



Financial Report Package

March 2026

Prepared for

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

KPG Accounting Services, Inc.

	Current Balance at 3/31/2026	Prior Month Balance at 02/28/2026	Change
Assets			
OPERATING			
10-1010-00-00 VNB OP 3816	\$ 34,785.77	\$ 35,333.70	\$ (547.93)
Total OPERATING:	\$ 34,785.77	\$ 35,333.70	\$ (547.93)
CURRENT ASSETS			
14-1562-00-00 PPD INS	\$ 56,450.85	\$ 64,104.87	\$ (7,654.02)
Total CURRENT ASSETS:	\$ 56,450.85	\$ 64,104.87	\$ (7,654.02)
Total Assets:	\$ 91,236.62	\$ 99,438.57	\$ (8,201.95)
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ 361.75	\$ 475.00	\$ (113.25)
20-2001-00-00 Insurance Loan Payable	51,048.06	58,340.64	(7,292.58)
20-2015-00-00 PPD Maint Fees	13,984.00	-	13,984.00
30-3900-00-00 Retained Earnings	\$ 16,963.50	\$ 16,963.50	\$ -
Net Income / (Loss)	\$ 8,879.31	\$ 23,659.43	\$ (14,780.12)
Total Liabilities & Equity:	\$ 91,236.62	\$ 99,438.57	\$ (8,201.95)

	Current Balance at 3/31/2026	Prior Month Balance at 02/28/2026	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 2234	\$ 148,046.32	\$ 147,719.85	\$ 326.47
Total RESERVES:	\$ 148,046.32	\$ 147,719.85	\$ 326.47
LOAN RECEIVABLE			
18-1890-00-00 Loan Receivable	\$ 41,777.01	\$ 42,673.85	\$ (896.84)
Total LOAN RECEIVABLE:	\$ 41,777.01	\$ 42,673.85	\$ (896.84)
Total Assets:	\$ 189,823.33	\$ 190,393.70	\$ (570.37)
Liabilities & Equity			
RESERVE LIABILITY			
24-4410-00-00 VNB Loan 3/15/30 5%	\$ 41,777.01	\$ 42,673.85	\$ (896.84)
Total RESERVE LIABILITY:	\$ 41,777.01	\$ 42,673.85	\$ (896.84)
RESERVE EQUITY			
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	963.10	636.63	326.47
Total RESERVE EQUITY:	\$ 148,046.32	\$ 147,719.85	\$ 326.47
Net Income / (Loss)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 189,823.33	\$ 190,393.70	\$ (570.37)

Assets

OPERATING

10-1010-00-00 VNB OP 3816 \$34,785.77

Total OPERATING:

\$34,785.77

RESERVES

12-1210-00-00 VNB RSV 2234 148,046.32

Total RESERVES:

\$148,046.32

CURRENT ASSETS

14-1562-00-00 PPD INS 56,450.85

Total CURRENT ASSETS:

\$56,450.85

LOAN RECEIVABLE

18-1890-00-00 Loan Receivable 41,777.01

Total LOAN RECEIVABLE:

\$41,777.01

Total Assets:

\$281,059.95

Liabilities & Equity

20-2000-00-00 Accounts Payable 361.75

20-2001-00-00 Insurance Loan Payable 51,048.06

20-2015-00-00 PPD Maint Fees 13,984.00

RESERVE LIABILITY

24-4410-00-00 VNB Loan 3/15/30 5% 41,777.01

Total RESERVE LIABILITY:

\$41,777.01

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 963.10

Total RESERVE EQUITY:

\$148,046.32

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

Net Income Gain / Loss 8,879.31

\$8,879.31

Total Liabilities & Equity:

