



Financial Report Package

May 2026

Prepared for

**MLTH2 Marsh Landing Townhouse Condo II
Assn., Inc.**

KPG Accounting Services, Inc.

| | Current Balance at 5/31/2026 | Prior Month Balance at 04/30/2026 | Change |
|--|------------------------------------|---|----------------------|
| Assets | | | |
| OPERATING | | | |
| 10-1010-00-00 VNB OP 0447 | \$ 15,970.39 | \$ 17,583.10 | \$ (1,612.71) |
| 10-1090-00-00 Due (From) / To OP | (10,000.00) | (10,000.00) | - |
| Total OPERATING: | \$ 5,970.39 | \$ 7,583.10 | \$ (1,612.71) |
| CURRENT ASSETS | | | |
| 14-1400-00-00 Accounts Receivable | \$ - | \$ 4,011.17 | \$ (4,011.17) |
| 14-1530-00-00 PPD Insurance | 19,363.87 | 22,747.14 | (3,383.27) |
| Total CURRENT ASSETS: | \$ 19,363.87 | \$ 26,758.31 | \$ (7,394.44) |
| Total Assets: | \$ 25,334.26 | \$ 34,341.41 | \$ (9,007.15) |
| Liabilities & Equity | | | |
| 20-2000-00-00 Accounts Payable | \$ - | \$ 120.52 | \$ (120.52) |
| 20-2001-00-00 Insurance Loan Payable | 16,961.10 | 20,353.32 | (3,392.22) |
| OPERATING EQUITY | | | |
| 30-3900-00-00 Retained Earnings | \$ (2,134.74) | \$ (2,134.74) | \$ - |
| Total OPERATING EQUITY: | \$ (2,134.74) | \$ (2,134.74) | \$ - |
| Net Income / (Loss) | \$ 10,507.90 | \$ 16,002.31 | \$ (5,494.41) |
| Total Liabilities & Equity: | \$ 25,334.26 | \$ 34,341.41 | \$ (9,007.15) |

| | Current Balance at 5/31/2026 | Prior Month Balance at 04/30/2026 | Change |
|--|------------------------------------|---|--------------------|
| Assets | | | |
| RESERVES | | | |
| 12-1210-00-00 VNB RSV 0455 | \$ 45,021.12 | \$ 44,921.82 | \$ 99.30 |
| 12-1280-00-00 Due From OP | 10,000.00 | 10,000.00 | - |
| Total RESERVES: | \$ 55,021.12 | \$ 54,921.82 | \$ 99.30 |
| LOAN RECEIVABLE | | | |
| 18-1890-00-00 Loan Receivable | \$ 34,356.69 | \$ 34,910.17 | \$ (553.48) |
| Total LOAN RECEIVABLE: | \$ 34,356.69 | \$ 34,910.17 | \$ (553.48) |
| Total Assets: | \$ 89,377.81 | \$ 89,831.99 | \$ (454.18) |
| Liabilities & Equity | | | |
| RESERVE LIABILITY | | | |
| 24-2014-00-00 VNB Loan | \$ 34,356.69 | \$ 34,910.17 | \$ (553.48) |
| Total RESERVE LIABILITY: | \$ 34,356.69 | \$ 34,910.17 | \$ (553.48) |
| RESERVE EQUITY | | | |
| 25-2501-00-00 Painting Reserve | \$ - | \$ (500.00) | \$ 500.00 |
| 25-2505-00-00 Reserves - Pooled | 54,648.44 | 55,148.44 | (500.00) |
| 25-2599-00-00 Unallocated Interest | 372.68 | 273.38 | 99.30 |
| Total RESERVE EQUITY: | \$ 55,021.12 | \$ 54,921.82 | \$ 99.30 |
| Net Income / (Loss) | \$ - | \$ - | \$ - |
| Total Liabilities & Equity: | \$ 89,377.81 | \$ 89,831.99 | \$ (454.18) |

Assets

OPERATING

| | | | |
|---------------|--------------------|-------------|--|
| 10-1010-00-00 | VNB OP 0447 | \$15,970.39 | |
| 10-1090-00-00 | Due (From) / To OP | (10,000.00) | |

| | | | |
|------------------|--|--|-------------------|
| Total OPERATING: | | | <u>\$5,970.39</u> |
|------------------|--|--|-------------------|

