

# Financial Report Package September 2025

## **Prepared for**

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc.

**KPG** Accounting Services, Inc.



#### **Balance Sheet - Comparative - Operating**

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. End Date: 09/30/2025 Date: Time:

10/6/2025 6:39 am

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Assets	_	Current Balance at 0/30/2025	E	rior Month Balance at 8/31/2025	Change
OPERATING					
10-1010-00-00 VNB OP 3816	\$	23,537.36	\$	28,590.11	\$ (5,052.75)
Total OPERATING:	\$	23,537.36	\$	28,590.11	\$ (5,052.75)
CURRENT ASSETS					
14-1400-00-00 Accounts Receivable	\$	51.22	\$	51.22	\$ -
14-1562-00-00 PPD INS		22,304.57		31,861.49	(9,556.92)
Total CURRENT ASSETS:	\$	22,355.79	\$	31,912.71	\$ (9,556.92)
Total Assets:	<u>\$</u>	45,893.15	\$	60,502.82	\$ (14,609.67)
Liabilities & Equity					
20-2000-00-00 Accounts Payable	\$	-	\$	1,328.44	\$ (1,328.44)
20-2001-00-00 Insurance Loan Payable		16,558.52		24,837.78	(8,279.26)
20-2015-00-00 PPD Maint Fees		8,740.00		-	8,740.00
30-3900-00-00 Retained Earnings	\$	2,501.60	\$	2,501.60	\$ -
Net Income / (Loss)	\$	18,093.03	\$	31,835.00	\$ (13,741.97)
Total Liabilities & Equity:	\$	45,893.15	\$	60,502.82	\$ (14,609.67)



#### **Balance Sheet - Comparative - Reserve**

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. End Date: 09/30/2025 Date: Time:

10/6/2025 6:39 am

Page: 2

A4-			Current Balance at 9/30/2025	Prior Month Balance at 08/31/2025	(	Change
Assets RESERVES						
12-1210-00-00	VNB RSV 2234	\$	210,371.52	\$ 209,853.63	\$	517.89
Total RESERVE	S:	\$	210,371.52	\$ 209,853.63	\$	517.89
LOAN RECEIVA	BLE					
18-1890-00-00	Loan Receivable	\$	47,025.69	\$ 47,882.33	\$	(856.64)
Total LOAN RE	CEIVABLE:	\$	47,025.69	\$ 47,882.33	\$	(856.64)
Total Assets:		<u>\$</u>	257,397.21	\$ 257,735.96	\$	(338.75)
Liabilities & Equity	,			_		_
RESERVE EQU	TY					
25-4410-00-00	VNB Loan 3/15/30 5%	\$	47,025.69	\$ 47,882.33	\$	(856.64)
25-4411-00-00	RSV Driveway/Walkway Replacement		19,111.67	19,111.67		-
25-4419-00-00	Roof Replacement		130,112.26	130,112.26		-
25-4420-00-00	RSV Painting		60,000.38	60,000.38		-
25-4426-00-00	RSV General		(26,314.25)	(26,314.25)		-
25-4446-00-00	Driveway Repairs/Sealing		13,240.81	13,240.81		-
25-4449-00-00	Unallocated Interest		14,220.65	13,702.76		517.89
Total RESERVE	EQUITY:	\$	257,397.21	\$ 257,735.96	\$	(338.75)
Net Income / (Loss	)	\$	-	\$ <u> </u>	\$	-
Total Liabilities & I	Equity:	<u>\$</u>	257,397.21	\$ 257,735.96	\$	(338.75)

## KPG Accounting Services, Inc.

#### **Balance Sheet**

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. End Date: 09/30/2025 Date: Time:

10/6/2025

Time: 6:40 am

Page: 1

#### **Assets**

OPERATING	<b>\$00.507.00</b>	
10-1010-00-00 VNB OP 3816	\$23,537.36	
Total OPERATING:		\$23,537.36
RESERVES	240 274 52	
12-1210-00-00 VNB RSV 2234	210,371.52	
Total RESERVES:		\$210,371.52
CURRENT ASSETS	54.00	
14-1400-00-00 Accounts Receivable	51.22	
14-1562-00-00 PPD INS	22,304.57	
Total CURRENT ASSETS:		\$22,355.79
LOAN RECEIVABLE	47.005.00	
18-1890-00-00 Loan Receivable	47,025.69	
Total LOAN RECEIVABLE:		\$47,025.69
Total Assets:		\$303,290.36
Liabilities & Equity	_	_
20-2001-00-00 Insurance Loan Payable	16,558.52	
20-2015-00-00 PPD Maint Fees	8,740.00	
RESERVE EQUITY		
25-4410-00-00 VNB Loan 3/15/30 5%	47,025.69	
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	(26,314.25)	
25-4446-00-00 Driveway Repairs/Sealing	13,240.81	
25-4449-00-00 Unallocated Interest	14,220.65	
Total RESERVE EQUITY:		\$257,397.21
30-3900-00-00 Retained Earnings	2,501.60	
Net Income Gain / Loss	18,093.03	
		\$18,093.03
Total Liabilities & Equity:	_	\$303,290.36



MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. End Date: 09/30/2025

		Current Period			Year-to-date		Annual
Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
INCOME							
INCOME							
4000 Quarterly Assessments	\$-	\$-	\$-	\$188,784.00	\$188,749.59	\$34.41	\$251,666.10
4005 Application Fees	-	-	-	300.00	-	300.00	-
4025 Late Fees		<u> </u>	<u> </u>	102.44		102.44	-
TOTAL INCOME	\$-	\$	\$	\$189,186.44	\$188,749.59	\$436.85	\$251,666.10
TOTAL INCOME	\$0.00	\$-	\$-	\$189,186.44	\$188,749.59	\$436.85	\$251,666.10
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	669.50	695.25	25.75	6,025.50	6,257.25	231.75	8,343.00
5110 Accounting Services	275.00	275.00	-	2,770.00	2,475.00	(295.00)	3,300.00
5160 Legal Expenses	-	24.58	24.58	867.50	221.22	(646.28)	295.00
5185 Appraisal	<del>-</del> .	75.00	75.00	-	675.00	675.00	900.00
TOTAL PROFESSIONAL FEES	\$944.50	\$1,069.83	\$125.33	\$9,663.00	\$9,628.47	(\$34.53)	\$12,838.00
ADMIN	0.04	00.00	74.00	0.055.46	740.07	(4.005.40)	4 000 00
5400 Office Supplies	9.04	83.33	74.29	2,355.46	749.97	(1,605.49)	1,000.00
5465 Corp Annual Report	1,062.80	19.50 1,062.80	19.50 -	205.25 9,565.20	175.50 9,565.20	(29.75)	234.00 12,753.60