\$281,059.95

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
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	-
TOTAL INCOME	\$ -	\$ -	\$ -	\$ 63,193.00	\$ 62,922.75	\$ 270.25	\$ 251,691.00
TOTAL INCOME	\$ 0.00	\$ -	\$ -	\$ 63,193.00	\$ 62,922.75	\$ 270.25	\$ 251,691.00
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	689.58	716.08	26.50	2,068.74	2,148.24	79.50	8,593.00
5110 Accounting Services	578.25	283.25	(295.00)	1,439.75	849.75	(590.00)	3,399.00
5160 Legal Expenses	-	24.58	24.58	-	73.74	73.74	295.00
5185 Appraisal	-	26.67	26.67	-	80.01	80.01	320.00
TOTAL PROFESSIONAL FEES	\$ 1,267.83	\$ 1,050.58	(\$ 217.25)	\$ 3,508.49	\$ 3,151.74	(\$ 356.75)	\$ 12,607.00
ADMIN							
5400 Office Supplies	685.73	208.33	(477.40)	882.98	624.99	(257.99)	2,500.00
5465 Corp Annual Report	61.25	19.50	(41.75)	61.25	58.50	(2.75)	234.00
5901 Loan Repayment	1,062.80	1,062.83	0.03	3,188.40	3,188.49	0.09	12,754.00
TOTAL ADMIN	\$ 1,809.78	\$ 1,290.66	(\$ 519.12)	\$ 4,132.63	\$ 3,871.98	(\$ 260.65)	\$ 15,488.00
INSURANCE							
5850 INS - Expense	4,794.81	5,023.58	228.77	14,450.31	15,070.74	620.43	60,283.00
5852 INS - Flood	2,859.21	3,958.08	1,098.87	10,371.69	11,874.24	1,502.55	47,497.00
TOTAL INSURANCE	\$ 7,654.02	\$ 8,981.66	\$ 1,327.64	\$ 24,822.00	\$ 26,944.98	\$ 2,122.98	\$ 107,780.00
UTILITIES							
6040 Water/Sewer/Trash	2,401.49	2,250.00	(151.49)	6,851.66	6,750.00	(101.66)	27,000.00
6045 Irrigation Water	23.93	350.00	326.07	124.72	1,050.00	925.28	4,200.00
TOTAL UTILITIES	\$ 2,425.42	\$ 2,600.00	\$ 174.58	\$ 6,976.38	\$ 7,800.00	\$ 823.62	\$ 31,200.00
MAINTENANCE							
6010 Repair / Maint	-	250.00	250.00	-	750.00	750.00	3,000.00
6012 Roof Maintenance	-	300.00	300.00	-	900.00	900.00	3,600.00
6013 Gutter Cleaning	-	41.67	41.67	-	125.01	125.01	500.00
6014 Contingency	225.00	516.67	291.67	225.00	1,550.01	1,325.01	6,200.00
6020 Fire Extinguisher Service	-	54.17	54.17	-	162.51	162.51	650.00
TOTAL MAINTENANCE	\$ 225.00	\$ 1,162.51	\$ 937.51	\$ 225.00	\$ 3,487.53	\$ 3,262.53	\$ 13,950.00
LANDSCAPING/GROUNDS							
6100 Landscape	1,125.00	1,337.50	212.50	3,375.00	4,012.50	637.50	16,050.00
6110 Irrigation Repairs/Service	-	183.33	183.33	250.00	549.99	299.99	2,200.00
6120 Tree & Shrub Trimming	-	175.00	175.00	-	525.00	525.00	2,100.00
6130 Mulch/Pine Straw	-	166.67	166.67	-	500.01	500.01	2,000.00
6135 Sod/Plants Replacement	-	25.00	25.00	-	75.00	75.00	300.00
6136 Landscape Long Term	-	456.00	456.00	-	1,368.00	1,368.00	5,472.00
6200 Pest Control - Grounds	273.07	125.00	(148.07)	763.19	375.00	(388.19)	1,500.00
TOTAL LANDSCAPING/GROUNDS	\$ 1,398.07	\$ 2,468.50	\$ 1,070.43	\$ 4,388.19	\$ 7,405.50	\$ 3,017.31	\$ 29,622.00
TOTAL EXPENSES	\$ 14,780.12	\$ 17,553.91	\$ 2,773.79	\$ 44,052.69	\$ 52,661.73	\$ 8,609.04	\$ 210,647.00
NET ORDINARY INCOME	(\$ 14,780.12)	(\$ 17,553.91)	\$ 2,773.79	\$ 19,140.31	\$ 10,261.02	\$ 8,879.29	\$ 41,044.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	-	-	-	10,261.00	10,261.00	-	41,044.00
TOTAL RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 10,261.00	\$ 10,261.00	\$ -	\$ 41,044.00
TOTAL EXPENSES	\$ 0.00	\$ -	\$ -	\$ 10,261.00	\$ 10,261.00	\$ -	\$ 41,044.00
NET OTHER INCOME	\$ 0.00	\$ 0.00	\$ -	(\$ 10,261.00)	(\$10,261.00)	\$ -	(\$ 41,044.00)

