

THE CROSSINGS
at FLEMING ISLAND
Community Development District

October 22, 2026

AGENDA

The Crossings at Fleming Island Community Development District

475 West Town Place, Suite 114
St. Augustine, Florida 32092

October 15, 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, October 22, 2026 at 6:00 p.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 September 24, 2026 Meeting
 - B. Financial Statements
 - C. Check Register
- V. Consideration of Series 2026 Refunding Matters
 - A. Bank Commitment Letter
 - B. Award Resolution No. 2027-01
 - C. Supplemental Assessment Report
 - D. Supplemental Assessment Resolution No. 2027-02
- VI. Management Team Reports
 - A. District Counsel
 - B. Ruppert Landscape – Report

- C. Hampton Golf – Report (to be provided under separate cover)
- D. District Manager & Operations - Operations Report
- VII. Supervisors' Requests and Audience Comments
- VIII. Next Scheduled Meeting – November 19, 2026 at 6:00 p.m. at 2217 Eagle Harbor Parkway
- IX. Adjournment

FOURTH ORDER OF BUSINESS

A.

**The Crossings at Fleming Island CDD
Board of Supervisors Meeting Minutes
Thursday, September 24, 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

John Tabor, Chairman
David Herold, Vice Chairman
Jimmy Pinkerman, Supervisor

Staff Present

Rich Komando, District Counsel, Kopelousos, Bradley & Garrison
Steve Andersen, District Manager, Eagle Harbor
Marilee Giles, District Administrator, Governmental Management Services, LLC
Helen Runjo, Hampton Golf
Bill Davis, Hampton Golf, Golf Course Superintendent
Shirley Booth, Operations Manager, Eagle Harbor
Rhonda Mossing, MBS Capital Markets

I - Roll Call

Chairman Tabor called the meeting to order at 8:00 a.m. and Ms. Giles called the roll.

II - Pledge of Allegiance

III - Public Comment

IV - Approval of Consent Agenda

A. Approval of the Minutes of the August 27, 2026 Meeting

B. Financial Statements

C. Check Register

Vice Chair Herold moved to approve the consent agenda items. Supervisor Pinkerman seconded the motion. Motion passed 3 - 0

V. Discussion of Refunding the Series 2014A-3 Bonds

A. Presentation of MBS Capital Markets/Raymond James

Ms. Mossing stated you asked me to look at opportunities for refunding some of your bonds that have a higher interest rate. Because our firm is joining Raymond James, last month we brought to you a co-management agreement for the Raymond James side of it and I neglected to put in the agenda package our side of it and that is what is on the agenda today.

Vice Chair Herold moved to approve the investment banking agreement with MBS Capital Markets. Supervisor Pinkerman seconded the motion. Motion passed 3-0

B. Consideration of Term Sheet from United Community Bank

Ms. Mossing presented the term sheet from United Community Bank with 4.33% interest rate, with a reset in year 7 year 14 with a ceiling of no higher than you are paying now and they will require a new banking relationship. After 5 years if interest rates are good, you can refinance the bonds without penalty.

Vice Chair Herold moved to approve the term sheet from United Community Bank. Supervisor Pinkerman seconded the motion. Motion passed 3-0

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

Vice Chair Herold moved to approve the bond counsel agreement with Nabors Giblin & Nickerson. Supervisor Pinkerman seconded the motion. Motion passed 3- 0

VI - Discussion of Partial Utility Bond Redemption

Mr. Andersen stated I recommend we redeem a portion to the utility bonds using money in the Utility surplus fund. This move will save residents approximately \$109,000 per year.

Vice Chair Herold moved to approve staff using surplus funds to redeem a portion of the utility bonds to maximize the savings. Supervisor Pinkerman seconded the motion. The motion passed 3 -0

VII Ratification of Agreement with Lake Doctors

Vice Chair Herold moved to ratify the agreement with The Lake Doctors. Supervisor Pinkerman seconded the motion. Motion passed 3 - 0

VIII Consideration of Proposal for FY 27 Insurance

Mr. Andersen reported a \$15,000 savings on the insurance premium and a decrease in the deductible for named storms.

IX- Management Team Reports

A. District Counsel

B. Ruppert Landscaping - Report

C. Hampton Golf - Report

Ms. Runjo gave an overview of the Eagle Harbor Golf Club performance report, and introduced Hampton's new Golf Course Superintendent, Bill Davis.

Mr. Davis updated the board on course conditions.

D. District Manager & Operations – Operations Report

Mr. Andersen reviewed the operations report, copy of which was included in the agenda package.

X- Supervisor’s Requests and Audience Comments

Chairman Tabor stated I just received an appointment to the Clay County Utility Authority board. .

Mr. Andersen stated Shirley Booth is already having a positive impact on our community as the new Operations Manager.

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

XII – Adjournment

Hearing no objection, the Chairman adjourned the meeting at 8:52 a.m.

Secretary/Assistant Secretary

Chairman/Vice Chairman

B.

The Crossings at Fleming Island
Community Development District

Unaudited Financial Reporting
September 30, 2026



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The Crossings at Fleming Island

Community Development District

Combined Balance Sheet

September 30, 2026

	General Fund		Governmental Funds Reserve Fund		Debt Service Fund		Water/Sewer Fund		Proprietary Funds Golf Course Fund		Swim & Tennis Fund		Totals FY 2026		
Assets:															
Cash:															
Operating Account-Wells Fargo	\$	89,696	#	\$	30,064	\$	-	\$	106,854	\$	98,871	\$	476,190	\$	801,675
Operating Account-BB&T		-			-		-		-		-		-		-
Depository Account		-			-		-		-		97,673		640,875		738,548
Petty Cash		-			-		-		-		1,617		900		2,517
Accounts Receivable		-			-		-		230,214		14,755		60,002		304,971
Due from General Fund		-			7,870		-		-		-		-		7,870
Due from Water/Sewer		10,128			-		-		-		-		-		10,128
Due from Other		-			-		-		-		-		-		-
Due from GC - Current year		130,199			-		-		-		-		-		130,199
Due from Swim & Tennis Fund		71,638			-		-		-		-		-		71,638
Due from Capital Outlay Fund		-			-		-		-		-		-		-
Due from Golf Course - Loan		235,256			75,538		-		-		-		-		310,794
Due from Golf Course - Equipment Lease		432,042			77,620		-		-		-		-		509,662
Due from Debt Service		-			-		-		-		-		-		-
Investments:															
State Board of Administration (SBA)		2,173,852			31,128		-		3,907,804		284		-		6,113,067
State Board of Administration (SBA)-Reserves		1,334,413			-		-		-		-		-		1,334,413
Series 1999															
Reserve		-			-		-		-		91,110		-		91,110
Interest		-			-		-		-		3		-		3
Revenue		-			-		-		-		86,876		-		86,876
Sinking		-			-		-		-		8		-		8
Series 2007/2016 Refunding/2017															
Reserve		-			-		-		1		-		-		1
Surplus		-			-		-		913,209		-		-		913,209
Rate Stabilization		-			-		-		278,341		-		-		278,341
Renewal & Replacement		-			-		-		288,425		-		-		288,425
Revenue		-			-		-		1,285,449		-		-		1,285,449
Interest		-			-		-		482,562		-		-		482,562
Redemption - Tax Exempt		-			-		-		936		-		-		936
Redemption - Taxable		-			-		-		288		-		-		288
Series 2014 - A-1/A-2															
Reserve A-1		-			-		922,735		-		-		-		922,735
Interest A-1		-			-		-		-		-		-		-
Revenue		-			-		546,463		-		-		-		546,463
Prepayment A-1		-			-		6,406		-		-		-		6,406
Reserve A-2		-			-		358,261		-		-		-		358,261
Interest A-2		-			-		-		-		-		-		-
Prepayment A-2		-			-		527		-		-		-		527
Series 2014 - A-3															
Reserve A-3		-			-		373,025		-		-		-		373,025
Interest - A-3		-			-		-		-		-		-		-
Revenue		-			-		263,607		-		-		-		263,607
Prepayment A-3		-			-		12,581		-		-		-		12,581
Construction - A-3		-			-		-		-		-		-		-
Series 2017															
Reserve - 2017		-			-		32,969		-		-		-		32,969
Interest - 2017		-			-		-		-		-		-		-
Revenue - 2017		-			-		64,707		-		-		-		64,707
Prepayment - 2017		-			-		588		-		-		-		588
Inventory		-			-		-		-		192,980		30,789		223,769
Prepaid Expenses		75,089			-		-		38,925		91,480		4,005		209,500
Deposits		35,000			-		-		-		7,146		-		42,146
Lease Asset		-			-		-		-		8,819		-		8,819
Non-Current Assets:															
Fixed Assets		-			-		-		8,005,832		5,015,861		-		13,021,693
Total Assets															
	\$	4,587,313	\$	222,219	\$	2,581,869	\$	15,538,840	\$	5,707,483	\$	1,212,761	\$	29,850,486	
Liabilities:															
Accounts Payable		270,307	#	\$	-	\$	-	\$	49,054	\$	361,322	\$	107,188	\$	787,871
Accrued Payroll/Bonuses		-			-		-		-		89,885		61,085		150,970
Member Liability		-			-		-		-		103,990		29,093		133,083
Due to General Fund		-			-		-		10,128		13,598		9,715		33,441
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		51,698		108,590		160,288
Deposits Payable		4,373			-		-		905		-		10,350		15,628
Lease Liability		-			-		-		-		137,982		-		137,982
Accrued Interest Payable - Bonds		-			-		-		303,014		2,706,958		-		3,009,972
Accrued Principal Payable		-			-		-		1,060,000		4,065,000		-		5,125,000
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															
	\$	270,479	\$	-	\$	-	\$	17,436,810	\$	8,316,227	\$	326,021	\$	26,349,536	
Fund Balance:															
Nonspendable:															
Deposits	\$	35,000	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	35,000
Restricted for:															
Debt Service		-			-		2,581,869		-		-		-		2,581,869
Water/Sewer		-			-		-		905		-		-		905
Assigned for:															
Capital Reserves		1,334,413			-		-		-		-		-		1,334,413
Unassigned/Unrestricted		2,872,333			222,220		-		(1,898,874)		(2,608,744)		886,740		(526,326)
Total Fund Balances															
	\$	4,316,835	\$	222,220	\$	2,581,869	\$	(1,897,969)	\$	(2,608,744)	\$	886,740	\$	3,500,950	
Total Liabilities & Fund Balance															
	\$	4,587,313	\$	222,220	\$	2,581,869	\$	15,538,840	\$	5,707,483	\$	1,212,761	\$	29,850,486	

The Crossings at Fleming Island

Community Development District

General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance For The Period Ending September 30, 2026

	Adopted	Prorated Budget	Actual	
	Budget	Thru 09/30/26	Thru 09/30/26	Variance
Revenues:				
Special Assessments - Tax Roll	\$ 3,487,971	\$ 3,487,971	\$ 3,501,245	\$ 13,274
Boat/RV Storage Fees	115,000	115,000	117,270	2,270
Interest Income	180,000	180,000	170,955	(9,045)
Misc/Newsletter/Rental Income	21,000	21,000	13,059	(7,941)
Total Revenues	\$ 3,803,971	\$ 3,803,971	\$ 3,802,530	\$ (1,441)
Expenditures:				
<u>General & Administrative:</u>				
Supervisor Fees	\$ 15,000	\$ 15,000	\$ 9,718	\$ 5,282
PR-FICA/Workers Comp/PR Fees	17,000	17,000	25,610	(8,610)
Engineering	7,000	7,000	-	7,000
District Attorney	33,400	33,400	34,356	(956)
Litigation Counsel	50,000	50,000	178,315	(128,315)
Annual Audit	4,500	4,500	2,596	1,904
Assessment Administration	18,375	18,375	18,375	0
Arbitrage Rebate	1,100	1,100	1,100	-
Dissemination Agent	2,100	2,100	2,100	-
Trustee Fees	20,000	20,000	14,244	5,756
District Manager/Administrator	105,450	105,450	105,450	0
General Administrative	15,000	15,000	21,429	(6,429)
Insurance General Liability	74,128	74,128	63,167	10,961
Other Current Charges	5,000	5,000	2,936	2,064
Dues, Licenses & Website	25,000	25,000	9,130	15,870
Total General & Administrative	\$ 393,054	\$ 393,054	\$ 488,526	\$ (95,472)
<u>Operations & Maintenance</u>				
Maintenance				
Landscape Maintenance	\$ 863,114	\$ 863,114	\$ 863,116	\$ (1)
Landscape Maintenance - Contingency	110,000	110,000	121,164	(11,164)
Lake Maintenance	90,000	90,000	73,555	16,445
Cost Sharing Agreement - Stone Creek	14,000	14,000	-	14,000
Facility/Preventative Maintenance	250,000	250,000	205,745	44,255
Utilities	160,000	160,000	129,680	30,320
Security	45,000	45,000	38,243	6,757
Operating Reserves	5,895	5,895	-	5,895
Subtotal Maintenance	\$ 1,538,010	\$ 1,538,010	\$ 1,431,504	\$ 106,506
Total Operations & Maintenance	\$ 1,538,010	\$ 1,538,010	\$ 1,431,504	\$ 106,506
Total Expenditures	\$ 1,931,064	\$ 1,931,064	\$ 1,920,030	\$ 11,034

The Crossings at Fleming Island

Community Development District

General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance For The Period Ending September 30, 2026

	Adopted	Prorated Budget	Actual	
	Budget	Thru 09/30/26	Thru 09/30/26	Variance
Excess (Deficiency) of Revenues over Expenditures	\$ 1,872,907	\$ 1,872,907	\$ 1,882,500	\$ 9,593
<i>Other Financing Sources/(Uses):</i>				
Interfund Transfer In/(Out) - SBA Reserve	\$ (125,000)	\$ -	\$ -	\$ -
Interfund Transfer Out - Swim & Tennis	(1,747,907)	(1,747,907)	(1,747,907)	-
Total Other Financing Sources/(Uses)	\$ (1,872,907)	\$ (1,747,907)	\$ (1,747,907)	\$ -
Net Change in Fund Balance	\$ 0	\$ 125,000	\$ 134,593	\$ 9,593
Fund Balance - Beginning	\$ -		\$ 4,182,242	
Fund Balance - Ending	\$ 0		\$ 4,316,835	

The Crossings at Fleming Island

Community Development District

Capital Reserve Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

	Adopted	Prorated Budget	Actual	
	Budget	Thru 09/30/26	Thru 09/30/26	Variance
Revenues				
Special Assessments - Tax Roll	\$ 620,196	\$ 620,196	\$ 630,416	\$ 10,220
Interest	20,000	20,000	2,103	(17,897)
Total Revenues	\$ 640,196	\$ 640,196	\$ 632,520	\$ (7,676)
Expenditures:				
Capital Outlay	\$ 619,686	\$ 619,686	\$ 274,281	\$ 345,405
Other Current Charges	500	500	-	500
Total Expenditures	\$ 620,186	\$ 620,186	\$ 274,281	\$ 345,905
Excess (Deficiency) of Revenues over Expenditures	\$ 20,010	\$ 20,010	\$ 358,239	\$ 338,229
Other Financing Sources/(Uses)				
Transfer In/(Out)	\$ -	\$ -	\$ -	\$ -
Total Other Financing Sources (Uses)	\$ -	\$ -	\$ -	\$ -
Net Change in Fund Balance	\$ 20,010	\$ 20,010	\$ 358,239	\$ 338,229
Fund Balance - Beginning	\$ -		\$ (136,019)	
Fund Balance - Ending	\$ 20,010		\$ 222,220	

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 September 30, 2026

	Adopted Budget	Prorated Budget Thru 09/30/26	Actual Thru 09/30/26	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	-	-	118,809	118,809
Total Revenues	\$ 2,411,887	\$ 2,411,887	\$ 2,543,458	\$ 131,571
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	\$ (748,404)	\$ (936,841)
Other Financing Sources/(Uses):				
Transfer In/(Out)	\$ -	\$ -	\$ -	\$ -
Total Other Financing Sources/(Uses)	\$ -	\$ -	\$ -	\$ -
Net Change in Fund Balance	\$ 188,437	\$ 188,437	\$ (748,404)	\$ (936,841)
Fund Balance - Beginning	\$ 941,772		\$ 2,582,796	
Fund Balance - Ending	\$ 1,130,209		\$ 1,834,392	

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 September 30, 2026

	Adopted Budget	Prorated Budget Thru 09/30/26	Actual Thru 09/30/26	Variance
Revenues:				
Special Assessments - Tax Roll	\$ 378,767	\$ 378,767	\$ 379,064	\$ 297
Prepayments	-	-	12,558	12,558
Interest Income	-	-	23,585	23,585
Total Revenues	\$ 378,767	\$ 378,767	\$ 415,206	\$ 36,439
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	\$ 26,506	\$ 21,314
Other Financing Sources/(Uses):				
Transfer In/(Out)	\$ -	\$ -	\$ -	\$ -
Total Other Financing Sources/(Uses)	\$ -	\$ -	\$ -	\$ -
Net Change in Fund Balance	\$ 5,192	\$ 5,192	\$ 26,506	\$ 21,314
Fund Balance - Beginning	\$ 232,262		\$ 622,708	
Fund Balance - Ending	\$ 237,454		\$ 649,214	

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 September 30, 2026

	Adopted Budget	Prorated Budget Thru 09/30/26	Actual Thru 09/30/26	Variance
Revenues:				
Special Assessments - Tax Roll	\$ 67,073	\$ 67,073	\$ 67,360	\$ 287
Interest Income	-	-	3,872	3,872
Total Revenues	\$ 67,073	\$ 67,073	\$ 71,232	\$ 4,159
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	\$ 8,969	\$ 4,159
Other Financing Sources/(Uses):				
Transfer In/(Out)	\$ -	\$ -	\$ -	\$ -
Total Other Financing Sources/(Uses)	\$ -	\$ -	\$ -	\$ -
Net Change in Fund Balance	\$ 4,811	\$ 4,811	\$ 8,969	\$ 4,159
Fund Balance - Beginning	\$ 47,517		\$ 89,295	
Fund Balance - Ending	\$ 52,328		\$ 98,264	

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 September 30, 2026

	Adopted	Prorated Budget	Actual	
	Budget	Thru 09/30/26	Thru 09/30/26	Variance
Operating Revenues:				
Reclaimed Water Revenue	\$ 800,000	\$ 733,333	\$ 811,099	\$ 77,766
Debt Capacity Charge	1,976,556	1,976,556	1,968,417	(8,139)
Interest/Misc. Income	200,000	200,000	214,095	14,095
Total Operating Revenues	\$ 2,976,556	\$ 2,909,889	\$ 2,993,611	\$ 83,721
Administrative:				
Engineering Fees	\$ 2,000	\$ 2,000	\$ -	\$ 2,000
Arbitrage	550	550	550	-
Dissemination Agent	1,000	1,000	1,000	0
District Attorney	29,352	29,352	27,485	1,867
Annual Audit	4,500	4,500	2,596	1,904
Trustee Fees	10,500	10,500	5,647	4,853
District Manager/Administrator	101,295	101,295	99,711	1,584
Computer Time	1,000	1,000	1,000	0
Postage	1,000	1,000	187	813
Insurance	74,128	74,128	63,167	10,961
Other Current Charges	15,000	15,000	535	14,465
Total Administrative:	\$ 240,325	\$ 240,325	\$ 201,878	\$ 38,447
Water/Wastewater Operations				
Service Charges	\$ -	\$ -	-	\$ -
Meter Expenses	1,000	1,000	-	1,000
Reclaimed Water	-	-	166,720	(166,720)
Repairs & Maintenance	35,000	35,000	6,883	28,117
Electric	40,000	40,000	37,492	2,508
Capital Outlay	150,000	150,000	10,412	139,588
Contingency	25,000	25,000	48,796	(23,796)
Total Water/Wastewater Operations	\$ 251,000	\$ 251,000	\$ 270,303	\$ (19,303)
Total Operating Expenses	\$ 491,325	\$ 491,325	\$ 472,182	\$ 19,143
Net Income before Debt Service	\$ 2,485,231	\$ 2,418,564	\$ 2,521,429	\$ 102,865
Debt Service/Other Sources (Uses):				
Principal Expense	\$ (1,060,000)	(1,060,000)	(1,060,000)	\$ -
Interest Expense	(683,476)	(683,476)	(644,750)	38,726
Total Debt Service/Other Sources (Uses):	\$ (1,743,476)	\$ (1,743,476)	\$ (1,704,750)	\$ 38,726
Change in Net Position	\$ 741,755	\$ 675,088	\$ 816,679	\$ 141,591
Total Net Position - Beginning	\$ -		\$ (2,714,648)	
Total Net Position - Ending	\$ 741,755		\$ (1,897,969)	

The Crossings at Fleming Island

Community Development District

Golf Course Fund

Statement of Revenues, Expenditures, and Changes in Net Position

For The Period Ending September 30, 2026

	Adopted	Prorated Budget	Actual		Current
	Budget	Thru 09/30/26	Thru 09/30/26	Variance	Month
Operating Revenues:					
User Fees - Dues	\$ 516,085	\$ 516,085	\$ 482,726	\$ (33,359)	\$ 40,532
Greens/Cart Fees	1,713,279	1,713,279	1,749,152	35,873	136,179
Merchandise/Food/Beverage	1,923,477	1,923,477	1,922,812	(665)	150,701
Rental Revenue	93,500	93,500	83,419	(10,081)	6,662
Tournament Revenue	244,940	244,940	-	(244,940)	-
Discount Programs	-	-	(37,480)	(37,480)	(2,412)
Membership Income - Other Fees	5,324	5,324	3,419	(1,905)	65
Miscellaneous Income	76,437	76,437	113,803	37,366	6,032
Initiation Fees	15,750	15,750	49,275	33,525	9,050
Interest Income/Commissions	-	-	3,786	3,786	307
Sales Tax/Gratuities/Lesson Income	683,189	683,189	360	(682,829)	30
Total Operating Revenues	\$ 5,271,981	\$ 5,271,981	\$ 4,371,272	\$ (900,709)	\$ 347,146

Cost of Goods Sold:

Cost of Goods Sold	\$ 801,999	\$ 801,999	\$ 761,274	(40,725)	\$ 62,679
Gross Profit	\$ 4,469,982	\$ 4,469,982	\$ 3,609,998	\$ (859,984)	\$ 284,467

Operating Expenses:

Salaries	\$ 1,762,634	\$ 1,762,634	\$ 1,692,820	\$ 69,814	\$ 136,209
Commissions & Bonuses	65,597	65,597	60,001	5,596	5,228
Employee Expenses	322,993	322,993	325,106	(2,113)	26,227
Employee Uniforms	4,946	4,946	1,563	3,383	60
Travel & Per Diem	-	-	229	(229)	-
Training	9,899	9,899	4,529	5,370	956
Janitorial Expense	25,200	25,200	24,546	654	1,886
Janitorial Supplies	12,541	12,541	9,211	3,330	700
Tournaments & Events	62,888	62,888	57,110	5,778	4,463
Marketing & Advertising	26,888	26,888	20,674	6,214	2,595
Centralized Services	78,600	78,600	57,217	21,383	4,550
Course & Grounds Maintenance	29,646	29,646	30,726	(1,080)	4,727
Repairs - Equipment	20,406	20,406	47,374	(26,968)	1,660
Repairs - Buildings	13,236	13,236	12,003	1,233	541
Operating Supplies	118,605	118,605	152,569	(33,964)	12,928
Office Supplies	4,421	4,421	1,616	2,805	275
Postage	600	600	469	131	-
Printing & Reproduction	900	900	4,604	(3,704)	266
Utility Services	113,493	113,493	116,365	(2,872)	8,432
Gas/Oil/Propane	34,111	34,111	45,245	(11,134)	3,155
Refuse & Potables	28,618	28,618	34,085	(5,467)	3,335
Telephone/T1 Line	11,360	11,360	9,573	1,787	803
Security/Pest Control	36,018	36,018	38,008	(1,990)	2,596
Music & Cable Service	14,400	14,400	18,341	(3,941)	1,359
Dues and Subscriptions	28,872	28,872	35,443	(6,571)	1,233
Chemicals	65,849	65,849	97,805	(31,956)	2,631
Fertilizer - Course	84,013	84,013	46,598	37,415	-
Sand, Seed & Dressing	20,611	20,611	13,761	6,850	745
Small Tools	-	-	178	(178)	-
Licenses/Permits	5,880	5,880	714	5,166	164
Cash Short/Over	-	-	195	(195)	(379)
Bad Debt	337	337	-	337	-
Other Services	13,871	13,871	845	13,026	71
Trustee Fees/Bank Charges	96,303	96,303	148,469	(52,166)	11,459
Aerification	34,000	34,000	600	33,400	-
Management Fees - Hampton	88,200	88,200	84,000	4,200	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 September 30, 2026

	Adopted	Prorated Budget	Actual		Current
	Budget	Thru 09/30/26	Thru 09/30/26	Variance	Month
<u>Operating Expenses: (Continued)</u>					
Rentals & Leases	\$ 282,820	\$ 282,820	\$ 323,676	\$ (40,856)	26,701
Lake Maintenance	30,000	30,000	30,000	-	2,500
Insurance	150,000	150,000	137,974	12,026	11,585
Other Current Charges/RE Taxes	34,192	34,192	33,702	490	2,799
District Manager/Administrator	68,040	68,040	59,891	8,149	4,409
District Attorney	6,672	6,672	6,821	(149)	573
Accounting & Audit	6,804	6,804	12,647	(5,843)	192
Sales Tax/Gratuities/Lesson Income	683,189	683,189	-	683,189	-
Total Operating Expenses:	\$ 4,497,653	\$ 4,497,653	\$ 3,797,303	\$ 700,350	\$ 294,634
Net Income before Non-Operating Income (Expense)	\$ (27,671)	\$ (27,671)	\$ (187,305)	\$ (159,634)	\$ (10,167)
<u>Non-Operating Income/(Expenses):</u>					
Other Non-Operating Income	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Operating Income/(Expenses):	\$ -	\$ -	\$ -	\$ -	\$ -
Change in Net Position	\$ (27,671)	\$ (27,671)	\$ (187,305)	\$ (159,634)	\$ (10,167)
Total Net Position - Beginning	\$ -		\$ (2,421,439)		
Total Net Position - Ending	\$ (27,671)		\$ (2,608,744)		

The Crossings at Fleming Island

Community Development District

Swim & Tennis Fund

Statement of Revenues, Expenditures, and Changes in Net Position For The Period Ending September 30, 2026

	Adopted	Prorated Budget	Actual		Current
	Budget	Thru 09/30/26	Thru 09/30/26	Variance	Month
<u>Operating Revenues:</u>					
User Fees	\$ 165,000	\$ 165,000	\$ 185,991	\$ 20,991	\$ 15,408
Lesson Income Tennis	270,000	270,000	308,750	38,750	24,553
Merchandise/Food/Beverage Sale	155,000	155,000	186,959	31,959	15,817
Total Operating Revenues	\$ 590,000	\$ 590,000	\$ 681,700	\$ 91,700	\$ 55,778
<u>Cost of Goods Sold:</u>					
Cost of Goods Sold	\$ 120,000	\$ 120,000	\$ 128,138	\$ (8,138)	\$ 11,086
Gross Profit	\$ 470,000	\$ 470,000	\$ 553,562	\$ 83,562	\$ 44,692
<u>Operating Expenses:</u>					
Salaries	\$ 995,000	\$ 995,000	\$ 1,024,153	\$ (29,153)	\$ 81,213
Employee Expenses	270,000	270,000	273,023	(3,023)	24,977
Employee Education and Training	8,000	8,000	887	7,113	-
Promotional Activities	100,000	100,000	75,514	24,486	13,655
Activities & Events - Tennis	5,000	5,000	1,025	3,975	(3,204)
Communications and Freight	32,000	32,000	28,851	3,149	2,653
Customer Service & Advertising	6,000	6,000	3,510	2,490	20
Other Contractual	40,000	40,000	44,500	(4,500)	2,863
Repairs & Maintenance	90,000	90,000	98,081	(8,081)	35,245
Operating Supplies	35,000	35,000	31,554	3,446	1,955
Office Supplies	15,000	15,000	8,252	6,748	2,187
Utility Services	165,858	165,858	141,905	23,953	13,698
Gas/Oil/Propane	38,000	38,000	39,587	(1,587)	-
Chemicals	85,000	85,000	76,557	8,443	9,268
Licenses/Permits	4,000	4,000	2,887	1,113	-
Bad Debt Expense	-	-	(247)	247	-
Cash Short/Over	-	-	149	(149)	-
Trustee Fees	34,000	34,000	33,823	177	3,078
District Manager/Administrator	50,000	50,000	49,281	719	3,890
Insurance	45,419	45,419	42,112	3,307	3,509
Taxes	130	130	140	(10)	(16)
Audit	4,500	4,500	-	4,500	-
Total Operating Expenses:	\$ 2,022,907	\$ 2,022,907	\$ 1,975,544	\$ 47,363	\$ 194,991
Net Income before Non-Operating Income (Expense)	\$ (1,552,907)	\$ (1,552,907)	\$ (1,421,982)	\$ 130,925	\$ (150,299)
<u>Non-Operating Income/(Expenses):</u>					
Other Income	\$ -	\$ -	\$ (1,419)	\$ (1,419)	\$ (267)
Interfund Transfer In	1,747,907	1,747,907	1,747,907	0	145,659
CDD Lesson Income	30,000	30,000	36,492	6,492	2,852
Lessons Paid Out	(225,000)	(225,000)	(310,520)	(85,520)	(24,553)
Total Non-Operating Income/(Expenses):	\$ 1,552,907	\$ 1,552,907	\$ 1,472,460	\$ (80,447)	\$ 123,691
Change in Net Position	\$ -	\$ -	\$ 50,478	\$ 50,478	\$ (26,608)
Total Net Position - Beginning	\$ -		\$ 836,262		
Total Net Position - Ending	\$ -		\$ 886,740		

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	9,790	117,270
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	11,556	170,955
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	\$ 21,346	\$ 3,802,530
Expenditures:														
General & Administrative:														
Supervisor Fees	\$ 15,000	\$ 800	\$ -	\$ 800	\$ -	\$ 2,118	\$ 1,000	\$ 1,000	\$ 1,000	\$ 800	\$ 800	\$ 800	\$ 600	9,718
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	2,233	25,610
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	2,863	34,356
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	3,215	178,315
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	175	2,100
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	11,224	115,578
General Administrative	15,000	86	1,986	4,887	122	151	83	83	2,551	365	9,442	1,210	462	21,429
Insurance General Liability	74,128	63,167	-	-	-	-	-	-	-	-	-	-	-	63,167
Other Current Charges	5,000	-	320	-	-	-	174	118	441	87	208	1,300	287	2,936
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	\$ 21,060	\$ 498,654

