



Financial Report Package

January 2026

Prepared for

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

KPG Accounting Services, Inc.

	Current Balance at 1/31/2026	Prior Month Balance at 12/31/2025	Change
Assets			
OPERATING			
10-1010-00-00 VNB OP 3816	\$ 48,308.45	\$ 26,893.71	\$ 21,414.74
Total OPERATING:	\$ 48,308.45	\$ 26,893.71	\$ 21,414.74
CURRENT ASSETS			
14-1400-00-00 Accounts Receivable	\$ 540.00	\$ -	\$ 540.00
14-1562-00-00 PPD INS	72,688.86	81,272.85	(8,583.99)
Total CURRENT ASSETS:	\$ 73,228.86	\$ 81,272.85	\$ (8,043.99)
Total Assets:	\$ 121,537.31	\$ 108,166.56	\$ 13,370.75
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ -	\$ 797.26	\$ (797.26)
20-2001-00-00 Insurance Loan Payable	65,633.22	72,925.80	(7,292.58)
20-2015-00-00 PPD Maint Fees	-	17,480.00	(17,480.00)
30-3900-00-00 Retained Earnings	\$ 16,963.50	\$ 2,501.60	\$ 14,461.90
Net Income / (Loss)	\$ 38,940.59	\$ 14,461.90	\$ 24,478.69
Total Liabilities & Equity:	\$ 121,537.31	\$ 108,166.56	\$ 13,370.75

	Current Balance at 1/31/2026	Prior Month Balance at 12/31/2025	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 2234	\$ 147,418.33	\$ 136,822.22	\$ 10,596.11
Total RESERVES:	\$ 147,418.33	\$ 136,822.22	\$ 10,596.11
LOAN RECEIVABLE			
18-1890-00-00 Loan Receivable	\$ 43,549.15	\$ 44,420.69	\$ (871.54)
Total LOAN RECEIVABLE:	\$ 43,549.15	\$ 44,420.69	\$ (871.54)
Total Assets:	\$ 190,967.48	\$ 181,242.91	\$ 9,724.57
Liabilities & Equity			
RESERVE LIABILITY			
24-4410-00-00 VNB Loan 3/15/30 5%	\$ 43,549.15	\$ 44,420.69	\$ (871.54)
Total RESERVE LIABILITY:	\$ 43,549.15	\$ 44,420.69	\$ (871.54)
RESERVE EQUITY			
25-4411-00-00 RSV Driveway/Walkway Replacement	\$ 10,617.75	\$ 20,073.17	\$ (9,455.42)
25-4419-00-00 Roof Replacement	146,374.76	137,220.76	9,154.00
25-4420-00-00 RSV Painting	646.25	(24,023.23)	24,669.48
25-4426-00-00 RSV General	(10,555.54)	(26,071.75)	15,516.21
25-4446-00-00 Driveway Repairs/Sealing	-	14,107.06	(14,107.06)
25-4449-00-00 Unallocated Interest	335.11	15,516.21	(15,181.10)
Total RESERVE EQUITY:	\$ 147,418.33	\$ 136,822.22	\$ 10,596.11
Net Income / (Loss)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 190,967.48	\$ 181,242.91	\$ 9,724.57

