THE CROSSINGS
at FLEMING ISLAND
Community Development District

November 19, 2026

AGENDA

The Crossings at Fleming Island
Community Development District

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

November 12, 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, November 19, 2026 at 6:00 p.m. at 2217 Eagle Harbor Parkway, Fleming Island, Florida 32003.**

Following is the revised agenda for the meeting:

I. Roll Call

II. Pledge of Allegiance

III. Public Comment

IV. Organizational Matters
   A. Oath of Office for Newly Elected Supervisors

   B. Consideration of Resolution 2027-03, Designating Officers

V. Approval of Consent Agenda
   A. Minutes of the October 22, 2026 Meeting

   B. Financial Statements

   C. Check Register

VI. Consideration of Amendment to Agreement with Clay County Property Appraiser

VII. Consideration of Agreement with PayGOV for Processing Electronic Payments

VIII. Management Team Reports
   A. District Counsel

   B. Ruppert Landscape – Report

C. Hampton Golf – Report

D. District Manager & Operations
   1. Operations Report

   2. Update on the Fiscal Year 2026 Goals & Objectives

IX. Supervisors' Requests and Audience Comments

X. Next Scheduled Meeting – December 17, 2026 at 6:00 p.m. at 2217 Eagle Harbor Parkway

XI. Adjournment

FOURTH ORDER OF BUSINESS

B.

RESOLUTION 2027-03

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT DESIGNATING THE OFFICERS OF THE DISTRICT, AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, The Crossings at Fleming Island Community Development District (the "District") is a local unit of special-purpose government created and existing pursuant to Chapter 190, *Florida Statutes*, being situated entirely within the County of Clay, Florida; and

WHEREAS, the Board of Supervisors of the District desires to designate the Officers of the District.

NOW, THEREFORE, be it resolved by the Board of Supervisors of The Crossings at Fleming Island Community Development District:

SECTION 1. _____ is appointed Chairman.

SECTION 2. _____ is appointed Vice Chairman.

SECTION 3. _____ is appointed Secretary and Treasurer.

_____ is appointed Assistant Secretary.

_____ is appointed Assistant Secretary.

_____ is appointed Assistant Secretary.

_____ is appointed Assistant Treasurer.

_____ is appointed Assistant Secretary.

SECTION 4. This Resolution shall become effective immediately upon its adoption.

PASSED AND ADOPTED THIS 19TH DAY OF NOVEMBER, 2026.

ATTEST

THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT

_____
Secretary/Assistant Secretary

_____
Chairman/Vice Chairman

FIFTH ORDER OF BUSINESS

A.

The Crossings at Fleming Island CDD
Board of Supervisors Meeting Minutes
Thursday, October 22, 2026
2217 Eagle Harbor Parkway
Fleming Island, Florida

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

Board Members Present

David Herold, Vice Chairman
Mike Bruno, Supervisor
Jimmy Pinkerman, Supervisor

Staff Present
Rich Komando, District Counsel, Kopelousos, Bradley & Garrison
Steve Andersen, District Manager and Operations Manager, Eagle Harbor
Marilee Giles, District Administrator, Governmental Management Services, LLC
Helen Runjo Hampton Golf
Shirley Booth, Operations Manager
Rhonda Mossing, MBS Capital Markets by telephone
Cynthia Wilhelm, Nabors Giblin & Nickerson

I - Roll Call

Vice Chairman Herold called the meeting to order at 6:00 p.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 September 24, 2026 Meeting

B. Financial Statements

C. Check Register

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

V. Consideration of Series 2026 Refunding Matters

A. Bank Commitment Letter

Ms. Wilhelm stated at the last meeting you approved a term sheet for the bank, they then needed to lock the rate so they reissued a new term sheet locking that rate at 4.51%.

Supervisor Pinkerman moved to ratify the United Community commitment letter. Supervisor Bruno seconded the motion. Motion passed 3-0

B. Award Resolution 2027-01

Ms. Wilhelm stated Resolution 2027-01 approves moving forward with the refunding, it approves placement with United Community, approves the fee of the placement agent and fee of the bank, the form of the 12th supplemental indenture, ratifies the master indenture, appoints U.S. Bank Trust Company as your trustee, paying agent and registrar, approves the form of the escrow deposit agreement, approves the refunding, appoints a verification agent, approves the assessment methodology and ratifies any prior actions taken in order to issue the bonds.

Supervisor Pinkerman moved to approved Resolution 2027-01. Supervisor Bruno seconded the motion. Motion passed 3 -0

C. Supplemental Assessment Report

Ms. Giles stated this assessment methodology report provides the methodology to allocate the assessments, it reconfirms the benefits of the 286 units, the tables show the assessable units, the sources and uses of funds, debt service allocation that breaks down the savings for the 286 units.

Vice Chair Herold asked do you have an estimate for the savings for those units?

Ms. Giles stated it shows $319.95, a 22% savings for them.

Supervisor Bruno moved to accept the supplemental assessment report. Supervisor Pinkerman seconded the motion. Motion passed 3 – 0

D. Supplemental Assessment Resolution 2027-02

Ms. Wilhelm stated any time we issue bonds we have to have a final assessment resolution that has the final assessments and it instructs the district manager to levy those assessments according to the supplemental report and to make note in the improvement lien book as to those assessments.

Supervisor Bruno moved to approve Resolution 2027-02. Supervisor Pinkerman seconded the motion. Motion passed 3 - 0

Mr. Andersen stated this is a savings of $319 per year for six years and the seventh year it can go back up but it cannot exceed the current rate of 6.5%.

Ms. Mossing stated the CDD will have an option to refinance after five years.

Ms. Mossing left the conference call at this time.

Ms. Wilhelm left the meeting at this time.

VI - Management Team Reports

A. District Counsel

B. Ruppert Landscaping - Report

A copy of the monthly maintenance report for October was included in the agenda package.

C. Hampton Golf - Report

Ms. Runjo reported on the amount of rain experienced, condition of the greens, Talon's new menu, hosting major fund raisers, driving range is looking better.

D. District Manager & Operations – Operations Report

Mr. Andersen reviewed improvements to golf course, top tracer update, driving range update.

VII - Supervisor's Requests and Audience Comments

Supervisor Bruno inquired about recourse for frivolous lawsuits

VIII Next Scheduled Meeting – November 19, 2026 at 6:00 p.m. at 2217 Eagle Harbor Parkway

VII – Adjournment

Hearing no objection, the vice chair adjourned the meeting at 6:40 p.m.

Secretary/Assistant Secretary Chairman/Vice Chairman

B.

The Crossings at Fleming Island

Community Development District

Unaudited Financial Reporting

October 31, 2026

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The Crossings at Fleming Island

Community Development District

Combined Balance Sheet

October 31, 2026

	Governmental Funds				Proprietary Funds			
	General Fund	*Reserve Fund*	*Debt Service Fund*	*Capital Projects Fund*	*Water/Sewer Fund*	*Golf Course Fund*	*Swim & Tennis Fund*	*Totals FY 2026*
Assets:								
Cash:								
Operating Account-Wells Fargo	$ 82,126	$ 30,064	$ -	$ -	$ 202,180	$ 43,641	$ 355,876	$ 713,887
Depository Account	-	-	-	-	-	131,228	705,950	837,178
Petty Cash	-	-	-	-	-	1,596	900	2,496
Accounts Receivable	-	-	-	-	-	82,533	40,604	123,137
Due from General Fund	-	7,870	-	-	-	-	-	7,870
Due from Water/Sewer	14,732	-	-	-	-	-	-	14,732
Due from Other	-	-	-	-	227,670	-	-	227,670
Due from GC - Current year	134,803	-	-	-	-	-	-	134,803
Due from Swim & Tennis Fund	65,760	-	-	-	-	-	-	65,760
Due from Capital Outlay Fund	-	-	-	-	-	-	-	-
Due from Golf Course - Loan	235,256	75,538	-	-	-	-	-	310,794
Due from Golf Course - Equipment Lease	420,769	77,620	-	-	-	-	-	498,389
Due from Debt Service	-	-	-	-	-	-	-	-
Investments:								
State Board of Administration (SBA)	1,880,505	31,235	-	-	3,846,130	285	-	5,758,154
State Board of Administration (SBA)-Reserves	1,339,000	-	-	-	-	-	-	1,339,000
Series 1999								
Reserve	-	-	-	-	-	91,122	-	91,122
Interest	-	-	-	-	-	3	-	3
Revenue	-	-	-	-	-	20,054	-	20,054
Sinking	-	-	-	-	-	8	-	8
Series 2007/2016 Refunding/2017								
Reserve	-	-	-	-	1	-	-	1
Surplus	-	-	-	-	5,719	-	-	5,719
Rate Stabilization	-	-	-	-	279,106	-	-	279,106
Renewal & Replacement	-	-	-	-	288,425	-	-	288,425
Revenue	-	-	-	-	320,914	-	-	320,914
Interest	-	-	-	-	192,181	-	-	192,181
Redemption - Tax Exempt	-	-	-	-	939	-	-	939
Redemption - Taxable	-	-	-	-	289	-	-	289
Series 2014 - A-1/A-2								
Reserve A-1	-	-	764,500	-	-	-	-	764,500
Interest A-1	-	-	-	-	-	-	-	-
Revenue	-	-	716,492	-	-	-	-	716,492
Prepayment A-1	-	-	6,425	-	-	-	-	6,425
Reserve A-2	-	-	351,888	-	-	-	-	351,888
Interest A-2	-	-	-	-	-	-	-	-
Prepayment A-2	-	-	529	-	-	-	-	529
Series 2014 - A-3/Series 2026								
Reserve A-3	-	-	-	-	-	-	-	-
Interest - A-3	-	-	-	-	-	-	-	-
Revenue	-	-	-	-	-	-	-	-
Prepayment A-3	-	-	-	-	-	-	-	-
Construction - A-3	-	-	-	-	-	-	-	-
Interest 2026	-	-	-	-	-	-	-	-
Revenue 2026			3,336	-	-	-	-	3,336
Cost of Issuance 2026				4,530	-	-	-	4,530
Series 2017								
Reserve - 2017	-	-	32,969	-	-	-	-	32,969
Interest - 2017	-	-	-	-	-	-	-	-
Revenue - 2017	-	-	64,997	-	-	-	-	64,997
Prepayment - 2017	-	-	590	-	-	-	-	590
Inventory	-	-	-	-	-	195,644	32,959	228,603
Prepaid Expenses	36,164	-	-	-	-	82,988	56,983	176,135
Deposits	35,000	-	-	-	-	7,146	-	42,146
Lease Asset	-	-	-	-	-	8,819	-	8,819
Non-Current Assets:								
Fixed Assets	-	-	-	-	8,005,832	5,015,910	-	13,021,742
Total Assets	**$ 4,244,115**	**$ 222,326**	**$ 1,941,726**	**$ 4,530**	**$ 13,369,387**	**$ 5,680,977**	**$ 1,193,272**	**$ 26,656,334**
Liabilities:								
Accounts Payable	$ 130,356	$ 8,120	$ -	$ -	$ 7,560	$ 420,427	$ 105,869	$ 672,331
Accrued Payroll/Bonuses	-	-	-	-	-	39,464	15,660	55,124
Member Liability	-	-	-	-	-	103,323	4,502	107,825
Due to General Fund	-	-	-	-	14,732	13,598	9,415	37,745
Due to General Fund - Loan	-	-	-	-	-	235,256	-	235,256
Due to Capital Reserve - Loan	-	-	-	-	-	-	-	-
Due to Debt Service	(0)	-	-	-	-	-	-	(0)
Due to Reserve	(4,202)	-	-	-	-	-	-	(4,202)
Deferred Income	-	-	-	-	0	48,906	121,277	170,183
Deposits Payable	4,373	-	-	-	905	-	10,350	15,628
Lease Liability	-	-	-	-	-	137,982	-	137,982
Accrued Interest Payable - Bonds	-	-	-	-	53,729	2,706,958	-	2,760,687
Accrued Principal Payable	-	-	-	-	91,250	4,065,000	-	4,156,250
Maintenance Warranties	-	-	-	-	3,709	-	-	3,709
Bonds Payable - 1999	-	-	-	-	-	475,000	-	475,000
Bonds Payable - 2016 Ref	-	-	-	-	14,040,000	-	-	14,040,000
Total Liabilities	**$ 130,527**	**$ 8,120**	**$ -**	**$ -**	**$ 14,211,885**	**$ 8,245,914**	**$ 267,073**	**$ 22,863,518**
Fund Balance:								
Nonspendable:								
Deposits	$ 35,000	$ -	$ -	$ -	$ -	$ -	$ -	$ 35,000
Restricted for:								
Debt Service	-	-	1,941,726	-	-	-	-	1,941,726
Water/Sewer	-	-	-	-	905	-	-	905
Capital Projects	-	-	-	4,530	-	-	-	4,530
Assigned for:								
Capital Reserves	1,339,000	-	-	-	-	-	-	1,339,000
Unassigned/Unrestricted	2,703,424	214,207	-	-	(843,402)	(2,564,937)	926,199	435,491
Total Fund Balances	**$ 4,113,588**	**$ 214,207**	**$ 1,941,726**	**$ 4,530**	**$ (842,497)**	**$ (2,564,937)**	**$ 926,199**	**$ 3,792,816**
Total Liabilities & Fund Balance	$ 4,244,115	$ 222,327	$ 1,941,726	$ 4,530	$ 13,369,388	$ 5,680,977	$ 1,193,272	$ 26,656,334

