Your Community.
Our Commitment.

SADDLE CREEK PRESERVE OF POLK COUNTY

COMMUNITY DEVELOPMENT DISTRICT

Advanced Meeting Package

Regular Meeting

Date/Time:
Tuesday
July 28, 2026
6:00 p.m.

Location:
Auburndale Historic Depot
120 W Park Street
Auburndale, FL 33823

Note: The Advanced Meeting Package is a working document and thus all materials are considered DRAFTS prior to presentation and Board acceptance, approval or adoption.

SADDLE CREEK PRESERVE
OF POLK COUNTY
COMMUNITY DEVELOPMENT DISTRICT
c/o Vesta District Services
250 International Parkway, Suite 208
Lake Mary, FL 32746
321-263-0132

Board of Supervisors
Saddle Creek Preserve of Polk County Community Development District

Dear Board Members:

The Regular Meeting of the Board of Supervisors of the Saddle Creek Preserve of Polk County Community Development District is scheduled for **Tuesday, July 28, 2026** at **6:00 p.m.** at **Auburndale Historic Depot – 120 W Park Street, Auburndale, FL 33823**.

The advanced copy of the agenda for the meeting is attached along with associated documentation for your review and consideration. Any additional support material will be distributed at the meeting.

Should you have any questions regarding the agenda, please contact the District Manager at (321) 263-0132 X 536 or hbeckett@vestapropertyservices.com. We look forward to seeing you at the meeting.

Sincerely,

Heath Beckett

Heath Beckett
District Manager

CC: Attorney
Engineer
District Records

SADDLE CREEK PRESERVE OF POLK COUNTY
COMMUNITY DEVELOPMENT DISTRICT

Meeting Date: Tuesday, July 28, 2026
Time: 6:00 p.m.
Location: Auburndale Historic Depot
120 W Park Street
Auburndale, FL 33823

Join via Computer or Mobile App
Dial-in Number: 1-904-348-0776
Phone Conference ID: 684 257 747#
(Mute/Unmute: *6)
(Raise/Lower Hand: *5)

Agenda

The full draft agenda packet may be requested no earlier than 7 days prior to the meeting date by emailing sconley@vestapropertyservices.com

FIRST ORDER OF BUSINESS: ROLL CALL

Supervisors	Present	Teams	Absent
Vickie Davis (1)			
Erica Miro (2-C)			
Angela Martinez (3)			
Veronica Thomas (4-VC)			
Kayla Pozniak (5)			

Staff/Vendors
Heath Beckett, Vesta District Services
Michael Bush, Vesta District Services
Grace Rinaldi, Kilinski Van Wyk
Tom Amaden, Landmark Engineering
Katie Vander Meade, Landmark Engineering
Chuck Burnite, GHS Environmental
Ray Bobrowiecki, Fast Property Services

SECOND ORDER OF BUSINESS: AUDIENCE COMMENTS – Agenda Items
(Limited to 3 Minutes Per Person)

THIRD ORDER OF BUSINESS: OPERATIONS AND MAINTENANCE

A. District Engineer *– Todd Amaden/Katie Vander Meade, Landmark Engineering & Surveying Corp.*

B. Aquatic Maintenance *– Chuck Burnite, GHS Environmental* **EXHIBIT 1**

C. Landscape Maintenance *– Raymond Bobrowiecki, Fast Property Services*

1. Consideration of Landscape Proposals

a. Fast Property Services - Front Entrance Landscape Enhancement - $4,527.19 *– Previously Presented* **EXHIBIT 2**

b. Fast Property Services - Main Entrance River Rock Conversion - $3,695.00 *– Previously Presented* **EXHIBIT 3**

c. Blanco Turf & Landscaping #69413 - Two Entrances and Two Islands - $9,500.00 **EXHIBIT 4**

d. Landscape Rehab - Outside Entrances - $20,350.00 **EXHIBIT 5**

e. Trimen Landscape – Entrances - $29,874.00 **EXHIBIT 6**

THIRD ORDER OF BUSINESS: **OPERATIONS AND MAINTENANCE**

C. Landscape Maintenance

1. Consideration of Landscape Proposals (Continued)

f. Fast Property Services - Amenities Area Landscaping Enhancement - $3,067.48 *– Previously Presented* **EXHIBIT 7**

g. Fast Property Services - Pool/Amenities Parking Area River Rock Conversion - $4,650.00 *– Previously Presented* **EXHIBIT 8**

D. Field Operations *– Michael Bush, Vesta District Services* **EXHIBIT 9**

1. Presentation of Field Requests

2. Consideration of Pool Maintenance Service Provider (3x wk) **EXHIBIT 10**

a. Cooper Pools - $1,625.00/Month - *Previously Presented*

b. Heartland Pools - $1,000.00/Month

c. Willis Pool Service - $1,075.00/Month

3. Consideration of Pool Furniture Repairs/Replacement **EXHIBIT 11**

a. Patio Furniture Repair Proposal #6713 - $1,530.00

b. Replacement Options

E. District Counsel *– Grace Rinaldi, Kilinski Van Wyk*

F. District Manager *– Heath Beckett, Vesta District Services*

1. Adoption of **Resolution 2026-11, Designating Officers** (Updating Treasurer) **EXHIBIT 12**

2. Adoption of **Resolution 2026-12, Designating Signatories** **EXHIBIT 13**

3. Consideration of Actions Related to Security Matters

a. Pool Security Proposals *Under Separate Cover*

i. Nations Security - $87,214.40/yr

ii. PGS USA - $79,977.38/yr

4. Consideration of Amenity Privileges Suspension (Pindling)

FOURTH ORDER OF BUSINESS: FY 2026-2027 BUDGET

A. FY 2026-2027 Budget Public Hearing

1. Open Public Hearing
2. Presentation of FY 2026-2027 Budget — **EXHIBIT 14**
3. Public Comments
4. Close Public Hearing

B. Adoption of **Resolution 2026-13, Adopting FY 2026-2027 Budget** — **EXHIBIT 15**

C. Adoption of **Resolution 2026-14, Providing for the Collection and Enforcement of Special Assessments for FY 2026-2027** — **EXHIBIT 16**

FIFTH ORDER OF BUSINESS: SUPERVISOR REQUESTS

SIXTH ORDER OF BUSINESS: CONSENT AGENDA

A. Approval of the Minutes of the Board of Supervisors Regular Meeting Held June 23, 2026 — **EXHIBIT 17**

B. Acceptance of the Audited FY 2025 Financial Statements — **EXHIBIT 18**

C. Acceptance of the Unaudited June 2026 Financial Statements — **EXHIBIT 19**

SEVENTH ORDER OF BUSINESS: AUDIENCE COMMENTS *(Limited to 3 Minutes Per Person)*

EIGHTH ORDER OF BUSINESS: NEXT MEETING QUORUM CHECK

	In Person	Virtually	Not
Vickie Davis			
Erica Miro			
Angela Martinez			
Veronica Thomas			
Kayla Pozniak			

Tuesday, August 25, 2026 at 6:00 p.m.
Auburndale Historic Depot
120 W Park Street
Auburndale, FL 33823

NINTH ORDER OF BUSINESS: ACTION ITEMS SUMMARY
(To be Included in the Meeting Minutes)

TENTH ORDER OF BUSINESS: ADJOURNMENT

Saddle Creek Preserve of Polk County Community Development District

Major Roads
Highways
Waterbodies
Parcels
PLSS Townships
PLSS Sections
PLSS Boundaries
HALFFOOT2023
RGB
Red: Band_1
Green: Band_2
Blue: Band_3

Lift Stations

Pond numbers

0 265 530 1,060 Feet

All maps are worksheets used for illustrative purposes only, they are not surveys. The Polk County Property Appraiser assumes no responsibility for errors in the information and does not guarantee the data is free from error or inaccuracy. The information is provided "as is".

Polk County Property Appraiser
Polk County, Florida
July 25, 2025

N W E S

EXHIBIT 1

GHS Environmental
PO Box 55802
St. Petersburg, FL 33732-5802
727-667-6786

Service Report

Project: Saddle Creek Preserve CDD

6/19/2026 to 7/21/2026

Code	Action	Code	Action	Code	Action
GSW	Grasses/Shoreline Weeds Treated (ie. torpedo grass, alligatorweed, pennywort, baby tears, etc.)	MF	Mosquito / Midge Fly Treatment	W	Woody Vegetation Treated/Removed (ie. brush, shrubs, trees)
A	Algae Treated (ie. filamentous, planktonic, blue-green, etc.)	WMM	Wetland Mitigation Maintenance	MB	Mowing / Brushcutting
F	Floating Species Treated (ie. hyacinth, water lettuce, Cuban marsh grass, duckweed, water fern, water spangles, etc.)	FC	Field Check	CSM	Control Structure Maintenance
SAV	Submerged Aquatic Vegetation (ie hydrilla, spikerush, chara, coontail, bladderwort)	T	Trash/Debris Removed	C	Cattails
L	Lilies Treated (ie fragrant waterlily, spatterdock)	FISC	FISC CAT 1 & 2 Invasive Species Treated	MISC	Miscellaneous Services Performed

Service Date	Area Name	Weather Conditions	Action Performed	Notes
2026-07-08	Pond 1A	few clouds 88.16°F 1.01 mph SE	GSW	Tech: Ch B
2026-07-08	Pond 1B	few clouds 88.16°F 1.01 mph SE	GSW	Tech: Ch B
2026-07-08	Pond 1C	few clouds 88.16°F 1.01 mph SE	GSW	Tech: Ch B
2026-07-08	Pond 2A	few clouds 88.16°F 1.01 mph SE	GSW	Tech: Ch B
2026-07-08	Pond 2	few clouds 88.16°F 1.01 mph SE	GSW, A	Tech: Ch B
2026-07-08	Pond 3C	few clouds 88.16°F 1.01 mph SE	GSW	Tech: Ch B

Service Date	Area Name	Weather Conditions	Action Performed	Notes
2026-07-08	Pond 3D	few clouds 88.16°F 1.01 mph SE	GSW	Tech: Ch B
2026-07-08	Pond 3E	few clouds 88.16°F 1.01 mph SE	GSW	Tech: Ch B
2026-07-08	Pond 4	few clouds 94.39°F 1.01 mph S	GSW, A	Tech: Ch B
2026-07-08	Pond 5	few clouds 88.16°F 1.01 mph SE	GSW	Tech: Ch B
2026-07-08	Pond 6B	few clouds 88.16°F 1.01 mph SE	GSW	Tech: Ch B
2026-07-08	TA-D	few clouds 88.16°F 1.01 mph SE	GSW	Tech: Ch B
2026-07-09	Pond 3A	clear sky 94.41°F 5.99 mph NNE	GSW, T	Tech: Ca B, Ch B
2026-07-09	Pond 1A		T	Tech: Ch B
2026-07-09	Pond 3D		T	Tech: Ch B
2026-07-09	Pond 3C		T	Tech: Ch B
2026-07-09	Pond 3B	clear sky 94.86°F 7 mph WNW	GSW	Tech: Ti C, Ca B

Service Date	Area Name	Weather Conditions	Action Performed	Notes
2026-07-09	Pond 6B	scattered clouds 94.57°F 4 mph SSE	T, A	Tech: Ch B
2026-07-09	Pond 6A	scattered clouds 90.32°F 3 mph S	GSW, T	Tech: Ch B
2026-07-09	Pond 5		T	Tech: Ch B
2026-07-09	Pond 3E		T	Tech: Ch B
2026-07-09	Miscellaneous	scattered clouds 92.52°F 1.99 mph W	MISC	Treated rattlebox in mitigation areas and wetland adjacent to main entrance. Tech: Ch B

EXHIBIT 2

FAST Property Services LLC
Ray B.
863-326-8366
Saddle Creek Preserve CDD

Front Entrance Landscape Enhancement Proposal

This proposal outlines decorative tropical landscaping enhancements for the Saddle Creek Preserve entrance features, including the two primary circular entrance islands and the center median island. The proposed design theme continues the upscale coastal / nautical appearance previously established throughout the pool and amenities areas while improving visual impact at the primary community entrance.

1. Main Entrance Feature Islands (2 Identical Islands)

The two primary circular entrance beds surrounding the Saddle Creek Preserve signage will be enhanced using layered tropical landscaping arrangements designed specifically for Florida heat tolerance, drought resistance, and long-term curb appeal. Decorative nautical-inspired timber borders will be installed around the perimeter to assist in containing decorative stone materials while visually reinforcing the community's coastal amenities theme.

Item Description	Qty	Unit Price	Total
Triple Roebellini palms	4	$160.00	$640.00
Red Ti plants	8	$16.00	$128.00
Crotons	20	$16.00	$320.00
Red fountain grass	14	$12.56	$175.84
Foxtail / asparagus ferns	12	$16.00	$192.00
Seasonal annual flowers (Multicolored Vincas)	220	$1.89	$415.80
Decorative nautical timber border system	1	-	$1,150.00
Labor for planting, shaping, and cleanup	-	-	$400.00
Main Entrance Islands Subtotal			**$3,421.64**

Plant Layout Notes:

• Roebellini palms will serve as the primary focal points positioned inward toward the signage for improved framing and visibility.

• Crotons and Ti plants were selected for bold tropical coloration and year-round visual impact while remaining drought tolerant and suitable for Florida heat exposure.

• Foxtail ferns and red fountain grass will be arranged in symmetrical concentric groupings to maintain a structured, upscale appearance.

• Approximately 220 seasonal annual flowers will be distributed throughout the outer perimeter beds to provide dense seasonal color and soften transitions between tropical accent groupings.

• Decorative timber borders are intended to assist with containment of decorative river rock material and reduce migration into adjacent turf and roadway areas.

2. Center Median Island Enhancement

The center median island located between the entrance lanes will receive matching tropical enhancements utilizing coordinated plant selections and decorative nautical accents to maintain continuity throughout the entrance corridor.

Item Description	Qty	Unit Price	Total
Triple Roebellini palm	1	$160.00	$160.00
Foxtail / asparagus ferns	6	$16.00	$96.00
Seasonal annual flowers	95	$1.89	$179.55
Decorative nautical timber border system	1	-	$470.00
Labor for planting and cleanup	-	-	$200.00
Center Median Island Subtotal			**$1,105.55**

Center Island Notes:

• Existing island palms will remain the visual focal point while lower tropical accents and seasonal color are arranged beneath.

• Plant spacing was intentionally designed to remain symmetrical while maintaining traffic visibility entering and exiting the amenities area.

• Decorative nautical rope and post systems will visually connect the center island to the larger entrance landscaping improvements.

Combined Entrance Enhancement Estimated Total $4,527.19

($2500 deposit required)

Decorative river rock materials and installation quantities are to be estimated separately. Proposal includes plant material layout, shaping, cleanup, and decorative nautical border systems as outlined above.


SADDLE CREEK


FAST
PROPERTY SERVICES
example Roebellini date palm
(15gal - Actual photo from nursery)


FAST
PROPERTY SERVICES
Ti Plant


FAST
PROPERTY SERVICES
Foxtail Fern
(Asparagus densiflorus 'Myersii')


FAST
PROPERTY SERVICES
Vinca
(Catharanthus roseus)


FAST
PROPERTY SERVICES
Red Fountain Grass
(Pennisetum setaceum 'Rubrum')


FAST
PROPERTY SERVICES
example Roebellini date palm
(15gal - Actual photo from nursery)


FAST
PROPERTY SERVICES
Foxtail Fern


FAST
PROPERTY SERVICES
Vinca
(Catharanthus roseus)

EXHIBIT 3

FAST Property Services LLC
Ray B.
863-326-8366
Saddle Creek Preserve CDD

PROPOSAL – MAIN ENTRANCE LANDSCAPE ENHANCEMENT – RIVER ROCK

The primary entrance areas of Saddle Creek Preserve CDD, including both monument sign locations and the central entrance island, currently consist of mulch-based landscaping that, while maintained, does not fully align with the upgraded appearance recently completed within the pool and amenities areas.

We propose converting these areas to a clean, permanent beige and tan mixed river rock appearance designed to create a cohesive upscale visual theme throughout the community while reducing long-term maintenance requirements and improving curb appeal throughout the primary entrance corridor.

Removal of existing mulch, debris, final grading, preparation, and application of pre-emergent weed control	Three primary islands at main entrance	$475.00
Beige / tan mixed river rock materials, delivery, handling, and placement	Approx. 3–4 inch depth (~9Ton)	$3,220.00
Project Total		**$3,695.00**
Deposit Required		**$2,000.00**

EXHIBIT 4

Blanco's Turf & Landscaping LLC
5508 N Nebraska Ave
Tampa, FL 33604-7122 USA
+18137655124
yourfriends@blancosturf.com
www.blancosturf.com

Estimate 5932

ADDRESS
Erica Miro
1952 Red Loop, Lakeland, FL.

DATE	TOTAL
06/18/2026	$9,500.00

SALES REPRESENTATIVE
Emanuelle Torres

ACTIVITY	QTY	RATE	AMOUNT
Landscaping:General Landscaping Landscaping will be for both signs on entrance and two islands in middle of rode. 30- 7gal Podocarpus - $35/ea 10- 15gal Podocarpus $200/ea 115- 7gal ixoras - $14/ea 2- 30gal Pygmy palm -$270/es 90- 3gal crotons - $14/ea 40- 3gal Muhly grass - $14/ea 60- 1gal Blue daze $8/ea *Please note* Plants do not have a warranty. Customers are responsible for proper care after planting. Some exceptions may apply.	1	7,500.00	7,500.00
Landscaping:Mulch Mulch for landscaping areas.	150	7.00	1,050.00
Landscaping:Aluminum Borders Each border is roughly 15’ long to divide mulch and sod on signs area.	10	95.00	950.00

Thank you for your business. We accept Credit cards, ACH, Checks, Bank Transfers, and we offer financing at https://www.mysynchrony.com/mmc/S4221436602
Note: This quote is valid for the next 30 days; after which values may be subject to change. Changes to the scope of work may require changes to the quote and price.

Upon acceptance of this quote please be aware that a 50% deposit will be collected up front to pay for all materials and place you on the schedule, and the remaining 50% after the job has been completed.

We accept check, card, or bank transfer.
If you would like to pay:
-by check, you can mail it to the address on this quote.

SUBTOTAL	9,500.00
TAX	0.00
TOTAL	$9,500.00

THANK YOU.

Thank you for choosing Blanco's Turf & Landscaping.
We appreciate your business and referrals.

-by credit or debit card, we will email you an invoice with a payment link. (We recommend using a card with points or cash back for your benefit)
-by bank transfer there is a link on the invoice at no extra fee.

Financing options are also available at https://www.mysynchrony.com/mmc/S4221436602

We will send you a new invoice showing payment confirmation once the deposit is received and keep you updated as we get closer to the install date.

Accepted By

Accepted Date

EXHIBIT 5

Landscape Rehab

LR

(954) 326-0359

Saddle Creek Preserve Main Entrance

Main Entrance

Remove unwanted plants, clean and prepare beds $500.00

Install 18 Boulders $2,340.00

2 Cy Topsoil $160.00

New Plant Material

2 Christmas Palm @ 15g $360.00

3 Blue Agave @ 7g $300.00

2 False Agave @ 7g $180.00

3 Var. Pinwheel Jasmine @ 7g $150.00

8 Red Yucca @ 3g $240.00

10 Grey Owl Juniper @ 3g $220.00

28 Foxtail Fern @ 3g $616.00

30 Orange Ixora @ 3g $660.00

24 Blue Pacific Juniper @ 3g $528.00

Plant Total $3,254.00

6 Pieces of Edging $240.00

4 Cy Decorative Stone $1,320.00

40 Bags of Mulch $200.00

Labor to install soil, edging, plants, stone and mulch $2,800.00

Main Entrance Total $10,814

Saddle Creek Outside Entrances

Spray down areas, clean and shape beds $500.00

12 Boulders $1,560.00

8 Cy Topsoil $640.00

New Plant Material

4 Christmas Palm @ 15g $720.00

4 False Agave @ 7g $400.00

4 Var. Pinwheel Jasmine @ 7g $200.00
36 Foxtail Fern @ 3g $792.00
20 Grey Owl Juniper @ 3g $660.00
36 Orange Ixora @ 3g $792.00
36 Blue Pacific Juniper @ 3g $792.00
Plant Total $4,356.00

16 Pieces of Edging $640.00
120 Bags of Mulch $600.00
Labor to install soil, boulders, edging, plants and mulch $2,800.00
Saddle Creek Outside Entrances Total $9,536.00

Landscape Project Total $20,350.00

"When it comes to hiring, don't settle for just anyone—choose the best"

The next pages contain example photos of the plants being installed. Photos are for illustration purposes only and may not represent the exact size of the installed plants. We carefully hand-select every plant to provide the best quality and largest size possible for your investment.

Christmas Palm

Blue Agave

False Agave

Var. Jasmine

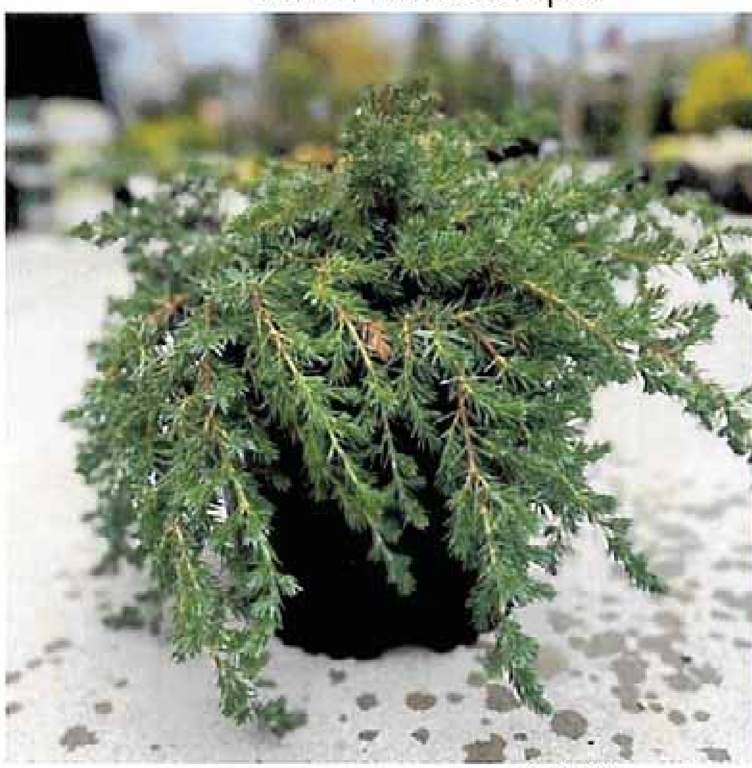
Red Yucca

Grey Owl Juniper

Foxtail Fern

Orange Ixora

Blue Pacific Juniper



Edging

Transplanted Plants are not Guaranteed

We ask for 50% percent to start the project and the rest 50% upon completion

Make all checks payable to Company Name Landscape Rehab

A 3% fee will be added to the landscape project total if paying with credit card

Plants installed by Landscape Rehab Inc. will have a 1-year Warranty period with proper maintenance

Plant Warranty & Extreme Weather Policy

At Landscape Rehab Inc, we take pride in installing high-quality plant material suited for Central Florida conditions. We offer a limited warranty on plant installations under normal environmental conditions and proper care.

However, due to the unpredictable nature of weather, we do not guarantee plant survival in the event of extreme or abnormal conditions, including but not limited to:

- Freezes or frost events below typical regional temperatures
- Extended cold spells
- Hurricanes, tropical storms, or flooding
- Drought or excessive rainfall

The recent occurrence of unusually low temperatures (e.g., near or below 20°F) is considered an extreme weather event and falls outside of standard warranty coverage.

Customer Responsibility

Once installation is complete, the customer is responsible for proper plant care, including watering, covering, or protecting plants during freeze warnings.

Optional Replacement

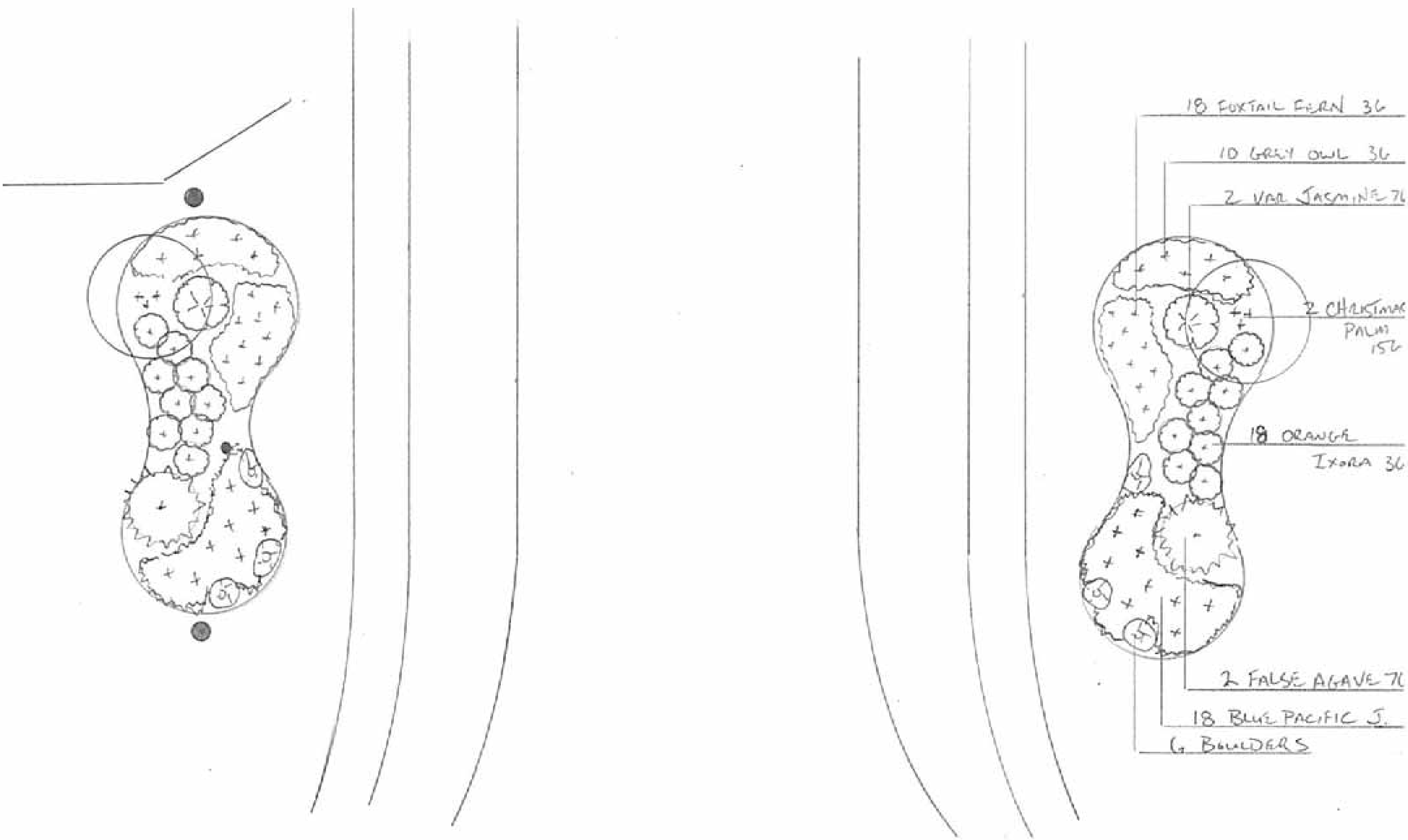
As a courtesy, we may offer discounted replacement of affected plants, but this is not guaranteed and will be evaluated on a case-by-case basis.

