



## **Financial Report Package**

**February 2026**

**Prepared for**

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

**KPG Accounting Services, Inc.**

	Current Balance at 2/28/2026	Prior Month Balance at 01/31/2026	Change
<b>Assets</b>			
<b>OPERATING</b>			
10-1010-00-00 VNB OP 3816	\$ 35,333.70	\$ 48,308.45	\$ (12,974.75)
<b>Total OPERATING:</b>	<b>\$ 35,333.70</b>	<b>\$ 48,308.45</b>	<b>\$ (12,974.75)</b>
<b>CURRENT ASSETS</b>			
14-1400-00-00 Accounts Receivable	\$ -	\$ 540.00	\$ (540.00)
14-1562-00-00 PPD INS	64,104.87	72,688.86	(8,583.99)
<b>Total CURRENT ASSETS:</b>	<b>\$ 64,104.87</b>	<b>\$ 73,228.86</b>	<b>\$ (9,123.99)</b>
<b>Total Assets:</b>	<b>\$ 99,438.57</b>	<b>\$ 121,537.31</b>	<b>\$ (22,098.74)</b>
<b>Liabilities &amp; Equity</b>			
20-2000-00-00 Accounts Payable	\$ 475.00	\$ -	\$ 475.00
20-2001-00-00 Insurance Loan Payable	58,340.64	65,633.22	(7,292.58)
30-3900-00-00 Retained Earnings	\$ 16,963.50	\$ 16,963.50	\$ -
<b>Net Income / (Loss)</b>	<b>\$ 23,659.43</b>	<b>\$ 38,940.59</b>	<b>\$ (15,281.16)</b>
<b>Total Liabilities &amp; Equity:</b>	<b>\$ 99,438.57</b>	<b>\$ 121,537.31</b>	<b>\$ (22,098.74)</b>

	Current Balance at 2/28/2026	Prior Month Balance at 01/31/2026	Change
<b>Assets</b>			
<b>RESERVES</b>			
12-1210-00-00 VNB RSV 2234	\$ 147,719.85	\$ 147,418.33	\$ 301.52
<b>Total RESERVES:</b>	<b>\$ 147,719.85</b>	<b>\$ 147,418.33</b>	<b>\$ 301.52</b>
<b>LOAN RECEIVABLE</b>			
18-1890-00-00 Loan Receivable	\$ 42,673.85	\$ 43,549.15	\$ (875.30)
<b>Total LOAN RECEIVABLE:</b>	<b>\$ 42,673.85</b>	<b>\$ 43,549.15</b>	<b>\$ (875.30)</b>
<b>Total Assets:</b>	<b>\$ 190,393.70</b>	<b>\$ 190,967.48</b>	<b>\$ (573.78)</b>
<b>Liabilities &amp; Equity</b>			
<b>RESERVE LIABILITY</b>			
24-4410-00-00 VNB Loan 3/15/30 5%	\$ 42,673.85	\$ 43,549.15	\$ (875.30)
<b>Total RESERVE LIABILITY:</b>	<b>\$ 42,673.85</b>	<b>\$ 43,549.15</b>	<b>\$ (875.30)</b>
<b>RESERVE EQUITY</b>			
25-4411-00-00 RSV Driveway/Walkway Replacement	\$ 10,617.75	\$ 10,617.75	\$ -
25-4419-00-00 Roof Replacement	146,374.76	146,374.76	-
25-4420-00-00 RSV Painting	646.25	646.25	-
25-4426-00-00 RSV General	(10,555.54)	(10,555.54)	-
25-4449-00-00 Unallocated Interest	636.63	335.11	301.52
<b>Total RESERVE EQUITY:</b>	<b>\$ 147,719.85</b>	<b>\$ 147,418.33</b>	<b>\$ 301.52</b>
<b>Net Income / (Loss)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Total Liabilities &amp; Equity:</b>	<b>\$ 190,393.70</b>	<b>\$ 190,967.48</b>	<b>\$ (573.78)</b>