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
<u>Operations & Maintenance</u>														
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	\$ 71,926	\$ 863,116
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	12,267	121,164
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	6,380	73,555
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	19,039	205,745
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	12,177	129,680
Security	45,000	2,610	3,013	3,671	965	4,198	1,866	4,081	2,314	3,032	6,549	2,915	3,032	38,243
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	\$ 124,821	\$ 1,431,504
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	\$ 124,821	\$ 1,431,504
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	\$ 145,880	\$ 1,930,158
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)	\$ (124,534)	\$ 1,872,372
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)	(145,659)	(1,747,907)
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)	\$ (145,659)	\$ (1,747,907)
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)	\$ (270,193)	\$ 124,465

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	\$ 65,863	\$ 811,099
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	164,352	1,968,417
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	21,039	214,095
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	\$ 251,253	\$ 2,993,611
<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	83	1,000
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	2,290	27,485
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	7,465	89,583
Computer Time	1,000	83	83	83	83	83	83	83	83	83	83	83	83	1,000
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	\$ 9,922	\$ 191,750

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>Operations & Maintenance</u>														
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	16,419	166,720
Repairs & Maintenance	35,000	2,645	-	-	472	475	-	-	-	285	-	-	3,006	6,883
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	2,928	37,492
Capital Outlay	150,000	1,415	877	-	-	2,449	688	3,589	-	-	-	-	1,395	10,412
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	\$ 23,748	\$ 270,303
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	\$ 23,748	\$ 270,303
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	\$ 33,670	\$ 462,054
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	\$ 217,583	\$ 2,531,557
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)	\$ (88,333)	(1,060,000)
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)	(53,729)	(644,750)
Total Debt Service/Other Sources (Uses):	\$ (1,743,476)	\$ (142,063)	\$ (142,063)	\$ (142,063)	\$ (142,063)	\$ (142,063)	\$ (142,063)	\$ (142,063)	\$ (142,063)	\$ (142,063)	\$ (142,063)	\$ (142,063)	\$ (142,063)	\$ (1,704,750)
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	\$ 75,520	\$ 826,807

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
<u>Operating Revenues:</u>														
User Fees - Dues	\$ 516,085	\$ 40,907	\$ 39,421	\$ 39,559	\$ 38,364	\$ 39,320	\$ 38,450	\$ 38,208	\$ 38,342	\$ 41,551	\$ 44,867	\$ 43,205	\$ 40,532	\$ 482,726
Greens/Cart Fees	1,713,279	133,595	155,476	129,540	118,113	145,790	206,547	148,679	177,294	136,219	142,579	119,140	136,180	1,749,152
Merchandise/Food/Beverage	1,923,477	164,003	160,121	167,618	122,987	139,552	186,677	191,318	191,858	159,170	145,259	143,548	150,701	1,922,812
Rental Revenue	93,500	6,164	7,070	9,321	3,210	5,317	7,309	5,688	14,596	7,460	4,353	6,270	6,661	83,419
Tournament Revenue	244,940	-	-	-	-	-	-	-	-	-	-	-	-	-
Discount Programs	-	(3,545)	(2,465)	(4,372)	(2,465)	(2,091)	(4,117)	(3,349)	(3,371)	(4,499)	(2,505)	(2,289)	(2,412)	(37,480)
Membership Income - Other Fees	5,324	-	139	(60)	1,995	410	488	93	70	121	32	65	66	3,419
Miscellaneous Income	76,437	8,365	8,673	11,317	8,225	9,004	11,328	13,484	11,572	7,725	9,566	8,513	6,031	113,803
Initiation Fees	15,750	4,725	-	6,500	-	1,500	-	3,000	8,500	3,000	9,000	4,000	9,050	49,275
Interest Income/Commissions	-	350	355	336	332	317	282	307	295	305	294	306	307	3,786
Sales Tax/Gratuities/Lesson Income	683,189	30	30	30	30	30	30	30	30	30	30	30	30	360
Total Operating Revenues	\$ 5,271,981	\$ 354,594	\$ 368,820	\$ 359,789	\$ 290,791	\$ 339,149	\$ 446,994	\$ 397,458	\$ 439,186	\$ 351,082	\$ 353,475	\$ 322,788	\$ 347,146	\$ 4,371,272
<u>Cost of Goods Sold:</u>														
Cost of Goods Sold	\$ 801,999	\$ 66,481	\$ 60,153	\$ 69,083	\$ 46,312	\$ 52,578	\$ 71,207	\$ 84,169	\$ 67,012	\$ 69,084	\$ 57,171	\$ 55,346	\$ 62,678	\$ 761,274
Gross Profit	\$ 4,469,982	\$ 288,113	\$ 308,667	\$ 290,706	\$ 244,479	\$ 286,571	\$ 375,787	\$ 313,289	\$ 372,174	\$ 281,998	\$ 296,304	\$ 267,442	\$ 284,468	\$ 3,609,998
<u>Operating Expenses:</u>														
Salaries	\$ 1,762,634	\$ 144,021	\$ 132,037	\$ 145,749	\$ 139,633	\$ 128,181	\$ 149,072	\$ 152,048	\$ 142,249	\$ 137,325	\$ 147,189	\$ 139,107	\$ 136,209	\$ 1,692,820
Commissions & Bonuses	65,597	3,794	3,497	4,080	2,762	3,552	6,400	8,667	4,957	7,293	3,701	3,607	7,691	60,001
Employee Expenses	322,993	26,107	24,535	30,862	30,390	24,036	31,129	28,562	27,982	27,542	21,417	29,092	23,452	325,106
Employee Uniforms	4,946	-	-	-	85	(3)	-	545	205	154	225	40	312	1,563
Travel & Per Diem	-	-	-	-	169	-	-	-	-	-	-	-	60	229
Training	9,899	512	242	-	796	316	122	61	62	678	64	720	956	4,529
Janitorial Expense	25,200	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	2,060	1,886	24,546
Janitorial Supplies	12,541	1,001	901	718	1,521	614	941	648	694	791	299	383	700	9,211
Tournaments & Events	62,888	4,339	4,565	5,510	5,314	4,683	4,485	4,178	4,078	4,712	6,157	4,626	4,463	57,110
Marketing & Advertising	-	1,628	1,707	2,893	1,758	656	4,645	(220)	545	1,100	1,131	2,237	2,594	20,674
Centralized Services	78,600	4,550	4,550	4,550	4,550	4,550	4,550	4,888	5,778	5,601	4,550	4,550	4,550	57,217
Course & Grounds Maintenance	29,646	4,000	2,890	2,351	1,558	6,779	229	3,800	4,116	265	10	-	4,728	30,726
Repairs - Equipment	20,406	12,677	891	6,333	4,436	2,815	2,554	693	3,548	3,032	5,644	3,090	1,661	47,374
Repairs - Buildings	13,236	327	-	1,523	(2,010)	1,352	25	2,111	2,982	650	3,065	1,438	540	12,003
Operating Supplies	118,605	10,951	9,440	10,879	10,633	11,400	11,191	13,366	17,878	15,303	14,630	13,969	12,929	152,569
Office Supplies	4,421	152	79	18	207	197	11	182	107	268	22	98	275	1,616
Postage	600	-	-	31	-	-	-	-	371	67	-	-	-	469
Printing & Reproduction	900	202	408	12	366	738	-	2,269	-	63	103	177	266	4,604
Utility Services	113,493	8,440	8,423	10,241	8,176	8,771	8,265	9,994	8,199	13,062	11,466	12,896	8,432	116,365
Gas/Oil/Propane	34,111	4,909	1,472	975	2,413	2,769	3,990	3,769	5,042	6,107	5,527	5,117	3,155	45,245
Refuse & Potables	28,618	2,610	2,230	2,656	2,623	2,271	2,610	2,765	3,324	3,399	2,698	3,564	3,335	34,085
Telephone/T1 Line	11,360	745	791	742	724	740	1,020	1,078	515	783	837	795	803	9,573
Security/Pest Control	36,018	3,277	2,373	3,083	4,237	2,624	2,832	3,577	4,428	3,021	2,596	3,364	2,596	38,008
Music & Cable Service	14,400	2,123	3,470	1,752	2,296	984	1,413	661	1,231	1,317	657	1,078	1,359	18,341
Dues and Subscriptions	28,872	2,699	2,054	7,793	1,894	1,566	3,310	2,255	2,529	2,003	3,097	5,010	1,233	35,443
Chemicals	65,849	7,976	6,217	6,893	2,511	4,688	13,961	3,535	15,243	21,040	13,676	(567)	2,632	97,805
Fertilizer - Course	84,013	4,014	3,176	2,636	1,242	(127)	12,265	11,797	8,920	12,781	7,119	(17,225)	-	46,598

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
<u>Operating Expenses: (continued)</u>														
Sand, Seed & Dressing	20,611	928	1,344	-	-	-	1,016	5,332	888	919	864	1,725	745	13,761
Small Tools	-	178	-	-	-	-	-	-	-	-	-	-	-	178
Licenses/Permits	5,880	-	-	-	-	-	-	500	-	50	-	-	164	714
Cash Short/Over	-	(78)	34	372	(177)	148	(61)	237	138	(106)	(150)	127	(289)	195
Bad Debt	337	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Services	13,871	159	70	69	70	259	71	(118)	321	(209)	101	71	(19)	845
Trustee Fees/Bank Charges	96,303	13,000	12,629	13,477	15,130	10,797	10,461	12,698	12,088	14,244	11,099	11,387	11,459	148,469
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	7,000	7,000	7,000	84,000
Rentals & Leases	282,820	28,531	25,549	14,272	27,518	26,867	26,773	27,411	26,764	27,540	32,644	33,106	26,701	323,676
Lake Maintenance	30,000	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000
Insurance	150,000	10,643	10,642	11,385	12,105	12,105	11,585	11,585	11,585	11,585	11,585	11,585	11,585	137,974
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	2,799	2,799	2,799	33,702
District Manager/Administrator	68,040	4,950	3,868	4,409	4,410	4,409	4,409	4,409	4,409	4,409	11,391	4,409	4,409	59,891
District Attorney	6,672	556	556	556	572	573	573	572	573	572	573	573	572	6,821
Accounting & Audit	6,804	192	191	-	-	575	575	192	192	191	1,413	8,934	192	12,647
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	\$ 340,809	\$ 303,442	\$ 294,635	\$ 3,797,303
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)	\$ (44,505)	\$ (36,000)	\$ (10,167)	\$ (187,305)
Net Change in Fund Balance	\$ (783)	\$ (36,262)	\$ 23,402	\$ (20,599)	\$ (58,399)	\$ 2,327	\$ 41,006	\$ (24,781)	\$ 36,763	\$ (60,090)	\$ (44,505)	\$ (36,000)	\$ (10,167)	\$ (187,305)

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

<i>Date</i>	<i>Fund</i>	<i>Check #'s</i>	<i>Amount</i>
9/1-9/30	General	6316-6331	\$130,668.48
	General	ACH	\$3,031.60
	Capital Outlay	558-560	\$57,983.95
	Water/Sewer	9029-9035	\$156,884.00
	Water/Sewer	ACH	\$16,419.42
	Golf		\$170,922.25
	Swim & Tennis - Operating		\$72,882.48
TOTAL			\$608,792.18

CHECK DATE	VEND#	INVOICE..... DATE INVOICE	...EXPENSED TO... YRMO DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK.... AMOUNT #
9/10/26	00251	8/25/26 2612	202608 320-53800-46300	CLUBHOUSE CLEARING	*	825.00	
				BETTER CUT & DIG MORE LLC			825.00 006316
9/10/26	00010	8/31/26 12468	202608 310-51300-31500	AUG 26 - GENERAL COUNSEL	*	2,863.00	
		8/31/26 12468	202608 300-13100-10300	AUG 26 - GENERAL COUNSEL	*	572.60	
				BRADLEY, GARRISON & KOMANDO, P.A			3,435.60 006317
9/10/26	00003	8/12/26 AUG 26	202608 320-53800-43000	AUG 26 - ELECTRIC	*	6,522.51	
				CLAY ELECTRIC COOPERATIVE, INC			6,522.51 006318
9/10/26	00172	7/30/26 25	202607 310-51300-49000	AMORT SCHED 2014 A1	*	500.00	
		7/30/26 25	202607 310-51300-49000	AMORT SCHED 2024	*	500.00	
				DISCLOSURE SERVICES, LLC			1,000.00 006319
9/10/26	00263	8/31/26 371	202608 320-53800-46300	VARIOUS TREE REMOVALS	*	3,800.00	
		9/09/26 376	202609 320-53800-46300	VARIOUS TREE REMOVALS	*	2,650.00	
				DUCE TREE SERVICE			6,450.00 006320
9/10/26	00001	9/01/26 720	202609 310-51300-34000	SEP 26 - MGMT FEES	*	5,093.54	
		9/01/26 720	202609 310-51300-49100	SEP 26 - GENERAL ADMIN	*	251.08	
		9/01/26 720	202609 310-51300-31300	SEP 26 - DISSEMINATION	*	175.00	
				GMS, LLC			5,519.62 006321
9/10/26	00084	8/19/26 6058	202608 310-51300-31501	ISLEY LITIGATION	*	4,187.50	
		8/19/26 6058	202608 310-51300-31501	ISLEY LITIGATION	V	4,187.50-	
				HADDEN & LAND ENGINEERING, INC.			.00 006322
9/10/26	01196	6/16/26 1611	202606 320-53800-34000	ICE MAKER TENNIS	*	257.10	
		6/16/26 1615	202606 320-53800-34000	ICE MAKER TENNIS	*	195.85	
		6/18/26 1619	202606 320-53800-34000	CREEKSIDE HVAC	*	190.00	

CROS --CROSSINGS-- PPOWERS

CHECK DATE	VEND#	INVOICE DATE	INVOICE INVOICE	EXPENSED TO YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	...
		9/09/26	1657	202608	320-53800	34000				*	190.00		
			SWIM PARK HVAC										
		9/14/26	1483	202609	320-53800	34000				*	475.00		
			TALONS HVAC										
									JOHNSON MECHANICAL SOLUTIONS LLC			1,307.95	006323
9/10/26	00062	8/25/26	5214	202608	320-53800	34000				*	1,490.00		
			TENNIS LIGHTS										
		8/25/26	5217	202608	320-53800	34000				*	189.00		
			SIDEWALK LIGHTS										
									KAD ELECTRIC COMPANY			1,679.00	006324
9/10/26	00184	9/01/26	403637B	202609	320-53800	46800				*	6,380.00		
			SEP 26 WATER MGMT SVCS LM										
		9/01/26	403637B	202609	300-13100	10300				*	2,500.00		
			SEP 26 WATER MGMT SVCS GF										
									THE LAKE DOCTORS, INC.			8,880.00	006325
9/10/26	00289	8/25/26	228687	202607	310-51300	31501				*	4,245.60		
			JUL 26 - ISLEY LITIGATION										
									PEGASUS ENGINEERING, LLC			4,245.60	006326
9/10/26	00282	8/31/26	867800	202608	320-53800	46200				*	71,926.32		
			AUG 26 - LANDSCAPE MAINT										
									RUPPERT LANDSCAPE, LLC.			71,926.32	006327
9/10/26	00257	9/02/26	1431	202609	320-53800	34000				*	175.00		
			PRO SHOP										
		9/02/26	1432	202609	320-53800	34000				*	225.00		
			DOCK AT LICKSKILLET										
		9/09/26	1438	202609	320-53800	34000				*	350.00		
			BUS STOPS										
									SHARKPROWASH			750.00	006328
9/10/26	00019	8/25/26	8309503	202608	310-51300	32300				*	6,405.16		
			SR2014 A-1/2 TRUSTEE FEES										
		8/25/26	8309504	202608	310-51300	32300				*	3,744.31		
			SER2014 A-3 TRUSTEE FEES										
									US BANK			10,149.47	006329
9/23/26	00303	9/23/26	E30761	202609	320-53800	34000				*	3,789.91		
			CHAINSAW/BLWR/TRM/EDGER										
									AG-PRO COMPANIES			3,789.91	006330
9/23/26	00084	8/19/26	6058	202608	310-51300	31501				*	4,187.50		
			ISLEY LITIGATION										
									HADDEN & LAND ENGINEERING, INC.			4,187.50	006331
									TOTAL FOR BANK A		130,668.48		
									CROS --CROSSINGS-- PPOWERS				

CROS --CROSSINGS-- PPOWERS

CHECK DATE	VEND#	INVOICE..... DATE INVOICE	...EXPENSED TO... YRMO DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK..... AMOUNT #
9/30/26	00297	9/10/26 97230	202609 320-53800-34500		*	991.10	
		INV 083126-1812					
		9/10/26 97230	202609 320-53800-34500		*	874.50	
		INV 090726-1904					
		9/15/26 99143	202609 320-53800-34500		*	583.00	
		INV 091226-1991					
		9/21/26 102934	202609 320-53800-34500		*	583.00	
		INV 092126-2120					
ROLLKALL (AUTOPAY)							3,031.60 080019

TOTAL FOR BANK Z						3,031.60	
TOTAL FOR REGISTER						133,700.08	

CHECK DATE	VEND#	INVOICE..... DATE INVOICE	...EXPENSED TO... YRMO DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK..... AMOUNT #
9/10/26	00007	8/27/26 1579	202608 320-53800-60000	GOLF COURSE CONCRETE WORK	*	17,952.95	
				CW BUILDERS & ASSOCIATES, INC.			17,952.95 000558
9/10/26	00052	8/26/26 082026	202608 320-53800-60000	STONE CRK FENCE PRGS PMT	*	19,826.00	
				ISLAND PAINT & MORE, LLC			19,826.00 000559
9/10/26	00111	9/09/26 09092026	202609 320-53800-60000	40% DEP DRIVING RANGE	*	20,205.00	
				NETTING BUILDER			20,205.00 000560
TOTAL FOR BANK C						57,983.95	
TOTAL FOR REGISTER						57,983.95	

CROS --CROSSINGS-- PPOWERS

CHECK DATE	VEND#	INVOICE..... DATE INVOICE	...EXPENSED TO... YRMO DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK..... AMOUNT #
9/10/26	02317	9/04/26 39409	202609 320-53600-60000	BACKFLOW REPAIRS	*	1,395.00	
				BOB'S BACKFLOW & PLUMBING SERVICES			1,395.00 009029
9/10/26	00010	8/31/26 12468	202608 310-53600-31500	AUG 26 - GENERAL COUNSEL	*	2,290.40	
				BRADLEY, GARRISON & KOMANDO, P.A.			2,290.40 009030
9/10/26	00003	8/20/26 1966548	202608 320-53600-43000	4567 LAKESHORE DR E	*	3,625.70	
				CLAY ELECTRIC COOPERATIVE, INC			3,625.70 009031
9/10/26	00115	9/01/26 09012026	202609 300-15100-01600	SEP 26 - INTEREST	*	56,956.25	
				THE CROSSINGS AT FLEMING ISLAND CDD			56,956.25 009032
9/10/26	00300	9/01/26 09012026	202609 300-15100-01500	SEP 26 - PRINCIPAL	*	88,333.33	
				THE CROSSINGS AT FLEMING ISLAND CDD			88,333.33 009033
9/10/26	00059	9/01/26 9-444-66	202608 310-53600-42000	DELIVERIES THRU 8/26/26	*	41.83	
				FEDEX			41.83 009034
9/10/26	00001	9/01/26 721	202609 310-53600-34000	SEP 26 - W&S MGMT FEES	*	4,074.83	
		9/01/26 721	202609 310-53600-35100	SEP 26 - IT	*	83.33	
		9/01/26 721	202609 310-53600-31300	SEP 26 - DISSEMINATION	*	83.33	
				GMS, LLC			4,241.49 009035
TOTAL FOR BANK B						156,884.00	

CROS --CROSSINGS-- PPOWERS

CHECK DATE	VEND#	INVOICE..... DATE INVOICE	...EXPENSED TO... YRMO DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK..... AMOUNT #
9/30/26	00002	8/10/26 A0005812	202608 320-53600-43100	CLAY COUNTY UTILITY AUTHORITY	*	16,419.42	
		EH GOLF COURSE RECLAM IRR					16,419.42 080005

TOTAL FOR BANK Z						16,419.42	
TOTAL FOR REGISTER						173,303.42	

CROS --CROSSINGS-- PPOWERS

101000 Cash - Checking Accounts:Operating - Checking Account**Date: Sept 2026**

Date	Ref No.	Payee	Payment
09/30/2026	OFL-32329047	Sharp Energy	520.44
09/30/2026	Fintech	Champion Brands Inc.	1,373.87
09/30/2026	Fintech	North Florida Sales	827.10
09/28/2026	Fintech	Southern Glazer's Of FL	1,831.47
09/28/2026	online	Sysco	7,651.24
09/28/2026	120496	The Crossings at Fleming Island CDD	11,273.25
09/27/2026	OFL-32230516	Comcast	560.14
09/26/2026	Fintech	Breakthru Beverage	374.28
09/25/2026			4,000.00
09/25/2026	VC-32161898	ECOLAB	323.78
09/25/2026	VC-32161897	Massey Services, Inc.	355.00
09/25/2026	VC-32161894	Club Car	1,080.00
09/25/2026	VC-32161891	Global Turf Equipment Sales & Rentals	350.15
09/25/2026	VC-32161889	Alsco	864.67
09/25/2026	VC-32161883	Roberts Oxygen Company	172.16
09/25/2026	VC-32161880	Bulk Aggregate Golf	1,243.91
09/25/2026	VC-32161869	Brennan Golf Sales	343.89
09/25/2026	VC-32161866	Ag-Pro Companies	711.77
09/25/2026	VC-32161865	Trigon Turf Sciences, LLC	4,985.00
09/25/2026	VC-32161862	Ghost Golf Club	226.32
09/25/2026	VC-32161860	SCNS Sports Foods, Inc	176.04
09/25/2026	VC-32161859	Raintree Graphics	154.36
09/25/2026	VC-32161858	The Ice Doctor, LLC	292.00
09/25/2026	VC-32161857	Dagmar Marketing	400.00
09/25/2026	OFL-32065140	Acushnet	6,746.61
09/25/2026	OFL-32065139	Callaway Golf Company	1,210.92
09/25/2026	ACH-32161900	Revyve Management Group, LLC	1,785.68
09/25/2026	ACH-32161885	Gate Fuel Services, Inc	5,005.94
09/25/2026	ACH-32161877	Global Golf Sales	672.85
09/25/2026	ACH-32161870	Mr. Greens Produce	3,843.98
09/25/2026	ACH-32161863	Pepsi	687.24
09/25/2026	120495	Vulcan Materials - Fla Rock Div	40.58
09/25/2026	120494	VLT Distributing LLC	189.00
09/25/2026	120493	Take A Free Ride, Inc	250.00
09/25/2026	120492	Security Engineering and Designs, Inc.	59.95
09/25/2026	120491	Saxon Business Systems	214.38
09/25/2026	120490	Ruppert Landscape LLC	100.00
09/25/2026	120489	Priswing Software	395.00
09/25/2026	120488	Primo Brands	272.23
09/25/2026	120487	Plant Food Company Inc.	175.96

09/25/2026	120486	Lone Star Heating & Air	501.10
09/25/2026	120485	GreatAmerica Financial Services Corp	1,336.64
09/25/2026	120484	Governmental Management Services, LLC	1,018.71
09/25/2026	120483	Golf Car Services Inc	324.00
09/25/2026	120482	Cutter & Buck	231.86
09/25/2026	120481	A Head for profit	125.00
09/24/2026	Fintech	North Florida Sales	1,300.30
09/23/2026	Fintech	Champion Brands Inc.	892.54
09/22/2026	online	Sysco	6,200.00
09/20/2026	OFL-32065138	First- Citizens Bank & Trust CO	980.25
09/18/2026	Fintech	Breakthru Beverage	373.11
09/18/2026	ACH	DirectTV	365.21
09/17/2026	Fintech	North Florida Sales	697.30
09/16/2026	Fintech	Champion Brands Inc.	1,130.63
09/15/2026	ACH	AT&T Mobility	114.37
09/14/2026	Fintech	Southern Glazer's Of FL	739.19
09/14/2026	online	Sysco	5,813.44
09/13/2026	OFL-31476040	Clay Electric Cooperative 7658859	76.07
09/11/2026	Fintech	Breakthru Beverage	610.12
09/10/2026	OFL-31476780	Clay Electric Cooperative 7658602	4,016.99
09/10/2026	Fintech	North Florida Sales	672.50
09/10/2026	Fintech	Fintech.net	70.85
09/09/2026			1,500.00
09/09/2026	OFL-31476883	Clay Electric Cooperative 7675671	710.54
09/09/2026	OFL-31476120	Clay Electric Cooperative 7659113	42.64
09/09/2026	OFL-31476045	Clay Electric Cooperative 7659105	1,188.10
09/09/2026	OFL-31476043	Clay Electric Cooperative 7659196	146.80
09/09/2026	OFL-31476039	Clay Electric Cooperative 7658990	919.83
09/09/2026	Fintech	Champion Brands Inc.	1,099.25
09/09/2026	Fintech	Southern Glazer's Of FL	1,062.34
09/09/2026	8657	Fortitude Fire Protection	125.00
09/08/2026	ACH-31661185	Hampton Golf, Inc. - 1	13,761.88
09/08/2026	online	Sysco	5,257.42
09/07/2026	Fintech	Southern Glazer's Of FL	1,578.77
09/06/2026	ACH	Travelers	8,601.10
09/04/2026	VC-31661193	Republic Services	2,902.83
09/04/2026	VC-31661190	Global Turf Equipment Sales & Rentals	370.80
09/04/2026	VC-31661187	Alsco	1,021.34
09/04/2026	VC-31661172	JRM, Inc	475.60
09/04/2026	VC-31661171	Brennan Golf Sales	153.00
09/04/2026	VC-31661167	Bulloch Fertilizer Co., Inc.	5,835.70
09/04/2026	VC-31661166	Share Corp.	660.65

09/04/2026	OFL-31569145	Acushnet	881.16
09/04/2026	OFL-31569144	Callaway Golf Company	752.52
09/04/2026	ACH-31661191	Global Golf Sales	814.28
09/04/2026	ACH-31661186	Gate Fuel Services, Inc	4,473.14
09/04/2026	ACH-31661184	Mr. Greens Produce	2,140.39
09/04/2026	Fintech	Breakthru Beverage	835.85
09/04/2026	120480	Win It Event LLC	500.00
09/04/2026	120479	Site One Landscape Supply	4,132.67
09/04/2026	120478	Ruppert Landscape LLC	100.00
09/04/2026	120477	NexAir, LLC	159.75
09/04/2026	120476	Lone Star Heating & Air	1,167.91
09/04/2026	120475	GOLFNOW	127.00
09/04/2026	120474	Golf Car Services Inc	156.07
09/04/2026	120473	Fortitude Fire Protection	447.50
09/04/2026	120472	ForeUp Marketing	144.33
09/04/2026	120471	Community Coffee Company, LLC	631.42
09/04/2026	120470	Applied Maintenance Supplies and Solution	331.02
09/02/2026	OFL-31476736	Clay Electric Cooperative 7658719	52.78
09/02/2026	Fintech	Champion Brands Inc.	1,095.69
09/02/2026	Fintech	North Florida Sales	890.60
09/01/2026	OFL-31678275	Think VoIP Services	301.78
09/01/2026	OFL-31476055	Clay Electric Cooperative 7658982	45.92
09/01/2026	OFL-31233105	Clay County Utility Authority A00006759	902.05
09/01/2026	OFL-31233101	Clay County Utility Authority A00006765	699.54
09/01/2026	OFL-31233053	Clay County Utility Authority A00006772	86.15
09/01/2026	ACH	DLL Finance LLC	9,805.68
09/01/2026	ACH	Gegervision IT	1,931.25
09/01/2026	ACH	Travelers	570.87

TOTAL	170,922.25
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101000 Cash - Checking Accounts:Operating - Checking Account

Date: Custom

Date	Ref No.	Payee	Account	Payment
09/30/2026	OFL-32231205	Gegervision IT	200100 Accounts Payable-StrongRoom	845.00
09/30/2026	OFL-32332480	Fintech. net	200100 Accounts Payable-StrongRoom	70.85
09/28/2026	120110	The Crossings at Fleming Island CDD	200100 Accounts Payable-StrongRoom	20,334.56
09/26/2026	OFL-31988050	Comcast	200100 Accounts Payable-StrongRoom	805.06
09/25/2026	OFL-32009492	Comcast	200100 Accounts Payable-StrongRoom	336.57
09/24/2026	OFL-32177229	North Florida Sales	200100 Accounts Payable-StrongRoom	258.35
09/24/2026	OFL-32177233	North Florida Sales	200100 Accounts Payable-StrongRoom	340.40
09/23/2026	6019	The Crossings at Fleming Island CDD	200100 Accounts Payable-StrongRoom	13,180.42
09/23/2026	VC-32110532	Roberts Oxygen Company	200100 Accounts Payable-StrongRoom	108.58
09/23/2026	VC-32110531	Deonna Ice Cream	200100 Accounts Payable-StrongRoom	774.00
09/18/2026	6903077	Cheney Brothers	200100 Accounts Payable-StrongRoom	909.06
09/18/2026	OFL-32068206	GFL Environmental	200100 Accounts Payable-StrongRoom	217.05
09/18/2026	OFL-32068211	GFL Environmental	200100 Accounts Payable-StrongRoom	388.76
09/18/2026	OFL-32184567	GFL Environmental	200100 Accounts Payable-StrongRoom	1,166.21
09/17/2026	VC-32023192	Poolsure	200100 Accounts Payable-StrongRoom	4,900.74
09/17/2026	ACH- 32023200	HEAD/Penn Raquet Sports	200100 Accounts Payable-StrongRoom	2,101.44
09/17/2026	VC-32023201	Roberts Oxygen Company	200100 Accounts Payable-StrongRoom	118.55
09/17/2026	VC-32023203	AlSCO	200100 Accounts Payable-StrongRoom	153.56
09/17/2026	VC-32023205	Deonna Ice Cream	200100 Accounts Payable-StrongRoom	539.10
09/17/2026	VC-32023206	Logo Express	200100 Accounts Payable-StrongRoom	2,777.24
09/14/2026	OFL-31525800	Comcast	200100 Accounts Payable-StrongRoom	237.45
09/13/2026	OFL-31440044	Comcast	200100 Accounts Payable-StrongRoom	545.32
09/13/2026	OFL-31502005	Clay Electric Cooperative 7659204	200100 Accounts Payable-StrongRoom	3,079.95
09/13/2026	OFL-31490161	Clay Electric Cooperative 7658792	200100 Accounts Payable-StrongRoom	530.99
09/13/2026	OFL-31499198	Clay Electric Cooperative 7659170	200100 Accounts Payable-StrongRoom	604.60
09/13/2026	6898592	Cheney Brothers	200100 Accounts Payable-StrongRoom	555.72
09/10/2026	OFL-31501960	Clay Electric Cooperative 7659071	200100 Accounts Payable-StrongRoom	903.39
09/10/2026	OFL-31866059	North Florida Sales	200100 Accounts Payable-StrongRoom	200.50
09/09/2026	OFL-31502013	Clay Electric Cooperative 7658909	200100 Accounts Payable-StrongRoom	3,101.88
09/03/2026	VC-31622978	Lucky in Love	200100 Accounts Payable-StrongRoom	223.40

09/03/2026	VC-31622980	Alsco	200100 Accounts Payable-StrongRoom	76.78
09/03/2026	120109	XGLOsive, LLC	200100 Accounts Payable-StrongRoom	2,000.00
09/03/2026	6891577	Cheney Brothers	200100 Accounts Payable-StrongRoom	4,168.36
09/03/2026	120108	K-Swiss	200100 Accounts Payable-StrongRoom	41.90
09/03/2026	VC-31622979	Poolsure	200100 Accounts Payable-StrongRoom	225.00
09/03/2026	VC-31623098	MPLC	200100 Accounts Payable-StrongRoom	1,787.93
09/02/2026	OFL-31259748	Comcast Clay County Utility Authority	200100 Accounts Payable-StrongRoom	509.45
09/01/2026	OFL-31232984	A00006756 Clay County Utility Authority	200100 Accounts Payable-StrongRoom	1,290.83
09/01/2026	OFL-31233055	A00006877 Clay County Utility Authority	200100 Accounts Payable-StrongRoom	204.95
09/01/2026	OFL-31233080	A00006874 Clay County Utility Authority	200100 Accounts Payable-StrongRoom	232.15
09/01/2026	OFL-31233081	A00011240 Clay County Utility Authority	200100 Accounts Payable-StrongRoom	243.69
09/01/2026	OFL-31233108	A00011239 Clay County Utility Authority	200100 Accounts Payable-StrongRoom	484.98
09/01/2026	OFL-31233201	A00006758	200100 Accounts Payable-StrongRoom	807.76
09/01/2026	OFL-31581718	Hampton Golf, Inc.	200100 Accounts Payable-StrongRoom	500.00

TOTAL	72,882.48
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FIFTH ORDER OF BUSINESS

A.