RESERVES

| | | | |
|---------------|--------------|-----------|--|
| 12-1210-00-00 | VNB RSV 0455 | 45,021.12 | |
| 12-1280-00-00 | Due From OP | 10,000.00 | |

| | | | |
|-----------------|--|--|--------------------|
| Total RESERVES: | | | <u>\$55,021.12</u> |
|-----------------|--|--|--------------------|

CURRENT ASSETS

| | | | |
|---------------|---------------|-----------|--|
| 14-1530-00-00 | PPD Insurance | 19,363.87 | |
|---------------|---------------|-----------|--|

| | | | |
|-----------------------|--|--|--------------------|
| Total CURRENT ASSETS: | | | <u>\$19,363.87</u> |
|-----------------------|--|--|--------------------|

LOAN RECEIVABLE

| | | | |
|---------------|-----------------|-----------|--|
| 18-1890-00-00 | Loan Receivable | 34,356.69 | |
|---------------|-----------------|-----------|--|

| | | | |
|------------------------|--|--|--------------------|
| Total LOAN RECEIVABLE: | | | <u>\$34,356.69</u> |
|------------------------|--|--|--------------------|

| | | | |
|----------------------|--|--|----------------------------|
| Total Assets: | | | <u>\$114,712.07</u> |
|----------------------|--|--|----------------------------|

Liabilities & Equity

| | | | |
|---------------|------------------------|-----------|--|
| 20-2001-00-00 | Insurance Loan Payable | 16,961.10 | |
|---------------|------------------------|-----------|--|

RESERVE LIABILITY

| | | | |
|---------------|----------|-----------|--|
| 24-2014-00-00 | VNB Loan | 34,356.69 | |
|---------------|----------|-----------|--|

| | | | |
|--------------------------|--|--|--------------------|
| Total RESERVE LIABILITY: | | | <u>\$34,356.69</u> |
|--------------------------|--|--|--------------------|

RESERVE EQUITY

| | | | |
|---------------|----------------------|-----------|--|
| 25-2505-00-00 | Reserves - Pooled | 54,648.44 | |
| 25-2599-00-00 | Unallocated Interest | 372.68 | |

| | | | |
|-----------------------|--|--|--------------------|
| Total RESERVE EQUITY: | | | <u>\$55,021.12</u> |
|-----------------------|--|--|--------------------|

OPERATING EQUITY

| | | | |
|---------------|-------------------|------------|--|
| 30-3900-00-00 | Retained Earnings | (2,134.74) | |
|---------------|-------------------|------------|--|

| | | | |
|-------------------------|--|--|---------------------|
| Total OPERATING EQUITY: | | | <u>(\$2,134.74)</u> |
|-------------------------|--|--|---------------------|

| | | | |
|------------------------|-----------|--|--|
| Net Income Gain / Loss | 10,507.90 | | |
|------------------------|-----------|--|--|

| | | | |
|--|--|--|--------------------|
| | | | <u>\$10,507.90</u> |
|--|--|--|--------------------|

| | | | |
|--|--|--|----------------------------|
| Total Liabilities & Equity: | | | <u>\$114,712.07</u> |
|--|--|--|----------------------------|

