683,189	626,257	-	626,257	-
Total Operating Expenses:	**$ 4,497,653**	**$ 4,099,659**	**$ 3,502,668**	**$ 596,991**	**$ 303,442**
Net Income before Non-Operating Income (Expense)	$ (27,671)	$ 77,761	$ (177,138)	$ (254,899)	$ (36,000)
Non-Operating Income/(Expenses):					
Other Non-Operating Income	$ -	$ -	$ -	$ -	$ -
Total Non-Operating Income/(Expenses):	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Change in Net Position	**$ (27,671)**	**$ 77,761**	**$ (177,138)**	**$ (254,899)**	**$ (36,000)**
Total Net Position - Beginning	$ -		$ (2,421,439)		
Total Net Position - Ending	$ (27,671)		$ (2,598,577)		

The Crossings at Fleming Island

Community Development District

Swim & Tennis Fund

Statement of Revenues, Expenditures, and Changes in Net Position

For The Period Ending August 31, 2026

	Adopted Budget	Prorated Budget Thru 08/31/26	Actual Thru 08/31/26	Variance	Current Month
Operating Revenues:					
User Fees	$ 165,000	$ 151,692	$ 170,583	$ 18,891	$ 17,821
Lesson Income Tennis	270,000	248,142	284,197	36,055	22,634
Merchandise/Food/Beverage Sale	155,000	132,484	171,143	38,659	28,147
Total Operating Revenues	**$ 590,000**	**$ 532,318**	**$ 625,923**	**$ 93,605**	**$ 68,602**
Cost of Goods Sold:					
Cost of Goods Sold	$ 120,000	$ 104,366	$ 117,052	$ (12,686)	$ 18,157
Gross Profit	**$ 470,000**	**$ 427,952**	**$ 508,871**	**$ 80,919**	**$ 50,445**
Operating Expenses:					
Salaries	$ 995,000	$ 919,613	$ 942,940	$ (23,327)	$ 126,335
Employee Expenses	270,000	248,748	248,046	702	25,294
Employee Education and Training	8,000	8,000	887	7,113	225
Promotional Activities	100,000	89,692	61,860	27,832	2,823
Activities & Events - Tennis	5,000	4,500	4,229	271	3,140
Communications and Freight	32,000	29,595	26,197	3,398	2,450
Customer Service & Advertising	6,000	5,305	3,490	1,815	788
Other Contractual	40,000	36,960	41,638	(4,678)	3,472
Repairs & Maintenance	90,000	78,077	62,837	15,240	3,933
Operating Supplies	35,000	31,584	29,599	1,985	4,552
Office Supplies	15,000	14,738	6,065	8,673	214
Utility Services	165,858	149,767	128,207	21,560	13,748
Gas/Oil/Propane	38,000	38,000	39,587	(1,587)	54
Chemicals	85,000	75,388	67,289	8,099	5,152
Licenses/Permits	4,000	4,000	2,887	1,113	442
Bad Debt Expense	-	-	(247)	247	-
Cash Short/Over	-	-	149	(149)	(2)
Trustee Fees	34,000	30,831	30,746	85	4,237
District Manager/Administrator	50,000	50,198	45,391	4,807	3,890
Insurance	45,419	41,634	38,602	3,032	3,509
Taxes	130	130	156	(26)	165
Audit	4,500	-	-	-	-
Total Operating Expenses:	**$ 2,022,907**	**$ 1,856,760**	**$ 1,780,555**	**$ 76,205**	**$ 204,421**
Net Income before Non-Operating Income (Expense)	$ (1,552,907)	$ (1,428,808)	$ (1,271,684)	$ 157,124	$ (153,976)
Non-Operating Income/(Expenses):					
Other Income	$ -	$ -	$ (1,152)	$ (1,152)	$ (366)
Interfund Transfer In	1,747,907	1,602,248	1,602,248	-	145,659
CDD Lesson Income	30,000	28,159	33,639	5,480	2,542
Lessons Paid Out	(225,000)	(206,325)	(285,967)	(79,642)	(22,502)
Total Non-Operating Income/(Expenses):	**$ 1,552,907**	**$ 1,424,082**	**$ 1,348,768**	**$ (75,314)**	**$ 125,333**
Change in Net Position	**$ -**	**$ (4,726)**	**$ 77,084**	**$ 81,810**	**$ (28,643)**
Total Net Position - Beginning	$ -		$ 836,262		
Total Net Position - Ending	$ -		$ 913,346		

The Crossings at Fleming Island

Community Development District

General Fund

Month to Month

	Adopted Budget	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Revenues:														
Special Assessments - Tax Roll	$ 3,487,971	$ -	$ 1,161,485	$ 2,032,075	$ 68,824	$ 44,886	$ 42,891	$ 106,821	$ 12,255	$ 32,007	$ -	$ -	$ -	$ 3,501,245
Boat/RV Storage Fees	115,000	-	9,790	-	9,970	9,715	-	39,145	9,790	9,790	9,640	9,640	-	107,480
Interest Income	180,000	10,649	8,742	15,593	18,497	16,154	16,713	15,958	15,657	14,413	14,136	12,888	-	159,399
Misc/Newsletter/Rental Income	21,000	-	-	2,760	-	485	-	1,055	-	1,335	5,205	2,220	-	13,059
Total Revenues	**$ 3,803,971**	**$ 10,649**	**$ 1,180,016**	**$ 2,050,428**	**$ 97,291**	**$ 71,240**	**$ 59,605**	**$ 162,978**	**$ 37,702**	**$ 57,545**	**$ 28,981**	**$ 24,748**	**$ -**	**$ 3,781,184**
Expenditures:														
General & Administrative:														
Supervisor Fees	$ 15,000	$ 800	$ -	$ 800	$ -	$ 2,118	$ 1,000	$ 1,000	$ 1,000	$ 800	$ 800	$ 800	$ -	$ 9,118
PR-FICA/Workers Comp/PR Fees	17,000	2,293	1,735	4,057	2,209	865	1,979	2,913	1,826	1,827	1,838	1,834	-	23,377
Engineering	7,000	-	-	-	-	-	-	-	-	-	-	-	-	-
District Attorney	33,400	2,863	2,863	2,863	2,863	2,863	2,863	2,863	2,863	2,863	2,863	2,863	-	31,493
Litigation Counsel	50,000	5,343	16,932	6,102	32,282	24,420	3,049	11,676	16,094	44,745	6,024	8,433	-	175,100
Annual Audit	4,500	-	-	-	-	-	-	-	-	-	2,596	-	-	2,596
Assessment Administration	18,375	18,375	-	-	-	-	-	-	-	-	-	-	-	18,375
Arbitrage Rebate	1,100	-	-	1,100	-	-	-	-	-	-	-	-	-	1,100
Dissemination Agent	2,100	175	175	175	175	175	175	175	175	175	175	175	-	1,925
Trustee Fees	20,000	-	-	-	-	-	-	-	-	-	4,095	10,149	-	14,244
District Manager/Administrator	105,450	12,230	8,532	8,532	8,532	8,532	8,532	15,337	3,438	13,625	8,532	8,532	-	104,354
General Administrative	15,000	86	1,986	4,887	122	151	83	83	2,551	365	9,442	1,210	-	20,967
Insurance General Liability	74,128	63,167	-	-	-	-	-	-	-	-	-	-	-	63,167
Other Current Charges	5,000	-	320	-	-	-	174	118	441	87	208	1,300	-	2,649
Dues, Licenses & Website	25,000	-	-	2,039	-	6,561	-	-	-	-	530	-	-	9,130
Total General & Administrative	**$ 393,054**	**$ 105,333**	**$ 32,543**	**$ 30,556**	**$ 46,183**	**$ 45,684**	**$ 17,855**	**$ 34,165**	**$ 28,389**	**$ 64,488**	**$ 37,102**	**$ 35,297**	**$ -**	**$ 477,594**

The Crossings at Fleming Island

Community Development District

General Fund

Month to Month

	Adopted Budget	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Operations & Maintenance														
Maintenance														
Landscape Maintenance	$ 863,114	$ 71,926	$ 71,926	$ 71,926	$ 71,926	$ 71,926	$ 71,926	$ 71,926	$ 71,926	$ 71,926	$ 71,926	$ 71,926	$ -	$ 791,190
Landscape Maintenance - Contingency	110,000	27,018	7,800	10,168	5,125	-	9,450	20,111	3,425	2,300	2,500	21,000	-	108,897
Lake Maintenance	90,000	6,380	6,380	6,380	3,375	6,380	6,380	6,380	6,380	6,380	6,380	6,380	-	67,175
Cost Sharing Agreement - Stone Creek	14,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Facility/Preventative Maintenance	250,000	26,305	17,617	8,998	13,945	8,283	15,502	13,115	22,271	18,210	34,376	8,083	-	186,706
Utilities	160,000	6,157	11,079	11,634	10,832	10,357	10,369	10,427	10,626	11,139	13,295	11,587	-	117,504
Security	45,000	2,610	3,013	3,671	965	4,198	1,866	4,081	2,314	3,032	6,549	2,915	-	35,212
Operating Reserves	5,895	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal Maintenance	**$ 1,538,010**	**$ 140,397**	**$ 117,816**	**$ 112,777**	**$ 106,169**	**$ 101,145**	**$ 115,493**	**$ 126,041**	**$ 116,942**	**$ 112,987**	**$ 135,026**	**$ 121,891**	**$ -**	**$ 1,306,683**
Total Operations & Maintenance	**$ 1,538,010**	**$ 140,397**	**$ 117,816**	**$ 112,777**	**$ 106,169**	**$ 101,145**	**$ 115,493**	**$ 126,041**	**$ 116,942**	**$ 112,987**	**$ 135,026**	**$ 121,891**	**$ -**	**$ 1,306,683**
Total Expenditures	**$ 1,931,064**	**$ 245,730**	**$ 150,358**	**$ 143,333**	**$ 152,352**	**$ 146,829**	**$ 133,348**	**$ 160,206**	**$ 145,332**	**$ 177,474**	**$ 172,128**	**$ 157,188**	**$ -**	**$ 1,784,277**
Excess (Deficiency) of Revenues over Expenditures	$ 1,872,907	$ (235,082)	$ 1,029,658	$ 1,907,096	$ (55,061)	$ (75,589)	$ (73,743)	$ 2,772	$ (107,629)	$ (119,929)	$ (143,147)	$ (132,440)	$ -	$ 1,996,907
Other Financing Sources/Uses:														
Interfund Transfer In/(Out) - SBA Reserve	$ (125,000)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Interfund Transfer Out - Swim & Tennis	(1,747,907)	(145,659)	(145,659)	(145,659)	(145,659)	(145,659)	(145,659)	(145,659)	(145,659)	(145,659)	(145,659)	(145,659)	-	(1,602,249)
Interfund Transfer Out - Capital Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Other Financing Sources/Uses	**$ (1,872,907)**	**$ (145,659)**	**$ (145,659)**	**$ (145,659)**	**$ (145,659)**	**$ (145,659)**	**$ (145,659)**	**$ (145,659)**	**$ (145,659)**	**$ (145,659)**	**$ (145,659)**	**$ (145,659)**	**$ -**	**$ (1,602,249)**
Net Change in Fund Balance	**$ 0**	**$ (380,740)**	**$ 883,999**	**$ 1,761,437**	**$ (200,720)**	**$ (221,248)**	**$ (219,402)**	**$ (142,886)**	**$ (253,288)**	**$ (265,588)**	**$ (288,806)**	**$ (278,099)**	**$ -**	**$ 394,658**

The Crossings at Fleming Island

Community Development District

Water and Sewer Fund

Month to Month

	Adopted Budget	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
<u>Operating Revenues:</u>														
Reclaimed Water Revenue	$ 800,000	$ 72,048	$ 62,037	$ 69,778	$ 62,111	$ 54,559	$ 58,392	$ 73,391	$ 76,731	$ 71,447	$ 76,965	$ 67,778	$ -	$ 745,237
Debt Capacity Charge	1,976,556	163,540	163,919	163,726	164,044	163,609	164,167	163,943	163,936	164,744	164,280	164,156	-	1,804,065
Interest/Misc. Income	200,000	20,525	15,602	15,943	16,140	16,387	16,941	17,532	17,134	17,707	19,210	19,936	-	193,056
Total Operating Revenues	**$ 2,976,556**	**$ 256,113**	**$ 241,558**	**$ 249,447**	**$ 242,295**	**$ 234,555**	**$ 239,500**	**$ 254,866**	**$ 257,801**	**$ 253,899**	**$ 260,456**	**$ 251,869**	**$ -**	**$ 2,742,358**
<u>Expenditures:</u>														
<u>Administrative:</u>														
Engineering Fees	$ 2,000	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Arbitrage	550	-	-	-	550	-	-	-	-	-	-	-	-	550
Dissemination Agent	1,000	83	83	83	83	83	83	83	83	83	83	83	-	917
District Attorney	29,352	2,290	2,290	2,290	2,290	2,290	2,290	2,290	2,290	2,290	2,290	2,290	-	25,194
Annual Audit	4,500	-	-	-	-	-	-	-	-	-	2,596	-	-	2,596
Trustee Fees	10,500	-	-	-	5,647	-	-	-	-	-	-	-	-	5,647
District Manager/Administrator	101,295	7,465	7,465	4,075	10,856	7,465	7,465	7,465	3,390	11,540	7,465	7,465	-	82,118
Computer Time	1,000	83	83	83	83	83	83	83	83	83	83	83	-	917
Postage	1,000	53	-	0	-	-	-	3	-	-	42	88	-	187
Insurance	74,128	63,167	-	-	-	-	-	-	-	-	-	-	-	63,167
Other Current Charges	15,000	0	-	-	225	-	37	9	-	107	157	-	-	535
Total Administrative:	**$ 240,325**	**$ 73,143**	**$ 9,922**	**$ 6,532**	**$ 19,734**	**$ 9,922**	**$ 9,959**	**$ 9,934**	**$ 5,847**	**$ 14,105**	**$ 12,718**	**$ 10,011**	**$ -**	**$ 181,828**

The Crossings at Fleming Island
Community Development District
Water and Sewer Fund
Month to Month

	Adopted Budget	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Operations & Maintenance														
Water/Wastewater Operations														
Meter Expenses	$ 1,000	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Reclaimed Water	-	29,646	-	14,635	-	10,174	-	16,838	17,041	22,088	20,595	19,285	-	150,301
Repairs & Maintenance	35,000	2,645	-	-	472	475	-	-	-	285	-	-	-	3,877
Electric	40,000	3,152	3,076	2,826	2,427	2,104	1,710	3,475	4,122	4,226	3,820	3,626	-	34,564
Capital Outlay	150,000	1,415	877	-	-	2,449	688	3,589	-	-	-	-	-	9,017
Contingency	25,000	-	-	48,796	-	-	-	-	-	-	-	-	-	48,796
Total Water/Wastewater Operations	**$ 251,000**	**$ 36,858**	**$ 3,953**	**$ 66,257**	**$ 2,899**	**$ 15,202**	**$ 2,398**	**$ 23,902**	**$ 21,163**	**$ 26,598**	**$ 24,414**	**$ 22,911**	**$ -**	**$ 246,555**
Total Operations & Maintenance	**$ 251,000**	**$ 36,858**	**$ 3,953**	**$ 66,257**	**$ 2,899**	**$ 15,202**	**$ 2,398**	**$ 23,902**	**$ 21,163**	**$ 26,598**	**$ 24,414**	**$ 22,911**	**$ -**	**$ 246,555**
Total Operating Expenses	**$ 491,325**	**$ 110,001**	**$ 13,875**	**$ 72,790**	**$ 22,633**	**$ 25,125**	**$ 12,357**	**$ 33,836**	**$ 27,010**	**$ 40,703**	**$ 37,132**	**$ 32,922**	**$ -**	**$ 428,383**
Excess (Deficiency) of Revenues over Expenditu	$ 2,485,231	$ 146,112	$ 227,683	$ 176,657	$ 219,662	$ 209,431	$ 227,143	$ 221,030	$ 230,790	$ 213,196	$ 223,324	$ 218,948	$ -	$ 2,313,974
Debt Service/Other Sources (Uses):														
Principal Expense	$ (1,060,000)	$ (88,333)	$ (88,333)	$ (88,333)	$ (88,333)	$ (88,333)	$ (88,333)	$ (88,333)	$ (88,333)	$ (88,333)	$ (88,333)	$ (88,333)	$ -	$ (971,667)
Interest Expense	(683,476)	(53,729)	(53,729)	(53,729)	(53,729)	(53,729)	(53,729)	(53,729)	(53,729)	(53,729)	(53,729)	(53,729)	-	(591,021)
Total Debt Service/Other Sources (Uses):	**$ (1,743,476)**	**$ (142,063)**	**$ (142,063)**	**$ (142,063)**	**$ (142,063)**	**$ (142,063)**	**$ (142,063)**	**$ (142,062)**	**$ (142,063)**	**$ (142,063)**	**$ (142,063)**	**$ (142,063)**	**$ -**	**$ (1,562,688)**
Net Change in Fund Balance	**$ 741,755**	**$ 4,049**	**$ 85,620**	**$ 34,595**	**$ 77,599**	**$ 67,368**	**$ 85,080**	**$ 78,967**	**$ 88,728**	**$ 71,134**	**$ 81,261**	**$ 76,885**	**$ -**	**$ 751,287**