**Assets**

OPERATING

10-1010-00-00 VNB OP 3816 \$35,333.70

Total OPERATING:

\$35,333.70

RESERVES

12-1210-00-00 VNB RSV 2234 147,719.85

Total RESERVES:

\$147,719.85

CURRENT ASSETS

14-1562-00-00 PPD INS 64,104.87

Total CURRENT ASSETS:

\$64,104.87

LOAN RECEIVABLE

18-1890-00-00 Loan Receivable 42,673.85

Total LOAN RECEIVABLE:

\$42,673.85

**Total Assets:**

**\$289,832.27**

**Liabilities & Equity**

20-2000-00-00 Accounts Payable 475.00

20-2001-00-00 Insurance Loan Payable 58,340.64

RESERVE LIABILITY

24-4410-00-00 VNB Loan 3/15/30 5% 42,673.85

Total RESERVE LIABILITY:

\$42,673.85

RESERVE EQUITY

25-4411-00-00 RSV Driveway/Walkway Replacement 10,617.75

25-4419-00-00 Roof Replacement 146,374.76

25-4420-00-00 RSV Painting 646.25

25-4426-00-00 RSV General (10,555.54)

25-4449-00-00 Unallocated Interest 636.63

Total RESERVE EQUITY:

\$147,719.85

30-3900-00-00 Retained Earnings 16,963.50

Net Income Gain / Loss 23,659.43

\$23,659.43

**Total Liabilities & Equity:**

**\$289,832.27**

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>INCOME</b>							
<b>INCOME</b>							
4000 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 62,928.00	\$ 62,922.75	\$ 5.25	\$ 251,691.00
4005 Application Fees	-	-	-	200.00	-	200.00	-
4025 Late Fees	-	-	-	40.00	-	40.00	-
4028 Returned Check Charges	-	-	-	25.00	-	25.00	-
<b>TOTAL INCOME</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 63,193.00</b>	<b>\$ 62,922.75</b>	<b>\$ 270.25</b>	<b>\$ 251,691.00</b>
<b>TOTAL INCOME</b>	<b>\$ 0.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 63,193.00</b>	<b>\$ 62,922.75</b>	<b>\$ 270.25</b>	<b>\$ 251,691.00</b>
<b>EXPENSES</b>							
<b>PROFESSIONAL FEES</b>							
5000 Management Fees	689.58	716.08	26.50	1,379.16	1,432.16	53.00	8,593.00
5110 Accounting Services	578.25	283.25	( 295.00)	861.50	566.50	( 295.00)	3,399.00
5160 Legal Expenses	-	24.58	24.58	-	49.16	49.16	295.00
5185 Appraisal	-	26.67	26.67	-	53.34	53.34	320.00
<b>TOTAL PROFESSIONAL FEES</b>	<b>\$ 1,267.83</b>	<b>\$ 1,050.58</b>	<b>(\$ 217.25)</b>	<b>\$ 2,240.66</b>	<b>\$ 2,101.16</b>	<b>(\$ 139.50)</b>	<b>\$ 12,607.00</b>
<b>ADMIN</b>							
5400 Office Supplies	147.61	208.33	60.72	197.25	416.66	219.41	2,500.00
5465 Corp Annual Report	-	19.50	19.50	-	39.00	39.00	234.00
5901 Loan Repayment	1,062.80	1,062.83	0.03	2,125.60	2,125.66	0.06	12,754.00
<b>TOTAL ADMIN</b>	<b>\$ 1,210.41</b>	<b>\$ 1,290.66</b>	<b>\$ 80.25</b>	<b>\$ 2,322.85</b>	<b>\$ 2,581.32</b>	<b>\$ 258.47</b>	<b>\$ 15,488.00</b>
<b>INSURANCE</b>							
5850 INS - Expense	4,827.75	5,023.58	195.83	9,655.50	10,047.16	391.66	60,283.00
