Financial Report Package

July 2025

Prepared for

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc.

KPG Accounting Services, Inc.

KPG Accounting Services, Inc.

Balance Sheet - Comparative - Operating

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc.
End Date: 07/31/2025

Date:	**8/11/2025**
Time:	**12:01 am**
Page:	**1**

		Current Balance at 7/31/2025	Prior Month Balance at 06/30/2025	Change
Assets				
OPERATING				
10-1010-00-00	VNB OP 3816	$ 32,622.15	$ 12,906.67	$ 19,715.48
Total OPERATING:		**$ 32,622.15**	**$ 12,906.67**	**$ 19,715.48**
CURRENT ASSETS				
14-1400-00-00	Accounts Receivable	$ 51.22	$ -	$ 51.22
14-1562-00-00	PPD INS	41,418.41	50,975.33	(9,556.92)
Total CURRENT ASSETS:		**$ 41,469.63**	**$ 50,975.33**	**$ (9,505.70)**
Total Assets:		**$ 74,091.78**	**$ 63,882.00**	**$ 10,209.78**
Liabilities & Equity				
20-2001-00-00	Insurance Loan Payable	$ 24,837.78	$ 41,396.30	$ (16,558.52)
20-2015-00-00	PPD Maint Fees	-	10,488.00	(10,488.00)
30-3900-00-00	Retained Earnings	$ 2,501.60	$ 2,501.60	$ -
Net Income / (Loss)		**$ 46,752.40**	**$ 9,496.10**	**$ 37,256.30**
Total Liabilities & Equity:		**$ 74,091.78**	**$ 63,882.00**	**$ 10,209.78**

Accounting Services, Inc.

Balance Sheet - Comparative - Reserve

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc.

End Date: 07/31/2025

		Current Balance at 7/31/2025	Prior Month Balance at 06/30/2025	Change
Assets				
RESERVES				
12-1210-00-00	VNB RSV 2234	$ 211,179.36	$ 201,577.13	$ 9,602.23
Total RESERVES:		**$ 211,179.36**	**$ 201,577.13**	**$ 9,602.23**
LOAN RECEIVABLE				
18-1890-00-00	Loan Receivable	$ 48,735.29	$ 49,591.46	$ (856.17)
Total LOAN RECEIVABLE:		**$ 48,735.29**	**$ 49,591.46**	**$ (856.17)**
Total Assets:		**$ 259,914.65**	**$ 251,168.59**	**$ 8,746.06**
Liabilities & Equity				
RESERVE EQUITY				
25-4410-00-00	VNB Loan 3/15/30 5%	$ 48,735.29	$ 49,591.46	$ (856.17)
25-4411-00-00	RSV Driveway/Walkway Replacement	19,111.67	18,150.17	961.50
25-4419-00-00	Roof Replacement	130,112.26	123,003.76	7,108.50
25-4420-00-00	RSV Painting	60,000.38	60,000.38	-
25-4426-00-00	RSV General	(24,514.25)	(24,756.75)	242.50
25-4446-00-00	Driveway Repair	13,240.81	12,374.56	866.25
25-4449-00-00	Unallocated Interest	13,228.49	12,805.01	423.48
Total RESERVE EQUITY:		**$ 259,914.65**	**$ 251,168.59**	**$ 8,746.06**
Net Income / (Loss)		**$ -**	**$ -**	**$ -**
Total Liabilities & Equity:		**$ 259,914.65**	**$ 251,168.59**	**$ 8,746.06**

KPG Accounting Services, Inc.