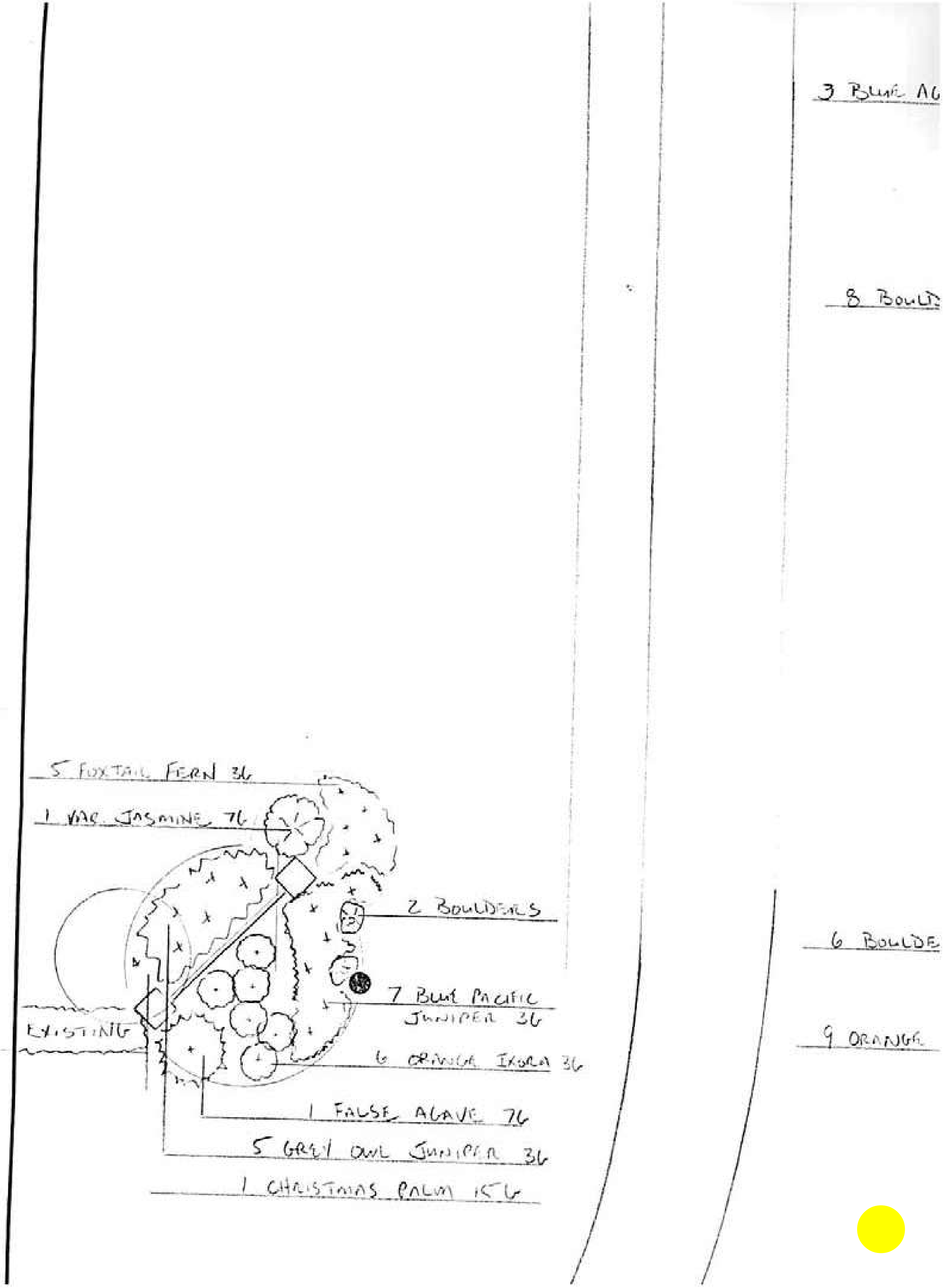
By proceeding with installation, the customer acknowledges and accepts these terms.

"🌿 Don't forget to scan the QR code to explore our beautiful work"

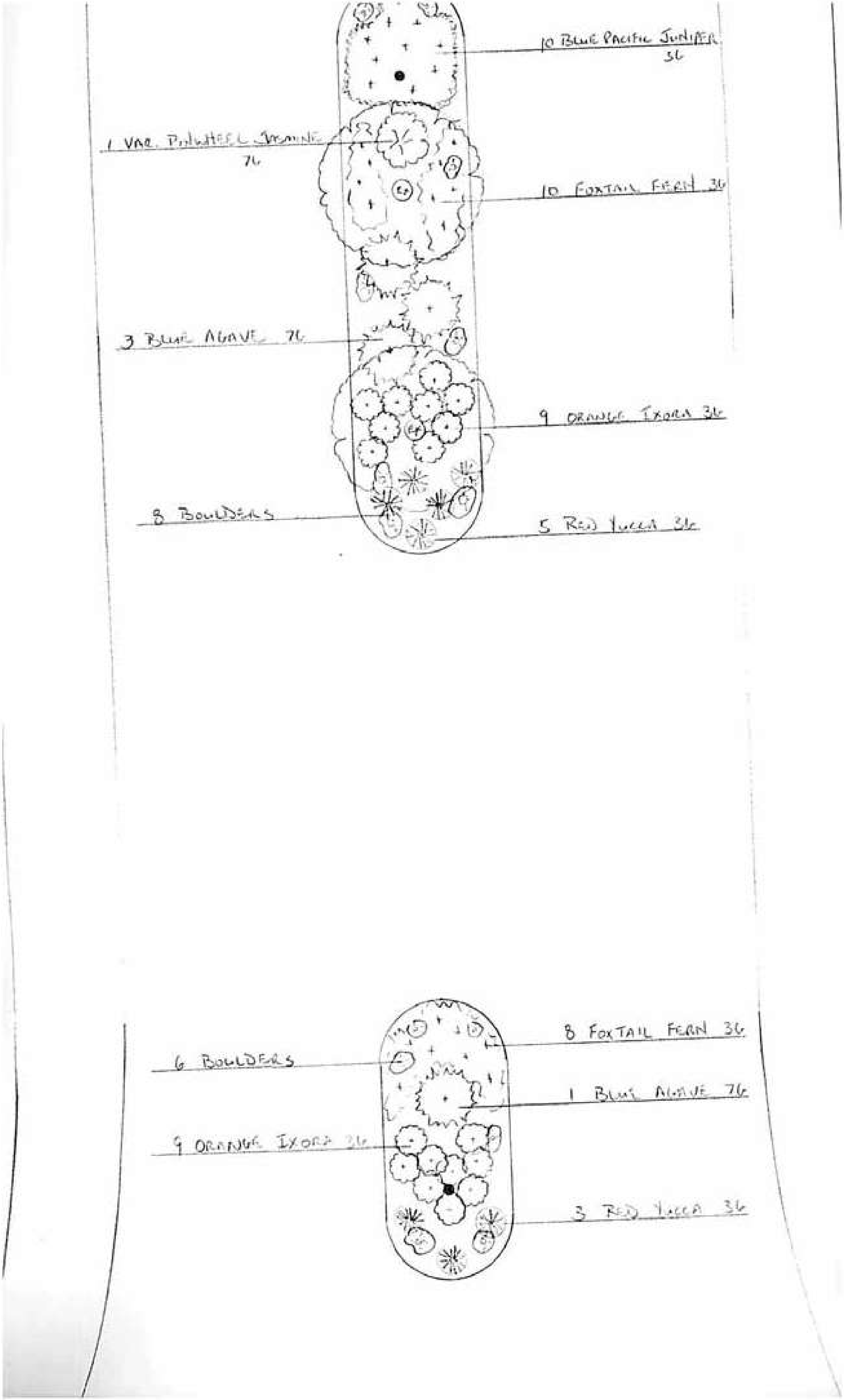
Scan Me

SADDLE CREEK SIDE ENTRANCES

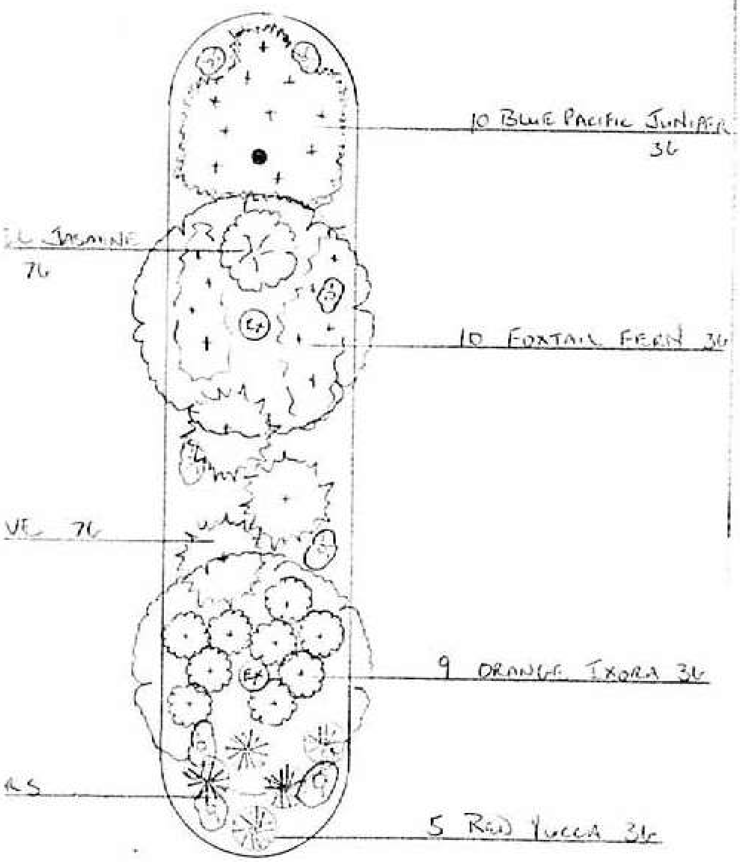




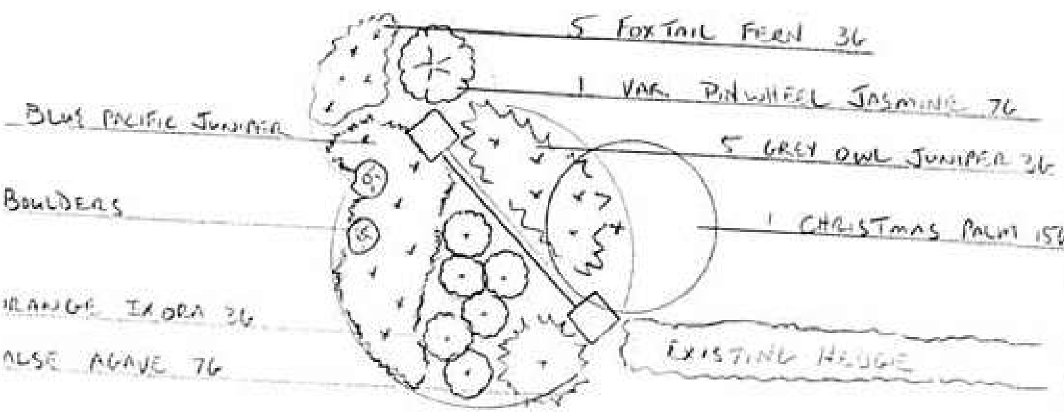
3 BLUE AG
8 BOULD
5 FOXTAIL FERN 3G
1 VAR JASMINE 7G
2 BOULDERS
6 BOULDE
7 BLUE PACIFIC JUNIPER 3G
EXISTING
9 ORANGE
6 ORANGE IXORA 3G
1 FALSE AGAVE 7G
5 GREY OWL JUNIPER 3G
1 CHRISTMAS PALM 15G



10 BLUE PACIFIC JUNIPER 3G
1 VAR. PINWHEEL JASMINE 7G
10 FOXTAIL FERN 3G
3 BLUE AGAVE 7G
9 ORANGE IXORA 3G
8 BOULDERS
5 RED YUCCA 3G
8 FOXTAIL FERN 3G
6 BOULDERS
1 BLUE AGAVE 7G
9 ORANGE IXORA 3G
3 RED YUCCA 3G



10 BLUE PACIFIC JUNIPER
3G
JASMINE
7G
10 FOXTAIL FERN 3G
VE 7G
9 ORANGE IXORA 3G
RS
5 RED YUCCA 3G



SADDLE CREEK PRESERVE

SCALE: 1/8" = 1'

APPROVED BY:

DATE: 6/7/26

DRAWN BY FB

REVISED

LANDSCAPE REHAB

954 326-0389

DRAWING NUMBER

EXHIBIT 6

Proposal #1728

Created: 06/01/2026

From: Chris Bell

Trimen Landscape
450 South Taylor Road Seffner, FL 33584
(813) 863-9328

Proposal For

Saddle Creek ~~HOA~~ CDD

~~1952 Red Loop~~
~~Lakeland, FL 33801~~

Location

1952 Red Loop
Lakeland, FL 33801

Saddle Creak ~~HOA~~ Entrance Landscape

Terms
Due on Receipt

ITEM DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT
Sod Removal Removing sod/weeds to create new flower beds at Teneroc and Gatsby Entrances	1500 SQ FT	$ 0.85	$ 1,275.00
Removal Remove pine straw in entrance and island flowerbeds at old mining road entrance	1	$ 350.00	$ 350.00
Dwarf Walter's Viburnum, 7 gal	36	$ 45.00	$ 1,620.00
Pink Muhly Grass, 3 gal	28	$ 20.00	$ 560.00
Plum Loropetalum, 7 gal	35	$ 45.00	$ 1,575.00
Superblue Liriope, 1 gal	60	$ 8.00	$ 480.00
Coontie, 7 gal	3	$ 75.00	$ 225.00
Variegated Minima Jasmine, 1 gal	700	$ 8.00	$ 5,600.00
Viburnum Suspensum, 7 gal	12	$ 45.00	$ 540.00
Ilex Schilling, 7 gal	10	$ 45.00	$ 450.00
White Muhly Grass, 3 gal	162	$ 20.00	$ 3,240.00
Japanese Blueberry, 45 gal FTG, approx. 10' height	6	$ 550.00	$ 3,300.00
Viburnum Suspensum, 15 gal	23	$ 120.00	$ 2,760.00

Mini Pine Bark Mulch *Not installing underneath pine trees at old mini road entrance	32 CU YD	$ 72.00	$ 2,304.00
Irrigation Inspection	1	$ 195.00	$ 195.00
Irrigation Modification and Repairs Approximate budget. Price may vary after system inspection.	1	$ 3,000.00	$ 3,000.00
Debris Hauling and Disposal	1	$ 350.00	$ 350.00
Labor and Freight Overhead: -Attain, ship, install listed materials and etc. -Insurance -Freight -Gas -Delivery -Wear and tear	1	$ 3,050.00	$ 3,050.00
Discount Fourth of July Promo Valid through 07/06/2026!	-1	$ 1,000.00	$ -1,000.00

Proposal valid for 30 days from proposal date.

TOTAL $ 29,874.00

Signature

x Date:

Please sign here to accept the terms and conditions

Assigned To	Sales Reps
Chris Bell chris@trimenlandscape.com	Chris Bell chris@trimenlandscape.com

Photos

Dwarf Walter's Viburnum, 7 gal

Pink Muhly Grass, 3 gal

Plum Loropetalum, 7 gal

Superblue Liriope, 1 gal

Coontie, 7 gal

Variegated Minima Jasmine, 1 gal

Viburnum Suspensum, 7 gal

Ilex Schilling, 7 gal

White Muhly Grass, 3 gal

Japanese Blueberry, 45 gal

Viburnum Suspensum, 15 gal

Mini Pine Bark Mulch

General Notes:

- Trimen Precision Lawn Care LLC DBA Trimen Landscape is hereafter referred to as "Trimen”.
- All plant species, specifications, and sizes are subject to season and availability at time of job.
- Trimen is not responsible for grading or drainage conditions of the job site. Trimen is only responsible for fine grading (defined as 1/10th of a foot) in areas where Trimen is performing work.
- All plant/tree installation to be completed in a substantial workmanlike manner according to specifications submitted, per standard industry horticultural practices. This includes installing plant/tree material 1-3" above final grade in order for material to breathe properly.
- The above information is not an invoice and only a proposal of services/goods described above.
- Any alteration or deviation from this proposal incurring additional costs will only be performed after an approved change order is signed by Client, and will be billed in addition to this proposal.
- Trimen or any of it’s subcontractors shall not be held responsible for damage to anything underground or not visible, including utilities.
- Trimen is not responsible for unforeseen sub-surface soil conditions.
- When removing or trimming tree roots: Trimen or any of it’s subcontractors shall not be held responsible for continued life and stability of the tree.
- In rock beds, weed repellent fabric helps mitigate weeds but does not prevent weeds completely.
- Any work/items not specifically included in this proposal are excluded.
- Client is responsible to call 811 and private utility companies to locate any underground utilities.

Substantial Completion and Payments:

- At least 50% of total payment for this job will be issued prior to provision of services/goods described in this proposal. The remaining payment will be issued at completion of the job.
- Once Trimen has notified Client of substantial completion, the Client will provide a final punch list in writing within 5 business days. If no punch list is provided, the Client is accepting the work performed.
- If a punch list is provided and verified to be within the scope of work, Trimen will schedule the final punch list items to be completed as soon as possible.
- Remaining payment will be issued within 3 business days upon substantial completion, less a 10% retainage that will be issued within 3 business days of punch list items being completed.
- A 3.5% convenience fee will be applied to any payments made by credit or debit card.
- Lien: According to Florida’s Construction Lien Law (sections 713.001-713.37, Florida Statutes), those who work on your property or provide materials and are not paid in full have a right to enforce their claim against your property. This claim is known as a construction lien. If your contractor or a subcontractor fails to pay subcontractors, sub-subcontractor, or material suppliers or neglects to make other legally required payments, the people who are owed money may look to your property for payment, even if you have paid your contractor in full. If you fail to pay your contractor, your contractor may also have a lien on your property. This means if a lien is filed your property could be sold against your will to pay for labor, materials, or other services that your contractor or a subcontractor may have failed to pay. Florida’s Construction Lien Law is complex and it is recommended that whenever a specific problem arises, you consult an attorney.
- Attorney Fees: In any litigation, arbitration, or other proceeding by which one party either seeks to enforce its rights under this Agreement (whether in contract, tort, or both) or seeks a declaration of any rights or obligations under this Agreement, the prevailing party shall be awarded its reasonable attorney fees, and cost and expenses incurred.

Warranty:

- Landscaping material with an automated irrigation system/schedule, that has been inspected and approved by Trimen, will be warrantied for 60 days. It is beyond our ability to warranty any landscaping material installed in any area with no automatic irrigation system.
- Warranty void if proper horticultural trimming/maintenance practices are not performed. Proper horticultural trimming/maintenance practices are as follows: fertilize plant material appropriately, trim hedges and shrubs at healthy intervals, applying weed killer in open flowerbed areas, hand weeding near base of plants, trees, and flowers, not collaring trees and plants with line trimmers, ensuring new sod is cut at the correct height for each species, appropriate watering schedule and duration for all planted and installed landscape materiel, appropriate pest control performed on landscape material, proper fertilization/pest and fungus control services are performed.
- Warranty does not cover replacement of material that is damaged or missing during the warranty period.
- Warranty does not cover annual flowers.
- Warranty does not cover any damages caused by Acts of God.

Irrigation:

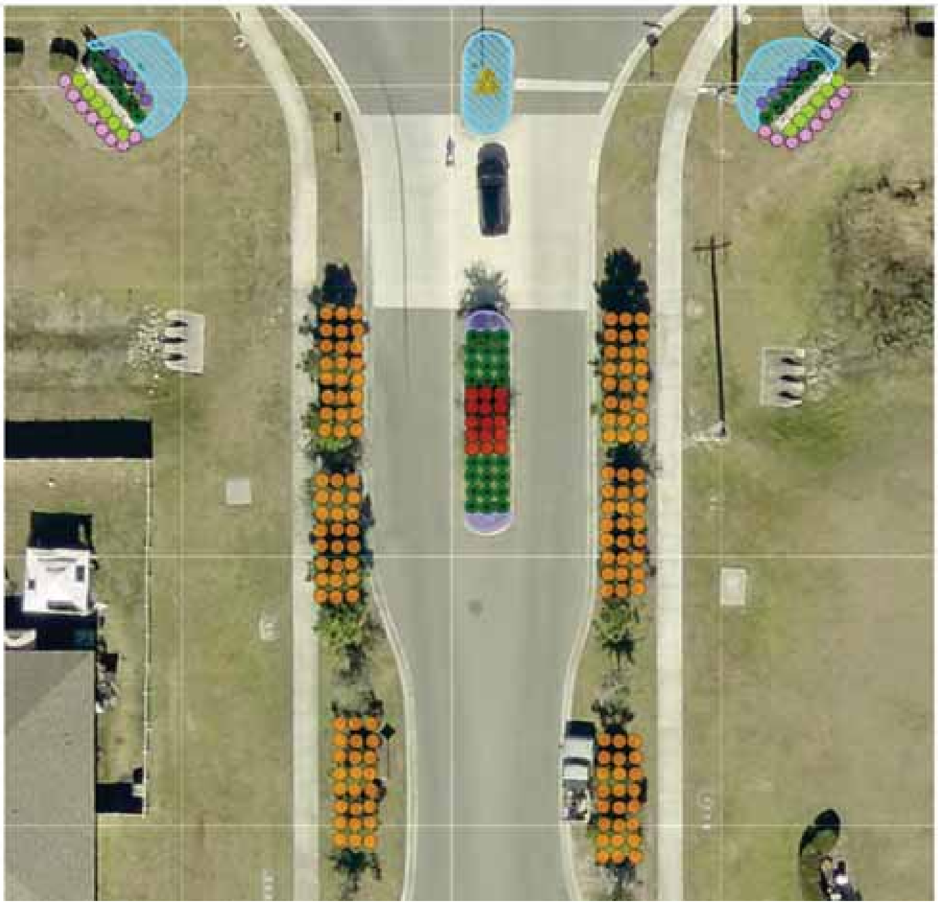
- If installing a new irrigation system connected to a well, it may require additional parts to be provided by a well company. Client must deal directly with a well contractor.
- Trimen is not responsible for operation, programming, and maintenance of the irrigation system after substantial completion. Trimen will program the timer for necessary watering during the establishment period (first 30 days). After substantial completion, it is the Client's responsibility to monitor and adjust the watering schedule according to weather, percolation, plant species requirements, and local ordinances to ensure new landscape materials remain healthy.
- After substantial completion, the warranty will be voided if plant material is overwatered or underwatered.
- Trimen is not responsible for and cannot control any chemicals or minerals that may be existing in Client’s water source that may cause damage to Client's property or landscape materials.
- For proper irrigation coverage on rotor and sprinkler zones over spray is necessary.

Sod:

- For warranty to be valid, all sod will require a lawn and ornamental application to be applied to treat for fungus, pests, weeds, etc within 5 days of installation and once/month during warranty period. Client must contract directly with a lawn and ornamental service.

Saddle Creek Preserve

Old Mining Rd

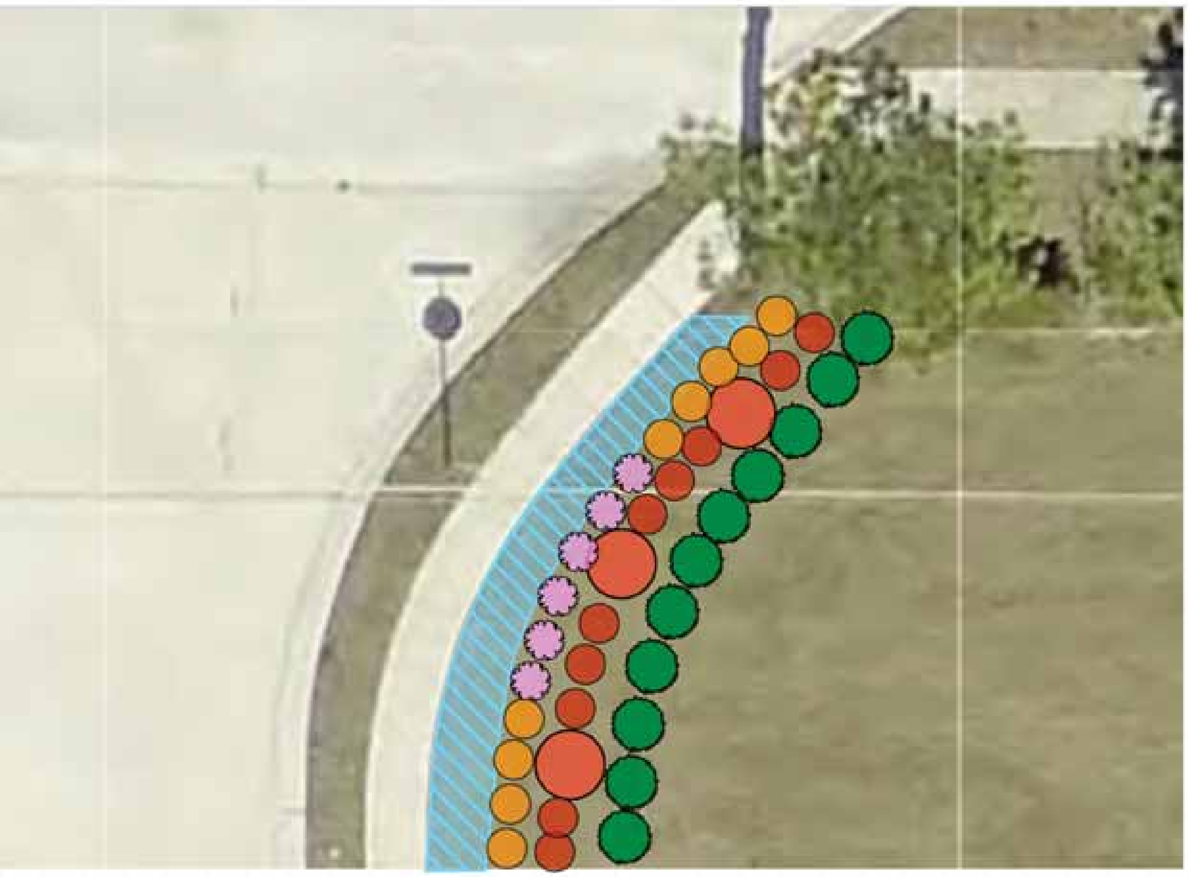


Legend

Name
Dwarf Walter's Viburnum, 7 gal
Pink Muhly Grass, 3 gal
Plum Loropetalum, 7 gal
Superblue Liriope, 1 gal
Coontie Palm, 7 gal
Variegated Minima Jasmine, 1 gal
Viburnum Suspensum, 7 gal
Ilex Schilling, 7 gal
White Muhly Grass, 3 gal

Saddle Creek Preserve

Teneroc Trail

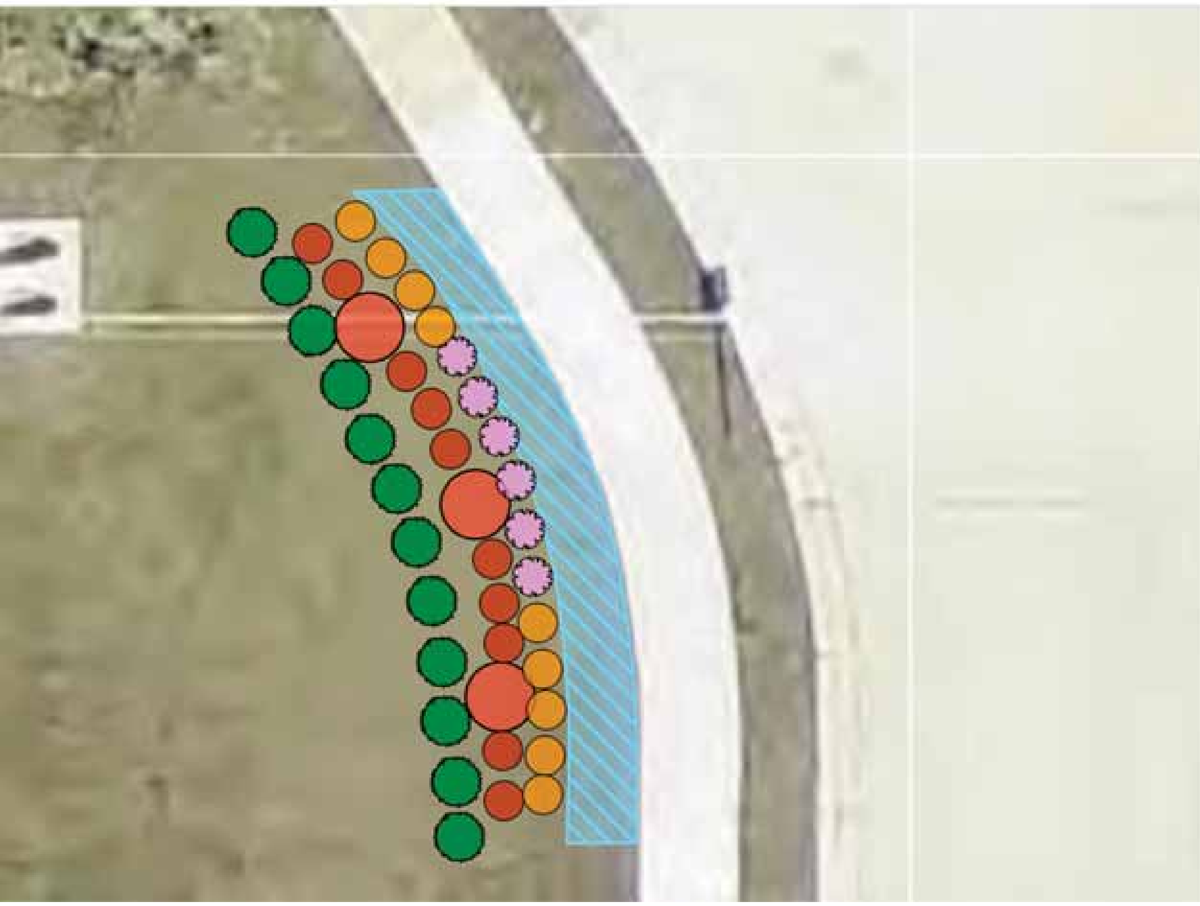


Legend

Name
Pink Muhly Grass, 3 gal
Plum Loropetalum, 7 gal
Variegated Minima Jasmine, 1 gal
White Muhly Grass, 3 gal
Japanese Blueberry, 45g, FTG
Vibernum Suspensum, 15gal

Saddle Creek Preserve

Gatsby Lane



Legend

Name

- Pink Muhly Grass, 3 gal
- Plum Loropetalum, 7 gal
- Variegated Minima Jasmine, 1 gal
- White Muhly Grass, 3 gal
- Japanese Blueberry, 45g, FTG
- Vibernum Suspensum, 15gal

EXHIBIT 7

FAST Property Services LLC
Ray B.
863-326-8366

Saddle Creek Preserve CDD
Amenities Area Landscaping Enhancement Proposal

This proposal outlines decorative landscaping enhancements for the Saddle Creek Preserve CDD amenities area, including upgraded tropical plant installations, decorative nautical-themed border systems, and premium river rock integration areas. Plant selections were chosen specifically for Florida heat tolerance, drought resistance, reduced maintenance requirements, and long-term visual impact within high-visibility community entrance and amenities areas.