5852 INS - Flood	3,756.24	3,958.08	201.84	7,512.48	7,916.16	403.68	47,497.00
<b>TOTAL INSURANCE</b>	<b>\$ 8,583.99</b>	<b>\$ 8,981.66</b>	<b>\$ 397.67</b>	<b>\$ 17,167.98</b>	<b>\$ 17,963.32</b>	<b>\$ 795.34</b>	<b>\$ 107,780.00</b>
<b>UTILITIES</b>							
6040 Water/Sewer/Trash	2,253.02	2,250.00	( 3.02)	4,450.17	4,500.00	49.83	27,000.00
6045 Irrigation Water	100.79	350.00	249.21	100.79	700.00	599.21	4,200.00
<b>TOTAL UTILITIES</b>	<b>\$ 2,353.81</b>	<b>\$ 2,600.00</b>	<b>\$ 246.19</b>	<b>\$ 4,550.96</b>	<b>\$ 5,200.00</b>	<b>\$ 649.04</b>	<b>\$ 31,200.00</b>
<b>MAINTENANCE</b>							
6010 Repair / Maint	-	250.00	250.00	-	500.00	500.00	3,000.00
6012 Roof Maintenance	-	300.00	300.00	-	600.00	600.00	3,600.00
6013 Gutter Cleaning	-	41.67	41.67	-	83.34	83.34	500.00
6014 Contingency	-	516.67	516.67	-	1,033.34	1,033.34	6,200.00
6020 Fire Extinguisher Service	-	54.17	54.17	-	108.34	108.34	650.00
<b>TOTAL MAINTENANCE</b>	<b>\$ -</b>	<b>\$ 1,162.51</b>	<b>\$ 1,162.51</b>	<b>\$ -</b>	<b>\$ 2,325.02</b>	<b>\$ 2,325.02</b>	<b>\$ 13,950.00</b>
<b>LANDSCAPING/GROUNDS</b>							
6100 Landscape	1,125.00	1,337.50	212.50	2,250.00	2,675.00	425.00	16,050.00
6110 Irrigation Repairs/Service	250.00	183.33	( 66.67)	250.00	366.66	116.66	2,200.00
6120 Tree & Shrub Trimming	-	175.00	175.00	-	350.00	350.00	2,100.00
6130 Mulch/Pine Straw	-	166.67	166.67	-	333.34	333.34	2,000.00
6135 Sod/Plants Replacement	-	25.00	25.00	-	50.00	50.00	300.00
6136 Landscape Long Term	-	456.00	456.00	-	912.00	912.00	5,472.00
6200 Pest Control - Grounds	490.12	125.00	( 365.12)	490.12	250.00	( 240.12)	1,500.00
<b>TOTAL LANDSCAPING/GROUNDS</b>	<b>\$ 1,865.12</b>	<b>\$ 2,468.50</b>	<b>\$ 603.38</b>	<b>\$ 2,990.12</b>	<b>\$ 4,937.00</b>	<b>\$ 1,946.88</b>	<b>\$ 29,622.00</b>
<b>TOTAL EXPENSES</b>	<b>\$ 15,281.16</b>	<b>\$ 17,553.91</b>	<b>\$ 2,272.75</b>	<b>\$ 29,272.57</b>	<b>\$ 35,107.82</b>	<b>\$ 5,835.25</b>	<b>\$ 210,647.00</b>
<b>NET ORDINARY INCOME</b>	<b>(\$ 15,281.16)</b>	<b>(\$ 17,553.91)</b>	<b>\$ 2,272.75</b>	<b>\$ 33,920.43</b>	<b>\$ 27,814.93</b>	<b>\$ 6,105.50</b>	<b>\$ 41,044.00</b>
<b>EXPENSES</b>							
<b>RESERVE TRANSFER</b>							
9010 Reserve Contribution	-	-	-	10,261.00	10,261.00	-	41,044.00
<b>TOTAL RESERVE TRANSFER</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 10,261.00</b>	<b>\$ 10,261.00</b>	<b>\$ -</b>	<b>\$ 41,044.00</b>
<b>TOTAL EXPENSES</b>	<b>\$ 0.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 10,261.00</b>	<b>\$ 10,261.00</b>	<b>\$ -</b>	<b>\$ 41,044.00</b>
<b>NET OTHER INCOME</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ -</b>	<b>(\$ 10,261.00)</b>	<b>(\$10,261.00)</b>	<b>\$ -</b>	<b>(\$ 41,044.00)</b>