COMMITMENT LETTER

September 25, 2026

The Crossings at Fleming Island Community Development District

Re: Proposed **\$3,950,000 Tax-Exempt Bond, Series 2026** (collectively, the “Credit Facility”)

Dear The Crossings at Fleming Island Community Development District:

We are pleased to inform you that United Community Bank (“Bank”), on behalf of itself and any designated affiliate (individually and collectively, “Lender”) hereby offers to commit to make available to **The Crossings at Fleming Island Community Development District** (“Borrower”) the Credit Facility described on the Summary of Indicative Terms dated as of today attached hereto as Exhibit A (the “Term Sheet”), which Credit Facility shall be subject to the terms and conditions outlined herein and on the Term Sheet.

Lender’s offer under this Commitment Letter and the attached Term Sheet (collectively, this “Commitment Letter”) shall expire at the close of its business on October 9, 2026, unless this offer is accepted in writing by signing a copy of this Commitment Letter in the space provided below and returning it to us by such deadline, time being of the essence.

If Borrower accepts Lender’s offer under this Commitment Letter, Lender’s commitment hereunder is conditioned on consummation of the Credit Facility within a reasonable period, but in no case after October 26, 2026 (the “Commitment Termination Date”). Lender’s commitment will terminate on the Commitment Termination Date. The Lender reserves the right to terminate this commitment at any time, for any reason.

This Commitment Letter is the only agreement that has been entered into between Borrower and Lender with respect to the Credit Facility, sets forth the entire understanding of the parties with respect thereto and supersedes and replaces all prior negotiations, correspondence, understandings, offers, commitments or agreements between Borrower and Lender with respect to the Credit Facility. There are no unwritten oral understandings or agreements between Borrower and Lender with respect to the Credit Facility.

No condition or other term of this Commitment Letter (including the attached Term Sheet) may be waived or modified except by writing signed by both Lender and Borrower.

This Commitment Letter may be executed in any number of counterparts, each of which shall be an original, and all of which, when taken together, shall constitute one agreement.

Delivery of an executed signature page of this Commitment Letter by facsimile transmission shall be effective as a delivery of a manually executed counterpart hereof. If more than one person signs this Commitment Letter as Borrower, each such person shall be jointly and severally liable for all obligations of Borrower hereunder.

This Commitment Letter shall be governed by, and construed in accordance with, the laws of the State of Florida.

By its acceptance of this Commitment Letter, Borrower hereby authorizes (on behalf of itself and its subsidiaries) Lender to file in any jurisdiction at any time prior to the closing of the Credit Facility initial Uniform Commercial Code financing statements (as well as amendments thereto) covering all or any portion of the assets of Borrower and its subsidiaries.

If the terms and conditions outlined in this Commitment Letter are acceptable to Borrower, please signify your acceptance of Lender's offer of the aforesaid commitment and your agreement to the terms and conditions set forth in this Commitment Letter by signing the enclosed copy of this Commitment Letter in the space indicated below and returning it to Lender by the aforesaid deadline.

We appreciate very much this opportunity to meet your banking needs and look forward to working with you in the future.

Very truly yours,

UNITED COMMUNITY BANK

By: 

Name: Alex Johnston

Title: SVP

Accepted and agreed to as of
25 Sept, 2026

The Crossings at Fleming Island Community Development District

By: Steve Andersen

Name: Steve Andersen

Title: District Manager



The Crossings at Fleming Island Community
Development District

Summary of Indicative Terms

09/25/26

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: 4.51% <i>*The Tax-Exempt fixed rate of 4.51% is valid through the closing date of 10/26/2026. If the loan does not close on 10/26/2026, the fixed rate will be reset based on the all-in rate of 79% of (1 Month Term SOFR+ 175bps).</i> 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). <i>*At each price reset, the rate will have a Tax-Exempt Fixed Rate ceiling of 6.50%</i> 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 10/9/2026 unless a formal commitment letter has been issued prior to such date.

[Remainder of page intentionally blank.]

B.

RESOLUTION NO. 2027-01

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT (THE "DISTRICT") APPROVING THE SALE, ISSUANCE AND TERMS OF SALE OF THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT SPECIAL ASSESSMENT REFUNDING BOND, SERIES 2026 (THE "SERIES 2026 BOND") IN ORDER TO CURRENTLY REFUND AND REDEEM ALL OF THE OUTSTANDING PRINCIPAL AMOUNT OF THE DISTRICT'S SPECIAL ASSESSMENT REVENUE AND REFUNDING BONDS, SERIES 2014A-3 (THE "REFUNDED BONDS"); ESTABLISHING THE INTEREST RATE, MATURITY DATE, REDEMPTION PROVISIONS AND OTHER DETAILS THEREOF; APPROVING A PRIVATE PLACEMENT FOR THE SERIES 2026 BOND; RATIFYING THE MASTER TRUST INDENTURE AND APPROVING THE FORM OF TWELFTH SUPPLEMENTAL TRUST INDENTURE AND AUTHORIZING THE EXECUTION AND DELIVERY THEREOF BY CERTAIN OFFICERS OF THE DISTRICT; APPOINTING A TRUSTEE, PAYING AGENT AND REGISTRAR FOR THE SERIES 2026 BOND; APPROVING THE FORM OF THE SERIES 2026 BOND; AUTHORIZING CERTAIN OFFICERS OF THE DISTRICT TO TAKE ALL ACTIONS REQUIRED AND TO EXECUTE AND DELIVER ALL DOCUMENTS, INSTRUMENTS AND CERTIFICATES NECESSARY IN CONNECTION WITH THE ISSUANCE, SALE AND DELIVERY OF THE SERIES 2026 BOND; AUTHORIZING THE VICE CHAIRMAN OR ANY OTHER BOARD MEMBER AND ASSISTANT SECRETARIES TO ACT IN THE STEAD OF THE CHAIRMAN OR THE SECRETARY, AS THE CASE MAY BE; SPECIFYING THE APPLICATION OF THE PROCEEDS OF THE SERIES 2026 BOND; APPROVING THE FORM OF THE ESCROW DEPOSIT AGREEMENT AND APPOINTING AN ESCROW AGENT THEREUNDER; AUTHORIZING CERTAIN OFFICERS OF THE DISTRICT TO TAKE ALL ACTIONS AND ENTER INTO ALL AGREEMENTS REQUIRED IN CONNECTION WITH THE REFUNDING OF THE REFUNDED BONDS; APPOINTING A VERIFICATION AGENT; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Board of Supervisors of The Crossings at Fleming Island Community Development District (the "Board" and the "District," respectively) has determined to proceed at this time with the sale and issuance of The Crossings at Fleming Island Community Development District Special Assessment Refunding Bond, Series 2026 (the "Series 2026 Bond") to be issued under and pursuant to an Amended and Restated Master Trust Indenture dated as of May 1, 1993 (the "Master Indenture"), between the District and U.S. Bank Trust Company, National Association, as successor in interest to First Union National Bank of Florida, as

trustee (the "Trustee"), as supplemented by a Twelfth Supplemental Trust Indenture to be dated as of the first day of the first month and year in which the Series 2026 Bond is issued thereunder (the "Supplemental Indenture" and together with the Master Indenture, the "Indenture") between the District and the Trustee, in order to currently refund and redeem all of the Outstanding principal amount of the District's Special Assessment Revenue and Refunding Bonds, Series 2014A-3 (the "Refunded Bonds");

WHEREAS, the Board has received a proposal from United Community Public Finance, Inc., a Delaware corporation (the "Bank"), in the nature of a term sheet (the "Term Sheet") submitted through Raymond James & Associates, Inc. and MBS Capital Markets, LLC (together, the "Placement Agent") for the purchase of the Series 2026 Bond, and the Board has previously approved such Term Sheet at a meeting of the Board duly called and held on September 24, 2026; and

WHEREAS, in conjunction with the sale and issuance of the Series 2026 Bond, it is necessary to approve the forms of the Supplemental Indenture and Escrow Agreement (hereinafter defined), to establish the principal amount, interest rate, maturity date, redemption provisions, placement fee, costs and certain other details with respect thereto, to approve the form of the Series 2026 Bond and to provide for various other matters with respect to the Series 2026 Bond and the refunding and redemption of the Refunded Bonds.

NOW, THEREFORE, BE IT RESOLVED that:

1. Definitions. All words and phrases used herein in capitalized form, unless otherwise defined herein, shall have the meanings ascribed to them in the Indenture.

2. Award. Pursuant to Section 190.016(7), Florida Statutes, the Board hereby determines that, in its judgment, the issuance of the Series 2026 Bond will be advantageous to the District. The sale of the Series 2026 Bond to the Bank upon the terms and conditions set forth in the Term Sheet, and in a principal amount not to exceed the amount set forth in the Term Sheet, is hereby authorized and approved. The Placement Agent shall be paid a placement fee of 2.0% of the principal amount of the Series 2026 Bond, the payment of which fee from the proceeds of the Series 2026 Bond is hereby approved. Pursuant to the Term Sheet, the Bank shall be paid a fee of \$7,500, the payment of which fee from the proceeds of the Series 2026 Bond is hereby approved.

3. Private Placement. The Board hereby determines that a private placement of the Series 2026 Bond through the facilities of the Placement Agent is in the best interests of the District because the market for instruments such as the Series 2026 Bond is limited, because of prevailing market conditions and because

the delays caused by soliciting competitive bids could adversely affect the District's ability to issue and deliver the Series 2026 Bond.

4. Approval of Form of Supplemental Indenture; Ratification of Master Indenture; Appointment of Trustee, Paying Agent and Registrar. Attached hereto as Exhibit A is the form of Supplemental Indenture, which is hereby authorized and approved, subject to such changes, additions, deletions and insertions as shall be approved by the Chairman, which approval shall be conclusively evidenced by the execution thereof. The Chairman is hereby authorized to execute and the Secretary is authorized to attest the Supplemental Indenture and the Chairman is hereby authorized to deliver to the Trustee the Supplemental Indenture which, when executed and delivered by the Trustee, shall constitute a legal, valid and binding obligation of the District, enforceable in accordance with its terms. The Master Indenture as executed and delivered and the appointment of U.S. Bank Trust Company, National Association, as successor Trustee, Paying Agent and Registrar under the Master Indenture is hereby ratified and confirmed and U.S. Bank Trust Company, National Association is hereby appointed as Trustee, Paying Agent and Registrar under the Supplemental Indenture.

5. Description of Series 2026 Bond. The Series 2026 Bond shall be dated as of the date of issuance and delivery to the Bank and may be issued having such details as are set forth in the Term Sheet and as reflected in the Supplemental Indenture. The Series 2026 Bond shall be subject to redemption on the terms, at the times and prices and in the manner provided in the Term Sheet and in the form of Series 2026 Bond attached to the Supplemental Indenture, which form is hereby approved, subject to such changes, additions, deletions and insertions as shall be approved by the Chairman, which approval shall be conclusively evidenced by the execution thereof. The Chairman is hereby authorized to execute and the Secretary is authorized to attest and seal the Series 2026 Bond and the Chairman is hereby authorized to deliver to the Trustee for authentication and delivery to the Bank upon payment by the Bank of the purchase price therefor, the Series 2026 Bond which, when authenticated and delivered by the Trustee, shall be the legal, valid and binding obligation of the District, enforceable in accordance with its terms.

The Series 2026 Bond shall be secured by, and the District in the Supplemental Indenture grants to the Trustee for the benefit of the Bank, a lien on and a pledge of the Series 2026 Assessments imposed, levied and collected by the District in accordance with the Act, as more specifically described in the Supplemental Indenture. In addition, the Series 2026 Bond shall be secured by a lien and pledge of all amounts on deposit in the Funds and Accounts established under the Supplemental Indenture, except for any amounts in the Series 2026 Rebate Account, all in accordance with the Supplemental Indenture.

6. Open Meetings. It is hereby found and determined that all official acts of this Board concerning and relating to the issuance, sale, and delivery of the

Series 2026 Bond, including but not limited to adoption of this Resolution, were taken in open meetings of the members of the Board and all deliberations of the members of the Board that resulted in such official acts were in meetings open to the public, in compliance with all legal requirements including, but not limited to, the requirements of Section 286.011, Florida Statutes.

7. Other Actions. The Chairman, the Secretary, and all other members, officers and employees of the Board and the District are hereby authorized and directed to take all actions necessary or desirable in connection with the issuance and delivery of the Series 2026 Bond and the consummation of all transactions in connection therewith, including the execution of all certificates, documents, papers, and agreements necessary to the undertaking and fulfillment of all transactions referred to in or contemplated by the Indenture, this Resolution, the Escrow Agreement and the Term Sheet.

The Vice Chairman or, in the absence of the Vice Chairman, any other Board member is hereby authorized to act in the stead of the Chairman in any undertaking authorized or required of the Chairman hereunder and any Assistant Secretary is hereby authorized to act in the stead of the Secretary in any undertaking authorized or required of the Secretary hereunder.

8. Deposits to Funds and Accounts; Approval of Form of Escrow Deposit Agreement; Appointment of Escrow Agent. The Trustee is hereby authorized and directed to apply the proceeds of the Series 2026 Bond in the amounts and in the manner set forth in Section 402 of the Supplemental Indenture.

Amounts on deposit in the Funds and Accounts for the Refunded Bonds shall be applied as directed by the Chairman in a certificate directed to the Trustee and delivered at the closing on the Series 2026 Bond, subject to the approval of Bond Counsel.

The Escrow Deposit Agreement (the "Escrow Agreement"), between the District and U.S. Bank Trust Company, National Association, as escrow agent, relating to the Refunded Bonds shall be substantially in the form attached hereto as Exhibit B, subject to such changes, additions, deletions and insertions as shall be approved by the Chairman, which approval shall be conclusively evidenced by the execution thereof. The Chairman is hereby authorized to execute and the Secretary is authorized to attest the Escrow Agreement which, when executed and delivered by the District, shall be a legal, valid and binding obligation of the District, enforceable in accordance with its terms. U.S. Bank Trust Company, National Association is hereby appointed as Escrow Agent under the Escrow Agreement.

9. Refunding of the Refunded Bonds; Execution and Delivery of Other Instruments; Appointment of Verification Agent. The Board hereby authorizes and approves the current refunding and redemption of the Refunded

Bonds. The Board hereby authorizes the Chairman and the Secretary to execute and deliver, receive or enter into such agreements, contracts, documents, instruments, certificates and proceedings incident thereto or necessary in order to effect the refunding and redemption of the Refunded Bonds and the issuance, sale and delivery of the Series 2026 Bond, including but not limited to the execution and delivery of the Term Sheet of the Bank to purchase the Series 2026 Bond.

The Chairman is hereby authorized and directed to appoint Causey Public Finance, LLC as verification agent.

10. Assessment Methodology. The Board hereby authorizes and approves modifications and supplements to the Assessment Methodology previously approved by the Board in connection with the sale of the Series 2026 Bond.

11. Approval of Prior Actions. All actions taken to date by the members of the Board and the officers, agents and consultants of the District in furtherance of the issuance of the Series 2026 Bond and the refunding and redemption of the Refunded Bonds, including but not limited to the approval of the Term Sheet and execution by the Secretary and delivery on behalf of the District of that certain letter from the Secretary of the Board, on behalf of the District, to the Trustee dated September 30, 2026, directing the Trustee to send a conditional notice of optional redemption, are hereby approved, confirmed and ratified.

12. Severability. If any section, paragraph, clause or provision of this Resolution shall be held to be invalid or ineffective for any reason, the remainder of this Resolution shall continue in full force and effect, it being expressly hereby found and declared that the remainder of this Resolution would have been adopted despite the invalidity or ineffectiveness of such section, paragraph, clause or provision.

13. Effective Date. This Resolution shall take effect immediately upon its adoption.

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PASSED in Public Session of the Board of Supervisors of The Crossings at Fleming Island Community Development District, this 22nd day of October, 2026.

**THE CROSSINGS AT FLEMING
ISLAND COMMUNITY
DEVELOPMENT DISTRICT**

Attest:

Secretary/Assistant Secretary

Chairman/Vice Chairman,
Board of Supervisors

Exhibit A – Form of Supplemental Indenture
Exhibit B – Form of Escrow Deposit Agreement

EXHIBIT A

FORM OF SUPPLEMENTAL INDENTURE

(attached hereto)

TWELFTH SUPPLEMENTAL TRUST INDENTURE

BETWEEN

**THE CROSSINGS AT FLEMING ISLAND
COMMUNITY DEVELOPMENT DISTRICT**

AND

**U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION,
AS SUCCESSOR IN INTEREST TO
FIRST UNION NATIONAL BANK OF FLORIDA**

AS TRUSTEE

Dated as of October 1, 2026

\$3,545,000 Special Assessment Refunding Bond, Series 2026

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Exhibit A – Form of Series 2026 Bond

TWELFTH SUPPLEMENTAL TRUST INDENTURE

THIS TWELFTH SUPPLEMENTAL TRUST INDENTURE (this "Twelfth Supplemental Indenture") is dated as of October 1, 2026, between **THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT** (the "District") and **U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION**, as successor in interest to First Union National Bank of Florida, as trustee (the "Trustee"), a national banking association, authorized to accept and execute trusts of the character herein set forth, with its designated corporate trust office located at 500 West Cypress Creek Road, Suite 460, Fort Lauderdale, Florida 33309, Attention: Corporate Trust Department.

WHEREAS, the District entered into an Amended and Restated Master Trust Indenture, dated as of May 1, 1993 (the "Master Indenture" and together with this Twelfth Supplemental Indenture, the "Indenture") with the Trustee to secure the issuance of its The Crossings at Fleming Island Community Development District Special Assessment Bonds (the "Bonds"), issuable in one or more Series from time to time; and

WHEREAS, the District has authorized the issuance, sale and delivery of not to exceed \$126,000,000 of Bonds, to be issued in one or more Series of Bonds as authorized under the Master Indenture, which Bonds were validated by final judgment of the Fourth Judicial Circuit of Florida, in and for Clay County on October 28, 1991, the appeal period for which expired with no appeal having been taken; and

WHEREAS, the Board of the District duly adopted Resolution No. 2014-05, on May 8, 2014, providing for the acquisition, construction and installation of assessable capital improvements (the "2014 Improvements"), providing estimated Costs of the 2014 Improvements, defining assessable property to be benefited by the 2014 Improvements, defining the portion of the Costs of the 2014 Improvements with respect to which Special Assessments will be imposed and the manner in which such Special Assessments shall be levied against such benefited property within the District, directing the preparation of an assessment roll, and stating the intent of the District to issue Bonds of the District secured by such Special Assessments to finance the Costs of the acquisition, construction and installation of the 2014 Improvements, and the Board of the District duly adopted Resolution No. 2014-09, on June 12, 2014, following a public hearing conducted in accordance with the Act, to fix and establish the Special Assessments and the benefited property; and

WHEREAS, pursuant to Resolution No. 2014-07, adopted by the Board of the District on June 5, 2014, the District authorized, issued and sold, among other things, its \$5,440,000 The Crossings at Fleming Island Community Development District Special Assessment Revenue and Refunding Bonds, Series 2014A-3 (the "Series 2014A-3 Bonds"), as an issue of Bonds under the Master Indenture, and authorized the execution and delivery of a Ninth Supplemental Trust Indenture, dated as of August 1, 2014 (the "Ninth Supplemental Indenture" and together with the Master

Indenture, the "2014A-3 Indenture"), between the District and the Trustee to secure the issuance of the Series 2014A-3 Bonds and to set forth the terms of the Series 2014A-3 Bonds; and

WHEREAS, the Series 2014A-3 Bonds are currently Outstanding in the aggregate principal amount of \$3,855,000 (the Outstanding principal of such Series 2014A-3 Bonds hereinafter referred to as the "Refunded Bonds"); and

WHEREAS, the District applied the proceeds of the Series 2014A-3 Bonds to (a) together with certain moneys on deposit, refund and redeem a portion of the District's Special Assessment and Special Assessment Refunding Bonds, Series 2000C (the "Prior Bonds"), and refinance the improvements financed and refinanced with the Prior Bonds (the "Prior Improvements"), (b) finance a portion of the costs of the 2014 Improvements, (c) make a deposit to the Series 2014A-3 Debt Service Reserve Account, (d) pay a portion of the interest due on the Series 2014A-3 Bonds through November 1, 2014, and (e) pay costs related to the issuance of the Series 2014A-3 Bonds and the redemption of the Prior Bonds; and

WHEREAS, the Series 2014A-3 Bonds are payable from and secured in part by revenues derived from Special Assessments imposed, levied and collected by the District with respect to property specially benefited by the 2014 Improvements and the Prior Improvements (the "Series 2014A-3 Assessments"), which, together with all moneys on deposit in the Funds and Accounts established under the 2014A-3 Indenture comprise the Series 2014A-3 Pledged Revenues (as defined in the Ninth Supplemental Indenture); and

WHEREAS, the District has determined that under existing market conditions, it would be in the best financial interest of the District to currently refund and redeem all of the Refunded Bonds in order to achieve annual debt service savings and reduce the annual payments for Special Assessments securing the Bond issued to refund the Refunded Bonds; and

WHEREAS, pursuant to Resolution No. 2027-01, adopted by the Board of the District on October 22, 2026, the District has authorized the issuance, sale and delivery of, among other things, its \$3,545,000 The Crossings at Fleming Island Community Development District Special Assessment Refunding Bond, Series 2026 (the "Series 2026 Bond"), which is issued hereunder as an issue of Bonds under the Master Indenture, and has ratified and confirmed the Master Indenture and authorized the execution and delivery of this Twelfth Supplemental Indenture to secure the issuance of the Series 2026 Bond and to set forth the terms of the Series 2026 Bond and the sale thereof; and

WHEREAS, the District will apply the proceeds of the Series 2026 Bond, together with other funds of the District, to currently refund and redeem all of the Refunded Bonds and pay certain costs associated with the issuance of the Series 2026 Bond; and

WHEREAS, the Series 2026 Bond will be payable from and secured in part by revenues derived from Special Assessments imposed, levied and collected by the District in accordance with the Series 2026 Assessment Proceedings (hereinafter defined) with respect to property specially benefited by the 2014 Improvements and the Prior Improvements (the "Series 2026 Assessments"); and

WHEREAS, the execution and delivery of the Series 2026 Bond and of this Twelfth Supplemental Indenture have been duly authorized by the Board of the District and all things necessary to make the Series 2026 Bond, when executed by the District and authenticated by the Trustee, a valid and binding legal obligation of the District and to make this Twelfth Supplemental Indenture a valid and binding agreement and, together with the Master Indenture, a valid and binding lien on the Series 2026 Pledged Revenues (hereinafter defined) have been done;

NOW THEREFORE, KNOW ALL MEN BY THESE PRESENTS, THIS TWELFTH SUPPLEMENTAL INDENTURE WITNESSETH:

That the District, in consideration of the premises, the acceptance by the Trustee of the trusts hereby created, the mutual covenants herein contained, the purchase and acceptance of the Series 2026 Bond by the purchaser or purchasers thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, and in order to further secure the payment of the principal and Redemption Price of, and interest on, the Series 2026 Bond Outstanding from time to time, according to its tenor and effect, and such other payments required to be made under the Master Indenture or hereunder, and to further secure the observance and performance by the District of all the covenants, expressed or implied in the Master Indenture, in this Twelfth Supplemental Indenture and in the Series 2026 Bond (a) has executed and delivered this Twelfth Supplemental Indenture and (b) does hereby, in confirmation of the Master Indenture, grant, bargain, sell, convey, transfer, assign and pledge unto the Trustee, and unto its successors in the trusts established under the Master Indenture, and to them and their successors and assigns forever, all right, title and interest of the District, in, to and under the Series 2026 Pledged Revenues, subject to the terms and conditions of the Master Indenture and the provisions of the Master Indenture pertaining to the application thereof for or to the purposes and on the terms set forth in the Master Indenture;

TO HAVE AND TO HOLD all the same by the Master Indenture granted, bargained, sold, conveyed, transferred, assigned and pledged, or agreed or intended so to be, to the Trustee and its successors in said trust and to it and its assigns forever;

IN TRUST NEVERTHELESS, except as in each such case may otherwise be provided in the Master Indenture, upon the terms and trusts in the Indenture set forth for the equal and proportionate benefit, security and protection of all and singular the present and future Owner of the Series 2026 Bond issued under and secured by this Twelfth Supplemental Indenture;

PROVIDED HOWEVER, that if the District, its successors or assigns, shall well and truly pay, or cause to be paid, or make due provision for the payment of the principal and Redemption Price of the Series 2026 Bond or any portion thereof issued, secured and Outstanding under this Twelfth Supplemental Indenture and the interest due or to become due thereon, at the times and in the manner mentioned in the Series 2026 Bond and this Twelfth Supplemental Indenture, according to the true intent and meaning thereof, and shall well and truly keep, perform and observe all the covenants and conditions pursuant to the terms of the Master Indenture and this Twelfth Supplemental Indenture to be kept, performed and observed by it, and shall pay or cause to be paid to the Trustee all sums of money due or to become due to it in accordance with the terms and provisions of the Master Indenture and this Twelfth Supplemental Indenture, then upon such final payments, this Twelfth Supplemental Indenture and the rights hereby granted shall cease and terminate, with respect to the Series 2026 Bond or such portion thereof, otherwise this Twelfth Supplemental Indenture shall remain in full force and effect;

THIS TWELFTH SUPPLEMENTAL INDENTURE FURTHER WITNESSETH, and it is expressly declared, that the Series 2026 Bond issued and secured hereunder is to be issued, authenticated and delivered and all of the rights and property pledged to the payment thereof are to be dealt with and disposed of under, upon and subject to the terms, conditions, stipulations, covenants, agreements, trusts, uses and purposes as expressed in the Master Indenture (except as amended directly or by implication by this Twelfth Supplemental Indenture) and this Twelfth Supplemental Indenture, and the District has agreed and covenanted, and does hereby agree and covenant, with the Trustee and with the Owner of the Series 2026 Bond, as follows:

ARTICLE I DEFINITIONS

Section 101. Definitions. All terms used herein that are defined in the recitals hereto are used with the same meaning herein unless the context clearly requires otherwise. All terms used herein that are defined in the Master Indenture are used with the same meaning herein (including the use of such terms in the recitals hereto and the granting clauses hereof) unless (a) expressly given a different meaning herein or (b) the context clearly requires otherwise. In addition, unless the context clearly requires otherwise, the following terms used herein shall have the following meanings:

"Amortization Installments" shall mean the moneys required to be deposited in the Series 2026 Sinking Fund Account within the Debt Service Fund for the purpose of redeeming and paying when due the Series 2026 Bond.

"Applicable Tenor" means a term of one (1) month.

"Arbitrage Certificate" shall mean the Certificate as to Arbitrage and Certain Other Tax Matters of the District dated as of October 26, 2026.

"Assessment Methodology" shall mean the Supplemental Special Assessment Report for the Special Assessment Refunding Bond, Series 2026, dated October 22, 2026, prepared by the Methodology Consultant.

"Authorized Denomination" shall mean, with respect to the Series 2026 Bond, the then Outstanding principal amount of the Series 2026 Bond, from time to time; provided, however, that any partial redemption of the Series 2026 Bond shall be in integral whole number multiples of \$1,000.

"Bank" or "Owner" shall mean initially, United Community Public Finance, Inc., a Delaware corporation and/or its affiliates, successors and assigns that are permitted transferees hereunder, as the initial registered owner (or its authorized representative) of the Series 2026 Bond.

"Benchmark" shall mean, initially, Term SOFR; provided that if a replacement of the Benchmark has occurred pursuant hereto, then "Benchmark" means the applicable Benchmark Replacement to the extent that such Benchmark Replacement has replaced such prior benchmark rate. Any reference to "Benchmark" shall include, as applicable, the published component used in the calculation thereof. Notwithstanding any other provision herein, (a) if at any time the then-applicable Benchmark would otherwise be less than zero, the then-applicable Benchmark will be deemed to be zero for the purposes hereof, and (b) if the Tax Exempt Rate or the Taxable Rate, as applicable, then in effect would otherwise exceed the maximum rate under applicable law, then the Tax Exempt Rate or the Taxable Rate, as applicable, shall be the maximum rate under applicable law.

"Benchmark Replacement" shall mean the sum of (a) the alternate benchmark rate, and (b) an adjustment (which may be a positive or negative value or zero), in each case, that has been selected by the Owner as the replacement for the Applicable Tenor of such Benchmark giving due consideration to any evolving or then-prevailing market convention, including any applicable recommendations made by the Relevant Governmental Body, for U.S. dollar denominated bilateral credit facilities at such time; provided that, if the Benchmark Replacement as determined above would be less than zero, the Benchmark Replacement will be deemed to be zero for the purposes hereof.