1. Amenities Building Landscape Beds

Landscape beds surrounding the amenities building will be converted into upgraded tropical accent beds featuring decorative timber borders, tropical foliage accents, seasonal annual color rotation, and river rock integration areas. Decorative timber edging will assist in containing river rock material and reducing migration into adjacent parking and sidewalk areas while maintaining a cohesive coastal / resort-style appearance consistent with the community amenities theme.

Item Description	Qty	Unit Price	Total
Decorative timber border system installation	-	-	$780.00
Red fountain grass installations	6	$12.59	$75.54
Foxtail / asparagus fern installations	8	$16.00	$128.00
Seasonal annual flower installations (Annual multicolor Vincas)	60	$1.89	$113.40
Installation labor for beds, shaping, planting, and cleanup	-	-	$580.00
Optional decorative stone adhesive / binder installation	-	-	$749.00
Building Area Subtotal			**$2425.94**

Plant Placement Notes:
• Red fountain grass will be spaced evenly throughout the building beds to provide structured contrast and texture.
• Foxtail / asparagus ferns will be grouped in symmetrical clusters for tropical softness and color contrast against the river rock base.
• Seasonal annuals will be installed along exposed front bed edges to provide rotating seasonal color and improved visual impact around the amenities entrance.

2. Palm Island Enhancements (2 Islands)

The two palm islands located near the amenities parking and entrance area will receive upgraded nautical-themed enhancements designed to visually tie into the larger pool and amenities landscaping improvements. Existing palms will remain while decorative tropical accents and nautical dock-style rope barriers will be installed around the perimeter.

Item Description	Qty	Unit Price	Total
Foxtail / asparagus fern installations	6	$16.00	$96.00

Red fountain grass installations	6	$12.59	$75.54
Decorative nautical rope & timber border systems (materials & installation)	2	-	$470.00
Palm Island Subtotal			**$641.54**

Island Enhancement Notes:
• Rope and timber post barriers are intended to mimic a coastal dock / marina appearance consistent with the amenities area theme.
• Borders will help visually define the islands while discouraging pedestrian traffic and helping contain decorative stone materials.
• Plant spacing was designed intentionally lighter and symmetrical to maintain visibility around parking and traffic areas.

Combined Estimated Project Total $3067.48

This proposal includes landscape installation labor, plant materials, decorative border systems, and associated cleanup. Decorative river rock installation quantities and hauling may be billed separately depending on final material selections and site conditions.


FAST PROPERTY SERVICES
Red Fountain Grass
(Pennisetum setaceum 'Rubrum')


FAST PROPERTY SERVICES
Foxtail Fern
(Asparagus densiflorus 'Myersii')


FAST PROPERTY SERVICES
Vinca
(Catharanthus roseus)


FAST
PROPERTY SERVICES
Red Fountain Grass
(Pennisetum setaceum 'Rubrum')


FAST
PROPERTY SERVICES
Foxtail Fern
(Asparagus densiflorus 'Myersii')

EXHIBIT 8

FAST Property Services LLC
Ray B.
863-326-8366
Saddle Creek Preserve CDD

PROPOSAL – POOL / AMENITIES PARKING AREA – RIVER ROCK CONVERSION

The exterior of the pool amenities area, including the surrounding parking lot and mailbox section, currently contains aged mulch, inconsistent bed definition, and overgrowth that detracts from the upgraded appearance already established within the interior pool landscaping.

We propose a full decorative river rock conversion throughout these areas to create a cleaner, more cohesive beach-style appearance while significantly reducing long-term maintenance requirements and improving overall visual consistency surrounding the amenities complex.

Because the surrounding hedges and larger palms will remain in place, the overall conversion process is more efficient than the interior pool area installation while still providing a substantial visual upgrade to the exterior amenities corridor.

Removal of existing mulch, overgrowth, debris, final grading, edging, and application of pre-emergent weed control	Pool amenities parking area and mailbox beds	$575.00
Beige / tan mixed river rock materials, delivery, handling, and placement	Approx. 3–4 inch depth (~12Ton)	$4,075.00
Project Total		**$4,650.00**
Deposit Required		**$2,500.00**

EXHIBIT 9

Saddle Creek Field Requests

Entry #	Date Create	Subject	Name - Last	Street Address	Your Message	Resolution
14	2026-07-19 1	Swimming Pool	PHILLIPS	4335 Trotters Way	Pool is green with an algae bloom or something	Equipment issue - Chair posted pool closure sign until repair is completed - 7/20 equipment repaired, maintenance team scheduled to address debris & water quality
13	2026-07-19 1	Swimming Pool	Settembrino	1846 Yellow Trail	Can we have the pool cleaned, it's turning green and smells bad. It's the summer and we can't use the pool. Thank you	Equipment issue - Chair posted pool closure sign until repair is completed - 7/20 equipment repaired, maintenance team scheduled to address debris & water quality
12	2026-07-19 1	Swimming Pool	Mason	1571 Blacksmith Ct	The pool is green & disgusting. Can't swim in it. Last weekend the water was cloudy and full of bugs. Needs attention asap and much better pool maintenance with all this money we have to pay the CDD.	Equipment issue - Chair posted pool closure sign until repair is completed - 7/20 equipment repaired, maintenance team scheduled to address debris & water quality
11	2026-07-14 1	Swimming Pool	Ortega	1506 landmark dr Lakeland Florida 33801	Hello, This is my second message today regarding the community pool. I submitted a maintenance request this morning, thinking the remaining issues would be addressed, but when I returned this afternoon, I noticed the same concerns. There are still weeds growing between the pavers and along the fence line. I also noticed debris on the bottom of the pool, and the steps and corners have visible buildup that appear to need brushing and cleaning. I appreciate the work that goes into maintaining our community. Since we all pay CDD dues, I wanted to bring these items to your attention and kindly request that they be addressed. Thank you for your time and assistance.	Herbicide applications are ongoing to address emergent weeds between pavers Pool equipment issue - Chair posted pool closure sign until repair is completed - 7/20 equipment repaired, maintenance team scheduled to address debris & water quality

10	2026-07-14 (	Landscaping (of the common areas; includes irrigation issues)	Ortega	1506 landmark dr Lakeland fl 33801	Good morning. I wanted to report a safety concern at the pool area. This morning, Manuel, the pool maintenance employee, found this small plastic bag while cleaning the pool area and showed it to me. I took a picture because I believe it's important to document it. As a resident, I'm concerned about the safety of our community, especially with families and children using this area. I wanted to bring it to your attention so it can be addressed. Thank you for all you do to help keep our community safe.	Acknowledged
9	2026-07-01 (	Swimming Pool	Mendoza	2169 Old Mining Road	I wanted to report several concerns I have with the pool area. The other day while I was in the pool with my family we noticed that there were teens coming in the pool jumpimg over the main entrance. Henced, the reason why this gate is not loose when you come amd move it. In addition to, we also noticed that the fence dividing the pool area with the dog park was bent. Finally, we have noticed an increased amount of young individuals that wait until somebody opens the door for them to emter the pool, also individuals when I have gone to pick up my mail in the pool area at night smoking what it seems weed because of the strong smell. Wanted to advise if the optiin is available to put a guard during the day to control the gate, I kindly suggest to give him a list with the house numbers of every owner im this community whenever they forget to bring the key fob, and showing their drivers lisence.	Fence repaired Board considering pool security proposals 7/28 Addressing unauthorized entry contingent on identification of trespassers

8	2026-06-30 1	Swimming Pool	Ortega	1506 landmark dr	I am writing once again to report ongoing concerns about the condition of our community pool area. I have already submitted two previous reports with photos, but unfortunately these issues have not yet been addressed. The pool continues to have debris and algae around the edges, indicating it is not being cleaned thoroughly. In addition, many of the pool chairs are broken and need to be repaired or replaced, as they are unsafe for residents. There are also broken sections of the pool fence that create a safety concern and should be repaired as soon as possible. These are not isolated concerns. Many residents have noticed and discussed these same issues. We appreciate the work that is being done, but we respectfully ask that these problems be addressed promptly so the pool area is clean, safe, and properly maintained for everyone.	Pool maintained 3x week per agreement. Wind-blown debris and patron trash is removed during next scheduled maintenance event Pool chair repair/replacement pending Board approval, Field manager removed broken chairs Fence was repaired
7	2026-06-19 (	Swimming Pool	Jordan	4239 bridle Booster Way Lakeland, fl 33801	Request pool key	6/19: Amenity Manager emailed access request form

EXHIBIT 10

Cooper Pools
844-766-5256
FL Contractors License CPC1459240

Monthly Commercial Service Maintenance Service Agreement

Saddlecreek Preserve
Date 06/15/2026

For and in consideration of the charges stated below, Cooper Pools Inc. agrees to furnish the below described pool service at the above address. The customer, by subscribing to this proposal, agrees to the terms, and to the amount and time payment for this service.

SERVICE TO BE PROVIDED: COMMERCIAL POOL SERVICE

On each day of service at the pool, the following will be performed by a pool cleaning technician as necessary:
1. Tile will be cleaned as needed.
2. Surface will be skimmed, and floating debris will be removed.
3. Walls and floor will be brushed as necessary to remove algae.
4. Water chemistry will be checked and brought into proper balance.
5. Strainer baskets will be emptied, as necessary.
6. Filters will be cleaned as necessary to insure proper filtration of pool.
7. Fountain floor will be netted to remove debris and vacuumed as needed.
8. Equipment will be inspected, and any necessary repairs will be reported to the management company and referred to the repair department for repair by a licensed service repair technician.

CONTRACTOR will provide chlorine, muriatic acid or soda ash to maintain pH, sodium bicarbonate to maintain Total Alkalinity, Cyanuric Acid to stabilize and calcium chloride to maintain Calcium level. Special chemical additives such as Algaecides or Sequestering Agents may be added as necessary at additional **cost to the customer**.

CUSTOMER is required to test water on non-service days per Florida Department of Health. Cooper Pools will also offer to test water on non service days for $40 per visit.

Wind and Rain policy,
During extreme weather such as high winds, lightning, rain, services will be limited for that day and full service resumed on next scheduled service day.

Named storm policy,
During a named storm event, our teams will not be out in the field until our Management and or local authorities have cleared your community safe to enter and determined if power has been restored. Storm clean up fees may be assessed as needed. Our teams will not go out during storm events to lower the pool water levels.

We strive to maintain all of our clients pools with 100% quality year round, Cooper Pools reserves the right to change service days during certain times of the year such as leaf and pollen season, rainy season or after named storms.

RATE for Commercial Service will be:
$1625 per month 3x's a week Tues, Thurs, Sat

Non Service Days observed by Cooper Pools Inc: Thanksgiving Day, Christmas Day, New Years Day, 2 days for state training typically Feb or March

An additional fee may be charged in the event that circumstances such as extreme weather or vandalism, warrant labor or chemicals that exceed normal maintenance levels. Mechanical repairs and work that is not considered routine maintenance will be billed at a labor rate of $180 per hour.

PAYMENT: Billing for maintenance service will be sent on the first of each month and payment is due within 30 days. If payment is not made by the due date, a late fee of 5% per each 30 days will be assessed. If payments are not made within 5 days after the due date, contractor reserves the right to cancel service without written notice. Special services and repair work are billed at an additional charge. There will be a $35 charge on all returned checks. Customer agrees to satisfy any outstanding charges due for services performed prior to date of termination of service. Customer reserves right to cancel this agreement for any reason upon 30 days written notice. If there is no termination notice a cost will be incurred by Cooper Pools.

Email: ____

Name: _______________________________

Phone Number:_________________________

Signature:____

Date:______________

Initial Tech: TBD
Offered by;
Bob Bowling
Cooper Pools Inc
844-766-5256 Office

Heartland Pools
Your Commercial Cleaning, Repair and Resurfacing Company
6000 S Florida Avenue #5708
Lakeland, FL 33807
863-648-9400
info@heartlandpoolsfl.com

Contract for Pool Cleaning Service for:
Saddle Creek Preserve
2026 Contract – Remainder of Year

Services will include: 1 pool

- 3 x per week service (Monday/Wednesday/Friday)
- Testing and adjusting of chemicals per State and County guidelines.
- Inspection of pumps, filters, chemical feeders, automation systems and operating equipment.
- Reporting of any broken safety and/or operating equipment with proposed estimate to fix equipment.
- Tile Cleaning, Brushing and Vacuuming as needed.
- Cleaning of filter systems to keep them in optimal operating condition.
- Additional cleanup for hurricane or storm debris (beyond normal service) will be billed out at $100/hr.
- Pool shocking, cleaning, and closing for fecal incidents on weekends or after hours will be billed out at $150/hr. from office to office.

Monthly Investment:

- $1,000.00/Monthly

Pricing and agreement are from January through December of the existing year (unless otherwise expressed above). Consecutive contracts will be signed each year at the beginning of the physical calendar year and be good for 12 months. The contract can be canceled with written 30-day notice by either party.

Initials Required: _______
Maintenance Log - Water chemistry must be checked every day and reported in the logbook. Heartland Pools will do this on our service days ONLY, Property management and owners must be sure this is done any other day.
CODE REFERENCE: Maintenance Log. 64E-9.004(10). Daily records must be kept for pH and disinfectant residual tested each day the pool is open for use.

Acceptance of services: ___________________________ ___________________________
Signature Title

___________________________ ___________________________
Print name Date

Review quote and press Approve or Reject below

Willis Pool Service

P.O. Box 473
Auburndale, FL 33823
(863) 316-5198
willispoolservice@gmail.com
willispoolservice.com

QUOTE

Quote Number
566

Quote Total
$1,075.00

Bill To:
HEATH BECKETT
4347 TROTTERS WAY
LAKELAND , FL 33801

Quote Date
July 15, 2026

LOCATION: 4347 TROTTERS WAY , LAKELAND

Item	Description	Qty	Rate	Amount
3X WEEKLY POOL SERVICE	MONDAY/WEDNESDAY/FRIDAY	1	1,075.00	1,075.00

WE ARE A FULLY LICENSED AND INSURED COMPANY ABLE TO HANDLE ANY AND ALL REPAIRS AND NECESSITIES.

WILLIS POOL SERVICE WILL NET, BRUSH, VACUUM AND BACKWASH FILTER BI- WEEKLY. WE INCLUDE ALL CHEMICALS AND WILL BALANCE ALL LEVELS EACH SERVICE.

Subtotal	$1,075.00
Tax	$0.00
Quote Total	$1,075.00

Willis Pool Service
willispoolservice@gmail.com

Name & Signature

Date

EXHIBIT 11

Patio Furniture Repair

6037 17th ST E
BRADENTON, FL 34203

941-586-6917
941-748-8880 EXT 2

EST. SHIP DATE
6/16/2026

ESTIMATE

Date	S.O. No.
6/16/2026	6713

Name / Address
~~UNION PARK EAST CDD~~ VESTA PROPERTY SERVICES 250 INTERNATIONAL PRKY SUITE 208 LAKE MARY FL, 32746

Ship To
SADDLE CREEK PRESERVE 4347 TROTTERS WAY LAKELAND, FL 33801

Terms	Ship Via
Prepay	SPFR DRIVER

Item	Description	QTY	Rate	Class	STRAP/TOP/FABRICS	Amount
CHAISE	COMPLETE RESLING CHAISE LOUNGE	5	185.00		TBD	925.00
DINING CH...	COMPLETE RESLING DINING CHAIR L/B	3	105.00		TBD	315.00
BROKEN B...	REPAIR BROKEN BOLT	1	15.00			15.00
PICK UP & ...	PICK UP & DELIVERY-NORTH	1	275.00			275.00
	LEAD TIME FOR COMPLETION IS 4 TO 5 WEEKS					

Subtotal	$1,530.00
Sales Tax (0.0%)	$0.00
Total	$1,530.00

Please note that glide/ end cap replacement is not included in your cost for repair. Not all parts are avaialble for purchase or replacement. If your glides break or crack during removal for the requested repairs, they may not be able to be replaced.

Signature ______________________

WOAJNQO Patio Lounge Chair, Aluminum Foldable 5-Position,2 Pack,Grey | Lightweight rustproof aluminum. Breathable quick-dry fabric. Full flat recline for su...

Only 6 left in stock - order soon.

Shipped from: WOA FURNITURE

FREE delivery **Wed, Jul 29**

Color: Grey

Size: 2 Pack

1 + Need more than 43 units? Delete Save for later Share

$237.49
($118.75 / count)
Business Price

WOAJNQO Patio Lounge Chair, Aluminum, 5 Adjustable Backrest, 1 Piece,Khaki | Lightweight rustproof aluminum.5 adjustable backrest positions.Breathable quick-d...

Only 4 left in stock - order soon.

Shipped from: WOA FURNITURE

FREE delivery **Wed, Jul 29**

Color: Khaki

Size: 1 Chair

− 2 + Need more than 139 units? Delete Save for later Share

Limited time deal
-10% $71.99
Typical price: ~~$79.99~~

Vexwalx Pool Lounge Chairs Set of 2, Aluminum Lounge Chair Outdoor with 5-Position Recliner, Patio Chaise Lounge Outdoor for Backyard, Poolside, Deck (Khaki)

In Stock

Shipped from: Vexwalx

FREE delivery **Jul 28 - 30**

Arm Style: Armless

Color: Khaki

Set name: 2 Pack

1 + Need more than 48 units? Delete Save for later Share

$189.99
($95.00 / count)
Exclusive Prime price

Nautical Resin Sling Chaise Lounge, White Frame, Stackable, 35 Lbs

$399.95

1 ADD TO CART

Resort Club Sling Chaise Lounge With Arms – 16" Seat Height

$444.95

1 ADD TO CART

Nautical Resin Sling Chaise Lounge, Sandstone Frame, Stackable, 35 Lbs

$414.95

1 ADD TO CART

Omega Sling Chaise Lounge With Fiberglass Resin Frame

$359.95 – $379.95

1 ADD TO CART

Atlantico Sling Chaise Lounge With Fiberglass Resin Frame

$464.95

1 ADD TO CART

Dockside Club 5 Position Sling Chaise Lounge – 14" Seat Height

$614.95

1 ADD TO CART

Island Club Sling Chaise Lounge – 12" Seat Height

$399.95 – $424.95

1 ADD TO CART

Waterfront Club Sling Chaise Lounge – 16" Seat Height

$504.95

1 ADD TO CART

Resort Club Sling Chaise Lounge – Sled Base – 16" Seat Height

$454.95

1 ADD TO CART

Price

Amopatio Patio Chairs Set of 6, Stackable Outdoor Dining Chairs for All Weather, Silver Frame Outdoor Chair Garden Furniture for Backyard Deck(Beige)

$139.99
($23.33 / count)

In Stock
Shipped from: Amopatio
FREE delivery **Jul 28 - 30**
Recycled materials +2 more
Color: Beige/Silver Frame
Size: Set of 6

1 | Buying in bulk? | Delete | Save for later | Share

JEAREY Patio Dining Chairs Set of 4, Outdoor Stackable Dining Furniture Set, All Weather Dining Set for Garden, Backyard, Poolside, Lawn, Brown

$94.99
($23.75 / count)
List Price: ~~$129.99~~
Savings: $35.00 (27%)
Business Price

#1 Best Seller in Patio Dining Chairs
In Stock
Shipped from: JEAREY Outdoors Collection
prime **Tomorrow**
FREE delivery **Tomorrow, Jul 22**. Order within 1 hr 45 mins
Color: Brown
Size: Set of 4
Buy 5, save 29%

1 | Need more than 111 units? | Delete | Save for later | Share

Resort Club Commercial Sling Dining Chair

$199.95

1 ADD TO CART

Resort Club High Back Sling Dining Chair

$219.95

1 ADD TO CART

Waterfront Club High Back Sling Dining Chair

$189.95

ADD TO CART

Dockside Club Commercial Sling Dining Chair

$234.95

1 ADD TO CART

Waterfront Club Commercial Sling Dining Chair

$189.95

1 ADD TO CART

EXHIBIT 12

RESOLUTION 2026-11

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT DESIGNATING CERTAIN OFFICERS OF THE DISTRICT, AND PROVIDING FOR AN EFFECTIVE DATE

WHEREAS, the Saddle Creek Preserve of Polk County Community Development District ("District") is a local unit of special-purpose government created and existing pursuant to Chapter 190, Florida Statutes; and

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

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT:

SECTION 1. Erica Miro Smith is appointed Chairman.

SECTION 2. Veronica Thomas is appointed Vice Chairman.

SECTION 3. Heath Beckett is appointed Secretary.

Vickie Davis is appointed Assistant Secretary.

Angela Martinez is appointed Assistant Secretary.

Kayla Pozniak is appointed Assistant Secretary.

Kyle Darin is appointed Assistant Secretary.

Shirley Conley is appointed Assistant Secretary.

Christine Richie is appointed Treasurer.

Patricia Kehr is appointed Assistant Treasurer.

Scott Smith is appointed Assistant Treasurer.

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

PASSED AND ADOPTED this 28th day of July, 2026.

ATTEST:

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT

____
Secretary

____
Chairperson, Board of Supervisors

EXHIBIT 13

RESOLUTION 2026-12

A RESOLUTION BY THE BOARD OF SUPERVISORS OF THE SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT DESIGNATING SIGNATORIES FOR THE DISTRICT'S OPERATING BANK ACCOUNT(S); AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Saddle Creek Preserve of Polk County 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 Polk County, Florida;

WHEREAS, pursuant to Chapter 190, Florida Statues, the funds of the District shall be disbursed by the Treasurer and by other such person(s) as may be authorized by the Board; and

WHEREAS, the Board has previously established a local operating bank account for the District; and

WHEREAS, the Board has previously designated authorized signatories on the bank account; and

WHEREAS, the Board desires to rescind and repeal the prior designation and designate new signatories on the account.

NOW BE IT THEREFORE RESOLVED BY THE BOARD OF SUPERVISORS OF THE SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT THAT:

SECTION 1. Vesta District Services is directed to maintain a local bank account for the District.

SECTION 2. Christine Richie, Treasurer, Patricia Kehr, Assistant Treasurer, and Scott Smith, Assistant Treasurer, shall be appointed as signors on the account.

SECTION 3. Christine Richie, Treasurer, and Patricia Kehr, Assistant Treasurer, and Scott Smith, Assistant Treasurer, are authorized to open and close accounts and transfer the funds if needed as set forth herein or as otherwise directed by the Board.

SECTION 4. All previous signers on the District's accounts shall be automatically removed effective as of July 28, 2026.

SECTION 5. This Resolution shall take effect on July 28, 2026, and shall remain in effect unless rescinded or repealed.

PASSED AND ADOPTED this 28th day of July, 2026.