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>OPERATING INCOME</b>							
<b>INCOME</b>							
4000-00-00 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 62,928.00	\$ 62,922.75	\$ 5.25	\$251,691.00
4005-00-00 Application Fees	-	-	-	200.00	-	200.00	-
4025-00-00 Late Fees	-	-	-	40.00	-	40.00	-
4028-00-00 Returned Check Charges	-	-	-	25.00	-	25.00	-
<b>Total INCOME</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 63,193.00</b>	<b>\$ 62,922.75</b>	<b>\$270.25</b>	<b>\$251,691.00</b>
<b>Total OPERATING INCOME</b>	<b>\$ 0.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 63,193.00</b>	<b>\$ 62,922.75</b>	<b>\$ 270.25</b>	<b>\$251,691.00</b>
<b>OPERATING EXPENSE</b>							
<b>PROFESSIONAL FEES</b>							
5000-00-00 Management Fees	689.58	716.08	26.50	1,379.16	1,432.16	53.00	8,593.00
5110-00-00 Accounting Services	578.25	283.25	( 295.00)	861.50	566.50	( 295.00)	3,399.00
5160-00-00 Legal Expenses	-	24.58	24.58	-	49.16	49.16	295.00
5185-00-00 Appraisal	-	26.67	26.67	-	53.34	53.34	320.00
<b>Total PROFESSIONAL FEES</b>	<b>\$ 1,267.83</b>	<b>\$ 1,050.58</b>	<b>(\$ 217.25)</b>	<b>\$ 2,240.66</b>	<b>\$ 2,101.16</b>	<b>(\$139.50)</b>	<b>\$ 12,607.00</b>
<b>ADMIN</b>							
5400-00-00 Office Supplies	147.61	208.33	60.72	197.25	416.66	219.41	2,500.00
5465-00-00 Corp Annual Report	-	19.50	19.50	-	39.00	39.00	234.00
5901-00-00 Loan Repayment	1,062.80	1,062.83	0.03	2,125.60	2,125.66	0.06	12,754.00
<b>Total ADMIN</b>	<b>\$ 1,210.41</b>	<b>\$ 1,290.66</b>	<b>\$ 80.25</b>	<b>\$ 2,322.85</b>	<b>\$ 2,581.32</b>	<b>\$258.47</b>	<b>\$ 15,488.00</b>
<b>INSURANCE</b>							
5850-00-00 INS - Expense	4,827.75	5,023.58	195.83	9,655.50	10,047.16	391.66	60,283.00
5852-00-00 INS - Flood	3,756.24	3,958.08	201.84	7,512.48	7,916.16	403.68	47,497.00
<b>Total INSURANCE</b>	<b>\$ 8,583.99</b>	<b>\$ 8,981.66</b>	<b>\$ 397.67</b>	<b>\$ 17,167.98</b>	<b>\$ 17,963.32</b>	<b>\$795.34</b>	<b>\$107,780.00</b>
<b>UTILITIES</b>							
6040-00-00 Water/Sewer/Trash	2,253.02	2,250.00	( 3.02)	4,450.17	4,500.00	49.83	27,000.00