The Crossings at Fleming Island

Community Development District

General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 3,697,317	$ -	$ -	$ -
Boat/RV Storage Fees	110,000	9,167	9,853	686
Interest Income	160,000	13,333	11,240	(2,093)
Misc/Newsletter/Rental Income	10,000	833	4	(830)
Total Revenues	**$ 3,977,317**	**$ 23,333**	**$ 21,096**	**$ (2,237)**
Expenditures:				
General & Administrative:				
Supervisor Fees	$ 15,000	$ 1,250	$ 1,200	$ 50
PR-FICA/Workers Comp/PR Fees	24,000	2,000	3,607	(1,607)
Engineering	7,000	583	-	583
District Attorney	34,343	2,862	2,863	(1)
Litigation Counsel	75,000	6,250	-	6,250
Annual Audit	4,500	375	-	375
Assessment Administration	18,375	18,375	18,375	0
Arbitrage Rebate	1,100	92	-	92
Dissemination Agent	2,100	175	175	-
Trustee Fees	20,000	1,667	-	1,667
District Manager/Administrator	115,000	9,583	17,465	(7,881)
General Administrative	23,000	1,917	248	1,669
Insurance General Liability	70,000	70,000	38,925	31,075
Other Current Charges	5,000	417	400	17
Dues, Licenses & Website	17,200	1,433	-	1,433
Total General & Administrative	**$ 431,618**	**$ 116,979**	**$ 83,258**	**$ 33,721**
Operations & Maintenance				
Maintenance				
Landscape Maintenance	$ 906,000	$ 75,500	$ 75,500	$ -
Landscape Maintenance - Contingency	115,000	9,583	9,656	(72)
Lake Maintenance	100,000	8,333	6,380	1,953
Cost Sharing Agreement - Stone Creek	15,000	1,250	-	1,250
Facility/Preventative Maintenance	250,000	20,833	32,356	(11,523)
Utilities	175,000	14,583	6,458	8,125
Security	45,000	3,750	2,157	1,593
Operating Reserves	619	52	-	52
Subtotal Maintenance	**$ 1,606,619**	**$ 133,885**	**$ 132,507**	**$ 1,378**
Total Operations & Maintenance	**$ 1,606,619**	**$ 133,885**	**$ 132,507**	**$ 1,378**
Total Expenditures	**$ 2,038,237**	**$ 250,864**	**$ 215,765**	**$ 35,099**

The Crossings at Fleming Island

Community Development District

General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Excess (Deficiency) of Revenues over Expenditures	$ 1,939,080	$ (227,531)	$ (194,669)	$ 32,862
Other Financing Sources/(Uses):				
Interfund Transfer In/(Out) - SBA Reserve	$ (90,000)	$ -	$ -	$ -
Interfund Transfer Out - Swim & Tennis	(1,849,080)	-	-	-
Total Other Financing Sources/(Uses)	**$ (1,939,080)**	**$ -**	**$ -**	**$ -**
Net Change in Fund Balance	**$ (0)**	**$ (227,531)**	**$ (194,669)**	**$ 32,862**
Fund Balance - Beginning	$ -		$ 4,308,257	
Fund Balance - Ending	$ (0)		$ 4,113,588	

The Crossings at Fleming Island

Community Development District

Capital Reserve Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Revenues				
Special Assessments - Tax Roll	$ 654,886	$ 654,886	$ 7,870	$ (647,016)
Interest	2,000	167	107	(60)
Total Revenues	**$ 656,886**	**$ 655,053**	**$ 7,977**	**$ (647,075)**
Expenditures:				
Capital Outlay	$ 656,386	$ 54,699	$ 8,120	$ 46,579
Other Current Charges	500	42	-	42
Total Expenditures	**$ 656,886**	**$ 54,741**	**$ 8,120**	**$ 46,621**
Excess (Deficiency) of Revenues over Expenditures	**$ -**	**$ 600,312**	**$ (142)**	**$ (600,454)**
Other Financing Sources/(Uses)				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources (Uses)	**$ -**	**$ -**	**$ -**	**$ -**
Net Change in Fund Balance	**$ -**	**$ 600,312**	**$ (142)**	**$ (600,454)**
Fund Balance - Beginning	$ -		$ 214,349	
Fund Balance - Ending	$ -		$ 214,207	

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 October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 2,411,887	$ -	$ -	$ -
Special Assessments - Prepayments A-1	-	-	-	-
Special Assessments - Prepayments A-2	-	-	-	-
Interest Income	-	-	5,442	5,442
Total Revenues	**$ 2,411,887**	**$ -**	**$ 5,442**	**$ 5,442**
Expenditures:				
Series 2014 A-1				
Interest Expense - 11/1	$ 150,525	$ -	-	$ -
Special Call - 11/1	-	-	-	-
Principal Expense - 5/1	1,560,000	-	-	-
Interest Expense - 5/1	150,525	-	-	-
Special Call - 7/1	-	-	-	-
Series 2014 A-2				
Interest Expense - 11/1	43,575	-	-	-
Special Call - 11/1	-	-	-	-
Principal Expense - 5/1	280,000	-	-	-
Interest Expense - 5/1	43,575	-	-	-
Special Call - 5/1	-	-	-	-
Total Expenditures	**$ 2,228,200**	**$ -**	**$ -**	**$ -**
Excess (Deficiency) of Revenues over Expenditures	$ 183,687	$ -	$ 5,442	$ 5,442
Other Financing Sources/(Uses):				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources/(Uses)	$ -	$ -	$ -	$ -
Net Change in Fund Balance	**$ 183,687**	**$ -**	**$ 5,442**	**$ 5,442**
Fund Balance - Beginning	$ 941,772		$ 1,834,392	
Fund Balance - Ending	$ 1,125,459		$ 1,839,834	

The Crossings at Fleming Island

Community Development District

Debt Service Fund Series 2014A-3/Series 2026 Refunding

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 378,767	$ -	$ -	$ -
Prepayments	-	-	-	-
Interest Income	-	-	3,336	3,336
Total Revenues	**$ 378,767**	**$ -**	**$ 3,336**	**$ 3,336**
Expenditures:				
Series 2014 A-3				
Special Call - Escrow 2026 Refunding	$ -	$ -	$ 649,214	
Interest Expense - 11/1	$ 128,213	$ -	-	$ -
Special Call - 11/1	-	-	-	-
Principal Expense - 5/1	120,000	-	-	-
Interest Expense - 5/1	128,213	-	-	-
Special Call - 5/1	-	-	-	-
Total Expenditures	**$ 376,425**	**$ -**	**$ 649,214**	**$ -**
Excess (Deficiency) of Revenues over Expenditures	$ 2,342	$ -	$ (645,877)	$ 3,336
Other Financing Sources/(Uses):				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources/(Uses)	$ -	$ -	$ -	$ -
Net Change in Fund Balance	**$ 2,342**	**$ -**	**$ (645,877)**	**$ 3,336**
Fund Balance - Beginning	$ 232,262		$ 649,214	
Fund Balance - Ending	$ 234,604		$ 3,336	

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 October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 67,073	$ -	$ -	$ -
Interest Income	-	-	292	292
Total Revenues	**$ 67,073**	**$ -**	**$ 292**	**$ 292**
Expenditures:				
Series 2017				
Interest Expense - 11/1	$ 20,556	$ -	-	$ -
Principal Expense - 5/1	25,000	-	-	-
Interest Expense - 5/1	20,556	-	-	-
Total Expenditures	**$ 66,113**	**$ -**	**$ -**	**$ -**
Excess (Deficiency) of Revenues over Expenditures	$ 961	$ -	$ 292	$ 292
Other Financing Sources/(Uses):				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources/(Uses)	$ -	$ -	$ -	$ -
Net Change in Fund Balance	**$ 961**	**$ -**	**$ 292**	**$ 292**
Fund Balance - Beginning	$ 47,517		$ 98,264	
Fund Balance - Ending	$ 48,478		$ 98,556	

The Crossings at Fleming Island

Community Development District

Capital Projects Funds - Series 2026 Refunding Bonds

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Revenues:				
Interest Income	$ -	$ -	$ -	$ -
Total Revenues	**$ -**	**$ -**	**$ -**	**$ -**
Expenditures:				
Cost of Issuance	$ -	$ -	201,200	$ (201,200)
Total Expenditures	**$ -**	**$ -**	**$ 201,200**	**$ (201,200)**
Excess (Deficiency) of Revenues over Expenditures	$ -	$ -	$ (201,200)	$ (201,200)
Other Financing Sources/(Uses):				
Refunding Proceeds	$ -	$ -	205,730	$ 205,730
Total Other Financing Sources/(Uses)	$ -	$ -	$ 205,730	$ 205,730
Net Change in Fund Balance	**$ -**	**$ -**	**$ 4,530**	**$ 4,530**
Fund Balance - Beginning	$ -		$ -	
Fund Balance - Ending	$ -		$ 4,530	

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 October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Operating Revenues:				
Reclaimed Water Revenue	$ 800,000	$ -	$ 63,099	$ 63,099
Debt Capacity Charge	1,966,012	-	164,571	164,571
Interest/Misc. Income	200,000	16,667	22,076	5,410
Total Operating Revenues	**$ 2,966,012**	**$ 16,667**	**$ 249,746**	**$ 233,080**
Administrative:				
Engineering Fees	$ 5,000	$ 417	$ -	$ 417
Arbitrage	550	46	-	46
Dissemination Agent	1,000	83	83	0
District Attorney	27,482	2,290	2,290	(0)
Annual Audit	4,500	375	-	375
Trustee Fees	10,500	875	-	875
District Manager/Administrator	109,650	9,138	8,679	459
Computer Time	1,000	83	83	0
Postage	1,000	83	-	83
Insurance	69,000	69,000	38,925	30,075
Other Current Charges	15,000	1,250	-	1,250
Total Administrative:	**$ 244,682**	**$ 83,640**	**$ 50,061**	**$ 33,579**
Water/Wastewater Operations				
Meter Expenses	$ 1,000	$ 83	$ -	$ 83
Reclaimed Water	160,000	13,333	-	13,333
Repairs & Maintenance	40,000	3,333	-	3,333
Electric	45,000	3,750	3,319	431
Capital Outlay	150,000	12,500	-	12,500
Contingency	50,000	4,167	-	4,167
Total Water/Wastewater Operations	**$ 446,000**	**$ 37,167**	**$ 3,319**	**$ 33,847**
Total Operating Expenses	**$ 690,682**	**$ 120,807**	**$ 53,381**	**$ 67,426**
Net Income before Debt Service	$ 2,275,330	$ (104,140)	$ 196,365	$ 300,505
Debt Service/Other Sources (Uses):				
Principal Expense	$ (1,095,000)	(91,250)	(91,250)	$ -
Interest Expense	(644,750)	(53,729)	(57,357)	(3,627)
Total Debt Service/Other Sources (Uses):	**$ (1,739,750)**	**$ (144,979)**	**$ (148,607)**	**$ (3,627)**
Change in Net Position	**$ 535,580**	**$ (249,119)**	**$ 47,759**	**$ 296,878**
Total Net Position - Beginning	$ -		$ (890,256)	
Total Net Position - Ending	$ 535,580		$ (842,497)	