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
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	-
Total INCOME	\$ -	\$ -	\$ -	\$ 63,193.00	\$ 62,922.75	\$270.25	\$251,691.00
Total OPERATING INCOME	\$ 0.00	\$ -	\$ -	\$ 63,193.00	\$ 62,922.75	\$ 270.25	\$251,691.00
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	689.58	716.08	26.50	2,068.74	2,148.24	79.50	8,593.00
5110-00-00 Accounting Services	578.25	283.25	(295.00)	1,439.75	849.75	(590.00)	3,399.00
5160-00-00 Legal Expenses	-	24.58	24.58	-	73.74	73.74	295.00
5185-00-00 Appraisal	-	26.67	26.67	-	80.01	80.01	320.00
Total PROFESSIONAL FEES	\$ 1,267.83	\$ 1,050.58	(\$ 217.25)	\$ 3,508.49	\$ 3,151.74	(\$356.75)	\$ 12,607.00
ADMIN							
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5465-00-00 Corp Annual Report	61.25	19.50	(41.75)	61.25	58.50	(2.75)	234.00
5901-00-00 Loan Repayment	1,062.80	1,062.83	0.03	3,188.40	3,188.49	0.09	12,754.00
Total ADMIN	\$ 1,809.78	\$ 1,290.66	(\$ 519.12)	\$ 4,132.63	\$ 3,871.98	(\$260.65)	\$ 15,488.00
INSURANCE							
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Total INSURANCE	\$ 7,654.02	\$ 8,981.66	\$ 1,327.64	\$ 24,822.00	\$ 26,944.98	\$2,122.98	\$107,780.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	2,401.49	2,250.00	(151.49)	6,851.66	6,750.00	(101.66)	27,000.00
6045-00-00 Irrigation Water	23.93	350.00	326.07	124.72	1,050.00	925.28	4,200.00
Total UTILITIES	\$ 2,425.42	\$ 2,600.00	\$ 174.58	\$ 6,976.38	\$ 7,800.00	\$823.62	\$ 31,200.00
MAINTENANCE							
6010-00-00 Repair / Maint	-	250.00	250.00	-	750.00	750.00	3,000.00
6012-00-00 Roof Maintenance	-	300.00	300.00	-	900.00	900.00	3,600.00
6013-00-00 Gutter Cleaning	-	41.67	41.67	-	125.01	125.01	500.00
6014-00-00 Contingency	225.00	516.67	291.67	225.00	1,550.01	1,325.01	6,200.00
6020-00-00 Fire Extinguisher Service	-	54.17	54.17	-	162.51	162.51	650.00
Total MAINTENANCE	\$ 225.00	\$ 1,162.51	\$ 937.51	\$ 225.00	\$ 3,487.53	\$3,262.53	\$ 13,950.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	1,125.00	1,337.50	212.50	3,375.00	4,012.50	637.50	16,050.00
6110-00-00 Irrigation Repairs/Service	-	183.33	183.33	250.00	549.99	299.99	2,200.00
6120-00-00 Tree & Shrub Trimming	-	175.00	175.00	-	525.00	525.00	2,100.00
6130-00-00 Mulch/Pine Straw	-	166.67	166.67	-	500.01	500.01	2,000.00
6135-00-00 Sod/Plants Replacement	-	25.00	25.00	-	75.00	75.00	300.00
6136-00-00 Landscape Long Term	-	456.00	456.00	-	1,368.00	1,368.00	5,472.00
6200-00-00 Pest Control - Grounds	273.07	125.00	(148.07)	763.19	375.00	(388.19)	1,500.00
Total LANDSCAPING/GROUNDS	\$ 1,398.07	\$ 2,468.50	\$ 1,070.43	\$ 4,388.19	\$ 7,405.50	\$3,017.31	\$ 29,622.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	-	-	-	10,261.00	10,261.00	-	41,044.00
Total RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 10,261.00	\$ 10,261.00	\$0.00	\$ 41,044.00
Total OPERATING EXPENSE	\$ 14,780.12	\$ 17,553.91	\$ 2,773.79	\$ 54,313.69	\$ 62,922.73	\$ 8,609.04	\$251,691.00
Net Income:	(\$ 14,780.12)	(\$ 17,553.91)	\$ 2,773.79	\$ 8,879.31	\$ 0.02	\$ 8,879.29	\$ 0.00