Assets

OPERATING

10-1010-00-00 VNB OP 3816 \$48,308.45

Total OPERATING: \$48,308.45

RESERVES

12-1210-00-00 VNB RSV 2234 147,418.33

Total RESERVES: \$147,418.33

CURRENT ASSETS

14-1400-00-00 Accounts Receivable 540.00

14-1562-00-00 PPD INS 72,688.86

Total CURRENT ASSETS: \$73,228.86

LOAN RECEIVABLE

18-1890-00-00 Loan Receivable 43,549.15

Total LOAN RECEIVABLE: \$43,549.15

Total Assets: \$312,504.79

Liabilities & Equity

20-2001-00-00 Insurance Loan Payable 65,633.22

RESERVE LIABILITY

24-4410-00-00 VNB Loan 3/15/30 5% 43,549.15

Total RESERVE LIABILITY: \$43,549.15

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 335.11

Total RESERVE EQUITY: \$147,418.33

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

Net Income Gain / Loss 38,940.59

\$38,940.59

Total Liabilities & Equity: \$312,504.79

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	\$ 62,928.00	\$ 62,922.75	\$ 5.25	\$ 251,691.00
4005 Application Fees	200.00	-	200.00	200.00	-	200.00	-
4025 Late Fees	40.00	-	40.00	40.00	-	40.00	-
4028 Returned Check Charges	25.00	-	25.00	25.00	-	25.00	-
TOTAL INCOME	\$ 63,193.00	\$ 62,922.75	\$ 270.25	\$ 63,193.00	\$ 62,922.75	\$ 270.25	\$ 251,691.00
TOTAL INCOME	\$ 63,193.00	\$ 62,922.75	\$ 270.25	\$ 63,193.00	\$ 62,922.75	\$ 270.25	\$ 251,691.00
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	689.58	716.08	26.50	689.58	716.08	26.50	8,593.00
5110 Accounting Services	283.25	283.25	-	283.25	283.25	-	3,399.00
5160 Legal Expenses	-	24.58	24.58	-	24.58	24.58	295.00
5185 Appraisal	-	26.67	26.67	-	26.67	26.67	320.00
TOTAL PROFESSIONAL FEES	\$ 972.83	\$ 1,050.58	\$ 77.75	\$ 972.83	\$ 1,050.58	\$ 77.75	\$ 12,607.00
ADMIN							
5400 Office Supplies	49.64	208.33	158.69	49.64	208.33	158.69	2,500.00
5465 Corp Annual Report	-	19.50	19.50	-	19.50	19.50	234.00
5901 Loan Repayment	1,062.80	1,062.83	0.03	1,062.80	1,062.83	0.03	12,754.00
TOTAL ADMIN	\$ 1,112.44	\$ 1,290.66	\$ 178.22	\$ 1,112.44	\$ 1,290.66	\$ 178.22	\$ 15,488.00
INSURANCE							
5850 INS - Expense	4,827.75	5,023.58	195.83	4,827.75	5,023.58	195.83	60,283.00
5852 INS - Flood	3,756.24	3,958.08	201.84	3,756.24	3,958.08	201.84	47,497.00
TOTAL INSURANCE	\$ 8,583.99	\$ 8,981.66	\$ 397.67	\$ 8,583.99	\$ 8,981.66	\$ 397.67	\$ 107,780.00
UTILITIES							
6040 Water/Sewer/Trash	2,197.15	2,250.00	52.85	2,197.15	2,250.00	52.85	27,000.00
6045 Irrigation Water	-	350.00	350.00	-	350.00	350.00	4,200.00
TOTAL UTILITIES	\$ 2,197.15	\$ 2,600.00	\$ 402.85	\$ 2,197.15	\$ 2,600.00	\$ 402.85	\$ 31,200.00
MAINTENANCE							
6010 Repair / Maint	-	250.00	250.00	-	250.00	250.00	3,000.00
6012 Roof Maintenance	-	300.00	300.00	-	300.00	300.00	3,600.00
6013 Gutter Cleaning	-	41.67	41.67	-	41.67	41.67	500.00
6014 Contingency	-	516.67	516.67	-	516.67	516.67	6,200.00
6020 Fire Extinguisher Service	-	54.17	54.17	-	54.17	54.17	650.00
TOTAL MAINTENANCE	\$ -	\$ 1,162.51	\$ 1,162.51	\$ -	\$ 1,162.51	\$ 1,162.51	\$ 13,950.00
LANDSCAPING/GROUNDS							
6100 Landscape	1,125.00	1,337.50	212.50	1,125.00	1,337.50	212.50	16,050.00
6110 Irrigation Repairs/Service	-	183.33	183.33	-	183.33	183.33	2,200.00
6120 Tree & Shrub Trimming	-	175.00	175.00	-	175.00	175.00	2,100.00
6130 Mulch/Pine Straw	-	166.67	166.67	-	166.67	166.67	2,000.00
6135 Sod/Plants Replacement	-	25.00	25.00	-	25.00	25.00	300.00
6136 Landscape Long Term	-	456.00	456.00	-	456.00	456.00	5,472.00
6200 Pest Control - Grounds	-	125.00	125.00	-	125.00	125.00	1,500.00
TOTAL LANDSCAPING/GROUNDS	\$ 1,125.00	\$ 2,468.50	\$ 1,343.50	\$ 1,125.00	\$ 2,468.50	\$ 1,343.50	\$ 29,622.00
TOTAL EXPENSES	\$ 13,991.41	\$ 17,553.91	\$ 3,562.50	\$ 13,991.41	\$ 17,553.91	\$ 3,562.50	\$ 210,647.00