"Benchmark Replacement Conforming Changes" shall mean, with respect to any Benchmark Replacement, any technical, administrative or operational changes (including, without limitation, changes to the definition of "Applicable Tenor," definition of "Business Day," timing and frequency of determining rates and making payments of interest, timing of borrowing requests or prepayment, conversion or continuation notices, the applicability and length of lookback periods, the applicability of breakage provisions, and other technical, administrative or

operational matters) that the Owner decides may be appropriate to reflect the adoption and implementation of such Benchmark Replacement and to permit the administration thereof by the Owner in a manner substantially consistent with market practice (or, if the Owner decides that adoption of any portion of such market practice is not administratively feasible or if the Owner determines that no market practice for the administration of such Benchmark Replacement exists, in such other manner of administration as the Owner decides is reasonably necessary in connection with the administration hereof).

"Benchmark Transition Event" shall mean, with respect to any then-current Benchmark, the occurrence of a public statement or publication of information by or on behalf of the administrator of the then-current Benchmark, the regulatory supervisor for the administrator of such Benchmark, the Board of Governors of the Federal Reserve System, the Federal Reserve Bank of New York, an insolvency official with jurisdiction over the administrator for such Benchmark, a resolution authority with jurisdiction over the administrator for such Benchmark, or a court or an entity with similar insolvency or resolution authority over the administrator for such Benchmark, announcing or stating that (a) such administrator has ceased or will cease on a specified date to provide the Applicable Tenor of such Benchmark, permanently or indefinitely, provided that, at the time of such statement or publication, there is no successor administrator that will continue to provide the Applicable Tenor of such Benchmark, or (b) the Applicable Tenor of such Benchmark is or will no longer be representative of the underlying market and economic reality that such Benchmark is intended to measure and that representativeness will not be restored.

"Delinquent Assessment Interest" shall mean Series 2026 Assessment Interest deposited by the District with the Trustee on or after May 1 of the year in which such Series 2026 Assessment Interest has, or would have, become delinquent under State law or the Series 2026 Assessment Proceedings applicable thereto.

"Delinquent Assessment Principal" shall mean Series 2026 Assessment Principal deposited by the District with the Trustee on or after May 1 of the year in which such Series 2026 Assessment Principal has, or would have, become delinquent under State law or the Series 2026 Assessment Proceedings applicable thereto.

"Delinquent Assessments" shall mean, collectively, Delinquent Assessment Principal and Delinquent Assessment Interest.

"Determination of Taxability" shall mean (a) the issuance by the Internal Revenue Service of a statutory notice of deficiency or other written notification which holds in effect that the interest payable on the Series 2026 Bond is includable for federal income tax purposes in the gross income of the Owner thereof, which notice or notification is not successfully contested by either the District or any Owner of the Series 2026 Bond, or (b) a determination by a court of competent jurisdiction that the interest payable on the Series 2026 Bond is includable for federal income tax purposes

in the gross income of the Owner thereof, which determination either is final and non-appealable or is not appealed within the requisite time period for appeal, or (c) the admission in writing by the District to the effect that interest on the Series 2026 Bond is includable for federal income tax purposes in the gross income of the Owner thereof; provided, however, any such notice, determination or admission shall be based solely upon an action or inaction of the District. The effective date of the Determination of Taxability shall be the date such interest is includable in gross income.

"Escrow Deposit Agreement" shall mean the Escrow Deposit Agreement between the District and the Trustee, as escrow agent, relating to the payment and redemption of the Refunded Bonds.

"Escrow Fund" shall mean the fund created and established to pay and redeem the Refunded Bonds pursuant to the Escrow Deposit Agreement.

"Interest Adjustment Date" shall mean October 26, 2033 and October 26, 2040.

"Interest Payment Date" shall mean each May 1 and November 1, commencing May 1, 2027.

"Methodology Consultant" shall mean Governmental Management Services, LLC.

"Prime Rate" shall mean, for any day, a floating interest rate per annum equal to the higher of (a) the "prime rate" published from time to time by The Wall Street Journal, and (b) the rate designated from time to time by the Owner as its "prime rate"; provided, however, that if there is no such prime rate, then "Prime Rate" shall mean such other rate as may be substituted by the Owner for the prime rate in its commercially reasonable discretion.

"Rebate Amount" shall mean the amount, if any, required to be rebated to the United States pursuant to Section 148(f) of the Code and the regulations and rulings thereunder.

"Rebate Analyst" shall mean the person or firm selected by the District to calculate the Rebate Amount, which person or firm shall have recognized expertise in the calculation of the Rebate Amount.

"Redemption Date" shall mean an Interest Payment Date in the case of a partial redemption of the Series 2026 Bond, or any date in the case of the redemption in full of the Series 2026 Bond.

"Relevant Governmental Body" shall mean the Board of Governors of the Federal Reserve System or the Federal Reserve Bank of New York, or a committee officially endorsed or convened by the Board of Governors of the Federal Reserve System or the Federal Reserve Bank of New York, or any successor thereto.

"Series 2026 Assessment Interest" shall mean the interest on the Series 2026 Assessments which is pledged to the Series 2026 Bond.

"Series 2026 Assessment Principal" shall mean the principal amount of Series 2026 Assessments received by the District which represents a proportionate amount of the principal of and Amortization Installments of the Series 2026 Bond, other than applicable Delinquent Assessment Principal and Series 2026 Prepayments.

"Series 2026 Assessment Proceedings" shall mean the proceedings of the District with respect to the establishment, levy and collection of the Series 2026 Assessments which include Resolution Nos. 2014-05, 2014-06, 2014-09 and 2027-02, adopted by the Board of the District, and any supplemental proceedings undertaken by the District with respect to the Series 2026 Assessments and the Assessment Methodology as approved thereby.

"Series 2026 Assessment Revenues" shall mean all revenues derived by the District from the Series 2026 Assessments, including Delinquent Assessments, proceeds from any foreclosure of the lien of Delinquent Assessments and any statutory interest on the Delinquent Assessments collected by the District in excess of the rate of interest on the Series 2026 Bond.

"Series 2026 Investment Obligations" shall mean and includes any of the following securities, if and to the extent that such securities are legal investments for funds of the District:

(a) Government Obligations;

(b) Bonds, debentures, notes or other evidences of indebtedness issued by any of the following agencies or such other government sponsored agencies which may presently exist or be hereafter created; provided that, such bonds, debentures, notes or other evidences of indebtedness are fully guaranteed as to both principal and interest by the Government National Mortgage Association (including participation certificates issued by such association); Fannie Mae (including participation certificates issued by such entity); Federal Home Loan Banks; Federal Farm Credit Banks; Tennessee Valley Authority; Federal Home Loan Mortgage Corporation and repurchase agreements secured by such obligations, which funds are rated in the highest categories for such funds by both Moody's and S&P at the time of purchase;

(c) Both (i) shares of a diversified open-end management investment company (as defined in the Investment Company Act of 1940) or a regulated investment company (as defined in Section 851(a) of the Code) that is a money market fund that is rated in the highest rating category for such funds by Moody's and S&P, and (ii) shares of money market mutual funds that invest only in the obligations described in (a) and (b) above;

(d) Money market deposit accounts, time deposits, and certificates of deposits issued by commercial banks, savings and loan associations or mutual savings banks whose short-term obligations are rated, at the time of purchase, in one of the two highest rating categories, without regard to gradation, by Moody's and S&P; and

(e) Commercial paper (having maturities of not more than 270 days) rated, at the time of purchase, in one of the two highest rating categories, without regard to gradation, by Moody's and S&P.

Under all circumstances, the Trustee shall be entitled to conclusively rely that any investment directed in writing by a Responsible Officer of the District is permitted under the Indenture and is a legal investment for funds of the District.

"Series 2026 Pledged Revenues" shall mean, with respect to the Series 2026 Bond, (a) all revenues received by the District from the Series 2026 Assessments levied and collected on all or a portion of the District Lands for the 2014 Improvements and the Prior Improvements, including, without limitation, amounts received from any foreclosure proceeding for the enforcement of collection of such Series 2026 Assessments or from the issuance and sale of tax certificates with respect to such Series 2026 Assessments, and (b) all moneys on deposit in the Funds and Accounts established under the Indenture; provided, however, that Series 2026 Pledged Revenues shall not include (i) any moneys transferred to the Series 2026 Rebate Account, or investment earnings thereon, (ii) "special assessments" levied and collected by the District under Section 190.022 of the Act for maintenance purposes or "maintenance special assessments" levied and collected by the District under Section 190.021(3) of the Act, and (iii) any revenues pledged to any other Series of Bonds (it being expressly understood that the lien and pledge of the Indenture shall not apply to any of the money described in the foregoing clauses (i), (ii) and (iii) of this proviso).

"Series 2026 Prepayment Interest" shall mean the interest on the Series 2026 Prepayments received by the District.

"Series 2026 Prepayments" shall mean the excess amount of Series 2026 Assessment Principal received by the District over the Series 2026 Assessment Principal included within a Series 2026 Assessment appearing on any outstanding and unpaid tax bill or direct collect invoice, whether or not mandated to be prepaid in accordance with the Series 2026 Assessment Proceedings. Anything herein or in the Master Indenture to the contrary notwithstanding, the term Series 2026 Prepayments shall not mean the proceeds of any Refunding Bonds or other borrowing of the District.

"Taxable Rate" shall mean an interest rate on the Series 2026 Bond which will result in the same after-tax yield to the Owner of the Series 2026 Bond as before a Determination of Taxability; provided, however, the Taxable Rate shall not exceed

6.50% per annum or such lower rate as is necessary for the District to avoid additional assessment procedures required under State law, as determined by the Owner in consultation with the Methodology Consultant. The determination of the Taxable Rate, including any partial application as provided in Section 203 of this Twelfth Supplemental Indenture, shall be made by the Owner in good faith and shall be conclusive and binding upon the District absent manifest error. Written notice of the Taxable Rate shall be given to the District and the Trustee by the Owner and the District agrees that the Trustee may conclusively rely on the information in such notice.

"Tax Exempt Rate" shall mean (a) as of the date of issuance of the Series 2026 Bond to but not including October 26, 2033, 4.51% per annum, and (b) on and after each Interest Adjustment Date to but not including the next Interest Adjustment Date, an interest rate equal to seventy-nine percent (79%) of Term SOFR plus 175 basis points; provided, however, such rate shall not exceed 6.50% per annum for the remaining term of the Series 2026 Bond. The Tax Exempt Rate shall be calculated by the Owner on the Business Day immediately preceding each Interest Adjustment Date and provided in a written notice to the District and the Trustee, upon which the Trustee may conclusively rely.

"Tax Regulatory Covenants" shall mean the covenants of the District necessary for the preservation of the excludability of interest thereon from gross income for federal income tax purposes, as such covenants shall be amended from time to time upon written instructions from Bond Counsel.

"Term Bond" shall mean a Bond that matures on one date and that is subject to mandatory redemption from Amortization Installments.

"Term SOFR" shall mean, for any Interest Adjustment Date, a fluctuating rate of interest per annum equal to the Term SOFR Screen Rate on the last Business Day the Term SOFR Screen Rate was published in the month immediately preceding such Interest Adjustment Date.

"Term SOFR Screen Rate" means the one (1) month term secured overnight financing rate as published by CME Group Benchmark Administration Limited (or a successor administrator of the secured overnight financing rate) on its page or on the appropriate page of such other information service that publishes such rate from time to time as may be designated by the Owner.

"Uniform Method" shall mean the uniform method for the levy, collection and enforcement of Special Assessments afforded by Sections 197.3631, 197.3632 and 197.3635, Florida Statutes, or any successor statutes.

ARTICLE II
AUTHORIZATION, ISSUANCE AND PROVISIONS OF
SERIES 2026 BOND

Section 201. Authorization of Series 2026 Bond. The Series 2026 Bond is hereby authorized to be issued in the principal amount of \$3,545,000 for the purposes enumerated in the recitals hereto to be designated "The Crossings at Fleming Island Community Development District Special Assessment Refunding Bond, Series 2026." The Series 2026 Bond shall be substantially in the form attached hereto as Exhibit A and shall bear the designation "2026R-1."

The Series 2026 Bond shall be initially issued in the form of a separate single certificated fully registered Series 2026 Bond. Subject to Section 205 hereof, the provisions of the Master Indenture with respect to the registration, transfer and exchange of Bonds shall apply to the Series 2026 Bond.

Section 202. Terms. The Series 2026 Bond shall be issued as one (1) Term Bond, shall be dated as of the date of its issuance and delivery to the initial purchaser thereof, shall bear interest at the fixed interest rate per annum, subject to adjustment as hereinafter provided, and shall mature in the amount and on the date set forth below:

<u>Principal Amount</u>	<u>Maturity Date</u>	<u>Initial Interest Rate</u>
\$3,545,000	May 1, 2044	4.51%

Section 203. Dating; Interest Accrual; Interest Adjustment. (a) The Series 2026 Bond shall be dated October 26, 2026. The Series 2026 Bond shall also bear its date of authentication. The Series 2026 Bond shall bear interest at the Tax Exempt Rate from the Interest Payment Date to which interest has been paid next preceding the date of its authentication, unless the date of its authentication (i) is an Interest Payment Date to which interest on the Series 2026 Bond has been paid, in which event the Series 2026 Bond shall bear interest from its date of authentication, or (ii) is prior to the first Interest Payment Date for the Series 2026 Bond, in which event the Series 2026 Bond shall bear interest from its date. Interest on the Series 2026 Bond shall be due and payable on each May 1 and November 1, commencing May 1, 2027.

(b) Interest on the Series 2026 Bond will be computed in all cases on the basis of a 360-day year comprised of twelve (12) thirty (30) day months. Interest on overdue principal and, to the extent lawful, on overdue interest will be payable at the numerical rate of interest borne by the Series 2026 Bond from the day before the default occurred.

(c) If there is a Determination of Taxability, the Series 2026 Bond shall bear interest at the Taxable Rate from the effective date of the Determination of Taxability. The District hereby covenants that on each date it certifies for collection

Series 2026 Assessments following the effective date of the Determination of Taxability, it will certify for collection Series 2026 Assessments in an amount that will provide sufficient Series 2026 Pledged Revenues to pay, in addition to the current year's Debt Service Requirements, the difference between the Tax-Exempt Rate and the Taxable Rate from the effective date of the Determination of Taxability, which may be the date of issuance, to the immediately succeeding November 1 (the "Taxable Rate Differential"); provided, however, that such levy will not cause the interest component of the Series 2026 Assessments to exceed the Taxable Rate. In the event there is a Determination of Taxability, and the District is unable to certify for collection the full amount of the Taxable Rate Differential during the remaining term of the Series 2026 Bond without exceeding the Taxable Rate, the District would have no other obligation to levy and recover the portion of Taxable Rate Differential exceeding the Taxable Rate. If the amount of Series 2026 Assessments certified for collection by the District in such years are insufficient to pay the Taxable Rate Differential such insufficiency, in and of itself, shall not be an Event of Default so long as the interest component of such Series 2026 Assessments is at least the Taxable Rate.

In the event that interest on the Series 2026 Bond during any period becomes partially taxable as a result of a Determination of Taxability applicable to less than all of the Series 2026 Bond, then the interest rate on the Series 2026 Bond shall be increased during such period by an amount equal to $(A-B) \times C$ where:

- (i) "A" equals the Taxable Rate (expressed as a percentage);
 - (ii) "B" equals the interest rate on the Series 2026 Bond absent such Determination of Taxability (expressed as a percentage); and
 - (iii) "C" equals the portion of the Series 2026 Bond the interest on which has become taxable as the result of such Determination of Taxability (expressed as a decimal).
- (d) The Trustee is entitled to assume, in the absence of notice from the Owner to the contrary, that the Series 2026 Bond bears interest at the Tax-Exempt Rate. Additionally, the Trustee is entitled to assume that the Taxable Rate and the amount of the Taxable Rate Differential provided by the Owner are correct.
- (e) Upon the occurrence of a Benchmark Transition Event, the Benchmark Replacement will replace the then-current Benchmark for all purposes hereunder at or after 5:00 p.m. on the fifth (5th) Business Day after the date notice of such Benchmark Replacement is provided to the District without any amendment hereto or further action or consent of the District. At any time that the administrator of the then-current Benchmark has permanently or indefinitely ceased to provide such Benchmark or such Benchmark has been announced by the regulatory supervisor for the administrator of such Benchmark pursuant to public statement or publication of information to be no longer representative of the underlying market and economic

reality that such Benchmark is intended to measure and that representativeness will not be restored, all proposed advances and all amounts from day to day outstanding hereunder shall bear interest at a fluctuating rate of interest per annum equal to the Prime Rate until the District's receipt of notice from the Owner that a Benchmark Replacement has replaced such Benchmark.

In connection with the implementation and administration of a Benchmark Replacement, the Owner will have the right to make Benchmark Replacement Conforming Changes from time to time and, notwithstanding anything to the contrary herein, any amendments implementing such Benchmark Replacement Conforming Changes will become effective without any further action or consent of any other party hereto.

The Owner will promptly notify the District of (i) the implementation of any Benchmark Replacement, and (ii) the effectiveness of any Benchmark Replacement Conforming Changes. Any determination, decision or election that may be made by the Owner with respect to any Benchmark Replacement or any Benchmark Replacement Conforming Changes, including any determination with respect to a tenor, rate or adjustment or of the occurrence or non-occurrence of an event, circumstance or date and any decision to take or refrain from taking any action, will be conclusive and binding absent manifest error and may be made in its sole discretion and without consent from any other party hereto.

Section 204. Denominations. The Series 2026 Bond shall be issued in the Authorized Denomination.

Section 205. Transfer Restrictions. The registration of ownership of the Series 2026 Bond may be transferred only in whole and only to a Qualified Institutional Buyer (as defined in Section 517.021(31), Florida Statutes), certified by the transferee to the Trustee in writing, on which certification the Trustee may conclusively rely. The Series 2026 Bond shall bear a legend consistent with this Section 205.

Section 206. Registrar and Paying Agent. The District appoints the Trustee as Registrar and Paying Agent for the Series 2026 Bond.

Section 207. Conditions Precedent to Issuance of Series 2026 Bond. In addition to complying with the requirements set forth in the Master Indenture in connection with the issuance of the Series 2026 Bond, the Series 2026 Bond shall be executed by the District for delivery to the Trustee and thereupon shall be authenticated by the Trustee and delivered to the District or upon its order, but only upon the further receipt by the Trustee and the Bank of:

- (a) certified copies of the Series 2026 Assessment Proceedings;

(b) executed copies of the Master Indenture and this Twelfth Supplemental Indenture;

(c) a customary Bond Counsel opinion in a form satisfactory to the Bank;

(d) an opinion of Counsel to the District to the effect that all proceedings undertaken by the District with respect to the Series 2026 Assessments have been in accordance with State law, the District has taken all action necessary to levy and impose the Series 2026 Assessments and the Series 2026 Assessments are legal, valid and binding first liens upon the property against which such Series 2026 Assessments are made, coequal with the lien of all State, county, district and municipal taxes, superior in dignity to all other liens, titles and claims, until paid;

(e) a certificate of a Responsible Officer to the effect that, upon the authentication and delivery of the Series 2026 Bond, the District will not be in default in the performance of the terms and provisions of the Master Indenture or this Twelfth Supplemental Indenture;

(f) a certificate of the Methodology Consultant to the effect that the benefit from the 2014 Improvements and the Prior Improvements equals or exceeds the amount of Series 2026 Assessments, the Series 2026 Assessments are fairly and reasonably allocated across the lands subject to the Series 2026 Assessments, and the Series 2026 Assessments are sufficient to pay the Debt Service Requirements on the Series 2026 Bond;

(g) an executed Escrow Deposit Agreement and a verification report prepared by Causey Public Finance, LLC;

(h) the defeasance opinion of bond counsel required by the Master Indenture; and

(i) a certified copy of the final judgment of validation in respect of the Bonds together with a certificate of no appeal.

Payment to the Trustee of the net proceeds from the issuance of the Series 2026 Bond shall conclusively evidence that the foregoing conditions precedent have been met to the satisfaction of the Bank.

ARTICLE III REDEMPTION OF SERIES 2026 BOND

Section 301. Series 2026 Bond Subject to Redemption. The Series 2026 Bond is subject to redemption prior to maturity as provided in the form thereof attached hereto as Exhibit A. Interest on the Series 2026 Bond or portion thereof called for redemption shall be paid on the date of redemption from the Series 2026

Interest Account or from the Series 2026 Revenue Account to the extent moneys in the Series 2026 Interest Account are insufficient for such purpose.

ARTICLE IV
DEPOSIT OF SERIES 2026 BOND PROCEEDS AND
APPLICATION THEREOF; ESTABLISHMENT OF ACCOUNTS
AND OPERATION THEREOF

Section 401. Establishment of Accounts. There are hereby established, as needed, the following Accounts:

(a) within the Construction Fund held by the Trustee, a Series 2026 Costs of Issuance Account;

(b) within the Debt Service Fund held by the Trustee, a Series 2026 Sinking Fund Account and a Series 2026 Interest Account;

(c) a Series 2026 Bond Redemption Fund and therein a Series 2026 Prepayment Account and a Series 2026 Optional Redemption Account;

(d) within the Revenue Fund held by the Trustee, a Series 2026 Revenue Account; and

(e) within the Rebate Fund held by the Trustee, a Series 2026 Rebate Account.

For the Series 2026 Bond, the Debt Service Reserve Requirement is \$0 and, therefore, no Series Debt Service Reserve Account is established herein.

Section 402. Use of Series 2026 Bond Proceeds. The net proceeds of sale of the Series 2026 Bond in the amount of \$3,537,500.00 (consisting of \$3,545,000.00 principal amount of the Series 2026 Bond, less the fees of the Bank in the amount of \$7,500.00), plus \$649,213.81 of other available funds (consisting of \$263,607.31 transferred from the Series 2014A-3 Revenue Account, \$373,025.05 transferred from the Series 2014A-3 Debt Service Reserve Account and \$12,581.45 transferred from the Series 2014A-3 Prepayment Account) (the "District Moneys"), for a grand total of \$4,186,713.81, shall as soon as practicable upon the delivery thereof to the Trustee by the District pursuant to Section 3.01 of the Master Indenture, be applied as follows:

(a) \$205,730.27 from the proceeds of the Series 2026 Bond, representing the costs of issuance, including rounding, relating to the Series 2026 Bond, shall be deposited to the credit of the Series 2026 Costs of Issuance Account; and

(b) the balance of the proceeds of the Series 2026 Bond in the amount of \$3,331,769.73, together with the District Moneys in the amount of \$649,213.81, for a total amount of \$3,980,983.54, shall be deposited to the Escrow Fund established pursuant to the Escrow Deposit Agreement to refund and redeem the Refunded Bonds on November 2, 2026.

Upon the defeasance of the Refunded Bonds, the Trustee is directed to transfer any remaining balance in the Funds and Accounts for the Refunded Bonds to the Series 2026 Revenue Account and to close all Funds and Accounts for the Refunded Bonds.

Section 403. Series 2026 Costs of Issuance Account. The amount deposited in the Series 2026 Costs of Issuance Account shall, at the written direction of a Responsible Officer to the Trustee, be used to pay the costs of issuance relating to the Series 2026 Bond. On the date of issuance of the Series 2026 Bond, costs of issuance shall be paid pursuant to the instructions in the closing memorandum prepared by the placement agent. On the earlier to occur of (a) the written direction of a Responsible Officer or (b) six (6) months from the date of issuance of the Series 2026 Bond, any amounts deposited in the Series 2026 Costs of Issuance Account for which the Trustee has not received a requisition to pay such costs shall be transferred over and deposited into the Series 2026 Revenue Account and used for the purposes permitted therefor. Any deficiency in the amount allocated to pay the costs of issuance relating to the Series 2026 Bond shall be paid from excess moneys on deposit in the Series 2026 Revenue Account pursuant to Section 408(d) THIRD hereof. When such deficiency has been satisfied and no moneys remain therein, the Series 2026 Costs of Issuance Account shall be closed.

Section 404. Reserved.

Section 405. Reserved.

Section 406. Amortization Installments; Order of Redemption. (a) The Amortization Installments established for the Series 2026 Bond shall be as set forth in the form of Series 2026 Bond attached hereto.

(b) Upon any redemption of the Series 2026 Bond (other than any portion of the Series 2026 Bond redeemed in accordance with scheduled Amortization Installments) and on each Interest Adjustment Date, the District shall cause to be recalculated and delivered to the Trustee revised Amortization Installments recalculated so as to reamortize the remaining Outstanding Series 2026 Bond, after giving effect to such redemption, in substantially equal annual installments of principal and interest (subject to rounding to \$1,000 integral amounts of principal, except for the final installment) over the remaining term of the Series 2026 Bond.

Section 407. Tax Covenants. The District shall comply with the Arbitrage Certificate, including but not limited to the Tax Regulatory Covenants set forth as an

exhibit to the Arbitrage Certificate, as amended and supplemented from time to time in accordance with their terms.

Section 408. Series 2026 Revenue Account; Application of Revenues and Investment Earnings. (a) The Trustee is hereby authorized and directed to deposit any and all amounts required to be deposited in the Series 2026 Revenue Account by this Section 408 or by any other provision of the Master Indenture or this Twelfth Supplemental Indenture, and any other amounts or payments specifically designated by the District pursuant to a written direction or by a Supplemental Indenture for said purpose. The Series 2026 Revenue Account shall be held by the Trustee separate and apart from all other Funds and Accounts held under the Indenture and from all other moneys of the Trustee.

(b) The Trustee shall deposit into the Series 2026 Revenue Account (i) Series 2026 Assessment Revenues other than Series 2026 Prepayments (which Series 2026 Prepayments shall be identified by the District to the Trustee as such in writing upon deposit, upon which certification the Trustee may conclusively rely, and which shall be deposited into the Series 2026 Prepayment Account), (ii) Series 2026 Prepayment Interest, and (iii) any other revenues required by other provisions of the Indenture to be deposited into the Series 2026 Revenue Account.

(c) On the forty-fifth (45th) day preceding each Interest Payment Date (or if such forty-fifth (45th) day is not a Business Day, on the Business Day preceding such forty-fifth (45th) day), the Trustee shall determine the amount on deposit in the Series 2026 Prepayment Account and, if the balance therein is greater than zero, shall, upon written direction from the District, transfer from the Series 2026 Revenue Account for deposit into the Series 2026 Prepayment Account an amount sufficient to increase the amount on deposit therein to the nearest integral multiple of \$1,000 (provided that there are sufficient funds remaining in the Series 2026 Revenue Account to pay the Debt Service Requirements coming due on the Series 2026 Bond on the next succeeding Interest Payment Date), and shall thereupon give notice and cause the extraordinary mandatory redemption of all or a portion of the Series 2026 Bond on the next succeeding Interest Payment Date in the maximum principal amount for which moneys are then on deposit in the Series 2026 Prepayment Account in accordance with the provisions for extraordinary mandatory redemption of all or a portion of the Series 2026 Bond set forth in the form of Series 2026 Bond attached hereto, Section 301 hereof, and Article VIII of the Master Indenture.

(d) On May 1 and November 1 (or if such May 1 or November 1 is not a Business Day, on the Business Day preceding such May 1 or November 1), the Trustee shall transfer amounts on deposit in the Series 2026 Revenue Account to the Accounts designated below in the following amounts and in the following order of priority:

FIRST, to the Series 2026 Interest Account, the amount, if any, equal to the difference between the amount of interest payable on the Series 2026 Bond then

Outstanding on such May 1 or November 1, and the amount already on deposit in the Series 2026 Interest Account not previously credited;

SECOND, on May 1, 2027, and on each May 1 thereafter, to the Series 2026 Sinking Fund Account, the amount, if any, equal to the difference between the Amortization Installment due on such May 1 and the amount already on deposit in the Series 2026 Sinking Fund Account not previously credited; and

THIRD, the balance shall first be deposited into the Series 2026 Costs of Issuance Account to fund any deficiencies in the amount allocated to pay the costs of issuance relating to the Series 2026 Bond, and then the balance shall be retained in the Series 2026 Revenue Account.

On each November 2 (or if such November 2 is not a Business Day, on the next Business Day thereafter), the balance on deposit in the Series 2026 Revenue Account on such November 2 shall be paid over to the District at the written direction of a Responsible Officer of the District and used for any lawful purpose of the District; provided however, that on the date of such proposed transfer (a) there are no fees or expenses of the Trustee due, (b) the Trustee shall not have actual knowledge of an Event of Default under the Master Indenture or hereunder relating to the Series 2026 Bond, and (c) no Rebate Amount is due.

(e) On any date required by the Arbitrage Certificate, the District shall give the Trustee written direction to, and the Trustee shall, transfer from the Series 2026 Revenue Account to the Series 2026 Rebate Account the amount due and owing to the United States, which amount shall be paid to the United States when due in accordance with such Arbitrage Certificate.

(f) Anything herein or in the Master Indenture to the contrary notwithstanding, moneys on deposit in all of the Funds and Accounts held as security for the Series 2026 Bond shall be invested only in Series 2026 Investment Obligations. Earnings on investments in the Series 2026 Interest Account shall be retained, as realized, in such Account and used for the purpose of such Account. Earnings on investments in all other Funds and Accounts shall be deposited, as realized, to the credit of the Series 2026 Revenue Account and used for the purpose of such Account.

ARTICLE V CONCERNING THE TRUSTEE

Section 501. Acceptance by Trustee. The Trustee accepts the trusts declared and provided in this Twelfth Supplemental Indenture and agrees to perform such trusts upon the terms and conditions set forth herein and in the Master Indenture.

Section 502. Limitation of Trustee's Responsibility. The Trustee shall not be responsible in any manner for the due execution of this Twelfth Supplemental Indenture by the District or for the recitals contained herein, all of which are made solely by the District.

Section 503. Trustee's Duties. Nothing contained herein shall limit the rights, benefits, privileges, protection and entitlements inuring to the Trustee under the Master Indenture, including, particularly, Article XIII thereof.

ARTICLE VI ADDITIONAL BONDS

Section 601. No Parity Bonds. Other than Refunding Bonds issued to refund the then Outstanding Series 2026 Bond, the issuance of which results in net present value debt service savings, the District shall not, while the Series 2026 Bond is Outstanding, issue or incur any debt payable in whole or in part from the Series 2026 Pledged Revenues.

ARTICLE VII MISCELLANEOUS

Section 701. Confirmation of Master Indenture. As supplemented by this Twelfth Supplemental Indenture, the Master Indenture is in all respects ratified and confirmed, and this Twelfth Supplemental Indenture shall be read, taken and construed as a part of the Master Indenture so that all of the rights, remedies, terms, conditions, covenants and agreements of the Master Indenture, except insofar as modified herein, shall apply and remain in full force and effect with respect to this Twelfth Supplemental Indenture and to the Series 2026 Bond issued hereunder.