ATTEST:

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT

______________________________ Secretary/Assistant Secretary

______________________________ Chair, Board of Supervisors

EXHIBIT 14

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
GENERAL FUND, OPERATIONS & MAINTENANCE (O&M)

ACCOUNT CLASSIFICATION	FY 2025 ACTUALS	FY 2026 ADOPTED	FY 2027 PROPOSED	VARIANCE FY26 TO FY27
REVENUES				
SPECIAL ASSESSMENTS	603,677	604,544	505,943	(98,601)
INTEREST INCOME	14,431	4,108	15,000	10,892
MISCELLANEOUS REVENUE	200	-	-	-
TOTAL REVENUES	**618,308**	**608,652**	**520,943**	**(87,709)**
EXPENDITURES				
ADMINISTRATIVE				
SUPERVISOR FEES	9,000	12,000	12,000	-
FICA EXPENSES	275	918	918	-
ENGINEER FEES	3,515	15,000	10,000	(5,000)
ATTORNEY FEES	60,686	25,000	35,000	10,000
ANNUAL AUDIT	7,200	7,500	4,800	(2,700)
ASSESSMENT ADMINISTRATION	6,954	5,732	5,000	(732)
MANAGEMENT FEES	41,222	46,350	45,000	(1,350)
INFORMATION TECHNOLOGY	2,782	1,947	1,500	(447)
WEBSITE HOSTING & ADA COMPLIANCE	910	1,298	3,420	2,122
POSTAGE & DELIVERY	641	500	2,000	1,500
MEETING ROOM	-	-	2,100	2,100
LEGAL ADVERTISING	5,652	3,000	3,000	-
OTHER CURRENT CHARGES	4,286	1,000	-	(1,000)
OFFICE SUPPLIES	26	100	-	(100)
DUES, LICENSES & SUBSCRIPTIONS	175	175	455	280
TOTAL ADMINISTRATIVE	**143,324**	**120,520**	**125,193**	**4,673**
INSURANCE:				
INSURANCE:	12,114	17,600	25,000	7,400
TOTAL INSURANCE	**12,114**	**17,600**	**25,000**	**7,400**
DEBT SERVICE ADMIN.:				
DISSEMINATION	6,938	8,111	7,500	(611)
ARBITRAGE	900	900	900	-
TRUSTEE FEES	9,091	8,890	9,500	610
TOTAL DEBT SERVICE ADMIN.	**16,929**	**17,901**	**17,900**	**(1)**
UTILITIES:				
STREETLIGHTS	23,672	40,000	40,000	-
ELECTRIC	7,500	5,500	5,500	-
WATER & SEWER	7,500	5,500	5,500	-
TOTAL UTILITIES:	**38,672**	**51,000**	**51,000**	**-**
FIELD				
FIELD MANAGEMENT	17,383	18,056	17,375	(681)
LANSCAPE MAINTENANCE	105,079	117,400	82,800	(34,600)
LANDSCAPE REPLACEMENT	9,325	25,000	25,000	-
MITIGATION MONITORING	-	4,600	4,600	-
LAKE MAINTENANCE	16,665	18,180	18,480	300
SIDEWALK & ASPHALT MAINTENANCE	18,865	2,500	2,500	-
IRRIGATION REPAIRS	1,408	7,500	7,500	-
LIFT STATION MAINTENANCE	14,371	15,000	15,000	-
GENERAL REPAIRS & MAINTENANCE	13,958	12,000	12,000	-
CONTINGENCY	4,010	7,000	16,100	9,100
TOTAL FIELD	**201,063**	**227,236**	**201,355**	**(25,881)**
AMENITY				
AMENITY - ELECTRIC	6,634	14,400	8,400	(6,000)
AMENITY - WATER	330	5,000	5,000	-
INTERNET	1,621	1,650	1,800	150
PEST CONTROL	1,320	1,520	1,520	-
JANITORIAL SERVICES	8,180	14,000	8,200	(5,800)
SECURITY SERVICES	15,478	30,000	20,000	(10,000)
POOL MAINTENANCE	19,506	19,200	19,200	-
AMENITY REPAIRS & MAINTENANCE	5,773	12,000	12,000	-
AMENITY MANAGEMENT	1,500	10,300	9,375	(925)
CONTINGENCY	3,675	10,000	15,000	5,000
TOTAL AMENITY	**64,017**	**118,070**	**100,495**	**(17,575)**
OTHER				
TRANSFER TO CAPITAL RESERVE FUND	59,113	53,048	-	(53,048)
TOTAL OTHER	**59,113**	**53,048**	**-**	**(53,048)**
TOTAL EXPENDITURES	**535,233**	**608,652**	**520,943**	**(87,709)**
EXCESS OF REVENUES OVER (UNDER) EXPENDITURES	**83,075**	**-**	**-**	**-**

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
CAPITAL RESERVE FUND (CRF)

ACCOUNT CLASSIFICATION	FY 2025 ACTUALS	FY 2026 ADOPTED	FY 2027 PROPOSED	VARIANCE FY26 TO FY27
REVENUES				
SPECIAL ASSESSMENTS	-	-	98,600	98,600
TRANSFER IN FROM GENERAL FUND	59,096	53,048	-	(53,048)
INTEREST INCOME	5,619	-	-	-
TOTAL REVENUES	**64,715**	**53,048**	**98,600**	**45,552**
EXPENDITURES				
CAPITAL OUTLAY	-	-	-	-
FUND BALANCE CONTRIBUTION	-	53,048	98,600	45,552
TOTAL EXPENDITURES	**-**	**53,048**	**98,600**	**45,552**
EXCESS OF REVENUES OVER (UNDER) EXPENDITURES	**64,715**	**-**	**-**	**-**
FUND BALANCE, BEGINNING	90,854	90,854	155,569	64,715
FUND BALANCE, ENDING	**155,569**	**90,854**	**155,569**	**64,715**

SADDLE CREEK PRESERVE OF POLK COUNTY CDD
FISCAL YEAR 2025-2026 ADOPTED BUDGET
BUDGET NARRATIVE

FINANCIAL STATEMENT CATEGORY	SERVICE PROVIDER (VENDOR)	ANNUAL BUDGETED AMOUNT	COMMENTS (SCOPE OF SERVICE)
ADMINISTRATIVE:			
SUPERVISOR FEES		$12,000	Chapter 190, Florida Statutes, allows for each Board member to receive $200 per meeting, not to exceed $4,800 per year paid to each Supervisor for the time devoted to District business and meetings.
FICA EXPENSES		$918	Represents the Employer's share of Social Security and Medicare taxes withheld from Board of Supervisors checks.
ENGINEERING	Landmark Engineering & Surveying	$10,000	General engineering services to the District, e.g. attendance and preparation for monthly board meetings, review invoices and various projects as directed by the Board of Supervisors and the District Manager.
ATTORNEY	Kilinski I Wyk, PLLC	$35,000	General legal services to the District, e.g. attendance and preparation for meetings, preparation and review of agreements, resolutions, etc. as directed by the Board of Supervisors and the District Manager.
ANNUAL AUDIT	Grau and Associates	$4,800	The District is required by Florida Statutes to arrange for an independent audit of its financial records on an annual basis.
ASSESSMENT ADMINISTRATION	Vesta	$5,000	Levy and administer the collection of non-ad valorem assessment on all assessable property within the District.
MANAGEMENT FEES	Vesta	$45,000	The District receives Management, Accounting and Administrative services as part of a Management Agreement. The services include but are not limited to, Board meetings Minutes, administrative services, budget preparation, all financial reports, annual audits, etc.
INFORMATION TECHNOLOGY	Vesta	$1,500	Represents various cost of information technology for the District such as video conferencing, cloud storage and servers, positive pay implementation and programming for fraud protection, accounting software, tablets for meetings, Adobe, Microsoft Office, etc.
WEBSITE MAINTENANCE	VGlobalTech	$3,420	Represents the costs associated with monitoring and maintaining the District's website created in accordance with Chapter 189, Florida Statutes. These services include site performance assessments, security and firewall maintenance, updates, document uploads, hosting and domain renewals, website backups, etc
POSTAGE & DELIVERY		$2,000	The District incurs charges for mailing overnight deliveries, correspondence, etc.
LEGAL ADVERTISING	Business Observer	$3,000	The District is required to advertise various notices for monthly Board meetings, public hearings, etc. in a newspaper of general circulation.
OTHER CURRENT CHARGES		$0	Bank charges and any other miscellaneous expenses incurred during the year.
OFFICE SUPPLIES		$0	Any supplies that may need to be purchased during the fiscal year, e.g., paper, minute books, file folders, labels, paper clips, etc.
DUES, LICENSES & SUBSCRIPTIONS	Florida Department of Economic Opportunity	$455	Required an annual fee for Community Development Districts & Dept of Health (Pool Permit)
INSURANCE	Florida Insurance Alliance (FIA)	$25,000	General liability and public official's liability insurance coverage.
DEBT SERVICE ADMIN.			
DISSEMINATION	Vesta	$7,500	The District is required by the Security and Exchange Commission to comply with Rule 15c2-12(b)(5) which relates to additional reporting requirements for unrated bond issues. This cost is based upon the Series 2020 and Series 2022 bonds.
ARBITRAGE	AMTEC	$900	The District will contract with an independent certified public accountant to annually calculate the District's Arbitrage Rebate Liability on its Series 2020 and 2022 bonds.
TRUSTEE FEES	US Bank	$9,500	The District will incur trustee related costs with the issuance of its' issued bonds.
UTILITIES			
STREETLIGHTS	Lake Electric	$40,000	Charges for lease and maintenance of streetlights within the District's boundaries.
ELECTRIC	Lake Electric	$5,500	Estimated electric charges for the District's common areas.
WATER & SEWER	City of Auburndale	$5,500	Estimated costs for water and refuse services provided for common areas throughout the District.
FIELD			
FIELD MANAGEMENT	Vesta	$17,375	Onsite field management for onsite inspections, meetings with contractors, monitoring of utility accounts, attendance of Board meetings.
LANDSCAPE MAINTENANCE	Fast Property Services	$82,800	Landscaping services for District-maintained property. These services include mowing, edging, trimming, cleanup, detailing and pruning as well as maintenance of the irrigation systems.
LANDSCAPE REPLACEMENT	Fast Property Services	$25,000	Estimated cost of replacing landscaping within the common areas of the District.
MITIGATION MONITORING	GHS Environmental	$4,600	Monitoring and maintenance of, and required reporting for, District's wetland mitigation areas.
LAKE MAINTENANCE	GHS Environmental	$18,480	Care and maintenance District ponds (includes shoreline grass, brush, and vegetation control).
SIDEWALK & ASPHALT MAINTENANCE		$2,500	Estimated costs of maintaining the sidewalks and asphalt throughout the District's boundary.
IRRIGATION REPAIRS	Fast Property Services	$7,500	Estimated costs to maintain and repair the irrigation system. This includes the sprinklers and irrigation wells.
LIFT STATION MAINTENANCE	Averett Septic Tanks	$15,000	Estimated cost for repairs and maintenance to the 3 lift stations owned and maintained by the District.
GENERAL REPAIRS & MAINTENANCE		$12,000	Estimated costs for general repairs and maintenance of the District's common areas. These can include pressure washing, and repairs to fences, monuments, lighting, and other assets.
CONTINGENCY		$16,100	Estimated expenses for maintenance and repair of District assets not assigned to a category.
AMENITY			
AMENITY - ELECTRIC	Lake Electric	$8,400	Estimated electric charges for the District's amenity facilities.
AMENITY – WATER	City of Auburndale	$5,000	Estimated water charges for the District's amenity facilities.
INTERNET	Spectrum	$1,800	Internet service for use at the Amenity Facilities.
PEST CONTROL	All American Lawn & Tree Specialist, LLC	$1,520	Pest control treatments at District amenity facilities.
JANITORIAL SERVICES	Clean Star Services of Central FL	$8,200	Janitorial services 3 times a week and supplies for the District's amenity facilities.
SECURITY SERVICES	IT Complete	$20,000	Estimated cost for contracting a monthly security service for the District's amenity facilities.
POOL MAINTENANCE	Vesta	$19,200	Regular cleaning and treatments of the District's pool.
AMENITY REPAIRS & MAINTENANCE		$12,000	Repairs and maintenance of the District's amenity facilities.
AMENITY MANAGEMENT	Vesta	$9,375	Access card issuance through registration, proof of residency, and photo identification. Keycard troubleshooting for issues and concerns related to access control. Review of security concerns and amenity policy violations via remote camera monitoring on an as-needed basis.
CONTINGENCY		$15,000	Estimated xpenses that the District could incur throughout the fiscal year that do not fit into any amenity category.
OTHER EXPENDITURES:			
CAPITAL RESERVES		$98,600	Funds collected and reserved for the replacement of and/or purchase of new capital improvements throughout the District.

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
ASSESSMENT ALLOCATION

TOTAL NET O&M & CRF BUDGET	$604,543
COUNTY COLLECTION COSTS (3%)	$19,501
EARLY PAYMENT DISCOUNT (4%)	$26,002
TOTAL GROSS ASSESSMENTS	**$650,046**

ASSESSMENT AREA & LOT SIZE	UNITS ASSESSED			ALLOCATION OF O&M ASSESSMENTS			
	O&M	SERIES 2020 DEBT SERVICE	SERIES 2022 DEBT SERVICE	EAU FACTOR	TOTAL EAU's	TOTAL BUDGETED	EQUALIZED PER LOT
SERIES 2020 ASSMT AREA							
SINGLE FAMILY 40'	89	89		1.00	89.00	$136,127.33	$1,529.52
SINGLE FAMILY 50'	135	135		1.00	135.00	$206,485.28	$1,529.52
SERIES 2022 ASSMT AREA							
SINGLE FAMILY 40'	53		53	1.00	53.00	$81,064.59	$1,529.52
SINGLE FAMILY 50'	148		148	1.00	148.00	$226,369.04	$1,529.52
CDD TOTAL	425	224	201		425.00	$650,046.24	

ASSESSMENT AREA & LOT SIZE	O&M PER LOT	SERIES 2020 DEBT SERVICE	SERIES 2022 DEBT SERVICE	**FY 2027 ASSESSMENT PER UNIT**	FY 2026 ASSESSMENT PER UNIT	$ VARIANCE	% VARIANCE
SERIES 2020 ASSMT AREA							
SINGLE FAMILY 40'	$1,529.52	$1,344.09		**$2,873.61**	$2,873.61	$0.00	0.0%
SINGLE FAMILY 50'	$1,529.52	$1,612.90		**$3,142.42**	$3,142.43	$0.00	0.0%
SERIES 2022 ASSMT AREA							
SINGLE FAMILY 40'	$1,529.52		$1,344.09	**$2,873.61**	$2,873.61	$0.00	0.0%
SINGLE FAMILY 50'	$1,529.52		$1,612.90	**$3,142.42**	$3,142.43	$0.00	0.0%

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
DEBT SERVICE REQUIREMENTS

	SERIES 2020 DEBT SERVICE	SERIES 2022 DEBT SERVICE	TOTAL DEBT SERVICE
REVENUE			
SPECIAL ASSESSMENTS (MADS)	313,500	287,653	601,153
TOTAL REVENUE	**313,500**	**287,653**	**601,153**
EXPENDITURES			
INTEREST EXPENSE			
6/15/2027	93,650	82,901	176,551
12/15/2027	91,775	82,901	174,676
PRINCIPAL RETIREMENT			
6/15/2027	125,000	-	125,000
12/15/2027	-	120,000	120,000
TOTAL EXPENDITURES	**310,425**	**285,803**	**596,228**
EXCESS OF REVENUE OVER (UNDER) EXPENDITURES	**3,075**	**1,850**	**4,925**

NET DEBT SERVICE	$ 601,152.50
COLLECTION COST & EARLY PMT. DISCOUNT	$ 45,248.04
GROSS DEBT SERVICE ASSESSMENTS	**$ 646,400.54**

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
SERIES 2020 DEBT SERVICE REQUIREMENT

Period Ending	Principal	Coupon	Interest	Debt Service	Annual Debt Service	Principal Balance
6/15/2026	120,000	3%	95,450	215,450		4,815,000
12/15/2026		3%	93,650	93,650	309,100	4,815,000
6/15/2027	125,000	3%	93,650	218,650		4,690,000
12/15/2027		3%	91,775	91,775	310,425	4,690,000
6/15/2028	130,000	3%	91,775	221,775		4,560,000
12/15/2028		3%	89,825	89,825	311,600	4,560,000
6/15/2029	135,000	3%	89,825	224,825		4,425,000
12/15/2029		3%	87,800	87,800	312,625	4,425,000
6/15/2030	140,000	3%	87,800	227,800		4,285,000
12/15/2030		4%	85,700	85,700	313,500	4,285,000
6/15/2031	145,000	4%	85,700	230,700		4,140,000
12/15/2031		4%	82,800	82,800	313,500	4,140,000
6/15/2032	150,000	4%	82,800	232,800		3,990,000
12/15/2032		4%	79,800	79,800	312,600	3,990,000
6/15/2033	155,000	4%	79,800	234,800		3,835,000
12/15/2033		4%	76,700	76,700	311,500	3,835,000
6/15/2034	160,000	4%	76,700	236,700		3,675,000
12/15/2034		4%	73,500	73,500	310,200	3,675,000
6/15/2035	165,000	4%	73,500	238,500		3,510,000
12/15/2035		4%	70,200	70,200	308,700	3,510,000
6/15/2036	175,000	4%	70,200	245,200		3,335,000
12/15/2036		4%	66,700	66,700	311,900	3,335,000
6/15/2037	180,000	4%	66,700	246,700		3,155,000
12/15/2037		4%	63,100	63,100	309,800	3,155,000
6/15/2038	190,000	4%	63,100	253,100		2,965,000
12/15/2038		4%	59,300	59,300	312,400	2,965,000
6/15/2039	195,000	4%	59,300	254,300		2,770,000
12/15/2039		4%	55,400	55,400	309,700	2,770,000
6/15/2040	205,000	4%	55,400	260,400		2,565,000
12/15/2040		4%	51,300	51,300	311,700	2,565,000
6/15/2041	215,000	4%	51,300	266,300		2,350,000
12/15/2041		4%	47,000	47,000	313,300	2,350,000
6/15/2042	220,000	4%	47,000	267,000		2,130,000
12/15/2042		4%	42,600	42,600	309,600	2,130,000
6/15/2043	230,000	4%	42,600	272,600		1,900,000
12/15/2043		4%	38,000	38,000	310,600	1,900,000
6/15/2044	240,000	4%	38,000	278,000		1,660,000
12/15/2044		4%	33,200	33,200	311,200	1,660,000
6/15/2045	250,000	4%	33,200	283,200		1,410,000
12/15/2045		4%	28,200	28,200	311,400	1,410,000
6/15/2046	260,000	4%	28,200	288,200		1,150,000
12/15/2046		4%	23,000	23,000	311,200	1,150,000
6/15/2047	270,000	4%	23,000	293,000		880,000
12/15/2047		4%	17,600	17,600	310,600	880,000
6/15/2048	280,000	4%	17,600	297,600		600,000
12/15/2048		4%	12,000	12,000	309,600	600,000
6/15/2049	295,000	4%	12,000	307,000		305,000
12/15/2049		4%	6,100	6,100	313,100	305,000
6/15/2050	305,000	4%	6,100	311,100	311,100	-
Total	**$ 4,935,000**			**$ 7,780,950**	**$ 7,780,950**	

Footnote: Maximum Annual Debt Service (MADS): $ 313,500

(a) Data herein for the CDD's budgetary process purposes only.

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
SERIES 2022 DEBT SERVICE REQUIREMENT

Period Ending	Principal	Coupon	Interest	Debt Service	Annual Debt Service	Principal Balance
6/15/2026		2.625%	84,411	84,411		4,690,000
12/15/2026	115,000	2.625%	84,411	199,411	283,821	4,575,000
6/15/2027		2.625%	82,901	82,901		4,575,000
12/15/2027	120,000	2.625%	82,901	202,901	285,803	4,455,000
6/15/2028		3.100%	81,326	81,326		4,455,000
12/15/2028	125,000	3.100%	81,326	206,326	287,653	4,330,000
6/15/2029		3.100%	79,389	79,389		4,330,000
12/15/2029	125,000	3.100%	79,389	204,389	283,778	4,205,000
6/15/2030		3.100%	77,451	77,451		4,205,000
12/15/2030	130,000	3.100%	77,451	207,451	284,903	4,075,000
6/15/2031		3.100%	75,436	75,436		4,075,000
12/15/2031	135,000	3.100%	75,436	210,436	285,873	3,940,000
6/15/2032		3.100%	73,344	73,344		3,940,000
12/15/2032	140,000	3.100%	73,344	213,344	286,688	3,800,000
6/15/2033		3.350%	71,174	71,174		3,800,000
12/15/2033	145,000	3.350%	71,174	216,174	287,348	3,655,000
6/15/2034		3.350%	68,745	68,745		3,655,000
12/15/2034	150,000	3.350%	68,745	218,745	287,490	3,505,000
6/15/2035		3.350%	66,233	66,233		3,505,000
12/15/2035	155,000	3.350%	66,233	221,233	287,465	3,350,000
6/15/2036		3.350%	63,636	63,636		3,350,000
12/15/2036	160,000	3.350%	63,636	223,636	287,273	3,190,000
6/15/2037		3.350%	60,956	60,956		3,190,000
12/15/2037	165,000	3.350%	60,956	225,956	286,913	3,025,000
6/15/2038		3.350%	58,193	58,193		3,025,000
12/15/2038	170,000	3.350%	58,193	228,193	286,385	2,855,000
6/15/2039		3.350%	55,345	55,345		2,855,000
12/15/2039	175,000	3.350%	55,345	230,345	285,690	2,680,000
6/15/2040		3.350%	52,414	52,414		2,680,000
12/15/2040	180,000	3.350%	52,414	232,414	284,828	2,500,000
6/15/2041		3.350%	49,399	49,399		2,500,000
12/15/2041	185,000	3.350%	49,399	234,399	283,798	2,315,000
6/15/2042		4.000%	46,300	46,300		2,315,000
12/15/2042	190,000	4.000%	46,300	236,300	282,600	2,125,000
6/15/2043		4.000%	42,500	42,500		2,125,000
12/15/2043	200,000	4.000%	42,500	242,500	285,000	1,925,000
6/15/2044		4.000%	38,500	38,500		1,925,000
12/15/2044	210,000	4.000%	38,500	248,500	287,000	1,715,000
6/15/2045		4.000%	34,300	34,300		1,715,000
12/15/2045	215,000	4.000%	34,300	249,300	283,600	1,500,000
6/15/2046		4.000%	30,000	30,000		1,500,000
12/15/2046	225,000	4.000%	30,000	255,000	285,000	1,275,000
6/15/2047		4.000%	25,500	25,500		1,275,000
12/15/2047	235,000	4.000%	25,500	260,500	286,000	1,040,000
6/15/2048		4.000%	20,800	20,800		1,040,000
12/15/2048	245,000	4.000%	20,800	265,800	286,600	795,000
6/15/2049		4.000%	15,900	15,900		795,000
12/15/2049	255,000	4.000%	15,900	270,900	286,800	540,000
6/15/2050		4.000%	10,800	10,800		540,000
12/15/2050	265,000	4.000%	10,800	275,800	286,600	275,000
6/15/2051		4.000%	5,500	5,500		275,000
12/15/2051	275,000	4.000%	5,500	280,500	286,000	-
Total	**$ 4,690,000**		**$ 2,740,904**	**$ 7,430,904**	**$ 7,430,904**	

Footnote: Maximum Annual Debt Service (MADS): $ 287,653

(a) Data herein for the CDD's budgetary process purposes only.

EXHIBIT 15

RESOLUTION 2026-13

THE ANNUAL APPROPRIATION RESOLUTION OF THE SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT RELATING TO THE ANNUAL APPROPRIATIONS AND ADOPTING THE BUDGET FOR THE FISCAL YEAR BEGINNING OCTOBER 1, 2026, AND ENDING SEPTEMBER 30, 2027; AUTHORIZING BUDGET AMENDMENTS; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the District Manager has, prior to the fifteenth (15^{th}) day in June, 2026, submitted to the Board of Supervisors ("**Board**") of the Saddle Creek Preserve of Polk County Community Development District ("**District**") proposed budget ("**Proposed Budget**") for the fiscal year beginning October 1, 2026, and ending September 30, 2027 ("**Fiscal Year 2027**"), along with an explanatory and complete financial plan for each fund of the District, pursuant to the provisions of Section 190.008(2)(a), *Florida Statute*s; and

WHEREAS, at least sixty (60) days prior to the adoption of the Proposed Budget, the District filed a copy of the Proposed Budget with the local governing authorities having jurisdiction over the area included in the District pursuant to the provisions of Section 190.008(2)(b), *Florida Statutes*; and

WHEREAS, the Board set a public hearing thereon and caused notice of such public hearing to be given by publication pursuant to Section 190.008(2)(a), *Florida Statutes*; and

WHEREAS, the District Manager posted the Proposed Budget on the District's website at least two (2) days before the public hearing; and

WHEREAS, Section 190.008(2)(a), *Florida Statutes*, requires that, prior to October 1^{st} of each year, the Board, by passage of the Annual Appropriation Resolution, shall adopt a budget for the ensuing fiscal year and appropriate such sums of money as the Board deems necessary to defray all expenditures of the District during the ensuing fiscal year; and

WHEREAS, the District Manager has prepared a Proposed Budget, whereby the budget shall project the cash receipts and disbursements anticipated during a given time period, including reserves for contingencies for emergency or other unanticipated expenditures during the fiscal year.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT:

SECTION 1. BUDGET

a. The Board has reviewed the Proposed Budget, a copy of which is on file with the office of the District Manager and at the District's Local Records Office, and hereby approves certain amendments thereto, as shown in Section 2 below.

b. The Proposed Budget, attached hereto as **Exhibit A**, as amended by the Board, is hereby adopted in accordance with the provisions of Section 190.008(2)(a), *Florida Statutes* ("**Adopted Budget**"), and incorporated herein by reference; provided, however, that the comparative figures contained in the Adopted Budget may be subsequently revised as deemed necessary by the District Manager to reflect actual revenues and expenditures.

c. The Adopted Budget, as amended, shall be maintained in the office of the District Manager and at the District's Local Records Office and identified as "The Budget for the Saddle Creek Preserve of Polk County Community Development District for the Fiscal Year Ending September 30, 2027."

d. The Adopted Budget shall be posted by the District Manager on the District's official website within thirty (30) days after adoption, and shall remain on the website for at least two (2) years.

SECTION 2. APPROPRIATIONS

There is hereby appropriated out of the revenues of the District, for Fiscal Year 2027, the sum of $1,210,452 to be raised by the levy of assessments and/or otherwise, which sum is deemed by the Board to be necessary to defray all expenditures of the District during said budget year, to be divided and appropriated in the following fashion:

TOTAL GENERAL FUND	$520,943.00
DEBT SERVICE FUND (SERIES 2020)	$313,500.00
DEBT SERVICE FUND (SERIES 2022)	$287,653.00
CAPITAL RESERVE FUND	$ 98,600.00
TOTAL ALL FUNDS	$1,220,696.00

SECTION 3. BUDGET AMENDMENTS

Pursuant to Section 189.016, *Florida Statutes*, the District at any time within Fiscal Year 2027 or within sixty (60) days following the end of the Fiscal Year 2027 may amend its Adopted Budget for that fiscal year as follows:

a. A line-item appropriation for expenditures within a fund may be decreased or increased by motion of the Board recorded in the minutes, and approving the expenditure, if the total appropriations of the fund do not increase.

b. The District Manager or Treasurer may approve an expenditure that would increase or decrease a line-item appropriation for expenditures within a fund if the total appropriations of the fund do not increase and if either (i) the aggregate change in the original appropriation item does not exceed the greater of $10,000 or 10% of the original appropriation, or (ii) such expenditure is authorized by separate disbursement or spending resolution.

c. Any other budget amendments shall be adopted by resolution and consistent with Florida law.

The District Manager or Treasurer must ensure that any amendments to the budget under paragraph c. above are posted on the District's website within five (5) days after adoption and remain on the website for at least two (2) years.

SECTION 4. EFFECTIVE DATE. This Resolution shall take effect immediately upon adoption.

PASSED AND ADOPTED THIS 28TH DAY OF JULY 2026.

ATTEST:

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT

____
Secretary/Assistant Secretary

____
Chair, Board of Supervisors

Exhibit A: Adopted Budget for Fiscal Year 2027

EXHIBIT 16

RESOLUTION 2026-14

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT MAKING A DETERMINATION OF BENEFIT AND IMPOSING SPECIAL ASSESSMENTS FOR FISCAL YEAR 2027; PROVIDING FOR THE COLLECTION AND ENFORCEMENT OF SPECIAL ASSESSMENTS; CERTIFYING AN ASSESSMENT ROLL; PROVIDING FOR AMENDMENTS TO THE ASSESSMENT ROLL; PROVIDING A SEVERABILITY CLAUSE; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Saddle Creek Preserve of Polk County Community Development District ("**District**") is a local unit of special-purpose government established pursuant to Chapter 190, *Florida Statutes*, for the purpose of providing, operating and maintaining infrastructure improvements, facilities and services to the lands within the District; and

WHEREAS, the District is located in Polk County, Florida ("**County**"); and

WHEREAS, the District has constructed or acquired various infrastructure improvements and provides certain services in accordance with the District's adopted capital improvement plan and Chapter 190, *Florida Statutes*; and

WHEREAS, the Board of Supervisors ("**Board**") of the District hereby determines to undertake various operations and maintenance and other activities described in the District's budget ("**Adopted Budget**") for the fiscal year beginning October 1, 2026, and ending September 30, 2027 ("**Fiscal Year 2027**"), attached hereto as **Exhibit A** and incorporated by reference herein; and

WHEREAS, the District must obtain sufficient funds to provide for the operation and maintenance of the services and facilities provided by the District as described in the Adopted Budget; and

WHEREAS, the provision of such services, facilities, and operations is a benefit to lands within the District; and

WHEREAS, Chapter 190, *Florida Statutes*, provides that the District may impose special assessments on benefitted lands within the District; and

WHEREAS, it is in the best interests of the District to proceed with the imposition of the special assessments for operations and maintenance in the amount set forth in the Adopted Budget; and

WHEREAS, the District has previously levied an assessment for debt service, which the District desires to collect for Fiscal Year 2027; and

WHEREAS, Chapter 197, *Florida Statutes*, provides a mechanism pursuant to which such special assessments may be placed on the tax roll and collected by the local tax collector ("**Uniform Method**"), and the District has previously authorized the use of the Uniform Method by, among other things, entering into agreements with the Property Appraiser and Tax Collector of the County for that purpose; and

WHEREAS, it is in the best interests of the District to adopt the Assessment Roll of the Saddle Creek Preserve of Polk County Community Development District ("**Assessment Roll**") attached to this Resolution as **Exhibit B** and incorporated as a material part of this Resolution by this reference, and to certify the Assessment Roll to the County Tax Collector pursuant to the Uniform Method; and

WHEREAS, it is in the best interests of the District to permit the District Manager to amend the Assessment Roll, certified to the County Tax Collector by this Resolution, as the Property Appraiser updates the property roll for the County, for such time as authorized by Florida law.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT:

SECTION 1. BENEFIT & ALLOCATION FINDINGS. The Board hereby finds and determines that the provision of the services, facilities, and operations as described in **Exhibit A** confers a special and peculiar benefit to the lands within the District, which benefit exceeds or equals the cost of the assessments. The allocation of the assessments to the specially benefitted lands, as shown in **Exhibits A** and **B**, is hereby found to be fair and reasonable.