The Crossings at Fleming Island
Community Development District
Golf Course Fund
Month to Month

	Adopted Budget	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Operating Revenues:														
User Fees - Dues	$ 516,085	$ 40,907	$ 39,421	$ 39,559	$ 38,364	$ 39,320	$ 38,450	$ 38,208	$ 38,342	$ 41,551	$ -	$ -	$ -	$ 354,122
Greens/Cart Fees	1,713,279	133,595	155,476	129,540	118,113	145,790	206,547	148,679	177,294	136,219	-	-	-	1,351,253
Merchandise/Food/Beverage	1,923,477	164,003	160,121	167,618	122,987	139,552	186,677	191,318	191,858	159,170	-	-	-	1,483,304
Rental Revenue	93,500	6,164	7,070	9,321	3,210	5,317	7,309	5,688	14,596	7,460	-	-	-	66,135
Tournament Revenue	244,940	-	-	-	-	-	-	-	-	-	-	-	-	-
Discount Programs	-	(3,545)	(2,465)	(4,372)	(2,465)	(2,091)	(4,117)	(3,349)	(3,371)	(4,499)	-	-	-	(30,274)
Membership Income - Other Fees	5,324	-	139	(60)	1,995	410	488	93	70	121	-	-	-	3,256
Miscellaneous Income	76,437	8,365	8,673	11,317	8,225	9,004	11,328	13,484	11,572	7,725	-	-	-	89,693
Initiation Fees	15,750	4,725	-	6,500	-	1,500	-	3,000	8,500	3,000	-	-	-	27,225
Interest Income/Commissions	-	350	355	336	332	317	282	307	295	305	-	-	-	2,879
Sales Tax/Gratuities/Lesson Income	683,189	30	30	30	30	30	30	30	30	30	-	-	-	270
Total Operating Revenues	**$ 5,271,981**	**$ 354,594**	**$ 368,820**	**$ 359,789**	**$ 290,791**	**$ 339,149**	**$ 446,994**	**$ 397,458**	**$ 439,186**	**$ 351,082**	**$ -**	**$ -**	**$ -**	**$ 3,347,863**
Cost of Goods Sold:														
Cost of Goods Sold	$ 801,999	$ 66,481	$ 60,153	$ 69,083	$ 46,312	$ 52,578	$ 71,207	$ 84,169	$ 67,012	$ 69,084	$ -	$ -	-	586,079
Gross Profit	**$ 4,469,982**	**$ 288,113**	**$ 308,667**	**$ 290,706**	**$ 244,479**	**$ 286,571**	**$ 375,787**	**$ 313,289**	**$ 372,174**	**$ 281,998**	**$ -**	**$ -**	**$ -**	**$ 2,761,784**
Operating Expenses:														
Salaries	$ 1,762,634	$ 144,021	$ 132,037	$ 145,749	$ 139,633	$ 128,181	$ 149,072	$ 152,048	$ 142,249	$ 137,325	$ -	$ -	$ -	$ 1,270,315
Commissions & Bonuses	65,597	3,794	3,497	4,080	2,762	3,552	6,400	8,667	4,957	7,293	-	-	-	45,002
Employee Expenses	322,993	26,107	24,535	30,862	30,390	24,036	31,129	28,562	27,982	27,542	-	-	-	251,145
Employee Uniforms	4,946	-	-	-	85	(3)	-	545	205	154	-	-	-	986
Travel & Per Diem	-	-	-	-	169	-	-	-	-	-	-	-	-	169
Training	9,899	512	242	-	796	316	122	61	62	678	-	-	-	2,789
Janitorial Expense	25,200	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	-	-	-	18,540
Janitorial Supplies	12,541	1,001	901	718	1,521	614	941	648	694	791	-	-	-	7,829
Tournaments & Events	62,888	4,339	4,565	5,510	5,314	4,683	4,485	4,178	4,078	4,712	-	-	-	41,864
Marketing & Advertising		1,628	1,707	2,893	1,758	656	4,645	(220)	545	1,100				14,712
Centralized Services	78,600	4,550	4,550	4,550	4,550	4,550	4,550	4,550	4,888	5,778	-	-	-	42,516
Course & Grounds Maintenance	29,646	4,000	2,890	2,351	1,558	6,779	229	3,800	4,116	265	-	-	-	25,988
Repairs - Equipment	20,406	12,677	891	6,333	4,436	2,815	2,554	693	3,548	3,032	-	-	-	36,979
Repairs - Buildings	13,236	327	-	1,523	(2,010)	1,352	25	2,111	2,982	650	-	-	-	6,960
Operating Supplies	118,605	10,951	9,440	10,879	10,633	11,400	11,191	13,366	17,878	15,303	-	-	-	111,041
Office Supplies	4,421	152	79	18	207	197	11	182	107	268	-	-	-	1,221
Postage	600	-	-	31	-	-	-	-	371	67	-	-	-	469
Printing & Reproduction	900	202	408	12	366	738	-	2,269	-	63	-	-	-	4,058
Utility Services	113,493	8,440	8,423	10,241	8,176	8,771	8,265	9,994	8,199	13,062	-	-	-	83,571
Gas/Oil/Propane	34,111	4,909	1,472	975	2,413	2,769	3,990	3,769	5,042	6,107	-	-	-	31,446
Refuse & Potables	28,618	2,610	2,230	2,656	2,623	2,271	2,610	2,765	3,324	3,399	-	-	-	24,488
Telephone/T1 Line	11,360	745	791	742	724	740	1,020	1,078	515	783	-	-	-	7,138
Security/Pest Control	36,018	3,277	2,373	3,083	4,237	2,624	2,832	3,577	4,428	3,021	-	-	-	29,452
Music & Cable Service	14,400	2,123	3,470	1,752	2,296	984	1,413	661	1,231	1,317	-	-	-	15,247
Dues and Subscriptions	28,872	2,699	2,054	7,793	1,894	1,566	3,310	2,255	2,529	2,003	-	-	-	26,103
Chemicals	65,849	7,976	6,217	6,893	2,511	4,688	13,961	3,535	15,243	21,040	-	-	-	82,064
Fertilizer - Course	84,013	4,014	3,176	2,636	1,242	(127)	12,265	11,797	8,920	12,781	-	-	-	56,704

The Crossings at Fleming Island

Community Development District

Golf Course Fund

Month to Month

	Adopted Budget	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Operating Expenses: (continued)														
Sand, Seed & Dressing	20,611	928	1,344	-	-	-	1,016	5,332	888	919	-	-	-	10,427
Small Tools	-	178	-	-	-	-	-	-	-	-	-	-	-	178
Licenses/Permits	5,880	-	-	-	-	-	-	500	-	50	-	-	-	550
Cash Short/Over	-	(78)	34	372	(177)	148	(61)	237	138	(106)	-	-	-	507
Bad Debt	337	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Services	13,871	159	70	69	70	259	71	(118)	321	(209)	-	-	-	692
Trustee Fees/Bank Charges	96,303	13,000	12,629	13,477	15,130	10,797	10,461	12,698	12,088	14,244	-	-	-	114,524
Aerification	34,000	-	-	-	600	-	-	-	-	-	-	-	-	600
Management Fees - Hampton	88,200	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	-	-	-	63,000
Rentals & Leases	282,820	28,531	25,549	14,272	27,518	26,867	26,773	27,411	26,764	27,540	-	-	-	231,225
Lake Maintenance	30,000	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	-	-	-	22,500
Insurance	150,000	10,643	10,642	11,385	12,105	12,105	11,585	11,585	11,585	11,585	-	-	-	103,220
Other Current Charges/RE Taxes	34,192	2,702	2,874	2,925	2,806	2,799	2,799	2,801	2,800	2,799	-	-	-	25,305
District Manager/Administrator	68,040	4,950	3,868	4,409	4,410	4,409	4,409	4,409	4,409	4,409	-	-	-	39,682
District Attorney	6,672	556	556	556	572	573	573	572	573	572	-	-	-	5,103
Accounting & Audit	6,804	192	191	-	-	575	575	192	192	191	-	-	-	2,108
Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales Tax/Gratuities/Lesson Income	683,189	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses:	**$ 4,470,765**	**$ 324,375**	**$ 285,265**	**$ 311,305**	**$ 302,878**	**$ 284,244**	**$ 334,781**	**$ 338,070**	**$ 335,411**	**$ 342,088**	**$ -**	**$ -**	**$ -**	**$ 2,858,417**
Net Income before Non-Operating Income (Ex	$ (783)	$ (36,262)	$ 23,402	$ (20,599)	$ (58,399)	$ 2,327	$ 41,006	$ (24,781)	$ 36,763	$ (60,090)	$ -	$ -	$ -	$ (96,633)
Net Change in Fund Balance	**$ (783)**	**$ (36,262)**	**$ 23,402**	**$ (20,599)**	**$ (58,399)**	**$ 2,327**	**$ 41,006**	**$ (24,781)**	**$ 36,763**	**$ (60,090)**	**$ -**	**$ -**	**$ -**	**$ (96,633)**

The Crossings at Fleming Island

COMMUNITY DEVELOPMENT DISTRICT

Special Assessment Receipts - Clay County

Fiscal Year 2026

Gross Assessments	$ 3,710,607.49	$ 659,771.95	$ 4,370,379.44
Net Assessments	$ 3,487,971.04	$ 620,185.63	$ 4,108,156.67
allocation in %	84.90%	15.10%	100.00%

Date	*Gross Amount*	*Discount*	*Commission*	*Net Receipts*	*O&M Portion*	*Capital Reserve*	*Total*	
11/06/25	$ 27,219.40	1,401.18	516.36	$ 25,301.86	21,482.18	3,819.68	25,301.86	
11/12/25	180,545.05	7,221.20	3,466.48	169,857.37	144,214.94	25,642.43	169,857.37	
11/24/25	1,246,646.09	49,864.77	23,935.63	1,172,845.69	995,787.68	177,058.01	1,172,845.69	
12/08/25	2,232,488.02	89,293.17	42,863.90	2,100,330.95	1,783,255.63	317,075.32	2,100,330.95	
12/22/25	310,943.20	11,900.91	5,980.84	293,061.45	248,819.59	44,241.86	293,061.45	
01/12/26	85,269.96	2,554.35	1,654.31	81,061.30	68,823.93	12,237.37	81,061.30	
02/10/26	55,126.27	1,179.80	1,078.93	52,867.54	44,886.42	7,981.12	52,867.54	-
03/06/26	52,082.68	533.86	1,030.98	50,517.84	42,891.44	7,626.40	50,517.84	-
04/13/26	128,405.49	23.61	2,567.64	125,814.24	106,820.76	18,993.48	125,814.24	
05/11/26	14,729.14		294.58	14,434.56	12,255.45	2,179.11	14,434.56	
06/08/26	7,166.02		143.32	7,022.70	5,962.52	1,060.18	7,022.70	
06/16/26	31,301.74		626.03	30,675.71	26,044.77	4,630.94	30,675.71	
	$ 4,371,923.06	**$ 163,972.85**	**$ 84,159.00**	**$ 4,123,791.21**	**$ 3,501,245.32**	**$ 622,545.89**	**$ 4,123,791.21**	

100%	**Percent Collected**
$ -	**Balance Remaining to Collect**

Gross Assessments	$ 2,507,675.04	$ 392,549.98	$ 69,756.26	$ 2,969,981.28
Net Assessments	$ 2,407,578.22	$ 377,451.90	$ 67,073.33	$ 2,852,103.45
allocation in %	84.41%	13.23%	2.35%	100.00%

Date	*Gross Amount*	*Discount*	*Commission*	*Net Receipts*	*2014A1/A2 Debt Service*	*2014A3 Debt Service*	*2017 Debt Service*	*Total*
11/06/25	$ 21,903.79	1,139.00	415.30	$ 20,349.49	$ 17,177.84	$ 2,693.08	$ 478.56	$ 20,349.49
11/12/25	135,592.06	5,423.55	2,603.38	$ 127,565.13	107,682.99	16,882.17	2,999.97	127,565.13
11/24/25	465,021.65	18,600.60	8,928.41	$ 437,492.64	369,305.59	57,898.47	10,288.58	437,492.64
12/08/25	1,895,722.83	75,827.68	36,397.90	$ 1,783,497.25	1,505,523.63	236,030.86	41,942.76	1,783,497.25
12/22/25	225,362.68	8,566.93	4,335.92	$ 212,459.83	179,346.11	28,117.27	4,996.45	212,459.83
01/12/26	71,797.31	2,167.41	1,392.60	$ 68,237.30	57,601.92	9,030.63	1,604.75	68,237.30
02/10/26	23,532.01	474.04	461.15	$ 22,596.82	19,074.91	2,990.50	531.41	22,596.82
03/06/26	57,179.11	576.04	1,132.06	$ 55,471.01	46,825.37	7,341.12	1,304.52	55,471.01
04/13/26	91,848.79	18.11	1,836.62	$ 89,994.06	75,967.70	11,909.96	2,116.40	89,994.06
05/11/26	6,241.95		124.84	$ 6,117.11	5,163.70	809.55	143.86	6,117.11
06/08/26	7,217.18		144.34	$ 7,072.84	5,970.48	936.03	166.33	7,072.84
06/16/26	34,110.55		682.21	$ 33,428.34	28,218.24	4,423.96	786.14	33,428.34
	$ 3,035,529.91	**$ 112,793.36**	**$ 58,454.73**	**$ 2,864,281.82**	**$ 2,417,858.48**	**$ 379,063.60**	**$ 67,359.73**	**$ 2,864,281.82**

100%	**Percent Collected**
$ -	**Balance Remaining to Collect**

C.

The Crossings at Fleming Island
COMMUNITY DEVELOPMENT DISTRICT

Fiscal Year 2026
Check Register

Date	*Fund*	*Check #'s*	*Amount*
8/1-8/31	General	*6291-6315*	$189,102.22
	General	*ACH*	$43,017.95
	Capital Outlay	*557*	$13,680.00
	Water/Sewer	*9022-9028*	$405,687.76
	Water/Sewer	*ACH*	$19,285.38
	Golf		$148,912.45
	Swim & Tennis - Operating		$267,374.79
		TOTAL	**$1,087,060.55**

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO YRMO	DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
8/04/26	00010	7/31/26	12458	202607	310-51300-31500		*	2,863.00		
			JUL 26 - GENERAL COUNSEL							
		7/31/26	12458	202607	300-13100-10300		*	572.60		
			JUL 26 - GENERAL COUNSEL							
						BRADLEY, GARRISON & KOMANDO, P.A			3,435.60	006291
8/04/26	00301	7/27/26	68499	202607	310-51300-42000		*	6,308.67		
			MAIL SERVICES							
						CHEROKEE PRINTING, INC.			6,308.67	006292
8/04/26	00003	7/21/26	JUL 26	202607	320-53800-43000		*	5,994.27		
			JUL 26 - ELECTRIC							
						CLAY ELECTRIC COOPERATIVE, INC			5,994.27	006293
8/04/26	00141	7/31/26	072426	202607	320-53800-34000		*	485.00		
			TALONS KITCHEN REPAIR							
		7/31/26	072526	202607	320-53800-34000		*	325.00		
			TALONS WINE ROOM REPAIR							
		7/31/26	072626	202607	320-53800-34000		*	625.00		
			GOLF COURSE BATHROOM							
						ISLAND PAINT & MORE, LLC			1,435.00	006294
8/04/26	00184	7/28/26	2242630	202607	320-53800-46300		*	2,500.00		
			HOLE #15 VEGETATION							
		8/01/26	394759B	202608	320-53800-46800		*	6,380.00		
			AUG 26 WATER MGMT SVCS LM							
		8/01/26	394759B	202608	300-13100-10300		*	2,500.00		
			AUG 26 WATER MGMT SVCS GF							
						THE LAKE DOCTORS, INC.			11,380.00	006295
8/04/26	00282	7/31/26	856467	202607	320-53800-46200		*	71,926.32		
			JUL 26 - LANDSCAPE MAINT							
						RUPPERT LANDSCAPE, LLC.			71,926.32	006296
8/04/26	00257	7/21/26	1407	202607	320-53800-34000		*	1,195.00		
			ENTRYWAY SIGN							
		7/27/26	1411	202607	320-53800-34000		*	225.00		
			STONE CREEK PLAYGROUND							
						SHARKPROWASH			1,420.00	006297
8/04/26	00170	7/22/26	1418963	202607	320-53800-34000		*	2,400.00		
			TENNIS BETWEEN #8 & #9							
						THOMPSON AWNING & SHUTTER COMPANY			2,400.00	006298
8/14/26	00251	8/05/26	2607	202608	320-53800-46300		*	2,700.00		
			LAKESHORE DR EAST							
						BETTER CUT & DIG MORE LLC			2,700.00	006299