Section 702. Collection of Special Assessments. Anything herein or in the Master Indenture to the contrary notwithstanding but subject to the immediately succeeding sentence, Series 2026 Assessments pledged hereunder to secure the Series 2026 Bond shall be collected pursuant to the Uniform Method. To the extent the District is not able to collect such Series 2026 Assessments pursuant to the Uniform Method or to the extent the District determines that it is not in its best interest to use the Uniform Method, the District may elect to collect and enforce such Series 2026 Assessments pursuant to any then available and commercially reasonable method under the Act, Chapter 170, Florida Statutes, Chapter 197, Florida Statutes, or any successor statutes thereto. The District covenants and agrees to levy and collect the Series 2026 Assessments applicable to each property within the District benefited by the 2014 Improvements and the Prior Improvements sufficient to pay principal and interest on the Series 2026 Bond.

Section 703. Additional Covenants of the District. For so long as the Series 2026 Bond is Outstanding, the District covenants and agrees that it will provide, at its own expense, to the Bank: (a) a copy of its audited financial statements no later than nine (9) months following the end of each Fiscal Year, beginning with the audited financial statements for the Fiscal Year ending September 30, 2026; (b) a copy of its internally prepared unaudited annual financial statements no later than ninety (90) days following the end of each Fiscal Year, beginning with the Fiscal Year ending September 30, 2026; (c) a copy of its annual budget within thirty (30) days following the adoption by the District of such budget; and (d) any such additional information that the Bank may reasonably request from time to time. The District's failure to provide the documentation under this section shall not constitute an Event of Default under the Master Indenture, but if such failure shall continue after three (3) Business Days' written notice from the Bank to the District, shall entitle the Bank to enforce the provisions of this section by action in mandamus or specific performance, to compel performance of the District's financial reporting obligations under this section.

For so long as the Series 2026 Bond is Outstanding, the District covenants and agrees that it will establish and maintain a portion of its primary banking and depository relationship with the Bank; provided, however, that the Bank agrees that any fees associated with such accounts and services will remain competitive with other banks offering similar services.

Section 704. Payment of Rebate Amount. Anything herein or in the Master Indenture to the contrary notwithstanding, the District shall cause a Rebate Analyst to determine the Rebate Amount, if any, at the times and in the manner provided in the Tax Regulatory Covenants attached as an exhibit to the Arbitrage Certificate. If a Rebate Amount shall be due, the District shall deliver to the Trustee the written direction of a Responsible Officer to pay from the Series 2026 Rebate Account, or from any other available funds as shall be provided in such written direction, the Rebate Amount to the District for remittance to the Internal Revenue Service. The Trustee may conclusively rely on such written direction and shall have no responsibility for the calculation or payment of the Rebate Amount, if any. The District shall not be required to provide the report of the Rebate Analyst to the Trustee.

Section 705. Brokerage Statements. The District acknowledges that to the extent regulations of the Comptroller of the Currency or other applicable regulatory entity grant the District the right to receive individual confirmations of security transactions at no additional cost, as they occur, the District specifically waives receipt of such confirmations to the extent permitted by law. The Trustee will furnish the District periodic cash transaction statements that include detail for all investment transactions made by the Trustee hereunder.

Section 706. Patriot Act Requirements of the Trustee. To help the government fight the funding of terrorism and money laundering activities, federal

law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. For a non-individual person such as a business entity, a charity, a trust, or other legal entity, the Trustee will ask for documentation to verify such non-individual person's formation and existence as a legal entity. The Trustee may also ask to see financial statements, licenses, identification and authorization documents from individuals claiming authority to represent the entity or other relevant documentation.

Section 707. Payment Dates. In any case in which an Interest Payment Date or the maturity date of the Series 2026 Bond or the date fixed for the redemption of the Series 2026 Bond shall be other than a Business Day, then payment of interest, principal or Redemption Price need not be made on such date but may be made on the next succeeding Business Day, with the same force and effect as if made on the due date, and no interest on such payment shall accrue for the period after such due date if payment is made on such next succeeding Business Day.

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IN WITNESS WHEREOF, The Crossings at Fleming Island Community Development District has caused this Twelfth Supplemental Indenture to be signed in its name and on its behalf by its Vice Chairman, and its official seal to be hereunto affixed and attested by its Secretary, thereunto duly authorized, and to evidence its acceptance of the trusts hereby created, the Trustee has caused this Twelfth Supplemental Indenture to be signed in its name and on its behalf by its duly authorized Vice President.

**THE CROSSINGS AT FLEMING
ISLAND COMMUNITY DEVELOPMENT
DISTRICT**

(SEAL)

By: _____
Vice Chairman, Board of Supervisors

Attest:

By: _____
Secretary

**U.S. BANK TRUST COMPANY,
NATIONAL ASSOCIATION,**
as successor in interest to First Union
National Bank of Florida, as Trustee

By: _____
Vice President

EXHIBIT A

FORM OF SERIES 2026 BOND

THE REGISTRATION OF OWNERSHIP OF THIS BOND MAY BE TRANSFERRED ONLY IN WHOLE AND ONLY TO A QUALIFIED INSTITUTIONAL BUYER (AS DEFINED IN SECTION 517.021(31), FLORIDA STATUTES) AS PROVIDED IN THE INDENTURE

No. 2026R-1

\$3,545,000

**UNITED STATES OF AMERICA
STATE OF FLORIDA
THE CROSSINGS AT FLEMING ISLAND
COMMUNITY DEVELOPMENT DISTRICT
SPECIAL ASSESSMENT REFUNDING BOND, SERIES 2026**

<u>Initial Interest Rate (subject to adjustment)</u>	<u>Maturity Date</u>	<u>Dated Date</u>
4.51%	May 1, 2044	October 26, 2026

Registered Owner: UNITED COMMUNITY PUBLIC FINANCE, INC.

Principal Amount: THREE MILLION FIVE HUNDRED FORTY-FIVE THOUSAND DOLLARS

THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT, a community development district duly established and existing pursuant to Chapter 190, Florida Statutes (the "District"), for value received, hereby promises to pay (but only out of the sources hereinafter mentioned) to the Registered Owner set forth above, or registered assigns, on the maturity date shown hereon, unless this Bond shall have been called for redemption in whole or in part and payment of the Redemption Price (as defined in the Indenture hereinafter mentioned) shall have been duly made or provided for, the principal amount shown above and to pay (but only out of the sources hereinafter mentioned) interest on the outstanding principal amount hereof from the most recent Interest Payment Date to which interest has been paid or provided for or, if no interest has been paid, from the Dated Date shown above on May 1 and November 1 of each year (each, an "Interest Payment Date"), commencing on May 1, 2027, until payment of said principal sum has been made or provided for, at the interest rate per annum set forth above, as adjusted as provided in the Supplemental Indenture (hereinafter defined). Notwithstanding the foregoing, if any Interest Payment Date is not a Business Day (as defined in the Indenture hereinafter mentioned), then all amounts due on such Interest Payment Date shall be payable on the first Business Day succeeding such Interest Payment Date, but shall be deemed paid on such Interest Payment Date.

The interest so payable, and punctually paid or duly provided for, on any Interest Payment Date will, as provided in the Indenture (hereinafter defined), be paid to the Registered Owner hereof at the close of business on the Regular Record Date for such interest, which shall be the fifteenth (15th) day of the calendar month preceding such Interest Payment Date or, if such day is not a Business Day, on the Business Day immediately preceding such day; provided, however, that on or after the occurrence and continuance of an Event of Default under clause (a) or (b) of Section 12.02 of the Master Indenture (hereinafter defined), the payment of interest and principal or Redemption Price or Amortization Installments shall be made by the Paying Agent to such person who, on a Special Record Date which is fixed by the Trustee, which shall be not more than fifteen (15) and not less than ten (10) days prior to the date of such proposed payment, appears on the Bond Register as the Registered Owner of this Bond. Upon a Determination of Taxability (as defined in the Supplemental Indenture), the interest rate shall be subject to adjustment pursuant to Section 203 of the Supplemental Indenture to the Taxable Rate, as set forth in the Supplemental Indenture and the District shall pay to the Owner certain additional amounts pursuant to such Section 203. The interest rate shall also be subject to adjustment on each Interest Adjustment Date, as set forth in the Supplemental Indenture. Any payment of principal or Redemption Price shall be made to such person who appears on the Bond Register as the Registered Owner of this Bond at the close of business on the fifteenth (15th) day of the calendar month next preceding such payment or, if such day is not a Business Day, on the Business Day immediately preceding such day. Payment of interest shall be made by check or draft (or by wire transfer to the Registered Owner set forth above if such Owner requests such method of payment in writing on or prior to the Regular Record Date for the respective interest payment to such account as shall be specified in such request). Interest on this Bond will be computed on the basis of a 360-day year comprised of twelve (12) thirty (30) day months. Presentment of this Bond shall not be required for payment of principal or interest so long as the Bank (as defined in the Supplemental Indenture) is the Registered Owner thereof; provided, however, that upon any partial redemption of this Bond in accordance with the Indenture, such portion of this Bond so redeemed shall be cancelled without physical surrender of this Bond by the Registered Owner thereof; and provided further, however, that the Owner shall provide an electronic copy of this Bond marked "cancelled" for the final payment on this Bond, and shall return the original to the Trustee promptly after payment in full is received. Records of all such redemptions shall be maintained by the Registrar and shall be the basis for the principal amount of this Bond actually Outstanding at any given time. Capitalized terms used herein and not otherwise defined shall have the same meanings as set forth in the hereinafter defined Indenture.

This Bond is all of a duly authorized issue of Bonds of the District designated "The Crossings at Fleming Island Community Development District Special Assessment Refunding Bond, Series 2026" in the principal amount of \$3,545,000 (the "Series 2026 Bond") issued under an Amended and Restated Master Trust Indenture, dated as of May 1, 1993 (the "Master Indenture"), between the District and U.S. Bank

Trust Company, National Association, as successor in interest to First Union National Bank of Florida, as trustee (the "Trustee"), as supplemented by a Twelfth Supplemental Trust Indenture, dated as of October 1, 2026 (the "Supplemental Indenture" and together with the Master Indenture, the "Indenture"), between the District and the Trustee. The District will apply the proceeds of the Series 2026 Bond, together with other funds of the District, to currently refund and redeem all of the Outstanding principal amount of the District's Special Assessment Revenue and Refunding Bonds, Series 2014A-3, and pay certain costs associated with the issuance of the Series 2026 Bond.

NEITHER THIS BOND NOR THE INTEREST AND PREMIUM, IF ANY, PAYABLE HEREON SHALL CONSTITUTE A GENERAL OBLIGATION OR GENERAL INDEBTEDNESS OF THE DISTRICT WITHIN THE MEANING OF THE CONSTITUTION AND LAWS OF FLORIDA. THIS BOND AND THE INTEREST AND PREMIUM, IF ANY, PAYABLE HEREON AND THEREON DO NOT CONSTITUTE EITHER A PLEDGE OF THE FULL FAITH AND CREDIT OF THE DISTRICT OR A LIEN UPON ANY PROPERTY OF THE DISTRICT OTHER THAN AS PROVIDED IN THE INDENTURE. NO OWNER OR ANY OTHER PERSON SHALL EVER HAVE THE RIGHT TO COMPEL THE EXERCISE OF ANY AD VALOREM TAXING POWER OF THE DISTRICT OR ANY OTHER PUBLIC AUTHORITY OR GOVERNMENTAL BODY TO PAY THE DEBT SERVICE REQUIREMENTS OR TO PAY ANY OTHER AMOUNTS REQUIRED TO BE PAID PURSUANT TO THE INDENTURE OR THE TERMS HEREOF. RATHER, THE DEBT SERVICE REQUIREMENTS AND ANY OTHER AMOUNTS REQUIRED TO BE PAID PURSUANT TO THE INDENTURE OR THE TERMS HEREOF SHALL BE PAYABLE SOLELY FROM, AND SHALL BE SECURED SOLELY BY, THE SERIES 2026 PLEDGED REVENUES PLEDGED TO THE SERIES 2026 BOND, ALL AS PROVIDED HEREIN AND IN THE INDENTURE.

This Bond is issued under and pursuant to the Constitution and laws of the State of Florida, particularly Chapter 190, Florida Statutes, and other applicable provisions of law and pursuant to the Indenture, executed counterparts of which Indenture are on file at the corporate trust office of the Trustee. Reference is hereby made to the Indenture for the provisions, among others, with respect to the custody and application of the proceeds of the Series 2026 Bond issued under the Indenture, the collection and disposition of revenues and the funds charged with and pledged to the payment of the principal, Amortization Installments and Redemption Price of, and the interest on, the Series 2026 Bond, the nature and extent of the security thereby created, the covenants of the District with respect to the levy and collection of Series 2026 Assessments, the terms and conditions under which the Series 2026 Bond is or may be issued, the rights, duties, obligations and immunities of the District and the Trustee under the Indenture and the rights of the Registered Owner of the Series 2026 Bond and, by the acceptance of this Bond, the Registered Owner hereof assents to all of the provisions of the Indenture. The Series 2026 Bond is secured by the Series 2026 Pledged Revenues. The Supplemental Indenture does not authorize

the issuance of any additional Bonds ranking on parity with the Series 2026 Bond as to the lien and pledge of the Series 2026 Pledged Revenues except, under certain circumstances, Refunding Bonds.

The Series 2026 Bond is issuable only as a single registered bond without coupons in current interest form in the denomination of the then Outstanding principal amount (the "Authorized Denomination"); provided, however, that any partial redemption of the Series 2026 Bond shall be in integral whole number multiples of \$1,000. This Bond is transferable by the Registered Owner hereof or its duly authorized attorney at the designated corporate trust office of the Trustee in Fort Lauderdale, Florida, as Registrar (the "Registrar"), subject to the restrictions set forth above and in the Supplemental Indenture, upon surrender of this Bond, accompanied by a duly executed instrument of transfer in form and with guaranty of signature reasonably satisfactory to the Registrar, subject to such reasonable regulations as the District or the Registrar may prescribe, and upon payment of any taxes or other governmental charges incident to such transfer. Upon any such transfer a new Bond, in the same principal amount as the Bond transferred, will be issued to the transferee. At the corporate trust office of the Registrar in Fort Lauderdale, Florida, in the manner and subject to the limitations and conditions provided in the Master Indenture and without cost, except for any tax or other governmental charge, this Bond may be exchanged for an equal principal amount of the Bond, in the Authorized Denomination and bearing interest at the same rate.

The Series 2026 Bond is subject to redemption prior to maturity at the option of the District in whole or in part on any date, in each case together with accrued interest to the date fixed for redemption, as follows:

Optional Redemption Period	Redemption Price
October 26, 2026 to October 25, 2027	105% of principal amount to be redeemed
October 26, 2027 to October 25, 2028	104% of principal amount to be redeemed
October 26, 2028 to October 25, 2029	103% of principal amount to be redeemed
October 26, 2029 to October 25, 2030	102% of principal amount to be redeemed
October 26, 2030 to October 25, 2031	101% of principal amount to be redeemed
October 26, 2031 and thereafter	100% of principal amount to be redeemed

The Series 2026 Bond is subject to mandatory redemption in part by the District prior to its scheduled maturity from moneys in the Series 2026 Sinking Fund Account established under the Supplemental Indenture in satisfaction of applicable Amortization Installments at the Redemption Price of the principal amount thereof, without premium, together with accrued interest to the date of redemption on May 1 of the years and in the principal amounts set forth below:

May 1 of the Year	Amortization Installment	May 1 of the Year	Amortization Installment
2027	\$130,000	2036	\$195,000
2028	135,000	2037	205,000
2029	145,000	2038	215,000
2030	150,000	2039	225,000
2031	155,000	2040	235,000
2032	165,000	2041	245,000
2033	170,000	2042	255,000
2034	180,000	2043	270,000
2035	190,000	2044*	280,000

* Maturity

Amortization Installments are subject to recalculation, as provided in the Supplemental Indenture, as the result of the redemption of the Series 2026 Bond other than from a scheduled Amortization Installment and on each Interest Adjustment Date so as to reamortize the remaining Outstanding principal balance of the Series 2026 Bond as set forth in the Supplemental Indenture.

The Series 2026 Bond is subject to extraordinary mandatory redemption prior to maturity in whole or in part on any Redemption Date at the Redemption Price of 100% of the principal amount thereof, without premium, together with accrued interest to the Redemption Date, from amounts, including Series 2026 Prepayments, required by the Indenture to be deposited into the Series 2026 Prepayment Account.

So long as the Series 2026 Bond is owned by the Bank, notice of redemption other than scheduled redemption, as to which no notice shall be required, shall be by written or electronic transmission to the Bank at the physical or electronic address of such Registered Owner recorded on the Bond Register not less than ten (10) calendar days prior to the date of redemption.

In the event that the Series 2026 Bond is no longer owned by the Bank, notice of each redemption of all or a portion of the Series 2026 Bond is required to be mailed by the Registrar, postage prepaid, not less than thirty (30) nor more than sixty (60) days prior to the date of redemption to the Registered Owner of the Series 2026 Bond at the address of such Registered Owner recorded on the Bond Register. On the date designated for redemption, notice having been given and money for the payment of the Redemption Price being held by the Paying Agent, all as provided in the Indenture, the Series 2026 Bond or such portion thereof so called for redemption shall become and be due and payable at the Redemption Price provided for the redemption of the Series 2026 Bond or such portion thereof on such date, interest on the Series 2026 Bond or such portion thereof so called for redemption shall cease to accrue, the Series 2026 Bond or such portion thereof so called for redemption shall cease to be entitled to any benefit or security under the Indenture and the Owner thereof shall

have no rights in respect of the Series 2026 Bond or such portion thereof so called for redemption except to receive payments of the Redemption Price thereof so held by the Paying Agent. Further notice of redemption shall be given by the Registrar to certain registered securities depositories and information services as set forth in the Indenture, but no defect in said further notice nor any failure to give all or any portion of such further notice shall in any manner defeat the effectiveness of a call for redemption if notice thereof is given as above prescribed.

If at the time of mailing of notice of an optional redemption or purchase, the District shall not have deposited with the Trustee or Paying Agent moneys sufficient to redeem or purchase the Series 2026 Bond or such portion thereof called for redemption or purchase, such notice shall state that it is subject to the deposit of the redemption or purchase moneys with the Trustee or Paying Agent, as the case may be, not later than the opening of business on the redemption or purchase date, and such notice shall be of no effect unless such moneys are so deposited.

The Owner of this Bond shall have no right to enforce the provisions of the Indenture or to institute an action to enforce the covenants therein, or to take any action with respect to any Event of Default under the Indenture, or to institute, appear in or defend any suit or other proceeding with respect thereto, except as provided in the Indenture.

Modifications or alterations of the Master Indenture or of any indenture supplemental thereto may be made only to the extent and in the circumstances permitted by the Master Indenture.

Money deposited with any Escrow Agent which remains unclaimed three (3) years after the date payment thereof becomes due shall, upon request of the District, if the District is not at the time to the knowledge of the Escrow Agent in default with respect to any covenant in the Indenture or the Series 2026 Bond contained, be paid to the District; and the Owner of the Series 2026 Bond for which the deposit was made shall thereafter be limited to a claim against the District; provided, however, that the Escrow Agent, before making payment to the District, may, at the expense of the District, cause a notice to be published in an Authorized Newspaper, stating that the money remaining unclaimed will be returned to the District after a specified date.

If the District deposits or causes to be deposited with the Trustee cash or Defeasance Securities sufficient to pay the principal or Redemption Price of the Series 2026 Bond becoming due at maturity or by call for redemption in the manner set forth in the Indenture, together with the interest accrued to the due date, the lien of the Series 2026 Bond as to the Series 2026 Pledged Revenues shall be discharged, except for the rights of the Registered Owner thereof with respect to the funds so deposited as provided in the Indenture.

This Bond shall have all the qualities and incidents, including negotiability, of investment securities within the meaning and for all the purposes of the Uniform Commercial Code of the State of Florida.

This Bond is issued with the intent that the laws of the State of Florida shall govern its construction.

All acts, conditions and things required by the Constitution and laws of the State of Florida and the resolutions of the District to happen, exist and be performed precedent to and in the issuance of this Bond and the execution of the Indenture, have happened, exist and have been performed as so required. This Bond shall not be valid or become obligatory for any purpose or be entitled to any benefit or security under the Indenture until it shall have been authenticated by the execution by the Trustee of the Certificate of Authentication endorsed hereon.

[Remainder of Page Intentionally Left Blank]

IN WITNESS WHEREOF, The Crossings at Fleming Island Community Development District has caused this Bond to bear the signature of the Vice Chairman of its Board of Supervisors and the official seal of the District to be impressed or imprinted hereon and attested by the signature of the Secretary to the Board of Supervisors.

Attest:

**THE CROSSINGS AT FLEMING
ISLAND COMMUNITY
DEVELOPMENT DISTRICT**

Secretary

By: _____
Vice Chairman, Board of Supervisors

(SEAL)

CERTIFICATE OF VALIDATION

This Bond refunds a Series of Bonds which were validated by judgment of the Fourth Judicial Circuit of Florida, in and for Clay County rendered on October 28, 1991.

Vice Chairman, Board of Supervisors,
The Crossings at Fleming Island
Community Development District

CERTIFICATE OF AUTHENTICATION

This Bond is all of the Bond of the Series designated herein, described in the within-mentioned Indenture.

**U.S. BANK TRUST COMPANY,
NATIONAL ASSOCIATION,**
as successor in interest to First Union
National Bank of Florida, as Trustee

Date of Authentication:

October 26, 2026

By: _____
Vice President

[FORM OF ABBREVIATIONS]

The following abbreviations, when used in the inscription on the face of the within Bond, shall be construed as though they were written out in full according to applicable laws or regulations.

TEN COM as tenants in common

TEN ENT as tenants by the entireties

JT TEN as joint tenants with the right of survivorship and not as tenants in common

UNIFORM TRANSFER MIN ACT - _____ Custodian _____ under
Uniform Transfers to Minors Act _____ (Cust.) _____ (Minor)
(State)

Additional abbreviations may also be used though not in the above list.

[FORM OF ASSIGNMENT]

For value received, the undersigned hereby sells, assigns and transfers unto _____ the within Bond and all rights thereunder, and hereby irrevocably constitutes and appoints _____, attorney to transfer the said Bond on the books of the District, with full power of substitution in the premises.

Dated:

Social Security Number or Employer:

Identification Number of Transferee:

Signature guaranteed:

NOTICE: Signature(s) must be guaranteed by an institution which is a participant in the Securities Transfer Agent Medallion Program (STAMP) or similar program.

NOTICE: The assignor's signature to this Assignment must correspond with the name as it appears on the face of the within Bond in every particular without alteration or any change whatsoever.

EXHIBIT B

FORM OF ESCROW DEPOSIT AGREEMENT

(attached hereto)

ESCROW DEPOSIT AGREEMENT

This **ESCROW DEPOSIT AGREEMENT** (this "Agreement"), is dated as of October 26, 2026, between **THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT** (the "District"), a duly created and validly existing local unit of special purpose government, and **U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION** (the "Escrow Agent"), a national banking association authorized to accept and execute trusts of the character herein set out, with its designated office located at 500 West Cypress Creek Road, Suite 460, Fort Lauderdale, Florida 33309, Attention: Corporate Trust Department.

WHEREAS, the District has heretofore issued, sold and delivered its The Crossings at Fleming Island Community Development District Special Assessment Revenue and Refunding Bonds, Series 2014A-3 (the "Series 2014A-3 Bonds") currently Outstanding in the aggregate principal amount of \$3,855,000 (the Outstanding principal amount of such Series 2014A-3 Bonds hereinafter referred to as the "Refunded Bonds") under and pursuant to the terms of an Amended and Restated Master Trust Indenture, dated as of May 1, 1993 (the "Master Indenture"), between the District and U.S. Bank Trust Company, National Association, as successor in interest to First Union National Bank of Florida, as trustee (the "Trustee"), as supplemented by a Ninth Supplemental Trust Indenture, dated as of August 1, 2014 (the "Ninth Supplemental Indenture" and together with the Master Indenture, the "Indenture"), between the District and the Trustee; and

WHEREAS, the District desires to currently refund such Refunded Bonds to achieve debt service savings; and

WHEREAS, the District has authorized the issuance, sale and delivery of its \$3,545,000 The Crossings at Fleming Island Community Development District Special Assessment Refunding Bond, Series 2026 (the "Series 2026 Bond"), pursuant to a Twelfth Supplemental Trust Indenture, dated as of October 1, 2026, between the District and the Trustee to secure the issuance of the Series 2026 Bond and to set forth the terms of the Series 2026 Bond, a portion of the proceeds of which, together with certain other legally available moneys of the District, will be used to discharge the pledge of and lien of the Indenture in favor of the holders of such Refunded Bonds; and

WHEREAS, the issuance of the Series 2026 Bond, the deposit of cash into an escrow deposit trust fund to be held by the Escrow Agent and the discharge of the pledge of and lien of the Indenture in favor of the holders of such Refunded Bonds shall occur as a simultaneous transaction; and

WHEREAS, this Agreement is intended to effectuate such simultaneous transaction.

NOW, THEREFORE, in consideration of the foregoing and of the mutual covenants hereinafter set forth, the parties hereto agree as follows:

SECTION 1. PREAMBLES. The District represents that the recitals stated above are true and correct and the same are incorporated herein.

SECTION 2. RECEIPT OF INDENTURE AND VERIFICATION REPORT. The Escrow Agent hereby acknowledges receipt of true and correct copies of the Indenture and this Agreement. The applicable and necessary provisions of the Indenture, including, without limitation, Articles VIII and XVI of the Master Indenture, are incorporated herein by reference. The Escrow Agent also acknowledges receipt of the final numbers (the "Final Numbers") prepared by MBS Capital Markets, LLC, showing its calculations of the amount needed to refund the Refunded Bonds at the Redemption Price as set forth in the Final Numbers, as verified by the verification report of Causey Public Finance, LLC, a firm of independent certified public accountants, dated October 26, 2026 (the "Verification Report"). The Escrow Agent has no responsibility for the production, review or accuracy of either the Final Numbers or the Verification Report. All capitalized terms not otherwise defined herein shall have the meanings ascribed thereto in the Indenture.

SECTION 3. DISCHARGE OF LIEN OF HOLDERS OF REFUNDED BONDS. In accordance with Articles VIII and XVI of the Master Indenture, simultaneously herewith, the lien of the Indenture and all covenants, agreements and other obligations of the District to the Owners of the Refunded Bonds under the Indenture shall cease and be discharged and released.

SECTION 4. ESTABLISHMENT OF ESCROW FUND. There is hereby created and established with the Escrow Agent a special, segregated and irrevocable escrow deposit trust fund designated the "The Crossings at Fleming Island Community Development District Special Assessment Revenue and Refunding Bonds, Series 2014A-3 Escrow Deposit Trust Fund" (the "Escrow Fund"). The Escrow Fund shall be held in the custody of the Escrow Agent as a trust fund for the benefit of the holders of the Refunded Bonds, separate and apart from other funds and accounts of the District and the Escrow Agent. The Escrow Agent hereby accepts the Escrow Fund and acknowledges the receipt of and deposit to the credit of the Escrow Fund the sum of \$3,331,769.73 received from the District from proceeds of the Series 2026 Bond (the "Bond Proceeds") and the sum of \$649,213.81 received from the District from other available funds (the "District Moneys"), consisting of \$263,607.31 transferred from the Series 2014A-3 Revenue Account,

\$373,025.05 transferred from the Series 2014A-3 Debt Service Reserve Account and \$12,581.45 transferred from the Series 2014A-3 Prepayment Account.

SECTION 5. DEPOSIT OF MONEYS IN ESCROW FUND. The District hereby directs, and the Escrow Agent acknowledges, that the Bond Proceeds and the District Moneys deposited with the Escrow Agent pursuant to Section 4 above (the "Cash Deposit") shall be held in the Escrow Fund uninvested in cash and neither the District nor the Escrow Agent shall otherwise invest or reinvest any moneys in the Escrow Fund.

SECTION 6. SUFFICIENCY OF CASH DEPOSIT. In reliance upon the Final Numbers and the Verification Report, the District represents that the Cash Deposit is sufficient such that moneys will be available to the Escrow Agent in amounts sufficient and at the times required to pay the amounts of principal of, redemption premium, if any, and interest due and to become due on the Refunded Bonds as described in Schedule A attached hereto. If the Cash Deposit shall be insufficient to make such payments, the District shall timely deposit to the Escrow Fund, solely from legally available funds of the District, such additional amounts as may be required to pay the Refunded Bonds as described in Schedule A attached hereto. Notice of any insufficiency shall be given by the Escrow Agent to the District as promptly as possible, but the Escrow Agent shall in no manner be responsible for the District's failure to make such deposits.

SECTION 7. CASH DEPOSIT IN TRUST FOR HOLDERS OF REFUNDED BONDS. The deposit of the Cash Deposit in the Escrow Fund shall constitute an irrevocable deposit of cash in trust solely for the payment of the principal of, redemption premium, if any, and interest on the Refunded Bonds at such times and in such amounts as set forth in Schedule A attached hereto, and the Cash Deposit shall be used solely for such purpose.

SECTION 8. ESCROW AGENT TO PAY REFUNDED BONDS FROM ESCROW FUND. The District hereby directs, and the Escrow Agent hereby agrees, that it will take all actions required to be taken by it under the provisions of the Indenture, including the timely transfer of, but solely from funds on deposit in the Escrow Fund, money to the Paying Agent for the Refunded Bonds as provided in the Indenture, in order to effectuate this Agreement and to pay the Refunded Bonds in the amounts and at the times provided in Schedule A attached hereto. The Cash Deposit shall be used to pay the principal of, redemption premium, if any, and interest on the Refunded Bonds as the same may mature or be redeemed. If any payment date shall be a day on which either the Paying Agent for the Refunded Bonds or the Escrow Agent is not open for the acceptance or delivery of funds, then the Escrow Agent shall transfer moneys to the Paying Agent on the next business day. The liability of the Escrow Agent for the payment of the principal of, redemption premium, if any, and interest on the Refunded Bonds pursuant to this

Agreement shall be limited to the application of the Cash Deposit available for such purposes in the Escrow Fund.

SECTION 9. ESCROW FUND SHALL CONTINUE IN EFFECT. The Escrow Fund shall continue in effect until the date upon which the Escrow Agent makes the final payment to the Paying Agent for the Refunded Bonds in an amount sufficient to pay the Refunded Bonds as described in Schedule A attached hereto, whereupon the Escrow Agent shall transfer all remaining money in the Escrow Fund, if any, to the District.

