



Financial Report Package

September 2025

Prepared for

**MLTH1 Marsh Landing Townhouse Condo Assoc,
Inc.**

KPG Accounting Services, Inc.

	Current Balance at 9/30/2025	Prior Month Balance at 08/31/2025	Change
Assets			
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:	\$ 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)

	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 RESERVES:	\$ 210,371.52	\$ 209,853.63	\$ 517.89
LOAN RECEIVABLE			
18-1890-00-00 Loan Receivable	\$ 47,025.69	\$ 47,882.33	\$ (856.64)
Total LOAN RECEIVABLE:	\$ 47,025.69	\$ 47,882.33	\$ (856.64)
Total Assets:	\$ 257,397.21	\$ 257,735.96	\$ (338.75)
Liabilities & Equity			
RESERVE EQUITY			
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)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 257,397.21	\$ 257,735.96	\$ (338.75)

Balance Sheet

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

Date: 10/6/2025

Time: 6:40 am

Page: 1

Assets

OPERATING

10-1010-00-00 VNB OP 3816 \$23,537.36

Total OPERATING:

\$23,537.36

RESERVES

12-1210-00-00 VNB RSV 2234 210,371.52

Total RESERVES:

\$210,371.52

CURRENT ASSETS

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

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

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
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	-	-	-	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	-	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							
5400 Office Supplies	9.04	83.33	74.29	2,355.46	749.97	(1,605.49)	1,000.00
5465 Corp Annual Report	-	19.50	19.50	205.25	175.50	(29.75)	234.00
5901 Loan Repayment	1,062.80	1,062.80	-	9,565.20	9,565.20	-	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
INSURANCE							
5850 INS - Expense	5,833.93	6,710.46	876.53	52,564.73	60,394.14	7,829.41	80,525.50
5852 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 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	\$-	\$-	\$-	\$27,536.25	\$27,536.25	\$-	\$36,715.00
TOTAL EXPENSES	\$0.00	\$-	\$-	\$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)

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$-	\$-	\$-	\$188,784.00	\$188,749.59	\$34.41	\$251,666.10
4005-00-00 Application Fees	-	-	-	300.00	-	300.00	-
4025-00-00 Late Fees	-	-	-	102.44	-	102.44	-
Total INCOME	\$-	\$-	\$-	\$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							
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	-	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
INSURANCE							
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							
9010-00-00 Reserve Contribution	-	-	-	27,536.25	27,536.25	-	36,715.00
Total RESERVE TRANSFER	\$-	\$-	\$-	\$27,536.25	\$27,536.25	\$0.00	\$36,715.00
Total OPERATING EXPENSE	\$13,741.97	\$17,912.58	\$4,170.61	\$171,093.41	\$188,749.47	\$17,656.06	\$251,666.10
Net Income:	(\$13,741.97)	(\$17,912.58)	\$4,170.61	\$18,093.03	\$0.12	\$18,092.91	\$0.00



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

Last Statement:
Statement Ending:
Page:

August 31, 2025
September 30, 2025
1 of 4

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



Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

HOA BUSINESS CHECKING - XXXXXX3816

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

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$28,590.11		\$8,740.00		\$13,792.75		\$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			





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

Account Number:
Statement Date:
Page :

XXXXXX3816
09/30/2025
2 of 4

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$87.51		\$18,098.91
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$87.51		\$18,011.40
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$88.35		\$17,923.05
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$89.18		\$17,833.87
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$95.85		\$17,738.02
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$98.36		\$17,639.66
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$114.20		\$17,525.46
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$129.21		\$17,396.25
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$140.06		\$17,256.19
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$100.03		\$17,156.16
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$107.53		\$17,048.63
09/18	ACH DEBIT BONITA SPRINGS U A/R 250918	-\$218.15		\$16,830.48
09/22	LOCK BOX DEPOSIT		\$3,496.00	\$20,326.48
09/24	CHECK 10141	-\$20.00		\$20,306.48
09/24	CHECK 10140	-\$265.12		\$20,041.36
09/29	ACH CREDIT MLTH1 Marsh Land OnlinePay 250929 27397		\$1,748.00	\$21,789.36
09/29	LOCK BOX DEPOSIT		\$1,748.00	\$23,537.36
Ending 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

(*) 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





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

Account Number:
Statement Date:
Page :

XXXXXX3816
09/30/2025
3 of 4

Check Images for Account XXXXXX3816

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTED IN THE BORDERS.

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: 10138

PAY One Hundred Eighty-Four And 19/100 Dollars

DATE 09/05/2025

AMOUNT ***\$184.19

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 - August

Security Features Included: DETAILS ON BACK

MLCA Marsh Landing Community Assoc. @ Estero, Inc.
For Deposit Only (A/CS)
Bank of America
Account Ending: 2887
DO NOT WRITE, SIGN, STAMP BELOW THIS LINE
DEPOSITION BANK ENDORSEMENT

09/05/2025 # 10138 \$184.19

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTED IN THE BORDERS.

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: 10140

PAY Two Hundred Sixty-Five And 12/100 Dollars

DATE 09/17/2025

AMOUNT ***\$265.12

TO THE ORDER OF Purcor Pest Solutions
P.O. Box 600607
Jacksonville, FL 32260-0607

Memo: Pest control - recurring

Security Features Included: DETAILS ON BACK

FOR DEPOSIT ONLY
X
412001776
DO NOT WRITE, SIGN, STAMP BELOW THIS LINE
DEPOSITION BANK ENDORSEMENT

09/24/2025 # 10140 \$265.12

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTED IN THE BORDERS.

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: 10139

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

DATE 09/05/2025

AMOUNT ***\$1,125.00

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

Memo: Monthly lawn service - August

Security Features Included: DETAILS ON BACK

9385000000498699/11/2025938500000049869
ITC-PC4310 - Back Office-610
Teller - RT# 272480678

DO NOT WRITE, SIGN, STAMP BELOW THIS LINE
DEPOSITION BANK ENDORSEMENT

09/12/2025 # 10139 \$1,125.00

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTED IN THE BORDERS.

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: 10141

PAY Twenty And 00/100 Dollars

DATE 09/17/2025

AMOUNT ***\$20.00

TO THE ORDER OF Russ Gray
22909 Lone Oak Dr.
Estero, FL 33928

Memo: Light fixtures

Security Features Included: DETAILS ON BACK

DO NOT WRITE, SIGN, STAMP BELOW THIS LINE
DEPOSITION BANK ENDORSEMENT

09/24/2025 # 10141 \$20.00





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

Account Number:

XXXXXX3816

Statement Date:

09/30/2025

Page :

4 of 4

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.





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

Last Statement:
Statement Ending:
Page:

August 31, 2025
September 30, 2025
1 of 2

1 M0656BLK100125071340 45 000000000 2545 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

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX2234

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

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$209,853.63		\$1,580.69		\$1,062.80		\$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 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



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

Account Number:

XXXXXX2234

Statement Date:

09/30/2025

Page :

2 of 2

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.