NET ORDINARY INCOME	\$ 49,201.59	\$ 45,368.84	\$ 3,832.75	\$ 49,201.59	\$ 45,368.84	\$ 3,832.75	\$ 41,044.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	10,261.00	10,261.00	-	10,261.00	10,261.00	-	41,044.00
TOTAL RESERVE TRANSFER	\$ 10,261.00	\$ 10,261.00	\$ -	\$ 10,261.00	\$ 10,261.00	\$ -	\$ 41,044.00
TOTAL EXPENSES	\$ 10,261.00	\$ 10,261.00	\$ -	\$ 10,261.00	\$ 10,261.00	\$ -	\$ 41,044.00
NET OTHER INCOME	(\$ 10,261.00)	(\$ 10,261.00)	\$ -	(\$ 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	\$ 62,928.00	\$ 62,922.75	\$ 5.25	\$251,691.00
4005-00-00 Application Fees	200.00	-	200.00	200.00	-	200.00	-
4025-00-00 Late Fees	40.00	-	40.00	40.00	-	40.00	-
4028-00-00 Returned Check Charges	25.00	-	25.00	25.00	-	25.00	-
Total INCOME	\$ 63,193.00	\$ 62,922.75	\$ 270.25	\$ 63,193.00	\$ 62,922.75	\$270.25	\$251,691.00
Total OPERATING INCOME	\$ 63,193.00	\$ 62,922.75	\$ 270.25	\$ 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	689.58	716.08	26.50	8,593.00
5110-00-00 Accounting Services	283.25	283.25	-	283.25	283.25	-	3,399.00
5160-00-00 Legal Expenses	-	24.58	24.58	-	24.58	24.58	295.00
5185-00-00 Appraisal	-	26.67	26.67	-	26.67	26.67	320.00
Total PROFESSIONAL FEES	\$ 972.83	\$ 1,050.58	\$ 77.75	\$ 972.83	\$ 1,050.58	\$77.75	\$ 12,607.00
ADMIN							
5400-00-00 Office Supplies	49.64	208.33	158.69	49.64	208.33	158.69	2,500.00
5465-00-00 Corp Annual Report	-	19.50	19.50	-	19.50	19.50	234.00
5901-00-00 Loan Repayment	1,062.80	1,062.83	0.03	1,062.80	1,062.83	0.03	12,754.00
Total ADMIN	\$ 1,112.44	\$ 1,290.66	\$ 178.22	\$ 1,112.44	\$ 1,290.66	\$178.22	\$ 15,488.00
INSURANCE							
5850-00-00 INS - Expense	4,827.75	5,023.58	195.83	4,827.75	5,023.58	195.83	60,283.00
5852-00-00 INS - Flood	3,756.24	3,958.08	201.84	3,756.24	3,958.08	201.84	47,497.00
Total INSURANCE	\$ 8,583.99	\$ 8,981.66	\$ 397.67	\$ 8,583.99	\$ 8,981.66	\$397.67	\$107,780.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	2,197.15	2,250.00	52.85	2,197.15	2,250.00	52.85	27,000.00
6045-00-00 Irrigation Water	-	350.00	350.00	-	350.00	350.00	4,200.00
Total UTILITIES	\$ 2,197.15	\$ 2,600.00	\$ 402.85	\$ 2,197.15	\$ 2,600.00	\$402.85	\$ 31,200.00
MAINTENANCE							
6010-00-00 Repair / Maint	-	250.00	250.00	-	250.00	250.00	3,000.00
6012-00-00 Roof Maintenance	-	300.00	300.00	-	300.00	300.00	3,600.00
6013-00-00 Gutter Cleaning	-	41.67	41.67	-	41.67	41.67	500.00
6014-00-00 Contingency	-	516.67	516.67	-	516.67	516.67	6,200.00
6020-00-00 Fire Extinguisher Service	-	54.17	54.17	-	54.17	54.17	650.00
Total MAINTENANCE	\$ -	\$ 1,162.51	\$ 1,162.51	\$ -	\$ 1,162.51	\$1,162.51	\$ 13,950.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	1,125.00	1,337.50	212.50	1,125.00	1,337.50	212.50	16,050.00
6110-00-00 Irrigation Repairs/Service	-	183.33	183.33	-	183.33	183.33	2,200.00
6120-00-00 Tree & Shrub Trimming	-	175.00	175.00	-	175.00	175.00	2,100.00
6130-00-00 Mulch/Pine Straw	-	166.67	166.67	-	166.67	166.67	2,000.00
6135-00-00 Sod/Plants Replacement	-	25.00	25.00	-	25.00	25.00	300.00
6136-00-00 Landscape Long Term	-	456.00	456.00	-	456.00	456.00	5,472.00
6200-00-00 Pest Control - Grounds	-	125.00	125.00	-	125.00	125.00	1,500.00
Total LANDSCAPING/GROUNDS	\$ 1,125.00	\$ 2,468.50	\$ 1,343.50	\$ 1,125.00	\$ 2,468.50	\$1,343.50	\$ 29,622.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	10,261.00	10,261.00	-	10,261.00	10,261.00	-	41,044.00
Total RESERVE TRANSFER	\$ 10,261.00	\$ 10,261.00	\$ -	\$ 10,261.00	\$ 10,261.00	\$0.00	\$ 41,044.00
Total OPERATING EXPENSE	\$ 24,252.41	\$ 27,814.91	\$ 3,562.50	\$ 24,252.41	\$ 27,814.91	\$ 3,562.50	\$251,691.00
Net Income:	\$ 38,940.59	\$ 35,107.84	\$ 3,832.75	\$ 38,940.59	\$ 35,107.84	\$ 3,832.75	\$ 0.00