The Crossings at Fleming Island

Community Development District

Golf Course Fund

Statement of Revenues, Expenditures, and Changes in Net Position

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance	Current Month
Operating Revenues:					
User Fees - Dues	$ 517,810	$ 40,332	$ 38,811	$ (1,521)	$ 38,811
Greens/Cart Fees	1,674,795	148,663	144,234	(4,429)	144,234
Merchandise/Food/Beverage	1,923,477	178,084	169,352	(8,732)	169,352
Rental Revenue	87,500	9,500	11,028	1,528	11,028
Tournament Revenue	200,100	-	-	-	-
Discount Programs	(44,000)	(4,628)	(2,845)	1,783	(2,845)
Membership Income - Other Fees	5,500	458	-	(458)	-
Miscellaneous Income	75,000	7,722	6,780	(942)	6,780
Initiation Fees	15,500	2,625	-	(2,625)	-
Interest Income/Commissions	3,000	-	301	301	301
Sales Tax/Gratuities/Lesson Income	659,310	-	30	30	30
Total Operating Revenues	**$ 5,117,992**	**$ 382,756**	**$ 367,691**	**$ (15,065)**	**$ 367,691**
Cost of Goods Sold:					
Cost of Goods Sold	$ 801,999	$ 69,769	$ 66,173	(3,596)	$ 66,173
Gross Profit	**$ 4,315,993**	**$ 312,987**	**$ 301,518**	**$ (11,469)**	**$ 301,518**
Operating Expenses:					
Salaries	$ 1,762,634	$ 149,858	$ 138,698	$ 11,160	$ 138,698
Commissions & Bonuses	53,050	3,794	14,228	(10,434)	14,228
Employee Expenses	300,200	32,292	26,407	5,885	26,407
Employee Uniforms	2,200	414	-	414	-
Travel & Per Diem	550	-	-	-	-
Training	3,300	450	178	272	178
Janitorial Expense	25,000	2,100	2,060	40	2,060
Janitorial Supplies	12,000	914	573	341	573
Tournaments & Events	58,501	4,990	5,152	(162)	5,152
Marketing & Advertising	25,000	1,500	2,369	(869)	2,369
Centralized Services	61,200	4,550	4,550	-	4,550
Course & Grounds Maintenance	28,000	4,570	4,961	(391)	4,961
Repairs - Equipment	20,500	3,543	3,367	176	3,367
Repairs - Buildings	5,000	750	(60)	810	(60)
Operating Supplies	99,500	11,496	12,481	(985)	12,481
Office Supplies	1,000	226	203	23	203
Postage	50	40	81	(41)	81
Printing & Reproduction	1,500	800	629	171	629
Utility Services	112,000	7,871	7,865	6	7,865
Gas/Oil/Propane	33,100	4,916	8,412	(3,496)	8,412
Refuse & Potables	30,000	2,625	3,420	(795)	3,420
Telephone/T1 Line	9,500	787	804	(17)	804
Security/Pest Control	5,600	3,201	3,161	40	3,161
Music & Cable Service	23,500	1,458	2,316	(858)	2,316
Dues and Subscriptions	38,000	4,021	1,733	2,288	1,733
Chemicals	80,905	6,321	16,886	(10,565)	16,886
Fertilizer - Course	60,000	7,834	841	6,993	841
Sand, Seed & Dressing	15,000	2,030	2,285	(255)	2,285
Small Tools	-	-	-	-	-
Licenses/Permits	1,500	100	164	(64)	164
Cash Short/Over	-	-	54	(54)	54
Bad Debt	100	100	-	100	-
Other Services	1,260	50	71	(21)	71
Trustee Fees/Bank Charges	145,000	11,500	10,508	992	10,508
Aerification	10,000	-	-	-	-
Management Fees - Hampton	84,000	7,350	7,000	350	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 October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance	Current Month
Operating Expenses: (Continued)					
Rentals & Leases	$ 299,011	$ 26,178	$ 26,717	$ (539)	26,717
Lake Maintenance	30,000	2,500	2,500	-	2,500
Insurance	134,000	11,498	12,941	(1,443)	12,941
Other Current Charges/RE Taxes	33,500	2,800	2,808	(8)	2,808
District Manager/Administrator	39,750	5,000	6,123	(1,123)	6,123
District Attorney	6,772	573	573	-	573
Accounting & Audit	5,000	573	192	381	192
Sales Tax/Gratuities/Lesson Income	659,310	54,943	-	54,943	-
Total Operating Expenses:	**$ 4,315,993**	**$ 386,516**	**$ 333,251**	**$ 53,265**	**$ 333,251**
Net Income before Non-Operating Income (Expense)	$ -	$ (73,528)	$ (31,733)	$ 41,795	$ (31,733)
Non-Operating Income/(Expenses):					
Other Non-Operating Income	$ -	$ -	$ -	$ -	$ -
Total Non-Operating Income/(Expenses):	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Change in Net Position	**$ -**	**$ (73,528)**	**$ (31,733)**	**$ 41,795**	**$ (31,733)**
Total Net Position - Beginning	$ -		$ (2,533,204)		
Total Net Position - Ending	$ -		$ (2,564,937)		

The Crossings at Fleming Island

Community Development District

Swim & Tennis Fund

Statement of Revenues, Expenditures, and Changes in Net Position

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance	Current Month
Operating Revenues:					
User Fees	$ 165,000	$ 13,487	$ 15,411	$ 1,924	$ 15,411
Lesson Income Tennis	300,000	36,717	33,792	(2,925)	33,792
Merchandise/Food/Beverage Sale	155,000	6,016	5,079	(937)	5,079
Total Operating Revenues	**$ 620,000**	**$ 56,220**	**$ 54,282**	**$ (1,938)**	**$ 54,282**
Cost of Goods Sold:					
Cost of Goods Sold	$ 120,000	$ 6,126	$ 4,121	$ 2,005	$ 4,121
Gross Profit	**$ 500,000**	**$ 50,094**	**$ 50,161**	**$ 67**	**$ 50,161**
Operating Expenses:					
Salaries	$ 1,069,000	$ 61,602	$ 62,345	$ (743)	$ 62,345
Employee Expenses	280,000	18,412	20,301	(1,889)	20,301
Employee Education and Training	8,500	-	-	-	-
Promotional Activities	102,000	10,138	9,597	541	9,597
Activities & Events - Tennis	7,000	2,739	75	2,664	75
Communications and Freight	35,000	2,979	2,466	513	2,466
Customer Service & Advertising	6,500	1,333	385	948	385
Other Contractual	42,500	4,186	4,081	105	4,081
Repairs & Maintenance	92,700	747	2,166	(1,419)	2,166
Operating Supplies	37,000	996	151	845	151
Office Supplies	16,000	3,494	781	2,713	781
Utility Services	175,000	15,473	12,834	2,639	12,834
Gas/Oil/Propane	42,500	1,392	601	791	601
Chemicals	90,000	5,316	6,265	(949)	6,265
Licenses/Permits	4,000	-	-	-	-
Bad Debt Expense	-	-	-	-	-
Cash Short/Over	-	-	8	(8)	8
Trustee Fees	34,000	2,835	2,647	188	2,647
District Manager/Administrator	61,250	5,521	5,104	417	5,104
Insurance	46,000	3,833	5,050	(1,217)	5,050
Taxes	130	-	119	(119)	119
Audit	5,000	-	-	-	-
Total Operating Expenses:	**$ 2,154,080**	**$ 140,996**	**$ 134,976**	**$ 6,020**	**$ 134,976**
Net Income before Non-Operating Income (Expense)	$ (1,654,080)	$ (90,902)	$ (84,815)	$ 6,087	$ (84,815)
Non-Operating Income/(Expenses):					
Other Income	$ -	$ -	$ 30	$ 30	$ 30
Interfund Transfer In	1,849,080	154,090	154,090	-	154,090
CDD Lesson Income	30,000	3,440	3,947	507	3,947
Lessons Paid Out	(225,000)	(27,381)	(33,792)	(6,411)	(33,792)
Total Non-Operating Income/(Expenses):	**$ 1,654,080**	**$ 130,149**	**$ 124,275**	**$ (5,874)**	**$ 124,275**
Change in Net Position	**$ -**	**$ 39,247**	**$ 39,460**	**$ 213**	**$ 39,460**
Total Net Position - Beginning	$ -		$ 886,739		
Total Net Position - Ending	$ -		$ 926,199		

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	$ 3,697,317	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Boat/RV Storage Fees	110,000	9,853	-	-	-	-	-	-	-	-	-	-	-	9,853
Interest Income	160,000	11,240	-	-	-	-	-	-	-	-	-	-	-	11,240
Misc/Newsletter/Rental Income	10,000	4	-	-	-	-	-	-	-	-	-	-	-	4
Total Revenues	**$ 3,977,317**	**$ 21,096**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 21,096**
Expenditures:														
General & Administrative:														
Supervisor Fees	$ 15,000	$ 1,200	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,200
PR-FICA/Workers Comp/PR Fees	24,000	3,607	-	-	-	-	-	-	-	-	-	-	-	3,607
Engineering	7,000	-	-	-	-	-	-	-	-	-	-	-	-	-
District Attorney	34,343	2,863	-	-	-	-	-	-	-	-	-	-	-	2,863
Litigation Counsel	75,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Annual Audit	4,500	-	-	-	-	-	-	-	-	-	-	-	-	-
Assessment Administration	18,375	18,375	-	-	-	-	-	-	-	-	-	-	-	18,375
Arbitrage Rebate	1,100	-	-	-	-	-	-	-	-	-	-	-	-	-
Dissemination Agent	2,100	175	-	-	-	-	-	-	-	-	-	-	-	175
Trustee Fees	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-
District Manager/Administrator	115,000	17,465	-	-	-	-	-	-	-	-	-	-	-	17,465
General Administrative	23,000	248	-	-	-	-	-	-	-	-	-	-	-	248
Insurance General Liability	70,000	38,925	-	-	-	-	-	-	-	-	-	-	-	38,925
Other Current Charges	5,000	400	-	-	-	-	-	-	-	-	-	-	-	400
Dues, Licenses & Website	17,200	-	-	-	-	-	-	-	-	-	-	-	-	-
Total General & Administrative	**$ 431,618**	**$ 83,258**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 83,258**

The Crossings at Fleming Island

Community Development District

General Fund

Month to Month

	Adopted Budget	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Operations & Maintenance														
Maintenance														
Landscape Maintenance	$ 906,000	$ 75,500	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	75,500
Landscape Maintenance - Contingency	115,000	9,656	-	-	-	-	-	-	-	-	-	-	-	9,656
Lake Maintenance	100,000	6,380	-	-	-	-	-	-	-	-	-	-	-	6,380
Cost Sharing Agreement - Stone Creek	15,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Facility/Preventative Maintenance	250,000	32,356	-	-	-	-	-	-	-	-	-	-	-	32,356
Utilities	175,000	6,458	-	-	-	-	-	-	-	-	-	-	-	6,458
Security	45,000	2,157	-	-	-	-	-	-	-	-	-	-	-	2,157
Operating Reserves	619	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal Maintenance	**$ 1,606,619**	**$ 132,507**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**132,507**
Total Operations & Maintenance	**$ 1,606,619**	**$ 132,507**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**132,507**
Total Expenditures	**$ 2,038,237**	**$ 215,765**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**215,765**
Excess (Deficiency) of Revenues over Expenditures	$ 1,939,080	$ (194,669)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	(194,669)
Other Financing Sources/Uses:														
Interfund Transfer In/(Out) - SBA Reserve	$ (90,000)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	-
Interfund Transfer Out - Swim & Tennis	(1,849,080)	-	-	-	-	-	-	-	-	-	-	-	-	-
Interfund Transfer Out - Capital Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Other Financing Sources/Uses	**$ (1,939,080)**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**-**
Net Change in Fund Balance	**$ (0)**	**$ (194,669)**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**(194,669)**

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
Operating Revenues:														
Reclaimed Water Revenue	$ 800,000	$ 63,099	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 63,099
Debt Capacity Charge	1,966,012	164,571	-	-	-	-	-	-	-	-	-	-	-	164,571
Interest/Misc. Income	200,000	22,076	-	-	-	-	-	-	-	-	-	-	-	22,076
Total Operating Revenues	**$ 2,966,012**	**$ 249,746**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 249,746**
Expenditures:														
Administrative:														
Engineering Fees	$ 5,000	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Arbitrage	550	-	-	-	-	-	-	-	-	-	-	-	-	-
Dissemination Agent	1,000	83	-	-	-	-	-	-	-	-	-	-	-	83
District Attorney	27,482	2,290	-	-	-	-	-	-	-	-	-	-	-	2,290
Annual Audit	4,500	-	-	-	-	-	-	-	-	-	-	-	-	-
Trustee Fees	10,500	-	-	-	-	-	-	-	-	-	-	-	-	-
District Manager/Administrator	109,650	8,679	-	-	-	-	-	-	-	-	-	-	-	8,679
Computer Time	1,000	83	-	-	-	-	-	-	-	-	-	-	-	83
Postage	1,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance	69,000	38,925	-	-	-	-	-	-	-	-	-	-	-	38,925
Other Current Charges	15,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Administrative:	**$ 244,682**	**$ 50,061**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 50,061**

The Crossings at Fleming Island

Community Development District

Water and Sewer Fund

Month to Month

	Adopted Budget	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Operations & Maintenance														
Water/Wastewater Operations														
Meter Expenses	$ 1,000	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Reclaimed Water	160,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Repairs & Maintenance	40,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Electric	45,000	3,319	-	-	-	-	-	-	-	-	-	-	-	3,319
Capital Outlay	150,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Contingency	50,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Water/Wastewater Operations	**$ 446,000**	**$ 3,319**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**3,319**
Total Operations & Maintenance	**$ 446,000**	**$ 3,319**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**3,319**
Total Operating Expenses	**$ 690,682**	**$ 53,381**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**53,381**
Excess (Deficiency) of Revenues over Expenditu	$ 2,275,330	$ 196,365	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	196,365
Debt Service/Other Sources (Uses):														
Principal Expense	$ (1,095,000)	$ (91,250)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	(91,250)
Interest Expense	(644,750)	(57,357)	-	-	-	-	-	-	-	-	-	-	-	(57,357)
Total Debt Service/Other Sources (Uses):	**$ (1,739,750)**	**$ (148,607)**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**(148,607)**
Net Change in Fund Balance	**$ 535,580**	**$ 47,759**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**47,759**