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO... YRMO	DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
8/14/26	00263	8/13/26	362	202608	320-53800-46300		*	1,750.00		
			VARIOUS TREE REMOVALS							
						DUCE TREE SERVICE			1,750.00	006300
8/14/26	00116	8/07/26	84	202608	320-53800-46300		*	4,100.00		
			VARIOUS TREE REMOVALS							
						OUT ON A LIMB			4,100.00	006301
8/14/26	00289	7/31/26	228634	202606	310-51300-31501		*	10,995.00		
			MAY 26 - ISLEY LITIGATION							
						PEGASUS ENGINEERING, LLC			10,995.00	006302
8/14/26	00248	8/12/26	39070	202608	320-53800-34000		*	375.00		
			RACCOON REMOVAL AT WF							
						QUICK CATCH INC.			375.00	006303
8/14/26	00299	8/12/26	5	202608	320-53800-34000		*	350.00		
			NUTRIA REMOVAL							
						ROCKING LAZY K OUTDOORS LLC			350.00	006304
8/14/26	00287	7/01/26	102896	202606	310-51300-31501		*	33,225.27		
			ISLEY LITIGATION - JUN							
		8/03/26	103632	202607	310-51300-31501		*	4,662.62		
			ISLEY LITIGATION - JUL							
						ROPER, TOWNSEND & SUTPHEN, P.A.			37,887.89	006305
8/14/26	00257	8/07/26	1420	202608	320-53800-34000		*	750.00		
			PLAYGROUND CLEANING							
		8/10/26	1422	202608	320-53800-34000		*	925.00		
			WALL CAP CLEANING							
		8/10/26	1424	202608	320-53800-34000		*	620.00		
			WATERFRONT PARK							
						SHARKPROWASH			2,295.00	006306
8/14/26	00170	8/06/26	1418964	202608	320-53800-34000		*	2,400.00		
			FINAL TENNIS AWNING COVER							
						THOMPSON AWNING & SHUTTER COMPANY			2,400.00	006307
8/14/26	00291	8/04/26	20261406	202607	310-51300-31501		*	1,361.36		
			ISLEY LITIGATION							
						U.S. LEGAL SUPPORT, INC.			1,361.36	006308
8/26/26	00290	8/17/26	INV0258	202608	320-53800-46300		*	2,800.00		
			VARIOUS TREE REMOVALS							
						ALL SEASON TREE SERVICE			2,800.00	006309

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO YRMO	DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
8/26/26	00251	7/22/26	2605	202607	320-53800-46300		*	3,150.00		
			VARIOUS UNDERBRUSH							
		8/18/26	2610	202608	320-53800-46300		*	1,200.00		
			1621 COUNTRY WALK							
		8/24/26	2611	202608	320-53800-46300		*	675.00		
			HOLE 17 & 18							
						BETTER CUT & DIG MORE LLC			5,025.00	006310
8/26/26	00002	8/10/26	JUL 26	202607	320-53800-43100		*	5,313.10		
			JUL 26 - WATER							
						CLAY COUNTY UTILITY AUTHORITY			5,313.10	006311
8/26/26	02222	8/24/26	PLAST PA	202608	320-53800-34000		*	850.00		
			REPAIR POOL MARCITE							
						CROWN POOLS, INC.			850.00	006312
8/26/26	00001	8/01/26	717	202608	310-51300-34000		*	5,093.54		
			AUG 26 - MGMT FEES							
		8/01/26	717	202608	310-51300-49100		*	179.47		
			AUG 26 - GENERAL ADMIN							
		8/01/26	717	202608	310-51300-31300		*	175.00		
			AUG 26 - DISSEMINATION							
						GMS, LLC			5,448.01	006313
8/26/26	00219	8/06/26	26-00305	202608	310-51300-48000		*	827.00		
			NOTICE OF PH & REG MTG							
						JACKSONVILLE DAILY RECORD			827.00	006314
8/26/26	00302	8/21/26	08212026	202608	320-53800-34000		*	325.00		
			MLBX 2305 EAGLE HRBR PKWY							
						MAILBOX EAGLE LLC			325.00	006315
						TOTAL FOR BANK A		189,102.22		

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO YRMO	DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	#
8/13/26	00221	6/03/26	5115	202605	300-13100-10400		*	11,926.98		
			MAY 26 - CREDIT CARD							
		6/03/26	5115	202605	320-53800-34000		*	477.82		
			MAY 26 - CREDIT CARD							
		6/03/26	5115	202605	320-53800-41500		*	249.10		
			MAY 26 - CREDIT CARD							
		6/03/26	5115	202605	310-51300-48000		*	508.00		
			MAY 26 - CREDIT CARD							
		7/03/26	5115-2	202606	300-13100-10400		*	13,769.88		
			JUN 26 - CREDIT CARD							
		7/03/26	5115-2	202606	320-53800-34000		*	2,726.32		
			JUN 26 - CREDIT CARD							
		7/03/26	5115-2	202606	320-53800-41500		*	249.10		
			JUN 26 - CREDIT CARD							
		7/03/26	5115-2	202606	310-51300-48000		*	508.00		
			JUN 26 - CREDIT CARD							
		7/03/26	5115-2	202606	310-51300-51000		*	80.75		
			JUN 26 - CREDIT CARD							
		8/03/26	5115-3	202607	300-13100-10400		*	7,315.37		
			JUL 26 - CREDIT CARD							
		8/03/26	5115-3	202607	320-53800-34000		*	5,933.89		
			JUL 26 - CREDIT CARD							
		8/03/26	5115-3	202607	320-53800-41500		*	274.10		
			JUL 26 - CREDIT CARD							
		8/03/26	5115-3	202607	310-51300-48000		*	508.00		
			JUL 26 - CREDIT CARD							
		8/03/26	5115-3	202607	300-15500-10000		*	4,424.36-		
			JUL 26 - CREDIT CARD							
						WELLS FARGO			40,102.95	080016
8/31/26	00297	8/07/26	87704	202608	320-53800-34500		*	1,166.00		
			INV 080326-1468							
		8/24/26	92010	202608	320-53800-34500		*	583.00		
			INV 080126-1532							
		8/24/26	92010	202608	320-53800-34500		*	291.50		
			INV 082426-1701							
		8/24/26	92010	202608	320-53800-34500		*	874.50		
			INV 081726-1610							
						ROLLKALL (AUTOPAY)			2,915.00	080018

TOTAL FOR BANK Z 43,017.95

TOTAL FOR REGISTER 232,120.17

*** CHECK DATES 08/01/2026 - 08/31/2026 *** CAPITAL RESERVE FUND
BANK C CAPITAL OUTLAY

CHECK DATE	VEND#	.....INVOICE..... DATE	INVOICE	...EXPENSED TO... YRMO	DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	....CHECK..... AMOUNT	#
8/04/26	00052	7/31/26	072326	202607	320-53800-60000		*	13,680.00		
			STONE CRK FENCE PROG PMT							
						ISLAND PAINT & MORE, LLC			13,680.00	000557

TOTAL FOR BANK C 13,680.00

TOTAL FOR REGISTER 13,680.00

*** CHECK DATES 08/01/2026 - 08/31/2026 *** CROSSINGS - WATER/SEWER

BANK B CROSSINGS - W/S

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO YRMO	DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
8/04/26	00010	7/31/26	12458	202607	310-53600-31500		*	2,290.40		
			JUL 26 - GENERAL COUNSEL							
						BRADLEY, GARRISON & KOMANDO, P.A.			2,290.40	009022
8/04/26	00003	7/21/26	1966548	202607	320-53600-43000		*	3,819.71		
			4567 LAKESHORE DR E							
						CLAY ELECTRIC COOPERATIVE, INC			3,819.71	009023
8/04/26	00115	8/01/26	08012026	202608	300-15100-01600		*	56,956.25		
			AUG 26 - INTEREST							
						THE CROSSINGS AT FLEMING ISLAND CDD			56,956.25	009024
8/04/26	00300	8/01/26	08012026	202608	300-15100-01500		*	88,333.33		
			AUG 26 - PRINCIPAL							
						THE CROSSINGS AT FLEMING ISLAND CDD			88,333.33	009025
8/26/26	00059	8/18/26	9-425-83	202608	310-53600-42000		*	46.58		
			DELIVERIES THRU 8/07/26							
						FEDEX			46.58	009026
8/26/26	00001	8/01/26	718	202608	310-53600-34000		*	4,074.83		
			AUG 26 - W&S MGMT FEES							
		8/01/26	718	202608	310-53600-35100		*	83.33		
			AUG 26 - IT							
		8/01/26	718	202608	310-53600-31300		*	83.33		
			AUG 26 - DISSEMINATION							
						GMS, LLC			4,241.49	009027
8/26/26	00200	8/25/26	121701	202608	300-15100-10000		*	250,000.00		
			TRANS TO SBA RESERVE							
						STATE BOARD OF ADMINISTRATION			250,000.00	009028
						TOTAL FOR BANK B		405,687.76		

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO YRMO	DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
8/06/26	00002	7/14/26	58127	202607	320-53600-43100		*	19,285.38		
			EH GOLF COURSE RECLAM IRR							
						CLAY COUNTY UTILITY AUTHORITY			19,285.38	080004

TOTAL FOR BANK Z 19,285.38

TOTAL FOR REGISTER 424,973.14

101000 Cash - Checking Accounts:Operating - Checking Account

Date: August 2026

Date	Ref No.	Payee	Payment
08/01/2026	ACH	DLL Finance LLC	9,805.68
08/01/2026	ACH	Travelers	8,601.10
08/02/2026	OFL-30927470	Clay Electric Cooperative 7658982	45.92
08/02/2026	OFL-30927335	Clay Electric Cooperative 7658719	53.08
08/03/2026	online	Sysco	6,253.22
08/03/2026	ACH	Gegervision IT	1,931.25
08/04/2026	OFL-31110002	Think VoIP Services	301.78
08/04/2026	OFL-30929252	D B P R	1,970.00
08/05/2026	OFL-30742253	Clay County Utility Authority A00006772	90.20
08/05/2026	OFL-30742188	Clay County Utility Authority A00006759	991.76
08/05/2026	OFL-30736233	Clay County Utility Authority A00006765	827.00
08/05/2026	Fintech	North Florida Sales	356.10
08/05/2026	Fintech	Champion Brands Inc.	980.30
08/05/2026	Fintech	Southern Glazer's Of FL	744.96
08/05/2026	Fintech	Breakthru Beverage	652.75
08/07/2026	xfer	Eagle Harbor Swim and Tennis	
08/07/2026	VC-31138579	Club Car	1,080.00
08/07/2026	VC-31138575	Alsco	833.62
08/07/2026	VC-31138574	Ghost Golf Club	1,119.66
08/07/2026	VC-31138569	Brennan Golf Sales	823.65
08/07/2026	VC-31138565	Global Turf Equipment Sales & Rentals	1,590.95
08/07/2026	VC-31138563	Bulloch Fertilizer Co., Inc.	12,123.27
08/07/2026	OFL-31616787	Sharp Energy	453.63
08/07/2026	ACH-31138571	Mr. Greens Produce	1,016.95
08/07/2026	ACH-31138568	Gate Fuel Services, Inc	1,794.68
08/07/2026	120454	Win It Event LLC	1,250.00
08/07/2026	120453	Primo Brands	359.74
08/07/2026	120452	Lone Star Heating & Air	317.52
08/07/2026	120451	Island Cabinets and More LLC	322.50
08/07/2026	120450	Governmental Management Services, LLC	1,018.71
08/07/2026	120449	GOLFNOW	127.00
08/07/2026	120448	Cutter & Buck	225.15
08/07/2026	120447	Bennett's Garage	373.54
08/07/2026	120446	Aramark Refreshment Services	471.00
08/07/2026	xfer	Eagle Harbor Swim and Tennis	1,528.00
08/09/2026	ACH	Callaway Golf Company	2,895.57
08/10/2026	OFL-30927567	Clay Electric Cooperative 7658990	948.97
08/10/2026	OFL-30927425	Clay Electric Cooperative 7659196	146.33
08/10/2026	OFL-30927328	Clay Electric Cooperative 7659113	42.64
08/10/2026	online	Sysco	6,905.62
08/11/2026	OFL-30929230	Clay Electric Cooperative 7659105	1,672.20

08/11/2026	OFL-30929228	Clay Electric Cooperative 7675671	731.32
08/11/2026	OFL-30929192	Clay Electric Cooperative 7658602	3,910.61
08/12/2026		Fintech.net	70.85
08/12/2026	VC-31218875	Global Turf Equipment Sales & Rentals	2,104.52
08/12/2026	VC-31218873	Dagmar Marketing	400.00
08/12/2026	VC-31218872	Ag-Pro Companies	310.88
08/12/2026	VC-31218433	Republic Services	2,698.23
08/12/2026	ACH-31218879	Siesta Key Cigars LLC	739.52
08/12/2026	ACH-31218876	Mr. Greens Produce	844.07
08/12/2026	ACH-31218874	Pepsi	542.40
08/12/2026	Fintech	Champion Brands Inc.	1,454.45
08/12/2026	120456	Security Engineering and Designs, Inc.	59.95
08/12/2026	120455	Applied Maintenance Supplies and Solution	106.80
08/13/2026	OFL-30929251	Clay Electric Cooperative 7658859	73.26
08/13/2026	Fintech	North Florida Sales	2,312.55
08/14/2026	Fintech	Breakthru Beverage	370.43
08/14/2026	ACH	AT&T Mobility	116.29
08/17/2026	Fintech	Southern Glazer's Of FL	1,794.03
08/17/2026	online	Sysco	5,091.06
08/19/2026	Fintech	Champion Brands Inc.	955.38
08/19/2026	ACH	DirectTV	371.83
08/20/2026	Fintech	North Florida Sales	1,473.80
08/21/2026	VC-31398041	National Golf Foundation, Inc.	8,000.00
08/21/2026	OFL-31423286	First- Citizens Bank & Trust CO	980.25
08/21/2026	120457	Taylor Made Golf Company, Inc.	129.45
08/21/2026	ACH	Acushnet	830.53
08/22/2026	Fintech	Breakthru Beverage	398.86
08/24/2026	Fintech	Southern Glazer's Of FL	1,783.00
08/24/2026	online	Sysco	5,361.63
08/26/2026	Fintech	Champion Brands Inc.	1,106.08
08/27/2026	OFL-31569143	Comcast	560.14
08/27/2026	Fintech	North Florida Sales	75.00
08/27/2026	Debit	Eagle Harbor Swim and Tennis	560.14
08/28/2026	VC-31532782	ECOLAB	323.78
08/28/2026	VC-31532779	Massey Services, Inc.	550.00
08/28/2026	VC-31532778	Wind River Environmental LLC	660.66
08/28/2026	VC-31532772	LWT Specialty Tire LLC	400.00
08/28/2026	VC-31532759	JRM, Inc	773.50
08/28/2026	VC-31532751	Raintree Graphics	257.50
08/28/2026	VC-31532749	Trigon Turf Sciences, LLC	2,479.15
08/28/2026	VC-31532746	The Ice Doctor, LLC	280.00
08/28/2026	VC-31532743	Alsco	1,692.99
08/28/2026	OFL-31423288	Acushnet	5,643.77
08/28/2026	OFL-31423287	Callaway Golf Company	9,281.58
08/28/2026	ACH-31532785	Revyve Management Group, LLC	1,960.00

08/28/2026	ACH-31532774	Pepsi	1,011.39
08/28/2026	ACH-31532771	Mr. Greens Produce	2,019.67
08/28/2026	ACH-31532765	Gate Fuel Services, Inc	4,644.36
08/28/2026	ACH-31532767	Hampton Golf, Inc. - 1	1,581.68
08/28/2026	Fintech	Breakthru Beverage	455.60
08/28/2026	120469	Vulcan Materials - Fla Rock Div	863.59
08/28/2026	120468	The Crossings at Fleming Island CDD	2,509.07
08/28/2026	120467	Take A Free Ride, Inc	250.00
08/28/2026	120466	Priswing Software	395.00
08/28/2026	120465	Primo Brands	432.32
08/28/2026	120464	National Golf Foundation, Inc.	8,551.41
08/28/2026	120463	Mizuno USA, Inc.	184.54
08/28/2026	120462	Lone Star Heating & Air	269.38
08/28/2026	120461	GreatAmerica Financial Services Corp	1,116.52
08/28/2026	120460	Golf Agronomics Supply and Handling	1,306.43
08/28/2026	120459	Community Coffee Company, LLC	183.96
08/28/2026	120458	A Head for profit	147.47
08/31/2026	Fintech	Southern Glazer's Of FL	1,132.72
08/31/2026	online	Sysco	8,240.80
08/31/2026	OFL-31617624	Sharp Energy	3,555.40
		TOTAL	**148,912.45**