SECTION 2. ASSESSMENT IMPOSITION. Pursuant to Chapters 190 and 197, *Florida Statutes*, and using the procedures authorized by Florida law for the levy and collection of special assessments, a special assessment for operation and maintenance is hereby imposed and levied on benefitted lands within the District, and in accordance with **Exhibits A** and **B**. The lien of the special assessments for operations and maintenance imposed and levied by this Resolution shall be effective upon passage of this Resolution. Moreover, pursuant to Section 197.3632(4), *Florida Statutes*, the lien amount shall serve as the "maximum rate" authorized by law for operation and maintenance assessments.

SECTION 3. COLLECTION. The collection of the operation and maintenance special assessments and previously levied debt service assessments shall be at the same time and in the same manner as County taxes in accordance with the Uniform Method, as indicated on **Exhibits A** and **B**. The decision to collect special assessments by any particular method – e.g., on the tax roll or by direct bill – does not mean that such method will be used to collect special assessments in future years, and the District reserves the right in its sole discretion to select collection methods in any given year, regardless of past practices.

SECTION 4. ASSESSMENT ROLL. The Assessment Roll, attached to this Resolution as **Exhibit B**, is hereby certified to the County Tax Collector and shall be collected by the County

Tax Collector in the same manner and time as County taxes. The proceeds therefrom shall be paid to the District.

SECTION 5. ASSESSMENT ROLL AMENDMENT. The District Manager shall keep apprised of all updates made to the County property roll by the Property Appraiser after the date of this Resolution and shall amend the Assessment Roll in accordance with any such updates, for such time as authorized by Florida law, to the County property roll. After any amendment of the Assessment Roll, the District Manager shall file the updates in the District records.

SECTION 6. SEVERABILITY. The invalidity or unenforceability of any one or more provisions of this Resolution shall not affect the validity or enforceability of the remaining portions of this Resolution, or any part thereof.

SECTION 7. EFFECTIVE DATE. This Resolution shall take effect upon the passage and adoption of this Resolution by the Board.

PASSED AND ADOPTED THIS 28TH DAY OF JULY 2026.

ATTEST:	**SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT**
______________________________	______________________________
Secretary/Assistant Secretary	Chair, Board of Supervisors

Exhibit A: Adopted Budget for Fiscal Year 2027
Exhibit B: Assessment Roll

EXHIBIT 17

MINUTES OF MEETING
SADDLE CREEK PRESERVE OF POLK COUNTY
COMMUNITY DEVELOPMENT DISTRICT

The Regular Meeting of the Board of Supervisors of the Saddle Creek Preserve of Polk County Community Development District was held on Tuesday, June 23, 2026 at 6:00 p.m., at Auburndale Historic Depot, 120 W Park Street, Auburndale, FL 33823. The actions taken are summarized as follows:

FIRST ORDER OF BUSINESS: ROLL CALL

Mr. Beckett called the meeting and conducted roll call.

Present and constituting a quorum were:

Vickie Davis (S1)	Board Supervisor, Assistant Secretary
Erica Miro (S2)	Board Supervisor, Chair
Angela Martinez (S3)	Board Supervisor, Assistant Secretary
Veronica Thomas (S4)	Board Supervisor, Vice Chair
Abby Morrobel (S5)	Board Supervisor, Assistant Secretary

Also present were:

Heath Beckett	District Manager, Vesta District Services
Michael Bush	Field Manager, Vesta District Services
Grace Rinaldi	District Counsel, Kilinski Van Wyk PLLC
Raymond Bobrowiecki	Fast Property Services

SECOND ORDER OF BUSINESS: AUDIENCE COMMENTS – AGENDA ITEMS (Limited to 3 minutes per individual for agenda items)

There being none, the next item followed.

THIRD ORDER OF BUSINESS: OPERATIONS AND MAINTENANCE

A. District Engineer – *Todd Amaden/Katie Vander Meade, Landmark Engineering & Surveying Corp.*

A representative from Landmark Engineering was not present.

A request was made for the District Engineer to inspect depressions in the sidewalks and obtain proposals to address locations that are retaining water.

Discussion followed on a previous request for a bench at the entrance of Old Mining Road, which was put on hold due to safety concerns from vehicles jumping the curb.

B. WALK-ON EXHIBIT A: Aquatic Maintenance – *Chuck Burnite, GHS Environmental*

A representative from GHS was not present. Mr. Beckett reported that the heat and low water levels will encourage algae blooms, which are being treated. Low water levels are exposing formerly submerged trash, which is being picked up during regular site visits.

C. WALK-ON EXHIBIT B: Landscape Maintenance – *Raymond Bobrowiecki, Fast Property Services*

Mr. Bobrowiecki reported on landscape maintenance activities and responded to Supervisor questions.

1. Consideration of Landscape Proposals

   a. EXHIBIT 1: Fast Property Services - Amenities Area Landscaping Enhancement - $3,067.48 – *Previously Presented*

   b. EXHIBIT 2: Fast Property Services - Front Entrance Landscape Enhancement - $4,527.19 – *Previously Presented*

   c. EXHIBIT 3: Fast Property Services - Pool/Amenities Parking Area River Rock Conversion - $4,650.00 – *Previously Presented*

   d. EXHIBIT 4: Fast Property Services - Main Entrance River Rock Conversion - $3,695.00 – *Previously Presented*

Supervisor Miro discussed proposals from other vendors for the front entrance landscape enhancements. The proposals will be added to the next agenda.

Supervisors discussed funding for the landscape project, plant selection, maintenance and warranties.

D. EXHIBIT 5: Field Operations – *Michael Bush, Vesta District Services*

Mr. Bush provided an update and responded to Supervisor questions regarding the radar speed signs, speed limit signs, QR codes at the amenity center, and the ADA pool chair. Supervisors requested the QR codes be revised to include reporting vandalism, misconduct, and amenity rule violations.

1. Presentation of Field Requests

2. WALK-ON EXHIBIT C: Consideration of Patio Furniture Repair Proposal - $1,530.00

Supervisors discussed the proposal and ongoing expenditures due to misuse of District property. A proposal to replace the damaged furniture was requested. Board consensus was to postpone repairs pending a cessation in vandalism.

E. District Counsel – *Grace Rinaldi, Kilinski Van Wyk*

Ms. Rinaldi reviewed the amenity rules regarding age restrictions for unaccompanied minors. Supervisors discussed issues related to unauthorized pool access and trespassing, rule signs, installing a bulletin board at the pool, a pool fob and/or ID requirement, trespass enforcement, and staffing to monitor pool access.

A shade session was requested to further discuss security matters.

F. District Manager – *Heath Beckett, Vesta District Services*

1. EXHIBIT 6: Consideration of Pool Maintenance Services Proposal(s)

    a. Cooper Pools (3x Week - $1,625.00/mo) - $19,500.00/yr

2. Consideration of Nation Security Pool Security Officer Proposal ($479.20/wk) - $24,918.40/yr

    Supervisors discussed additional security coverage at the pool, and whether the option was available to close the pool.

Board consensus was to schedule the requested shade session for 5 p.m. on July 28, 2026.

- Announcement of Qualified Candidates for the November 3, 2026 General Election
    - Seat 2: Erico Miro (Unopposed)
    - Seat 3: Angela Martinez (Unopposed)

3. Reminder of Landowners' Meeting and Election of Seat 4 Supervisor, Scheduled for 6 p.m. on November 19, 2026 at Auburndale Historic Depot, 120 W Park St, Auburndale, FL 33823.

    a. Instructions and Proxy Form Available on District Website: https://saddlecreekpreservecdd.com

4. EXHIBIT 7: Consideration of Facility Use Requests

    a. Tract G/Yellow Trail – Monthly Farmers' Market (Martinez)

    Supervisors discussed the event concept and an agreement with the HOA to host it.

    b. Pool Area – August 1, 2026 (10 a.m. – 1 p.m.) Back to School Event (HOA - Washington)

    Mr. Beckett advised that the pool could not be closed to patrons during the event. Supervisors discussed the age group for the event and monitoring responsibilities.

On a MOTION by Supervisor Miro, SECONDED by Supervisor Davis, WITH ALL IN FAVOR, the Board approved the HOA to host an event at the pool area on August 1, 2026 (10 a.m. – 1 p.m.) subject to safety and security monitoring being in place, for Saddle Creek Preserve of Polk County Community Development District.

FOURTH ORDER OF BUSINESS: SUPERVISOR REQUESTS

The purchase of a microphone to enhance audio coverage during District meetings was requested. Mr. Beckett suggested purchasing two.

On a MOTION by Supervisor Miro, SECONDED by Supervisor Thomas, WITH ALL IN FAVOR, the Board approved the purchase of microphones for a total amount not to exceed $200.00, for Saddle Creek Preserve of Polk County Community Development District.

FIFTH ORDER OF BUSINESS: CONSENT AGENDA

A. EXHIBIT 8: Approval of the Minutes of the Board of Supervisors Regular Meeting Held May 26, 2026

B. EXHIBIT 9: Acceptance of the May 2026 Unaudited Financial Reports

On a MOTION by Supervisor Miro, SECONDED by Supervisor Davis, WITH ALL IN FAVOR, the Board approved Consent Agenda – items A-B as presented, for Saddle Creek Preserve of Polk County Community Development District.

Ms. Rinaldi reminded Supervisors to complete their required online annual financial report (Form 1) by July 1, 2026.

SIXTH ORDER OF BUSINESS: AUDIENCE COMMENTS – NEW BUSINESS (Limited to 3 minutes per individual for non-agenda items)

Comments were made on city jurisdiction and resident accountability for unauthorized pool access, using wired microphones at meetings for better quality audio, speeding and the need for traffic calming devices, after-hours trespassing in the pool, and raising the age limit for unaccompanied minors.

SEVENTH ORDER OF BUSINESS: NEXT MEETING QUORUM CHECK

The next Saddle Creek Preserve of Polk County Community Development District meeting is scheduled for 6:00 p.m. on July 28, 2026 at Auburndale Historic Depot, 120 W. Park Street, Auburndale, Florida 33823.

Supervisor Thomas will attend virtually; all other Supervisors confirmed their intent to attend in person.

EIGHTH ORDER OF BUSINESS: ACTION ITEM SUMMARY

District Engineer

- Follow up on the sidewalk depressions in the community – can we get an inspection on them as some of them are puddling. Lennar was supposed to take care of them last year.

Field Manager

- Add speed limit signs added to the new radar signs.
- Change QR Code notice to include Misconduct/Vandalism in addition to pool maintenance
- Cost to replace pool furniture instead of replacing the fabric

District Manager

- Add shade session for next month to discuss security at the pool to begin at 5pm
- Request proposals for full time security officer – 6-month contract
- Determine if amenity area was constructed was bond funds
- Notify residents – Board decided not to repair pool furniture due to ongoing vandalism. Persons identified as causing damage to District property may be liable for repair costs

NINTH ORDER OF BUSINESS: ADJOURNMENT

On a MOTION by Supervisor Miro, SECONDED by Supervisor Martinez, WITH ALL IN FAVOR, the Board adjourned the meeting at 8:25 p.m., for Saddle Creek Preserve of Polk County Community Development District.

*Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Meeting minutes were approved by vote of the Board of Supervisors at a publicly noticed meeting held on July 28, 2026.

______________________________ ______________________________
Heath Beckett, Secretary Erica Miro, Chair

EXHIBIT 18

Grau & Associates
CERTIFIED PUBLIC ACCOUNTANTS

1001 Yamato Road ▪ Suite 301
Boca Raton, Florida 33431
(561) 994-9299 ▪ (800) 299-4728
Fax (561) 994-5823
www.graucpa.com

June 16, 2026

To the Board of Supervisors
Saddle Creek Preserve of Polk County Community Development District
Polk County, Florida

We have audited the financial statements of Saddle Creek Preserve of Polk County Community Development District (District) as of and for the fiscal year ended September 30, 2025*,* and have issued our report thereon dated June 16, 2026. Professional standards require that we advise you of the following matters relating to our audit.

We have also examined the District's compliance with the requirements of Section 218.415, Florida Statutes, in accordance with Rule 10.556(10) of the Auditor General of the State of Florida during the fiscal year ended September 30, 2025 which was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants.

Our Responsibility in Relation to the Financial Statement Audit

Our responsibility, as described by professional standards, is to form and express an opinion(s) about whether the financial statements that have been prepared by management with your oversight are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America. Our audit of the financial statements does not relieve you or management of your respective responsibilities.

Our responsibility, as prescribed by professional standards, is to plan and perform our audit to obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement. An audit of financial statements includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control over financial reporting. Accordingly, as part of our audit, we considered the internal control of the District solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

We are also responsible for communicating significant matters related to the audit that are, in our professional judgment, relevant to your responsibilities in overseeing the financial reporting process.

However, we are not required to design procedures for the purpose of identifying other matters to communicate to you.

Any findings regarding significant deficiencies or material weaknesses in internal control over financial reporting, material noncompliance, or other matters noted during our audit, **if any**, are communicated in separate reports included in the District's financial report—titled *Independent Auditor's Report on Internal Control Over Financial Reporting and Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with Government Auditing Standards* and *Management Letter Pursuant to the Rules of the Auditor General of the State of Florida*.

Planned Scope and Timing of the Audit

We conducted our audit consistent with the planned scope and timing we previously communicated to you.

Compliance with All Ethics Requirements Regarding Independence

The engagement team, others in our firm, as appropriate, and our firm, have complied with all relevant ethical requirements regarding independence.

With respect to financial statement preparation, the following safeguards are in place:

- Management made all decisions and performed all management functions;
- A competent individual was assigned to oversee the services;
- Management evaluated the adequacy of the services performed;
- Management evaluated and accepted responsibility for the result of the service performed; and
- Management established and maintained internal controls, including monitoring ongoing activities.

Qualitative Aspects of the Entity's Significant Accounting Practices

Significant Accounting Policies

Management is responsible for selecting and applying appropriate accounting policies. A summary of the significant accounting policies adopted by the District is included in Note 2 to the financial statements. There were no new accounting policies adopted and no changes in existing significant accounting policies or their application during the fiscal year, other than those described in Note 2, if any. No matters came to our attention that, under professional standards, we are required to inform you about concerning (1) the methods used to account for significant unusual transactions or (2) the effect of significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus.

Significant Accounting Estimates

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's current judgments. Those judgments normally reflect management's knowledge and experience about past and current events and assumptions about future events.

Certain accounting estimates, if present, may be particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them could differ markedly from management's current judgments.

In connection with our audit, we considered the reasonableness of the accounting estimates used by management. The most sensitive accounting estimate(s) affecting the financial statements **included, as applicable**:

- Management's estimate of the useful lives of capital assets.
- Management's estimate of the liability for employee compensated absences.
- Management's estimate of the Net Other Post-Employment Benefits (OPEB) liability.
- Management's estimate of the Net Pension Liability.

If none of the above estimates or other sensitive estimates were applicable in the current year, this section should be read to indicate that no such significant accounting estimates were identified.

We evaluated the key factors and assumptions used by management to develop the estimate(s) and determined that they were reasonable in relation to the financial statements taken as a whole.

Financial Statement Disclosures

Certain financial statement disclosures involve significant judgment and are particularly sensitive because of their significance to financial statement users. The most sensitive disclosures affecting the District's financial statements **included, as applicable**:

- Long-term liabilities related to bonds payable and debt service requirements.
- Litigation, claims, and assessments related to pending legal matters; and
- Pension and Other Post-Employment Benefit (OPEB) plan disclosures.

If no such disclosures were identified for the current year, this section should be read to indicate that we did not note any financial statement disclosures involving significant judgment or sensitivity.

Circumstances Affecting the Auditor's Report

Professional standards require us to communicate any circumstances that affect the form or content of our auditor's report. **If applicable**, such circumstances—such as a modification of opinion, an emphasis-of-matter or other-matter paragraph, or a reference to substantial doubt about the District's ability to continue as a going concern—are described in our auditor's report included in the District's financial report. If no such circumstances existed, this section should be read to indicate that our report was unmodified.

Significant Difficulties Encountered during the Audit

We encountered no significant difficulties in dealing with management relating to the performance of the audit.

Corrected Misstatements

Professional standards require us to communicate all material misstatements identified and corrected during the audit. Management has corrected all misstatements that were identified as a result of our audit procedures. Any such audit adjustments, **if applicable**, are summarized in the accompanying schedule of journal entries. If none were identified, this section should be read to indicate that we did not note any misstatements that were material, individually or in the aggregate, to the financial statements taken as a whole.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a matter, whether or not resolved to our satisfaction, concerning a financial accounting, reporting, or auditing matter, which could be significant to the Districts's financial statements or the auditor's report. No such disagreements arose during the course of the audit.

Representations Requested from Management

Professional standards require that we obtain certain written representations from management as part of our audit. We have received such representations in a letter. A copy of this letter is available for your review upon request.

Management's Consultations with Other Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters. Management informed us that, and to our knowledge, there were no consultations with other accountants regarding auditing and accounting matters.

Other Significant Matters, Findings, or Issues

In the normal course of our professional association with the District, we generally discuss a variety of matters, including the application of accounting principles and auditing standards, significant events or transactions that occurred during the year, operating and regulatory conditions affecting the entity, and operational plans and strategies that may affect the risks of material misstatement. None of the matters discussed resulted in a condition to our retention as the District's auditors.

As noted previously in this letter, any current-year findings identified during our audit are communicated in our separate reports titled *Independent Auditor's Report on Internal Control Over Financial Reporting and Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with Government Auditing Standards* and *Management Letter Pursuant to the Rules of the Auditor General of the State of Florida.* If no findings were identified, this section should be read to indicate that we did not note any additional significant matters or findings requiring communication to those charged with governance.

This report is intended solely for the information and use of the Board of Supervisors and management of the District and is not intended to be and should not be used by anyone other than these specified parties.

Grau & Associates

Grau & Associates

SADDLE CREEK PRESERVE OF POLK COUNTY
COMMUNITY DEVELOPMENT DISTRICT
POLK COUNTY, FLORIDA
FINANCIAL REPORT
FOR THE FISCAL YEAR ENDED
SEPTEMBER 30, 2025

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
POLK COUNTY, FLORIDA

TABLE OF CONTENTS

Grau & Associates
CERTIFIED PUBLIC ACCOUNTANTS

1001 W. Yamato Road ▪ Suite 301
Boca Raton, Florida 33431
(561) 994-9299 ▪ (800) 299-4728
Fax (561) 994-5823
www.graucpa.com

INDEPENDENT AUDITOR'S REPORT

To the Board of Supervisors
Saddle Creek Preserve of Polk County Community Development District
Polk County, Florida

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the governmental activities and each major fund of Saddle Creek Preserve of Polk County Community Development District, Polk County, Florida ("District") as of and for the fiscal year ended September 30, 2025, and the related notes to the financial statements, which collectively comprise the District's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities and each major fund of the District as of September 30, 2025, and the respective changes in financial position thereof for the fiscal year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the District and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

The District's management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America; and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the District's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the District's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control–related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and budgetary comparison information be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Information Included in the Financial Report

Management is responsible for the other information included in the financial report. The other information comprises the information for compliance with FL Statute 218.39 (3) (c) but does not include the financial statements and our auditor's report thereon. Our opinions on the financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated June 16, 2026, on our consideration of the District's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the District's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the District's internal control over financial reporting and compliance.

Grau & Associates

June 16, 2026

MANAGEMENT'S DISCUSSION AND ANALYSIS

Our discussion and analysis of Saddle Creek Preserve of Polk County Community Development District, Polk County, Florida ("District") provides a narrative overview of the District's financial activities for the fiscal year ended September 30, 2025. Please read it in conjunction with the District's Independent Auditor's Report, basic financial statements, accompanying notes and supplementary information to the basic financial statements.

FINANCIAL HIGHLIGHTS

- The liabilities of the District exceeded its assets at the close of the most recent fiscal year resulting in a net position deficit balance of ($3,459,158).

- The change in the District's total net position for the fiscal year ended September 30, 2025, was $272,579, an increase. The key components of the District's net position and change in net position are reflected in the table in the government-wide financial analysis section.

- At September 30, 2025, the District's governmental funds reported combined ending fund balances of $1,323,343, an increase of $182,116 in comparison with the prior fiscal year. The total fund balance is restricted for debt service and capital projects, non-spendable for prepaid items, assigned to capital reserves and the remainder is unassigned fund balance which is available for spending at the District's discretion.

OVERVIEW OF FINANCIAL STATEMENTS

This discussion and analysis are intended to serve as the introduction to the District's financial statements. The District's basic financial statements are comprised of three components: 1) government-wide financial statements, 2) fund financial statements, and 3) notes to the financial statements. This report also contains other supplementary information in addition to the basic financial statements themselves.

Government-Wide Financial Statements

The government-wide financial statements are designed to provide readers with a broad overview of the District's finances, in a manner similar to a private-sector business.

The statement of net position presents information on all the District's assets, deferred outflows of resources, liabilities, and deferred inflows of resources with the residual amount being reported as net position. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the District is improving or deteriorating.

The statement of activities presents information showing how the government's net position changed during the most recent fiscal year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of related cash flows. Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future fiscal periods.

The government-wide financial statements include all governmental activities that are principally supported by assessments. The District does not have any business-type activities. The governmental activities of the District include the general government (management), recreation and maintenance functions.

Fund Financial Statements

A fund is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. The District, like other states and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. The District has one fund category: governmental funds.

OVERVIEW OF FINANCIAL STATEMENTS (Continued)

Governmental Funds

Governmental funds are used to account for essentially the same functions reported as governmental activities in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on near-term inflows and outflows of spendable resources, as well as on balances of spendable resources available at the end of the fiscal year. Such information may be useful in evaluating a District's near-term financing requirements.

Because the focus of governmental funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for governmental funds with similar information presented for governmental activities in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the District's near-term financing decisions. Both the governmental fund balance sheet and the governmental fund statement of revenues, expenditures, and changes in fund balance provide a reconciliation to facilitate this comparison between governmental funds and governmental activities.

The District maintains three individual governmental funds. Information is presented separately in the governmental fund balance sheet and the governmental fund statement of revenues, expenditures, and changes in fund balances for the general fund, debt service fund and the capital project fund, all of which are considered major funds.

The District adopts an annual appropriated budget for its general fund. A budgetary comparison schedule has been provided for the general fund to demonstrate compliance with the budget.

Notes to the Financial Statements

The notes provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements.

GOVERNMENT-WIDE FINANCIAL ANALYSIS

As noted earlier, net position may serve over time as a useful indicator of an entity's financial position. In the case of the District, liabilities exceeded assets at the close of the most recent fiscal year.

Key components of the District's net position are reflected in the following table:

NET POSITION
SEPTEMBER 30,

	2025	2024
Current and other assets	$ 1,356,609	$ 1,154,426
Capital assets, net of depreciation	5,221,559	5,414,951
Total assets	6,578,168	6,569,377
Current liabilities	138,625	166,192
Long-term liabilities	9,898,701	10,134,922
Total liabilities	10,037,326	10,301,114
Net position		
Net investment in capital assets	(4,677,142)	(4,719,740)
Restricted	599,323	517,362
Unrestricted	618,661	470,641
Total net position	$ (3,459,158)	$ (3,731,737)

The District's net position reflects its investment in capital assets (e.g. land, land improvements, and infrastructure) less any related debt used to acquire those assets that is still outstanding. These assets are used to provide services to residents; consequently, these assets are not available for future spending. Although the District's investment in capital assets is reported net of related debt, it should be noted that the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities.

GOVERNMENT-WIDE FINANCIAL ANALYSIS (Continued)

The restricted portion of the District's net position represents resources that are subject to external restrictions on how they may be used. The remaining balance of unrestricted net position may be used to meet the District's other obligations.

The District's net position increased during the most recent fiscal year. The majority of the increase represents the extent to which ongoing program revenues exceeded the cost of operations and depreciation expense.

Key elements of the change in net position are reflected in the following table:

CHANGES IN NET POSITION
FOR THE FISCAL YEAR ENDED SEPTEMBER 30,

	2025	2024
Revenues:		
Program revenues		
Charges for services	$ 1,204,564	$ 1,214,188
Operating grants and contributions	30,624	34,015
Capital grants and contributions	193	1,260
General revenues		
Miscellaneous	200	-
Unrestricted investment earnings	20,050	223
Total revenues	1,255,631	1,249,686
Expenses:		
General government	166,876	141,106
Maintenance and operations	401,875	408,436
Parks and recreation	100,972	74,463
Interest	313,329	364,324
Total expenses	983,052	988,329
Change in net position	272,579	261,357
Net position - beginning	(3,731,737)	(3,993,094)
Net position - ending	$ (3,459,158)	$ (3,731,737)

As noted above and in the statement of activities, the cost of all governmental activities during the fiscal year ended September 30, 2025, was $983,052. The costs of the District's activities were primarily funded by program revenues. Program revenues for the current fiscal year consisted primarily of assessments. In addition, the District received interest income and miscellaneous revenues. The decrease in current fiscal year expenses is primarily attributable to a reduction in interest expense.

GENERAL BUDGETING HIGHLIGHTS

An operating budget was adopted and maintained by the governing board for the District pursuant to the requirements of Florida Statutes. The budget is adopted using the same basis of accounting that is used in preparation of the fund financial statements. The legal level of budgetary control, the level at which expenditure may not exceed budget, is in the aggregate. Any budget amendments that increase the aggregate budgeted appropriations must be approved by the Board of Supervisors. The general fund budget for the fiscal year ended September 30, 2025 was amended to increase revenues by $13,273 and decrease appropriations by ($65,799).

CAPITAL ASSETS AND DEBT ADMINISTRATION

Capital Assets

At September 30, 2025, the District had $5,801,735 invested in capital assets for its governmental activities. In the government-wide financial statements depreciation of $580,176 has been taken, which resulted in a net book value of $5,221,559. More detailed information about the District's capital assets is presented in the notes of the financial statements.

Capital Debt

At September 30, 2025, the District had $9,740,000 Bonds outstanding for its governmental activities. More detailed information about the District's capital debt is presented in the notes of the financial statements.

ECONOMIC FACTORS AND NEXT YEAR'S BUDGETS AND OTHER EVENTS

The District does not anticipate any major projects or significant changes to its infrastructure maintenance program for the subsequent fiscal year. In addition, it is anticipated that the general operations of the District will remain fairly constant.

CONTACTING THE DISTRICT'S FINANCIAL MANAGEMENT

This financial report is designed to provide our citizens, landowners, customers, investors and creditors with a general overview of the District's finances and to demonstrate the District's accountability for the financial resources it manages and the stewardship of the facilities it maintains. If you have questions about this report or need additional financial information, contact the Saddle Creek Preserve of Polk County Community Development District's Finance Department at 250 International Pkwy. Ste. 208 Lake Mary, Florida 32746.