The Crossings at Fleming Island

Community Development District

Golf Course Fund

Month to Month

	Adopted Budget	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Operating Revenues:														
User Fees - Dues	$ 517,810	$ 38,811	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 38,811
Greens/Cart Fees	1,674,795	144,234	-	-	-	-	-	-	-	-	-	-	-	144,234
Merchandise/Food/Beverage	1,923,477	169,352	-	-	-	-	-	-	-	-	-	-	-	169,352
Rental Revenue	87,500	11,028	-	-	-	-	-	-	-	-	-	-	-	11,028
Tournament Revenue	200,100	-	-	-	-	-	-	-	-	-	-	-	-	-
Discount Programs	(44,000)	(2,845)	-	-	-	-	-	-	-	-	-	-	-	(2,845)
Membership Income - Other Fees	5,500	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Income	75,000	6,780	-	-	-	-	-	-	-	-	-	-	-	6,780
Initiation Fees	15,500	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest Income/Commissions	3,000	301	-	-	-	-	-	-	-	-	-	-	-	301
Sales Tax/Gratuities/Lesson Income	659,310	30	-	-	-	-	-	-	-	-	-	-	-	30
Total Operating Revenues	**$ 5,117,992**	**$ 367,691**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 367,691**
Cost of Goods Sold:														
Cost of Goods Sold	$ 801,999	$ 66,173	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	-	66,173
Gross Profit	**$ 4,315,993**	**$ 301,518**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 301,518**
Operating Expenses:														
Salaries	$ 1,762,634	$ 138,698	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 138,698
Commissions & Bonuses	53,050	14,228	-	-	-	-	-	-	-	-	-	-	-	14,228
Employee Expenses	300,200	26,407	-	-	-	-	-	-	-	-	-	-	-	26,407
Employee Uniforms	2,200	-	-	-	-	-	-	-	-	-	-	-	-	-
Travel & Per Diem	550	-	-	-	-	-	-	-	-	-	-	-	-	-
Training	3,300	178	-	-	-	-	-	-	-	-	-	-	-	178
Janitorial Expense	25,000	2,060	-	-	-	-	-	-	-	-	-	-	-	2,060
Janitorial Supplies	12,000	573	-	-	-	-	-	-	-	-	-	-	-	573
Tournaments & Events	58,501	5,152	-	-	-	-	-	-	-	-	-	-	-	5,152
Marketing & Advertising	25,000	2,369	-	-	-	-	-	-	-	-	-	-		2,369
Centralized Services	61,200	4,550	-	-	-	-	-	-	-	-	-	-	-	4,550
Course & Grounds Maintenance	28,000	4,961	-	-	-	-	-	-	-	-	-	-	-	4,961
Repairs - Equipment	20,500	3,367	-	-	-	-	-	-	-	-	-	-	-	3,367
Repairs - Buildings	5,000	(60)	-	-	-	-	-	-	-	-	-	-	-	(60)
Operating Supplies	99,500	12,481	-	-	-	-	-	-	-	-	-	-	-	12,481
Office Supplies	1,000	203	-	-	-	-	-	-	-	-	-	-	-	203
Postage	50	81	-	-	-	-	-	-	-	-	-	-	-	81
Printing & Reproduction	1,500	629	-	-	-	-	-	-	-	-	-	-	-	629
Utility Services	112,000	7,865	-	-	-	-	-	-	-	-	-	-	-	7,865
Gas/Oil/Propane	33,100	8,412	-	-	-	-	-	-	-	-	-	-	-	8,412
Refuse & Potables	30,000	3,420	-	-	-	-	-	-	-	-	-	-	-	3,420
Telephone/T1 Line	9,500	804	-	-	-	-	-	-	-	-	-	-	-	804
Security/Pest Control	5,600	3,161	-	-	-	-	-	-	-	-	-	-	-	3,161
Music & Cable Service	23,500	2,316	-	-	-	-	-	-	-	-	-	-	-	2,316
Dues and Subscriptions	38,000	1,733	-	-	-	-	-	-	-	-	-	-	-	1,733
Chemicals	80,905	16,886	-	-	-	-	-	-	-	-	-	-	-	16,886
Fertilizer - Course	60,000	841	-	-	-	-	-	-	-	-	-	-	-	841

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

	Adopted Budget	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Operating Expenses: (continued)														
Sand, Seed & Dressing	15,000	2,285	-	-	-	-	-	-	-	-	-	-	-	2,285
Small Tools	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Licenses/Permits	1,500	164	-	-	-	-	-	-	-	-	-	-	-	164
Cash Short/Over	-	54	-	-	-	-	-	-	-	-	-	-	-	54
Bad Debt	100	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Services	1,260	71	-	-	-	-	-	-	-	-	-	-	-	71
Trustee Fees/Bank Charges	145,000	10,508	-	-	-	-	-	-	-	-	-	-	-	10,508
Aerification	10,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Management Fees - Hampton	84,000	7,000	-	-	-	-	-	-	-	-	-	-	-	7,000
Rentals & Leases	299,011	26,717	-	-	-	-	-	-	-	-	-	-	-	26,717
Lake Maintenance	30,000	2,500	-	-	-	-	-	-	-	-	-	-	-	2,500
Insurance	134,000	12,941	-	-	-	-	-	-	-	-	-	-	-	12,941
Other Current Charges/RE Taxes	33,500	2,808	-	-	-	-	-	-	-	-	-	-	-	2,808
District Manager/Administrator	39,750	6,123	-	-	-	-	-	-	-	-	-	-	-	6,123
District Attorney	6,772	573	-	-	-	-	-	-	-	-	-	-	-	573
Accounting & Audit	5,000	192	-	-	-	-	-	-	-	-	-	-	-	192
Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales Tax/Gratuities/Lesson Income	659,310	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses:	**$ 4,315,993**	**$ 333,251**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 333,251**
Net Income before Non-Operating Income (Ex	$ -	$ (31,733)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ (31,733)
Net Change in Fund Balance	**$ -**	**$ (31,733)**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ (31,733)**

The Crossings at Fleming Island

COMMUNITY DEVELOPMENT DISTRICT

Special Assessment Receipts - Clay County

Fiscal Year 2027

Gross Assessments	$ 3,952,651.34	$ 696,687.24	$ 4,649,338.59
Net Assessments	$ 3,715,492.26	$ 654,886.01	$ 4,370,378.27
allocation in %	85.02%	14.98%	100.00%

Date	*Gross Amount*	*Discount*	*Commission*	*Net Receipts*	*O&M Portion*	*Capital Reserve*	*Total*	
				$ -	-	-	-	
				-	-	-	-	
				-	-	-	-	
				-	-	-	-	
				-	-	-	-	
				-	-	-	-	
				-	-	-	-	-
				-	-	-	-	-
				-	-	-	-	
				-	-	-	-	
				-	-	-	-	
				-	-	-	-	
	$ -	$ -	$ -	$ -	$ -	$ -	$ -	

0%	**Percent Collected**
$ -	**Balance Remaining to Collect**

Gross Assessments	$ 2,507,675.04	$ 392,549.98	$ 69,756.26	$ 2,969,981.28
Net Assessments	$ 2,406,306.92	$ 376,136.73	$ 67,073.33	$ 2,849,516.98
allocation in %	84.45%	13.20%	2.35%	100.00%

Date	*Gross Amount*	*Discount*	*Commission*	*Net Receipts*	*2014A1/A2 Debt Service*	*2014A3 Debt Service*	*2017 Debt Service*	*Total*
				$ -	$ -	$ -	$ -	$ -
				$ -	-	-	-	-
				$ -	-	-	-	-
				$ -	-	-	-	-
				$ -	-	-	-	-
				$ -	-	-	-	-
				$ -	-	-	-	-
				$ -	-	-	-	-
				$ -	-	-	-	-
				$ -	-	-	-	-
				$ -	-	-	-	-
				$ -	-	-	-	-
	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

0%	**Percent Collected**
$ -	**Balance Remaining to Collect**

C.

The Crossings at Fleming Island

COMMUNITY DEVELOPMENT DISTRICT

Fiscal Year 2027

Check Register

Date	*Fund*	*Check #'s*	*Amount*
10/1-10/31	General	*6332-6349*	$303,032.55
	General	*ACH*	$2,157.10
	Capital Outlay	*557*	$0.00
	Water/Sewer	*9036-9042*	$196,370.01
	Water/Sewer	*ACH*	$13,518.12
	Golf		$393,027.15
	Swim & Tennis - Operating		$277,623.00
		TOTAL	**$1,185,727.93**

*** CHECK DATES 10/01/2026 - 10/31/2026 *** CROSSINGS - GENERAL FUND
BANK A CROSSINGS - GENERAL

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO... YRMO	DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
10/02/26	00010	9/29/26	12478	202609	310-51300-31500		*	2,863.00		
			SEP 26 - GENERAL COUNSEL							
		9/29/26	12478	202609	300-13100-10300		*	572.60		
			SEP 26 - GENERAL COUNSEL							
						BRADLEY, GARRISON & KOMANDO, P.A			3,435.60	006332
10/02/26	00002	9/15/26	AUG 26	202608	320-53800-43100		*	5,574.16		
			AUG 26 - WATER							
						CLAY COUNTY UTILITY AUTHORITY			5,574.16	006333
10/02/26	00003	9/23/26	SEP 26	202609	320-53800-43000		*	6,602.46		
			SEP 26 - ELECTRIC							
						CLAY ELECTRIC COOPERATIVE, INC			6,602.46	006334
10/02/26	00304	9/24/26	26	202609	320-53800-34000		*	414.00		
			MAINT DOOR SERVICE							
						DUVAL DOORS AND MORE LLC			414.00	006335
10/02/26	00261	9/08/26	33790	202609	300-13100-10400		*	58,388.10		
			FY2027 INSURANCE RENEWAL							
		9/08/26	33790	202609	300-13100-10300		*	58,388.10		
			FY2027 INSURANCE RENEWAL							
		9/08/26	33790	202609	300-15500-10000		*	38,925.40		
			FY2027 INSURANCE RENEWAL							
		9/08/26	33790	202609	300-13100-10400		V	58,388.10-		
			FY2027 INSURANCE RENEWAL							
		9/08/26	33790	202609	300-13100-10300		V	58,388.10-		
			FY2027 INSURANCE RENEWAL							
		9/08/26	33790	202609	300-15500-10000		V	38,925.40-		
			FY2027 INSURANCE RENEWAL							
		9/08/26	33790	202610	300-13100-10400		*	58,388.10		
			FY2027 INSURANCE RENEWAL							
		9/08/26	33790	202610	300-13100-10300		*	58,388.10		
			FY2027 INSURANCE RENEWAL							
		9/08/26	33790	202610	310-51300-45000		*	38,925.40		
			FY2027 INSURANCE RENEWAL							
						EGIS INSURANCE ADVISORS, LLC			155,701.60	006336
10/02/26	00059	9/22/26	9-472-19	202609	310-51300-42000		*	46.66		
			DELIVERIES THRU 9/11							
						FEDEX			46.66	006337
10/02/26	00219	9/17/26	26-00358	202609	310-51300-48000		*	90.00		
			NOTICE OF FY27 MEETINGS							
						JACKSONVILLE DAILY RECORD			90.00	006338

CHECK DATE	VEND#	INVOICE DATE	INVOICE	YRMO	DPT ACCT# SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
10/02/26	01196	9/27/26	1668	202609	320-53800-34000			*	1,637.16		
			GOLF MAINT HVAC								
		9/27/26	1672	202609	320-53800-34000			*	190.00		
			TENNIS ICE								
		9/29/26	1679	202609	320-53800-34000			*	1,679.00		
			TENNIS SURGE PROTECTOR								
							JOHNSON MECHANICAL SOLUTIONS LLC			3,506.16	006339
10/02/26	00062	9/18/26	5225	202609	320-53800-34000			*	265.00		
			SWIM PARK PHASE OUT								
		9/18/26	5226	202609	320-53800-34000			*	1,284.00		
			BOAT STORAGE LIGHTS								
							KAD ELECTRIC COMPANY			1,549.00	006340
10/02/26	00184	10/01/26	412663B	202610	320-53800-46800			*	6,380.00		
			OCT 26 WATER MGMT SVCS LM								
		10/01/26	412663B	202610	300-13100-10300			*	2,500.00		
			OCT 26 WATER MGMT SVCS GF								
							THE LAKE DOCTORS, INC.			8,880.00	006341
10/02/26	00116	9/15/26	85	202609	320-53800-46300			*	5,125.00		
			VARIOUS TREE REMOVALS								
							OUT ON A LIMB			5,125.00	006342
10/02/26	00032	9/28/26	15680	202609	320-53800-34000			*	2,199.76		
			50% DEP COUNTRY WALK SIGN								
		9/30/26	15681	202609	320-53800-34000			*	2,199.76		
			50% DEP EAGLE COVE SIGN								
							RIVER CITY ADVERTISING, INC.			4,399.52	006343
10/02/26	00287	9/01/26	104164	202608	310-51300-31501			*	3,214.90		
			ISLEY LITIGATION - AUG 26								
							ROPER, TOWNSEND & SUTPHEN, P.A.			3,214.90	006344
10/02/26	00282	9/29/26	876928	202609	320-53800-46300			*	2,600.00		
			STONE CREEK FENCE CLEARNG								
		9/29/26	876941	202609	320-53800-46300			*	1,463.82		
			AMENITY CONTROLLER								
		9/29/26	876942	202609	320-53800-46300			*	428.33		
			COUNTRY SIDE CONTROLLER								
		9/30/26	878195	202609	320-53800-46200			*	71,926.32		
			SEP 26 - LANDSCAPE MAINT								
							RUPPERT LANDSCAPE, LLC.			76,418.47	006345
10/02/26	00257	9/16/26	1442	202609	320-53800-34000			*	700.00		
			BUS STOPS								

CHECK DATE	VEND#	.....INVOICE..... DATE	INVOICE	...EXPENSED TO... YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	....CHECK..... AMOUNT	#
		9/21/26	1446 CREEKSIDE ROOF	202609	320	53800-34000				*	1,239.68		
									SHARKPROWASH			1,939.68	006346
10/02/26	00468	9/16/26	17113639 GOLF IRRIGATION CONTROLLR	202609	320	53800-34000				*	2,215.86		
									SITEONE LANDSCAPE SUPPLY, LLC			2,215.86	006347
10/16/26	00059	9/29/26	9-482-76 DELIVERIES THRU 9/23	202609	310	51300-42000				*	74.34		
									FEDEX			74.34	006348
10/16/26	00001	10/01/26	723 OCT 26 - MGMT FEES	202610	310	51300-34000				*	5,093.54		
		10/01/26	723 OCT 26 - GENERAL ADMIN	202610	310	51300-49100				*	201.60		
		10/01/26	723 OCT 26 - DISSEMINATION	202610	310	51300-31300				*	175.00		
		10/08/26	725 ASSESS ROLL CERT FY2027	202610	310	51300-31400				*	18,375.00		
									GMS, LLC			23,845.14	006349
									TOTAL FOR BANK A		303,032.55		