101000 Cash - Checking Accounts:Operating - Checking Account
Date: Last monthto: Sat Aug 01 2026from: Mon Aug 31 2026

Date	Ref No.	Type	Payee	Payment
08/31/2026	OFL-31233203	Bill Payment	Clay County Utility Authority A00006876	596.79
08/31/2026	VC-31552012	Bill Payment	10-S Tennis Supply	411.37
08/31/2026	VC-31552017	Bill Payment	Alsco	76.78
08/31/2026	OFL-31552535	Bill Payment	Gegervision IT	845.00
08/31/2026	VC-31552014	Bill Payment	Poolsure	4,134.42
08/31/2026	VC-31552019	Bill Payment	Deconna Ice Cream	669.75
08/31/2026	120107	Bill Payment	Abundantly Maid	600.00
08/31/2026	OFL-31617956	Bill Payment	Fintech. net	70.85
08/27/2026	OFL-31525300	Bill Payment	Premier Beverage Company, LLC	784.80
08/27/2026	OFL-31547386	Bill Payment	North Florida Sales	176.71
08/26/2026	OFL-31259749	Bill Payment	Comcast	805.06
08/26/2026	VC-31442121	Bill Payment	Poolsure	2,650.77
08/25/2026	OFL-31439190	Bill Payment	Comcast	336.57
08/25/2026	ACH	Bill Payment	Pepsi-Cola	869.60
08/21/2026	PPE 8.16.26	Journal	Paychex	75,499.10
08/21/2026	OFL-31418371	Bill Payment	Hampton Golf, Inc.	16.50
08/20/2026		Expense	Paychex	1,048.00
08/20/2026	OFL-31423290	Bill Payment	GFL Environmental	365.40
08/20/2026	OFL-31423291	Bill Payment	GFL Environmental	204.00
08/20/2026		Expense	Comcast	560.14
08/20/2026	OFL-31432381	Bill Payment	GFL Environmental	1,096.16
08/19/2026	OFL-31388491	Bill Payment	Champion Brands, Inc	231.40
08/19/2026	OFL-31388755	Bill Payment	North Florida Sales	465.98
08/17/2026	120106	Bill Payment	The Crossings at Fleming Island CDD	34,115.67
08/17/2026	Sales Tax 7.26	Expense	Florida Dept. of Revenue	4,069.50
08/17/2026		Expense	Bank of America	232.26
08/17/2026	ACH-31286844	Bill Payment	HEAD/Penn Raquet Sports	459.80
08/17/2026	VC-31286845	Bill Payment	Alsco	153.56
08/17/2026	VC-31286846	Bill Payment	10-S Tennis Supply	900.40
08/17/2026	VC-31286847	Bill Payment	Lucky in Love	9,559.56
08/14/2026	OFL-30945792	Bill Payment	Comcast	234.56
08/13/2026	OFL-30945786	Bill Payment	Comcast	545.32
08/13/2026	ACH-31246777	Bill Payment	HEAD/Penn Raquet Sports	2,535.04
08/13/2026	VC-31246778	Bill Payment	Poolsure	4,492.51
08/13/2026	VC-31246779	Bill Payment	Alsco	230.34
08/13/2026	VC-31246780	Bill Payment	Pye Barker Fire & Safety	450.00
08/13/2026	120105	Bill Payment	Abundantly Maid	800.00

08/13/2026	VC-31246784	Bill Payment	Roberts Oxygen Company	118.55
08/13/2026	VC-31246782	Bill Payment	Deconna Ice Cream	1,190.71
08/13/2026	OFL-31279222	Bill Payment	North Florida Sales	450.60
08/12/2026	OFL-30927459	Bill Payment	Clay Electric Cooperative 7659204	3,030.84
08/12/2026	OFL-30929287	Bill Payment	Clay Electric Cooperative 7659170	462.85
08/12/2026	OFL-31273131	Bill Payment	Clay Electric Cooperative 7658792	510.09
08/11/2026	OFL-30929282	Bill Payment	Clay Electric Cooperative 7659071	839.12
08/11/2026	6872432	Bill Payment	Cheney Brothers	4,514.26
08/10/2026	OFL-30929288	Bill Payment	Clay Electric Cooperative 7658909	2,986.91
08/07/2026	PPE 8.2.26	Journal	Paychex	93,857.27
08/05/2026	OFL-30736226	Bill Payment	Clay County Utility Authority A00006877	225.10
08/05/2026	OFL-30736227	Bill Payment	Clay County Utility Authority A00006758	967.76
08/05/2026	OFL-30736228	Bill Payment	Clay County Utility Authority A00006756	1,577.37
08/05/2026	OFL-30736229	Bill Payment	Clay County Utility Authority A00006874	227.04
08/05/2026	OFL-30736232	Bill Payment	Clay County Utility Authority A00011240	289.70
08/05/2026	OFL-30736234	Bill Payment	Clay County Utility Authority A00011239	637.03
08/05/2026	OFL-30742299	Bill Payment	Clay County Utility Authority A00006876	716.47
08/05/2026		Expense	Dept. of Business and Prof. Regulation	1,970.00
08/04/2026	6018	Check	Jennifer Freeman	500.00
08/02/2026	OFL-30687077	Bill Payment	Comcast	509.45
08/01/2026	OFL-31000867	Bill Payment	Hampton Golf, Inc.	500.00
			TOTAL	**267,374.79**

FIFTH ORDER OF BUSINESS

A.

Crossings at Fleming Island
Community Development District

Presentation to the
Board of Supervisors

September 24, 2026

Presented by

MBS Capital Markets | Raymond James

MBS Capital Markets, LLC
1005 Bradford Way
Kingston, TN 37763
(865) 717-0303

Raymond James & Associates, Inc.
1902 S. MacDill Avenue
Tampa, Florida 33629
(813) 281-2700

TABLE OF CONTENTS

BONDS OUTSTANDING

Bonds Outstanding – August 2026

Series	Dated	Issue Amount	Type		Rating	Coupon	CUSIP	Maturity	Callable	Par OS at 9/30/2024	Balance Remaining	Notes	Trustee a/o 5/12/2026
1999	Mar-99	7,835,000	GC Revenue Bonds			6.600%		10/1/2024		4,065,000	4,540,000	DEFAULTED	
2014A-1	Aug-14	6,215,000	SARRBs Senior	Serials	BBB	Various		5/1/2019	5/1/2024	-	-		
2014A-1	Aug-14	7,255,000	SARRBs Senior	Term2024	BBB	4.000%		5/1/2024	5/1/2024	1,425,000			
2014A-1	Aug-14	11,030,000	SARRBs Senior	Term2030	BBB	4.500%		5/1/2030	5/1/2024	8,130,000	**6,625,000**		6,625,000
2014A-2	Aug-14	3,840,000	SARRBs Subordinate	Term2030	NR	7.000%	22763UBH6	5/1/2030	5/1/2024	1,735,000	**1,220,000**		1,220,000
2014A-3	Aug-14	5,440,000	SARRBs	Term2044	NR	6.500%	22763UBK9	5/1/2044	5/1/2024	4,130,000	**3,855,000**		3,855,000
		33,780,000								**15,420,000**	11,700,000		11,700,000
2016A-1		8,585,000	Util Rev Ref Bonds-TE	Serials 2026	Rated/Insured	3.500%	22763VBC5	10/1/2026	10/1/2026		800,000		
				Serials 2027		3.625%	22763VBD3	10/1/2027			825,000		
				Serials 2028		3.700%	22763VBE1	10/1/2028			855,000		
		3,765,000		Term2032		4.000%	22763VBF8	10/1/2032		3,765,000	3,765,000		
		5,645,000		Term2037		4.200%	22763VBG6	10/1/2037		5,645,000	5,645,000		
2016A-2		2,190,000	Util Rev Ref Bonds-Taxable	Serials 2026	Rated/Insured	4.125%	22763VBS0	10/1/2026	10/1/2026		260,000		
		1,845,000		Term2032		5.000%	22763VBT8	10/1/2032		1,845,000	1,845,000		
		2,015,000		Term2037		5.125%	22763VBU5	10/1/2037		2,015,000	2,015,000		
		24,045,000								**18,015,000**	16,010,000		16,010,000
2017	May-17	870,000	SARBs	Term2044	NR	5.750%		5/1/2044	5/1/2027	**755,000**	715,000		715,000
TOTALS										**38,255,000**	**28,425,000**		**28,425,000**

OVERVIEW

Overview of Series 2014A-3 Special Assessment Bonds

- The Crossings at Fleming Island Community Development District (the “District”) issued its $5,440,000 Special Assessment Revenue and Refunding Bonds (the “Series 2014A-3 Bonds”) in July 2014.

- The Series 2014A-3 Bond proceeds were used to:

Purpose	Amount
Redeem at a discount a portion of the Series 2000C Bonds	$3,015,000
Fund a portion of the Costs of the 2014 Improvements	1,665,000
Make a deposit to the Debt Service Reserve Fund	414,288
Pay a portion of the interest due on the Series 2014A-3 Bonds through 11/1/2014; and	77,595
Pay Costs related to the issuance of the Series 2014 Bonds.	268,117
Total Par Amount of Bonds	$5,440,000

Overview of Series 2014A-3 Special Assessment Bonds

- The Series 2014A-3 Bonds began amortizing in 2015 and are currently outstanding in the amount of $3,855,000.

- The Series 2014A-3 Bonds were call protected until May 1, 2024, at which time they became currently callable at Par.

- The Series 2014A-3 Bonds are secured by the neighborhoods located in the Series 2014A-3 Assessment Area totaling 287 residential units as follows:

Summary 2025-26 Assessments				
Series	**Neighborhood**	**Assble Units (Debt)**	**Ppd Units**	**Total Units**
2014A-3				
SF2	Reserve at Eagle Harbor	94	3	97
SF2	Eagle Nest Preserve	133	2	135
SF2	Eagle Crest	17		17
SF2	Eagle Perch	43		43
COM	COMM			0
Total Series 2014A-3		**287**	**5**	**292**

- Based on the status of development of the Series 2014A-3 Assessment Area and the current bond market, it would be economically feasible to refund the Series 2014A-3 Bonds resulting in annual debt service savings.

- Several refunding options have been reviewed to provide the District with the information needed to determine the least cost and best savings to the District under each scenario.

Refunding Scenarios – Series 2014A-3 Bonds

- **Scenario 1 –Current Refunding – Public Offering – Tax Exempt Bonds**
  - Under this refunding scenario, the Series 2014A-3 Bonds would be refunded via a public offering in the municipal bond market.
  - Benefits:
    - Annual Debt Service Savings
    - Elimination of requirement to levy assessments at 25bps over the current coupon rate
    - Reduction of cash-funded debt service reserve fund
    - Lowering the principal amount outstanding per unit
  - Downside:
    - Cost of Issuance of Bonds in order to achieve the lowest interest rates in the municipal bond market, including:
      - Cost of obtaining an investment grade rating from a recognized rating agency, such as Standard & Poor's
      - Cost of Bond Insurance and Debt Service Reserve Fund Surety Bond
      - Debt Service Reserve Fund Requirement
      - Cost of Preparation of Offering Statement.

Refunding Scenarios - 2014A-3 Bonds

- **Scenario 2 –Current Refunding – Private Placement**
  - Under this scenario, MBS would investigate bank private placement opportunities, utilizing the bank's tax-exempt rates in comparison to compare to a public offering.
  - Benefits:
    - Competitive interest rates typically based on a formula related (SOFR (Secured Overnight Financing Rate) is the U.S. dollar benchmark interest rate that measures the cost of overnight borrowing using U.S. Treasury securities as collateral, published daily by the Federal Reserve Bank of New York.
    - Reduced costs of issuance, no cost for rating, bond insurance or offering statement
    - Elimination of a Debt Service Reserve Fund
  - Downside:

    Bank terms related to:
    - Subsequent Determination of Taxability
    - Transfer of Operating Accounts to new Bank

Refunding Scenarios – 2014A-3 Bonds

- MBS has analyzed the projected savings under both refunding scenarios listed with estimated findings provided in this presentation.

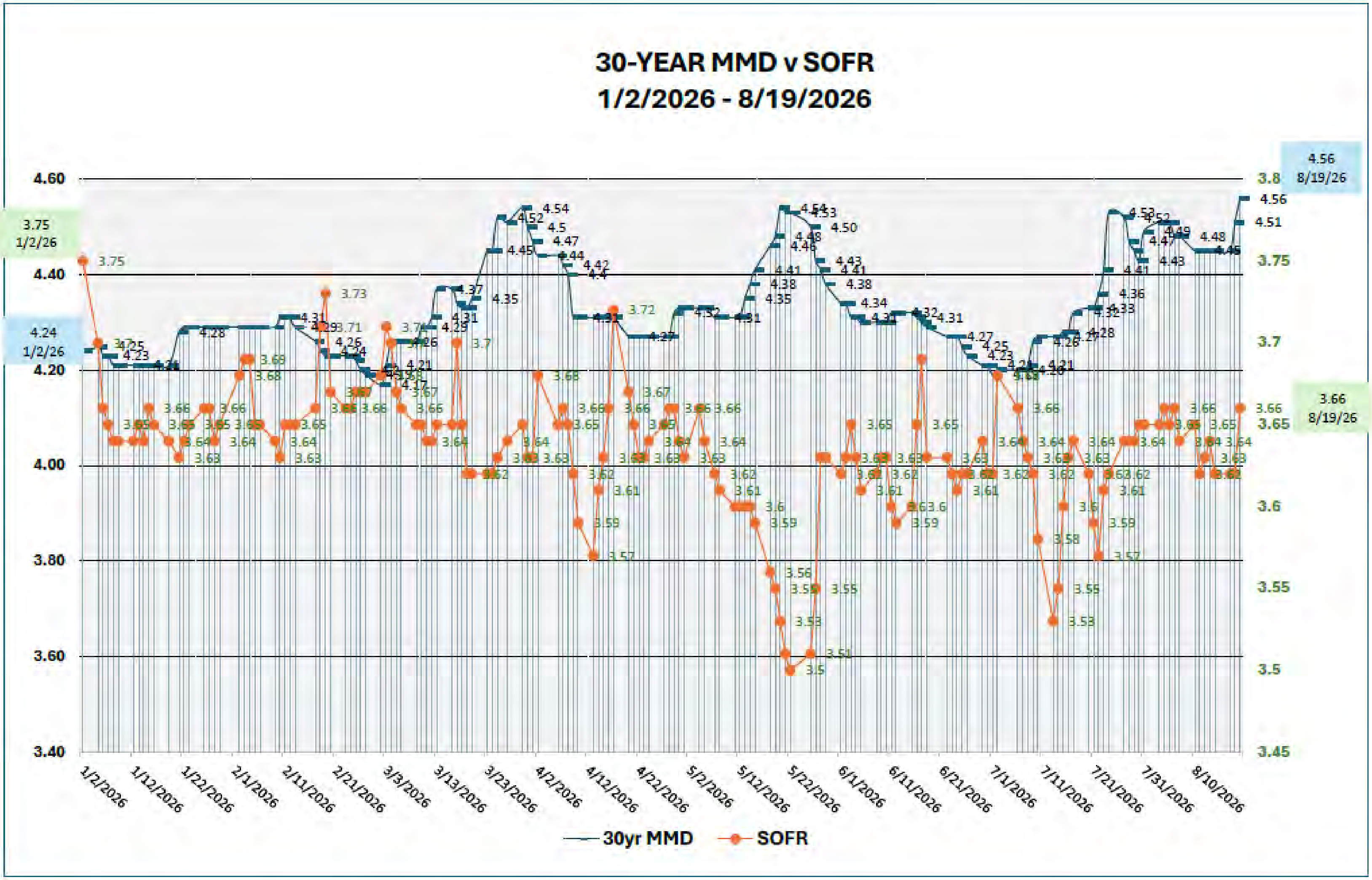
- The following slide compares the 30-year MMD to SOFR over the same period, 1/1/2026 to 8/19/2026. MMD represents the Municipal Market Data for AAA rated Bonds. Municipal Bonds will trade based on a spread off the MMD dependent upon the bond rating of the issue. For an A- underlying bond rating with AGM Insurance (AA rated) the spreads will range from 60bps on the short end of the maturities to 120 bps on the long end (20-year maturity).

- The SOFR, in contrast, is the Secured Overnight Financing Rate which is a benchmark interest rate used for U.S. dollar-denominated loans and derivatives. Published daily by the Federal Reserve Bank of New Yor, it measures the cost of borrowing cash overnight backed by U.S. Treasury securities as collateral. A typical formula used by banks in order to calculate the rate they will charge for bank-placed tax-exempt bonds is:

  79% of (1 Month Term SOFR + 175bps)

Source: United Community Bank Summary of Indicative Terms dated 8/27/2026

Historical Rates – 30 Year MMD Graph vs. SOFR



Proposed Series 2026 Refunding Bonds

- The table below illustrates the refunding of the Series 2014A-3 Bonds under current market conditions assuming a public offering and a private placement refunding scenario and the projected refunding results under each scenario. Note: Costs of Issuance are estimated and subject to actual contracts with consultants.