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
POLK COUNTY, FLORIDA
STATEMENT OF NET POSITION
SEPTEMBER 30, 2025

	Governmental Activities
ASSETS	
Cash and cash equivalents	$ 500,280
Investments	155,569
Assessments receivable	3,261
Prepaid items	673
Restricted assets:	
Investments	696,826
Capital assets:	
Depreciable, net	5,221,559
Total assets	6,578,168
LIABILITIES	
Accounts payable and accrued expenses	33,266
Accrued interest payable	105,359
Non-current liabilities:	
Due within one year	235,000
Due in more than one year	9,663,701
Total liabilities	10,037,326
NET POSITION	
Net investment in capital assets	(4,677,142)
Restricted for debt service	599,323
Unrestricted	618,661
Total net position	$ (3,459,158)

See notes to the financial statements

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
POLK COUNTY, FLORIDA
STATEMENT OF ACTIVITIES
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2025

		Program Revenues			Net (Expense) Revenue and Changes in Net Position
Functions/Programs	Expenses	Charges for Services	Operating Grants and Contributions	Capital Grants and Contributions	Governmental Activities
Primary government:					
Governmental activities:					
General government	$ 166,876	$ 166,876	$ -	$ -	$ -
Maintenance and operations	401,875	436,801	-	193	35,119
Parks and recreation	100,972	-	-	-	(100,972)
Interest on long-term debt	313,329	600,887	30,624	-	318,182
Total governmental activities	983,052	1,204,564	30,624	193	252,329
		General revenues:			
		Miscellaneous			200
		Unrestricted investment earnings			20,050
		Total general revenues			20,250
		Change in net position			272,579
		Net position - beginning			(3,731,737)
		Net position - ending			$ (3,459,158)

See notes to the financial statements

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
POLK COUNTY, FLORIDA
BALANCE SHEET
GOVERNMENTAL FUNDS
SEPTEMBER 30, 2025

	Major Funds			Total
	General	Debt Service	Capital Projects	Governmental Funds
ASSETS				
Cash and cash equivalents	$ 487,579	$ 12,701	$ -	$ 500,280
Investments	155,569	696,824	2	852,395
Assessments receivable	1,634	1,627	-	3,261
Due from other funds	6,470	-	-	6,470
Prepaid items	673	-	-	673
Total assets	$ 651,925	$ 711,152	$ 2	$ 1,363,079
LIABILITIES AND FUND BALANCES				
Liabilities:				
Accounts payable and accrued expenses	$ 33,266	$ -	$ -	$ 33,266
Due to other funds	-	6,470	-	6,470
Total liabilities	33,266	6,470	-	39,736
Fund balances:				
Nonspendable:				
Prepaid items	673	-	-	673
Restricted for:				
Debt service	-	704,682	-	704,682
Capital projects	-	-	2	2
Assigned to:				
Capital reserves	155,569	-	-	155,569
Unassigned	462,417	-	-	462,417
Total fund balances	618,659	704,682	2	1,323,343
Total liabilities and fund balances	$ 651,925	$ 711,152	$ 2	$ 1,363,079

See notes to the financial statements

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
POLK COUNTY, FLORIDA
RECONCILIATION OF THE BALANCE SHEET - GOVERNMENTAL FUNDS
TO THE STATEMENT OF NET POSITION
SEPTEMBER 30, 2025

Fund balance - governmental funds		$ 1,323,343
Amounts reported for governmental activities in the statement of net position are different because:		
Capital assets used in governmental activities are not financial resources and, therefore, are not reported as assets in the governmental funds. The statement of net position includes those capital assets, net of any accumulated depreciation, in the net position of the government as a whole.		
Cost of capital assets	5,801,735	
Accumulated depreciation	(580,176)	5,221,559
Liabilities not due and payable from current available resources are not reported as liabilities in the governmental fund statements. All liabilities, both current and long-term, are reported in the government-wide financial statements.		
Accrued interest payable	(105,359)	
Bonds payable	(9,898,701)	(10,004,060)
Net position of governmental activities		$ (3,459,158)

See notes to the financial statements

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
POLK COUNTY, FLORIDA
STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES
GOVERNMENTAL FUNDS
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2025

	Major Funds			Total
	General	Debt Service	Capital Projects	Governmental Funds
REVENUES				
Special assessments	$ 603,677	$ 600,887	$ -	$ 1,204,564
Developer contributions	-	-	193	193
Miscellaneous	200	-	-	200
Interest earnings	20,050	30,624	-	50,674
Total revenues	623,927	631,511	193	1,255,631
EXPENDITURES				
Current:				
General government	166,437	-	439	166,876
Maintenance and operations	245,438	-	-	245,438
Parks and recreation	64,017	-	-	64,017
Debt service:				
Principal	-	230,000	-	230,000
Interest	-	367,184	-	367,184
Total expenditures	475,892	597,184	439	1,073,515
Excess (deficiency) of revenues over (under) expenditures	148,035	34,327	(246)	182,116
OTHER FINANCING SOURCES (USES)				
Transfers in (out)	(17)	-	17	-
Total other financing sources (uses)	(17)	-	17	-
Net change in fund balances	148,018	34,327	(229)	182,116
Fund balances - beginning	470,641	670,355	231	1,141,227
Fund balances - ending	$ 618,659	$ 704,682	$ 2	$ 1,323,343

See notes to the financial statements

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
POLK COUNTY, FLORIDA
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS TO THE STATEMENT OF ACTIVITIES
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2025

Net change in fund balances - total governmental funds	$	182,116
Amounts reported for governmental activities in the statement of activities are different because:		
Repayment of long-term liabilities are reported as expenditures in the governmental fund statements, but such repayments reduce liabilities in the statement of net position and are eliminated in the statement of activities.		230,000
Amortization of Bond premiums is not recognized in the governmental fund financial statements, but is reported as a reduction of interest expense in the statement of activities.		6,221
Depreciation on capital assets is not recognized in the governmental fund financial statements, however, these amounts are recognized as expenses in the government-wide statement of activities.		(193,392)
The change in accrued interest on long-term liabilities between the current and prior fiscal year is recorded in the statement of activities but not in the governmental fund financial statements.		47,634
Change in net position of governmental activities	$	272,579

See notes to the financial statements

NOTE 1 - NATURE OF ORGANIZATION AND REPORTING ENTITY

Saddle Creek Preserve of Polk County Community Development District (the "District") was established by the Board of County Commissioners of Polk County's approval of Ordinance No. 19-067 effective on November 20, 2019, pursuant to the Uniform Community Development District Act of 1980, otherwise known as Chapter 190, Florida Statutes. The Act provides among other things, the power to manage basic services for community development, power to borrow money and issue bonds, and to levy and assess non-ad valorem assessments for the financing and delivery of capital infrastructure.

The District was established for the purposes of financing and managing the acquisition, construction, maintenance and operation of a portion of the infrastructure necessary for community development within the District.

The District is governed by the Board of Supervisors ("Board"), which is composed of five members. The Supervisors are elected on an at large basis by the owners of the property within the District. The Board exercises all powers granted to the District pursuant to Chapter 190, Florida Statutes.

The Board has the responsibility for:
1. Allocating and levying assessments.
2. Approving budgets.
3. Exercising control over facilities and properties.
4. Controlling the use of funds generated by the District.
5. Approving the hiring and firing of key personnel.
6. Financing improvements.

The financial statements were prepared in accordance with Governmental Accounting Standards Board ("GASB") Statements. Under the provisions of those standards, the financial reporting entity consists of the primary government, organizations for which the District is considered to be financially accountable and other organizations for which the nature and significance of their relationship with the District are such that, if excluded, the financial statements of the District would be considered incomplete or misleading. There are no entities considered to be component units of the District; therefore, the financial statements include only the operations of the District.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Government-Wide and Fund Financial Statements

The basic financial statements include both government-wide and fund financial statements.

The government-wide financial statements (i.e., the statement of net position and the statement of activities) report information on all of the non-fiduciary activities of the primary government. For the most part, the effect of interfund activity has been removed from these statements.

The statement of activities demonstrates the degree to which the direct expenses of a given function or segment are offset by program revenues. *Direct expenses* are those that are clearly identifiable with a specific function or segment. *Program revenues* include: 1) charges to customers who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment; operating-type special assessments for maintenance and debt service are treated as charges for services and 2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Other items not included among program revenues are reported instead as *general revenues*.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Measurement Focus, Basis of Accounting and Financial Statement Presentation
The government-wide financial statements are reported using the *economic resources measurement* focus and the *accrual basis of accounting*. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Assessments are recognized as revenues in the year for which they are levied. Grants and similar items are to be recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

Governmental fund financial statements are reported using the *current financial resources measurement focus* and the *modified accrual basis of accounting*. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be *available* when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the government considers revenues to be available if they are collected within 60 days of the end of the current fiscal period. Expenditures are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures are recorded only when payment is due.

Assessments
Assessments are non-ad valorem assessments on benefited property within the District. Operating and maintenance assessments are based upon the adopted budget and levied annually. Debt service assessments are levied when Bonds are issued and assessed and collected on an annual basis. The District may collect assessments directly or utilize the uniform method of collection under Florida Statutes. Direct collected assessments are due as determined by annual assessment resolution adopted by the Board of Supervisors. Assessments collected under the uniform method are mailed by the County Tax Collector on November 1 and due on or before March 31 of each year. Property owners may prepay a portion or all of the debt service assessments on their property subject to various provisions in the Bond documents.

Assessments and interest associated with the current fiscal period are considered to be susceptible to accrual and so have been recognized as revenues of the current fiscal period. The portion of assessments receivable due within the current fiscal period is considered to be susceptible to accrual as revenue of the current period.

The District reports the following major governmental funds:

General Fund
The general fund is the general operating fund of the District. It is used to account for all financial resources except those required to be accounted for in another fund.

Debt Service Fund
The debt service fund is used to account for the accumulation of resources for the annual payment of principal and interest on long-term debt.

Capital Projects Fund
This fund accounts for the financial resources to be used for the acquisition or construction of major infrastructure within the District.

As a general rule, the effect of interfund activity has been eliminated from the government-wide financial statements.

When both restricted and unrestricted resources are available for use, it is the government's policy to use restricted resources first for qualifying expenditures, then unrestricted resources as they are needed.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Assets, Liabilities and Net Position or Equity

Restricted Assets
These assets represent cash and investments set aside pursuant to Bond covenants or other contractual restrictions.

Deposits and Investments
The District's cash and cash equivalents are considered to be cash on hand and demand deposits (interest and non-interest bearing).

Deposits and Investments (Continued)
The District has elected to proceed under the Alternative Investment Guidelines as set forth in Section 218.415 (17) Florida Statutes. The District may invest any surplus public funds in the following:

a) The Local Government Surplus Trust Funds, or any intergovernmental investment pool authorized pursuant to the Florida Interlocal Cooperation Act;
b) Securities and Exchange Commission registered money market funds with the highest credit quality rating from a nationally recognized rating agency;
c) Interest bearing time deposits or savings accounts in qualified public depositories;
d) Direct obligations of the U.S. Treasury.

The State Board of Administration's ("SBA") Local Government Surplus Funds Trust Fund ("Florida PRIME") is a "2a-7 like" pool. A "2a-7 like" pool is an external investment pool that is not registered with the Securities and Exchange Commission ("SEC") as an investment company, but nevertheless has a policy that it will, and does, operate in a manner consistent with the SEC's Rule 2a-7 of the Investment Company Act of 1940, which comprises the rules governing money market funds. Thus, the pool operates essentially as a money market fund. The District has reported its investment in Florida PRIME at amortized cost for financial reporting purposes.

Securities listed in paragraphs c and d shall be invested to provide sufficient liquidity to pay obligations as they come due.

The District records all interest revenue related to investment activities in the respective funds. Investments are measured at amortized cost or reported at fair value as required by generally accepted accounting principles.

Prepaid Items
Certain payments to vendors reflect costs applicable to future accounting periods and are recorded as prepaid items in both government-wide and fund financial statements.

Capital Assets
Capital assets which include property, plant and equipment, and infrastructure assets (e.g., roads, sidewalks and similar items) are reported in the governmental activity's columns in the government-wide financial statements. Capital assets are defined by the government as assets with an initial, individual cost of more than $5,000 and an estimated useful life in excess of two years. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at acquisition value at the date of donation.

The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend assets' lives are not capitalized. Major outlays for capital assets and improvements are capitalized as projects are constructed.

In the governmental fund financial statements, amounts incurred for the acquisition of capital assets are reported as fund expenditures. Depreciation expense is not reported in the governmental fund financial statements.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Assets, Liabilities and Net Position or Equity (Continued)

Property, plant and equipment of the District are depreciated using the straight-line method over the following estimated useful lives:

Assets	Years
Stormwater	30
Entry feature	30
Parks and recreation	30

Unearned Revenue
Governmental funds report unearned revenue in connection with resources that have been received, but not yet earned.

Long-Term Obligations
In the government-wide financial statements long-term debt and other long-term obligations are reported as liabilities in the statement of net position. Bond premiums and discounts are deferred and amortized over the life of the Bonds. Bonds payable are reported net of applicable premiums or discounts. Bond issuance costs are expensed when incurred.

In the fund financial statements, governmental fund types recognize premiums and discounts, as well as issuance costs, during the current period. The face amount of debt issued is reported as other financing sources. Premiums received on debt issuances are reported as other financing sources while discounts on debt issuances are reported as other financing uses. Issuance costs, whether or not withheld from the actual debt proceeds received, are reported as debt service expenditures.

Deferred Outflows/Inflows of Resources
In addition to assets, the statement of financial position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element, deferred outflows of resources, represents a consumption of net position that applies to a future period(s) and so will not be recognized as an outflow of resources (expense/expenditure) until then.

In addition to liabilities, the statement of financial position will sometimes report a separate section for deferred inflows of resources. This separate financial statement element, deferred inflows of resources, represents an acquisition of net position that applies to a future period(s) and so will not be recognized as an inflow of resources (revenue) until that time.

Fund Equity/Net Position
In the fund financial statements, governmental funds report nonspendable and restricted fund balance for amounts that are not available for appropriation or are legally restricted by outside parties for use for a specific purpose. Assignments of fund balance represent tentative management plans that are subject to change.

The District can establish limitations on the use of fund balance as follows:

Committed fund balance – Amounts that can be used only for the specific purposes determined by a formal action (resolution) of the Board of Supervisors. Commitments may be changed or lifted only by the Board of Supervisors taking the same formal action (resolution) that imposed the constraint originally. Resources accumulated pursuant to stabilization arrangements sometimes are reported in this category.

Assigned fund balance – Includes spendable fund balance amounts established by the Board of Supervisors that are intended to be used for specific purposes that are neither considered restricted nor committed. The Board may also assign fund balance as it does when appropriating fund balance to cover differences in estimated revenue and appropriations in the subsequent year's appropriated budget. Assignments are generally temporary and normally the same formal action need not be taken to remove the assignment.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Assets, Liabilities and Net Position or Equity (Continued)

Fund Equity/Net Position (Continued)
The District first uses committed fund balance, followed by assigned fund balance and then unassigned fund balance when expenditures are incurred for purposes for which amounts in any of the unrestricted fund balance classifications could be used.

Net position is the difference between assets and deferred outflows of resources less liabilities and deferred inflows of resources. Net position in the government-wide financial statements is categorized as net investment in capital assets, restricted or unrestricted. Net investment in capital assets represents net position related to infrastructure and property, plant and equipment. Restricted net position represents the assets restricted by the District's Bond covenants or other contractual restrictions. Unrestricted net position consists of the net position not meeting the definition of either of the other two components.

Other Disclosures

Use of Estimates
The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenditures during the reporting period. Actual results could differ from those estimates.

NOTE 3 - BUDGETARY INFORMATION

The District is required to establish a budgetary system and an approved Annual Budget. Annual Budgets are adopted on a basis consistent with generally accepted accounting principles for the general fund. All annual appropriations lapse at fiscal year-end.

The District follows these procedures in establishing the budgetary data reflected in the financial statements.

a) Each year the District Manager submits to the District Board a proposed operating budget for the fiscal year commencing the following October 1.
b) Public hearings are conducted to obtain comments.
c) Prior to October 1, the budget is legally adopted by the District Board.
d) All budget changes must be approved by the District Board.
e) The budgets are adopted on a basis consistent with generally accepted accounting principles.
f) Unused appropriations for annually budgeted funds lapse at the end of the year.

NOTE 4 – DEPOSITS AND INVESTMENTS

Deposits
The District's cash balances were entirely covered by federal depository insurance or by a collateral pool pledged to the State Treasurer. Florida Statutes Chapter 280, "Florida Security for Public Deposits Act", requires all qualified depositories to deposit with the Treasurer or another banking institution eligible collateral equal to various percentages of the average daily balance for each month of all public deposits in excess of any applicable deposit insurance held. The percentage of eligible collateral (generally, U.S. Governmental and agency securities, state or local government debt, or corporate bonds) to public deposits is dependent upon the depository's financial history and its compliance with Chapter 280. In the event of a failure of a qualified public depository, the remaining public depositories would be responsible for covering any resulting losses.

NOTE 4 – DEPOSITS AND INVESTMENTS (Continued)

Investments

The District's investments were held as follows at September 30, 2025:

	Amortized Cost	Credit Risk	Maturities
First American Treasury Obligations Fund Class Y	$ 696,826	S&P AAAm	Weighted average of the fund portfolio: 48 days
Investment in Local Government Surplus Funds Trust Fund (Florida PRIME)	155,569	S&P AAAm	Weighted average of the fund portfolio: 47 days
	$ 852,395		

Credit risk – For investments, credit risk is generally the risk that an issuer of an investment will not fulfill its obligation to the holder of the investment. This is measured by the assignment of a rating by a nationally recognized statistical rating organization. Investment ratings by investment type are included in the preceding summary of investments.

Concentration risk – The District places no limit on the amount the District may invest in any one issuer.

Interest rate risk – The District does not have a formal policy that limits investment maturities as a means of managing exposure to fair value losses arising from increasing interest rates.

However, the Bond Indenture limits the type of investments held using unspent proceeds.

Fair Value Measurement – When applicable, the District measures and records its investments using fair value measurement guidelines established in accordance with GASB Statements. The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques.

These guidelines recognize a three-tiered fair value hierarchy, in order of highest priority, as follows:

- *Level 1:* Investments whose values are based on unadjusted quoted prices for identical investments in active markets that the District has the ability to access;
- *Level 2:* Investments whose inputs - other than quoted market prices - are observable either directly or indirectly; and,
- *Level 3:* Investments whose inputs are unobservable.

The fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the entire fair value measurement. Valuation techniques used should maximize the use of observable inputs and minimize the use of unobservable inputs.

Money market investments that have a maturity at the time of purchase of one year or less and are held by governments other than external investment pools should be measured at amortized cost. For external investment pools that qualify to be measured at amortized cost, the pool's participants should also measure their investments in that external investment pool at amortized cost for financial reporting purposes. Accordingly, the District's investments have been reported at amortized cost above.

NOTE 4 – DEPOSITS AND INVESTMENTS (Continued)

Investments (Continued)

External Investment Pool – With regard to redemption gates, Chapter 218.409(8)(a), Florida Statutes, states that "The principal, and any part thereof, of each account constituting the trust fund is subject to payment at any time from the moneys in the trust fund. However, the Executive Director may, in good faith, on the occurrence of an event that has a material impact on liquidity or operations of the trust fund, for 48 hours limit contributions to or withdrawals from the trust fund to ensure that the Board can invest moneys entrusted to it in exercising its fiduciary responsibility. Such action must be immediately disclosed to all participants, the Trustees, the Joint Legislative Auditing Committee, the Investment Advisory Council, and the Participant Local Government Advisory Council. The Trustees shall convene an emergency meeting as soon as practicable from the time the Executive Director has instituted such measures and review the necessity of those measures. If the Trustees are unable to convene an emergency meeting before the expiration of the 48-hour moratorium on contributions and withdrawals, the moratorium may be extended by the Executive Director until the Trustees are able to meet to review the necessity for the moratorium. If the Trustees agree with such measures, the Trustees shall vote to continue the measures for up to an additional 15 days. The Trustees must convene and vote to continue any such measures before the expiration of the time limit set, but in no case may the time limit set by the Trustees exceed 15 days." With regard to liquidity fees, Florida Statute 218.409(4) provides authority for the SBA to impose penalties for early withdrawal, subject to disclosure in the enrollment materials of the amount and purpose of such fees. At present, no such disclosure has been made.

As of September 30, 2025, there were no redemption fees or maximum transaction amounts, or any other requirements that serve to limit a participant's daily access to 100% of their account value.

NOTE 5 – CAPITAL ASSETS

Capital asset activity for the fiscal year ended September 30, 2025, was as follows:

	Beginning Balance	Additions	Reductions	Ending Balance
Governmental activities				
Capital assets, being depreciated				
Stormwater	$ 4,339,637	$ -	$ -	$ 4,339,637
Entry feature	353,446	-	-	353,446
Parks and recreation	1,108,652	-	-	1,108,652
Total capital assets, being depreciated	5,801,735	-	-	5,801,735
Less accumulated depreciation for:				
Stormwater	289,310	144,655	-	433,965
Entry feature	23,564	11,782	-	35,346
Parks and recreation	73,910	36,955	-	110,865
Total accumulated depreciation	386,784	193,392	-	580,176
Governmental activities capital assets, net	$ 5,414,951	$ (193,392)	$ -	$ 5,221,559

Depreciation expense was charged to function/programs as follows:

Maintenance and operations	$ 156,437
Parks and recreation	36,955
Total depreciation expense	$ 193,392

NOTE 6 - LONG-TERM LIABILITIES

Series 2020

In October 2020, the District issued $5,500,000 of Special Assessment Bonds, Series 2020 consisting of multiple term bonds with due dates ranging from June 15, 2025 to June 15, 2050 and fixed interest rates ranging from 2.5% to 4%. The Bonds were issued to finance the acquisition and construction of certain improvements for the benefit of the District. Interest is to be paid semiannually on June 15 and December 15. Principal on the Bonds is to be paid serially commencing June 15, 2021 through June 15, 2050.

The Series 2020 Bonds are subject to redemption at the option of the District prior to their maturity. The Bonds are subject to extraordinary mandatory redemption prior to their stated maturity in the manner determined by the Bond Registrar if certain events occurred as outlined in the Bond Indenture.

The Bond Indenture established a debt service reserve requirement as well as other restrictions and requirements relating principally to the use of proceeds to pay for the infrastructure improvements and the procedures to be followed by the District on assessments to property owners. The District agrees to levy special assessments in annual amounts adequate to provide payment of debt service and to meet the reserve requirements. The District was in compliance with the requirements at September 30, 2025.

Series 2022

On February 10, 2022, the District issued $5,155,000 of Special Assessment Bonds, Series 2022 consisting of multiple term bonds with due dates ranging from December 15, 2027, to December 15, 2051, and fixed interest rates ranging from 2.625% to 4.000%. The Bonds were issued to finance the acquisition and construction of certain improvements for the benefit of the District. Interest is to be paid semiannually on each June 15 and December 15. Principal on the Bonds is to be paid serially commencing December 15, 2022, through December 15, 2051.

The Series 2022 Bonds are subject to redemption at the option of the District prior to their maturity. The Bonds are subject to extraordinary mandatory redemption prior to their stated maturity in the manner determined by the Bond Registrar if certain events occurred as outlined in the Bond Indenture.

The Bond Indenture established a debt service reserve requirement as well as other restrictions and requirements relating principally to the use of proceeds to pay for the infrastructure improvements and the procedures to be followed by the District on assessments to property owners. The District agrees to levy special assessments in annual amounts adequate to provide payment of debt service and to meet the reserve requirements. Upon satisfaction of certain conditions, a portion of the original reserve requirements will be transferred to the acquisition and construction trust account to pay for project costs in accordance with the bond indenture; this did not occur during the current fiscal year. The District was in compliance with the requirements at September 30, 2025.

Long-term Debt Activity

Changes in long-term liability activity for the fiscal year ended September 30, 2025 were as follows:

	Beginning Balance	Additions	Reductions	Ending Balance	Due Within One Year
Governmental activities					
Bonds payable:					
Series 2020	$ 5,055,000	$ -	$ 120,000	$ 4,935,000	$ 120,000
Plus: Original issue premium	79,312	-	3,050	76,262	-
Series 2022	4,915,000	-	110,000	4,805,000	115,000
Plus: Original issue premium	85,610	-	3,171	82,439	-
Total	$ 10,134,922	$ -	$ 236,221	$ 9,898,701	$ 235,000

NOTE 6 - LONG-TERM LIABILITIES (Continued)

Long-term Debt Activity (Continued)

At September 30, 2025, the scheduled debt service requirements on the long-term debt were as follows:

Year ending September 30:	Governmental Activities Principal	Interest	Total
2026	$ 235,000	$ 361,231	$ 596,231
2027	240,000	354,612	594,612
2028	250,000	347,778	597,778
2029	260,000	340,365	600,365
2030	265,000	332,440	597,440
2031-2035	1,475,000	1,518,081	2,993,081
2036-2040	1,770,000	1,224,306	2,994,306
2041-2045	2,120,000	864,311	2,984,311
2046-2050	2,585,000	403,300	2,988,300
2051-2052	540,000	21,800	561,800
	$ 9,740,000	$ 5,768,224	$ 15,508,224

NOTE 7 - DEVELOPER TRANSACTIONS

The Developer owns a portion of land within the District; therefore, assessment revenues in the general and debt service funds include the assessments levied on those lots owned by the Developer.

NOTE 8 - CONCENTRATION

The District's activity is dependent upon the continued involvement of the Developer, the loss of which could have a material adverse effect on the District's operations.

NOTE 9 - MANAGEMENT COMPANY

The District has contracted with a management company to perform services which include financial and accounting advisory services. Certain employees of the management company also serve as officers of the District. Under the agreement, the District compensates the management company for management, accounting, financial reporting, computer and other administrative costs.

NOTE 10 - RISK MANAGEMENT

The District is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; and natural disasters. The District has obtained commercial insurance from independent third parties to mitigate the costs of these risks; coverage may not extend to all situations. There were no settled claims during the past three years.

NOTE 11 - CAPITAL RESERVE

During the current year, the District has decided to report capital reserve activity as a component of the general fund. As a result, a total of $90,854 was reclassified from the beginning fund balance of the capital projects fund to the general fund.

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
POLK COUNTY, FLORIDA
SCHEDULE OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL – GENERAL FUND
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2025

	Budgeted Amounts		Actual	Variance with Final Budget - Positive
	Original	Final	Amounts	(Negative)
REVENUES				
Assessments	$ 604,543	$ 602,043	$ 603,677	$ 1,634
Miscellaneous	-	200	200	-
Interest earnings	-	15,573	20,050	4,477
Total revenues	604,543	617,816	623,927	6,111
EXPENDITURES				
Current:				
General government	141,347	173,369	166,437	6,932
Maintenance and operations	292,210	244,952	245,438	(486)
Parks and recreation	111,890	61,327	64,017	(2,690)
Total expenditures	545,447	479,648	475,892	3,756
Excess (deficiency) of revenues over (under) expenditures	59,096	138,168	148,035	9,867
OTHER FINANCING SOURCES (USES)				
Interfund transfer	(59,096)	59,096	(17)	(59,113)
Total other financing sources (uses)	(59,096)	59,096	(17)	(59,113)
Net change in fund balances	$ -	$ 197,264	148,018	$ (49,246)
Fund balance - beginning			470,641	
Fund balance - ending			$ 618,659	

See notes to required supplementary information

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
POLK COUNTY, FLORIDA
NOTES TO REQUIRED SUPPLEMENTARY INFORMATION

The District is required to establish a budgetary system and an approved Annual Budget for the general fund. The District's budgeting process is based on estimates of cash receipts and cash expenditures which are approved by the Board. The budget approximates a basis consistent with accounting principles generally accepted in the United States of America (generally accepted accounting principles).

The legal level of budgetary control, the level at which expenditures may not exceed budget, is in the aggregate. Any budget amendments that increase the aggregate budgeted appropriations must be approved by the Board of Supervisors. The general fund budget for the fiscal year ended September 30, 2025 was amended to increase revenues by $13,273 and decrease appropriations by ($65,799).

SADDLE CREEK PRESERVE OF POLK COUNTY COMMUNITY DEVELOPMENT DISTRICT
POLK COUNTY, FLORIDA
OTHER INFORMATION – DATA ELEMENTS
REQUIRED BY FL STATUTE 218.39(3)(C)
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2025
UNAUDITED

Element	Comments
Number of District employees compensated in the last pay period of the District's fiscal year being reported.	0
Number of independent contractors compensated to whom nonemployee compensation was paid in the last month of the District's fiscal year being reported.	6
Employee compensation	$0
Independent contractor compensation	$69,824
Construction projects to begin on or after October 1; ($65K)	Not applicable
Budget variance report	See the Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual - General Fund
Non-ad valorem special assessments;	
Special assessment rate	Operations and maintenance - $1,529.52 Debt service Series 2020 - $1,344 - $1,612 Debt service Series 2022 - $1,344 - $1,612
Special assessments collected	$1,204,564
Outstanding Bonds:	
Series 2020, due June 15, 2050	$4,935,000
Series 2022, due December 15, 2051	$4,805,000

Note: Independent contractors are identified as vendors who earned non-employee compensation.