*** CHECK DATES 10/01/2026 - 10/31/2026 *** CROSSINGS - GENERAL FUND
BANK Z CROSSINGS - AUTOPAY

CHECK DATE	VEND#	.....INVOICE..... DATE	INVOICE	...EXPENSED TO... YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	....CHECK..... AMOUNT	#
10/31/26	00297	10/15/26	115775 INV# 092826-2235	202610	320	53800	34500			*	991.10		
		10/15/26	115775 INV# 101226-2426	202610	320	53800	34500			*	1,166.00		
									ROLLKALL (AUTOPAY)			2,157.10	080020

TOTAL FOR BANK Z 2,157.10

TOTAL FOR REGISTER 305,189.65

*** CHECK DATES 10/01/2026 - 10/31/2026 *** CROSSINGS - WATER/SEWER
BANK B CROSSINGS - W/S

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO... YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
10/02/26	02317	9/15/26	39673	202609	320	53600-46000				*	1,503.00		
			BACKFLOW REPAIRS										
		9/26/26	40102	202609	320	53600-46000				*	1,503.00		
			BACKFLOW REPAIRS										
									BOB'S BACKFLOW & PLUMBING SERVICES			3,006.00	009036
10/02/26	00003	9/21/26	1966548	202609	320	53600-43000				*	2,927.55		
			4567 LAKESHORE DR E										
									CLAY ELECTRIC COOPERATIVE, INC			2,927.55	009037
10/02/26	00261	9/08/26	33790	202609	300	15500-10000				*	38,925.40		
			FY2027 INSURANCE RENEWAL										
		9/08/26	33790	202609	300	15500-10000				V	38,925.40-		
			FY2027 INSURANCE RENEWAL										
		9/08/26	33790	202610	310	53600-45000				*	38,925.40		
			FY2027 INSURANCE RENEWAL										
									EGIS INSURANCE ADVISORS, LLC			38,925.40	009038
10/16/26	00010	9/29/26	12478	202609	310	53600-31500				*	2,290.40		
			SEP 26 - GENERAL COUNSEL										
									BRADLEY, GARRISON & KOMANDO, P.A.			2,290.40	009039
10/16/26	00115	10/01/26	10012026	202610	300	15100-01600				*	53,729.17		
			OCT 26 - INTEREST										
									THE CROSSINGS AT FLEMING ISLAND CDD			53,729.17	009040
10/16/26	00300	10/01/26	10012026	202610	300	15100-01500				*	91,250.00		
			OCT 26 - PRINCIPAL										
									THE CROSSINGS AT FLEMING ISLAND CDD			91,250.00	009041
10/16/26	00001	10/01/26	724	202610	310	53600-34000				*	4,074.83		
			OCT 26 - W&S MGMT FEES										
		10/01/26	724	202610	310	53600-35100				*	83.33		
			OCT 26 - IT										
		10/01/26	724	202610	310	53600-31300				*	83.33		
			OCT 26 - DISSEMINATION										
									GMS, LLC			4,241.49	009042
									TOTAL FOR BANK B		196,370.01		

*** CHECK DATES 10/01/2026 - 10/31/2026 *** CROSSINGS - WATER/SEWER
BANK Z CROSSINGS - AUTOPAY

CHECK DATE	VEND#	.....INVOICE..... DATE	INVOICE	...EXPENSED TO... YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	....CHECK..... AMOUNT	#
10/31/26	00002	10/06/26	A0005812	202609	320	53600	43100		CLAY COUNTY UTILITY AUTHORITY	*	13,518.12	13,518.12	080006
			EH GOLF COURSE RECLAM IRR										

TOTAL FOR BANK Z 13,518.12

TOTAL FOR REGISTER 209,888.13

101000 Cash - Checking Accounts:Operating - Checking Account

Date: October 2026

Date	Ref No.	Payee	Payment
10/30/2026	VC-32781668	Club Car	1,080.00
10/30/2026	VC-32781660	Ghost Golf Club	335.00
10/30/2026	ACH-32781667	Revyve Management Group, LLC	1,960.00
10/30/2026	ACH-32781666	Mr. Greens Produce	932.48
10/30/2026	Fintec	Southern Glazer's Of FL	1,223.34
10/30/2026	120523	Site One Landscape Supply	501.99
10/30/2026	120522	Ruppert Landscape LLC	100.00
10/30/2026	120521	NexAir, LLC	155.30
10/30/2026	120520	Live Forever Golf	706.80
10/30/2026	120519	Community Coffee Company, LLC	271.90
10/29/2026	Fintech	North Florida Sales	542.50
10/29/2026	8658	NEFRSA	17,027.06
10/28/2026	VC-32729118	ECOLAB	324.31
10/28/2026	VC-32729114	Roberts Oxygen Company	172.16
10/28/2026	VC-32729112	Global Turf Equipment Sales & Rentals	2,197.77
10/28/2026	VC-32729101	Alsco	885.00
10/28/2026	VC-32729098	LWT Specialty Tire LLC	740.00
10/28/2026	VC-32729096	Southeastern Paper Group	399.25
10/28/2026	VC-32729093	Golf Genius Software	1,068.75
10/28/2026	VC-32729092	Dagmar Marketing	400.00
10/28/2026	VC-32729091	The Ice Doctor, LLC	292.00
10/28/2026	VC-32729088	Share Corp.	451.03
10/28/2026	ACH-32729120	Siesta Key Cigars LLC	595.87
10/28/2026	ACH-32729103	Gate Fuel Services, Inc	4,079.39
10/28/2026	ACH-32729102	Pepsi	688.75
10/28/2026	ACH-32729099	Mr. Greens Produce	2,109.46
10/28/2026	ACH-32729097	Global Golf Sales	535.39
10/28/2026	Fintech	Champion Brands Inc.	988.88
10/28/2026	120518	Take A Free Ride, Inc	250.00
10/28/2026	120517	TableTop Linen Rental	2,055.21
10/28/2026	120516	Site One Landscape Supply	47.80
10/28/2026	120515	Security Engineering and Designs, Inc.	59.95
10/28/2026	120514	Priswing Software	395.00
10/28/2026	120513	Lone Star Heating & Air	951.69
10/28/2026	120512	GreatAmerica Financial Services Corp	1,049.97
10/28/2026	120511	Governmental Management Services, LLC	1,018.71
10/28/2026	120510	Golf Car Services Inc	324.00
10/28/2026	120509	Cutter & Buck	1,148.48
10/28/2026	120508	Community Coffee Company, LLC	242.81
10/27/2026	OFL-32798386	Comcast	560.14
10/27/2026	online	Sysco	6,525.80
10/26/2026			3,000.00
10/26/2026	Fintech	Southern Glazer's Of FL	2,029.39
10/26/2026	102634	North Fl Sales	779.90
10/26/2026	102634	North Fl Sales	

10/25/2026	4230389	PPE 10.25.26	99,168.87
10/24/2026	Fintech	Breakthru Beverage	474.08
10/23/2026	102633	Champion Brands	1,159.54
10/22/2026	Fintech	North Florida Sales	779.90
10/21/2026	OFL-32641108	First- Citizens Bank & Trust CO	980.25
10/21/2026	Fintech	Champion Brands Inc.	1,159.54
10/21/2026	120507	Acushnet	1,714.91
10/21/2026	120506	Central Pro Supply	2,606.76
10/20/2026	102631		560.14
10/20/2026	102630		467.25
10/19/2026	Fintech	Southern Glazer's Of FL	1,276.44
10/19/2026	online	Sysco	8,743.86
10/19/2026	101827	Florida Department of Revenue	25,858.15
10/19/2026	Debit	Fintech.net	70.85
10/19/2026	ACH	DirectTV	1,593.44
10/17/2026	Fintech	Breakthru Beverage	525.45
10/16/2026	online	Sysco	5,960.77
10/15/2026	4230373	Account Analysis Fee	644.87
10/15/2026	4230356	PPE 10.11.26	80,663.23
10/15/2026	ACH	AT&T Mobility	114.37
10/14/2026	Fintech	Champion Brands Inc.	954.20
10/14/2026	Fintech	North Florida Sales	1,008.70
10/13/2026	OFL-32231491	Clay Electric Cooperative 7658859	76.49
10/12/2026	OFL-32231487	Clay Electric Cooperative 7675671	778.68
10/11/2026	OFL-32231498	Clay Electric Cooperative 7658602	3,816.46
10/11/2026	OFL-32230713	Clay Electric Cooperative 7658990	837.60
10/11/2026	OFL-32230503	Clay Electric Cooperative 7659196	143.92
10/11/2026	OFL-32230502	Clay Electric Cooperative 7659105	735.83
10/11/2026	OFL-32230501	Clay Electric Cooperative 7659113	42.64
10/09/2026	VC-32430322	Massey Services, Inc.	355.00
10/09/2026	VC-32430319	JRM, Inc	452.60
10/09/2026	VC-32430317	Global Turf Equipment Sales & Rentals	798.27
10/09/2026	VC-32430316	Republic Services	2,882.06
10/09/2026	OFL-32332706	Acushnet	1,375.70
10/09/2026	ACH-32430320	HelenRunjo	1,688.25
10/09/2026	ACH-32430314	Mr. Greens Produce	464.13
10/09/2026	ACH-32430313	Hampton Golf, Inc. - 1	3,558.14
10/09/2026	ACH-32430311	Pepsi	946.89
10/09/2026	Fintech	Champion Brands Inc.	974.50
10/09/2026	Fintech	Southern Glazer's Of FL	951.66
10/09/2026	120505	Win It Event LLC	250.00
10/09/2026	120504	GOLFNOW	127.00
10/09/2026	120503	DG Custom Golf Carts	1,100.00
10/09/2026	120502	Big Branch Tree Service Inc	900.00
10/07/2026	OFL-32009440	Clay County Utility Authority A00006759	999.00
10/07/2026	OFL-32009427	Clay County Utility Authority A00006772	93.60
10/07/2026	OFL-32009171	Clay County Utility Authority A00006765	809.13
10/07/2026	Fintech	North Florida Sales	1,374.90

10/06/2026	Fintech	Breakthru Beverage	485.53
10/05/2026	ACH-32312477	Hampton Golf, Inc. - 1	11,550.00
10/05/2026	Fintech	Southern Glazer's Of FL	1,917.46
10/05/2026	online	Sysco	4,083.74
10/04/2026	OFL-32332705	Think VoIP Services	302.45
10/02/2026	VC-32312479	Alsco	414.16
10/02/2026	VC-32312478	Wind River Environmental LLC	453.18
10/02/2026	VC-32312472	Raintree Graphics	154.36
10/02/2026	VC-32312471	Brennan Golf Sales	485.90
10/02/2026	OFL-32231520	Clay Electric Cooperative 7658982	45.52
10/02/2026	ACH-32312475	Mr. Greens Produce	518.50
10/02/2026	ACH-32312470	Bulloch Fertilizer Co., Inc.	3,163.09
10/02/2026	Fintech	Breakthru Beverage	588.15
10/02/2026	120501	The Crossings at Fleming Island CDD	3,072.60
10/02/2026	120500	Site One Landscape Supply	738.80
10/02/2026	120499	NexAir, LLC	159.75
10/02/2026	120498	ForeUp Marketing	144.33
10/02/2026	120497	Applied Maintenance Supplies and Solution	410.97
10/01/2026	PPE09302026R	Payroll	1,336.09
10/01/2026	OFL-32230583	Clay Electric Cooperative 7658719	52.63
10/01/2026	3930323	PPE 9.27.26	88,194.99
10/01/2026	ACH	DLL Finance LLC	9,805.68
10/01/2026	ACH	Gegervision IT	1,931.25
		TOTAL	**393,027.15**