SOURCES AND USES OF FUNDS		Public Offering	UCB Term Sheet
		Series 2026 (Ref 2014A-3)	Series 2026 (Ref 2014A-3)
SOURCES:			
Bond Proceeds:			
	Par Amount	3,800,000.00	3,595,000.00
		(36,049.10)	-
		3,763,950.90	3,595,000.00
Other Sources of Funds:			
	Liquidation of 2014A-3 Prepayment Acct	12,557.82	12,557.82
	Liquidation of 2014A-3 Revenue Account	256,717.72	256,717.72
	Liquidation of 2014A-3 DSRF	371,992.09	371,992.09
		4,405,218.53	4,236,267.63
USES:			
Refunding Escrow Deposits:			
	Cash Deposit	3,996,992.50	3,996,992.50
Other Fund Deposits:			
	Interest to 11/1/2026	-	-
	Debt Service Reserve Fund (25%)	79,611.72	
Delivery Date Expenses:			
	Cost of Issuance (estimate)	155,000.00	167,000.00
	Disclosure Counsel (Offering Statement)	40,000.00	
	Rating Agency	15,000.00	
	Bond Insurer	39,858.97	
	Debt Service Reserve Fund Surety Bond (25%)	1,990.29	
	Underwriter's Discount (2.0%)	76,000.00	71,900.00
		327,849.26	238,900.00
Other Uses of Funds:			
	Rounding	765.05	375.13
		4,405,218.53	4,236,267.63

Preliminary, subject to change.

Proposed Series 2026 Refunding Bonds

Following is the projected annual debt service savings per unit in the current 2014A-3 Assessment Area, for both the Public Offering and the Private Placement scenarios.

		Public Offering	UCB Term Sheet
Bond Statistics:			
	Final Maturity	5/1/2044	5/1/2044
	Current Average Coupon	6.50%	6.50%
	Current MADS	365,587.50	365,587.50
	Projected Refunding Statistics:		
	Projected Coupon	4.87%	4.33%
	Projected MADS	318,446.88	290,157.50
	Projected Annual Savings	47,140.62	75,430.00
	Projected NPV Total Savings	120,803.00	423,615.04
	Projected Refunding % Savings	3.65%	11.46%
	Total Assessable Units (A-3)	287.00	287.00
	Current Net Annual per Unit	1,315.16	1,315.16
	Projected Net Annual per Unit (refunding)	1,109.57	1,011.00
	Projected Net Annual Savings per Unit	205.59	304.16

Proposed Series 2026 Refunding Bonds

Following is the projected annual debt service assessments per unit in the current 2014A-3 Assessment Area, for Private Placement scenario.

Summary 2025-26 Assessments						2026 Refunding Analysis		
Series	Neighborhood	Assble Units (Debt)	Ppd Units	Total Units	Assmt Rate (Gross) per Unit	Projected Series 2026 Annual Gross Debt Assmts/Unit	Projected Annual DS Savings/Unit (Gross)	Projected Annual DS Savings/Unit (Net)
2014A-3								
SF2	Reserve at Eagle Harbor	94	3	97	1,399.11	1,075.53	323.58	304.16
SF2	Eagle Nest Preserve	133	2	135	1,399.11	1,075.53	323.58	304.16
SF2	Eagle Crest	17		17	1,399.11	1,075.53	323.58	304.16
SF2	Eagle Perch	43		43	1,399.11	1,075.53	323.58	304.16
COM	COMM			0	1,399.11			
Total Series 2014A-3		**287**	**5**	**292**				

Next Steps

Refunding Process – Public Offering

- **Credit Package Submittal – Rating Agency and/or Insurer**
  - Overview of District
  - Description of the System
  - Historical Operations Analysis
  - Historical Debt Coverage Analysis
  - Preliminary Pricing
  - Cash Flow Analysis
- **Receive Credit Rating Analysis and/or Insurer's Commitment**
- **Print and Mail Preliminary Offering Statement**
- **Price Bonds**
  - Lock In Rates and Terms
- **Document Preparation**
  - Loan Documents
- **Pre-Closing - Closing**

Refunding Process-Private Placement

- Receive Commitment Letter from Bank
  - Lock In Rates and Terms — September 24, 2026
- Document Preparation
  - Loan Documents — September – October 2026
- Pre-Closing — October 22, 2026
- Closing — October 26, 2026

S & P Rating Criteria

The following criteria apply to all issue credit ratings (ICRs) assigned to U.S. municipality or comparable political subdivision, whose financial obligations are secured by a pledge of special assessment revenues.

Specifically, these criteria assign ratings using a framework that considers enterprise risk (enterprise risk profile) and financial risk (financial risk profile).

S & P Rating Criteria
Enterprise Risk Profile

- Economic Fundamentals (45% of the enterprise risk profile assessment)
  - Economic fundamental measure of the strength of the utility's service area economy, including the utility's demographics, characteristics and trends about the customer base, and how crucial the utility's principal customers are to operating revenues.
- Industry risk (20%)
  - The industry risk evaluation aims to evaluate the external environment in which municipal utilities operate and its relevant characteristics, including cyclicality, competitive risk, and growth environment.
- Market position (25%)
  - The market position measures the relative affordability of utility rates given the income indicators and relative poverty of the service area, as well as comparability of rates with those peers in the region or state.
- Operational management assessment (OMA; 10%)
  - The OMA evaluates S&Ps view of the effectiveness of utility management in ensuring that there is alignment of operational, environmental, strategic, and financial goals to support the system's success.

S & P Rating Criteria
Financial Risk Profile

- All-in coverage (40% of the financial risk profile assessment)
  - Analysis includes examination of historical and preferably GAAP-based results, the current financial condition of the utility, and projected scenarios for the next one to three fiscal years. The focus is on total financial capacity versus total revenue requirements.

Initial Assessment	**All-In Coverage**
1	1.60x or above
2	1.40x to 1.60x
3	1.20x to 1.40x
4	1.10x to 1.20x
5	1.00x to 1.10x
6	Below 1.00x

- Liquidity and reserves (40%)
  - This factor incorporates all lawfully available cash reserves and external working capital or liquidity sources, including bank lines in force within the life of any short-term obligations.

S & P Rating Criteria
Financial Risk Profile - continued

- Debt and liabilities (10%)
  - This factor incorporates mainly quantitative but also qualitative analyses about not just the absolute measure of the utility's indebtedness but also the capacity to incur and support additional debt, especially in relation to maintaining any minimum financial metrics as covenanted to bond holders. Measurable liabilities such as pension and post-employment benefits can lead to adjustments to this initial factor.

- Financial management assessment (10%)
  - Analysis includes an evaluation of ongoing management practices and policies that can be supportive of financial performance and continuity, as well as internal controls and reporting. Examples include establishing a minimum level of acceptable working capital, predictability of cash transfers from the utility system, and creating and perpetually updating a long-term financial forecast.

APPENDIX A

Disclosures Regarding Underwriter’s Role – MSRB Rule G-17

Disclosures Concerning the Underwriter’s Role

(i) Municipal Securities Rulemaking Board Rule G-17 requires an underwriter to deal fairly at all times with both municipal issuers and investors;

(ii) The Underwriter’s primary role is to purchase securities with a view to distribution in an arm’s-length commercial transaction with the District and it has financial and other interests that differ from those of the District;

(iii) Unlike a municipal advisor, the Underwriter does not have a fiduciary duty to the District under the federal securities laws and is, therefore, not required by federal law to act in the best interests of the District without regard to its own financial or other interests;

(iv) The Underwriter has a duty to purchase securities from the District at a fair and reasonable price, but must balance that duty with its duty to sell municipal securities to investors at prices that are fair and reasonable; and

(v) The Underwriter will review the official statement for the District’s securities in accordance with, and as part of, its responsibilities to investors under the federal securities laws, as applied to the facts and circumstances of the transaction.

Disclosure Concerning the Underwriter’s Compensation

Underwriter’s compensation that is contingent on the closing of a transaction or the size of a transaction presents a conflict of interest, because it may cause the Underwriter to recommend a transaction that it is unnecessary or to recommend that the size of the transaction be larger than is necessary.

Disclosures Regarding Underwriter's Role – MSRB Rule G-17 (cont'd)

Conflicts of Interest

Payments to or from Third Parties. There are no undisclosed payments, values, or credits to be received by the Underwriter in connection with its underwriting of this new issue from parties other than the District, and there are no undisclosed payments to be made by the Underwriter in connection with this new issue to parties other than the District (in either case including payments, values, or credits that relate directly or indirectly to collateral transactions integrally related to the issue being underwritten). In addition, there are no third-party arrangements for the marketing of the District's securities.

Profit-Sharing with Investors. There are no arrangements between the Underwriter and an investor purchasing new issue securities from the Underwriter (including purchases that are contingent upon the delivery by the District to the Underwriter of the securities) according to which profits realized from the resale by such investor of the securities are directly or indirectly split or otherwise shared with the Underwriter.

Credit Default Swaps. There will be no issuance or purchase by the Underwriter of credit default swaps for which the reference is the District for which the Underwriter is serving as underwriter, or an obligation of that District.

Retail Order Periods. For new issues in which there is a retail order period, the Underwriter will honor such agreement to provide the retail order period. No allocation of securities in a manner that is inconsistent with an District's requirements will be made without the District's consent. In addition, when the Underwriter has agreed to underwrite a transaction with a retail order period, it will take reasonable measures to ensure that retail clients are bona fide.

Dealer Payments to District Personnel. Reimbursements, if any, made to personnel of the District will be made in compliance with MSRB Rule G-20, on gifts, gratuities, and non-cash compensation, and Rule G-17, in connection with certain payments made to, and expenses reimbursed for, District personnel during the municipal bond issuance process.

Disclosures Regarding Underwriter's Role – MSRB Rule G-17 (cont'd)

Conflicts of Interest

Payments to or from Third Parties. There are no undisclosed payments, values, or credits to be received by the Underwriter in connection with its underwriting of this new issue from parties other than the District, and there are no undisclosed payments to be made by the Underwriter in connection with this new issue to parties other than the District (in either case including payments, values, or credits that relate directly or indirectly to collateral transactions integrally related to the issue being underwritten). In addition, there are no third-party arrangements for the marketing of the District's securities.

Profit-Sharing with Investors. There are no arrangements between the Underwriter and an investor purchasing new issue securities from the Underwriter (including purchases that are contingent upon the delivery by the District to the Underwriter of the securities) according to which profits realized from the resale by such investor of the securities are directly or indirectly split or otherwise shared with the Underwriter.

Credit Default Swaps. There will be no issuance or purchase by the Underwriter of credit default swaps for which the reference is the District for which the Underwriter is serving as underwriter, or an obligation of that District.

Retail Order Periods. For new issues in which there is a retail order period, the Underwriter will honor such agreement to provide the retail order period. No allocation of securities in a manner that is inconsistent with an District's requirements will be made without the District's consent. In addition, when the Underwriter has agreed to underwrite a transaction with a retail order period, it will take reasonable measures to ensure that retail clients are bona fide.

Dealer Payments to District Personnel. Reimbursements, if any, made to personnel of the District will be made in compliance with MSRB Rule G-20, on gifts, gratuities, and non-cash compensation, and Rule G-17, in connection with certain payments made to, and expenses reimbursed for, District personnel during the municipal bond issuance process.

B.

The Crossings at Fleming Island Community
Development District

Summary of Indicative Terms

09/9/26

United Community Bank ("Bank"), on behalf of itself and any designated affiliate (individually and collectively, "Lender") is pleased to provide this Summary of Indicative Terms ("Term Sheet") for discussion. This Term Sheet is a basic outline of the potential terms on which Lender would consider providing or arranging the loan described below. This is not an offer, agreement, or commitment by Lender to lend. Lender will not be bound to any agreement unless or until Lender's authorized representative signs definitive loan documentation stating that it constitutes the entire understanding and agreement of the parties as to the matters set forth therein. If the terms of a financing transaction are ultimately approved and agreed by Lender, the definitive loan documentation will contain other customary provisions, including, without limitation, representations and warranties, covenants, conditions, specified events of default and other provisions, all of which must be satisfactory to Lender in all respects.

Borrower:	The Crossings at Fleming Island Community Development District (the "CDD")
Lender:	United Community Bank, Inc. or a designated affiliate (United Community Public Finance, Inc.)
Loan:	Special Assessment Revenue Refunding Bond, Series 2026 in an amount estimated at approximately $3,950,000.
Use of Proceeds:	The proceeds of the Series 2026 Bond will be to refund the Special Assessment Revenue Bonds, Series 2014-A3, and to pay related costs of issuance.
Security:	Pledge of revenues derived from the levy and collection of the Series 2026 Assessments and will not be subject to any lien senior to or on a parity with the lien in favor of the Series 2026 Bonds.
Guarantor(s):	None
Maturity:	May 1, 2044.
Repayment:	Fully funded at closing with semiannual interest payments and annual principal payments; the 2026 bonds will be fully amortizing.
Interest Rate:	Tax-Exempt Fixed Rate: 4.33% (indicative as of 8/26/2026). **Rate will be locked 30 days in advance of closing*

	The bank will require a Price Reset after Year 7 and Year 14 based on the all-in rate of 79% of (1 Month Term SOFR + 175bps). **At each price reset, the rate will have a Tax-Exempt Fixed Rate ceiling of 6.50%* Accrual Basis: 30/360 or another agreed upon accrual basis. Prepayment penalty: 5%, 4%, 3%, 2%, and 1%. A prepayment penalty will only apply if the Series 2026 is refinanced with another lender before Year 6. No prepayment if funds are internally generated.
Expenses and Fees:	Origination Fee: $7,500.
Financial and Other Covenants:	The CDD will provide/file annual audited financial statements and approved budgets within an agreed upon timeframe as currently required under the CDD's existing bond financing.
Conditions Precedent and Other Terms:	1. Borrower's Counsel Opinion: An opinion of Borrower's counsel covering matters customary to transactions such as this and in all respects acceptable to the Bank, Lender and its counsel. 2. Bond Counsel Opinion: An approving opinion of bond counsel related to the loan in form and substance satisfactory to the Lender and for Tax-Exempt options, shall include, without limitation, an opinion delivered at the time of conversion that the interest rate on the loan is excludable from gross income for Federal income tax purposes. 3. Other Items: Lender shall have received such other documents, instruments, approvals or opinions as may be reasonably requested. 4. Primary banking relationship (i.e. Operating Account or some other mutually agreed upon deposit relationship).
Lender's Legal Counsel:	Estimated legal fees for the closing of the loan will not exceed $8,500. All legal fees shall be paid by the Borrower whether or not the Loan described herein is closed
Governing Law & Jurisdiction:	State of Florida

Municipal Advisor Disclosure:	Please note: (i) the transaction contemplated herein is an arm's length commercial transaction between Borrower and the Lender, (ii) in connection with such transaction, the Lender is acting solely as a principal and not as an advisor including, without limitation, a "Municipal Advisor" as such term is defined in Section 15B of the Securities and Exchange Act of 1934, as amended, and the related final rules (the "Municipal Advisor Rules"), agent, or a fiduciary of Borrower, (iii) to the extent applicable, Bank is relying on the bank exemption in the Municipal Advisor Rules (or such other applicable exemptions, including as it relates to general information), (iv) Lender has not provided any advice or assumed any advisory or fiduciary responsibility in favor of Borrower with respect to the transaction contemplated hereby and the discussions, undertakings and procedures leading thereto, (v) Lender has financial and other interests that differ from those of Borrower, and (vi) Borrower has consulted with its own financial, legal, accounting, tax and other advisors, as applicable, to the extent it deemed appropriate (including any Municipal Advisors). Nothing herein is intended to serve as legal, tax or accounting advice. Borrower may be required to certify to the foregoing in a closing certificate. Before acting on the information or material contained herein, the Borrower should seek the advice of an IRMA and any other professional advisors which it deems appropriate for the Loan described herein, especially with respect to any legal, regulatory, tax or accounting treatment.
Patriot Act:	Pursuant to the requirements of the Patriot Act, the Lender and its affiliates are required to obtain, verify and record information that identifies loan obligors, which information includes name, address, tax identification number and other information regarding obligors that will allow the Lender to identify obligors in accordance with the Patriot Act, and the Lender is hereby so authorized. This notice is given in accordance with the requirements of the Patriot Act and is effective for the Lender and its affiliates.
Expiration Date:	This Term Sheet shall expire on 9/30/2026 unless a formal commitment letter has been issued prior to such date.

[Remainder of page intentionally blank.]

C.

BOND COUNSEL AGREEMENT

This Bond Counsel Agreement (this "Agreement") is entered into this 24th day of September, 2026, by and between **THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT** (the "District"), an independent special district organized and existing under the provisions of Chapter 190, Florida Statutes, as amended, and **NABORS, GIBLIN & NICKERSON, P.A.**, a Florida professional service corporation ("Nabors Giblin").

W I T N E S S E T H:

WHEREAS, the District plans to issue its Special Assessment Revenue Refunding Bond, Series 2026 (the "Bond") pursuant to a private placement, in order to refinance the acquisition, construction and equipping of certain assessable capital improvements benefiting residents of the District; and

WHEREAS, the District desires to engage Nabors Giblin as bond counsel in connection with the issuance and sale of the Bond, on the terms and conditions hereinafter set forth; and

WHEREAS, Nabors Giblin desires to accept engagement as bond counsel for the District in connection with the issuance and sale of the Bond, on the terms and conditions hereinafter set forth.