5901 Loan Repayment TOTAL ADMIN							-
INSURANCE	\$1,071.84	\$1,165.63	\$93.79	\$12,125.91	\$10,490.67	(\$1,635.24)	\$13,987.60
	5,833.93	6,710.46	876.53	52,564.73	60,394.14	7,829.41	80,525.50
5850 INS - Expense	3,722.99	4,083.33	360.34	34,664.40	36,749.97	2,085.57	49,000.00
5852 INS - Flood							•
TOTAL INSURANCE UTILITIES	\$9,556.92	\$10,793.79	\$1,236.87	\$87,229.13	\$97,144.11	\$9,914.98	\$129,525.50
6040 Water/Sewer/Trash	1,883.59	2,125.00	241.41	19,116.70	19,125.00	8.30	25,500.00
6045 Irrigation Water	-	350.00	350.00	1,985.51	3,150.00	1,164.49	4,200.00
TOTAL UTILITIES	\$1,883.59	\$2,475.00	\$591.41	\$21,102.21	\$22,275.00	\$1,172.79	\$29,700.00
MAINTENANCE							
6010 Repair / Maint	20.00	333.33	313.33	1,724.00	2,999.97	1,275.97	4,000.00
6020 Fire Extinguisher Service	-	54.17	54.17	-	487.53	487.53	650.00
TOTAL MAINTENANCE	\$20.00	\$387.50	\$367.50	\$1,724.00	\$3,487.50	\$1,763.50	\$4,650.00
LANDSCAPING/GROUNDS							
6100 Landscape	-	1,237.50	1,237.50	10,395.03	11,137.50	742.47	14,850.00
6110 Irrigation Repairs/Service	-	133.33	133.33	-	1,199.97	1,199.97	1,600.00
6120 Tree & Shrub Trimming	-	166.67	166.67	-	1,500.03	1,500.03	2,000.00
6130 Mulch/Pine Straw	-	258.33	258.33	-	2,324.97	2,324.97	3,100.00
6135 Sod/Plants Replacement	-	100.00	100.00	-	900.00	900.00	1,200.00
6200 Pest Control - Grounds	265.12	125.00	(140.12)	1,317.88	1,125.00	(192.88)	1,500.00
TOTAL LANDSCAPING/GROUNDS	\$265.12	\$2,020.83	\$1,755.71	\$11,712.91	\$18,187.47	\$6,474.56	\$24,250.00
TOTAL EXPENSES	\$13,741.97	\$17,912.58	\$4,170.61	\$143,557.16	\$161,213.22	\$17,656.06	\$214,951.10
NET ORDINARY INCOME	(\$13,741.97)	(\$17,912.58)	\$4,170.61	\$45,629.28	\$27,536.37	\$18,092.91	\$36,715.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	-	-	-	27,536.25	27,536.25	-	36,715.00
TOTAL RESERVE TRANSFER	<del></del>	\$-	\$-	\$27,536.25	\$27,536.25	\$-	\$36,715.00
TOTAL EXPENSES	\$0.00	\$-	<u> </u>	\$27,536.25	\$27,536.25	\$-	\$36,715.00
NET OTHER INCOME	\$0.00	\$0.00	\$-	(\$27,536.25)	(\$27,536.25)	\$-	(\$36,715.00)
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#### **Income Statement - Operating**

## MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. 09/30/2025

Date: Time: 10/6/2025 6:40 am

Page: 1

		Current Period			Year-to-date		Annual
Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING INCOME		•					
INCOME							
4000-00-00 Quarterly Assessments	\$-	\$-	\$-	\$188,784.00	\$188,749.59	\$34.41	\$251,666.10
4005-00-00 Application Fees	-	-	· <u>-</u>	300.00	-	300.00	-
4025-00-00 Late Fees	-	-	_	102.44	-	102.44	_
Total INCOME	\$-	<u> </u>	\$-	\$189,186.44	\$188,749.59	\$436.85	\$251,666.10
Total OPERATING INCOME	\$0.00	\$-	\$-	\$189,186.44	\$188,749.59	\$436.85	\$251,666.10
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	669.50	695.25	25.75	6,025.50	6,257.25	231.75	8,343.00
5110-00-00 Accounting Services	275.00	275.00	_	2,770.00	2,475.00	(295.00)	3,300.00
5160-00-00 Legal Expenses	-	24.58	24.58	867.50	221.22	(646.28)	295.00
5185-00-00 Appraisal	-	75.00	75.00	-	675.00	675.00	900.00
Total PROFESSIONAL FEES	\$944.50	\$1,069.83	\$125.33	\$9,663.00	\$9,628.47	(\$34.53)	\$12,838.00
ADMIN	ψ3-4.00	ψ1,000.00	Ψ120.00	ψ3,000.00	ψ0,020.47	(ψο4.00)	Ψ12,000.00
5400-00-00 Office Supplies	9.04	83.33	74.29	2,355.46	749.97	(1,605.49)	1,000.00
5465-00-00 Corp Annual Report	-	19.50	19.50	205.25	175.50	(29.75)	234.00
5901-00-00 Loan Repayment	1,062.80	1,062.80	-	9,565.20	9,565.20	(20.70)	12,753.60
Total ADMIN	\$1,071.84	\$1,165.63	\$93.79	\$12,125.91	\$10,490.67	(\$1,635.24)	\$13,987.60
	φ1,071.04	φ1,103.03	φ93.79	φ12,123.91	\$10,490.07	(\$1,033.24)	φ13,307.00
INSURANCE	5 000 00	0.740.40	070.50	50 504 70	00 004 44	7 000 44	00 505 50
5850-00-00 INS - Expense	5,833.93	6,710.46	876.53	52,564.73	60,394.14	7,829.41	80,525.50
5852-00-00 INS - Flood	3,722.99	4,083.33	360.34	34,664.40	36,749.97	2,085.57	49,000.00
Total INSURANCE	\$9,556.92	\$10,793.79	\$1,236.87	\$87,229.13	\$97,144.11	\$9,914.98	\$129,525.50
UTILITIES							
6040-00-00 Water/Sewer/Trash	1,883.59	2,125.00	241.41	19,116.70	19,125.00	8.30	25,500.00
6045-00-00 Irrigation Water		350.00	350.00	1,985.51	3,150.00	1,164.49	4,200.00
Total UTILITIES	\$1,883.59	\$2,475.00	\$591.41	\$21,102.21	\$22,275.00	\$1,172.79	\$29,700.00
MAINTENANCE							
6010-00-00 Repair / Maint	20.00	333.33	313.33	1,724.00	2,999.97	1,275.97	4,000.00
6020-00-00 Fire Extinguisher Service	-	54.17	54.17	-	487.53	487.53	650.00
Total MAINTENANCE	\$20.00	\$387.50	\$367.50	\$1,724.00	\$3,487.50	\$1,763.50	\$4,650.00
LANDSCAPING/GROUNDS	•	,	• • • • • • • • • • • • • • • • • • • •	, ,	, , , , , , , , , , , , , , , , , , , ,	, ,	, ,
6100-00-00 Landscape	-	1,237.50	1,237.50	10,395.03	11,137.50	742.47	14,850.00
6110-00-00 Irrigation Repairs/Service	-	133.33	133.33	-	1,199.97	1,199.97	1,600.00
6120-00-00 Tree & Shrub Trimming	-	166.67	166.67	_	1,500.03	1,500.03	2,000.00
6130-00-00 Mulch/Pine Straw	-	258.33	258.33	_	2,324.97	2,324.97	3,100.00
6135-00-00 Sod/Plants Replacement	-	100.00	100.00	_	900.00	900.00	1,200.00
6200-00-00 Pest Control - Grounds	265.12	125.00	(140.12)	1,317.88	1,125.00	(192.88)	1,500.00
Total LANDSCAPING/GROUNDS	\$265.12	\$2,020.83	\$1,755.71	\$11,712.91	\$18,187.47	\$6,474.56	\$24,250.00
RESERVE TRANSFER	<b>,</b>	<del>*</del> =,=====	¥ 1,1 2211 1	<b>*</b> · · · <b>,</b> · · <b>=</b> · · ·	+ ,	40,111100	<del></del>
9010-00-00 Reserve Contribution	_	_	_	27,536.25	27,536.25	_	36,715.00
Total RESERVE TRANSFER	\$-	<u> </u>	\$-	\$27,536.25	\$27,536.25	\$0.00	\$36,715.00
Total OPERATING EXPENSE	φ- \$13,741.97	φ- \$17,912.58	φ- \$4,170.61	\$27,536.25 \$171,093.41	\$188,749.47	\$17,656.06	\$30,715.00 \$251,666.10
TOTAL OF ENATING EXICENSE	ψ.ο,: <del>-</del> 1.ο:	V.1.,312.00	<del>4-1</del> ,110.01	VI. 1,000.71	¥ 100,7 70.77	ψ,σσσ.σσ	<b>4_0.,000.10</b>
Net Income:	(\$13,741.97)	(\$17,912.58)	\$4,170.61	\$18,093.03	\$0.12	\$18,092.91	\$0.00