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

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

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

1154 0005054 0001-0005 1154

Account Statement

HOA BUSINESS CHECKING - XXXXXX3816

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

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$28,018.71		\$47,596.00		\$26,148.26		\$49,466.45

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$28,018.71
01/05	ACH DEBIT	-\$689.58		\$27,329.13
	MLTH1 Marsh Land Vendor Pay 260105 14552			
01/05	ACH DEBIT	-\$3.50		\$27,325.63
	MLTH1 Marsh Land Vendor Pay 260105 14606			
01/05	ACH DEBIT	-\$69.76		\$27,255.87
	MLTH1 Marsh Land Vendor Pay 260105 14605			
01/05	ACH DEBIT	-\$283.25		\$26,972.62
	MLTH1 Marsh Land Vendor Pay 260105 14630			
01/05	CHECK 10155	-\$1,125.00		\$25,847.62
01/06	ACH CREDIT		\$33,212.00	\$59,059.62
	MLTH1 Marsh Land ASSN DUES 260106			
01/06	LOCK BOX DEPOSIT		\$1,748.00	\$60,807.62
01/07	LOCK BOX DEPOSIT		\$100.00	\$60,907.62
01/07	LOCK BOX DEPOSIT		\$1,748.00	\$62,655.62
01/08	LOCK BOX DEPOSIT		\$1,748.00	\$64,403.62
01/08	ACH ORIG DR RETURN	-\$1,748.00		\$62,655.62
	RETURN SETTLE A ACH RTN - R01 Jack Holt 2611 ORIGINAL ENTRY EFF DATE = 260106			
01/09	ACH CREDIT		\$1,748.00	\$64,403.62
	AIBILLPAYMC BILLPAY 260109 36			
01/09	ACH DEBIT	-\$16.64		\$64,386.98
	MLTH1 Marsh Land Vendor Pay 260109 14826			
01/12	LOCK BOX DEPOSIT		\$2,423.00	\$66,809.98
01/12	CHECK 10157	-\$330.00		\$66,479.98
01/13	LOCK BOX DEPOSIT		\$1,748.00	\$68,227.98





Account Number:
Statement Date:
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Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
01/13	ACH DEBIT FIRST INSURANCE INSURANCE 260113 900-105602064	-\$7,292.58		\$60,935.40
01/13	ACH DEBIT MLTH1 Marsh Land CincXfer 260113 D5657	-\$10,261.00		\$50,674.40
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$87.51		\$50,586.89
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$92.51		\$50,494.38
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$102.52		\$50,391.86
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$110.03		\$50,281.83
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$115.04		\$50,166.79
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$121.71		\$50,045.08
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$130.05		\$49,915.03
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$131.72		\$49,783.31
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$140.06		\$49,643.25
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$144.22		\$49,499.03
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$146.73		\$49,352.30
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$170.08		\$49,182.22
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$100.85		\$49,081.37
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$110.03		\$48,971.34
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$121.71		\$48,849.63
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$142.55		\$48,707.08
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$229.83		\$48,477.25
01/14	ACH DEBIT MLTH1 Marsh Land CincXfer 260114 D5724	-\$675.00		\$47,802.25
01/14	CHECK 10158	-\$250.00		\$47,552.25
01/16	ACH CREDIT PAYABLI DEPOSIT TRANSFER 260116 888450998		\$748.00	\$48,300.25
01/16	ACH DEBIT MLTH1 Marsh Land CincXfer 260116 D5750	-\$1,062.80		\$47,237.45
01/21	CHECK 10156	-\$144.00		\$47,093.45
01/22	ACH CREDIT MLTH1 Marsh Land OnlinePay 260122 32528		\$1,773.00	\$48,866.45
01/23	ACH CREDIT		\$250.00	\$49,116.45