NOW, THEREFORE, in consideration of the premises, which shall be deemed an integral part of this Agreement, and of the covenants and agreements herein contained, the District and Nabors Giblin, both intending to be legally bound hereby, agree as follows:

1. BOND COUNSEL.

(a) Duties. Nabors Giblin shall serve as bond counsel to the District in connection with the issuance and sale of the Bond. The duties of Nabors Giblin as bond counsel shall include the following:

(i) prepare the Supplemental Indenture with respect to the Bond, and all other documents relating to the Bond, said duty to be performed in cooperation with the financial advisors and/or underwriters engaged by the District;

(ii) review all bank proposals as requested by the District, prepare all closing documents, and attend and be responsible for the closing, as well as attend drafting and informational meetings regarding the Bond; and

(iii) render opinions in written form at the time the Bond is to be authenticated and delivered, which opinions shall cover the legality of the Bond and the exemption of the Bond from federal income taxation.

(b) Fees and Expenses for Services Rendered as Bond Counsel. The District shall pay to Nabors Giblin, as a fee for services rendered pursuant to this Section 1 such amounts as mutually agreed upon between the parties hereto and commensurate with the work performed. Such fee shall not exceed $35,000. Such fee shall be paid by the District to Nabors Giblin only from the proceeds derived by the District from the sale of the Bond and, if the Bond is not sold, then no fees shall be paid by the District for services rendered pursuant to this Section 1.

The foregoing fee shall include all out-of-pocket expenses incurred by Nabors Giblin in connection with services rendered hereunder, and no other expenses shall be payable by the District in connection with bond counsel services.

2. TERMINATION. This Agreement may be terminated by the District, or by Nabors Giblin, with or without cause, upon fifteen (15) days prior written notice to the other. If the District terminates Nabors Giblin for any reason prior to the issuance of the Bond, then no compensation shall be paid to Nabors Giblin for any services theretofore rendered pursuant to Section 1 of this Agreement.

3. CONSTRUCTION. This Agreement shall be governed by, and construed in accordance with, the laws of the State of Florida.

[Remainder of Page Intentionally Left Blank]

IN WITNESS WHEREOF, the District and Nabors Giblin have executed this Agreement as of the date set forth above.

THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT

By:______________________________________
Chairman/Vice Chairman

NABORS, GIBLIN & NICKERSON, P.A.

By: Cynthia Wilhelm
Cynthia Wilhelm, Shareholder

SEVENTH ORDER OF BUSINESS

The Lake Doctors, Inc.
11621 Columbia Park Drive W.
Jacksonville, FL 32258
(904) 262-5500
Jacksonville@lakedoctors.com
www.lakedoctors.com

Water Management Agreement

This Agreement, made this 14th day of Sept 20 26 is between The Lake Doctors, Inc., a Florida corporation ("the Company") and the following "Customer"

PROPERTY NAME (*Community/Business/Individual*) THE CROSSINGS AT FLEMING ISLAND CDD (EAGLE HARBOR)

MANAGEMENT COMPANY The Crossings at Fleming Island CDD

INVOICING ADDRESS 2105 Harbor Lake Dr

CITY FLEMING ISLAND **STATE** FL **ZIP** 32003 **PHONE** ( ) 904-509-6445

EMAIL ADDRESS Sandersen@eagleharborcdd.com

The parties hereto agree to follows:

A. The Company agrees to manage certain lakes and/or waterways for a period of twelve (12) months from the date of execution of this Agreement in accordance with the terms and conditions of this Agreement in the following location(s):

One Hundred Fourteen (114) Ponds/Ditches associated with The Crossings at Fleming Island CDD.

Includes a minimum of twelve (12) inspections and/or treatments, as necessary, for control and prevention of noxious aquatic weeds/algae.

B. Customer agrees to pay the Company the following sum for specified aquatic management services:

1.	Underwater and Floating Vegetation Control Program	**$ 8,880.00 Monthly**
2.	Shoreline Grass and Brush Control Program	$ INCLUDED
3.	Free Callback Service and Additional Treatments, if required	$ INCLUDED
4.	Permitting and Stocking of (375) Sterile, Triploid Grass Carp (10" – 12")	**$ 3,375.00 Upon Stocking**
5.	Trash/Debris Removal & Emergency Response i.e. Fish Kills	**$ 150.00 Hourly**
6.	Monthly Detailed Service Reports	$ INCLUDED
	Total of Services Accepted	**$ 8,880.00 Monthly**

$8,880.00 of the above sum-total shall be due and payable upon execution of this Agreement; the balance shall be payable in advance in monthly installments of **$8,880.00** plus any additional costs such as sales taxes, permitting fees, monitoring, reporting, water testing and related costs mandated by any governmental or regulatory body related to service under this Agreement.

C. The Company uses products which, in its sole discretion, are intended to provide effective and safe results.

D. The Company agrees to commence treatment within **thirty (30)** days, weather permitting, from the date of receipt of this executed Agreement plus initial deposit and/or required government permits.

E. The offer contained herein is withdrawn and this Agreement shall have no further force and effect unless executed and returned by Customer to the Company on or before **September 30th, 2026**.

F. The Terms and Conditions appearing on the reverse side form an integral part of this Agreement, and Customer hereby acknowledges that it has read and is familiar with the contents thereof.

CUSTOMER PREFERENCES

INVOICE FREQUENCY: X **MONTHLY** ___ **EVERY OTHER MONTH** ___ **QUARTERLY** ___ **SEMI-ANNUAL** ___ **ANNUAL**

INVOICE TIMING: X **BEGINNING OF THE MONTH** ___ **WITH SERVICE COMPLETION**

EMAIL INVOICE: X **YES** ___ **NO** | *If yes, provide invoice email:* ______

EMAIL WORK ORDER: ___**YES** ___ **NO** | *If yes, provide work order email:* ______

THIRD PARTY COMPLIANCE/REGISTRATION: ___ **YES** ___ **NO**

THIRD PARTY INVOICING PORTAL:** ___ **YES** ___ **NO**

REQUESTED START MONTH: 1 Oct 2026 | **PURCHASE ORDER #:** ______

THE LAKE DOCTORS, INC.

Jesse Mason

Jesse E. Mason, Sales Manager

CUSTOMER:

Signed Steve Andersen **Date** 14 Sept 2026

Name Steve Andersen, District Manager

® THE LAKE DOCTORS, INC.

TERMS AND CONDITIONS

1) The Underwater and Floating Vegetation Control Program will be conducted in a manner consistent with good water management practice using the following methods and techniques when applicable.
   a) Periodic treatments to maintain control of noxious submersed, floating and emersed aquatic vegetation and algae. Customer understands that some beneficial vegetation may be required in a body of water to maintain a balanced aquatic ecological system.
   b) Determination of dissolved oxygen levels prior to treatment, as deemed necessary, to ensure that oxygen level is high enough to allow safe treatment. Additional routine water analysis and/or bacteriological analysis may be performed if required for success of the water management program.
   c) Where applicable, treatment of only one-half or less of the entire body of water at any one time to ensure safety to fish and other aquatic life. However, the Company shall not be liable for loss of any exotic or non-native fish or vegetation. Customer must also notify the Company in writing if any exotic fish exist in lake or pond prior to treatment.
   d) Customer understands and agrees that for the best effectiveness and environmental safety, materials used by the Company may be used at rates equal to or lower than maximum label recommendations.
   e) Triploid grass carp stocking, if included, will be performed at stocking rates determined the Florida Fish and Wildlife Conservation Commission permit guidelines.
   f) Customer agrees to provide adequate access. Failure to provide adequate access may require re-negotiation or termination of this Agreement.
   g) Control of some weeds may take 30-90 days depending upon species, materials used and environmental factors.
   h) When deemed necessary by the Company and approved by Customer, the planting and/or nurturing of certain varieties of plants, which for various reasons, help to maintain ecological balance.

2) Under the Shoreline Grass and Brush Control Program, the Company will treat border vegetation to the water's edge including, but not limited to torpedograss, cattails, and other emergent vegetation such as woody brush and broadleaf weeds. Many of species take several months or longer to fully decompose. Customer is responsible for any desired physical cutting and removal.

3) Customer agrees to inform the Company in writing if any lake or pond areas have been or are scheduled to be mitigated (planted with required or beneficial aquatic vegetation). the Company assumes no responsibility for damage to aquatic plants if Customer fails to provide such information in a timely manner. Emergent weed control may not be performed within mitigated areas, new or existing, unless specifically stated by separate contract or modification of this Agreement. Customer also agrees to notify the Company, in writing, of any conditions which may affect the scope of work and Customer agrees to pay any resultant higher direct costs incurred.

4) If services specify trash/debris removal, the Company will perform the following: removal of casual trash such as cups, plastic bags and other man-made materials up to a 5 gallon bucket but only during regularly scheduled service visits. Large or dangerous items such as biohazards and landscape debris will not be included.

5) Customer agrees to reimburse the Company for all processing fees for registering with third party companies for compliance monitoring services and/or invoicing portal fees. Fees will be reimbursed via an additional invoice per the Company's discretion.

6) If at any time during the term of this Agreement, Customer reasonably believes the Company is not performing in a satisfactory manner, or in accordance with the terms of this Agreement, Customer shall give the Company written notice stating with particularity the reasons for Customer's dissatisfaction. The Company shall investigate and attempt to address Customer's concerns. If, after 30 days from the giving of the original notice, Customer continues to reasonably believe the Company's performance is unsatisfactory, Customer may terminate this Agreement by giving written notice ("Second Notice") to the Company and paying all monies owing to the effective date of termination, which shall be the last day of the month in which the Second Notice is received by the Company. Customer may not terminate this Agreement before the end of the term except for cause in accordance with this paragraph.

7) If Customer discontinues or terminates service under this Agreement except for cause in accordance with paragraph 6, Company shall be entitled to collect as an early termination fee, and not as a penalty, an amount equal to, the lesser of, three (3) times the monthly service fee, or the number of months remaining in the term multiplied by the monthly service fee. The Company may declare the termination fee owed in a single payment due within ten (10) days of written demand.

8) Federal and State regulations require that various water time-use restrictions be observed during and following some treatments. The Company will notify Customer of such restrictions. It is Customer's responsibility to observe the restrictions throughout the required period. Customer understands and agrees that, notwithstanding any other provision of the Agreement, the Company does not assume any liability for failure by any party to be notified of, or to observe, such regulations or restrictions.

9) The Company shall maintain the following insurance coverage and limits: (a) Workman's Compensation with statutory limits; (b) Automobile Liability; (c) Comprehensive General Liability, including Pollution Liability, Property Damage, Completed Operations and Product Liability. A Certificate of Insurance will be provided upon request. A Certificate of Insurance naming Customer as "Additional Insured" may be provided at Customer's request. Customer agrees to pay for any additional costs of insurance requirements over and above the standard insurance provided by the Company.

10) The Company agrees to indemnify, defend and hold harmless Customer from and against any and all liability for any loss, injury or damage, including, without limitation, all costs, expenses, court costs and reasonable attorneys' fees, imposed on Customer by any person caused by or that results from the gross negligence or willful misconduct of the Company, its employees or agents. Customer hereby agrees to indemnify, defend and hold the Company harmless from and against any and all liability for any loss, injury or damage, including, without limitation, all costs, expenses, court costs and reasonable attorneys' fees, imposed on the Company by any person whomsoever that occurs on or about Customer's premises, except for any such loss, injury or damage that is caused by or results solely from the gross negligence or willful misconduct of the Company its employees or agents.

11) IN NO EVENT SHALL EITHER PARTY BE LIABLE FOR ANY INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO LOST PROFITS, SAVINGS OR REVENUE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. Customer agrees that the Company's liability under this Agreement shall be limited to six (6) times the monthly fee, which amount shall be Customer's maximum remedy regardless of the legal theory used to determine that the Company is liable for the injury or loss (including, without limitation, negligence breach of contract breach of warranty and product liability).

12) Neither party shall be responsible for damages, penalties or otherwise for any failure or delay in performance of any of its obligations hereunder caused by strikes, riots, war, acts of God, accidents, governmental orders and regulations, curtailment or failure to obtain sufficient material, or other force majeure condition (whether or not of the same class or kind as those set forth above) beyond its reasonable control and which, by the exercise of due diligence, it is unable to overcome. Should the Company be prohibited, restricted or otherwise prevented or impaired from rendering specified services by any condition, the Company shall notify Customer of said condition and of the excess direct costs arising therefrom. Customer shall have thirty (30) days after receipt of notice to notify the Company in writing of any inability to comply with excess direct costs as requested by the Company.

13) Customer warrants that it is authorized to execute this Agreement on behalf of the riparian owner If a legal entity, the person executing this Agreement on behalf of Customer represents that Customer is duly organized and existing, and is in good standing, under the laws of the jurisdiction of its organization and that execution, delivery, and performance of this Agreement has been duly authorized by all appropriate corporate action

14) The Company covenants to perform and complete the services hereunder in a timely, competent and workmanlike manner and in accordance with the specifications and requirements set forth in this Agreement. THE COMPANY HEREBY EXPRESSLY DISCLAIMS, AND CUSTOMER HEREBY WAIVES, RELEASES AND RENOUNCES, ALL OTHER WARRANTIES AND CLAIMS EXPRESS OR IMPLIED, ARISING BY LAW OR OTHERWISE, WITH RESPECT TO SERVICES OR PRODUCTS PROVIDED BY THE COMPANY.

15) Customer understands that, for convenience, the annual cost of service is spread over a twelve-month period and that individual monthly billings do not reflect the fluctuating seasonal costs of service. If the Company permits Customer to temporarily put its account activity on hold, an additional start-up charge may be required due to aquatic re-growth.

16) The Company agrees to hold Customer harmless from any loss, damage or claims arising out of the sole negligence of the Company. However, the Company shall in no event be liable to Customer or others for indirect, special or consequential damages resulting from any cause whatsoever.

17) Upon completion of the term of this Agreement, or any extension thereof, this Agreement shall be automatically extended for a period equal to its original term unless terminated by either party by written notice delivered prior to the end of the term. The Company may adjust the monthly investment amount after the original term to reflect any changes to cost of materials, inputs, and labor. The Company will submit written notification to Customer 30 days prior to effective date of adjustment. If Customer is unable to comply with the adjustment, the Company shall be notified immediately in order to seek a resolution. The Company may cancel this Agreement for any reason upon 30-day written notice to Customer.

18) Should Customer become delinquent, the Company may place the account on hold for non-payment and Customer will continue to be responsible for the continuing monthly amount even if the account is placed on hold. The Company may, at its sole discretion, choose to suspend services and charge the Customer 25% of the monthly equivalent invoice amount for three (3) consecutive months, herein referred to as the Credit Hold Period, or until Customer pays all invoices due, whichever comes earlier. Regular Service may be reinstated once the entire past due balance has been received in full. Should the Customer remain delinquent at the end of the Credit Hold Period, Company shall be entitled to bring action for collection of monies due and owing under this Agreement. Customer agrees to pay collection costs, including, but not limited to, reasonable attorneys fee (including those on appeal) and court costs, and all other expenses incurred by the Company resulting from such collection action. The Company reserves the right at any time to charge interest on unpaid amounts at the rate of eighteen percent (18%) per year. Customer hereby irrevocably submits to the exclusive personal jurisdiction of the state and federal courts of Duval County, Florida for the adjudication of all disputes or questions hereunder.

19) This Agreement constitutes the entire agreement of the parties hereto and shall be valid upon acceptance by the Company Corporate Office. No oral or written alterations or modifications of the terms contained herein shall be valid unless made in writing and accepted by an authorized representative of both the Company and Customer. This Agreement is assignable by Customer only with the prior written consent of the Company.

® THE LAKE DOCTORS, INC.

EIGHTH ORDER OF BUSINESS

Egis Insurance & Risk Advisors

Is pleased to provide a

Proposal of Insurance Coverage for:

Crossings at Fleming Island Community Development District

Please review the proposed insurance coverage terms and conditions carefully.

Written request to bind must be received prior to the effective date of coverage.

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

About FIA

Florida Insurance Alliance ("FIA"), authorized and regulated by the Florida Office of Insurance Regulation, is a non-assessable, governmental insurance Trust. FIA was created in September 2011 at a time when a large number of Special Taxing Districts were having difficulty obtaining insurance.
Primarily, this was due to financial stability concerns and a perception that these small to mid-sized Districts had a disproportionate exposure to claims. Even districts that were claims free for years could not obtain coverage. FIA was created to fill this void with the goal of providing affordable insurance coverage to Special Taxing Districts. Today, FIA proudly serves and protects over 1,000 public entity members.