Balance Sheet

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc.
End Date: 07/31/2025

Assets			
OPERATING			
10-1010-00-00	VNB OP 3816	$32,622.15	
Total OPERATING:			$32,622.15
RESERVES			
12-1210-00-00	VNB RSV 2234	211,179.36	
Total RESERVES:			$211,179.36
CURRENT ASSETS			
14-1400-00-00	Accounts Receivable	51.22	
14-1562-00-00	PPD INS	41,418.41	
Total CURRENT ASSETS:			$41,469.63
LOAN RECEIVABLE			
18-1890-00-00	Loan Receivable	48,735.29	
Total LOAN RECEIVABLE:			$48,735.29
Total Assets:			**$334,006.43**
Liabilities & Equity			
20-2001-00-00	Insurance Loan Payable	24,837.78	
RESERVE EQUITY			
25-4410-00-00	VNB Loan 3/15/30 5%	48,735.29	
25-4411-00-00	RSV Driveway/Walkway Replacement	19,111.67	
25-4419-00-00	Roof Replacement	130,112.26	
25-4420-00-00	RSV Painting	60,000.38	
25-4426-00-00	RSV General	(24,514.25)	
25-4446-00-00	Driveway Repair	13,240.81	
25-4449-00-00	Unallocated Interest	13,228.49	
Total RESERVE EQUITY:			$259,914.65
30-3900-00-00	Retained Earnings	2,501.60	
	Net Income Gain / Loss	46,752.40	
			$46,752.40
Total Liabilities & Equity:			**$334,006.43**

Income Statement

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc.
End Date: 07/31/2025

		Current Period			Year-to-date		Annual
Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
INCOME							
INCOME							
4000 Quarterly Assessments	$62,928.00	$62,916.53	$11.47	$188,784.00	$188,749.59	$34.41	$251,666.10
4005 Application Fees	-	-	-	200.00	-	200.00	-
4025 Late Fees	51.22	-	51.22	102.44	-	102.44	-
TOTAL INCOME	$62,979.22	$62,916.53	$62.69	$189,086.44	$188,749.59	$336.85	$251,666.10
TOTAL INCOME	**$62,979.22**	**$62,916.53**	**$62.69**	**$189,086.44**	**$188,749.59**	**$336.85**	**$251,666.10**
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	669.50	695.25	25.75	4,686.50	4,866.75	180.25	8,343.00
5110 Accounting Services	275.00	275.00	-	2,220.00	1,925.00	(295.00)	3,300.00
5160 Legal Expenses	-	24.58	24.58	867.50	172.06	(695.44)	295.00
5185 Appraisal	-	75.00	75.00	-	525.00	525.00	900.00
TOTAL PROFESSIONAL FEES	$944.50	$1,069.83	$125.33	$7,774.00	$7,488.81	($285.19)	$12,838.00
ADMIN							
5400 Office Supplies	43.60	83.33	39.73	2,315.19	583.31	(1,731.88)	1,000.00
5465 Corp Annual Report	-	19.50	19.50	205.25	136.50	(68.75)	234.00
5901 Loan Repayment	1,062.80	1,062.80	-	7,439.60	7,439.60	-	12,753.60
TOTAL ADMIN	$1,106.40	$1,165.63	$59.23	$9,960.04	$8,159.41	($1,800.63)	$13,987.60
INSURANCE							
5850 INS - Expense	5,833.93	6,710.46	876.53	40,896.87	46,973.22	6,076.35	80,525.50
5852 INS - Flood	3,722.99	4,083.33	360.34	27,218.42	28,583.31	1,364.89	49,000.00
TOTAL INSURANCE	$9,556.92	$10,793.79	$1,236.87	$68,115.29	$75,556.53	$7,441.24	$129,525.50
UTILITIES							
6040 Water/Sewer/Trash	1,968.93	2,125.00	156.07	15,345.35	14,875.00	(470.35)	25,500.00
6045 Irrigation Water	142.15	350.00	207.85	1,801.32	2,450.00	648.68	4,200.00
TOTAL UTILITIES	$2,111.08	$2,475.00	$363.92	$17,146.67	$17,325.00	$178.33	$29,700.00
MAINTENANCE							
6010 Repair / Maint	-	333.33	333.33	1,704.00	2,333.31	629.31	4,000.00
6020 Fire Extinguisher Service	-	54.17	54.17	-	379.19	379.19	650.00
TOTAL MAINTENANCE	$-	$387.50	$387.50	$1,704.00	$2,712.50	$1,008.50	$4,650.00
LANDSCAPING/GROUNDS							
6100 Landscape	2,295.03	1,237.50	(1,057.53)	9,045.03	8,662.50	(382.53)	14,850.00
6110 Irrigation Repairs/Service	-	133.33	133.33	-	933.31	933.31	1,600.00
6120 Tree & Shrub Trimming	-	166.67	166.67	-	1,166.69	1,166.69	2,000.00
6130 Mulch/Pine Straw	-	258.33	258.33	-	1,808.31	1,808.31	3,100.00
6135 Sod/Plants Replacement	-	100.00	100.00	-	700.00	700.00	1,200.00
6200 Pest Control - Grounds	530.24	125.00	(405.24)	1,052.76	875.00	(177.76)	1,500.00
TOTAL LANDSCAPING/GROUNDS	$2,825.27	$2,020.83	($804.44)	$10,097.79	$14,145.81	$4,048.02	$24,250.00
TOTAL EXPENSES	**$16,544.17**	**$17,912.58**	**$1,368.41**	**$114,797.79**	**$125,388.06**	**$10,590.27**	**$214,951.10**
NET ORDINARY INCOME	**$46,435.05**	**$45,003.95**	**$1,431.10**	**$74,288.65**	**$63,361.53**	**$10,927.12**	**$36,715.00**
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	9,178.75	9,178.75	-	27,536.25	27,536.25	-	36,715.00
TOTAL RESERVE TRANSFER	$9,178.75	$9,178.75	$-	$27,536.25	$27,536.25	$-	$36,715.00
TOTAL EXPENSES	**$9,178.75**	**$9,178.75**	**$-**	**$27,536.25**	**$27,536.25**	**$-**	**$36,715.00**
NET OTHER INCOME	**($9,178.75)**	**($9,178.75)**	**$-**	**($27,536.25)**	**($27,536.25)**	**$-**	**($36,715.00)**