1154 0005055 0002-0005 1154





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Wayne, NJ 07474-0558

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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	PAYABLI DEPOSIT TRANSFER 260123 889907136			
01/26	LOCK BOX DEPOSIT		\$100.00	\$49,216.45
01/29	ACH CREDIT		\$250.00	\$49,466.45
	PAYABLI DEPOSIT TRANSFER 260129 891063899			
Ending Balance				\$49,466.45

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
01/05	10155	\$1,125.00	01/12	10157	\$330.00
01/21	10156	\$144.00	01/14	10158	\$250.00

(*) 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
Total Return Fees	\$0.00	\$0.00

1154 0005056 0003-0005 1154





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

Account Number:
Statement Date:
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Check Images for Account XXXXXX3816

1154 0005057 0004-0005 1154

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: 10155

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

DATE 12/22/2025 AMOUNT ****\$1,125.00

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

Memo: Monthly lawn service - December

949800002026411/2/2026949800000202641
ITC-209111 - Back Office-610
Teller - RT# 272480678

01/05/2026 # 10155 \$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: 10157

PAY Three Hundred Thirty And 00/100 Dollars

DATE 01/08/2026 AMOUNT ****\$330.00

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 - December estimated amount

950900001612031/13/2026950900000161203
ITC-PC4309 - Back Office-610
Teller - RT# 272480678

01/12/2026 # 10157 \$330.00

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: 10156

PAY One Hundred Forty-Four And 00/100 Dollars

DATE 01/02/2026 AMOUNT ****\$144.00

TO THE ORDER OF DBPR-Div of Florida Condos, Timeshares and Mobile
2601 Blair Stone Road
Tallahassee, FL 32399

Memo: Annual fee for Project # PR1P023977- File # 53569

ELECTRONICALLY PRESENTED - 1/21/2026

01/21/2026 # 10156 \$144.00

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: 10158

PAY Two Hundred Fifty And 00/100 Dollars

DATE 01/09/2026 AMOUNT ****\$250.00

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

Memo: Main water line break diagnosis

950900001612031/13/2026950900000161203
ITC-PC4309 - Back Office-610
Teller - RT# 272480678

01/14/2026 # 10158 \$250.00





Account Number:

XXXXXX3816

Statement Date:

01/31/2026

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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.

1154 0005058 0005-0005 1154





Last Statement:
Statement Ending:
Page:

December 31, 2025
January 31, 2026
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK013126064710 37 000000000 2337 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

2337 0009121 0001-0004 2337

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX2234

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

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$138,712.22		\$11,658.91		\$2,952.80		\$147,418.33

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$138,712.22
01/05	CHECK 10016	-\$1,890.00		\$136,822.22
01/13	ACH CREDIT MLTH1 Marsh Land CincXfer 260113 C5657		\$10,261.00	\$147,083.22
01/15	AUTOMATIC LN PAYMT AUTOMATIC LOAN PAY	-\$1,062.80		\$146,020.42
01/16	ACH CREDIT MLTH1 Marsh Land CincXfer 260116 C5750		\$1,062.80	\$147,083.22
01/31	INTEREST CREDIT		\$335.11	\$147,418.33
Ending Balance				\$147,418.33

CHECKS IN ORDER

Date	Number	Amount
01/05	10016	\$1,890.00

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



INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$143,320.00	Annual % Yield Earned	2.79%
Year-to-Date Interest Paid	\$335.11	Interest Paid	\$335.11





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Account Number:
Statement Date:
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XXXXXX2234
01/31/2026
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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

2337 0009122 0002-0004 2337





Account Number:
Statement Date:
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01/31/2026
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P.O. Box 558
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Check Images for Account XXXXXX2234

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: 10016

PAY One Thousand, Eight Hundred Ninety And 00/100 Dollars DATE 12/11/2025 AMOUNT ****\$1,890.00

TO THE ORDER OF Startesta General Contractors
10550 W Cermak
Westchester, IL 60154

Memo: Garage carriage lights installation

Security Features Included. Details on Back.

010001001951 021201383154932231 0000189000

010507 1588 31 952200194461

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITOR BANK ENDORSEMENT

AMOUNT - CREDIT TO ACCOUNT OF
X WITHIN 60 DAYS OF
ISSUE DATE
JANUARY 15, 2026
DEPOSITOR BANK

01/05/2026

10016

\$1,890.00

2337 0009123 0003-0004 2337





Account Number:

XXXXXX2234

Statement Date:

01/31/2026

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

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2337 0009124 0004-0004 2337