6045-00-00 Irrigation Water	100.79	350.00	249.21	100.79	700.00	599.21	4,200.00
<b>Total UTILITIES</b>	<b>\$ 2,353.81</b>	<b>\$ 2,600.00</b>	<b>\$ 246.19</b>	<b>\$ 4,550.96</b>	<b>\$ 5,200.00</b>	<b>\$649.04</b>	<b>\$ 31,200.00</b>
<b>MAINTENANCE</b>							
6010-00-00 Repair / Maint	-	250.00	250.00	-	500.00	500.00	3,000.00
6012-00-00 Roof Maintenance	-	300.00	300.00	-	600.00	600.00	3,600.00
6013-00-00 Gutter Cleaning	-	41.67	41.67	-	83.34	83.34	500.00
6014-00-00 Contingency	-	516.67	516.67	-	1,033.34	1,033.34	6,200.00
6020-00-00 Fire Extinguisher Service	-	54.17	54.17	-	108.34	108.34	650.00
<b>Total MAINTENANCE</b>	<b>\$ -</b>	<b>\$ 1,162.51</b>	<b>\$ 1,162.51</b>	<b>\$ -</b>	<b>\$ 2,325.02</b>	<b>\$2,325.02</b>	<b>\$ 13,950.00</b>
<b>LANDSCAPING/GROUNDS</b>							
6100-00-00 Landscape	1,125.00	1,337.50	212.50	2,250.00	2,675.00	425.00	16,050.00
6110-00-00 Irrigation Repairs/Service	250.00	183.33	( 66.67)	250.00	366.66	116.66	2,200.00
6120-00-00 Tree & Shrub Trimming	-	175.00	175.00	-	350.00	350.00	2,100.00
6130-00-00 Mulch/Pine Straw	-	166.67	166.67	-	333.34	333.34	2,000.00
6135-00-00 Sod/Plants Replacement	-	25.00	25.00	-	50.00	50.00	300.00
6136-00-00 Landscape Long Term	-	456.00	456.00	-	912.00	912.00	5,472.00
6200-00-00 Pest Control - Grounds	490.12	125.00	( 365.12)	490.12	250.00	( 240.12)	1,500.00
<b>Total LANDSCAPING/GROUNDS</b>	<b>\$ 1,865.12</b>	<b>\$ 2,468.50</b>	<b>\$ 603.38</b>	<b>\$ 2,990.12</b>	<b>\$ 4,937.00</b>	<b>\$1,946.88</b>	<b>\$ 29,622.00</b>
<b>RESERVE TRANSFER</b>							
9010-00-00 Reserve Contribution	-	-	-	10,261.00	10,261.00	-	41,044.00
<b>Total RESERVE TRANSFER</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 10,261.00</b>	<b>\$ 10,261.00</b>	<b>\$0.00</b>	<b>\$ 41,044.00</b>
<b>Total OPERATING EXPENSE</b>	<b>\$ 15,281.16</b>	<b>\$ 17,553.91</b>	<b>\$ 2,272.75</b>	<b>\$ 39,533.57</b>	<b>\$ 45,368.82</b>	<b>\$ 5,835.25</b>	<b>\$251,691.00</b>
<b>Net Income:</b>	<b>(\$ 15,281.16)</b>	<b>(\$ 17,553.91)</b>	<b>\$ 2,272.75</b>	<b>\$ 23,659.43</b>	<b>\$ 17,553.93</b>	<b>\$ 6,105.50</b>	<b>\$ 0.00</b>