Grau & Associates
CERTIFIED PUBLIC ACCOUNTANTS

1001 W. Yamato Road ▪ Suite 301
Boca Raton, Florida 33431
(561) 994-9299 ▪ (800) 299-4728
Fax (561) 994-5823
www.graucpa.com

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To the Board of Supervisors
Saddle Creek Preserve of Polk County Community Development District
Polk County, Florida

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the governmental activities and each major fund of Saddle Creek Preserve of Polk County Community Development District, Polk County, Florida ("District") as of and for the fiscal year ended September 30, 2025, and the related notes to the financial statements, which collectively comprise the District's basic financial statements, and have issued our opinion thereon dated June 16, 2026.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the District's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control. Accordingly, we do not express an opinion on the effectiveness of the District's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the District's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Grau & Associates

June 16, 2026

Grau & Associates
CERTIFIED PUBLIC ACCOUNTANTS

1001 W. Yamato Road ▪ Suite 301
Boca Raton, Florida 33431
(561) 994-9299 ▪ (800) 299-4728
Fax (561) 994-5823
www.graucpa.com

INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE WITH THE REQUIREMENTS OF SECTION 218.415, FLORIDA STATUTES, REQUIRED BY RULE 10.556(10) OF THE AUDITOR GENERAL OF THE STATE OF FLORIDA

To the Board of Supervisors
Saddle Creek Preserve of Polk County Community Development District
Polk County, Florida

We have examined Saddle Creek Preserve of Polk County Community Development District, Polk County, Florida's ("District") compliance with the requirements of Section 218.415, Florida Statutes, in accordance with Rule 10.556(10) of the Auditor General of the State of Florida during the fiscal year ended September 30, 2025. Management is responsible for the District's compliance with those requirements. Our responsibility is to express an opinion on the District's compliance based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the examination to obtain reasonable assurance about whether the District complied, in all material respects, with the specified requirements referenced in Section 218.415, Florida Statutes. An examination involves performing procedures to obtain evidence about whether the District complied with the specified requirements. The nature, timing, and extent of the procedures selected depend on our judgment, including an assessment of the risks of material noncompliance, whether due to fraud or error. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion. Our examination does not provide a legal determination on the District's compliance with specified requirements.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements relating to the examination engagement.

In our opinion, the District complied, in all material respects, with the aforementioned requirements for the fiscal year ended September 30, 2025.

This report is intended solely for the information and use of the Legislative Auditing Committee, members of the Florida Senate and the Florida House of Representatives, the Florida Auditor General, management, and the Supervisors of Saddle Creek Preserve of Polk County Community Development District, Polk County, Florida and is not intended to be and should not be used by anyone other than these specified parties.

Grau & Associates

June 16, 2026

Grau & Associates
CERTIFIED PUBLIC ACCOUNTANTS

1001 W. Yamato Road ▪ Suite 301
Boca Raton, Florida 33431
(561) 994-9299 ▪ (800) 299-4728
Fax (561) 994-5823
www.graucpa.com

MANAGEMENT LETTER PURSUANT TO THE RULES OF THE AUDITOR GENERAL FOR THE STATE OF FLORIDA

To the Board of Supervisors
Saddle Creek Preserve of Polk County Community Development District
Polk County, Florida

Report on the Financial Statements

We have audited the accompanying basic financial statements of Saddle Creek Preserve of Polk County Community Development District, Polk County, Florida ("District") as of and for the fiscal year ended September 30, 2025, and have issued our report thereon dated June 16, 2026.

Auditor's Responsibility

We conducted our audit in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in G*overnment Auditing Standards,* issued by the Comptroller General of the United States; and Chapter 10.550, Rules of the Florida Auditor General.

Other Reporting Requirements

We have issued our Independent Auditor's Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of the Financial Statements Performed in Accordance with *Government Auditing Standards;* and Independent Auditor's Report on an examination conducted in accordance with *AICPA Professional Standards*, AT-C Section 315, regarding compliance requirements in accordance with Chapter 10.550, Rules of the Auditor General. Disclosures in those reports, which are dated June 16, 2026, should be considered in conjunction with this management letter.

Purpose of this Letter

The purpose of this letter is to comment on those matters required by Chapter 10.550 of the Rules of the Auditor General for the State of Florida. Accordingly, in connection with our audit of the financial statements of the District, as described in the first paragraph, we report the following:

I. **Current year findings and recommendations.**
II. **Status of prior year findings and recommendations.**
III. **Compliance with the Provisions of the Auditor General of the State of Florida.**

Our management letter is intended solely for the information and use of the Legislative Auditing Committee, members of the Florida Senate and the Florida House of Representatives, the Florida Auditor General, Federal and other granting agencies, as applicable, management, and the Board of Supervisors of Saddle Creek Preserve of Polk County Community Development District, Polk County, Florida and is not intended to be and should not be used by anyone other than these specified parties.

We wish to thank Saddle Creek Preserve of Polk County Community Development District, Polk County, Florida and the personnel associated with it, for the opportunity to be of service to them in this endeavor as well as future engagements, and the courtesies extended to us.

Grau & Associates

June 16, 2026

REPORT TO MANAGEMENT

I. CURRENT YEAR FINDINGS AND RECOMMENDATIONS

None

II. PRIOR YEAR FINDINGS AND RECOMMENDATIONS

None

III. COMPLIANCE WITH THE PROVISIONS OF THE AUDITOR GENERAL OF THE STATE OF FLORIDA

Unless otherwise required to be reported in the auditor's report on compliance and internal controls, the management letter shall include, but not be limited to the following:

1. A statement as to whether or not corrective actions have been taken to address findings and recommendations made in the preceding annual financial audit report.

   There were no significant findings and recommendations made in the preceding annual financial audit report for the fiscal year ended September 30, 2024.

2. Any recommendations to improve the local governmental entity's financial management.

   There were no such matters discovered by, or that came to the attention of, the auditor, to be reported for the fiscal year ended September 30, 2025.

3. Noncompliance with provisions of contracts or grant agreements, or abuse, that have occurred, or are likely to have occurred, that have an effect on the financial statements that is less than material, but which warrants the attention of those charged with governance.

   There were no such matters discovered by, or that came to the attention of, the auditor, to be reported, for the fiscal year ended September 30, 2025.

4. The name or official title and legal authority of the District are disclosed in the notes to the financial statements.

5. The District has not met any of the financial emergency conditions described in Section 218.503(1), Florida Statutes.

6. We applied financial condition assessment procedures, and no deteriorating financial conditions were noted. It is management's responsibility to monitor financial condition, and our financial condition assessment was based in part on representations made by management and the review of financial information provided by same.

7. Management has provided the specific information required by Section 218.39(3)(c) in the Other Information section of the financial statements on page 24.

EXHIBIT 19

Saddle Creek Preserve
Community Development District

Financial Statements - Unaudited

June 30, 2026

Saddle Creek Preserve CDD
Balance Sheet
June 30, 2026

	General Fund	Capital Reserve	Debt Service 2020	Debt Service 2022	Construction 2020	Construction 2022	Total
Assets:							
Operating Account - BU	$ 70,201	$ -	$ -	$ -	$ -	$ -	$ 70,200.92
Money Market - BU	697,478	-	-	-	-	-	697,478
State Board Assessment	-	160,213	-	-	-	-	160,213
Investments:							
Revenue Trust Fund	-	-	171,068	257,596	-	-	428,664
Interest Fund	-	-	-	-	-	-	-
Reserve Fund	-	-	156,750	143,826	-	-	300,576
Construction Fund	-	-	-	-	2	-	2
Accounts Receivable	-	-	-	-	-	-	-
Assessments Receivable - On Roll	-	63,473	-	-	-	-	63,473
Due from Other Funds	6,470	-	3,264	3,002	-	-	12,737
Prepaid Items	2,144	-	-	-	-	-	2,144
Total Assets:	**776,293**	**223,686**	**331,082**	**404,424**	**2**	**-**	**$ 1,735,488**
Liabilities:							
Accounts Payable	2,273	-	-	-	-	-	$ 2,273
Due to Other Funds	6,267	-	3,372	3,098	-	-	12,737
Deferred Revenue - On Roll	-	63,473	-	-	-	-	63,473
Total Liabilities:	**8,539**	**63,473**	**3,372**	**3,098**	**-**	**-**	**$ 78,483**
Fund Balance:							
Nonspendable	2,144	-	-	-	-	-	2,144
Assigned	-	160,213	-	-	-	-	160,213
Restricted	-	-	327,710	401,326	2	-	729,038
Unassigned	765,610	-	-	-	-	-	765,610
Total Liabilities & Fund Balance:	**776,293**	**223,686**	**331,082**	**404,424**	**2**	**-**	**$ 1,735,488**

Saddle Creek Preserve CDD
General Fund
Statement of Revenue, Expenditures, and Change in Fund Balance
For the period from October 1, 2025 through June 30, 2026

	FY2026 Adopted Budget	FY2026 Actual JUNE	FY2026 Actual Year-to-Date	Over (Under) Annual Budget	% of Budget
Revenue					
Special Assessments	$ 604,543	$ 690	$ 607,001	$ 2,458	100.41%
Interest	4,108	1,940	21,510	17,402	523.61%
Miscellaneous	-	45	287	287	-
Total Revenue	**$ 608,651**	**$ 2,675**	**$ 628,798**	**$ 20,147**	**103.31%**
Expenditures					
General Administrative					
Supervisor Compensation	12,000	-	4,400	(7,600)	36.67%
FICA Expenses	918	-	126	(792)	13.71%
Engineering Services	15,000	-	2,063	(12,938)	13.75%
Dissemination Agent	8,111	-	7,500	(611)	92.47%
Assessment Administration	5,732	417	3,750	(1,982)	65.42%
Arbitrage	900	-	-	(900)	0.00%
Attorney Fees	25,000	3,424	38,000	13,000	152.00%
Audit Fees	7,500	4,600	4,600	(2,900)	61.33%
Trustee Fees	8,890	-	7,230	(1,660)	81.33%
Management Fees	46,350	3,667	19,000	(27,350)	40.99%
Information Technology	1,947	125	1,125	(822)	57.78%
Website Maintenance	1,298	-	-	(1,298)	0.00%
Postage & Delivery	500	-	1,318	818	263.52%
Insurance	6,777	-	-	(6,777)	0.00%
Copies	500	-	-	(500)	0.00%
Legal Advertisements	3,000	-	586	(2,414)	19.54%
Other Current Charges	1,000	-	207	(793)	20.74%
Office Supplies	100	-	-	(100)	0.00%
Dues, Licenses and Subscriptions	175	-	175	-	100.00%
Total General Administrative	145,698	12,233	90,080	(55,618)	61.83%
Operations and Maintenance					
Field					
Property Insurance	17,600	-	18,944	1,344	107.64%
Field Management	18,056	1,417	12,750	(5,306)	70.61%
Landscape Maintenance	117,400	6,900	62,100	(55,300)	52.90%
Landscape Replacement	25,000	1,435	25,423	423	101.69%
Mitigation Monitoring	4,600	-	-	(4,600)	0.00%
Lake Maintenance	18,180	1,540	12,820	(5,360)	70.52%
Streetlights	40,000	3,270	29,725	(10,275)	74.31%
Electric	5,500	195	1,660	(3,840)	30.18%
Water & Sewer	1,500	117	2,499	999	166.58%
Sidewalk & Asphalt Maintenance	2,500	-	-	(2,500)	0.00%
Irrigation Repairs	7,500	45	1,170	(6,330)	15.60%
Lift Station Maintenance	15,000	350	2,450	(12,550)	16.33%
General Repairs & Maintenance	12,000	-	1,420	(10,580)	11.83%
Contingency	7,000	875	6,699	(301)	95.70%
Total Field	291,836	16,145	177,660	(114,176)	60.88%
Amenity					
Amenity Electric	14,400	741	6,468	(7,932)	44.92%
Amenity Water	5,000	132	1,512	(3,488)	30.23%
Internet	1,650	150	1,350	(300)	81.82%
Pest Control	1,520	126	1,092	(428)	71.84%
Janitorial Serv ices	14,000	675	6,145	(7,855)	43.89%
Security Services	30,000	513	1,170	(28,830)	3.90%
Pool Maintenance	19,200	1,784	14,333	(4,867)	74.65%
Amenity Repairs & Maintenance	12,000	2,505	6,601	(5,399)	55.01%
Amenity Management	10,300	750	6,750	(3,550)	65.53%
Total Amenity Center Operations	108,070	7,377	45,421	(62,649)	42.03%

Saddle Creek Preserve CDD
General Fund
Statement of Revenue, Expenditures, and Change in Fund Balance
For the period from October 1, 2025 through June 30, 2026

	FY2026 Adopted Budget	FY2026 Actual JUNE	FY2026 Actual Year-to-Date	Over (Under) Annual Budget	% of Budget
Total Operations & Maintenance	**399,906**	**23,521**	**313,161**	**(176,825)**	**78.31%**
Other Expenditures					
Capital Reserves	53,048	-	10,976	(42,072)	20.69%
Total Other Expenditures	53,048	-	10,976	(42,072)	20.69%
Total Expenditures	**598,652**	**35,754**	**324,137**	**(316,587)**	**54.14%**
Revenues Over/(Under) Expenditures	**$ 9,999**	**$ (33,079)**	**$ 304,662**	**$ 336,735**	
OTHER FINANCING SOURCES/(USES)					
Transfers In	-	-	-	-	
Transfers Out	-	-	-	-	
TOTAL OTHER FINANCING SOURCES/(USES)	-	-	-	-	
FUND BALANCE BEGINNING			463,092		
Net Changes in fund balance			304,662	336,735	
FUND BALANCE, ENDING			**$ 767,754**	**$ 336,735**	

Saddle Creek Preserve CDD
Capital Reserves
Statement of Revenue, Expenditures, and Change in Fund Balance
For the period from October 1, 2025 through June 30, 2026

	FY2026 Adopted Budget	FY2026 Actual Year-to-Date	Over (Under) Annual Budget	% of Budget
Revenue				
Interest	$ 1,642	$ 4,644	$ 3,002	-
Assessments	-	-	-	-
Total Revenue	**$ -**	**$ 4,644**	**$ 3,002**	**0.00%**
Expenditures				
Lift Station Improvements	-	-	-	-
Total Expenditures	-	-	-	-
Revenues Over/(Under) Expenditures	-	4,644	-	-
OTHER FINANCING SOURCES/(USES)				
Transfers In	53,048	-	(53,048)	0.00%
Transfers Out		-	-	-
TOTAL OTHER FINANCING SOURCES/(USES)	53,048	-	(53,048)	0.00%
FUND BALANCE BEGINNING	63,473	155,569		
Net Changes in fund balance	53,048	4,644	(53,048)	
FUND BALANCE, ENDING	$ 116,521	$ 160,213	$ (53,048)	

Saddle Creek Preserve CDD
Debt Service Series 2020
Statement of Revenue, Expenditures, and Change in Fund Balance
For the period from October 1, 2025 through June 30, 2026

	FY2026 Adopted Budget	FY2026 Actual Year-to-Date	Over (Under) Annual Budget	% of Budget
Revenue				
Special Assessments - Net	$ 313,500	$ 314,775	$ 1,275	100.41%
Interest	4,974	8,075	3,101	162.34%
Miscellaneous	154,180	-	(154,180)	-
Total Revenue	**$ 472,654**	**$ 322,850**	**$ (149,804)**	**68.31%**
Expenditures				
Interest Expense				
December 15, 2025	95,450	95,450	-	100.00%
June 15, 2026	95,450	95,450	-	100.00%
Principal Retirement				-
June 1, 2026	120,000	120,000	-	100.00%
December 1, 2026	-		-	-
Total Expenditures	310,900	310,900	-	100.00%
Revenues Over/(Under) Expenditures	161,754	11,950		7.39%
OTHER FINANCING SOURCES/(USES)				
Transfers In		-	-	-
Transfers Out		-	-	-
TOTAL OTHER FINANCING SOURCES/(USES)	-	-	-	-
FUND BALANCE BEGINNING	154,180	315,760		
Net Changes in fund balance	161,754	11,950	-	
FUND BALANCE, ENDING	$ 315,934	$ 327,710	$ 11,776	

Saddle Creek Preserve CDD
Debt Service Series 2022
Statement of Revenue, Expenditures, and Change in Fund Balance
For the period from October 1, 2025 through June 30, 2026

	FY2026 Adopted Budget	FY2026 Actual Year-to-Date	Over (Under) Annual Budget	% of Budget
Revenue				
Special Assessments - Net	$ 288,301	$ 289,473	1,172	100.41%
Interest	5,369	8,262	2,893	153.89%
Miscellaneous	235,253	-	(235,253)	-
Total Revenue	**$ 528,923**	**$ 297,736**	**$ (231,187)**	**56.29%**
Expenditures				
Interest Expense				
December 1, 2025	85,920	85,920	-	100.00%
June 1, 2025	87,364	84,411	(2,953)	96.62%
Principal Retirement				-
December 1, 2025	115,000	115,000	-	100.00%
Total Expenditures	**288,284**	**285,331**	**(2,953)**	**2.97**
Revenues Over/(Under) Expenditures	240,639	12,405	(228,234)	5.15%
OTHER FINANCING SOURCES/(USES)				
Transfers In	-	-	-	-
Transfers Out	-	-	-	-
TOTAL OTHER FINANCING SOURCES/(USES)	-	-	-	-
FUND BALANCE BEGINNING	-	388,921	-	
Net Changes in fund balance	240,639	12,405	(228,234)	
FUND BALANCE, ENDING	$ 240,639	$ 401,326	$ (228,234)	

Saddle Creek Preserve CDD
Acquisition & Construction 2020
Statement of Revenue, Expenditures, and Change in Fund Balance
For the period from October 1, 2025 through June 30, 2026

	FY2026 Adopted Budget	FY2026 Actual Year-to-Date	Over (Under) Annual Budget	% of Budget
Revenue				
Interest	$ -	$ 0	$ -	-
Total Revenue	**-**	**0**	**-**	-
Expenditures				
Miscellaneous Expenses	-	-	-	-
Total Expenditures	**-**	**-**	**-**	-
Revenues Over/(Under) Expenditures	-	-		-
OTHER FINANCING SOURCES/(USES)				
Transfers In	-	-	-	-
Transfers Out	-	-	-	-
TOTAL OTHER FINANCING SOURCES/(USES)	-	-	-	-
FUND BALANCE BEGINNING	-	2	-	
Net Changes in fund balance	-	0	-	
FUND BALANCE, ENDING	$ -	$ 2	$ -	

Saddle Creek Preserve CDD
Acquisition & Construction 2022
Statement of Revenue, Expenditures, and Change in Fund Balance
For the period from October 1, 2025 through June 30, 2026

	FY2026 Adopted Budget	FY2026 Actual Year-to-Date	Over (Under) Annual Budget	% of Budget
Revenue				
Developer Contributions	$ -	$ -	$ -	-
Total Revenue	-	-	-	-
Expenditures				
Capital Outlay	-	-	-	-
Total Expenditures	-	-	-	-
Revenues Over/(Under) Expenditures	-	-	-	-
OTHER FINANCING SOURCES/(USES)				
Transfers In	-	-	-	-
Transfers Out	-	-	-	-
TOTAL OTHER FINANCING SOURCES/(USES)	-	-	-	-
FUND BALANCE BEGINNING	-	-	-	0.00%
Net Changes in fund balance	-	-	-	0.00%
FUND BALANCE, ENDING	$ -	$ -	$ -	

Saddle Creek Preserve CDD
Check Register

Date	Num	Name	Memo	Debit	Credit	Balance
09/30/2025			**Beginning Balance - Bank United**			**$ 67,617.97**
10/01/2025	200033	Sitex Aquatics LLC	Invoice: 10164-b (Reference: Aquatic Maintenance.)		1,515.00	66,102.97
10/02/2025	200034	Prince & Sons Inc.	Invoice: 18276 (Reference: June Landscape Maintenance - 1 week.)		2,153.00	63,949.97
10/02/2025	200035	Fast Property Services, LLC	Invoice: FSP-124 (Reference: Mulch installation.) Invoice: FSP-123 (Reference: Dead Tree Remo...		12,145.35	51,804.62
10/06/2025	200036	Business Observer, Inc.	Invoice: 25-01466K (Reference: supervisors meeting dates fiscal year 2025-2026.)		67.81	51,736.81
10/06/2025	200037	Hanley Pools LLC	Invoice: 1074 (Reference: Replace the valve assembly, the control rod and knobs on a Aquatic Acc...		1,265.00	50,471.81
10/06/2025	200038	Vesta Property Services	Invoice: 428810 (Reference: Monthly Pool Service Oct25.)		1,300.00	49,171.81
10/06/2025			Deposit	128,349.35		177,521.16
10/07/2025	200039	All American Lawn & Tree Specialist, LLC	Invoice: 45692 (Reference: Pest Control Oct 25.)		120.00	177,401.16
10/07/2025	200040	Hanley Pools LLC	Invoice: 1127 (Reference: Installation of Priming Valve.)		150.00	177,251.16
10/07/2025	100725ACH1	Spectrum	4347 Trotters Way 8/18/25 - 9/17/25		150.00	177,101.16
10/08/2025	2018	Egis Insurance Advisors, LLC	FY Insurance Policy #100125474 10/1/25 - 10/1/26		18,944.00	158,157.16
10/08/2025			Funds Transfer	100,000.00		258,157.16
10/13/2025			Deposit	137.40		258,294.56
10/14/2025	200041	Business Observer, Inc.	Invoice: 25-01509K (Reference: Legal Advertising.)		72.19	258,222.37
10/14/2025	200042	Vesta Property Services	Invoice: 428667 (Reference: Pool Supplies.) Invoice: 428990 (Reference: FY'2026 Dissmination ...		7,761.57	250,460.80
10/14/2025	200043	Vesta District Services	Invoice: 428944 (Reference: Management Fees Oct 25.)		4,625.00	245,835.80
10/14/2025	200044	Landmark Engineering & Surveying Corp	Invoice: 2210014-57 (Reference: ENGINEERING SERVICES.)		1,237.50	244,598.30
10/14/2025	200045	Kilinski Van Wyk PLLC	Invoice: 13402 (Reference: Legal Services Sept 25.)		4,799.17	239,799.13
10/14/2025	200046	Vesta District Services	Invoice: 429055 (Reference: Billable Expenses - Sep 2025.)		8,270.98	231,528.15
10/21/2025	102125ACH1	Lakeland Electric	4515 SADDLE CREEK RD # SWP-2		60.72	231,467.43
10/21/2025	102125ACH2	Lakeland Electric	4515 SADDLE CREEK RD # ENTR		1,389.24	230,078.19
10/21/2025	102125ACH3	Lakeland Electric	4515 SADDLE CREEK RD # SWP-3		71.70	230,006.49
10/21/2025	102125ACH5	Lakeland Electric	4347 TROTTERS WY # REC		551.75	229,454.74
10/21/2025	102125ACH6	Lakeland Electric	4515 Saddle Creek Road # SWP-1		85.57	229,369.17
10/21/2025	102125ACH7	Lakeland Electric	4283 BRIDLE BOOSTER WY # SWP		25.80	229,343.37
10/21/2025	102125ACH4	Lakeland Electric	LIGHTING DIST # SADDLE CREEK PH 1		1,810.60	227,532.77
10/22/2025	102225ACH1	City of Aburndale	Water Billing 08/20/25 to 09/19/25		83.42	227,449.35
10/22/2025	102225ACH2	City of Aburndale	Water Billing 08/20/25 to 09/19/25		32.55	227,416.80
10/30/2025	200047	Business Observer, Inc.	Invoice: 25-01611K (Reference: Legal Advertising.)		74.38	227,342.42
10/30/2025	200048	Fast Property Services, LLC	Invoice: FSP-0423 (Reference: Irrigation Repairs.) Invoice: FSP-677 (Reference: Removal of Oa...		11,525.00	215,817.42
10/31/2025			**BU - month end balance**	**228,486.75**	**80,287.30**	**$ 215,817.42**
11/03/2025	2019	IRS			125.82	215,691.60
11/04/2025	2020	Abby M. Morrobell	BOS Meeting 10/28/25		200.00	215,491.60
11/04/2025	2021	Angela M. Martinez	BOS Meeting 10/28/25		200.00	215,291.60
11/04/2025	2022	Erica F. Miro Smith	BOS Meeting 10/28/25		200.00	215,091.60
11/04/2025	2023	Veronica L. Thomas	BOS Meeting 10/28/25		200.00	214,891.60
11/06/2025	200049	Fast Property Services, LLC	Invoice: FSP-3587 (Reference: Overgrowth Clean up.) Invoice: FSP-3588 (Reference: Overgrowth ...		925.00	213,966.60
11/06/2025	200050	Vesta Property Services	Invoice: 429257 (Reference: Monthly Pool Service Nov 25.)		1,300.00	212,666.60
11/07/2025	110725ACH1	Spectrum	4347 Trotters Way 10/18/25 - 11/17/25		150.00	212,516.60
11/10/2025	200051	All American Lawn & Tree Specialist, LLC	Invoice: 46312 (Reference: Pest Control.)		120.00	212,396.60
11/10/2025	200052	Vesta Property Services	Invoice: 429511 (Reference: Management Fees Nov 25.)		4,625.00	207,771.60
11/12/2025	200053	Spinelli Property Group	Invoice: INV-102725-01 - OCT (Reference: Message Board Install.)		450.00	207,321.60
11/14/2025			Deposit	154.20		207,475.80
11/14/2025	111425ACH1	City of Auburndale	Water Billing 10/1/25 - 10/31/25		222.69	207,253.11
11/19/2025			Deposit	1,600.00		208,853.11
11/21/2025	2025	FLORIDA DEPT OF ECONOMIC OPPORTUN	FY 2025/2026 Special District Fee Invoice/Update Form		175.00	208,678.11
11/21/2025	112125ACH1	Lakeland Electric	4515 SADDLE CREEK RD # SWP-2		61.50	208,616.61
11/21/2025	112125ACH2	Lakeland Electric	4515 Saddle Creek Road # SWP-1		82.74	208,533.87
11/21/2025	112125ACH3	Lakeland Electric	4515 SADDLE CREEK RD # SWP-3		64.64	208,469.23
11/21/2025	112125ACH5	Lakeland Electric	LIGHTING DIST # SADDLE CREEK PH 1		1,843.02	206,626.21
11/21/2025	112125ACH4	Lakeland Electric	4515 SADDLE CREEK RD # ENTR		1,616.90	205,009.31
11/21/2025	112125ACH7	Lakeland Electric	4347 TROTTERS WY # REC		530.59	204,478.72
11/21/2025	112125ACH6	Lakeland Electric	4283 BRIDLE BOOSTER WY # SWP		26.20	204,452.52
11/25/2025	112525ACH2	City of Auburndale	Water Billing 10/1/25 - 10/31/25		33.04	204,419.48
11/25/2025	112525ACH1	City of Auburndale	Water Billing 10/1/25 - 10/31/25		156.07	204,263.41
11/25/2025	200054	Vesta Property Services	Invoice: 429384 (Reference: Pool Supplies.)		472.10	203,791.31
11/25/2025	200055	Vesta District Services	Invoice: 429445 (Reference: Billable Expenses - Oct 2025.)		2,181.52	201,609.79
11/25/2025	200056	Kilinski Van Wyk PLLC	Invoice: 13549 (Reference: General Counsel Oct 25.)		4,843.39	196,766.40
11/25/2025	200057	Landmark Engineering & Surveying Corp	Invoice: 2210014-58 (Reference: Engineering Services.)		550.00	196,216.40
11/30/2025			**BU - month end balance**	**1,754.20**	**21,355.22**	**$ 196,216.40**
12/02/2025	200058	GHS Environmental	Invoice: 2025-703 (Reference: Aquatic Weed Control.) Invoice: 2025-746 (Reference: Aquatic We...		3,080.00	193,136.40
12/02/2025	200059	Vesta Property Services	Invoice: 429674 (Reference: Pool Service Dec 25.)		1,300.00	191,836.40
12/03/2025	2026	Fast Property Services, LLC			10,650.00	181,186.40
12/04/2025	200060	All American Lawn & Tree Specialist, LLC	Invoice: 46949 (Reference: Pest Control.)		120.00	181,066.40
12/08/2025	120825ACH1	Spectrum	4347 Trotters Way 11/18/25 - 12/17/25		150.00	180,916.40