Last Statement:
Statement Ending:
Page:

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March 31, 2026
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK040126071534 53 000000000 1153 005



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

1153 0004944 0001-0005 1153

Account Statement

HOA BUSINESS CHECKING - XXXXXX3816

SUMMARY FOR THE PERIOD: 03/01/26 - 03/31/26

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$36,458.70		\$15,046.80		\$15,369.73		\$36,135.77

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$36,458.70
03/05	ACH DEBIT MLTH1 Marsh Land Vendor Pay 260305 16588	-\$75.39		\$36,383.31
03/05	ACH DEBIT MLTH1 Marsh Land Vendor Pay 260303 16417	-\$283.25		\$36,100.06
03/05	ACH DEBIT MLTH1 Marsh Land Vendor Pay 260303 16314	-\$689.58		\$35,410.48
03/09	CHECK 10163	-\$1,125.00		\$34,285.48
03/10	ACH DEBIT IRS USATAXPYMT 260310 223646922323136	-\$557.00		\$33,728.48
03/12	LOCK BOX DEPOSIT		\$1,748.00	\$35,476.48
03/12	CHECK 10166	-\$49.84		\$35,426.64
03/13	ACH CREDIT MLTH1 Marsh Land CincXfer 260313 C6867		\$1,062.80	\$36,489.44
03/13	ACH DEBIT MLTH1 Marsh Land CincXfer 260313 D6863	-\$1,062.80		\$35,426.64
03/13	ACH DEBIT FIRST INSURANCE INSURANCE 260313 900-105602064	-\$7,292.58		\$28,134.06
03/17	LOCK BOX DEPOSIT		\$1,748.00	\$29,882.06
03/17	ACH DEBIT MLTH1 Marsh Land CincXfer 260317 D6878	-\$1,062.80		\$28,819.26
03/18	LOCK BOX DEPOSIT		\$1,748.00	\$30,567.26
03/19	LOCK BOX DEPOSIT		\$1,748.00	\$32,315.26
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$94.18		\$32,221.08





Account Number:
Statement Date:
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P.O. Box 558
Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$96.69		\$32,124.39
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$125.87		\$31,998.52
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$126.71		\$31,871.81
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$137.55		\$31,734.26
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$140.06		\$31,594.20
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$141.73		\$31,452.47
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$143.39		\$31,309.08
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$148.40		\$31,160.68
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$150.89		\$31,009.79
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$156.74		\$30,853.05
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$159.23		\$30,693.82
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$164.24		\$30,529.58
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$101.69		\$30,427.89
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$133.39		\$30,294.50
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$147.56		\$30,146.94
03/19	ACH DEBIT BONITA SPRINGS U A/R 260319	-\$233.17		\$29,913.77
03/20	LOCK BOX DEPOSIT		\$1,748.00	\$31,661.77
03/20	CHECK 10165	-\$475.00		\$31,186.77
03/25	LOCK BOX DEPOSIT		\$1,748.00	\$32,934.77
03/27	ACH DEBIT MLTH1 Marsh Land Vendor Pay 260327 16792	-\$295.00		\$32,639.77
03/30	ACH CREDIT MLTH1 Marsh Land OnlinePay 260330 33765		\$1,748.00	\$34,387.77
03/30	LOCK BOX DEPOSIT		\$1,748.00	\$36,135.77
Ending Balance				\$36,135.77