KPG Accounting Services, Inc.

Income Statement - Operating

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc.

07/31/2025

	Current Period			Year-to-date			Annual
Description	**Actual**	**Budget**	**Variance**	**Actual**	**Budget**	**Variance**	**Budget**
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	$62,928.00	$62,916.53	$11.47	$188,784.00	$188,749.59	$34.41	$251,666.10
4005-00-00 Application Fees	-	-	-	200.00	-	200.00	-
4025-00-00 Late Fees	51.22	-	51.22	102.44	-	102.44	-
Total INCOME	$62,979.22	$62,916.53	$62.69	$189,086.44	$188,749.59	$336.85	$251,666.10
Total OPERATING INCOME	**$62,979.22**	**$62,916.53**	**$62.69**	**$189,086.44**	**$188,749.59**	**$336.85**	**$251,666.10**
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	669.50	695.25	25.75	4,686.50	4,866.75	180.25	8,343.00
5110-00-00 Accounting Services	275.00	275.00	-	2,220.00	1,925.00	(295.00)	3,300.00
5160-00-00 Legal Expenses	-	24.58	24.58	867.50	172.06	(695.44)	295.00
5185-00-00 Appraisal	-	75.00	75.00	-	525.00	525.00	900.00
Total PROFESSIONAL FEES	$944.50	$1,069.83	$125.33	$7,774.00	$7,488.81	($285.19)	$12,838.00
ADMIN							
5400-00-00 Office Supplies	43.60	83.33	39.73	2,315.19	583.31	(1,731.88)	1,000.00
5465-00-00 Corp Annual Report	-	19.50	19.50	205.25	136.50	(68.75)	234.00
5901-00-00 Loan Repayment	1,062.80	1,062.80	-	7,439.60	7,439.60	-	12,753.60
Total ADMIN	$1,106.40	$1,165.63	$59.23	$9,960.04	$8,159.41	($1,800.63)	$13,987.60
INSURANCE							
5850-00-00 INS - Expense	5,833.93	6,710.46	876.53	40,896.87	46,973.22	6,076.35	80,525.50
5852-00-00 INS - Flood	3,722.99	4,083.33	360.34	27,218.42	28,583.31	1,364.89	49,000.00
Total INSURANCE	$9,556.92	$10,793.79	$1,236.87	$68,115.29	$75,556.53	$7,441.24	$129,525.50
UTILITIES							
6040-00-00 Water/Sewer/Trash	1,968.93	2,125.00	156.07	15,345.35	14,875.00	(470.35)	25,500.00
6045-00-00 Irrigation Water	142.15	350.00	207.85	1,801.32	2,450.00	648.68	4,200.00
Total UTILITIES	$2,111.08	$2,475.00	$363.92	$17,146.67	$17,325.00	$178.33	$29,700.00
MAINTENANCE							
6010-00-00 Repair / Maint	-	333.33	333.33	1,704.00	2,333.31	629.31	4,000.00
6020-00-00 Fire Extinguisher Service	-	54.17	54.17	-	379.19	379.19	650.00
Total MAINTENANCE	$-	$387.50	$387.50	$1,704.00	$2,712.50	$1,008.50	$4,650.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	2,295.03	1,237.50	(1,057.53)	9,045.03	8,662.50	(382.53)	14,850.00
6110-00-00 Irrigation Repairs/Service	-	133.33	133.33	-	933.31	933.31	1,600.00
6120-00-00 Tree & Shrub Trimming	-	166.67	166.67	-	1,166.69	1,166.69	2,000.00
6130-00-00 Mulch/Pine Straw	-	258.33	258.33	-	1,808.31	1,808.31	3,100.00
6135-00-00 Sod/Plants Replacement	-	100.00	100.00	-	700.00	700.00	1,200.00
6200-00-00 Pest Control - Grounds	530.24	125.00	(405.24)	1,052.76	875.00	(177.76)	1,500.00
Total LANDSCAPING/GROUNDS	$2,825.27	$2,020.83	($804.44)	$10,097.79	$14,145.81	$4,048.02	$24,250.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	9,178.75	9,178.75	-	27,536.25	27,536.25	-	36,715.00
Total RESERVE TRANSFER	$9,178.75	$9,178.75	$-	$27,536.25	$27,536.25	$0.00	$36,715.00
Total OPERATING EXPENSE	**$25,722.92**	**$27,091.33**	**$1,368.41**	**$142,334.04**	**$152,924.31**	**$10,590.27**	**$251,666.10**
Net Income:	**$37,256.30**	**$35,825.20**	**$1,431.10**	**$46,752.40**	**$35,825.28**	**$10,927.12**	**$0.00**