**Last Statement:** Statement Ending:

August 31, 2025 September 30, 2025 1 of 4

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

1 M0656BLK100125071340 63 000000000 1263 004



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

1720 Route 23, Wayne, NJ 07470 Mail To:

#### **Account Statement**

#### **HOA BUSINESS CHECKING - XXXXXX3816**

SUMMARY FOR THE PERIOD: 09/01/25 - 09/30/25

MARSH LANDING TOWNHOUSE CONDOMINIUM

**Beginning Balance** \$28,590.11

**Deposits & Other Credits** \$8,740.00

Withdrawals & Other Debits \$13,792.75

**Ending Balance** \$23,537.36

#### **TRANSACTIONS**

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$28,590.11
09/03	ACH DEBIT	-\$275.00		\$28,315.11
	MLTH1 Marsh Land Vendor Pay 250903 13070			
09/03	ACH DEBIT	-\$669.50		\$27,645.61
	MLTH1 Marsh Land Vendor Pay 250903 13026			
09/03	ACH DEBIT	-\$8,279.26		\$19,366.35
	IPFS877-674-3076 IPFSPMTFLS 250903 254596			
09/05	CHECK 10138	-\$184.19		\$19,182.16
09/08	ACH DEBIT	-\$19.25		\$19,162.91
	MLTH1 Marsh Land Vendor Pay 250908 13168			
09/11	ACH DEBIT	-\$9.04		\$19,153.87
	MLTH1 Marsh Land Vendor Pay 250911 13264			
09/12	CHECK 10139	-\$1,125.00		\$18,028.87
09/17	LOCK BOX DEPOSIT		\$1,748.00	\$19,776.87
09/17	ACH DEBIT	-\$1,062.80		\$18,714.07
	MLTH1 Marsh Land CincXfer 250917 D5318			
09/18	ACH DEBIT	-\$87.51		\$18,626.56
	BONITA SPRINGS U A/R 250918			
09/18	ACH DEBIT	-\$91.69		\$18,534.87
	BONITA SPRINGS U A/R 250918			
09/18	ACH DEBIT	-\$107.53		\$18,427.34
	BONITA SPRINGS U A/R 250918			
09/18	ACH DEBIT	-\$108.37		\$18,318.97
	BONITA SPRINGS U A/R 250918			
09/18	ACH DEBIT	-\$132.55		\$18,186.42
	BONITA SPRINGS U A/R 250918			







**Account Number: Statement Date:** Page:

#### TRANSACTIONS (continued)

	(commutation)	Withdrawals &	Deposits &	
Date	Description	Other Debits	Other Credits	Balance
09/18	ACH DEBIT	-\$87.51		\$18,098.91
	BONITA SPRINGS U A/R 250918			
09/18	ACH DEBIT	-\$87.51		\$18,011.40
	BONITA SPRINGS U A/R 250918			
09/18	ACH DEBIT	-\$88.35		\$17,923.05
	BONITA SPRINGS U A/R 250918			
09/18	ACH DEBIT	-\$89.18		\$17,833.87
	BONITA SPRINGS U A/R 250918			
09/18	ACH DEBIT	-\$95.85		\$17,738.02
00/10	BONITA SPRINGS U A/R 250918	400.04		4.7.00.44
09/18	ACH DEBIT	-\$98.36		\$17,639.66
00/10	BONITA SPRINGS U A/R 250918	411100		4
09/18	ACH DEBIT	-\$114.20		\$17,525.46
00/10	BONITA SPRINGS U A/R 250918	4100.01		A17.006.0E
09/18	ACH DEBIT	-\$129.21		\$17,396.25
00/10	BONITA SPRINGS U A/R 250918	41.40.06		017.056.10
09/18	ACH DEBIT	-\$140.06		\$17,256.19
00/10	BONITA SPRINGS U A/R 250918	4100.00		04745646
09/18	ACH DEBIT	-\$100.03		\$17,156.16
00/10	BONITA SPRINGS U A/R 250918	4107.50		017.040.60
09/18	ACH DEBIT	-\$107.53		\$17,048.63
00/10	BONITA SPRINGS U A/R 250918	0010.15		016 000 40
09/18	ACH DEBIT	-\$218.15		\$16,830.48
00/00	BONITA SPRINGS U A/R 250918		¢2.406.00	000 00C 40
09/22	LOCK BOX DEPOSIT	¢20.00	\$3,496.00	\$20,326.48
09/24	CHECK 10141	-\$20.00		\$20,306.48
09/24	CHECK 10140	-\$265.12	¢1.740.00	\$20,041.36
09/29	ACH CREDIT		\$1,748.00	\$21,789.36
00/00	MLTH1 Marsh Land OnlinePay 250929 27397		<b>01.740.00</b>	000 F07 0 <i>C</i>
09/29	LOCK BOX DEPOSIT		\$1,748.00	\$23,537.36
Ending E	Balance			\$23,537.36