SECTION 10. REDEMPTION OF REFUNDED BONDS. The District has heretofore irrevocably instructed the Escrow Agent, in its capacity as Trustee, to give or cause to be given at the appropriate times the notice or notices required by the Indenture in connection with the redemption of the Refunded Bonds in accordance with Schedule A attached hereto, in the form customarily used by the Trustee for such notices. Such instruction has been ratified and confirmed by the District pursuant to Resolution No. 2027-01, adopted by the District on October 22, 2026.

SECTION 11. DEFEASANCE OF REFUNDED BONDS. Concurrently with the deposit of the Cash Deposit set forth in Section 4 hereof, the District represents that, in reliance upon the Verification Report, the Refunded Bonds shall be deemed to have been paid within the meaning and with the effect expressed in Article XVI of the Master Indenture. The District hereby irrevocably instructs the Escrow Agent, in its capacity as Trustee, to give or cause to be given the notice or notices required by the Indenture in connection with the defeasance of the Refunded Bonds. A form notice of defeasance is attached hereto as Schedule B.

SECTION 12. ESCROW FUND IRREVOCABLE. The Escrow Fund hereby created shall be irrevocable and the holders of the Refunded Bonds shall have an express lien on the Cash Deposit deposited in the Escrow Fund pursuant to the terms hereof and any interest earnings thereon until paid out, used and applied in accordance with this Agreement and the Indenture. Neither the District nor the Escrow Agent shall cause nor permit any other lien or interest whatsoever to be imposed upon the Escrow Fund.

SECTION 13. AMENDMENTS TO AGREEMENT. This Agreement is made for the benefit of the District and the holders from time to time of the Refunded Bonds and it shall not be repealed, revoked, altered or amended without the written consent of all such holders and the written consent of the Escrow Agent and the District; provided, however, that the District and the Escrow Agent may, without the consent of, or notice to, such holders, enter into such agreements supplemental to this Agreement as shall not adversely affect the rights of such

holders and as shall not be inconsistent with the terms and provisions of this Agreement, for any one or more of the following purposes:

- (a) to cure any ambiguity or formal defect or omission in this Agreement;
- (b) to grant, or confer upon, the Escrow Agent for the benefit of the holders of the Refunded Bonds, any additional rights, remedies, powers or authority that may lawfully be granted to, or conferred upon, such holders or the Escrow Agent; and
- (c) to subject to this Agreement additional funds, securities or properties.

The Escrow Agent shall be entitled to rely exclusively upon an unqualified opinion of nationally recognized Bond Counsel with respect to compliance with this Section 13, including the extent, if any, to which any change, modification or addition affects the rights of the holders of the Refunded Bonds, or that any instrument executed hereunder complies with the conditions and provisions of this Section 13.

SECTION 14. FEES AND EXPENSES OF ESCROW AGENT; INDEMNIFICATION. In consideration of the services rendered by the Escrow Agent under this Agreement, the District has paid to the Escrow Agent a one-time fee and expenses, receipt of which is hereby acknowledged. The Escrow Agent shall have no lien whatsoever upon the Cash Deposit in said Escrow Fund for the payment of such fees and expenses. To the extent permitted by law and without waiving any privileges or immunities afforded to the District under Florida law, the District further agrees to indemnify and save the Escrow Agent, its agents and employees, harmless against any liabilities, obligations, losses, damages, penalties, claims, actions, suits, costs, expenses and disbursements of whatsoever kind or nature, which it may incur in the exercise and performance of its powers and duties hereunder, including legal expenses, and which are not due to its gross negligence or willful misconduct. This Section 14 shall survive the termination of this Agreement, or, as to the Escrow Agent, its resignation or removal.

Whenever the Escrow Agent shall deem it necessary or desirable that a matter be proved or established prior to taking, suffering or omitting any action under this Agreement, such matter may be deemed to be conclusively established by a certificate signed by an authorized officer of the District. The Escrow Agent may conclusively rely, as to the correctness of statements, conclusions and opinions therein, upon any certificate, report, opinion or other document furnished to the Escrow Agent pursuant to any provision of this Agreement; the Escrow Agent shall be protected and shall not be liable for acting or proceeding, in good faith, upon such reliance; and the Escrow Agent shall be under no duty to make any investigation or inquiry as to any statements contained or matters referred to in any such

instrument. The Escrow Agent may, at the expense of the District, consult with counsel, who may be counsel to the District or independent counsel, with regard to legal questions, and the opinion of such counsel shall be full and complete authorization and protection in respect of any action taken or suffered by it hereunder in good faith in accordance herewith. Prior to retaining such independent counsel, the Escrow Agent shall notify the District of its intention to retain counsel.

The Escrow Agent and its successors, agents and servants shall not be held to any personal liability whatsoever, in tort, contract or otherwise, by reason of the execution and delivery of this Agreement, the establishment of the Escrow Fund, the acceptance and disposition of the various moneys and funds described herein, any payment, transfer or other application of funds by the Escrow Agent in accordance with the provisions of this Agreement or any act that is not grossly negligent, omission or error of the Escrow Agent made in good faith in the conduct of its duties. The Escrow Agent shall, however, be liable to the District and to holders of the Refunded Bonds to the extent of their respective damages for the gross negligence or willful misconduct of the Escrow Agent which violates or fails to comply with the terms of this Agreement; provided, however, the foregoing shall not include payment for special or consequential damages or damages caused by a party other than the Escrow Agent. The duties and obligations of the Escrow Agent shall be determined by the express provisions of this Agreement.

SECTION 15. REPORTING REQUIREMENTS OF ESCROW AGENT.

As soon as practicable after the Refunded Bonds are redeemed, the Escrow Agent shall forward in writing to the District a statement regarding the Escrow Fund, including the income, if any, earned therein and withdrawals of money therefrom, since the date of its establishment.

SECTION 16. RESIGNATION OR REMOVAL OF ESCROW AGENT.

The Escrow Agent, at the time acting hereunder, may at any time resign and be discharged from the duties and obligations hereby created by giving not less than 45 days' written notice to the District and mailing notice thereof, specifying the date when such resignation will take effect, to the holders of all Refunded Bonds then Outstanding, but no such resignation shall take effect unless a successor Escrow Agent shall have been appointed by the holders of a majority in aggregate principal amount of the Refunded Bonds then Outstanding or by the District as hereinafter provided and such successor Escrow Agent shall have accepted such appointment, in which event such resignation shall take effect immediately upon the appointment and acceptance of a successor Escrow Agent.

The Escrow Agent may be replaced at any time by an instrument or concurrent instruments in writing, delivered to the Escrow Agent and signed by either the District or the holders of a majority in aggregate principal amount of the Refunded Bonds then Outstanding. Such instrument shall provide for the

appointment of a successor Escrow Agent, which appointment shall occur simultaneously with the removal of the Escrow Agent.

In the event the Escrow Agent hereunder shall resign or be removed, or be dissolved, or shall be in the course of dissolution or liquidation, or otherwise become incapable of acting hereunder, or in case the Escrow Agent shall be taken under the control of any public officer or officers, or of a receiver appointed by a court, a successor may be appointed by the holders of a majority in aggregate principal amount of the Refunded Bonds then Outstanding by an instrument or concurrent instruments in writing, signed by such holders, or by their attorneys in fact, duly authorized in writing; provided, nevertheless, that in any such event, the District shall appoint a temporary Escrow Agent to fill such vacancy until a successor Escrow Agent shall be appointed by the holders of a majority in aggregate principal amount of the Refunded Bonds then Outstanding in the manner above provided, and any such temporary Escrow Agent so appointed by the District shall immediately and without further act be superseded by the Escrow Agent so appointed by such holders. The District shall mail notice of any such appointment made by it at the times and in the manner described in the first paragraph of this Section 16.

In the event that no appointment of a successor Escrow Agent or a temporary successor Escrow Agent shall have been made by such holders or the District pursuant to the foregoing provisions of this Section 16 within 45 days after written notice of resignation of the Escrow Agent has been given to the District, the holder of any of the Refunded Bonds or any retiring Escrow Agent may apply to any court of competent jurisdiction for the appointment of a successor Escrow Agent, and such court may thereupon, after such notice, if any, as it shall deem proper, appoint a successor Escrow Agent.

In the event of replacement or resignation of the Escrow Agent, the Escrow Agent shall have no further liability hereunder and the District shall, to the extent permitted by applicable law and without waiving any privileges or immunities afforded to the District under Florida law, indemnify and hold harmless the Escrow Agent from any such liability, including costs or expenses incurred by the Escrow Agent or its counsel.

No successor Escrow Agent shall be appointed unless such successor Escrow Agent shall be a corporation with trust powers organized under the banking laws of the United States or any State, and shall have at the time of appointment capital and surplus of not less than \$50,000,000 or trust assets under management of not less than \$500,000,000.

Subject to the immediately succeeding paragraph hereof, every successor Escrow Agent appointed hereunder shall execute, acknowledge and deliver to its

predecessor and to the District an instrument in writing accepting such appointment hereunder and thereupon such successor Escrow Agent, without any further act, deed or conveyance, shall become fully vested with all the rights, immunities, powers, trusts, duties and obligations of its predecessor; but such predecessor shall nevertheless, on the written request of such successor Escrow Agent or the District, execute and deliver an instrument transferring to such successor Escrow Agent all the estates, properties, rights, powers and trust of such predecessor hereunder, except for the Escrow Agent's rights under Section 14 hereof; and every predecessor Escrow Agent shall deliver all securities and moneys held by it to its successor; provided, however, that before any such delivery is required to be made, all fees, advances and expenses of the retiring or removed Escrow Agent shall be paid in full. Should any transfer, assignment or instrument in writing from the District be required by any successor Escrow Agent for more fully and certainly vesting in such successor Escrow Agent the estates, rights, powers and duties hereby vested or intended to be vested in the predecessor Escrow Agent, any such transfer, assignment and instruments in writing shall, on request, be executed, acknowledged and delivered by the District.

Any corporation, purchaser or entity into which the Escrow Agent, or any successor to it in the trusts created by this Agreement, may be merged or converted or with which it or any successor to it may be consolidated, or any corporation, purchaser or entity resulting from any merger, conversion, consolidation or reorganization to which the Escrow Agent or any successor to it shall be a party or any corporation, purchaser or entity to which the Escrow Agent or successor to it shall sell or transfer all or substantially all of its corporate trust business, shall be the successor Escrow Agent under this Agreement without the execution or filing of any paper or any other act on the part of any of the parties hereto, anything herein to the contrary notwithstanding.

SECTION 17. TERMINATION OF AGREEMENT. Except as provided in Section 14 hereof, this Agreement shall terminate when all transfers and payments required to be made by the Escrow Agent under the provisions hereof shall have been made. Upon such termination and payment of all moneys set forth on Schedule A attached hereto, all moneys remaining in the Escrow Fund shall be released to the District.

SECTION 18. GOVERNING LAW. This Agreement shall be governed by the applicable laws of the State of Florida.

SECTION 19. SEVERABILITY. If any one or more of the covenants or agreements provided in this Agreement on the part of the District or the Escrow Agent to be performed should be determined by a court of competent jurisdiction to be contrary to law, such covenant or agreement shall be deemed and construed to be

severable from the remaining covenants and agreements herein contained and shall in no way affect the validity of the remaining provisions of this Agreement.

SECTION 20. COUNTERPARTS. This Agreement may be executed in several counterparts, all or any of which shall be regarded for all purposes as one original and shall constitute and be but one and the same instrument.

SECTION 21. NOTICES. Any notice, authorization, request or demand required or permitted to be given in accordance with the terms of this Agreement shall be in writing and sent by registered or certified mail addressed to:

If to the Escrow Agent:

U.S. Bank Trust Company, National Association
500 West Cypress Creek Road, Suite 460
Fort Lauderdale, Florida 33309
Attention: Corporate Trust Department

If to the District:

The Crossings at Fleming Island Community Development District
c/o Governmental Management Services, LLC
475 West Town Place, Suite 114
World Golf Village
St. Augustine, Florida 32092

Copy to District Counsel:

Bradley & Komando, P.A.
1845 East West Parkway, Suite 6
Fleming Island, Florida 32003
Attention: Rich Komando, Esquire

[Remainder of Page Intentionally Left Blank]

IN WITNESS WHEREOF, the parties hereto have made and executed this Escrow Deposit Agreement as of the date first written herein.

**THE CROSSINGS AT FLEMING
ISLAND COMMUNITY
DEVELOPMENT DISTRICT**

ATTEST:

Secretary

By: _____
Vice Chairman, Board of Supervisors

**U.S. BANK TRUST COMPANY,
NATIONAL ASSOCIATION,**
as Escrow Agent

By: _____
Vice President

SCHEDULE A

DEBT SERVICE REQUIREMENTS FOR REFUNDED BONDS

ESCROW REQUIREMENTS

CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT

**Special Assessment Refunding Bond, Series 2026
(Refunding and Defeating the Series 2014A-3 Bonds)**

Clay County, Florida

Private Placement - United Community Bank

FINAL NUMBERS

<i>Period Ending</i>	<i>Interest</i>	<i>Principal Redeemed</i>	<i>Total</i>
11/01/2026	125,287.50		125,287.50
11/02/2026	696.04	3,855,000	3,855,696.04
	125,983.54	3,855,000	3,980,983.54

SCHEDULE B

FORM OF NOTICE OF DEFEASANCE

**The Crossings at Fleming Island Community Development District
(Clay County, Florida)
Special Assessment Revenue and Refunding Bonds, Series 2014A-3**

Series	Amount Refunded	Interest Rate	Maturity Date	CUSIP*
2014A-3	\$3,855,000	6.500%	May 1, 2044	22763UBK9

NOTICE IS HEREBY GIVEN that that there has been deposited with U.S. Bank Trust Company, National Association, as escrow agent (the "Escrow Agent") under the Escrow Agreement (hereinafter defined), cash which the District (hereinafter defined) has represented is sufficient to pay on November 2, 2026 (the "Redemption Date"), the Redemption Price and interest due and to become due on the above captioned Bonds (the "Defeased Bonds") on or prior to the Redemption Date, pursuant to the terms and provisions of a certain Escrow Deposit Agreement dated as of October 26, 2026 (the "Escrow Agreement"), by and among The Crossings at Fleming Island Community Development District (the "District") and the Escrow Agent.

The Defeased Bonds have been called for optional redemption on the Redemption Date at a Redemption Price of 100% of the principal amount thereof plus accrued interest to the Redemption Date.

The Defeased Bonds are deemed to have been paid within the meaning of Article XVI of the Amended and Restated Master Trust Indenture dated as of May 1, 1993 (the "Master Indenture"), between the District and U.S. Bank Trust Company, National Association, as successor trustee (the "Trustee"), under which the Defeased Bonds were issued and are secured. **This notice does not constitute a notice of redemption and no Bonds should be delivered to the District or its paying agents or the Trustee as a result of this publication.**

Dated: October 26, 2026

**U.S. BANK TRUST COMPANY,
NATIONAL ASSOCIATION,**
as successor Trustee

* Neither the District nor the Trustee is responsible for the use of CUSIP numbers, nor is any representation made as to their correctness.

C.

The Crossings at Fleming Island Community Development District

Supplemental Special Assessment Methodology Report for the Special Assessment Refunding Bond, Series 2026

October 22, 2026



Governmental Management Services, LLC

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Governmental Management Services, LLC does not represent The Crossings at Fleming Island Community Development District as a Municipal Advisor or Securities Broker nor is Governmental Management Services, LLC registered to provide such services as described in Section 15B of the Securities and Exchange Act of 1934, as amended. Similarly, Governmental Management Services, LLC does not provide The Crossings at Fleming Island Community Development District with financial advisory services or offer investment advice in any form.

1.0 Introduction

The Crossings at Fleming Island Community Development District is a local unit of special-purpose government organized and existing under Chapter 190, Florida Statutes, as amended (the "District"). The District will issue on October 26, 2026, \$3,545,000 of its Special Assessment Refunding Bond, Series 2026 (the "Series 2026 Bond") to refund the District's Special Assessment Revenue and Refunding Bonds, Series 2014A-3 Bonds (the "Series 2014A-3 Bonds"), presently outstanding in the principal amount of \$3,855,000.

1.1 Purpose

This Supplemental Special Assessment Methodology Report for the Special Assessment Refunding Bond, Series 2026 (the "Series 2026 Report") provides for a methodology for allocating the assessments pledged to the repayment of the Series 2026 Bond ("Series 2026 Assessments") consistent with the methodology adopted by the District in connection with the issuance of the Series 2014A-3 Bonds levied on the benefiting properties within the District. This Series 2026 Report is consistent with the allocation of the Series 2014A-3 Bond debt to properties based upon the special benefits each received from the infrastructure program financed and/or refinanced in part with the Series 2014A-3 Bonds ("CIP"), as more particularly described in the Engineer's Report on 2014A-3 Proposed District Improvements dated May 8, 2014 prepared by Hadden Engineering, Inc. This Series 2026 Report supplements the Final Numbers Assessment Allocation Report for the Special Assessment Refunding Bonds, Series 2014A-3 adopted by the District on July 29, 2014 (the "2014A-3 Assessment Report"). This Series 2026 Report is designed to conform to the requirements of Chapters 170, 190 and 197 Florida Statutes with respect to special assessments and is consistent with our understanding of the case law on this subject.

On October 26, 2026, the District will issue the Series 2026 Bond which will refund and defease the Series 2014A-3 Bonds and reduce the annual non-ad valorem debt service assessments previously imposed on the benefited lands within the District subject to such assessments (now the "Series 2026 Assessment Area") based on this Series 2026 Report. The Series 2026 Assessments will be collected through the Uniform Method of Collection described in Chapter 197.3632, Florida Statutes or any other legal means available to the District. It is not the intent of this Series 2026 Report to address any other assessments, if applicable, that may be levied by the District, a homeowner's association, or any other unit of government.

1.2 Background

The District currently encompasses approximately 2,868.7 acres in Clay County, Florida. The total development program consists of 3,604 platted and completed residential homes, 180 apartment units and 253.19 acres of commercial. The Series 2026 Assessments will be levied on the 286 completed residential homes within the Series 2026 Assessment Area that have not previously prepaid their total Series 2014A-3 Assessment. There is a total of 292 platted lots and 10.704 commercial acres within the Series 2026 Assessment Area.

On August 12, 2014, the District issued the Series 2014A-3 Bonds in the principal amount of \$5,440,000 with an average coupon rate of 6.5% for a 30-year term that matures on May 1, 2044. The Series 2014A-3 Bonds were issued for the primary purpose of constructing infrastructure improvements and restructuring a portion of the District's then-outstanding Series 2000C Bonds. The improvements constructed or refinanced in connection with the Series 2014A-3 Bonds continue to specially benefit all assessable property within the Series 2026 Assessment Area within the District.

2.0 The Series 2026 Bond

The Series 2026 Bond is a single term bond with a par amount of \$3,545,000 with an average coupon rate of 4.51%. Payment of interest on the Series 2026 Bond will begin on May 1, 2027 with principal amortization beginning on May 1, 2027 continuing through the original maturity date of May 1, 2044. The proceeds from the sale of the Series 2026 Bond and funds available by liquidating the Series 2014A-3 Revenue Account, the Series 2014A-3 Prepayment Account, and the Series 2014A-3 Debt Service Reserve Account will be used to (i) fund the costs of issuance of the Series 2026 Bond, and (ii) fund an escrow account to defease the Series 2014A-3 Bonds outstanding, plus accrued interest to the redemption date. A description of the sources and uses of funds is attached hereto as Table 2 and incorporated by reference herein.

The maximum annual debt service assessment revenues necessary for debt service on the Series 2026 Bond is \$290,122 which is net of collection costs, and early payment discounts. The Series 2026 Assessments on the assessable lots within the Series 2026 Assessment Area will be collected with the property taxes via the Uniform Method, by the tax collector, and will be assessed an extra 6% for collection costs, and early payment discounts, subject to change.

2.1 Purpose of Report

The purpose of this Series 2026 Report is to (i) re-confirm the benefit of the CIP to the 286 assessable units comprising the Series 2026 Assessment Area that have not prepaid in full their Series 2014A-3 Assessments; and (ii) allocate the Series 2026 Assessments to reflect the financing terms of the Series 2026 Bond.

2.2 Process of Levying Assessments

The process of levying the Series 2026 Assessments is a three-step process. First, the Assessment Consultant determines the costs of the refunding bond contemplated by the District. Second, these costs of the refunding bond form the basis for a bond sizing. Third, the financial costs are allocated among the benefited properties (the remaining assessable units) based on benefit determined by the assessment methodology.

2.3 Requirements of a Valid Special Assessment

There are two requirements under Florida Law for a valid special assessment:

1. The properties being assessed must receive a special benefit from the improvements being paid for by the special assessment.
2. The assessments must be fairly and reasonably allocated to the properties being assessed.

This Series 2026 Report does not change the allocation of benefits received from the improvements financed and/or refinanced with the Series 2014A-3 Bonds, nor the method of allocation as adopted in the 2014A-3 Assessment Report.

2.4 Lienability Test: Reasonable and Fair Apportionment of the Duty to Pay

The determination has been made that the obligation to pay the Series 2026 Assessments is fairly and reasonably apportioned because the special and peculiar benefits to the property derived from the infrastructure refinanced by the Series 2026 Bond (and the concomitant responsibility for the payment of the resultant and allocated debt) have been apportioned

to the property according to reasonable estimates of the special and peculiar benefits provided consistent with the land use categories.

3.0 Allocation Methodology

As described above, the District will issue on October 26, 2026, \$3,545,000 of the Series 2026 Bond to refund and defease the Series 2014A-3 Bonds. The Series 2026 Assessments will be allocated to the benefited parcels using the same methodology in the 2014A-3 Assessment Report as was previously adopted by the District's Board of Supervisors. The Series 2026 Assessments will be allocated on an ERU basis consistent with the Series 2014A-3 Assessments as shown in Table 3.

4.0 Final Assessment Rolls

The allocation of the Series 2026 Assessments as set forth herein will result in the District annually certifying collection of special assessments in the amounts set forth in the Assessment Roll in Table 4 attached.

TABLE 1
The Crossings at Fleming Island
Community Development District
Development Program Series 2026

LAND USE	ERU FACTOR	TOTAL UNITS	TOTAL SERIES 2026 ASSBL UNITS	TOTAL ASSBL ERUS
SINGLE FAMILY	1	292	286	286

TOTAL		292	286	286
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6 Single Family units have paid off the Series 2016A-3 Bond Debt

TABLE 2 The Crossings at Fleming Island Community Development District Sources and Uses Series 2026
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<u>Sources:</u>	TOTAL SERIES 2026
Bond Proceeds - Par Amount	3,545,000
Liquidation of Series 2016A-3 Revenue Account	263,607
Liquidation of Series 2016A-3 Reserve Fund	373,025
Liquidation of Series 2016A-3 Prepayment Account	12,581
Total Sources of Funds	4,194,214

<u>Uses:</u>	
Refunding escrow deposit	3,980,984
Cost of Issuance	208,800
Underwriter's Discount	
Rounding	4,430
Total Uses of Funds	4,194,214

Principal Amortization Installments	18
Average Coupon	4.51%
Par Amount	3,545,000
Maximum Annual Debt Service	290,122
Maturity	5/1/2044

Notes:
 Provided by MBS Capital Markets, LLC

TABLE 3
The Crossings at Fleming Island Community Development District
Confirmation of Benefit and Debt Service Allocations

LAND USE	TOTAL SERIES 2014A-3 ASSBL UNITS	TOTAL SERIES 2026 ASSBL UNITS	ERU PER UNIT (1)	TOTAL 2026 ERU'S	BENEFIT PER UNIT (1)	SERIES 2016A-3 BALANCE	SERIES 2016A-3 BALANCE PER UNIT	SERIES 2016A-3 MAX ANNUAL NET	SERIES 2016A-3 ANNUAL PER UNIT NET	SERIES 2016A-3 ANNUAL PER UNIT GROSS (3)	TOTAL SERIES 2026 PAR DEBT	SERIES 2026 PAR PER UNIT	TOTAL SERIES 2026 MAX ANNUAL	SERIES 2026 ANNUAL PER UNIT NET	SERIES 2026 ANNUAL PER UNIT GROSS TAX BILL (2)	DECREASE IN GROSS ANNUAL PER UNIT	% DECREASE PER UNIT
SINGLE FAMILY	287	286	1.00	286	17,270	3,855,000	13,432	365,588	1,273.82	1,399.11	3,545,000	12,395	290,122	1,014.41	1,079.16	(319.95)	-22.87%
TOTAL	287	286		286		3,855,000		365,587.50			3,545,000		290,122				

(1) Based on the Final Numbers Assessment Allocation Report for the Special Assessment Refunding Bonds, Series 2014A-3 Report dated July 29, 2014

(2) Amounts are grossed up 6% for Clay County discounts and collection costs, subject to change.

(3) Includes a debt service requirement of 103% as well as 6% for Clay County discounts and collections costs. Series 2026 will not be subject to the additional debt service requirement

NOTE:// In the Series 2014A-3 Methodology, the Commercial parcels referenced in the Table 5 of Series 2014A-3 Area were all going to be converted to 315 single family units. Parcel ID number 05-05-26-014190-017-00 was left as commercial and the Series 2014A-3 Bond debt associated was paid off leaving 292 Single Family Units of which 6 Single Family Units have subsequently paid off the Series 2014A-3 Bond debt.

TABLE 4
The Crossings at Fleming Island Community Development District
Assessment Roll

PARCEL ID #	SITE STREET #	SITE STREET	SITE ST SUF	LOT	LOT TYPE	SERIES 2026 ASSBL UNITS	SERIES 2016A-3 BALANCE PER UNIT (2)	SERIES 2016A-3 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)	SERIES 2026 PAR DEBT PER UNIT	SERIES 2026 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)
04-05-26-014176-016-01	2107	EAGLE TALON	CIRCLE	1	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-02	2111	EAGLE TALON	CIRCLE	2	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-03	2115	EAGLE TALON	CIRCLE	3	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-04	2121	EAGLE TALON	CIRCLE	4	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-05	2125	EAGLE TALON	CIRCLE	5	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-06	2129	EAGLE TALON	CIRCLE	6	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-07	2131	EAGLE TALON	CIRCLE	7	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-08	2135	EAGLE TALON	CIRCLE	8	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-09	2139	EAGLE TALON	CIRCLE	9	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-10	2143	EAGLE TALON	CIRCLE	10	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-11	2147	EAGLE TALON	CIRCLE	11	SINGLE FAMILY	0	-	-	-	-
04-05-26-014176-016-12	2149	EAGLE TALON	CIRCLE	12	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-13	2153	EAGLE TALON	CIRCLE	13	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-14	2157	EAGLE TALON	CIRCLE	14	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-15	2161	EAGLE TALON	CIRCLE	15	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-16	2165	EAGLE TALON	CIRCLE	16	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-17	2169	EAGLE TALON	CIRCLE	17	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-18	2171	EAGLE TALON	CIRCLE	18	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-19	2175	EAGLE TALON	CIRCLE	19	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-20	2179	EAGLE TALON	CIRCLE	20	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-21	2183	EAGLE TALON	CIRCLE	21	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-22	2185	EAGLE TALON	CIRCLE	22	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-23	2189	EAGLE TALON	CIRCLE	23	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-24	2191	EAGLE TALON	CIRCLE	24	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-25	2195	EAGLE TALON	CIRCLE	25	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-26	2197	EAGLE TALON	CIRCLE	26	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-27	2201	EAGLE TALON	CIRCLE	27	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-28	2205	EAGLE TALON	CIRCLE	28	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-29	2209	EAGLE TALON	CIRCLE	29	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-30	2211	EAGLE TALON	CIRCLE	30	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-31	2215	EAGLE TALON	CIRCLE	31	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-32	2217	EAGLE TALON	CIRCLE	32	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-33	2221	EAGLE TALON	CIRCLE	33	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-34	2223	EAGLE TALON	CIRCLE	34	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-35	2227	EAGLE TALON	CIRCLE	35	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-36	2229	EAGLE TALON	CIRCLE	36	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-37	2233	EAGLE TALON	CIRCLE	37	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-38	2237	EAGLE TALON	CIRCLE	38	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-39	2241	EAGLE TALON	CIRCLE	39	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-40	2245	EAGLE TALON	CIRCLE	40	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-41	2249	EAGLE TALON	CIRCLE	41	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-42	2251	EAGLE TALON	CIRCLE	42	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-43	2255	EAGLE TALON	CIRCLE	43	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-44	2259	EAGLE TALON	CIRCLE	44	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-45	2263	EAGLE TALON	CIRCLE	45	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-46	2267	EAGLE TALON	CIRCLE	46	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-47	2271	EAGLE TALON	CIRCLE	47	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-48	2275	EAGLE TALON	CIRCLE	48	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-49	2279	EAGLE TALON	CIRCLE	49	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-50	2281	EAGLE TALON	CIRCLE	50	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-51	2283	EAGLE TALON	CIRCLE	51	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-52	2285	EAGLE TALON	CIRCLE	52	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-53	2289	EAGLE TALON	CIRCLE	53	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-54	2293	EAGLE TALON	CIRCLE	54	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-55	2297	EAGLE TALON	CIRCLE	55	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-56	2299	EAGLE TALON	CIRCLE	56	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-57	2303	EAGLE TALON	CIRCLE	57	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16