**Homeowner Aging Report**

End Date: 02/28/2026

Date: 3/5/2026  
Time: 9:19 am  
Page: 1

Filters: Minimum Balance - 0.00 ACH Only - No

Description	Current	Over 30	Over 60	Over 90	Balance
- -					
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



Last Statement:  
Statement Ending:  
Page:

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February 28, 2026  
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P.O. Box 558  
Wayne, NJ 07474-0558

1 M0656BLK022826063749 47 000000000 1147 004



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

Email: [contactus@valley.com](mailto:contactus@valley.com)  
Visit Us Online: [www.valley.com](http://www.valley.com)  
Mail To: 1720 Route 23, Wayne, NJ 07470

1147 0004749 0001-0004 1147

## Account Statement

### HOA BUSINESS CHECKING - XXXXXX3816

SUMMARY FOR THE PERIOD: 02/01/26 - 02/28/26

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$49,466.45		\$540.00		\$13,547.75		\$36,458.70

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$49,466.45
02/02	CHECK 10160	-\$33.00		\$49,433.45
02/02	CHECK 10159	-\$1,125.00		\$48,308.45
02/03	ACH DEBIT	-\$283.25		\$48,025.20
02/03	MLTH1 Marsh Land Vendor Pay 260203 16006			\$47,335.62
02/03	ACH DEBIT	-\$689.58		\$47,335.62
02/04	MLTH1 Marsh Land Vendor Pay 260203 15923			\$47,875.62
02/04	ACH CREDIT		\$540.00	\$47,875.62
02/05	MLTH1 Marsh Land OnlinePay 260204 32771			\$47,559.12
02/05	ACH DEBIT	-\$316.50		\$47,559.12
02/12	MLTH1 Marsh Land Vendor Pay 260205 16184			\$47,466.61
02/12	ACH DEBIT	-\$92.51		\$47,466.61
02/12	BONITA SPRINGS U A/R 260212			\$47,374.10
02/12	ACH DEBIT	-\$92.51		\$47,374.10
02/12	BONITA SPRINGS U A/R 260212			\$47,279.92
02/12	ACH DEBIT	-\$94.18		\$47,279.92
02/12	BONITA SPRINGS U A/R 260212			\$47,172.39
02/12	ACH DEBIT	-\$107.53		\$47,172.39
02/12	BONITA SPRINGS U A/R 260212			\$47,063.20
02/12	ACH DEBIT	-\$109.19		\$47,063.20
02/12	BONITA SPRINGS U A/R 260212			\$46,949.83
02/12	ACH DEBIT	-\$113.37		\$46,949.83
02/12	BONITA SPRINGS U A/R 260212			\$46,830.63
02/12	ACH DEBIT	-\$119.20		\$46,830.63
02/12	BONITA SPRINGS U A/R 260212			\$46,710.59
02/12	ACH DEBIT	-\$120.04		\$46,710.59





Account Number:  
Statement Date:  
Page :

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02/28/2026  
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P.O. Box 558  
Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
02/12	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$130.05		\$46,580.54
02/12	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$132.55		\$46,447.99
02/12	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$136.72		\$46,311.27
02/12	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$141.73		\$46,169.54
02/12	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$144.22		\$46,025.32
02/12	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$145.89		\$45,879.43
02/12	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$163.41		\$45,716.02
02/12	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$165.08		\$45,550.94
02/12	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$244.84		\$45,306.10
02/12	BONITA SPRINGS U A/R 260212			
02/12	CHECK 10161	-\$25.19		\$45,280.91
02/13	ACH DEBIT	-\$34.78		\$45,246.13
02/13	MLTH1 Marsh Land Vendor Pay 260213 16261			
02/13	ACH DEBIT	-\$7,292.58		\$37,953.55
02/13	FIRST INSURANCE INSURANCE 260213 900-105602064			
02/18	ACH DEBIT	-\$1,062.80		\$36,890.75
02/18	MLTH1 Marsh Land CincXfer 260218 D6820			
02/19	CHECK 10162	-\$265.12		\$36,625.63
02/26	ACH DEBIT	-\$91.33		\$36,534.30
02/26	MLTH1 Marsh Land Vendor Pay 260226 16360			
02/26	CHECK 10164	-\$75.60		\$36,458.70
<b>Ending Balance</b>				<b>\$36,458.70</b>

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
02/02	10159	\$1,125.00	02/19	10162	\$265.12
02/02	10160	\$33.00	02/26	10164*	\$75.60
02/12	10161	\$25.19			

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

OVERDRAFT FEES



	Total This Period:	Total Year-To-Date:
<b>Total Overdraft Fees:</b>	\$0.00	\$0.00
<b>Total Return Fees</b>	\$0.00	\$0.00