#### **CHECKS IN ORDER**

Date	Number	Amount	Date	Number	Amount
09/05	10138	\$184.19	09/24	10140	\$265.12
09/12	10139	\$1,125.00	09/24	10141	\$20.00

<sup>(\*)</sup> Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

#### **OVERDRAFT FEES**

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

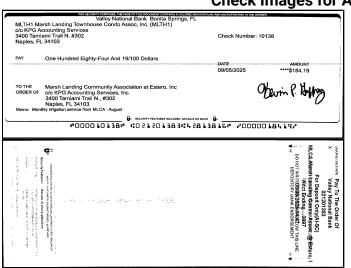


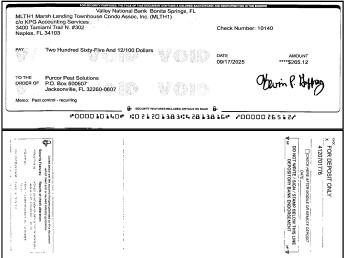


Wayne, NJ 07474-0558

Account Number: Statement Date: Page : XXXXXX3816 09/30/2025 3 of 4

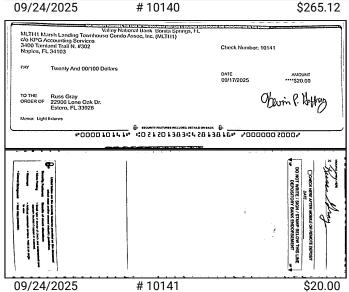
**Check Images for Account XXXXXX3816** 





#10139

\$1,125.00





09/12/2025



#### 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)	

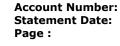
## Finance Charge Computation For Personal Line

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.)

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



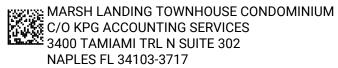




**Last Statement:** Statement Ending:

August 31, 2025 September 30, 2025

1 M0656BLK100125071340 45 000000000 2545 002



Email: contactus@valley.com Visit Us Online: www.valley.com

1720 Route 23, Wayne, NJ 07470 Mail To:

#### **Account Statement**

#### PROPERTY MANAGEMENT MMA - XXXXXX2234

SUMMARY FOR THE PERIOD: 09/01/25 - 09/30/25

MARSH LANDING TOWNHOUSE CONDOMINIUM

**Beginning Balance** \$209,853.63

**Deposits & Other Credits** \$1,580.69

Withdrawals & Other Debits \$1,062.80

**Ending Balance** \$210,371.52

#### **TRANSACTIONS**

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$209,853.63
09/15	AUTOMATIC LN PAYMT	-\$1,062.80		\$208,790.83
	AUTOMATIC LOAN PAY			
09/17	ACH CREDIT		\$1,062.80	\$209,853.63
	MLTH1 Marsh Land CincXfer 250917 C5318			
09/30	INTEREST CREDIT		\$517.89	\$210,371.52
Ending I	Balance			\$210,371.52

#### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$209,782.00	Annual % Yield Earned	3.05%
Year-to-Date Interest Paid	\$3,652.52	Interest Paid	\$517.89

#### OVERDRAFT FEES

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





#### 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)	

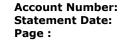
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