101000 Cash - Checking Accounts:Operating - Checking Accountx

Date: Last monthto: Thu Oct 01 2026from: Sat Oct 31 2026

Date	Ref No.	Type	Payee	Account	Payment
10/31/2026	OFL-32799371	Bill Payment	Gegervision IT	200100 Accounts Payable-StrongRoom	845.00
10/31/2026	OFL-32934892	Bill Payment	Sharp Energy, Inc.	200100 Accounts Payable-StrongRoom	601.43
10/30/2026	VC-32771076	Bill Payment	Poolsure	200100 Accounts Payable-StrongRoom	3,700.27
10/30/2026	120115	Bill Payment	The Crossings at Fleming Island CDD	200100 Accounts Payable-StrongRoom	26,799.90
10/30/2026	OFL-32934968	Bill Payment	Fintech. net	200100 Accounts Payable-StrongRoom	70.85
10/29/2026	PPE 10.25.26	Journal	Paychex	PPE 10.25.26	49,729.63
10/26/2026	OFL-32636548	Bill Payment	Comcast	200100 Accounts Payable-StrongRoom	805.86
10/25/2026	OFL-32614307	Bill Payment	Comcast	200100 Accounts Payable-StrongRoom	337.73
10/23/2026	Maxwell Last Chk	Journal	Paychex	Maxwell Last Chk 2132	23.18
10/23/2026	ACH-32665396	Bill Payment	HEAD/Penn Raquet Sports	200100 Accounts Payable-StrongRoom	636.50
10/23/2026	ACH-32665402	Bill Payment	Poolsure	200100 Accounts Payable-StrongRoom	927.94
10/23/2026	120114	Bill Payment	K-Swiss	200100 Accounts Payable-StrongRoom	2,671.35
10/23/2026	VC-32665412	Bill Payment	Lucky in Love	200100 Accounts Payable-StrongRoom	1,354.78
10/23/2026	VC-32665415	Bill Payment	Poolsure	200100 Accounts Payable-StrongRoom	1,751.82
10/23/2026	VC-32665419	Bill Payment	Alsco	200100 Accounts Payable-StrongRoom	151.47
10/20/2026		Expense	Paychex	602810 Employee Expenses:Payroll Administration Expenses:Payroll Processing Fees	1,048.00
10/19/2026	OFL-32608835	Bill Payment	GFL Environmental	200100 Accounts Payable-StrongRoom	408.20
10/19/2026	OFL-32608839	Bill Payment	GFL Environmental	200100 Accounts Payable-StrongRoom	227.90
10/19/2026	OFL-32717603	Bill Payment	GFL Environmental	200100 Accounts Payable-StrongRoom	1,224.53
10/18/2026	Sales Tax 9.26	Expense	Florida Dept. of Revenue	FLA DEPT REVENUE DES:C01 ID:XXXXX4418 INDN:THE CROSSINGS A CO ID:XXXXX01874 CCD	2,661.65
10/16/2026	VC-32556790	Bill Payment	Lucky in Love	200100 Accounts Payable-StrongRoom	1,618.61
10/16/2026	VC-32556792	Bill Payment	Poolsure	200100 Accounts Payable-StrongRoom	409.60
10/16/2026	120113	Bill Payment	Footloose Entertainment	200100 Accounts Payable-StrongRoom	3,465.00
10/16/2026	VC-32556794	Bill Payment	Under the Stars Glamping Adventures	200100 Accounts Payable-StrongRoom	2,600.00
10/15/2026	OFL-32188908	Bill Payment	Comcast	200100 Accounts Payable-StrongRoom	237.45

10/15/2026		Transfer		101100 Cash - Checking Accounts:In House Checking	5,000.00
10/15/2026		Expense	Bank of America	709720 Bank Expenses:Bank Service Charges	7.35
10/15/2026	PPE 10.11.26	Journal	Paychex	PPE 10.11.26	47,750.13
10/15/2026	OFL-32586553	Bill Payment	Hampton Golf, Inc.	200100 Accounts Payable-StrongRoom	28.94
10/14/2026	OFL-32188498	Bill Payment	Comcast	200100 Accounts Payable-StrongRoom	545.32
10/14/2026	OFL-32592512	Bill Payment	Clay County Utility Authority A00006876	200100 Accounts Payable-StrongRoom	711.04
10/13/2026	OFL-32230543	Bill Payment	Clay Electric Cooperative 7658792	200100 Accounts Payable-StrongRoom	503.17
10/13/2026	OFL-32230847	Bill Payment	Clay Electric Cooperative 7659204	200100 Accounts Payable-StrongRoom	2,652.31
10/13/2026	OFL-32231522	Bill Payment	Clay Electric Cooperative 7659170	200100 Accounts Payable-StrongRoom	558.00
10/12/2026	OFL-32230551	Bill Payment	Clay Electric Cooperative 7659071	200100 Accounts Payable-StrongRoom	837.60
10/11/2026	OFL-32230552	Bill Payment	Clay Electric Cooperative 7658909	200100 Accounts Payable-StrongRoom	3,022.38
10/09/2026	VC-32429966	Bill Payment	Poolsure	200100 Accounts Payable-StrongRoom	4,450.54
10/09/2026	VC-32429968	Bill Payment	Alsco	200100 Accounts Payable-StrongRoom	230.34
10/09/2026	VC-32429969	Bill Payment	10-S Tennis Supply	200100 Accounts Payable-StrongRoom	300.74
10/09/2026	120112	Bill Payment	The Pool Bros	200100 Accounts Payable-StrongRoom	33,549.39
10/09/2026	VC-32429971	Bill Payment	Logo Express	200100 Accounts Payable-StrongRoom	2,491.54
10/09/2026	120111	Bill Payment	Abundantly Maid	200100 Accounts Payable-StrongRoom	700.00
10/09/2026	VC-32429984	Bill Payment	Roberts Oxygen Company	200100 Accounts Payable-StrongRoom	105.40
10/09/2026	6920797	Bill Payment	Cheney Brothers	200100 Accounts Payable-StrongRoom	1,772.10
10/07/2026	OFL-32009426	Bill Payment	Clay County Utility Authority A00006756	200100 Accounts Payable-StrongRoom	1,395.10
10/07/2026	OFL-32009435	Bill Payment	Clay County Utility Authority A00011240	200100 Accounts Payable-StrongRoom	268.74
10/07/2026	OFL-32009437	Bill Payment	Clay County Utility Authority A00011239	200100 Accounts Payable-StrongRoom	711.61

10/07/2026	OFL-32010089	Bill Payment	Clay County Utility Authority A00006877	200100 Accounts Payable-StrongRoom	204.37
10/07/2026	OFL-32010091	Bill Payment	Clay County Utility Authority A00006758	200100 Accounts Payable-StrongRoom	764.15
10/06/2026	OFL-32010075	Bill Payment	Clay County Utility Authority A00006876	200100 Accounts Payable-StrongRoom	777.13
10/06/2026	OFL-32010076	Bill Payment	Clay County Utility Authority A00006874	200100 Accounts Payable-StrongRoom	231.73
10/03/2026	OFL-31988046	Bill Payment	Comcast	200100 Accounts Payable-StrongRoom	649.15
10/01/2026	OFL-32283726	Bill Payment	Hampton Golf, Inc.	200100 Accounts Payable-StrongRoom	500.00
10/01/2026	PPE 9.27.26	Journal	Paychex	PPE 9.27.26	62,596.08
				TOTAL	**277,623.00**

SIXTH ORDER OF BUSINESS

OFFICE OF THE
CLAY COUNTY PROPERTY APPRAISER

Tracy Scott Drake, CFA, CAE, ASA, RES, AAS
State-Certified General Real Estate Appraiser RZ2759

November 17, 2026

Community Development District Representatives:

The Clay County Property Appraiser's Office would like to inform you of an upcoming change regarding the preparation of non-ad valorem assessment rolls for Community Development Districts (CDDs) within Clay County.

Beginning with the 2027 assessment cycle, the Property Appraiser's Office will implement a roll preparation fee equal to $19.75 per parcel as identified on the Community Development District's annually certified non-ad valorem assessment roll, as set forth in §197.3632(5)(a), Florida Statutes. This fee is intended to offset the administrative costs associated with preparing, maintaining, and certifying the assessment rolls.

Pursuant to §197.3632(2), Florida Statutes, local governing boards utilizing the uniform method of collection for non-ad valorem assessments are required to enter into a written agreement providing for the reimbursement of necessary administrative costs incurred by the Property Appraiser. These costs include, but are not limited to, personnel, data processing, programming, supplies, and related administrative expenses.

This fee structure is designed to ensure compliance with statutory requirements while maintaining the efficiency, accuracy, and integrity of the assessment roll preparation process.

Please review and sign the attached Amendment to the Agreement for the Interlocal Uniform Method of Collection of Non-Ad Valorem Special Assessments for each CDD managed. The agreement includes additional details regarding billing procedures, agreements, and implementation timelines.

Our office is available to work collaboratively with each district to ensure a smooth transition. Should you have any questions or wish to discuss this matter further, please do not hesitate to contact our office.

Please provide the signed Amendment(s) to our office via email to Julianne Looney, jlooney@ccpao.com and Kelley Brown, kbrown@ccpao.com, on or before January 1, 2027.

Thank you for your continued partnership and cooperation.

Sincerely,

Tracy S. Drake, CFA, CAE, ASA, RES, AAS
Clay County Property Appraiser

AMENDMENT TO THE AGREEMENT FOR THE INTERLOCAL UNIFORM METHOD OF COLLECTION OF NON-AD VALOREM SPECIAL ASSESSMENTS FOR THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT TO REIMBURSE THE CLAY COUNTY PROPERTY APPRAISER

This Amendment ("Amendment") made and entered into this _____day of_____, 2026, by and between THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT, a political subdivision of the State of Florida, whose address is c/o Sheryl Fulks GMS LLC, 475 W Town Pl, Ste 114, Saint Augustine, FL 32092-3649, (hereinafter referred to as "District") and the CLAY COUNTY PROPERTY APPRAISER, a Constitutional Officer of the State of Florida, whose address is P.O. Box 38, Green Cove Springs, FL 32043, (hereinafter referred to as "Property Appraiser").

The purpose of this Amendment to the Agreement for the Interlocal Uniform Method of Collection of Non-Ad Valorem Special Assessments ("Agreement") is to establish the terms and conditions under which the District shall annually reimburse the Property Appraiser for administrative costs incurred in implementing the Uniform Collection Method, as provided in Section 197.3632(2), Florida Statutes. All other terms, provisions, representations, covenants and conditions of the Agreement shall continue with its intended full force and effect unless the parties agree to the contrary in writing.

NOW, THEREFORE, it is hereby ascertained, determined and declared by the parties that:

In addition to the Duties and Responsibilities listed in the Agreement, the District shall:

(a) be solely responsible for imposing and levying valid non-ad valorem assessments; and

(b) provide the Property Appraiser with an electronic copy of the District's certified non-ad valorem assessment roll annually by September 15; and

(c) annually reimburse the Property Appraiser on or before the invoice due date for the administrative costs incurred as a result of the use of the Uniform Method under Section 197.3632(2), Florida Statutes, such administrative costs include, but are not limited to, those costs associated with personnel, forms, supplies, data processing, computer equipment, postage, and programming; for the term of the agreement in the amount of nineteen dollars and seventy-five cents ($19.75) per parcel as identified on the District's annually certified non-ad valorem assessment roll, as set forth in Section 197.3632(5)(a), Florida Statutes.

In addition to the Duties and Responsibilities listed in the Agreement, the Property Appraiser shall:

(a) provide the District with the required information as described in Section 197.3632(3)(B), Florida Statutes, annually by June 1; and make reasonable efforts to provide any additional or new information that may be requested by the District annually between June 1 and September 15; and

(b) provide the District with an invoice for all administrative costs incurred by the Property Appraiser associated with its duties and responsibilities as set forth in the Agreement and Section 197.3632, Florida Statutes, annually on or before October 1; payment will be due within 45 days of the invoice date in accordance with Section 218.74(2), Florida Statutes; and

(c) make reasonable efforts to provide any additional or new information requested by the District after September 15 and issue a separate invoice for all administrative costs incurred by the Property Appraiser; payment for the separate invoice will be due within 45 days of the invoice date in accordance with Section 218.74(2), Florida Statutes.

TERM AND TERMINATION:

In accordance with the term in the Agreement, the term of this Amendment shall commence upon execution by both parties and shall automatically renew on an annual basis for successive one-year periods corresponding with the county fiscal year; unless otherwise amended, discontinued or expired based on the term in the Agreement.

All sums due from the District to the Property Appraiser will bear interest at the rate of 1 percent (1%) per month on the unpaid balance, if delinquent, in accordance with Section 218.74(4), Florida Statutes.

IN WITNESS WHEREOF, the District and the Property Appraiser have executed and delivered this Amendment as the date first above written.

CLAY COUNTY PROPERTY APPRAISER	**THE CROSSINGS AT FLEMING ISLAND COMMUNITY DEVELOPMENT DISTRICT**
By: 	By: _____
Date: 11/17/2026	Date: _____
Name: Tracy S. Drake	Name: _____
Title: Clay County Property Appraiser	Title: _____

SEVENTH ORDER OF BUSINESS

PayGOV.US, LLC.
7915 S. Emerson Ave B199
Indianapolis, IN 46237

PAYMENT PROCESSING SERVICES AGREEMENT

THIS PAYMENT PROCESSING SERVICES AGREEMENT (this "**Agreement**") is made and entered into effective _____, 2026 (the "**Effective Date**"), by and between **PayGOV.US**, LLC, a [STATE] limited liability company ("**PGV**"), with its principal address at 7915 S. Emerson Ave B199, Indianapolis, IN 46237, and The Crossings at Fleming Island Community Development District, a local unit of special-purpose government established under Chapter 190, Florida Statutes (the "**District**"**)**, with its principal address at c/o Governmental Management Services, LLC, 475 West Town Place, Suite 114, St. Augustine, Florida 32092.

1. Services. PGV has designed and developed a payment processing system and internet processing services for governmental entities to enhance the collection of payments and other obligations on a 24/7 basis. PGV will provide the District with online payment acceptance, in-person and telephone payment acceptance (if requested by the District), and the related processing, settlement, and reporting services described in this Agreement (collectively, the "**Services**"), so that the District may accept payment by credit card, charge card, bank debit card, and electronic funds transfer, including by a method for accepting payment online, as required by section 215.322(5), *Florida Statutes*, as amended by chapter 2026-169, Laws of Florida, effective January 1, 2027. A person wanting to pay an obligation owed to the District may do so by logging on to the designated website link, or through any other payment channel the District elects to offer under this Agreement, at no cost to the District. PGV will also provide, upon the District's request, card-swipe or other point-of-sale equipment for onsite payments at no cost to the District. The equipment remains PGV's property, and PGV is responsible for installing, maintaining, updating, and replacing it. Upon expiration or termination of this Agreement, the District will make the equipment available for retrieval by PGV at PGV's expense, and the District is not responsible for ordinary wear and tear.