PARCEL ID #	SITE STREET #	SITE STREET	SITE ST SUF	LOT	LOT TYPE	SERIES 2026 ASSBL UNITS	SERIES 2016A-3 BALANCE PER UNIT (2)	SERIES 2016A-3 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)	SERIES 2026 PAR DEBT PER UNIT	SERIES 2026 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)
04-05-26-014176-016-58	2307	EAGLE TALON	CIRCLE	58	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-59	2309	EAGLE TALON	CIRCLE	59	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-60	2313	EAGLE TALON	CIRCLE	60	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-61	2130	EAGLE TALON	CIRCLE	61	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-62	2132	EAGLE TALON	CIRCLE	62	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-63	2136	EAGLE TALON	CIRCLE	63	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-64	2140	EAGLE TALON	CIRCLE	64	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-65	2144	EAGLE TALON	CIRCLE	65	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-66	2148	EAGLE TALON	CIRCLE	66	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-67	2152	EAGLE TALON	CIRCLE	67	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-68	2156	EAGLE TALON	CIRCLE	68	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-69	2160	EAGLE TALON	CIRCLE	69	SINGLE FAMILY	0	-	-	-	-
04-05-26-014176-016-70	2164	EAGLE TALON	CIRCLE	70	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-71	2168	EAGLE TALON	CIRCLE	71	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-72	2170	EAGLE TALON	CIRCLE	72	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-73	2174	EAGLE TALON	CIRCLE	73	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-74	2178	EAGLE TALON	CIRCLE	74	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-75	2182	EAGLE TALON	CIRCLE	75	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-76	2192	EAGLE TALON	CIRCLE	76	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-77	2202	EAGLE TALON	CIRCLE	77	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-78	2206	EAGLE TALON	CIRCLE	78	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-79	2218	EAGLE TALON	CIRCLE	79	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-80	2228	EAGLE TALON	CIRCLE	80	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-81	2232	EAGLE TALON	CIRCLE	81	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-82	2236	EAGLE TALON	CIRCLE	82	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-83	2240	EAGLE TALON	CIRCLE	83	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-84	2244	EAGLE TALON	CIRCLE	84	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-85	2246	EAGLE TALON	CIRCLE	85	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-86	2250	EAGLE TALON	CIRCLE	86	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-87	2254	EAGLE TALON	CIRCLE	87	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-88	2258	EAGLE TALON	CIRCLE	88	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-89	2262	EAGLE TALON	CIRCLE	89	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-90	2266	EAGLE TALON	CIRCLE	90	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-91	2270	EAGLE TALON	CIRCLE	91	SINGLE FAMILY	0	-	-	-	-
04-05-26-014176-016-92	2274	EAGLE TALON	CIRCLE	92	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-93	2278	EAGLE TALON	CIRCLE	93	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-94	2282	EAGLE TALON	CIRCLE	94	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-95	2290	EAGLE TALON	CIRCLE	95	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-96	2302	EAGLE TALON	CIRCLE	96	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-97	2308	EAGLE TALON	CIRCLE	97	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-017-00	1949	EAST WEST	PKWY	PARCEL 28	ASSISTED LIVING	0	-	-	-	-
05-05-26-014190-017-01	1939	EAST WEST	PKWY	PARCEL 28	COMMERCIAL	0	-	-	-	-
05-05-26-014190-026-01	1808	ADLER NEST	LANE	1	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-02	1814	ADLER NEST	LANE	2	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-03	1820	ADLER NEST	LANE	3	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-04	1826	ADLER NEST	LANE	4	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-05	1830	ADLER NEST	LANE	5	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-06	1836	ADLER NEST	LANE	6	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-07	1844	ADLER NEST	LANE	7	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-08	1852	ADLER NEST	LANE	8	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-09	1858	ADLER NEST	LANE	9	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-10	1864	ADLER NEST	LANE	10	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-11	1868	ADLER NEST	LANE	11	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-12	2007	Arden Forest	PLACE	12	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-13	2001	Arden Forest	PLACE	13	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-14	1997	Arden Forest	PLACE	14	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-15	1993	Arden Forest	PLACE	15	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-16	1989	Arden Forest	PLACE	16	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-17	1985	Arden Forest	PLACE	17	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-18	1981	Arden Forest	PLACE	18	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-19	1979	Arden Forest	PLACE	19	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16

PARCEL ID #	SITE STREET #	SITE STREET	SITE ST SUF	LOT	LOT TYPE	SERIES 2026 ASSBL UNITS	SERIES 2016A-3 BALANCE PER UNIT (2)	SERIES 2016A-3 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)	SERIES 2026 PAR DEBT PER UNIT	SERIES 2026 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)
05-05-26-014190-026-20	1977	Arden Forest	PLACE	20	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-21	1975	Arden Forest	PLACE	21	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-22	1978	Arden Forest	PLACE	22	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-23	1982	Arden Forest	PLACE	23	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-24	1990	Arden Forest	PLACE	24	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-25	1998	Arden Forest	PLACE	25	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-26	2006	Arden Forest	PLACE	26	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-27	2012	Arden Forest	PLACE	27	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-28	1892	ADLER NEST	LANE	28	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-29	1898	ADLER NEST	LANE	29	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-30	1904	ADLER NEST	LANE	30	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-31	1916	ADLER NEST	LANE	31	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-32	1926	ADLER NEST	LANE	32	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-33	1930	ADLER NEST	LANE	33	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-34	1929	ADLER NEST	LANE	34	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-35	1927	ADLER NEST	LANE	35	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-36	1925	ADLER NEST	LANE	36	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-37	1921	ADLER NEST	LANE	37	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-38	1919	ADLER NEST	LANE	38	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-39	1915	ADLER NEST	LANE	39	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-40	1913	ADLER NEST	LANE	40	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-41	1909	ADLER NEST	LANE	41	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-42	1905	ADLER NEST	LANE	42	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-43	1901	ADLER NEST	LANE	43	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-44	1895	ADLER NEST	LANE	44	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-45	2022	Arden Forest	PLACE	45	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-46	2028	Arden Forest	PLACE	46	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-47	2023	Arden Forest	PLACE	47	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-48	1869	ADLER NEST	LANE	48	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-49	1863	ADLER NEST	LANE	49	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-50	1859	ADLER NEST	LANE	50	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-51	1904	TALON SHARP	WAY	51	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-52	1910	TALON SHARP	WAY	52	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-53	1807	ADLER NEST	LANE	53	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-54	1907	TALON SHARP	WAY	54	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-55	1911	TALON SHARP	WAY	55	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-56	1917	TALON SHARP	WAY	56	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-57	1919	TALON SHARP	WAY	57	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-58	1923	TALON SHARP	WAY	58	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-59	1927	TALON SHARP	WAY	59	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-60	1937	TALON SHARP	WAY	60	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-61	1943	TALON SHARP	WAY	61	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-62	1949	TALON SHARP	WAY	62	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-63	1955	TALON SHARP	WAY	63	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-64	1967	TALON SHARP	WAY	64	SINGLE FAMILY	0	13,432.06	1,355.13	-	-
05-05-26-014190-026-65	1971	TALON SHARP	WAY	65	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-66	1975	TALON SHARP	WAY	66	SINGLE FAMILY	0	-	-	-	-
05-05-26-014190-026-67	2133	Arden Forest	PLACE	67	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-68	2139	Arden Forest	PLACE	68	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-69	2143	Arden Forest	PLACE	69	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-70	2147	Arden Forest	PLACE	70	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-71	2153	Arden Forest	PLACE	71	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-72	2157	Arden Forest	PLACE	72	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-73	2161	Arden Forest	PLACE	73	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-74	2165	Arden Forest	PLACE	74	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-75	2169	Arden Forest	PLACE	75	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-76	2175	Arden Forest	PLACE	76	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-77	2177	Arden Forest	PLACE	77	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-78	2179	Arden Forest	PLACE	78	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-79	2180	Arden Forest	PLACE	79	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-80	2162	Arden Forest	PLACE	80	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16

PARCEL ID #	SITE STREET #	SITE STREET	SITE ST SUF	LOT	LOT TYPE	SERIES 2026 ASSBL UNITS	SERIES 2016A-3 BALANCE PER UNIT (2)	SERIES 2016A-3 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)	SERIES 2026 PAR DEBT PER UNIT	SERIES 2026 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)
05-05-26-014190-026-81	2158	Arden Forest	PLACE	81	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-82	2154	Arden Forest	PLACE	82	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-83	2148	Arden Forest	PLACE	83	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-84	2144	Arden Forest	PLACE	84	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-85	2140	Arden Forest	PLACE	85	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-86	2136	Arden Forest	PLACE	86	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-87	2130	Arden Forest	PLACE	87	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-88	2124	Arden Forest	PLACE	88	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-89	2118	Arden Forest	PLACE	89	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-90	2114	Arden Forest	PLACE	90	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-91	2110	Arden Forest	PLACE	91	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-92	2104	Arden Forest	PLACE	92	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-93	2100	Arden Forest	PLACE	93	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-94	2096	Arden Forest	PLACE	94	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-95	2092	Arden Forest	PLACE	95	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-96	2088	Arden Forest	PLACE	96	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-97	2084	Arden Forest	PLACE	97	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-98	2080	Arden Forest	PLACE	98	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-99	2076	Arden Forest	PLACE	99	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-00	2070	Arden Forest	PLACE	100	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-01	2066	Arden Forest	PLACE	101	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-02	2060	Arden Forest	PLACE	102	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-03	2056	Arden Forest	PLACE	103	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-04	2052	Arden Forest	PLACE	104	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-05	2046	Arden Forest	PLACE	105	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-06	2042	Arden Forest	PLACE	106	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-07	2036	Arden Forest	PLACE	107	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-08	2032	Arden Forest	PLACE	108	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-09	2031	Arden Forest	PLACE	109	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-10	2035	Arden Forest	PLACE	110	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-11	2041	Arden Forest	PLACE	111	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-12	2045	Arden Forest	PLACE	112	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-13	2051	Arden Forest	PLACE	113	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-14	2055	Arden Forest	PLACE	114	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-15	2061	Arden Forest	PLACE	115	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-16	2065	Arden Forest	PLACE	116	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-17	2069	Arden Forest	PLACE	117	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-18	2075	Arden Forest	PLACE	118	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-19	2081	Arden Forest	PLACE	119	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-20	2099	Arden Forest	PLACE	120	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-21	2107	Arden Forest	PLACE	121	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-22	2111	Arden Forest	PLACE	122	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-23	2117	Arden Forest	PLACE	123	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-24	1982	TALON SHARP	WAY	124	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-25	1972	TALON SHARP	WAY	125	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-26	1966	TALON SHARP	WAY	126	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-27	1962	TALON SHARP	WAY	127	SINGLE FAMILY	0	-	-	-	-
05-05-26-014190-027-28	1956	TALON SHARP	WAY	128	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-29	1952	TALON SHARP	WAY	129	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-30	1946	TALON SHARP	WAY	130	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-31	1942	TALON SHARP	WAY	131	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-32	1938	TALON SHARP	WAY	132	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-33	1934	TALON SHARP	WAY	133	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-34	1930	TALON SHARP	WAY	134	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-35	1922	TALON SHARP	WAY	135	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-01	2412	RAPTOR	ROAD	1	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-02	2418	RAPTOR	ROAD	2	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-03	2424	RAPTOR	ROAD	3	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-04	2428	RAPTOR	ROAD	4	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-05	2434	RAPTOR	ROAD	5	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-06	2438	RAPTOR	ROAD	6	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16

PARCEL ID #	SITE STREET #	SITE STREET	SITE ST SUF	LOT	LOT TYPE	SERIES 2026 ASSBL UNITS	SERIES 2016A-3 BALANCE PER UNIT (2)	SERIES 2016A-3 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)	SERIES 2026 PAR DEBT PER UNIT	SERIES 2026 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)
09-05-26-014176-014-07	2444	RAPTOR	ROAD	7	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-08	2450	RAPTOR	ROAD	8	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-09	2454	RAPTOR	ROAD	9	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-10	2460	RAPTOR	ROAD	10	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-11	2464	RAPTOR	ROAD	11	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-12	2468	RAPTOR	ROAD	12	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-13	2472	RAPTOR	ROAD	13	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-14	2476	RAPTOR	ROAD	14	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-15	2482	RAPTOR	ROAD	15	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-16	2484	RAPTOR	ROAD	16	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-17	2488	RAPTOR	ROAD	17	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-01	2246	EAGLE PERCH	PLACE	1	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-02	2254	EAGLE PERCH	PLACE	2	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-03	2258	EAGLE PERCH	PLACE	3	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-04	2260	EAGLE PERCH	PLACE	4	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-05	2264	EAGLE PERCH	PLACE	5	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-06	2268	EAGLE PERCH	PLACE	6	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-07	1706	EAGLE BRANCH	COURT	7	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-08	1710	EAGLE BRANCH	COURT	8	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-09	1716	EAGLE BRANCH	COURT	9	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-10	1720	EAGLE BRANCH	COURT	10	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-11	1724	EAGLE BRANCH	COURT	11	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-12	1725	EAGLE BRANCH	COURT	12	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-13	1721	EAGLE BRANCH	COURT	13	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-14	1719	EAGLE BRANCH	COURT	14	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-15	1715	EAGLE BRANCH	COURT	15	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-16	1711	EAGLE BRANCH	COURT	16	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-17	1705	EAGLE BRANCH	COURT	17	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-18	2298	EAGLE PERCH	PLACE	18	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-19	2302	EAGLE PERCH	PLACE	19	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-20	2314	EAGLE PERCH	PLACE	20	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-21	2324	EAGLE PERCH	PLACE	21	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-22	2326	EAGLE PERCH	PLACE	22	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-23	2330	EAGLE PERCH	PLACE	23	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-24	2329	EAGLE PERCH	PLACE	24	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-25	2325	EAGLE PERCH	PLACE	25	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-26	2323	EAGLE PERCH	PLACE	26	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-27	2321	EAGLE PERCH	PLACE	27	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-28	2317	EAGLE PERCH	PLACE	28	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-29	2313	EAGLE PERCH	PLACE	29	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-30	2311	EAGLE PERCH	PLACE	30	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-31	2309	EAGLE PERCH	PLACE	31	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-32	2305	EAGLE PERCH	PLACE	32	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-33	2303	EAGLE PERCH	PLACE	33	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-34	2299	EAGLE PERCH	PLACE	34	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-35	2295	EAGLE PERCH	PLACE	35	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-36	2291	EAGLE PERCH	PLACE	36	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-37	2287	EAGLE PERCH	PLACE	37	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-38	2281	EAGLE PERCH	PLACE	38	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-39	2277	EAGLE PERCH	PLACE	39	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-40	2273	EAGLE PERCH	PLACE	40	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-41	2269	EAGLE PERCH	PLACE	41	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-42	2265	EAGLE PERCH	PLACE	42	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-43	2253	EAGLE PERCH	PLACE	43	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
TOTAL SERIES 2026						286	3,855,000.00	401,500.59	3,545,000.00	308,640.43
LESS DISCOUNTS / COLLECTION COSTS								(24,090.04)		(18,518.43)
NET SERIES 2026							3,855,000.00	377,410.56	3,545,000.00	290,122.00

(1) Amounts are grossed up 6% for Clay County discounts and collection costs, subject to change.

(2) Reflects current Series 2014A-3 balance of \$3,855,000 less one prepayment not called yet.

HOMEOWNER PAID OFF THE BOND DEBT IN JULY EFFECTIVE WITH THE FY27 TAX ROLL. SEE PREPAYMENT BALANCE ON TABLE 2

D.

RESOLUTION 2027-02

A RESOLUTION SETTING FORTH THE SPECIFIC TERMS OF THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT SPECIAL ASSESSMENT REFUNDING BOND, SERIES 2026; CONFIRMING AND ADOPTING A SUPPLEMENTAL SPECIAL ASSESSMENT METHODOLOGY REPORT; CONFIRMING, ALLOCATING, AND AUTHORIZING THE COLLECTION OF SPECIAL ASSESSMENTS SECURING THE SERIES 2026 BOND; PROVIDING FOR THE SUPPLEMENT TO THE IMPROVEMENT LIEN BOOK; PROVIDING FOR THE RECORDING OF A NOTICE OF SERIES 2026 ASSESSMENTS; PROVIDING FOR CONFLICTS, SEVERABILITY AND AN EFFECTIVE DATE.

WHEREAS, The Crossings at Fleming Island Community Development District ("District") has previously indicated its intention to undertake, install, establish, construct and/or acquire certain public infrastructure improvements and to finance such public infrastructure improvements through the imposition of special assessments on benefited property within the District and the issuance of bonds; and

WHEREAS, the District, on June 12, 2014, in accordance with Chapters 170, 190, and 197, *Florida Statutes*, without limitation, adopted Resolution 2014-09, relating to the imposition, levy, collection, and enforcement of such special assessments ("Original Assessment Resolution"); and

WHEREAS, the Original Assessment Resolution was adopted in connection with the District's issuance of, among other things, its \$5,440,000 Special Assessment Revenue and Refunding Bonds, Series 2014A-3 ("Series 2014A-3 Bonds"); and

WHEREAS, in order to achieve both aggregate and annual debt service savings, the District has determined it is in the best interest of the District, its residents and landowners, to refinance the outstanding Series 2014A-3 Bonds ("Refunded Bonds") via the issuance of a refunding bond; and

WHEREAS, in order to effectuate such refunding, on October 22, 2026, the District's Board of Supervisors (the "Board") adopted Resolution 2027-01, authorizing the issuance of The Crossings at Fleming Island Community Development District Special Assessment Refunding Bond, Series 2026, in the principal amount of \$3,545,000 ("Series 2026 Bond"); and

WHEREAS, pursuant to and consistent with the Original Assessment Resolution, this Resolution shall set forth the terms of Series 2026 Bond and confirms the lien of the levy of special assessments securing the Series 2026 Bond ("Series 2026 Assessments").

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT AS FOLLOWS:

SECTION 1. AUTHORITY FOR THIS RESOLUTION. This Resolution is adopted pursuant to the provisions of Florida law, including without limitation Chapters 170, 190, and 197, *Florida Statutes*.

SECTION 2. FINDINGS. The Board hereby finds and determines as follows:

(a) On June 12, 2014, the District, after due notice and public hearing, adopted the Original Assessment Resolution, which, among other things, equalized, approved, confirmed, and levied special assessments on property benefiting from the infrastructure improvements authorized by the District. This Resolution shall supplement the Original Assessment Resolution for the purpose of setting forth the specific terms of the Series 2026 Bond and certifying the amount of the lien of the special assessments securing any portion of the Series 2026 Bond, including interest, costs of issuance, and the number of payments due.

(b) The *Supplemental Special Assessment Methodology Report for the Special Assessment Refunding Bond, Series 2026*, dated October 22, 2026, attached to this Resolution as **Exhibit A** ("Supplemental Assessment Report"), applies the *Final Numbers Assessment Allocation Report for the Special Assessment Refunding Bonds, Series 2014A-3*, dated July 29, 2014 ("Original Assessment Report"), to the actual terms of the Series 2026 Bond. The Supplemental Assessment Report is hereby approved, adopted and confirmed. The District ratifies its use in connection with the sale of the Series 2026 Bond.

(c) The infrastructure improvements, as described in the *Engineer's Report on 2014A-3 Proposed District Improvements*, dated May 8, 2014, and prepared by Hadden Engineering, Inc. ("Series 2014 Project"), constructed and refinanced in connection with the Series 2014A-3 Bonds continue to specially benefit all of the properties identified in the Supplemental Assessment Report. The benefits of the Series 2014 Project exceed the assessments allocated as provided in the Supplemental Assessment Report.

SECTION 3. SETTING FORTH THE TERMS OF THE SERIES 2026 BOND; CONFIRMATION OF MAXIMUM ASSESSMENT LIEN FOR SERIES 2026 BOND. This Resolution is intended to set forth the terms of the Series 2026 Bond and the final amount of the lien of the Series 2026 Assessments securing the Series 2026 Bond. The Series 2026 Bond, in a par amount of \$3,545,000, shall bear such rate of interest and mature on such date as shown on **Exhibit B** attached hereto. The sources and uses of funds of the Series 2026 Bond shall be as set forth on **Exhibit C** attached hereto. The debt service due on the Series 2026 Bond is set forth on **Exhibit D** attached hereto. The lien of the Series 2026 Assessments securing the Series 2026 Bond on certain developable land within the District, as such land is described in **Exhibit A** attached hereto, shall be the principal amount due on the Series 2026 Bond, together with accrued but unpaid interest thereon, and together with the amount by which the annual assessments shall be grossed up to include early payment discounts required by law and costs of collection.

SECTION 4. ALLOCATION OF ASSESSMENTS SECURING SERIES 2026 BOND; ADDRESSING COLLECTION OF THE SAME.

(a) The Series 2026 Assessments for the Series 2026 Bond shall be allocated in accordance with **Exhibit A** attached hereto. The Supplemental Assessment Report is consistent with the District's Original Assessment Report. The Supplemental Assessment Report, considered herein, reflects the actual terms of the issuance of the District's Series 2026 Bond. The estimated costs of collection of the Series 2026 Assessments for the Series 2026 Bond are as set forth in the Supplemental Assessment Report.

(b) The lien of the Series 2026 Assessments securing the Series 2026 Bond includes that certain land within the District (as those district boundaries may be adjusted pursuant to law) that originally secured the Series 2014A-3 Bonds, except those lots which prepaid their Series 2014A-3 Assessments in full, all as further provided in the final assessment roll included in the Supplemental Assessment Report, and as such land is ultimately defined and set forth in plats, site plans, or other designations of developable acreage. To the extent land is added to the District and made subject to the assessment lien described in the Original Assessment Report, the District may, by supplemental resolution at a regularly noticed meeting and without the need for public hearing, determine such land to be benefited and reallocate the Series 2026 Assessments securing the Series 2026 Bond and impose Series 2026 Assessments on the newly added and benefited property.

(c) Taking into account earnings on certain funds and accounts as set forth in the Amended and Restated Master Trust Indenture, dated as of May 1, 1993, and the Twelfth Supplemental Trust Indenture, dated as of October 1, 2026, the District shall for Fiscal Year 2026/2027 begin annual collection of Series 2026 Assessments for the Series 2026 Bond debt service payment using the methods available to it by law. The Series 2026 Bond proceeds, together with other funds of the District, will be applied to currently refund and redeem the Refunded Bonds and pay certain costs associated with the issuance of the Series 2026 Bond. Beginning with the first debt service payment on May 1, 2027, there shall be semi-annual installments of principal and/or interest until maturity on May 1, 2044, as reflected on **Exhibit D** attached hereto.

(d) The District hereby certifies the Series 2026 Assessments for collection and directs staff to take all actions necessary to meet the time and other deadlines imposed for collection by the Clay County Tax Collector and other Florida law. The District intends, unless inapplicable or unavailable, to collect the Series 2026 Assessments securing the Series 2026 Bond using the Uniform Method in Chapter 197, *Florida Statutes*. Notwithstanding the prior sentence, the decision to collect Series 2026 Assessments by any particular method – e.g., on the tax roll or by direct bill – does not mean that such method will be used to collect Series 2026 Assessments in future years, and the District reserves the right in its sole discretion to select collection methods in any given year, regardless of past practices. The District Manager shall prepare or cause to be prepared each year a tax roll for purposes of effectuating the collection of the Series 2026 Assessments and present same to the District Board as required by law. The District Manager is further directed and authorized to take all actions necessary to collect any prepayments of debt as and when due and to collect Series 2026 Assessments using methods available to the District authorized by Florida law.

SECTION 5. IMPROVEMENT LIEN BOOK. Immediately following the adoption of this Resolution, the Series 2026 Assessments as reflected herein shall be recorded by the Secretary of the Board of the District in the District's Improvement Lien Book. The Series 2026 Assessments against each respective parcel shall be and shall remain a legal, valid, and binding first lien on such parcel until paid and such lien shall be coequal with the lien of all state, county, district, municipal, or other governmental taxes and superior in dignity to all other liens, titles, and claims.

SECTION 6. ASSESSMENT NOTICE. The District's Secretary is hereby directed to record a Notice of Series 2026 Assessments securing the Series 2026 Bond in the Official Records of Clay County, Florida, or such other instrument evidencing the actions taken by the District

SECTION 7. OTHER PROVISIONS REMAIN IN EFFECT. This Resolution is intended to supplement the Original Assessment Resolution, which remains in full force and effect. This Resolution and the Original Assessment Resolution shall be construed to the maximum extent possible to give full force and effect to the provisions of each resolution. All District resolutions or parts thereof in actual conflict with this Resolution are, to the extent of such conflict, superseded and repealed.

SECTION 8. SEVERABILITY. If any section or part of a section of this Resolution be declared invalid or unconstitutional, the validity, force and effect of any other section or part of a section of this Resolution shall not thereby be affected or impaired unless it clearly appears that such other section or part of a section of this Resolution is wholly or necessarily dependent upon the section or part of a section so held to be invalid or unconstitutional.

SECTION 9. EFFECTIVE DATE. This Resolution shall become effective upon its adoption.

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PASSED in Public Session of the Board of Supervisors of The Crossings at Fleming Island Community Development District, this 22nd day of October, 2026.

ATTEST:

**THE CROSSINGS AT FLEMING ISLAND
COMMUNITY DEVELOPMENT DISTRICT**

Secretary/Assistant Secretary

Chair/Vice Chair, Board of Supervisors

Exhibit A: Supplemental Assessment Report
Exhibit B: Maturity and Coupon of Series 2026 Bond
Exhibit C: Sources and Uses of Funds for Series 2026 Bond
Exhibit D: Annual debt service payment due on Series 2026 Bond

Exhibit A
Supplemental Assessment Report
(attached hereto)

The Crossings at Fleming Island Community Development District

Supplemental Special Assessment Methodology Report for the Special Assessment Refunding Bond, Series 2026

October 22, 2026



Governmental Management Services, LLC

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Governmental Management Services, LLC does not represent The Crossings at Fleming Island Community Development District as a Municipal Advisor or Securities Broker nor is Governmental Management Services, LLC registered to provide such services as described in Section 15B of the Securities and Exchange Act of 1934, as amended. Similarly, Governmental Management Services, LLC does not provide The Crossings at Fleming Island Community Development District with financial advisory services or offer investment advice in any form.

1.0 Introduction

The Crossings at Fleming Island Community Development District is a local unit of special-purpose government organized and existing under Chapter 190, Florida Statutes, as amended (the "District"). The District will issue on October 26, 2026, \$3,545,000 of its Special Assessment Refunding Bond, Series 2026 (the "Series 2026 Bond") to refund the District's Special Assessment Revenue and Refunding Bonds, Series 2014A-3 Bonds (the "Series 2014A-3 Bonds"), presently outstanding in the principal amount of \$3,855,000.

1.1 Purpose

This Supplemental Special Assessment Methodology Report for the Special Assessment Refunding Bond, Series 2026 (the "Series 2026 Report") provides for a methodology for allocating the assessments pledged to the repayment of the Series 2026 Bond ("Series 2026 Assessments") consistent with the methodology adopted by the District in connection with the issuance of the Series 2014A-3 Bonds levied on the benefiting properties within the District. This Series 2026 Report is consistent with the allocation of the Series 2014A-3 Bond debt to properties based upon the special benefits each received from the infrastructure program financed and/or refinanced in part with the Series 2014A-3 Bonds ("CIP"), as more particularly described in the Engineer's Report on 2014A-3 Proposed District Improvements dated May 8, 2014 prepared by Hadden Engineering, Inc. This Series 2026 Report supplements the Final Numbers Assessment Allocation Report for the Special Assessment Refunding Bonds, Series 2014A-3 adopted by the District on July 29, 2014 (the "2014A-3 Assessment Report"). This Series 2026 Report is designed to conform to the requirements of Chapters 170, 190 and 197 Florida Statutes with respect to special assessments and is consistent with our understanding of the case law on this subject.

On October 26, 2026, the District will issue the Series 2026 Bond which will refund and defease the Series 2014A-3 Bonds and reduce the annual non-ad valorem debt service assessments previously imposed on the benefited lands within the District subject to such assessments (now the "Series 2026 Assessment Area") based on this Series 2026 Report. The Series 2026 Assessments will be collected through the Uniform Method of Collection described in Chapter 197.3632, Florida Statutes or any other legal means available to the District. It is not the intent of this Series 2026 Report to address any other assessments, if applicable, that may be levied by the District, a homeowner's association, or any other unit of government.

1.2 Background

The District currently encompasses approximately 2,868.7 acres in Clay County, Florida. The total development program consists of 3,604 platted and completed residential homes, 180 apartment units and 253.19 acres of commercial. The Series 2026 Assessments will be levied on the 286 completed residential homes within the Series 2026 Assessment Area that have not previously prepaid their total Series 2014A-3 Assessment. There is a total of 292 platted lots and 10.704 commercial acres within the Series 2026 Assessment Area.

On August 12, 2014, the District issued the Series 2014A-3 Bonds in the principal amount of \$5,440,000 with an average coupon rate of 6.5% for a 30-year term that matures on May 1, 2044. The Series 2014A-3 Bonds were issued for the primary purpose of constructing infrastructure improvements and restructuring a portion of the District's then-outstanding Series 2000C Bonds. The improvements constructed or refinanced in connection with the Series 2014A-3 Bonds continue to specially benefit all assessable property within the Series 2026 Assessment Area within the District.

2.0 The Series 2026 Bond

The Series 2026 Bond is a single term bond with a par amount of \$3,545,000 with an average coupon rate of 4.51%. Payment of interest on the Series 2026 Bond will begin on May 1, 2027 with principal amortization beginning on May 1, 2027 continuing through the original maturity date of May 1, 2044. The proceeds from the sale of the Series 2026 Bond and funds available by liquidating the Series 2014A-3 Revenue Account, the Series 2014A-3 Prepayment Account, and the Series 2014A-3 Debt Service Reserve Account will be used to (i) fund the costs of issuance of the Series 2026 Bond, and (ii) fund an escrow account to defease the Series 2014A-3 Bonds outstanding, plus accrued interest to the redemption date. A description of the sources and uses of funds is attached hereto as Table 2 and incorporated by reference herein.

The maximum annual debt service assessment revenues necessary for debt service on the Series 2026 Bond is \$290,122 which is net of collection costs, and early payment discounts. The Series 2026 Assessments on the assessable lots within the Series 2026 Assessment Area will be collected with the property taxes via the Uniform Method, by the tax collector, and will be assessed an extra 6% for collection costs, and early payment discounts, subject to change.

2.1 Purpose of Report

The purpose of this Series 2026 Report is to (i) re-confirm the benefit of the CIP to the 286 assessable units comprising the Series 2026 Assessment Area that have not prepaid in full their Series 2014A-3 Assessments; and (ii) allocate the Series 2026 Assessments to reflect the financing terms of the Series 2026 Bond.

2.2 Process of Levying Assessments

The process of levying the Series 2026 Assessments is a three-step process. First, the Assessment Consultant determines the costs of the refunding bond contemplated by the District. Second, these costs of the refunding bond form the basis for a bond sizing. Third, the financial costs are allocated among the benefited properties (the remaining assessable units) based on benefit determined by the assessment methodology.

2.3 Requirements of a Valid Special Assessment

There are two requirements under Florida Law for a valid special assessment:

1. The properties being assessed must receive a special benefit from the improvements being paid for by the special assessment.
2. The assessments must be fairly and reasonably allocated to the properties being assessed.

This Series 2026 Report does not change the allocation of benefits received from the improvements financed and/or refinanced with the Series 2014A-3 Bonds, nor the method of allocation as adopted in the 2014A-3 Assessment Report.

2.4 Lienability Test: Reasonable and Fair Apportionment of the Duty to Pay

The determination has been made that the obligation to pay the Series 2026 Assessments is fairly and reasonably apportioned because the special and peculiar benefits to the property derived from the infrastructure refinanced by the Series 2026 Bond (and the concomitant responsibility for the payment of the resultant and allocated debt) have been apportioned

to the property according to reasonable estimates of the special and peculiar benefits provided consistent with the land use categories.

3.0 Allocation Methodology

As described above, the District will issue on October 26, 2026, \$3,545,000 of the Series 2026 Bond to refund and defease the Series 2014A-3 Bonds. The Series 2026 Assessments will be allocated to the benefited parcels using the same methodology in the 2014A-3 Assessment Report as was previously adopted by the District's Board of Supervisors. The Series 2026 Assessments will be allocated on an ERU basis consistent with the Series 2014A-3 Assessments as shown in Table 3.