Competitive Advantage
FIA allows qualifying Public Entities to achieve broad, tailored coverages with a cost-effective insurance program. Additional program benefits include:

- Insure-to-value property limits with no coinsurance penalties
- First dollar coverage for "alleged" public official ethics violations
- Proactive in-house claims management and loss control department
- Risk management services including on-site loss control, property schedule verification and contract reviews
- Complimentary Property Appraisals
- Online Risk Management Education & Training portal
- Online HR & Benefits Support portal
- HR Hotline
- Safety Partners Matching Grant Program

How are FIA Members Protected?
FIA employs a conservative approach to risk management. Liability risk retained by FIA is fully funded prior to the policy term through member premiums. The remainder of the risk is transferred to reinsurers. FIA's primary reinsurers, Lloyds of London and Hudson Insurance Company, both have AM Best A XV (Excellent) ratings and surplus of $2Billion or greater.

In the event of catastrophic property losses due to a Named Storm (i.e., hurricane), the program bears no risk as all losses are passed on to the reinsurers.

What Are Members Responsible For?
As a non-assessable Trust, our members are only responsible for two items:

- Annual Premiums
- Individual Member Deductibles

FIA Bylaws prohibit any assessments or other fees.

Additional information regarding FIA and our member services can be found at www.fia360.org.

Quotation being provided for:

Crossings at Fleming Island Community Development District
c/o Governmental Management Services - North Florida 475 West Town Place, STE #114
St. Augustine, FL 32092

Term: **October 1, 2026 to October 1, 2027**

Quote Number: 100126543

PROPERTY COVERAGE

SCHEDULE OF COVERAGES AND LIMITS OF COVERAGE

COVERED PROPERTY	
Total Insured Values –Building and Contents – Per Schedule on file totalling	$13,198,567
Loss of Business Income	$1,000,000
Additional Expense	$1,000,000
Inland Marine	
Scheduled Inland Marine	$711,459

It is agreed to include automatically under this Insurance the interest of mortgagees and loss payees where applicable without advice.

	Valuation	Coinsurance
Property	Replacement Cost	None
Inland Marine	Actual Cash Value	None

DEDUCTIBLES:	$2,500	Per Occurrence, All other Perils, Building & Contents and Extensions of Coverage.
	3 %	Total Insured Values per building, including vehicle values, for “Named Storm” at each affected location throughout Florida subject to a minimum of $10,000 per occurrence, per Named Insured.
	Per Attached Schedule	Inland Marine
	Not Applicable	Golf Course Tees and Greens Deductible on all covered Perils if scheduled.

Special Property Coverages		
Coverage	**Deductibles**	**Limit**
Earth Movement	$2,500	Included
Flood	$2,500 *	Included
Boiler & Machinery	$2,500	Included
TRIA		Included

*Except for Zones A & V (see Terms and Conditions) excess of NFIP, whether purchased or not

TOTAL PROPERTY PREMIUM **$83,461**

Extensions of Coverage

If marked with an "X" we will cover the following EXTENSIONS OF COVERAGE under this Agreement, These limits of liability do not increase any other applicable limit of liability.

(X)	Code	Extension of Coverage	Limit of Liability
X	A	Accounts Receivable	$500,000 in any one occurrence
X	B	Animals	$1,000 any one Animal $5,000 Annual Aggregate in any one agreement period
X	C	Buildings Under Construction	As declared on Property Schedule, except new buildings being erected at sites other than a covered location which is limited to $250,000 estimated final contract value any one construction project.
X	D	Debris Removal Expense	$250,000 per insured or 25% of loss, whichever is greater
X	E	Demolition Cost, Operation of Building Laws and Increased Cost of Construction	$500,000 in any one occurrence
X	F	Duty to Defend	$100,000 any one occurrence
X	G	Errors and Omissions	$250,000 in any one occurrence
X	H	Expediting Expenses	$250,000 in any one occurrence
X	I	Fire Department Charges	$50,000 in any one occurrence
X	J	Fungus Cleanup Expense	$50,000 in the annual aggregate in any one occurrence
X	K	Lawns, Plants, Trees and Shrubs	$50,000 in any one occurrence
X	L	Leasehold Interest	Included
X	M	Air Conditioning Systems	Included
X	N	New locations of current Insureds	$1,000,000 in any one occurrence for up to 90 days, except 60 days for Dade, Broward, Palm Beach from the date such new location(s) is first purchased, rented or occupied whichever is earlier. Monroe County on prior submit basis only
X	O	Personal property of Employees	$500,000 in any one occurrence
X	P	Pollution Cleanup Expense	$50,000 in any one occurrence
X	Q	Professional Fees	$50,000 in any one occurrence
X	R	Recertification of Equipment	Included
X	S	Service Interruption Coverage	$500,000 in any one occurrence
X	T	Transit	$1,000,000 in any one occurrence
X	U	Vehicles as Scheduled Property	Included
X	V	Preservation of Property	$250,000 in any one occurrence
X	W	Property at Miscellaneous Unnamed Locations	$250,000 in any one occurrence
X	X	Piers, docs and wharves as Scheduled Property	Included on a prior submit basis only

X	Y	Glass and Sanitary Fittings Extension	$25,000 any one occurrence
X	Z	Ingress / Egress	45 Consecutive Days
X	AA	Glass and Sanitary Fittings Extension	$25,000 in any one occurrence
X	BB	Awnings, Gutters and Downspouts	Included
X	CC	Lock and Key Replacement	$2,500 any one occurrence
X	DD	Tracks and fields (except Lawns, Plants, Trees and Srubs covered under code K)	$250,000 any one occurrence and $500,000 in the annual aggregate in any one coverage period. or Up to the declared value if it is specifically listed as "Tracks and Fields" in the schedule of values.
X	EE	Awnings, Gutters and Downspouts	Included
X	FF	Civil or Military Authority	45 consecutive days and one mile.

CRIME COVERAGE

Description	**Limit**	**Deductible**
Forgery and Alteration	Not Included	Not Included
Theft, Disappearance or Destruction	Not Included	Not Included
Computer Fraud including Funds Transfer Fraud	Not Included	Not Included
Employee Dishonesty, including faithful performance, per loss	Not Included	Not Included

Deadly Weapon Protection Coverage

Coverage	Limit	Deductible
Third Party Liability	$1,000,000	$0
Property Damage	$1,000,000	$0
Crisis Management Services	$250,000	$0

AUTOMOBILE COVERAGE

Coverages	Covered Autos	Limit	Premium
Covered Autos Liability	**1**	**$1,000,000**	**Included**
Personal Injury Protection	**5**	**Separately Stated In Each Personal Injury Protection Endorsement**	**Included**
Auto Medical Payments	**2**	**$2,500 Each Insured**	**Included**
Uninsured Motorists including Underinsured Motorists	**2**	**$100,000**	**Included**
Physical Damage Comprehensive Coverage	**7,8**	**Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto, But No Deductible Applies To Loss Caused By Fire or Lightning.** See item Four for Hired or Borrowed Autos.	**Included**
Physical Damage Specified Causes of Loss Coverage	**N/A**	**Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto For Loss Caused By Mischief Or Vandalism** See item Four for Hired or Borrowed Autos.	**Not Included**
Physical Damage Collision Coverage	**7,8**	**Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto** See item Four for Hired or Borrowed Autos.	**Included**
Physical Damage Towing And Labor	**7**	**$250 For Each Disablement Of A Private Passenger Auto**	**Included**

GENERAL LIABILITY COVERAGE (Occurrence Basis)

Bodily Injury and Property Damage Limit	$5,000,000
Personal Injury and Advertising Injury	Included
Products & Completed Operations Aggregate Limit	Included
Employee Benefits Liability Limit, per person	$1,000,000
Abuse and Molestation Limit (Added by Claims Made Endorsement)	Not Included
Abuse and Molestation Aggregate Limit (Added by Claims Made Endorsement)	Not Included
Abuse and Molestation Retroactive Date	Not Included
Herbicide & Pesticide Aggregate Limit	$1,000,000
Medical Payments Limit	$5,000
Fire Damage Limit	Included
No fault Sewer Backup Limit	$25,000/$250,000
General Liability Deductible	$0

PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES LIABILITY (Claims Made)

Public Officials and Employment Practices Liability Limit	Per Claim	$5,000,000
	Aggregate	$5,000,000
Public Officials and Employment Practices Liability Deductible		$2,500

Retroactive Date:

Supplemental Payments: Pre-termination $2,500 per employee - $5,000 annual aggregate.
Non-Monetary $100,000 aggregate.

<u>Cyber Liability sublimit included under POL/EPLI</u>

Media Content Services Liability
Network Security Liability
Privacy Liability
First Party Extortion Threat
First Party Crisis Management
First Party Business Interruption
Limit: $100,000 each claim/annual aggregate
Fraudulent Instruction: $25,000

PREMIUM SUMMARY

Crossings at Fleming Island Community Development District
c/o Governmental Management Services - North Florida 475 West Town Place, STE #114
St. Augustine, FL 32092

Term: **October 1, 2026 to October 1, 2027**

Quote Number: 100126543

PREMIUM BREAKDOWN

Property (Including Scheduled Inland Marine)	$83,461
Crime	Not Included
Automobile Liability	$788
Hired Non-Owned Auto	Included
Auto Physical Damage	$209
General Liability	$86,173
Public Officials and Employment Practices Liability	$23,996
Deadly Weapon Protection Coverage	Included
TOTAL PREMIUM DUE	**$194,627**

IMPORTANT NOTE
Defense Cost - Outside of Limit, Does Not Erode the Limit for General Liability, Public Officials Liability, and Employment related Practices Liability.

Deductible does not apply to defense cost. Self-Insured Retention does apply to defense cost.

Additional Notes:

General Liability includes Liquor Liability
Occurrence $1,000,000; Aggregate $2,000,000
Deductible $0

FLORIDA INSURANCE ALLIANCE

PARTICIPATION AGREEMENT

Application for Membership in the Florida Insurance Alliance

The undersigned local governmental entity, certifying itself to be a public agency of the State of Florida as defined in Section 163.01, Florida Statutes, hereby formally makes application with the Florida Insurance Alliance ("FIA") for continuing liability and/or casualty coverage through membership in FIA, to become effective 12:01 a.m., 10/01/2026, and if accepted by the FIA's duly authorized representative, does hereby agree as follows:

(a) That, by this reference, the terms and provisions of the Interlocal Agreement creating the Florida Insurance Alliance are hereby adopted, approved and ratified by the undersigned local governmental entity. The undersigned local governmental entity certifies that it has received a copy of the aforementioned Interlocal Agreement and further agrees to be bound by the provisions and obligations of the Interlocal Agreement as provided therein;

(b) To pay all premiums on or before the date the same shall become due and, in the event Applicant fails to do so, to pay any reasonable late penalties and charges arising therefrom, and all costs of collection thereof, including reasonable attorneys' fees;

(c) To abide by the rules and regulations adopted by the Board of Directors;

(d) That should the Applicant desire to cancel coverage; it will give not less than ninety (90) days prior written notice of cancellation;

(e) That if the Fund desire to cancel coverage; it will give not less than thirty (30) days prior written notice of cancellation;

(f) That all information contained in the underwriting application provided to FIA as a condition precedent to participation in FIA is true, correct and accurate in all respects.

Crossings at Fleming Island Community Development District

(Name of Local Governmental Entity)

By: Steve Andersen — Steve Andersen, District Manager

Signature — Print Name

Witness By: [signature] — Shirley Booth

Signature — Print Name

IS HEREBY APPROVED FOR MEMBERSHIP IN THIS FUND, AND COVERAGE IS EFFECTIVE October 1, 2026

By: ______________________

Administrator

FLORIDA INSURANCE ALLIANCE

PROPERTY VALUATION AUTHORIZATION

Crossings at Fleming Island Community Development District
c/o Governmental Management Services - North Florida 475 West Town Place, STE #114
St. Augustine, FL 32092

QUOTATIONS TERMS & CONDITIONS

1. Please review the quote carefully for coverage terms, conditions, and limits.
2. The coverage is subject to 25% minimum earned premium as of the first day of the “Coverage Period”.
3. Total premium is late if not paid in full within 30 days of inception, unless otherwise stated.
4. Property designated as being within Flood Zone A or V (and any prefixes or suffixes thereof) by the Federal Emergency Management Agency (FEMA), or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a Special Flood Deductible equal to all flood insurance available for such property under the National Flood Insurance Program, whether purchased or not or 5% of the Total Insured Value at each affected location whichever the greater.
5. The Florida Insurance Alliance is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust the limit purchased by the Alliance on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence. Property designated as being within.
6. Coverage is not bound until confirmation is received from a representative of Egis Insurance & Risk Advisors.

I give my authorization to bind coverage for property through the Florida Insurance Alliance as per limits and terms listed below.

☑	Building and Content TIV	$13,198,567	As per schedule attached
☑	Inland Marine	$711,459	As per schedule attached
☑	Auto Physical Damage	$20,000	As per schedule attached

Signature: Steve Andersen Date: 14 Sept 2026

Name: Steve Andersen

Title: District Manager

PUBLIC ENTITY

FLORIDA UNINSURED MOTORISTS COVERAGE SELECTION OF LOWER LIMITS OR REJECTION OF COVERAGE

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Quote Number: 100126543	Term: **October 1, 2026 to October 1, 2027**
Insurer: Florida Insurance Alliance	
Applicant/Named Insured: **Crossings at Fleming Island Community Development District**	

Florida law permits you to make certain decisions regarding Uninsured Motorists Coverage provided under your policy. This document describes this coverage and various options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations Page(s) and/or Schedule(s) for complete information on the coverages you are provided.

Uninsured Motorists Coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting therefrom. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the policy. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability policies include Uninsured Motorists Coverage at limits equal to the Liability Coverage in your policy, unless you select a lower limit offered by the company or reject Uninsured Motorists Coverage entirely.

Please indicate by initialing below whether you entirely reject Uninsured Motorists Coverage or whether you select this coverage at limits lower than the Liability Coverage of your policy.

___________ I reject Uninsured Motorists Coverage entirely.

_____X_____ I reject Combined Single Limit for Liability Coverage and I select a lower limit of $100,000.

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I understand and agree that selection of any of the above options applies to my liability insurance policy and future renewals or replacements of such policy which are issued at the same Liability limits. If I decide to select another option at some future time, I must let the Insurer or my agent know in writing.

Steve Andersen

Applicant's/Named Insured's Signature

Steve Andersen, District Manager

Applicant's/Named Insured's Printed Name

14 Sept 2026

Date

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Schedule Items Effective As of: 10/01/2026

Property Schedule

Crossings at Fleming Island Community Development District

Policy No.: 100126543
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Total Insured Value	Roof Covering	Covering Replaced	Roof Yr Blt
1	**Golf Club House** **2217 Eagle Harbor Pkwy** **Orange Park FL 32003**	Complex		**1995** **Joisted masonry**	**10/01/2026** **10/01/2027**	**$2,618,366** **$269,216**	**$2,887,582**	Metal panel		
2	**Golf Cart Shelter (Tent)** **2211 Eagle Harbor Pkwy** **Orange Park FL 32003**			**1999** **Frame**	**10/01/2026** **10/01/2027**	**$72,118**	**$72,118**			
3	**Pump House** **2221 Eagle Harbor Pkwy** **Orange Park FL 32003**			**1993** **Pump / lift station**	**10/01/2026** **10/01/2027**	**$133,552** **$274,495**	**$408,047**			
4	**Golf Maintenance Shop** **2233 Eagle Harbor Pkwy** **Orange Park FL 32003**	Shed		**1993** **Modular classrooms / offices**	**10/01/2026** **10/01/2027**	**$576,334** **$105,575**	**$681,909**	Metal panel		
5	**Golf Cart Storage** **2233 Eagle Harbor Pkwy** **Orange Park FL 32003**	Shed		**1993** **Non combustible**	**10/01/2026** **10/01/2027**	**$396,329** **$71,263**	**$467,592**	Metal panel		
6	**Chemical Storage Building** **2233 Eagle Harbor Pkwy** **Orange Park FL 32003**	Gable		**1993** **Joisted masonry**	**10/01/2026** **10/01/2027**	**$70,782** **$15,836**	**$86,618**	Asphalt shingles		
7	**Golf Rest Station #6** **1909 Eagle Harbor Pkwy** **Orange Park FL 32003**	Pyramid hip		**1994** **Frame**	**10/01/2026** **10/01/2027**	**$75,486**	**$75,486**	Clay / concrete tiles		

Sign: ______________________ Print Name: ______________________ Date: ______________