12/09/2025	2027	Abby M. Morrobell	BOS Meeting 11/25/25		200.00	180,716.40
12/09/2025	2028	Angela M. Martinez	BOS Meeting 11/25/25		200.00	180,516.40
12/09/2025	2029	Erica F. Miro Smith	BOS Meeting 11/25/25		200.00	180,316.40
12/09/2025	2030	Veronica L. Thomas	BOS Meeting 11/25/25		200.00	180,116.40
12/11/2025	200061	Complete IT Corp	Invoice: 18545 (Reference: 50% Deposit Install Access Control and Cameras.)		5,488.00	174,628.40
12/15/2025	200062	Vesta District Services	Invoice: 429999 (Reference: Management Fees Dec 25.)		4,625.00	170,003.40
12/16/2025	121625ACH1	Lakeland Electric	4515 SADDLE CREEK RD # ENTR		1,489.40	168,514.00
12/16/2025	121625ACH2	Lakeland Electric	4283 BRIDLE BOOSTER WY # SWP		27.30	168,486.70
12/16/2025	121625ACH3	Lakeland Electric	4515 SADDLE CREEK RD # SWP-3		74.70	168,412.00
12/16/2025	121625ACH4	Lakeland Electric	LIGHTING DIST # SADDLE CREEK PH 1		1,843.02	166,568.98
12/16/2025	121625ACH5	Lakeland Electric	4347 TROTTERS WY # REC		626.04	165,942.94
12/16/2025	121625ACH6	Lakeland Electric	4515 Saddle Creek Road # SWP-1		88.21	165,854.73
12/16/2025	121625ACH7	Lakeland Electric	4515 SADDLE CREEK RD # SWP-2		63.60	165,791.13
12/18/2025	200063	Clean Star Services of Central FL	Invoice: 15583 (Reference: Monthly Cleaning Services July 25.) Invoice: 15823 (Reference: Mon...		3,425.00	162,366.13
12/19/2025	200064	Kilinski Van Wyk PLLC	Invoice: 13784 (Reference: Legal Services Nov 25.)		5,199.87	157,166.26
12/19/2025	200065	Business Observer, Inc.	Invoice: 25-01921K (Reference: Legal Advertising.)		70.00	157,096.26
12/22/2025	200066	Fast Property Services, LLC	Invoice: FSP-2703-a (Reference: Mulch replacement.) Invoice: FSP-2703 (Reference: Fence Repai...		3,525.00	153,571.26
12/24/2025	122425ACH1	City of Auburndale	Water Billing 11/1/25 - 11/30/25		74.62	153,496.64
12/24/2025	122425ACH2	City of Auburndale	Water Billing 11/1/25 - 11/30/25		33.04	153,463.60
12/24/2025	122425ACH3	City of Auburndale	Water Billing 11/1/25 - 11/30/25		231.81	153,231.79
12/29/2025	200067	Clean Star Services of Central FL	Invoice: 16908 (Reference: Cleaning, Trash & Pet Stations Dec 25.)		685.00	152,546.79
12/29/2025	200068	Alphagraphics Tampa Print	Invoice: 253085 (Reference: Mailings.)		873.02	151,673.77
12/29/2025	200069	Business Observer, Inc.	Invoice: 25-01974K (Reference: Legal Advertising.)		111.56	151,562.21
12/30/2025	2031	Abby M. Morrobell	Christmas Decorations		759.74	150,802.47
12/31/2025			**BU - month end balance**	-	**45,413.93**	**$ 150,802.47**
01/06/2026	200070	Fast Property Services, LLC	Invoice: FSP-3004 (Reference: Landscape Maintenance Dec 25.)		6,900.00	143,902.47
01/06/2026	200071	Vesta Property Services	Invoice: 430186 (Reference: Monthly Pool Service Jan 26.)		1,300.00	142,602.47
01/07/2026	2032	US Bank	Trustee Fees Series 2020 11/1/25 -10/31/26		4,444.69	138,157.78
01/07/2026	010726ACH1	Spectrum	4347 Trotters Way 12/18/25 - 1/17/26		150.00	138,007.78
01/09/2026	200072	Vesta District Services	Invoice: 430317 (Reference: Management Fees Jan 26.)		4,625.00	133,382.78
01/09/2026	200073	Vesta Property Services	Invoice: 430429 (Reference: Pool Service Nov & Dec 25.)		105.96	133,276.82
01/09/2026	200074	All American Lawn & Tree Specialist, LLC	Invoice: 47578 (Reference: Pest Control.)		120.00	133,156.82
01/15/2026	200075	Vesta District Services	Invoice: 430405 (Reference: Billable Expenses - Dec 2025.)		901.33	132,255.49
01/20/2026	200076	Kilinski Van Wyk PLLC	Invoice: 14002 (Reference: Legal Services Dec 25.)		2,049.50	130,205.99
01/20/2026	200077	GHS Environmental	Invoice: 2026-138 (Reference: Aquatic Weed Control Dec 25.)		1,540.00	128,665.99
01/20/2026	200078	Landmark Engineering & Surveying Corp	Invoice: 2210014-59 (Reference: Engineering Services Dec 25.)		247.50	128,418.49
01/20/2026	012026ACH1	Lakeland Electric	LIGHTING DIST # SADDLE CREEK PH 1		1,843.02	126,575.47
01/20/2026	012026ACH2	Lakeland Electric	4515 Saddle Creek Road # SWP-1		87.62	126,487.85
01/20/2026	012026ACH3	Lakeland Electric	4515 SADDLE CREEK RD # ENTR		1,465.03	125,022.82
01/20/2026	012026ACH4	Lakeland Electric	4515 SADDLE CREEK RD # SWP-2		63.62	124,959.20
01/20/2026	012026ACH5	Lakeland Electric	4283 BRIDLE BOOSTER WY # SWP		26.51	124,932.69
01/20/2026	012026ACH6	Lakeland Electric	4347 TROTTERS WY # REC		635.27	124,297.42
01/20/2026	012026ACH7	Lakeland Electric	4515 SADDLE CREEK RD # SWP-3		70.98	124,226.44
01/22/2026	012226ACH1	City of Auburndale	Water Billing 12/1/25 - 12/31/25		69.87	124,156.57
01/22/2026	012226ACH2	City of Auburndale	Water Billing 12/1/25 - 12/31/25		33.04	124,123.53
01/22/2026	012226ACH3	City of Auburndale	Water Billing 12/1/25 - 12/31/25		141.53	123,982.00
01/28/2026	200079	Joe G. Tedder, Tax Collector	Invoice: 220 (Reference: Reimbursement of Postage Expense.)		199.00	123,783.00
01/28/2026	200080	Vesta District Services	Invoice: 429887 (Reference: Billable Expenses - Nov 2025.)		289.99	123,493.01
01/29/2026	200081	Clean Star Services of Central FL	Invoice: 17154 (Reference: Cleaning & Trash Services Jan 26.)		675.00	122,818.01
01/29/2026	200082	GHS Environmental	Invoice: 2026-170 (Reference: Aquatic Weed Control Jan 26.)		1,540.00	121,278.01
01/31/2026			**BU - month end balance**	-	**29,524.46**	**$ 121,278.01**
02/02/2026	2033	Abby M. Morrobell	BOS Meeting 1/27/26		200.00	121,078.01
02/02/2026	2034	Angela M. Martinez	BOS Meeting 1/27/26		200.00	120,878.01
02/02/2026	2035	Erica F. Miro Smith	BOS Meeting 1/27/26		200.00	120,678.01
02/02/2026	2036	Veronica L. Thomas	BOS Meeting 1/27/26		200.00	120,478.01
02/04/2026	200083	Current Demands Electrical & Security	Invoice: 112903 (Reference: Camera Installation.)		205.00	120,273.01
02/04/2026	200084	Vesta District Services	Invoice: 430662 (Reference: Management Fees Feb 26.)		4,625.00	115,648.01
02/04/2026	200085	Vesta Property Services	Invoice: 430753 (Reference: Pool Service Feb 26.)		1,300.00	114,348.01
02/05/2026	200086	All American Lawn & Tree Specialist, LLC	Invoice: 48184 (Reference: Pest Prevention Service FEB26.)		120.00	114,228.01
02/09/2026	020926ACH1	Spectrum	4347 Trotters Way 1/18/26 - 2/17/26		150.00	114,078.01
02/09/2026	200087	Fast Property Services, LLC	Invoice: FSP-4013 (Reference: Fallen Tree Removal.) Invoice: FSP-4751 (Reference: Fallen Tree...		8,730.00	105,348.01
02/09/2026	200088	Vesta Property Services	Invoice: 430921 (Reference: Pool Maintenance.)		242.76	105,105.25
02/10/2026	200089	Romaner Graphics	Invoice: 22992 (Reference: Stop Sign Installation.)		525.00	104,580.25
02/11/2026	200090	Business Observer, Inc.	Invoice: 26-00201K (Reference: Legal Advertising.)		74.38	104,505.87
02/13/2026	021326ACH3	Lakeland Electric	4347 TROTTERS WY # REC		680.74	103,825.13
02/13/2026	021326ACH2	Lakeland Electric	4283 BRIDLE BOOSTER WY # SWP		27.19	103,797.94
02/13/2026	021326ACH1	Lakeland Electric	4515 SADDLE CREEK RD # ENTR		1,444.34	102,353.60
02/17/2026	021726ACH1	Lakeland Electric	LIGHTING DIST # SADDLE CREEK PH 1		1,846.25	100,507.35
02/17/2026	200091	Vesta District Services	Invoice: 430888 (Reference: Billable Expenses - Jan 2026.)		200.58	100,306.77

02/18/2026	200092	Landmark Engineering & Surveying Corp	Invoice: 2210014-60 (Reference: Engineering Services Jan 26.)		275.00	100,031.77
02/18/2026	021826ACH1	Lakeland Electric	4515 SADDLE CREEK RD # SWP-3		91.00	99,940.77
02/18/2026	021826ACH2	Lakeland Electric	4515 SADDLE CREEK RD # SWP-2		65.62	99,875.15
02/18/2026	021826ACH3	Lakeland Electric	4515 Saddle Creek Road # SWP-1		93.45	99,781.70
02/23/2026	200093	Kilinski Van Wyk PLLC	Invoice: 14253 (Reference: General Services Jan 26.)		6,215.05	93,566.65
02/23/2026	200094	GHS Environmental	Invoice: 2026-184 (Reference: Vegetation Clearing.)		500.00	93,066.65
02/24/2026	200095	Hanley Pools LLC	Invoice: 1311 (Reference: Reserve Battery for ADA chair.)		686.00	92,380.65
02/24/2026	022426ACH1	City of Auburndale	Water Billing 12/18/25 - 1/21/26		29.26	92,351.39
02/24/2026	022426ACH2	City of Auburndale	Water Billing 12/18/25 - 1/21/26		195.56	92,155.83
02/24/2026	022426ACH3	City of Auburndale	Water Billing 12/28/26 - 1/21/26		155.78	92,000.05
02/26/2026	200096	Clean Star Services of Central FL	Invoice: 17405 (Reference: Trash Service Feb 26.)		675.00	91,325.05
02/27/2026	200097	Fast Property Services, LLC	Invoice: FSP-4016 (Reference: River Rock Installation - 50% Deposit.)		5,422.00	85,903.05
02/28/2026			**BU - month end balance**	-	**35,374.96**	**$ 85,903.05**
03/02/2026	200098	Fast Property Services, LLC	Invoice: FSP-4513 (Reference: Landscape Maintenance Feb 26.)		6,900.00	79,003.05
03/02/2026	200099	Vesta District Services	Invoice: 431107 (Reference: Management Fees March 26.)		4,625.00	74,378.05
03/03/2026	200100	Vesta Property Services	Invoice: 431185 (Reference: Pool Services March 26.)		1,300.00	73,078.05
03/04/2026	2037	Angela M. Martinez	BOS Meeting 2/24/26		200.00	72,878.05
03/04/2026	2038	Erica F. Miro Smith	BOS Meeting 2/24/26		200.00	72,678.05
03/04/2026	2039	Veronica L. Thomas	BOS Meeting 2/24/26		200.00	72,478.05
03/05/2026	200101	All American Lawn & Tree Specialist, LLC	Invoice: 48850 (Reference: Pest Control Mar 26.)		120.00	72,358.05
03/09/2026	030926ACH1	Spectrum	4347 Trotters Way 2/18/26 - 3/17/26		150.00	72,208.05
03/09/2026	200102	Vesta Property Services	Invoice: 431376 (Reference: Pool Service Feb 26.)		236.99	71,971.06
03/11/2026	200103	Vesta District Services	Invoice: 431345 (Reference: Billable Expenses - Feb 2026.)		331.81	71,639.25
03/16/2026	031626ACH1	Lakeland Electric	4283 BRIDLE BOOSTER WY # SWP		27.23	71,612.02
03/16/2026	031626ACH2	Lakeland Electric	4347 TROTTERS WY # REC		673.81	70,938.21
03/17/2026	200104	Starboard A/C, Inc.	Invoice: i16840 (Reference: AC Service call.)		700.00	70,238.21
03/17/2026	200105	Averett Septic Tanks	Invoice: i280174 (Reference: Lift station service call.) Invoice: i280175 (Reference: Lift st...		225.00	70,013.21
03/18/2026	200106	Averett Septic Tanks	Invoice: i280173 (Reference: Lift station service call.)		125.00	69,888.21
03/18/2026	200107	Landmark Engineering & Surveying Corp	Invoice: 2210014-61 (Reference: Engineering Services Feb 26.)		852.50	69,035.71
03/19/2026	031926ACH1	Lakeland Electric	4515 SADDLE CREEK RD # ENTR		1,408.82	67,626.89
03/19/2026	031926ACH2	Lakeland Electric	LIGHTING DIST # SADDLE CREEK PH 1		1,846.25	65,780.64
03/23/2026	200108	Kilinski Van Wyk PLLC	Invoice: 14466 (Reference: Legal Services Feb 26.)		5,054.65	60,725.99
03/23/2026	032326ACH1	Lakeland Electric	4515 Saddle Creek Road # SWP-1		93.47	60,632.52
03/23/2026	032326ACH2	Lakeland Electric	4515 SADDLE CREEK RD # SWP-3		70.92	60,561.60
03/23/2026	032326ACH3	Lakeland Electric	4515 SADDLE CREEK RD # SWP-2		67.07	60,494.53
03/24/2026	032426ACH1	City of Auburndale	Water Billing 1/21/26 - 2/18/26		42.55	60,451.98
03/24/2026	032426ACH2	City of Auburndale	Water Billing 1/21/26 - 2/19/26		146.28	60,305.70
03/24/2026	032426ACH3	City of Auburndale	Water Billing 1/21/26 - 2/19/26		242.60	60,063.10
03/26/2026	200109	Clean Star Services of Central FL	Invoice: 17662 (Reference: Trash & Pet Waste Collection Mar 26.)		675.00	59,388.10
03/26/2026	200110	Fast Property Services, LLC	Invoice: FSP-4312 (Reference: Landscape Maintenance Mar 26.)		6,900.00	52,488.10
03/26/2026	200111	GHS Environmental	Invoice: 2026-218 (Reference: Aquatic Weed Control Feb 26.)		1,540.00	50,948.10
03/31/2026			**BU - month end balance**	-	**34,954.95**	**$ 50,948.10**
04/06/2026	200112	Vesta Property Services	Invoice: 431687 (Reference: Pool Service Apr 26.) Invoice: WC349 (Reference: Stenner Pump Rep...		1,375.00	49,573.10
04/06/2026	200113	Vesta District Services	Invoice: 431788 (Reference: Management Fees Apr 26.)		4,625.00	44,948.10
04/06/2026			Funds Transfer	50,000.00		94,948.10
04/07/2026	040726ACH1	Spectrum	4347 Trotters Way 3/18/26 - 4/17/26		150.00	94,798.10
04/10/2026			Funds Transfer	650,000.00		744,798.10
04/10/2026	2040	US Bank			599,607.79	145,190.31
04/10/2026	200114	Vesta Property Services	Invoice: 431983 (Reference: Pool Maintenance Mar 26.)		440.84	144,749.47
04/10/2026	200115	All American Lawn & Tree Specialist, LLC	Invoice: 49469 (Reference: Pest Control.)		120.00	144,629.47
04/10/2026	200116	Business Observer, Inc.	Invoice: 26-00672K (Reference: Legal Advertising.)		67.81	144,561.66
04/13/2026	041326ACH1	Lakeland Electric	4283 BRIDLE BOOSTER WY # SWP		26.78	144,534.88
04/13/2026	041326ACH2	Lakeland Electric	4347 TROTTERS WY # REC		558.59	143,976.29
04/16/2026	200117	Averett Septic Tanks	Invoice: i281360 (Reference: Lift station service call.) Invoice: i281358 (Reference: Service...		625.00	143,351.29
04/16/2026	200118	Vesta District Services	Invoice: 431919 (Reference: Billable Expenses - Mar 2026.)		3,588.50	139,762.79
04/16/2026	041626ACH1	Lakeland Electric	4515 SADDLE CREEK RD # ENTR		1,405.88	138,356.91
04/17/2026	200119	Landmark Engineering & Surveying Corp	Invoice: 2210014-62 (Reference: Engineering Services Mar 26.)		137.50	138,219.41
04/17/2026	041726ACH1	Lakeland Electric	LIGHTING DIST # SADDLE CREEK PH 1		1,846.25	136,373.16
04/20/2026	042026ACH1	Lakeland Electric	4515 Saddle Creek Road # SWP-1		86.04	136,287.12
04/20/2026	042026ACH2	Lakeland Electric	4515 SADDLE CREEK RD # SWP-3		66.59	136,220.53
04/20/2026	042026ACH3	Lakeland Electric	4515 SADDLE CREEK RD # SWP-2		59.23	136,161.30
04/21/2026	2041	US Bank	Trustee Fees Series 2022 3/1/26 - 2/28/27		4,256.13	131,905.17
04/22/2026			Deposit	30.00		131,935.17
04/22/2026	200120	Fast Property Services, LLC	Invoice: FSP-4755 (Reference: Landscape Maintenance Apr 26.) Invoice: FSP-4746 (Reference: Po...		12,322.00	119,613.17
04/22/2026	200121	Averett Septic Tanks	Invoice: i281692 (Reference: Lift station service call.)		200.00	119,413.17
04/22/2026	200122	Kilinski Van Wyk PLLC	Invoice: 14710 (Reference: Legal Services Mar 26.)		6,628.97	112,784.20
04/22/2026	042226ACH1	City of Auburndale	Water Billing 2/18/26 - 3/20/26		33.04	112,751.16
04/22/2026	042226ACH2	City of Auburndale	Water Billing 2/18/26 - 3/20/26		88.88	112,662.28
04/22/2026	042226ACH3	City of Auburndale	Water Billing 2/18/26 - 3/20/26		127.27	112,535.01

04/29/2026	200123	GHS Environmental	Invoice: 2026-298 (Reference: Aquatic Weed Control Mar 26.)		1,540.00	110,995.01
04/30/2026			**BU - month end balance**	**700,030.00**	**639,983.09**	**$ 110,995.01**
05/05/2026	200124	Clean Star Services of Central FL	Invoice: 17918 (Reference: Cleaning, Trash & Pet Stations Apr 26.)		695.00	110,300.01
05/05/2026	200125	GHS Environmental	Invoice: 2026-344 (Reference: Monthly Weed Control April 26.)		1,540.00	108,760.01
05/05/2026	200126	Fast Property Services, LLC	Invoice: FSP-4707 (Reference: Dead Tree Removal.)		250.00	108,510.01
05/05/2026	200127	Vesta Property Services	Invoice: 432203 (Reference: Monthly Pool Service May 26.)		1,300.00	107,210.01
05/07/2026	0560726ACH1	Spectrum	4347 Trotters Way 4/18/26 - 5/17/26		150.00	107,060.01
05/11/2026	200128	All American Lawn & Tree Specialist, LLC	Invoice: 50087 (Reference: Pest Control.)		126.00	106,934.01
05/11/2026	200129	Averett Septic Tanks	Invoice: i282181 (Reference: Lift Station Service call.)		200.00	106,734.01
05/11/2026	200130	Vesta Property Services	Invoice: 432352 (Reference: Pool chemicals.)		119.95	106,614.06
05/12/2026	200131	Vesta District Services	Invoice: 432481 (Reference: Management Fees May 26.)		4,625.00	101,989.06
05/12/2026	200132	Vesta Property Services	Invoice: WC368 (Reference: Service Call for Broken handicap chair.)		200.00	101,789.06
05/14/2026	200133	Erica F. Miro Smith	Invoice: 042826 BOS (Reference: BOS Meeting 4/28/26.)		200.00	101,589.06
05/14/2026	200134	Veronica L. Thomas	Invoice: 042826 BOS (Reference: BOS Meeting 4/28/26.)		200.00	101,389.06
05/14/2026	200135	Angela M. Martinez	Invoice: 042826 BOS (Reference: BOS Meeting 4/28/26.)		200.00	101,189.06
05/14/2026	200136	Hanley Pools LLC	Invoice: 1475 (Reference: Repair ADH chair.)		225.00	100,964.06
05/14/2026	051426ACH1	Lakeland Electric	4347 TROTTERS WY # REC		723.53	100,240.53
05/14/2026	051426ACH2	Lakeland Electric	4283 BRIDLE BOOSTER WY # SWP		29.17	100,211.36
05/14/2026	051426ACH3	Lakeland Electric	4515 SADDLE CREEK RD # ENTR		1,420.48	98,790.88
05/18/2026	051826ACH1	Lakeland Electric	LIGHTING DIST # SADDLE CREEK PH 1		1,858.52	96,932.36
05/18/2026			Deposit	75.00		97,007.36
05/19/2026	051926ACH1	Lakeland Electric	4515 SADDLE CREEK RD # SWP-2		70.31	96,937.05
05/19/2026	051926ACH2	Lakeland Electric	4515 SADDLE CREEK RD # SWP-3		91.42	96,845.63
05/19/2026	051926ACH3	Lakeland Electric	4515 Saddle Creek Road # SWP-1		100.42	96,745.21
05/19/2026	200137	Averett Septic Tanks	Invoice: i282615 (Reference: Lift station service call.) Invoice: i282617 (Reference: Lift St...		350.00	96,395.21
05/19/2026	200138	Kilinski Van Wyk PLLC	Invoice: 14977 (Reference: Legal Services Apr 26.)		4,583.86	91,811.35
05/19/2026	200139	Vesta District Services	Invoice: 432431 (Reference: Billable Expenses - Apr 2026.)		14.90	91,796.45
05/21/2026	200140	Complete IT Corp	Invoice: 18546 (Reference: Access control and Cameras.) Invoice: 20086 (Reference: IT Securit...		5,940.00	85,856.45
05/22/2026	052226ACH1	City of Auburndale	Water Billing 3/20/26 - 4/20/26		103.51	85,752.94
05/22/2026	052226ACH2	City of Auburndale	Water Billing 3/20/26 - 4/20/26		33.04	85,719.90
05/22/2026	052226ACH3	City of Auburndale	Water Billing 3/20/26 - 4/20/26		84.13	85,635.77
05/26/2026	200141	Business Observer, Inc.	Invoice: 26-00968K (Reference: Legal Advertising.)		48.13	85,587.64
05/27/2026	052726ACH1	Florida Department of Health	2026 Pool Permit		280.35	85,307.29
05/29/2026	200142	Clean Star Services of Central FL	Invoice: 18177 (Reference: Trash & Pet Waste Collection May 26.)		695.00	84,612.29
05/29/2026	200143	Veronica L. Thomas	Invoice: 052626 BOS Mtg (Reference: BOS Meeting 5/26/26.)		200.00	84,412.29
05/29/2026	200144	Angela M. Martinez	Invoice: 052626 BOS Mtg (Reference: BOS Meeting 5/26/26.)		200.00	84,212.29
05/29/2026	200145	Fast Property Services, LLC	Invoice: FSP-4756 () Invoice: FSP-4757 (Reference: Stone binder application.)		7,684.00	76,528.29
05/29/2026	200146	Kayla Pozniak	Invoice: 052626 BOS Mtg (Reference: BOS Meeting 5/26/26.)		200.00	76,328.29
05/29/2026	200147	Erica F. Miro Smith	Invoice: 052626 BOS Mtg (Reference: BOS Meeting 5/26/26.)		200.00	76,128.29
05/31/2026			**BU - month end balance**	**75.00**	**34,941.72**	**$ 76,128.29**
6/3/2026	200148	Grau and Associates	Invoice: 29684 (Reference: Audit Services thru September 2025.)		4,600.00	71,528.29
6/3/2026	200149	Complete IT Corp	Invoice: 20305 (Reference: Security Services.)		513.00	71,015.29
6/3/2026	200150	Vesta Property Services	Invoice: 432665 (Reference: Pool Service June 26.)		1,300.00	69,715.29
6/8/2026	060826ACH1	Spectrum	4347 Trotters Way 5/18/26 - 6/17/26		150.00	69,565.29
6/9/2026	200151	All American Lawn & Tree Specialist, LLC	Invoice: 50729 (Reference: Pest Control.)		126.00	69,439.29
6/9/2026	200152	Vesta Property Services	Invoice: 432858 (Reference: Pool Chemicals.) Invoice: WC370 (Reference: Pool Rocks and clean ...		644.92	68,794.37
6/9/2026	200153	Vesta District Services	Invoice: 432897 (Reference: Billable Expenses - May 2026.)		35.99	68,758.38
6/9/2026	200154	GHS Environmental	Invoice: 2026-423 (Reference: Aquatic Weed Control May 26.)		1,540.00	67,218.38
6/11/2026	200155	Vesta District Services	Invoice: 433047 (Reference: Management Fees June 26.)		6,375.00	60,843.38
6/15/2026	061526ACH1	Lakeland Electric	4515 SADDLE CREEK RD # ENTR		1,419.32	59,424.06
6/15/2026	061526ACH2	Lakeland Electric	4347 TROTTERS WY # REC		678.94	58,745.12
6/15/2026	061526ACH3	Lakeland Electric	4283 BRIDLE BOOSTER WY # SWP		27.58	58,717.54
6/15/2026			Deposit	45.00		58,762.54
6/15/2026	200156	Fast Property Services, LLC	Invoice: FSP-4711 (Reference: Irrigation Repairs.) Invoice: FSP-4710 (Reference: Tree Removal...		1,480.00	57,282.54
6/18/2026	061826ACH1	Lakeland Electric	4515 Saddle Creek Road # SWP-1		97.53	57,185.01
6/18/2026	061826ACH2	Lakeland Electric	LIGHTING DIST # SADDLE CREEK PH 1		1,858.52	55,326.49
6/18/2026	061826ACH3	Lakeland Electric	4515 SADDLE CREEK RD # SWP-3		88.95	55,237.54
6/18/2026	061826ACH4	Lakeland Electric	4515 SADDLE CREEK RD # SWP-2		66.28	55,171.26
6/18/2026			Funds Transfer	30,000.00		85,171.26
6/18/2026	200157	Averett Septic Tanks	Invoice: i283549 (Reference: Lift station service call.) Invoice: i283548 (Reference: Lift st...		350.00	84,821.26
6/18/2026	200158	Tampa Swap LLC	Invoice: INV-0007 (Reference: Sign Installation.)		875.00	83,946.26
6/22/2026	200159	Kilinski Van Wyk PLLC	Invoice: 15222 (Reference: Legal Services May 26.)		3,424.48	80,521.78
6/24/2026	062426ACH1	City of Auburndale	Water Billing 3/20/26 - 4/20/26		250.82	80,270.96
6/24/2026	062426ACH2	City of Auburndale	Water Billing 4/20/26 - 5/20/26		632.00	79,638.96
6/24/2026	062426ACH3	City of Auburndale	Water Billing 4/20/26 - 5/20/26		33.04	79,605.92
6/26/2026	200160	Hanley Pools LLC	Invoice: 1567 (Reference: ADA chair repair- Changed 36 - 13? x 24? DE grids.)		2,505.00	77,100.92
6/26/2026	200161	Fast Property Services, LLC	Invoice: FSP-4757-1 (Reference: Jun26 General Lawn Maintenance.)		6,900.00	70,200.92
06/30/2026			**BU - month end balance**	**30,045.00**	**35,972.37**	**$ 70,200.92**