Valley
P.O. Box 558
Wayne, NJ 07474-0558

Last Statement: June 30, 2025
Statement Ending: July 31, 2025
Page: 1 of 5

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MARSH LANDING TOWNHOUSE CONDOMINIUM
C/O KPG ACCOUNTING SERVICES
3400 TAMIAMI TRL N SUITE 302
NAPLES FL 34103-3717

Email:	contactus@valley.com
Visit Us Online:	www.valley.com
Mail To:	1720 Route 23, Wayne, NJ 07470

1252 0005322 0001-0005 1252

Account Statement

HOA BUSINESS CHECKING - XXXXXX3816

SUMMARY FOR THE PERIOD: 07/01/25 - 07/31/25

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$13,208.75	+	$53,115.00	-	$32,046.36	=	$34,277.39

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$13,208.75
07/01	LOCK BOX DEPOSIT		$1,748.00	$14,956.75
07/01	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 250701 254596	-$8,279.26		$6,677.49
07/01	CHECK 10131	-$302.08		$6,375.41
07/02	ACH CREDIT PAYABLI DEPOSIT TRANSFER 250702 840385083		$1,000.00	$7,375.41
07/02	LOCK BOX DEPOSIT		$3,496.00	$10,871.41
07/02	ACH DEBIT MLTH1 Marsh Land Vendor Pay 250702 12294	-$275.00		$10,596.41
07/02	ACH DEBIT MLTH1 Marsh Land Vendor Pay 250702 12253	-$669.50		$9,926.91
07/03	LOCK BOX DEPOSIT		$4,171.00	$14,097.91
07/03	ACH DEBIT MLTH1 Marsh Land Vendor Pay 250703 12423	-$8.10		$14,089.81
07/07	ACH CREDIT MLCA-Marsh Landi CincXfer 250707 C5084		$1,748.00	$15,837.81
07/07	ACH CREDIT MLTH1 Marsh Land ASSN DUES 250707		$33,212.00	$49,049.81
07/07	ACH DEBIT MLTH1 Marsh Land CincXfer 250707 D5085	-$675.00		$48,374.81
07/09	ACH CREDIT AIBILLPAYMC BILLPAY 250709 36		$1,748.00	$50,122.81
07/09	LOCK BOX DEPOSIT		$1,748.00	$51,870.81
07/10	LOCK BOX DEPOSIT		$1,748.00	$53,618.81