FLORIDA INSURANCE ALLIANCE

Schedule Items Effective As of: 10/01/2026

Property Schedule

Crossings at Fleming Island Community Development District

Policy No.: 100126543
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description	Address	Roof Shape	Roof Pitch	Year Built	Const Type	Eff. Date	Term Date	Building Value	Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
8	Golf Rest Station #14	2296 Harbor Lake Drive Orange Park FL 32003	Pyramid hip		1997	Frame	10/01/2026	10/01/2027	$75,486		Clay / concrete tiles			$75,486
9	Rain Shelter (Golf Course)	2026 Lakeshore Drive Orange Park FL 32003			1994	Frame	10/01/2026	10/01/2027	$14,781					$14,781
10	Swim Park Annex	1880 Eagle Harbor Pkwy Orange Park FL 32003	Complex		1994	Joisted masonry	10/01/2026	10/01/2027	$1,090,273	$158,363	Metal panel			$1,248,636
11	Swim Park bldg	1878 Eagle Harbor Pkwy Orange Park FL 32003	Complex		1994	Joisted masonry	10/01/2026	10/01/2027	$1,063,985	$89,739	Metal panel			$1,153,724
12	Pool Pump House	1878 Eagle Harbor Pkwy Orange Park FL 32003			1994	Joisted masonry	10/01/2026	10/01/2027	$49,831	$135,664				$185,495
13	Pool Storage Building	1878 Eagle Harbor Pkwy Orange Park FL 32003	Simple hip		1994	Frame	10/01/2026	10/01/2027	$40,435	$10,558	Metal panel			$50,993
14	Swim Park pool contents	1878 Eagle Harbor Pkwy Orange Park FL 32003			1994	Property in the Open	10/01/2026	10/01/2027		$98,171				$98,171

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15	Slide 1878 Eagle Harbor Pkwy Orange Park FL 32003			1994 Property in the Open	10/01/2026 10/01/2027	$163,641				$163,641
16	Pool Pavilion 1878 Eagle Harbor Pkwy Orange Park FL 32003			1994 Property in the Open	10/01/2026 10/01/2027	$57,792				$57,792
17	Tennis Center ProShop 1866 Eagle Harbor Pkwy Orange Park FL 32003	Complex		1994 Joisted masonry	10/01/2026 10/01/2027	$594,071	Metal panel			$594,071
18	Tennis Pavilions (9), Fencing, Benches, Lights 1866 Eagle Harbor Pkwy Orange Park FL 32003			1996 Non combustible	10/01/2026 10/01/2027	$242,823				$242,823
19	Tennis Maintenance Shed 1866 Eagle Harbor Pkwy Orange Park FL 32003	Shed		1994 Frame	10/01/2026 10/01/2027	$30,353	Metal panel			$30,353
20	Clubhouse Waterfront Park 1685 Lakeshore Drive Orange Park FL 32003	Simple hip		1999 Joisted masonry	10/01/2026 10/01/2027	$827,814 $95,018	Asphalt shingles			$922,832
21	Waterfront park contents 1685 Lakeshore Drive Orange Park FL 32003			1999 Non combustible	10/01/2026 10/01/2027	 $52,788				$52,788

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FLORIDA INSURANCE ALLIANCE

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Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built	Const Type	Eff. Date	Term Date	Building Value	Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
22	Pool Storage Building and pumps 1685 Lakeshore Drive Orange Park FL 32003	Simple hip		1999	Joisted masonry	10/01/2026	10/01/2027	$99,557	$174,199	Asphalt shingles			$273,756
23	Pool Pavilion 1685 Lakeshore Drive Orange Park FL 32003			1999	Property in the Open	10/01/2026	10/01/2027	$24,282					$24,282
24	2 Pavilions (Pool) 1685 Lakeshore Drive Orange Park FL 32003			1999	Property in the Open	10/01/2026	10/01/2027	$24,282					$24,282
25	Clubhouse Creekside Park 2740 Shade Tree Drive Orange Park FL 32003	Gable		2004	Joisted masonry	10/01/2026	10/01/2027	$767,002	$71,369	Metal panel			$838,371
26	Creekside pool contents 2740 Shade Tree Drive Orange Park FL 32003			2004	Property in the Open	10/01/2026	10/01/2027		$17,277				$17,277
27	Pool Pump House 2740 Shade Tree Drive Orange Park FL 32003	Pyramid hip		2004	Frame	10/01/2026	10/01/2027	$87,416	$105,575	Metal panel			$192,991
28	Pool Pavilions 2740 Shade Tree Drive Orange Park FL 32003			2004	Property in the Open	10/01/2026	10/01/2027	$36,423					$36,423

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Crossings at Fleming Island Community Development District

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Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Total Insured Value	Roof Covering	Covering Replaced	Roof Yr Blt
29	CDD Office 2105 Harbor Lake Drive Orange Park FL 32003	Pyramid hip		1996 Frame	10/01/2026 10/01/2027	$335,834 $89,739	$425,573	Asphalt shingles		
30	Party Hall - Lick Skillet Park 4523 Lakeshore Drive Orange Park FL 32003	Gable		1994 Frame	10/01/2026 10/01/2027	$263,938 $4,487	$268,425	Metal panel		
31	Restroom Bldg 4523 Lakeshore Drive Orange Park FL 32003			1994 Frame	10/01/2026 10/01/2027	$18,581	$18,581			
32	(4) Bus Stops Forest Park Dr Orange Park FL 32003	Gable		2000 Frame	10/01/2026 10/01/2027	$33,995	$33,995	Clay / concrete tiles		
33	Pavilion Pine Lakes Park Pine Lakes Orange Park FL 32003			2000 Frame	10/01/2026 10/01/2027	$48,928 $0	$48,928			
34	Gazebo Pine Lakes Orange Park FL 32003			2000 Frame	10/01/2026 10/01/2027	$23,553	$23,553			
35	Docks Waterfront Orange Park FL 32003			2017 Non combustible	10/01/2026 10/01/2027	$250,424	$250,424			

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Property Schedule

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Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
36	Docks Salt Marsh Lane Orange Park FL 32003			2000 Waterfront structures	10/01/2026 10/01/2027	$253,380				$253,380
37	Docks Swimming Pen Creek Orange Park FL 32003			2019 Waterfront structures	10/01/2026 10/01/2027	$211,150				$211,150
38	Docks Creekside Orange Park FL 32003			2018 Waterfront structures	10/01/2026 10/01/2027	$274,495				$274,495
39	Boardwalk Brookstone to Countrywalk Orange Park FL 32003			2015 Waterfront structures	10/01/2026 10/01/2027	$253,380				$253,380
40	Splash Pad w/Equipment 1878 Eagle Harbor Pkwy Orange Park FL 32003			2019 Non combustible	10/01/2026 10/01/2027	$158,363				$158,363

Total:	Building Value	Contents Value	Insured Value
	$11,359,235	$1,839,332	$13,198,567

Sign: ____________________ Print Name: ____________________ Date: ____________________

Schedule Items Effective As of: 10/01/2026

Inland Marine Schedule

Crossings at Fleming Island Community Development District

Policy No.: 100126543
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Item #	Department / Description	Serial Number	Classification Code	Eff. date / Term Date	Value	Deductible
1	Seicurity Cameras		Other inland marine	10/01/2026 10/01/2027	$15,000	$1,000
2	2017 Smithco Roller		Mobile equipment	10/01/2026 10/01/2027	$10,000	$1,000
3	2018 John Deere Tractor (3)		Mobile equipment	10/01/2026 10/01/2027	$20,000	$1,000
4	24HP Diesel Full Size Uitiliy Vehicle, 2 Seater, Orange, 4WD (2)		Mobile equipment	10/01/2026 10/01/2027	$38,000	$1,000
5	24HP Diesel Full Size Uitiliy Vehicle, 2 Seater, Orange, 4WD		Mobile equipment	10/01/2026 10/01/2027	$19,000	$1,000
6	24HP Premium Diesel Full Size Uitily Vehicle, 2 Seater, Orange		Mobile equipment	10/01/2026 10/01/2027	$19,000	$1,000
7	24HP Diesel Full Size Utility Vehicle, 2 Seater, Camo, 4WD		Mobile equipment	10/01/2026 10/01/2027	$19,000	$1,000
8	ECLIPSE 360 Gasoline Hybrid Electric Greens Mower w/ attachments (2)	CAH000485, 465	Mobile equipment	10/01/2026 10/01/2027	$125,613	$1,000
9	ECLIPSE 360 Gasoline Hybrid Electric Greens Mower w/ attachments (2)	CAH000471, 491	Mobile equipment	10/01/2026 10/01/2027	$116,073	$1,000
10	LF570, 2WD, Stg V (Kubota 44.9 HP) w/ attachments (2)	DCW000378,377	Mobile equipment	10/01/2026 10/01/2027	$164,142	$1,000
11	Tournament XXL 7000 Ultra-Wide Greens Roller w/ attachments	T9636	Mobile equipment	10/01/2026 10/01/2027	$33,365	$1,000
12	SmithCo Sand Star CVT w/ attachments	41009	Mobile equipment	10/01/2026 10/01/2027	$23,801	$1,000
13	SmithCo Sand Star CVT w/ attachments	41010	Mobile equipment	10/01/2026 10/01/2027	$21,898	$1,000
14	Torrent 2 Tow Behind Blower with Remote Control w/ attachments	421946	Mobile equipment	10/01/2026 10/01/2027	$9,622	$1,000
15	AR331 Rotary Mower - Cat C1.1 w/ attachments	DDB000352	Mobile equipment	10/01/2026 10/01/2027	$39,532	$1,000
16	Truckster XD - Gas w/ Manual Transmission, 2WD & Premium Operator Seat	7008326	Mobile equipment	10/01/2026 10/01/2027	$6,933	$1,000

Sign: ____________________ Print Name: ____________________ Date: ____________

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Inland Marine Schedule

Crossings at Fleming Island Community Development District

Policy No.: 100126543
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

17	Tournament XL 7000 Ultra-Wide Greens Roller	T8327	Mobile equipment	10/01/2026 10/01/2027	$4,980	$1,000
18	John Deere Z930M Ztrak		Mobile equipment	10/01/2026 10/01/2027	$12,750	$1,000
19	2024 John Deere Z930M Ztrak		Mobile equipment	10/01/2026 10/01/2027	$12,750	$1,000
				Total	**$711,459**	

Sign: ______________________ Print Name: ______________________ Date: ______________

FLORIDA INSURANCE ALLIANCE

Schedule Items Effective As of: 10/01/2026

Vehicle Schedule

Crossings at Fleming Island Community Development District

Policy No.: 100126543
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Make	Model-Description	Department	AL Eff	Comp Ded	Comp Eff	Term	VALUE	
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type	APD Rptd
1	Chevrolet	Colorado		10/01/2026	$1,000	10/01/2026	10/01/2026	**$20,000**	
1	2022	1GCHSBEN4N1314345	Light Truck	10/01/2027	$1,000	10/01/2026	10/01/2027	Actual cash value	$20,000

Total	**$20,000**
APD Rptd	**$20,000**

Sign: Steve Andersen   Print Name: Steve Andersen   Date: 14 Sept 2026

NINTH ORDER OF BUSINESS

B.

Monthly Maintenance Report

September 16, 2026

Maintenance – Turf is fully established from the summer growing season and is continuing to maintain good color and density as we transition toward fall. Weekly services remain in place, with mowing, edging, blowing, weed control, and detail work being performed throughout the community. Fall applications are being monitored and scheduled based on turf conditions and weather patterns. The maintenance team continues to focus on keeping common areas, pool areas, and high-traffic locations clean and well maintained. Detail work continues throughout the community to address areas needing additional attention following the summer growing season.

Annuals – The summer annual rotation is being maintained and prepared for the transition into the fall season. The new **fall annual installation is scheduled to begin September 21st** throughout the community. Flower beds will be prepared prior to installation to ensure proper establishment and a clean, refreshed appearance. Preventative weed control and fungicide applications will continue to be monitored and addressed as needed. The team will also continue regular bed maintenance, including hand weeding, deadheading, and general detail work throughout the fall rotation.

Horticulture – Ammonium sulfate and a micronutrient package were applied to targeted turf areas to support overall turf health, improve color, and encourage the seasonal green-up process. The following products and rates were utilized as part of the application:

- **21-0-0:** 0.25 lbs per 1,000 sq. ft.
- **6-0-0:** 3 lbs per acre
- **Bifen XTS:** 7 oz per acre
- **PBO8:** 14 oz per acre

- **Simazine:** 48 oz per acre
- **Alucion:** 19 oz per acre (IPM)
- **Celsius:** 5 oz per acre (IPM)
- **Certainty:** 1 oz per acre (IPM)

The primary objective of this application was to provide ammonium sulfate and micronutrients to maintain turf health and promote a healthy green-up. Pre- and post-emergent herbicides were also applied to control existing summer annual weeds and help prevent additional weed development. Contact and preventative insecticides were incorporated as needed through an **Integrated Pest Management (IPM)** approach, targeting turf-damaging insects while minimizing unnecessary applications.

Visible results are expected within **10–14 days**, depending on weather and turf conditions.

Warranty Work – Warranty sod and plant replacements are scheduled to begin this week and will continue into next week. The team will be addressing identified areas throughout the community, replacing failed or declining plant material and sod as needed. These areas will be monitored following installation to ensure proper establishment and that completed warranty work meets expected landscape standards.

Irrigation – Irrigation systems continue to be monitored closely as rainfall and weather conditions fluctuate throughout the month. The irrigation team is inspecting systems for proper coverage, leaks, clogged heads, and areas showing signs of stress. Field staff continue to identify hot spots and make adjustments as needed to maintain consistent coverage throughout the community. Irrigation operations will continue to be adjusted based on weather conditions and landscape needs.

C.

EAGLE HARBOR GOLF CLUB
PERFORMANCE REPORT
Aug-26

Consolidated	Aug-26		Aug-25	Year to Date		Prior Year 25
	Actual	Budget	Actual	Actual	Budget	Actual
Revenue	$ 322,787.80	$ 336,373.58	$ 353,513.92	$ 4,024,126.16	$ 4,237,713.68	$ 4,208,383.65
COGS	$ 55,345.65	$ 59,381.01	$ 56,642.35	$ 698,595.52	$ 752,810.25	$ 748,919.32
Expenses	$ 303,442.95	$ 328,959.56	$ 319,664.49	$ 3,502,668.18	$ 3,473,400.73	$ 3,376,914.32
Admin Expenses pass thru rev			na			na
NOI	$ (36,000.80)	$ (51,966.99)	$ (22,792.92)	$ (177,137.54)	$ 11,502.70	$ 82,550.01

Notes

Golf	Aug-26		Aug-25	Year to Date		Prior Year 25
	Actual	Budget	Actual	Actual	Budget	Actual
Revenue	$ 182,290.94	$ 205,568.92	$ 221,170.19	$ 2,382,439.09	$ 2,627,982.22	$ 2,480,178.78
COGS	$ 9,162.99	$ 14,273.91	$ 12,810.99	$ 161,060.65	$ 211,757.78	$ 198,072.72
Course Maint.	$ 62,235.38	$ 114,926.63	$ 83,540.61	$ 951,794.77	$ 983,975.94	$ 791,416.68
Golf Expenses	$ 53,054.39	$ 47,166.88	$ 60,668.21	$ 585,044.34	$ 530,254.00	$ 587,701.68
NOI	$ 57,838.18	$ 29,201.50	$ 64,150.38	$ 684,539.33	$ 901,994.50	$ 902,987.70
Golf Rounds(Total)	3325		3718	42243		42798
Golf Rnds(outside/member)	2070/1255		2598/1120	29360/12883		28673/14125
Membership	145		145			
	1-range/7 Juniors addtl					

Talons	Aug-26		Aug-25	Year to Date		Prior Year 25
	Actual	Budget	Actual	Actual	Budget	Actual
Total FB Revenue	$ 140,154.75	$ 130,361.01	$ 131,911.44	$ 1,632,559.48	$ 1,604,851.31	$ 1,723,567.47
COGS	$ 46,182.66	$ 45,107.10	$ 43,831.36	$ 537,534.87	$ 541,052.47	$ 550,846.60
FB Expenses	$ 80,131.81	$ 86,855.73	$ 95,034.87	$ 968,976.72	$ 995,106.42	$ 1,023,596.35
NOI	$ 13,840.28	$ (1,601.82)	$ (6,954.79)	$ 126,047.89	$ 68,692.42	$ 149,124.52
% COGS (Food)	36.00%			36.00%		
% COGS (Alcohol)	31.60%			33.00%		

without N/A bev
42% w/ n/a bev
Alcohol - 28%
Wine - 23%
Beer - 44%

D.

Eagle Harbor Facility Report
Sept 2026

Amenity Centers:

1. Swim Park
   a. Operations are normal

2. Tennis/Pickleball Center
   a. Operations are normal

3. Waterfront Park
   a. Operations are normal.
   b. Having an engineer inspect and research the cause of cracking pool tiles

4. Creekside
   a. Operations are normal.

5. Golf Course
   a. Operations are normal.

6. Talons
   a. Operations are normal.

Common Areas & Retention Ponds:

1. All lakes have been treated and inspected by the Lake Doctors. Due to the drought, pond levels have dramatically dropped which has created algae issues
2. Increased CCSO presence on EH Pkwy and Forest Park

Misc:

1. Answered numerous phone calls, emails and visits from residents, contractors, vendors and other persons with inquiries. The subjects included, CCUA billing and repairs, golf course maintenance, easement encroachments, nutria, alligators, lake maintenance, FEMA, directions, repairs, drainage (both County and CDD owned), dead trees, vandalism, security, etc