2. Convenience Fees. PGV will assess the person making the payment (and not the District) a convenience fee equal to 3% of the transaction amount for all POS, online, mobile, or over-the-phone (in office) credit card, charge card, and debit card transactions. A minimum flat convenience fee of $1.00 will apply to any such transaction under $33.00. E-Check (ACH) transactions will be charged a flat fee of $1.00 per transaction to the person making the payment, and not to the District. Before the payer submits any transaction, PGV must clearly disclose the amount of the convenience fee and that it is charged by PGV and not by the District, and must allow the payer to cancel the transaction without charge. The convenience fee is billed separately from the amount owed to the District and is paid directly to and retained by PGV as PGV's sole compensation for the Services. The convenience fee is not an assessment, rate, fee, rental, or other charge imposed by the District, is not revenue of the District, and will not be received or retained by the District or its district manager. PGV is solely responsible for ensuring that the convenience fee, as assessed and disclosed, complies with applicable law and all applicable card network rules. PGV may not increase the convenience fee or impose any new or additional fee, on the District or on payers, without a written amendment to this Agreement approved by the District's Board of Supervisors and signed by both parties.

3. Settlement and Reporting. The Services include timely and accurate transaction processing, next business day reconciliation, and transfer by ACH of the full amount of each payment, without deduction or offset for any convenience fee or other charge, from PGV to the District's designated depository account within [two (2)] business days after the transaction is authorized. All payments PGV receives for obligations owed to the District are the property of the District and are held by PGV in trust for the District. PGV must provide the District and its district manager with online access to transaction-level reporting and a monthly statement identifying, for each transaction, the date, payer, amount paid to the District, convenience fee charged, and any refund, return, or chargeback. PGV may not debit the District's account except to reverse an E-Check transaction that is returned or charged back through the ACH network, and then only after written notice to the District identifying the transaction. At the District's written direction, PGV will process refunds to payers of amounts paid to the District (for example, returned rental deposits), and the District will fund the refunded amount. PGV may not charge the District for processing a refund.

4. Card and Account Verification. Section 215.322(5)(a), *Florida Statutes*, requires the District to verify both the validity of any credit card, charge card, bank debit card, or electronic funds transfer used and the existence of appropriate credit with respect to the person using the card or transfer. PGV will perform that verification on the District's behalf before authorizing each transaction and will not authorize any transaction that fails verification.

5. No Cost to District; Independent Contractor; Confidentiality. PGV will provide the Services to the District during the term of this Agreement, beginning on the Effective Date. PGV agrees the District is not responsible for any compensation for the Services, and the District will not pay any setup, equipment, monthly, minimum, transaction, chargeback, or other fees, or any associated operational costs or local, state, or federal taxes, on behalf of PGV. Nothing in this Agreement requires the District to accept payments exclusively through PGV or to process any minimum volume. PGV accepts and agrees to perform all Services as an independent contractor and not as an employee, agent, or partner of the District, except for the limited authorizations in Section 14. PGV and the District each agree (i) to hold the other party's confidential information in strict confidence; and (ii) not to disclose such information to any third parties without the prior written consent of the disclosing party or as required by law or regulation. PGV acknowledges that the District is subject to Chapter 119, *Florida Statutes*, and that the District's obligations under this Section extend only to information that is confidential or exempt from public disclosure under applicable law. Cardholder, bank-account, and other personal information of payers that PGV receives in performing the Services is confidential information of the District.

6. Indemnification; Chargebacks and Returns. PGV will defend, indemnify, and hold harmless the District and its supervisors, officers, staff, district manager, agents, and employees from and against any credit card transaction disputes, chargebacks, claims, losses, damages, and other expenses, including attorneys' fees and litigation expenses (including at trial and on appeal), suffered or incurred due to PGV's negligence or willful misconduct, any security incident involving payer information in the possession or control of PGV or its processors or subcontractors, PGV's violation of law or card network rules, or PGV's failure to perform any of its obligations under this Agreement. The District agrees to reasonably assist PGV, to the extent permitted by law, with (i) any efforts necessary to facilitate collection of funds from any cardholder to include reinstatement of the obligation owed to the District; and (ii) providing cardholder information pertinent to any inquiry or dispute regarding payment made to the District through the Services. Returned or charged-back ACH (aka E-Check) transactions are excluded from PGV's indemnification of chargebacks under this Section, and the District will reconcile those

transactions, including returns and chargeback transactions, but this exclusion does not limit PGV's obligations for its negligence, willful misconduct, or failure to perform. This Section survives expiration or termination of this Agreement.

7. Standards of Performance; Compliance with Laws; Governing Law. PGV represents that it is qualified to perform the Services, and that all work will be accomplished in a professional and workmanlike manner. PGV agrees to observe and comply with all federal, state, and local laws, and all applicable card network and NACHA operating rules, in performing the Services, including section 215.322, *Florida Statutes*, the Payment Card Industry Data Security Standard ("**PCI DSS**"), and the accessibility requirements of Title II of the Americans with Disabilities Act applicable to the online payment website. This Agreement is governed by the laws of the State of Florida. Venue for any action arising under this Agreement lies exclusively in the state courts located in Clay County, Florida.

8. Data Security; Security Incidents. PGV must maintain PCI DSS compliance throughout the term of this Agreement and must provide the District, upon request, a copy of PGV's current PCI DSS attestation of compliance and that of each processor PGV uses. PGV must use reasonable administrative, technical, and physical safeguards, consistent with industry best practices, to protect cardholder, bank-account, and other personal information of payers, including encryption of that information in transit and at rest. PGV must promptly notify the District in writing if PGV or any of its processors ceases to be PCI DSS compliant. PGV may not access, use, disclose, sell, or share payer information for any purpose other than performing the Services or as required by law, and may not use it for marketing. PGV may retain payer information only as long as necessary to perform the Services, to comply with card network rules, or to comply with Section 2 of Exhibit A (Public Records), and then must securely destroy it. If PGV discovers or is notified of any actual or reasonably suspected breach of security (as defined in section 501.171(1), *Florida Statutes* and any successor statute) or other unauthorized access to payer information in the possession or control of PGV or its processors or subcontractors, PGV must (i) notify the District in writing within 48 hours after discovery or notice; (ii) take all action reasonably necessary to contain, investigate, and remediate it; (iii) cooperate with the District and any law enforcement or regulatory authority, including preserving relevant evidence; (iv) provide the District a written incident report describing the nature and scope of the incident, the information affected, and the remedial actions taken; and (v) to the extent the incident is attributable to the acts or omissions of PGV or its processors or subcontractors, bear the cost of any notices required by law, including under section 501.171, *Florida Statutes*, and provide credit monitoring services for not less than 12 months to affected individuals, at PGV's sole expense. This Section survives expiration or termination of this Agreement.

9. Insurance. PGV must maintain, at its own expense throughout the term of this Agreement, (i) commercial general liability insurance with limits of not less than $[1,000,000] per occurrence and $[2,000,000] in the aggregate; (ii) cyber liability (network security and privacy) insurance, including coverage for breach response costs, with limits of not less than $1,000,000 per claim; and (iii) crime insurance covering employee dishonesty and computer and funds transfer fraud with limits of not less than $1,000,000. PGV must name the District as an additional insured on the commercial general liability policy and must provide the District a certificate of insurance upon execution of this Agreement and upon request.

10. Assignment; Subcontractors. PGV may not assign this Agreement or subcontract the Services without the District's prior written consent, except that PGV may use iStream Financial

Services, Inc. ("**iStream**") as described in Section 14 and the card processors PGV identifies to the District in writing before the Effective Date. PGV remains responsible for the acts and omissions of its subcontractors and processors as if they were PGV's own.

11. District Required Provisions; Order of Precedence. **Exhibit A** (District Required Provisions) is incorporated into and made a part of this Agreement. If this Agreement conflicts with any application, enrollment form, or other document submitted under this Agreement, or with any terms of service, privacy policy, or other terms posted on PGV's website or presented in any click-through or similar form, Exhibit A controls first and this Agreement controls next. No click-through, online, or other terms not attached to this Agreement bind the District, even if accepted by the district manager or another District agent in the course of using the Services.

12. Miscellaneous. Notices under this Agreement must be in writing and delivered by hand, by nationally recognized overnight courier, or by certified mail to the party's address stated in the preamble (or another address given by written notice), with a copy of any notice to the District sent to the District's district manager and District counsel. This Agreement, including its exhibits, is the entire agreement of the parties on its subject matter and supersedes all prior agreements and understandings on that subject matter. This Agreement may be amended only by a writing signed by both parties. If any provision of this Agreement is held unenforceable, the remaining provisions remain in effect. In any action to enforce this Agreement, the prevailing party is entitled to recover its reasonable attorneys' fees and costs, including those incurred on appeal. The District's failure to enforce any provision of this Agreement is not a waiver of that provision. This Agreement has been negotiated by both parties and will not be construed against either party as the drafter. This Agreement may be signed in counterparts and by electronic signature, each of which is an original and all of which together are one instrument.

13. Term and Termination. The initial term of this Agreement begins on the Effective Date and ends on the next September 30 (the end of the District's fiscal year). This Agreement will automatically renew for successive one-year terms beginning each October 1 unless terminated as provided in this Section. The District may terminate this Agreement at any time, with or without cause, on 30 days' written notice to PGV, and immediately upon written notice if PGV breaches this Agreement. PGV may terminate this Agreement only on 90 days' written notice to the District. On expiration or termination, PGV must complete and settle all transactions initiated before the effective date of termination, remit to the District all funds due, reasonably cooperate in transitioning the Services to any successor provider, and comply with Section 2 of Exhibit A (Public Records). Sections 3, 5, 6, 8, and 12 and Exhibit A survive expiration or termination of this Agreement.

14. ACH (E-Check) Processing through iStream. PGV has engaged iStream as a third-party payment processor to facilitate the processing of the District's E-Check payments through the ACH network. Subject to this Section, the District authorizes PGV, as the originator and merchant of record, to submit and sign the application for ACH processing services on behalf of the District to iStream. The District also authorizes PGV to execute and deliver to iStream any required documents on behalf of the District for the purpose of boarding and performing required due diligence of the District under the regulatory framework governing iStream as a third-party payment processor, and to make related procedural changes on behalf of the District to the processing account at iStream as reasonably necessary during the processing relationship. PGV must provide the District's district manager a copy of each application and other document PGV signs on the District's behalf before submitting it, and written notice of any procedural change

within five business days after making it. PGV may not, without the District's prior written approval, (i) agree on the District's behalf to any fee, reserve, guaranty, indemnity, or other financial obligation of the District; (ii) change the District's designated depository account; or (iii) bind the District to any terms inconsistent with this Agreement. These authorizations are limited to the ACH processing services described in this Section and terminate automatically upon expiration or termination of this Agreement.

The District acknowledges and agrees that, as of the Effective Date, iStream is entitled to rely on the authorizations in this Section until the District provides written notice to PGV of their revocation or modification. As between the District and PGV, PGV is responsible for the acts and omissions of iStream as if they were PGV's own, and PGV's obligations under Sections 6 and 8 apply to iStream's acts and omissions. Nothing in this Section makes iStream a third-party beneficiary of this Agreement, waives the District's sovereign immunity, or causes the District to assume any risk or liability for the acts or omissions of PGV or iStream.

IN WITNESS WHEREOF, the parties have executed this Agreement to be effective as of the Effective Date.

DISTRICT:
THE CROSSINGS AT FLEMING ISLAND
COMMUNITY DEVELOPMENT DISTRICT

By: _____
Name: _____
Title: Chairperson / Vice Chairperson, Board of Supervisors
Date: _____

ATTEST:

_____
Secretary / Assistant Secretary

PGV:
PAYGOV.US, LLC, a Indiana limited liability company

By: _____
Name: _____
Title: _____
Date: _____

Exhibit A: District Required Provisions

EXHIBIT A
DISTRICT REQUIRED PROVISIONS

1. Sovereign Immunity; No Third-Party Beneficiaries. Nothing in this Agreement waives or limits the District's sovereign immunity or the limits of liability in section 768.28, *Florida Statutes*, or any other statute or law, and nothing in this Agreement is a consent by the District to be sued by third parties in any matter arising out of this Agreement. This Agreement is solely for the benefit of the District and PGV, and no right or cause of action accrues to or for the benefit of any third party.

2. Public Records. PGV understands and agrees that all documents of any kind provided to the District in connection with this Agreement may be public records, and, to the extent PGV is acting on behalf of the District as a contractor within the meaning of section 119.0701, *Florida Statutes*, PGV must comply with Florida's public records laws, including Chapter 119, *Florida Statutes*. Specifically, PGV must: (a) keep and maintain public records required by the District to perform the Services; (b) upon request from the District's custodian of public records, provide the District with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in Chapter 119, *Florida Statutes*, or as otherwise provided by law; (c) ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law for the duration of the term of this Agreement and following its completion if PGV does not transfer the records to the District; and (d) upon completion of this Agreement, transfer to the District, at no cost, all public records in PGV's possession or keep and maintain public records required by the District to perform the Services. If PGV transfers all public records to the District upon completion of this Agreement, PGV must destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. If PGV keeps and maintains public records upon completion of this Agreement, PGV must meet all applicable requirements for retaining public records. All records stored electronically must be provided to the District, upon request from the District's custodian of public records, in a format that is compatible with the information technology systems of the District. The District may unilaterally terminate this Agreement if PGV refuses to allow public access to public records as required by law.

IF PGV HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO PGV'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS AGREEMENT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT (904) 940-5850, INFO@GMSNF.COM, AND 475 WEST TOWN PLACE SUITE 114, ST. AUGUSTINE, FLORIDA 32092.