1153 0004945 0002-0005 1153



CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
03/09	10163	\$1,125.00	03/12	10166	\$49.84
03/20	10165*	\$475.00			

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





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

Account Number:
Statement Date:
Page :

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03/31/2026
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OVERDRAFT FEES

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

1153 0004946 0003-0005 1153





Account Number:
Statement Date:
Page :

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03/31/2026
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P.O. Box 558
Wayne, NJ 07474-0558

Check Images for Account XXXXXX3816

1153 0004947 0004-0005 1153

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: 10163

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

DATE 02/23/2026 AMOUNT ****\$1,125.00

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

Memo: Monthly lawn service - February

956100000173103/6/202695610000017310
ITC-PC4309 - Back Office-610
Teller - RT# 272480678

03/09/2026 # 10163 \$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: 10166

PAY Forty-Nine And 84/100 Dollars

DATE 03/05/2026 AMOUNT ****\$49.84

TO THE ORDER OF Brenda Vigna
22869 Lane Oak Dr
Estero, FL 33928

Memo: Reimbursement - copies

MSU Federal CU
(East Lansing, MI)
3777 West Rd
03/11/26-11:04:05
607037220
CREDITED TO THE
ACCOUNT OF WETHIN
NAMED PAYEE
<<<<<<272479663>>>>>

03/12/2026 # 10166 \$49.84

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: 10165

PAY Four Hundred Seventy-Five And 00/100 Dollars

DATE 03/05/2026 AMOUNT ****\$475.00

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

Memo: Multiple Invoices

9574000000690723/19/2026957400000069072
ITC-5309DD - Back Office-612
Teller - RT# 272480678

03/20/2026 # 10165 \$475.00





Account Number:

XXXXXX3816

Statement Date:

03/31/2026

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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. 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.

1153 0004948 0005-0005 1153





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

Last Statement:
Statement Ending:
Page:

February 28, 2026
March 31, 2026
1 of 3

1 M0656BLK040126071534 22 000000000 2322 003



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

2322 0008969 0001-0003 2322

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX2234

SUMMARY FOR THE PERIOD: 03/01/26 - 03/31/26

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$147,719.85		\$2,452.07		\$2,125.60		\$148,046.32

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$147,719.85
03/13	ACH CREDIT		\$1,062.80	\$148,782.65
	MLTH1 Marsh Land CincXfer 260313 C6863			
03/13	ACH DEBIT	-\$1,062.80		\$147,719.85
	MLTH1 Marsh Land CincXfer 260313 D6867			
03/16	AUTOMATIC LN PAYMT	-\$1,062.80		\$146,657.05
	AUTOMATIC LOAN PAY			
03/17	ACH CREDIT		\$1,062.80	\$147,719.85
	MLTH1 Marsh Land CincXfer 260317 C6878			
03/31	INTEREST CREDIT		\$326.47	\$148,046.32
Ending Balance				\$148,046.32

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$147,685.00	Annual % Yield Earned	2.63%
Year-to-Date Interest Paid	\$963.10	Interest Paid	\$326.47



OVERDRAFT FEES

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





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Wayne, NJ 07474-0558

Account Number:
Statement Date:
Page :

XXXXXX2234
03/31/2026
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OVERDRAFT FEES (continued)

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

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Account Number:

XXXXXX2234

Statement Date:

03/31/2026

Page :

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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.

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