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
07/11	ACH DEBIT MLTH1 Marsh Land CincXfer 250711 D5092	-$9,178.75		$44,440.06
07/15	ACH CREDIT PAYABLI DEPOSIT TRANSFER 250715 843310264		$374.00	$44,814.06
07/15	ACH CREDIT PAYABLI DEPOSIT TRANSFER 250715 843409145		$374.00	$45,188.06
07/15	CHECK 10133	-$45.03		$45,143.03
07/16	CHECK 10132	-$1,125.00		$44,018.03
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$106.78		$43,911.25
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$145.70		$43,765.55
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$86.91		$43,678.64
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$86.91		$43,591.73
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$86.91		$43,504.82
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$90.21		$43,414.61
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$91.89		$43,322.72
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$91.89		$43,230.83
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$121.69		$43,109.14
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$129.97		$42,979.17
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$136.59		$42,842.58
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$103.47		$42,739.11
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$105.13		$42,633.98
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$107.61		$42,526.37
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$124.17		$42,402.20
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$126.66		$42,275.54
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-$226.44		$42,049.10
07/22	ACH DEBIT MLTH1 Marsh Land CincXfer 250722 D5193	-$1,062.80		$40,986.30
07/28	LOCK BOX DEPOSIT		$1,748.00	$42,734.30
07/29	CHECK 10134	-$142.15		$42,592.15
07/31	ACH DEBIT MLTH1 Marsh Land Vendor Pay 250731 12656	-$35.50		$42,556.65
07/31	ACH DEBIT	-$8,279.26		$34,277.39

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	IPFS877-674-3076 IPFSPMTFLS 250731 254596			
Ending Balance				**$34,277.39**

CHECKS IN ORDER

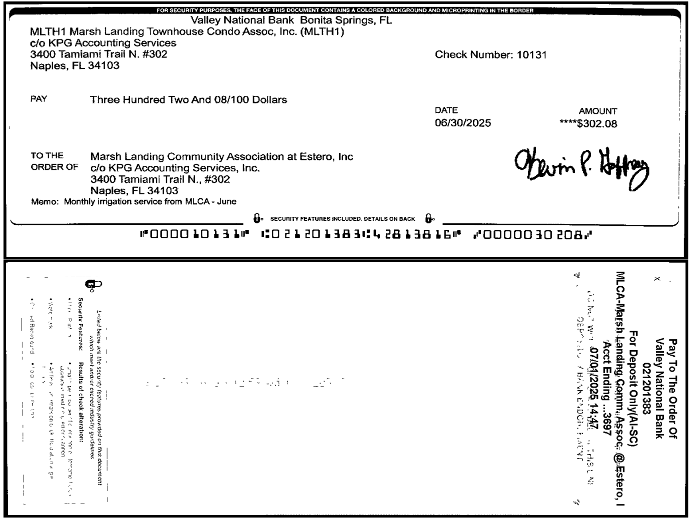
Date	Number	Amount	Date	Number	Amount
07/01	10131	$302.08	07/15	10133	$45.03
07/16	10132	$1,125.00	07/29	10134	$142.15

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	$0.00	$0.00

Check Images for Account XXXXXX3816



FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER

Valley National Bank Bonita Springs, FL

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. (MLTH1)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10131

PAY Three Hundred Two And 08/100 Dollars

DATE 06/30/2025 AMOUNT ****$302.08

TO THE ORDER OF
Marsh Landing Community Association at Estero, Inc
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N., #302
Naples, FL 34103