4.0 Final Assessment Rolls

The allocation of the Series 2026 Assessments as set forth herein will result in the District annually certifying collection of special assessments in the amounts set forth in the Assessment Roll in Table 4 attached.

TABLE 1
The Crossings at Fleming Island
Community Development District
Development Program Series 2026

LAND USE	ERU FACTOR	TOTAL UNITS	TOTAL SERIES 2026 ASSBL UNITS	TOTAL ASSBL ERUS
SINGLE FAMILY	1	292	286	286

TOTAL		292	286	286
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6 Single Family units have paid off the Series 2016A-3 Bond Debt

TABLE 2 The Crossings at Fleming Island Community Development District Sources and Uses Series 2026
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Sources:

TOTAL SERIES 2026

Bond Proceeds - Par Amount	3,545,000
Liquidation of Series 2016A-3 Revenue Account	263,607
Liquidation of Series 2016A-3 Reserve Fund	373,025
Liquidation of Series 2016A-3 Prepayment Account	12,581
Total Sources of Funds	4,194,214

Uses:

Refunding escrow deposit	3,980,984
Cost of Issuance	208,800
Underwriter's Discount	
Rounding	4,430
Total Uses of Funds	4,194,214

Principal Amortization Installments	18
Average Coupon	4.51%
Par Amount	3,545,000
Maximum Annual Debt Service	290,122
Maturity	5/1/2044

Notes:

Provided by MBS Capital Markets, LLC

TABLE 3
The Crossings at Fleming Island Community Development District
Confirmation of Benefit and Debt Service Allocations

LAND USE	TOTAL SERIES 2014A-3 ASSBL UNITS	TOTAL SERIES 2026 ASSBL UNITS	ERU PER UNIT (1)	TOTAL 2026 ERU'S	BENEFIT PER UNIT (1)	SERIES 2016A-3 BALANCE	SERIES 2016A-3 BALANCE PER UNIT	SERIES 2016A-3 MAX ANNUAL NET	SERIES 2016A-3 ANNUAL PER UNIT NET	SERIES 2016A-3 ANNUAL PER UNIT GROSS (3)	TOTAL SERIES 2026 PAR DEBT	SERIES 2026 PAR PER UNIT	TOTAL SERIES 2026 MAX ANNUAL	SERIES 2026 ANNUAL PER UNIT NET	SERIES 2026 ANNUAL PER UNIT GROSS TAX BILL (2)	DECREASE IN GROSS ANNUAL PER UNIT	% DECREASE PER UNIT
SINGLE FAMILY	287	286	1.00	286	17,270	3,855,000	13,432	365,588	1,273.82	1,399.11	3,545,000	12,395	290,122	1,014.41	1,079.16	(319.95)	-22.87%
TOTAL	287	286		286		3,855,000		365,587.50			3,545,000		290,122				

(1) Based on the Final Numbers Assessment Allocation Report for the Special Assessment Refunding Bonds, Series 2014A-3 Report dated July 29, 2014

(2) Amounts are grossed up 6% for Clay County discounts and collection costs, subject to change.

(3) Includes a debt service requirement of 103% as well as 6% for Clay County discounts and collections costs. Series 2026 will not be subject to the additional debt service requirement

NOTE:// In the Series 2014A-3 Methodology, the Commercial parcels referenced in the Table 5 of Series 2014A-3 Area were all going to be converted to 315 single family units. Parcel ID number 05-05-26-014190-017-00 was left as commercial and the Series 2014A-3 Bond debt associated was paid off leaving 292 Single Family Units of which 6 Single Family Units have subsequently paid off the Series 2014A-3 Bond debt.

TABLE 4
The Crossings at Fleming Island Community Development District
Assessment Roll

PARCEL ID #	SITE STREET #	SITE STREET	SITE ST SUF	LOT	LOT TYPE	SERIES 2026 ASSBL UNITS	SERIES 2016A-3 BALANCE PER UNIT (2)	SERIES 2016A-3 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)	SERIES 2026 PAR DEBT PER UNIT	SERIES 2026 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)
04-05-26-014176-016-01	2107	EAGLE TALON	CIRCLE	1	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-02	2111	EAGLE TALON	CIRCLE	2	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-03	2115	EAGLE TALON	CIRCLE	3	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-04	2121	EAGLE TALON	CIRCLE	4	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-05	2125	EAGLE TALON	CIRCLE	5	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-06	2129	EAGLE TALON	CIRCLE	6	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-07	2131	EAGLE TALON	CIRCLE	7	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-08	2135	EAGLE TALON	CIRCLE	8	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-09	2139	EAGLE TALON	CIRCLE	9	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-10	2143	EAGLE TALON	CIRCLE	10	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-11	2147	EAGLE TALON	CIRCLE	11	SINGLE FAMILY	0	-	-	-	-
04-05-26-014176-016-12	2149	EAGLE TALON	CIRCLE	12	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-13	2153	EAGLE TALON	CIRCLE	13	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-14	2157	EAGLE TALON	CIRCLE	14	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-15	2161	EAGLE TALON	CIRCLE	15	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-16	2165	EAGLE TALON	CIRCLE	16	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-17	2169	EAGLE TALON	CIRCLE	17	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-18	2171	EAGLE TALON	CIRCLE	18	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-19	2175	EAGLE TALON	CIRCLE	19	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-20	2179	EAGLE TALON	CIRCLE	20	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-21	2183	EAGLE TALON	CIRCLE	21	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-22	2185	EAGLE TALON	CIRCLE	22	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-23	2189	EAGLE TALON	CIRCLE	23	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-24	2191	EAGLE TALON	CIRCLE	24	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-25	2195	EAGLE TALON	CIRCLE	25	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-26	2197	EAGLE TALON	CIRCLE	26	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-27	2201	EAGLE TALON	CIRCLE	27	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-28	2205	EAGLE TALON	CIRCLE	28	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-29	2209	EAGLE TALON	CIRCLE	29	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-30	2211	EAGLE TALON	CIRCLE	30	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-31	2215	EAGLE TALON	CIRCLE	31	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-32	2217	EAGLE TALON	CIRCLE	32	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-33	2221	EAGLE TALON	CIRCLE	33	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-34	2223	EAGLE TALON	CIRCLE	34	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-35	2227	EAGLE TALON	CIRCLE	35	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-36	2229	EAGLE TALON	CIRCLE	36	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-37	2233	EAGLE TALON	CIRCLE	37	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-38	2237	EAGLE TALON	CIRCLE	38	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-39	2241	EAGLE TALON	CIRCLE	39	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-40	2245	EAGLE TALON	CIRCLE	40	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-41	2249	EAGLE TALON	CIRCLE	41	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-42	2251	EAGLE TALON	CIRCLE	42	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-43	2255	EAGLE TALON	CIRCLE	43	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-44	2259	EAGLE TALON	CIRCLE	44	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-45	2263	EAGLE TALON	CIRCLE	45	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-46	2267	EAGLE TALON	CIRCLE	46	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-47	2271	EAGLE TALON	CIRCLE	47	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-48	2275	EAGLE TALON	CIRCLE	48	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-49	2279	EAGLE TALON	CIRCLE	49	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-50	2281	EAGLE TALON	CIRCLE	50	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-51	2283	EAGLE TALON	CIRCLE	51	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-52	2285	EAGLE TALON	CIRCLE	52	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-53	2289	EAGLE TALON	CIRCLE	53	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-54	2293	EAGLE TALON	CIRCLE	54	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-55	2297	EAGLE TALON	CIRCLE	55	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-56	2299	EAGLE TALON	CIRCLE	56	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-57	2303	EAGLE TALON	CIRCLE	57	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16

PARCEL ID #	SITE STREET #	SITE STREET	SITE ST SUF	LOT	LOT TYPE	SERIES 2026 ASSBL UNITS	SERIES 2016A-3 BALANCE PER UNIT (2)	SERIES 2016A-3 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)	SERIES 2026 PAR DEBT PER UNIT	SERIES 2026 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)
04-05-26-014176-016-58	2307	EAGLE TALON	CIRCLE	58	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-59	2309	EAGLE TALON	CIRCLE	59	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-60	2313	EAGLE TALON	CIRCLE	60	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-61	2130	EAGLE TALON	CIRCLE	61	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-62	2132	EAGLE TALON	CIRCLE	62	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-63	2136	EAGLE TALON	CIRCLE	63	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-64	2140	EAGLE TALON	CIRCLE	64	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-65	2144	EAGLE TALON	CIRCLE	65	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-66	2148	EAGLE TALON	CIRCLE	66	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-67	2152	EAGLE TALON	CIRCLE	67	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-68	2156	EAGLE TALON	CIRCLE	68	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-69	2160	EAGLE TALON	CIRCLE	69	SINGLE FAMILY	0	-	-	-	-
04-05-26-014176-016-70	2164	EAGLE TALON	CIRCLE	70	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-71	2168	EAGLE TALON	CIRCLE	71	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-72	2170	EAGLE TALON	CIRCLE	72	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-73	2174	EAGLE TALON	CIRCLE	73	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-74	2178	EAGLE TALON	CIRCLE	74	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-75	2182	EAGLE TALON	CIRCLE	75	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-76	2192	EAGLE TALON	CIRCLE	76	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-77	2202	EAGLE TALON	CIRCLE	77	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-78	2206	EAGLE TALON	CIRCLE	78	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-79	2218	EAGLE TALON	CIRCLE	79	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-80	2228	EAGLE TALON	CIRCLE	80	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-81	2232	EAGLE TALON	CIRCLE	81	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-82	2236	EAGLE TALON	CIRCLE	82	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-83	2240	EAGLE TALON	CIRCLE	83	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-84	2244	EAGLE TALON	CIRCLE	84	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-85	2246	EAGLE TALON	CIRCLE	85	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-86	2250	EAGLE TALON	CIRCLE	86	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-87	2254	EAGLE TALON	CIRCLE	87	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-88	2258	EAGLE TALON	CIRCLE	88	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-89	2262	EAGLE TALON	CIRCLE	89	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-90	2266	EAGLE TALON	CIRCLE	90	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-91	2270	EAGLE TALON	CIRCLE	91	SINGLE FAMILY	0	-	-	-	-
04-05-26-014176-016-92	2274	EAGLE TALON	CIRCLE	92	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-93	2278	EAGLE TALON	CIRCLE	93	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-94	2282	EAGLE TALON	CIRCLE	94	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-95	2290	EAGLE TALON	CIRCLE	95	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-96	2302	EAGLE TALON	CIRCLE	96	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
04-05-26-014176-016-97	2308	EAGLE TALON	CIRCLE	97	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-017-00	1949	EAST WEST	PKWY	PARCEL 28	ASSISTED LIVING	0	-	-	-	-
05-05-26-014190-017-01	1939	EAST WEST	PKWY	PARCEL 28	COMMERCIAL	0	-	-	-	-
05-05-26-014190-026-01	1808	ADLER NEST	LANE	1	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-02	1814	ADLER NEST	LANE	2	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-03	1820	ADLER NEST	LANE	3	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-04	1826	ADLER NEST	LANE	4	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-05	1830	ADLER NEST	LANE	5	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-06	1836	ADLER NEST	LANE	6	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-07	1844	ADLER NEST	LANE	7	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-08	1852	ADLER NEST	LANE	8	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-09	1858	ADLER NEST	LANE	9	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-10	1864	ADLER NEST	LANE	10	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-11	1868	ADLER NEST	LANE	11	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-12	2007	Arden Forest	PLACE	12	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-13	2001	Arden Forest	PLACE	13	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-14	1997	Arden Forest	PLACE	14	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-15	1993	Arden Forest	PLACE	15	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-16	1989	Arden Forest	PLACE	16	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-17	1985	Arden Forest	PLACE	17	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-18	1981	Arden Forest	PLACE	18	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-19	1979	Arden Forest	PLACE	19	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16

PARCEL ID #	SITE STREET #	SITE STREET	SITE ST SUF	LOT	LOT TYPE	SERIES 2026 ASSBL UNITS	SERIES 2016A-3 BALANCE PER UNIT (2)	SERIES 2016A-3 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)	SERIES 2026 PAR DEBT PER UNIT	SERIES 2026 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)
05-05-26-014190-026-20	1977	Arden Forest	PLACE	20	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-21	1975	Arden Forest	PLACE	21	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-22	1978	Arden Forest	PLACE	22	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-23	1982	Arden Forest	PLACE	23	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-24	1990	Arden Forest	PLACE	24	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-25	1998	Arden Forest	PLACE	25	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-26	2006	Arden Forest	PLACE	26	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-27	2012	Arden Forest	PLACE	27	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-28	1892	ADLER NEST	LANE	28	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-29	1898	ADLER NEST	LANE	29	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-30	1904	ADLER NEST	LANE	30	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-31	1916	ADLER NEST	LANE	31	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-32	1926	ADLER NEST	LANE	32	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-33	1930	ADLER NEST	LANE	33	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-34	1929	ADLER NEST	LANE	34	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-35	1927	ADLER NEST	LANE	35	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-36	1925	ADLER NEST	LANE	36	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-37	1921	ADLER NEST	LANE	37	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-38	1919	ADLER NEST	LANE	38	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-39	1915	ADLER NEST	LANE	39	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-40	1913	ADLER NEST	LANE	40	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-41	1909	ADLER NEST	LANE	41	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-42	1905	ADLER NEST	LANE	42	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-43	1901	ADLER NEST	LANE	43	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-44	1895	ADLER NEST	LANE	44	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-45	2022	Arden Forest	PLACE	45	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-46	2028	Arden Forest	PLACE	46	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-47	2023	Arden Forest	PLACE	47	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-48	1869	ADLER NEST	LANE	48	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-49	1863	ADLER NEST	LANE	49	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-50	1859	ADLER NEST	LANE	50	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-51	1904	TALON SHARP	WAY	51	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-52	1910	TALON SHARP	WAY	52	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-53	1807	ADLER NEST	LANE	53	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-54	1907	TALON SHARP	WAY	54	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-55	1911	TALON SHARP	WAY	55	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-56	1917	TALON SHARP	WAY	56	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-57	1919	TALON SHARP	WAY	57	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-58	1923	TALON SHARP	WAY	58	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-59	1927	TALON SHARP	WAY	59	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-60	1937	TALON SHARP	WAY	60	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-61	1943	TALON SHARP	WAY	61	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-62	1949	TALON SHARP	WAY	62	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-63	1955	TALON SHARP	WAY	63	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-64	1967	TALON SHARP	WAY	64	SINGLE FAMILY	0	13,432.06	1,355.13	-	-
05-05-26-014190-026-65	1971	TALON SHARP	WAY	65	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-66	1975	TALON SHARP	WAY	66	SINGLE FAMILY	0	-	-	-	-
05-05-26-014190-026-67	2133	Arden Forest	PLACE	67	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-68	2139	Arden Forest	PLACE	68	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-69	2143	Arden Forest	PLACE	69	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-70	2147	Arden Forest	PLACE	70	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-71	2153	Arden Forest	PLACE	71	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-72	2157	Arden Forest	PLACE	72	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-73	2161	Arden Forest	PLACE	73	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-74	2165	Arden Forest	PLACE	74	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-75	2169	Arden Forest	PLACE	75	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-76	2175	Arden Forest	PLACE	76	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-77	2177	Arden Forest	PLACE	77	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-78	2179	Arden Forest	PLACE	78	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-79	2180	Arden Forest	PLACE	79	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-80	2162	Arden Forest	PLACE	80	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16

PARCEL ID #	SITE STREET #	SITE STREET	SITE ST SUF	LOT	LOT TYPE	SERIES 2026 ASSBL UNITS	SERIES 2016A-3 BALANCE PER UNIT (2)	SERIES 2016A-3 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)	SERIES 2026 PAR DEBT PER UNIT	SERIES 2026 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)
05-05-26-014190-026-81	2158	Arden Forest	PLACE	81	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-82	2154	Arden Forest	PLACE	82	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-83	2148	Arden Forest	PLACE	83	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-84	2144	Arden Forest	PLACE	84	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-85	2140	Arden Forest	PLACE	85	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-86	2136	Arden Forest	PLACE	86	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-87	2130	Arden Forest	PLACE	87	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-88	2124	Arden Forest	PLACE	88	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-89	2118	Arden Forest	PLACE	89	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-90	2114	Arden Forest	PLACE	90	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-91	2110	Arden Forest	PLACE	91	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-92	2104	Arden Forest	PLACE	92	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-93	2100	Arden Forest	PLACE	93	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-94	2096	Arden Forest	PLACE	94	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-95	2092	Arden Forest	PLACE	95	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-96	2088	Arden Forest	PLACE	96	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-97	2084	Arden Forest	PLACE	97	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-98	2080	Arden Forest	PLACE	98	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-026-99	2076	Arden Forest	PLACE	99	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-00	2070	Arden Forest	PLACE	100	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-01	2066	Arden Forest	PLACE	101	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-02	2060	Arden Forest	PLACE	102	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-03	2056	Arden Forest	PLACE	103	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-04	2052	Arden Forest	PLACE	104	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-05	2046	Arden Forest	PLACE	105	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-06	2042	Arden Forest	PLACE	106	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-07	2036	Arden Forest	PLACE	107	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-08	2032	Arden Forest	PLACE	108	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-09	2031	Arden Forest	PLACE	109	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-10	2035	Arden Forest	PLACE	110	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-11	2041	Arden Forest	PLACE	111	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-12	2045	Arden Forest	PLACE	112	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-13	2051	Arden Forest	PLACE	113	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-14	2055	Arden Forest	PLACE	114	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-15	2061	Arden Forest	PLACE	115	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-16	2065	Arden Forest	PLACE	116	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-17	2069	Arden Forest	PLACE	117	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-18	2075	Arden Forest	PLACE	118	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-19	2081	Arden Forest	PLACE	119	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-20	2099	Arden Forest	PLACE	120	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-21	2107	Arden Forest	PLACE	121	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-22	2111	Arden Forest	PLACE	122	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-23	2117	Arden Forest	PLACE	123	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-24	1982	TALON SHARP	WAY	124	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-25	1972	TALON SHARP	WAY	125	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-26	1966	TALON SHARP	WAY	126	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-27	1962	TALON SHARP	WAY	127	SINGLE FAMILY	0	-	-	-	-
05-05-26-014190-027-28	1956	TALON SHARP	WAY	128	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-29	1952	TALON SHARP	WAY	129	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-30	1946	TALON SHARP	WAY	130	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-31	1942	TALON SHARP	WAY	131	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-32	1938	TALON SHARP	WAY	132	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-33	1934	TALON SHARP	WAY	133	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-34	1930	TALON SHARP	WAY	134	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
05-05-26-014190-027-35	1922	TALON SHARP	WAY	135	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-01	2412	RAPTOR	ROAD	1	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-02	2418	RAPTOR	ROAD	2	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-03	2424	RAPTOR	ROAD	3	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-04	2428	RAPTOR	ROAD	4	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-05	2434	RAPTOR	ROAD	5	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-06	2438	RAPTOR	ROAD	6	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16

PARCEL ID #	SITE STREET #	SITE STREET	SITE ST SUF	LOT	LOT TYPE	SERIES 2026 ASSBL UNITS	SERIES 2016A-3 BALANCE PER UNIT (2)	SERIES 2016A-3 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)	SERIES 2026 PAR DEBT PER UNIT	SERIES 2026 GROSS MAX ANNUAL DEBT SERVICE PER UNIT (1)
09-05-26-014176-014-07	2444	RAPTOR	ROAD	7	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-08	2450	RAPTOR	ROAD	8	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-09	2454	RAPTOR	ROAD	9	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-10	2460	RAPTOR	ROAD	10	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-11	2464	RAPTOR	ROAD	11	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-12	2468	RAPTOR	ROAD	12	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-13	2472	RAPTOR	ROAD	13	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-14	2476	RAPTOR	ROAD	14	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-15	2482	RAPTOR	ROAD	15	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-16	2484	RAPTOR	ROAD	16	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-014-17	2488	RAPTOR	ROAD	17	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-01	2246	EAGLE PERCH	PLACE	1	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-02	2254	EAGLE PERCH	PLACE	2	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-03	2258	EAGLE PERCH	PLACE	3	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-04	2260	EAGLE PERCH	PLACE	4	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-05	2264	EAGLE PERCH	PLACE	5	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-06	2268	EAGLE PERCH	PLACE	6	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-07	1706	EAGLE BRANCH	COURT	7	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-08	1710	EAGLE BRANCH	COURT	8	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-09	1716	EAGLE BRANCH	COURT	9	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-10	1720	EAGLE BRANCH	COURT	10	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-11	1724	EAGLE BRANCH	COURT	11	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-12	1725	EAGLE BRANCH	COURT	12	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-13	1721	EAGLE BRANCH	COURT	13	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-14	1719	EAGLE BRANCH	COURT	14	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-15	1715	EAGLE BRANCH	COURT	15	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-16	1711	EAGLE BRANCH	COURT	16	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-17	1705	EAGLE BRANCH	COURT	17	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-18	2298	EAGLE PERCH	PLACE	18	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-19	2302	EAGLE PERCH	PLACE	19	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-20	2314	EAGLE PERCH	PLACE	20	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-21	2324	EAGLE PERCH	PLACE	21	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-22	2326	EAGLE PERCH	PLACE	22	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-23	2330	EAGLE PERCH	PLACE	23	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-24	2329	EAGLE PERCH	PLACE	24	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-25	2325	EAGLE PERCH	PLACE	25	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-26	2323	EAGLE PERCH	PLACE	26	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-27	2321	EAGLE PERCH	PLACE	27	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-28	2317	EAGLE PERCH	PLACE	28	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-29	2313	EAGLE PERCH	PLACE	29	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-30	2311	EAGLE PERCH	PLACE	30	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-31	2309	EAGLE PERCH	PLACE	31	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-32	2305	EAGLE PERCH	PLACE	32	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-33	2303	EAGLE PERCH	PLACE	33	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-34	2299	EAGLE PERCH	PLACE	34	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-35	2295	EAGLE PERCH	PLACE	35	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-36	2291	EAGLE PERCH	PLACE	36	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-37	2287	EAGLE PERCH	PLACE	37	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-38	2281	EAGLE PERCH	PLACE	38	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-39	2277	EAGLE PERCH	PLACE	39	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-40	2273	EAGLE PERCH	PLACE	40	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-41	2269	EAGLE PERCH	PLACE	41	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-42	2265	EAGLE PERCH	PLACE	42	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
09-05-26-014176-015-43	2253	EAGLE PERCH	PLACE	43	SINGLE FAMILY	1	13,432.06	1,399.11	12,395.10	1,079.16
TOTAL SERIES 2026						286	3,855,000.00	401,500.59	3,545,000.00	308,640.43
LESS DISCOUNTS / COLLECTION COSTS								(24,090.04)		(18,518.43)
NET SERIES 2026							3,855,000.00	377,410.56	3,545,000.00	290,122.00

(1) Amounts are grossed up 6% for Clay County discounts and collection costs, subject to change.

(2) Reflects current Series 2014A-3 balance of \$3,855,000 less one prepayment not called yet.

HOMEOWNER PAID OFF THE BOND DEBT IN JULY EFFECTIVE WITH THE FY27 TAX ROLL. SEE PREPAYMENT BALANCE ON TABLE 2

Exhibit B
Maturity and Coupon of Series 2026 Bond

BOND PRICING

CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT
Special Assessment Refunding Bond, Series 2026
(Refunding and Defeating the Series 2014A-3 Bonds)
Clay County, Florida
Private Placement - United Community Bank
FINAL NUMBERS

<i>Bond Component</i>	<i>Maturity Date</i>	<i>Amount</i>	<i>Rate</i>	<i>Yield</i>	<i>Price</i>
Term Bond due 5/1/2044:					
	05/01/2044	3,545,000	4.510%	4.510%	100.000
		3,545,000			

Dated Date	10/26/2026		
Delivery Date	10/26/2026		
First Coupon	05/01/2027		
Par Amount	3,545,000.00		
Original Issue Discount			
Production	3,545,000.00	100.000000%	
Underwriter's Discount			
Purchase Price	3,545,000.00	100.000000%	
Accrued Interest			
Net Proceeds	3,545,000.00		

Exhibit C

Sources and Uses of Funds for Series 2026 Bond

SOURCES AND USES OF FUNDS

CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT
Special Assessment Refunding Bond, Series 2026
(Refunding and Defeating the Series 2014A-3 Bonds)
Clay County, Florida
Private Placement - United Community Bank
FINAL NUMBERS

Dated Date	10/26/2026
Delivery Date	10/26/2026

Sources:

Bond Proceeds:	
Par Amount	3,545,000.00
Other Sources of Funds:	
Liquidation of 2014A-3 Revenue Ac	263,607.31
Liquidation of 2014A-3 DSRF	373,025.05
Liquidation of 2014A-3 Prepmnt Acct	12,581.45
	<u>649,213.81</u>
	4,194,213.81

Uses:

Refunding Escrow Deposits:	
Cash Deposit	3,980,983.54
Delivery Date Expenses:	
Cost of Issuance	208,800.00
Other Uses of Funds:	
Rounding	4,430.27
	<u>4,194,213.81</u>

Exhibit D
Annual Debt Service Payment Due on Series 2026 Bond

BOND DEBT SERVICE

CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT
Special Assessment Refunding Bond, Series 2026
(Refunding and Defeasing the Series 2014A-3 Bonds)
Clay County, Florida
Private Placement - United Community Bank
FINAL NUMBERS

<i>Period Ending</i>	<i>Principal</i>	<i>Coupon</i>	<i>Interest</i>	<i>Debt Service</i>	<i>Annual Debt Service</i>	<i>Bond Balance</i>	<i>Total Bond Value</i>
10/26/2026						3,545,000	3,545,000
05/01/2027	130,000	4.510%	82,160.30	212,160.30		3,415,000	3,415,000
11/01/2027			77,008.25	77,008.25	289,168.55	3,415,000	3,415,000
05/01/2028	135,000	4.510%	77,008.25	212,008.25		3,280,000	3,280,000
11/01/2028			73,964.00	73,964.00	285,972.25	3,280,000	3,280,000
05/01/2029	145,000	4.510%	73,964.00	218,964.00		3,135,000	3,135,000
11/01/2029			70,694.25	70,694.25	289,658.25	3,135,000	3,135,000
05/01/2030	150,000	4.510%	70,694.25	220,694.25		2,985,000	2,985,000
11/01/2030			67,311.75	67,311.75	288,006.00	2,985,000	2,985,000
05/01/2031	155,000	4.510%	67,311.75	222,311.75		2,830,000	2,830,000
11/01/2031			63,816.50	63,816.50	286,128.25	2,830,000	2,830,000
05/01/2032	165,000	4.510%	63,816.50	228,816.50		2,665,000	2,665,000
11/01/2032			60,095.75	60,095.75	288,912.25	2,665,000	2,665,000
05/01/2033	170,000	4.510%	60,095.75	230,095.75		2,495,000	2,495,000
11/01/2033			56,262.25	56,262.25	286,358.00	2,495,000	2,495,000
05/01/2034	180,000	4.510%	56,262.25	236,262.25		2,315,000	2,315,000
11/01/2034			52,203.25	52,203.25	288,465.50	2,315,000	2,315,000
05/01/2035	190,000	4.510%	52,203.25	242,203.25		2,125,000	2,125,000
11/01/2035			47,918.75	47,918.75	290,122.00	2,125,000	2,125,000
05/01/2036	195,000	4.510%	47,918.75	242,918.75		1,930,000	1,930,000
11/01/2036			43,521.50	43,521.50	286,440.25	1,930,000	1,930,000
05/01/2037	205,000	4.510%	43,521.50	248,521.50		1,725,000	1,725,000
11/01/2037			38,898.75	38,898.75	287,420.25	1,725,000	1,725,000
05/01/2038	215,000	4.510%	38,898.75	253,898.75		1,510,000	1,510,000
11/01/2038			34,050.50	34,050.50	287,949.25	1,510,000	1,510,000
05/01/2039	225,000	4.510%	34,050.50	259,050.50		1,285,000	1,285,000
11/01/2039			28,976.75	28,976.75	288,027.25	1,285,000	1,285,000
05/01/2040	235,000	4.510%	28,976.75	263,976.75		1,050,000	1,050,000
11/01/2040			23,677.50	23,677.50	287,654.25	1,050,000	1,050,000
05/01/2041	245,000	4.510%	23,677.50	268,677.50		805,000	805,000
11/01/2041			18,152.75	18,152.75	286,830.25	805,000	805,000
05/01/2042	255,000	4.510%	18,152.75	273,152.75		550,000	550,000
11/01/2042			12,402.50	12,402.50	285,555.25	550,000	550,000
05/01/2043	270,000	4.510%	12,402.50	282,402.50		280,000	280,000
11/01/2043			6,314.00	6,314.00	288,716.50	280,000	280,000
05/01/2044	280,000	4.510%	6,314.00	286,314.00			
11/01/2044					286,314.00		
	3,545,000		1,632,698.30	5,177,698.30	5,177,698.30		

SIXTH ORDER OF BUSINESS

B.



RUPPERT
LANDSCAPE

Monthly Maintenance Report.

October 14th, 2026

Maintenance – Turf continues to maintain good color and density as we move into the fall season. Regular mowing, edging, blowing, weed control, and detail work continue throughout the community. The team is preparing to transition to biweekly lawn maintenance beginning November 1st, with service needs evaluated based on turf growth and weather conditions. During non-mowing weeks, crews will focus on wood line cutbacks, seasonal cutbacks of ornamental grasses and groundcovers as appropriate, and bed cleanup in preparation for mulch and pine straw installation. Detail work and outstanding punch list items will continue to be addressed, with common areas, pool areas, entrances, and high-traffic locations remaining priorities.

Annuals – The fall annual installation is complete, and the flowers are establishing well throughout the community. The team continues to monitor plant health, soil moisture, and irrigation coverage to support continued establishment and seasonal color. Regular bed maintenance includes hand weeding, deadheading as needed, and general cleanup. Beds are also being monitored for insect activity, disease, and weed pressure so concerns can be addressed promptly.

Horticulture – The horticulture team is scheduled to be onsite toward the end of the month to complete October treatments. Applications will be selected based on current turf and ornamental conditions, seasonal needs, and weather patterns. Priorities include maintaining turf health and color, managing weed pressure, and evaluating insect or disease activity. Field observations will help guide targeted treatments through an Integrated Pest Management approach, with follow-up monitoring to evaluate results and identify any additional needs.

Irrigation – Irrigation systems continue to be monitored closely as rainfall and weather conditions fluctuate. 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 coordinate adjustments or repairs as needed to maintain consistent coverage throughout the community. Irrigation schedules will continue to be adjusted based on rainfall, cooler temperatures, and landscape needs.

D.

Eagle Harbor Facility Report

Oct 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