3. Records and Audit. PGV must keep accurate records of all transactions processed for the District for the longer of five years after the transaction or the period required by the records retention schedules adopted by the Florida Department of State, and must make those records available to the District, its district manager, and its auditors upon reasonable request.

4. E-Verify. PGV must comply with section 448.095, *Florida Statutes*. PGV represents and warrants that it is registered with and uses the E-Verify system to verify the work authorization status of all new employees of PGV. PGV may not subcontract any portion of the Services unless the subcontractor registers with and uses the E-Verify system and provides PGV an affidavit

stating that the subcontractor does not employ, contract with, or subcontract with an unauthorized alien. PGV must maintain a copy of each affidavit for the duration of this Agreement and provide it to the District upon request. If the District has a good faith belief that PGV has knowingly violated section 448.09(1), *Florida Statutes*, the District will terminate this Agreement as required by section 448.095(5)(c), *Florida Statutes*, and PGV will be liable for any additional costs incurred by the District as a result of the termination. If the District has a good faith belief that a subcontractor knowingly violated section 448.095(5), *Florida Statutes*, but PGV otherwise complied, the District will promptly notify PGV, and PGV must immediately terminate its contract with the subcontractor. PGV represents that no public agency has terminated a contract with PGV under section 448.095(5)(c), *Florida Statutes*, within the year immediately preceding the Effective Date.

5. Scrutinized Companies. PGV certifies that it is not on the Scrutinized Companies or Other Entities that Boycott Israel List created under section 215.4725, *Florida Statutes*, and is not participating in a boycott of Israel. PGV further certifies that it is not on the Scrutinized Companies with Activities in Sudan List, the Scrutinized Companies with Activities in Iran Terrorism Sectors List, or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List created under section 215.473, *Florida Statutes*, and is not engaged in business operations in Cuba or Syria. Under section 287.135*, Florida Statutes*, the District may terminate this Agreement at its option if PGV is found to have submitted a false certification, has been placed on any of those lists, is participating in a boycott of Israel, or has been engaged in business operations in Cuba or Syria.

6. Foreign Countries of Concern; Access to Personal Identifying Information. PGV acknowledges that this Agreement gives PGV access to individuals' personal identifying information. PGV represents that (a) it is not owned by the government of a foreign country of concern; (b) the government of a foreign country of concern does not have a controlling interest in PGV; and (c) PGV is not organized under the laws of, and does not have its principal place of business in, a foreign country of concern, as those terms are defined in section 287.138, *Florida Statutes*. Before the District executes this Agreement, and before each renewal or extension of this Agreement, PGV must provide the District the affidavit required by section 287.138(4), Florida Statutes, on the form prescribed by the Florida Department of Management Services (currently Form PUR 1355, adopted by Rule 60A-1.020, Florida Administrative Code), together with the affidavit attached as **Exhibit 1**.

7. Anti-Human Trafficking. PGV certifies that neither it nor its principals use coercion for labor or services as defined in section 787.06, *Florida Statutes*. Before the District executes this Agreement, and before each renewal or extension of this Agreement, PGV must provide the District the affidavit required by section 787.06(14), *Florida Statutes*, signed by an officer or representative of PGV under penalty of perjury, in the form attached as Exhibit 1.

8. Foreign Source Disclosure. To the extent section 286.101(3), *Florida Statutes*, applies to this Agreement, PGV must disclose to the District any current or prior interest of, any contract with, or any grant or gift received from a foreign country of concern as required by that section.

EXHIBIT 1
CONTRACTOR AFFIDAVIT

STATE OF _____

COUNTY OF _____

Before me, the undersigned authority, by means of [ ] physical presence or [ ] online notarization, personally appeared _____ ("Affiant"), who, being first duly sworn, deposes and says:

1. Affiant is the _____ [title] of PayGOV.US, LLC ("PGV"), is an officer or representative of PGV, and is authorized to make this affidavit on PGV's behalf. This affidavit is given in connection with the Payment Processing Services Agreement between PGV and the _____ Community Development District (the "District").

2. Anti-Human Trafficking. PGV does not use coercion for labor or services as defined in section 787.06, Florida Statutes.

3. Foreign Countries of Concern. PGV is not owned by the government of a foreign country of concern; the government of a foreign country of concern does not have a controlling interest in PGV; and PGV is not organized under the laws of, and does not have its principal place of business in, a foreign country of concern, as those terms are defined in section 287.138, Florida Statutes.

4. Scrutinized Companies. PGV is not on the Scrutinized Companies or Other Entities that Boycott Israel List, the Scrutinized Companies with Activities in Sudan List, the Scrutinized Companies with Activities in Iran Terrorism Sectors List, or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List; is not participating in a boycott of Israel; and is not engaged in business operations in Cuba or Syria.

5. E-Verify. PGV is registered with and uses the E-Verify system to verify the work authorization status of all new employees, as required by section 448.095, Florida Statutes. PGV's E-Verify company identification number is _____.

Under penalties of perjury, I declare that I have read the foregoing affidavit and that the facts stated in it are true.

_____

Signature of Affiant

Printed Name: _____

Title: _____

Sworn to (or affirmed) and subscribed before me by means of [ ] physical presence or [ ] online notarization this ____ day of _____, 20__, by _____, who is [ ] personally known to me or [ ] has produced _____ as identification.

_____

Notary Public, State of _____

Print Name: _____

My Commission Expires: _____

EIGHTH ORDER OF BUSINESS

B.

RUPPERT LANDSCAPE

Monthly Maintenance Report

November 2026

Maintenance

The community has transitioned to a biweekly maintenance rotation for November, with mowing performed as needed based on turf growth and weather conditions. When mowing demand is lighter, crews are focusing on woodline cutbacks, seasonal trimming of ornamental grasses and groundcovers, and landscape bed cleanup in preparation for mulch and pine straw installation. Select areas of Bermuda turf at the front entrance were overseeded to provide winter color as the Bermuda moves into dormancy. Entrances, amenities, and other high-visibility areas remain priorities for routine detailing and punch list follow-up.

Annuals

The fall annuals continue to establish and provide seasonal color throughout the community. Crews are monitoring plant vigor, bloom performance, and soil moisture across the beds. Routine maintenance includes hand weeding, removing spent blooms where appropriate, and clearing debris. Beds are also inspected for insect activity, disease symptoms, and uneven irrigation coverage so emerging issues can be addressed promptly.

Horticulture

November inspections focus on turf and ornamental health as growth slows and seasonal conditions change. Where turf shows discoloration or thinning, the team evaluates the pattern and location of the symptoms alongside shade, drainage, and irrigation coverage. Inspections also consider signs of insect activity and turf disease, including large patch where symptoms are consistent with it. Findings guide targeted treatments as needed, with follow-up inspections to track affected areas and evaluate treatment results.

Irrigation

Irrigation run times and watering frequency are being reviewed in response to cooler temperatures, rainfall, and lower water demand across established turf and landscape beds. Routine inspections focus on sprinkler coverage, head alignment, leaks, and signs of overwatering or dry spots. The newly overseeded Bermuda areas receive closer attention during germination and establishment to maintain adequate surface moisture. Watering frequency will be reduced as the seedlings establish and site conditions allow.

C.

EAGLE HARBOR GOLF CLUB
PERFORMANCE REPORT
Oct-26

Consolidated	Oct-26		Oct-25	Year to Date		Prior Year 25
	Actual	Budget	Actual	Actual	Budget	Actual
Revenue	$ 367,690.68	$ 382,298.30	$ 354,594.18	$ 367,690.68	$ 382,298.30	$ 354,594.18
COGS	$ 66,173.35	$ 69,769.06	$ 66,481.25	$ 66,173.35	$ 69,767.06	$ 66,481.25
Expenses	$ 333,249.60	$ 332,000.96	$ 324,376.25	$ 333,249.60	$ 332,000.96	$ 324,376.25
Admin Expenses pass thru rev			na			na
NOI	$ (31,732.27)	$ (19,471.72)	$ (36,263.32)	$ (31,732.27)	$ (19,469.72)	$ (36,263.32)

Notes Bill Davis received his sign on bonus and given course conditions the chemical need was high - he put the everything and the kitchen out on the course

Golf	Oct-26		Oct-25	Year to Date		Prior Year 25
	Actual	Budget	Actual	Actual	Budget	Actual
Revenue	$ 206,410.28	$ 211,668.07	$ 202,384.68	$ 206,410.28	$ 211,668.07	$ 202,384.68
COGS	$ 17,834.14	$ 15,969.46	$ 18,652.86	$ 17,834.14	$ 15,969.46	$ 18,652.86
Course Maint.	$ 108,816.72	$ 92,412.71	$ 88,238.75	$ 108,816.72	$ 92,412.71	$ 88,238.75
Golf Expenses	$ 51,528.59	$ 55,290.38	$ 58,647.85	$ 51,528.59	$ 55,290.38	$ 58,647.85
NOI	$ 28,230.83	$ 47,995.52	$ 36,845.22	$ 28,230.83	$ 47,995.52	$ 36,845.22
Golf Rounds(Total)	3352		3431	3352		3352
Golf Rnds(outside/member)	2316/1036		2384/1047	2316/1036		2316/1036
Membership	142		138			
	1-range/7 Juniors addtl					

Talons	Oct-26		Oct-25	Year to Date		Prior Year 25
	Actual	Budget	Actual	Actual	Budget	Actual
Total FB Revenue	$ 160,772.49	$ 170,186.58	$ 146,878.01	$ 160,772.49	$ 170,186.58	$ 146,878.01
COGS	$ 48,339.21	$ 53,801.60	$ 47,828.39	$ 48,339.21	$ 53,801.60	$ 47,828.39
FB Expenses	$ 85,964.44	$ 92,481.14	$ 89,303.58	$ 85,964.44	$ 92,481.14	$ 89,303.58
NOI	$ 26,468.84	$ 23,903.84	$ 9,746.04	$ 26,468.84	$ 23,903.84	$ 9,746.04
% COGS (Food)	32.00%			32.00%		
% COGS (Alcohol)	28.33%			28.33%		

without N/A bev
65% w/ n/a bev
Alcohol - 28%
Wine - 22%
Beer - 35%

D.

1.

Eagle Harbor Facility Report
Nov 2026

Amenity Centers:

1. Swim Park
   a. Closed for the winter season

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. Closed for the winter season.

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.
2. Increased CCSO presence on EH Pkwy and Forest Park
3. Numerous concrete repairs around the maintenance building due to cracked concrete

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

2.

The Crossings at Fleming Island Community Development District
Performance Measures/Standards & Annual Reporting Form

October 1, 2025 – September 30, 2026

1. Community Communication and Engagement

Goal 1.1: Public Meetings Compliance

Objective: Hold at least four regular Board of Supervisor meetings per year to conduct CDD related business and discuss community needs.
Measurement: Number of public board meetings held annually as evidenced by meeting minutes and legal advertisements.
Standard: A minimum of four board meetings were held during the Fiscal Year.
Achieved: Yes ☑ No ☐

Goal 1.2: Notice of Meetings Compliance

Objective: Provide public notice of meetings in accordance with Florida Statutes, using at least two communication methods.
Measurement: Timeliness and method of meeting notices as evidenced by posting to CDD website, publishing in local newspaper and via electronic communication.
Standard: 100% of meetings were advertised per Florida statute on at least two mediums (i.e., newspaper, CDD website, electronic communications).
Achieved: Yes ☑ No ☐

Goal 1.3: Access to Records Compliance

Objective: Ensure that meeting minutes and other public records are readily available and easily accessible to the public by completing monthly CDD website checks.
Measurement: Monthly website reviews will be completed to ensure meeting minutes and other public records are up to date as evidenced by District Management's records.
Standard: 100% of monthly website checks were completed by District Management.
Achieved: Yes ☑ No ☐

2. Financial Transparency and Accountability

Goal 2.1: Annual Budget Preparation

Objective: Prepare and approve the annual proposed budget by June 15 and final budget was adopted by September 30 each year.
Measurement: Proposed budget was approved by the Board before June 15 and final budget was adopted by September 30 as evidenced by meeting minutes and budget documents listed on CDD website and/or within district records.
Standard: 100% of budget approval & adoption were completed by the statutory deadlines and posted to the CDD website.
Achieved: Yes ☑ No ☐

Goal 2.2: Financial Reports

Objective: Publish to the CDD website the most recent versions of the following documents: Annual audit, current fiscal year budget with any amendments, and most recent financials within the latest agenda package.
Measurement: Annual audit, previous years' budgets, and financials are accessible to the public as evidenced by corresponding documents on the CDD's website.
Standard: CDD website contains 100% of the following information: Most recent annual audit, most recent adopted/amended fiscal year budget, and most recent agenda package with updated financials.
Achieved: Yes ☑ No ☐

Goal 2.3: Annual Financial Audit

Objective: Conduct an annual independent financial audit per statutory requirements and publish the results to the CDD website for public inspection, and transmit to the State of Florida.
Measurement: Timeliness of audit completion and publication as evidenced by meeting minutes showing board approval and annual audit is available on the CDD's website and transmitted to the State of Florida.
Standard: Audit was completed by an independent auditing firm per statutory requirements and results were posted to the CDD website and transmitted to the State of Florida.
Achieved: Yes ☑ No ☐

Chair/Vice Chair:_____ Date:_____
Print Name:_____
The Crossings at Fleming Island Community Development District

District Manager:_____ Date:_____
Print Name:_____
The Crossings at Fleming Island Community Development District