Memo: Monthly irrigation service from MLCA - June

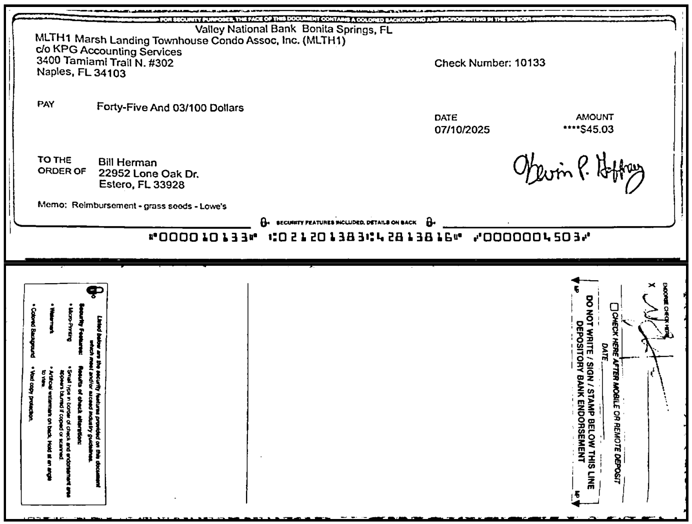
SECURITY FEATURES INCLUDED. DETAILS ON BACK

⑈000010131⑈ ⑆021201383⑆42813816⑈ ⑇0000030208⑇

Pay To The Order Of
Valley National Bank
021201383
For Deposit Only(AI-SC)
MLCA-Marsh Landing Comm. Assoc. @Estero, I
Acct Ending ...3697
07/01/2025 14:47

Listed below are the security features provided on this document which meet and/or exceed industry guidelines.
Security Features: Results of check alteration:

07/01/2025 # 10131 $302.08



FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER

Valley National Bank Bonita Springs, FL

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. (MLTH1)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10133

PAY Forty-Five And 03/100 Dollars

DATE 07/10/2025 AMOUNT ****$45.03

TO THE ORDER OF
Bill Herman
22952 Lone Oak Dr.
Estero, FL 33928

Memo: Reimbursement - grass seeds - Lowe's

SECURITY FEATURES INCLUDED. DETAILS ON BACK

⑈000010133⑈ ⑆021201383⑆42813816⑈ ⑇0000004503⑇

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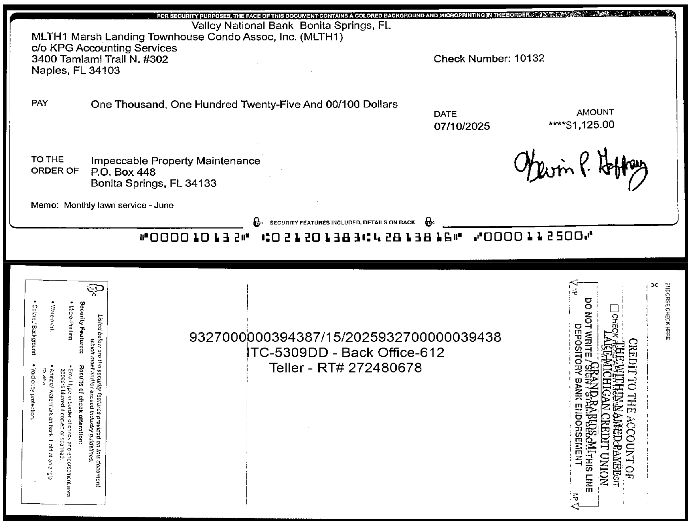
ENDORSE CHECK HERE
X
☐ CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT
DATE
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

07/15/2025 # 10133 $45.03



FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER

Valley National Bank Bonita Springs, FL

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. (MLTH1)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10132

PAY One Thousand, One Hundred Twenty-Five And 00/100 Dollars

DATE 07/10/2025 AMOUNT ****$1,125.00

TO THE ORDER OF
Impeccable Property Maintenance
P.O. Box 448
Bonita Springs, FL 34133