1147 0004750 0002-0004 1147



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

Account Number:  
Statement Date:  
Page :

XXXXXX3816  
02/28/2026  
3 of 4

### Check Images for Account XXXXXX3816

1147 0004751 0003-0004 1147

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: 10159

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

DATE 01/27/2026 AMOUNT \*\*\*\*\$1,125.00

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

Memo: Monthly town service - January 2026

9526000002198971/30/2026952600000219897  
ITC-PC4310 - Back Office-610  
Teller - RT# 272480678

02/02/2026 # 10159 \$1,125.00

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: 10162

PAY Two Hundred Sixty-Five And 12/100 Dollars

DATE 02/12/2026 AMOUNT \*\*\*\*\$265.12

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

Memo: Pest control - recurring

FOR DEPOSIT ONLY  
Pay To The Order of  
Valley National Bank  
412070776

02/19/2026 # 10162 \$265.12

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: 10160

PAY Thirty-Three And 00/100 Dollars

DATE 01/27/2026 AMOUNT \*\*\*\*\$33.00

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

Memo: Reimbursement - Ink - C55e Max

039512400578

02/02/2026 # 10160 \$33.00

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: 10164

PAY Seventy-Five And 60/100 Dollars

DATE 02/25/2026 AMOUNT \*\*\*\*\$75.60

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: 2026 usage - February

FOR DEPOSIT ONLY  
Pay To The Order of  
Valley National Bank  
For Deposit Only(A-150)  
MLCA-Marsh Landing Comm. Assoc. @ Estero, I  
Check Ending 1449  
02/28/2026 1449  
DO NOT WRITE BELOW THIS LINE  
DEPOSITORY BANK ENDORSEMENT

02/26/2026 # 10164 \$75.60

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: 10161

PAY Twenty-Five And 19/100 Dollars

DATE 02/12/2026 AMOUNT \*\*\*\*\$25.19

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: 2026 usage - January 2026

FOR DEPOSIT ONLY  
Pay To The Order of  
Valley National Bank  
For Deposit Only(A-150)  
MLCA-Marsh Landing Comm. Assoc. @ Estero, I  
Check Ending 1487  
02/28/2026 1487  
DO NOT WRITE BELOW THIS LINE  
DEPOSITORY BANK ENDORSEMENT

02/12/2026 # 10161 \$25.19



Account Number:

XXXXXX3816

Statement Date:

02/28/2026

Page :

4 of 4

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

**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](mailto: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](mailto: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.**

1147 0004752 0004-0004 1147





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

Last Statement:  
Statement Ending:  
Page:

January 31, 2026  
February 28, 2026  
1 of 2

1 M0656BLK022826063749 21 000000000 2321 002



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

Email: [contactus@valley.com](mailto:contactus@valley.com)  
Visit Us Online: [www.valley.com](http://www.valley.com)  
Mail To: 1720 Route 23, Wayne, NJ 07470

2321 0008642 0001-0002 2321

## Account Statement

### PROPERTY MANAGEMENT MMA - XXXXXX2234

SUMMARY FOR THE PERIOD: 02/01/26 - 02/28/26

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$147,418.33		\$1,364.32		\$1,062.80		\$147,719.85

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$147,418.33
02/17	AUTOMATIC LN PAYMT AUTOMATIC LOAN PAY	-\$1,062.80		\$146,355.53
02/18	ACH CREDIT MLTH1 Marsh Land CincXfer 260218 C6820		\$1,062.80	\$147,418.33
02/28	INTEREST CREDIT		\$301.52	\$147,719.85
<b>Ending Balance</b>				<b>\$147,719.85</b>

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$147,380.00	Annual % Yield Earned	2.70%
Year-to-Date Interest Paid	\$636.63	Interest Paid	\$301.52

### OVERDRAFT FEES



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





Account Number:

XXXXXX2234

Statement Date:

02/28/2026

Page :

2 of 2

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

**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**

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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.

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



2321 0008643 0002-0002 2321