Memo: Monthly lawn service - June

SECURITY FEATURES INCLUDED. DETAILS ON BACK

⑈000010132⑈ ⑆021201383⑆42813816⑈ ⑇0000112500⑇

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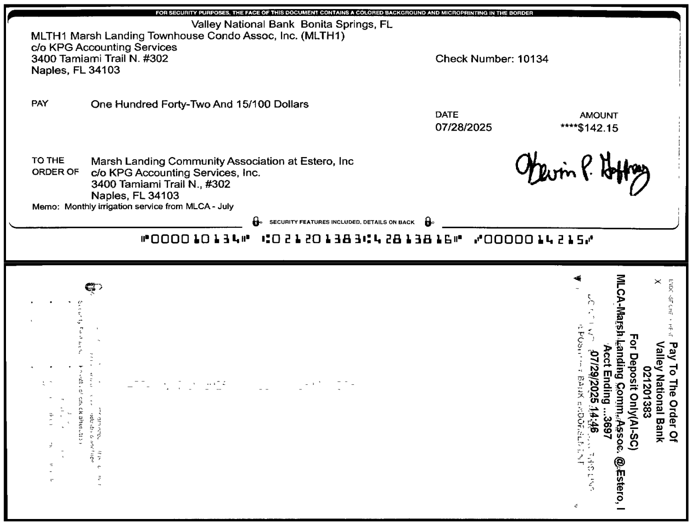
9327000000394387/15/2025932700000039438
TC-5309DD - Back Office-612
Teller - RT# 272480678

ENDORSE CHECK HERE
X
CREDIT TO THE ACCOUNT OF
THE WITHIN NAMED PAYEE
LAKE MICHIGAN CREDIT UNION
GRAND RAPIDS, MI
☐ CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT
DATE
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

07/16/2025 # 10132 $1,125.00



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Valley National Bank Bonita Springs, FL

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. (MLTH1)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10134

PAY One Hundred Forty-Two And 15/100 Dollars

DATE 07/28/2025 AMOUNT ****$142.15

TO THE ORDER OF
Marsh Landing Community Association at Estero, Inc
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N., #302
Naples, FL 34103

Memo: Monthly irrigation service from MLCA - July

SECURITY FEATURES INCLUDED. DETAILS ON BACK

⑈000010134⑈ ⑆021201383⑆42813816⑈ ⑇0000014215⑇

X
Pay To The Order Of
Valley National Bank
021201383
For Deposit Only(AI-SC)
MLCA-Marsh Landing Comm. Assoc. @Estero, I
Acct Ending ...3697
07/29/2025 14:46

07/29/2025 # 10134 $142.15

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

B. Under Applicable State Law

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For additional terms and conditions applicable to your account statement, please refer to your account agreement.

Valley
P.O. Box 558
Wayne, NJ 07474-0558

Last Statement:	June 30, 2025
Statement Ending:	July 31, 2025
Page:	1 of 2

1 M0656BLK080125071549 32 000000000 2532 002

MARSH LANDING TOWNHOUSE CONDOMINIUM
C/O KPG ACCOUNTING SERVICES
3400 TAMIAMI TRL N SUITE 302
NAPLES FL 34103-3717

Email:	contactus@valley.com
Visit Us Online:	www.valley.com
Mail To:	1720 Route 23, Wayne, NJ 07470

2532 0009730 0001-0002 2532

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX2234

SUMMARY FOR THE PERIOD: 07/01/25 - 07/31/25

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$201,577.13	+	$10,665.03	-	$1,062.80	=	$211,179.36

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$201,577.13
07/11	ACH CREDIT MLTH1 Marsh Land CincXfer 250711 C5092		$9,178.75	$210,755.88
07/15	AUTOMATIC LN PAYMT AUTOMATIC LOAN PAY	-$1,062.80		$209,693.08
07/22	ACH CREDIT MLTH1 Marsh Land CincXfer 250722 C5193		$1,062.80	$210,755.88
07/31	INTEREST CREDIT		$423.48	$211,179.36
Ending Balance				**$211,179.36**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$207,555.00	Annual % Yield Earned	2.43%
Year-to-Date Interest Paid	$2,660.36	Interest Paid	$423.48

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	$0.00	$0.00

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3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
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For additional terms and conditions applicable to your account statement, please refer to your account agreement.