| Description | Current Period | | | Year-to-date | | | Annual Budget |
|----------------------------------|----------------------|----------------------|--------------------|----------------------|----------------------|--------------------|-----------------------|
| | Actual | Budget | Variance | Actual | Budget | Variance | |
| INCOME | | | | | | | |
| INCOME | | | | | | | |
| 4000 Quarterly Assessments | \$ - | \$ - | \$ - | \$ 46,488.00 | \$ 46,479.50 | \$ 8.50 | \$ 92,959.00 |
| 4025 Late Fees | - | - | - | 137.17 | - | 137.17 | - |
| TOTAL INCOME | \$ - | \$ - | \$ - | \$ 46,625.17 | \$ 46,479.50 | \$ 145.67 | \$ 92,959.00 |
| TOTAL INCOME | \$ 0.00 | \$ - | \$ - | \$ 46,625.17 | \$ 46,479.50 | \$ 145.67 | \$ 92,959.00 |
| EXPENSES | | | | | | | |
| PROFESSIONAL FEES | | | | | | | |
| 5000 Management Fees | 265.22 | 283.25 | 18.03 | 1,326.10 | 1,416.25 | 90.15 | 3,399.00 |
| 5110 Accounting Services | 283.25 | 229.33 | (53.92) | 1,711.25 | 1,146.65 | (564.60) | 2,752.00 |
| 5160 Legal Expenses | - | 41.67 | 41.67 | - | 208.35 | 208.35 | 500.00 |
| TOTAL PROFESSIONAL FEES | \$ 548.47 | \$ 554.25 | \$ 5.78 | \$ 3,037.35 | \$ 2,771.25 | (\$ 266.10) | \$ 6,651.00 |
| ADMIN | | | | | | | |
| 5400 Office Supplies | 6.08 | 37.50 | 31.42 | 116.60 | 187.50 | 70.90 | 450.00 |
| 5465 Corp Annual Report | - | 10.42 | 10.42 | 61.25 | 52.10 | (9.15) | 125.00 |
| 5901 Loan Repayment | 757.12 | 757.08 | (0.04) | 3,785.60 | 3,785.40 | (0.20) | 9,085.00 |
| TOTAL ADMIN | \$ 763.20 | \$ 805.00 | \$ 41.80 | \$ 3,963.45 | \$ 4,025.00 | \$ 61.55 | \$ 9,660.00 |
| INSURANCE | | | | | | | |
| 5850 INS - Expense | 2,011.65 | 2,181.92 | 170.27 | 10,058.25 | 10,909.60 | 851.35 | 26,183.00 |
| 5852 INS - Flood | 1,371.62 | 1,330.00 | (41.62) | 6,858.10 | 6,650.00 | (208.10) | 15,960.00 |
| 5859 Insurance Appraisal | - | 31.67 | 31.67 | - | 158.35 | 158.35 | 380.00 |
| TOTAL INSURANCE | \$ 3,383.27 | \$ 3,543.59 | \$ 160.32 | \$ 16,916.35 | \$ 17,717.95 | \$ 801.60 | \$ 42,523.00 |
| UTILITIES | | | | | | | |
| 6040 Water/Sewer/Trash | 799.47 | 833.33 | 33.86 | 3,849.73 | 4,166.65 | 316.92 | 10,000.00 |
| 6045 Irrigation Water | - | 145.83 | 145.83 | 412.03 | 729.15 | 317.12 | 1,750.00 |
| TOTAL UTILITIES | \$ 799.47 | \$ 979.16 | \$ 179.69 | \$ 4,261.76 | \$ 4,895.80 | \$ 634.04 | \$ 11,750.00 |
| MAINTENANCE | | | | | | | |
| 6005 Building | - | 166.67 | 166.67 | 225.00 | 833.35 | 608.35 | 2,000.00 |
| 6014 Contingency | - | 83.33 | 83.33 | - | 416.65 | 416.65 | 1,000.00 |
| 6020 Fire Extinguisher Service | - | 12.50 | 12.50 | 85.20 | 62.50 | (22.70) | 150.00 |
| 6040 Exterminating | - | 39.58 | 39.58 | 128.16 | 197.90 | 69.74 | 475.00 |
| TOTAL MAINTENANCE | \$ - | \$ 302.08 | \$ 302.08 | \$ 438.36 | \$ 1,510.40 | \$ 1,072.04 | \$ 3,625.00 |
| LANDSCAPING/GROUNDS | | | | | | | |
| 6100 Landscape | - | 412.50 | 412.50 | 1,500.00 | 2,062.50 | 562.50 | 4,950.00 |
| 6110 Irrigation Repairs/Service | - | 25.00 | 25.00 | - | 125.00 | 125.00 | 300.00 |
| 6120 Tree & Shrub Trimming | - | 41.67 | 41.67 | - | 208.35 | 208.35 | 500.00 |
| 6130 Mulch/Pine Straw | - | 41.67 | 41.67 | - | 208.35 | 208.35 | 500.00 |
| 6135 Sod/Plants Replacement | - | 41.67 | 41.67 | - | 208.35 | 208.35 | 500.00 |
| TOTAL LANDSCAPING/GROUNDS | \$ - | \$ 562.51 | \$ 562.51 | \$ 1,500.00 | \$ 2,812.55 | \$ 1,312.55 | \$ 6,750.00 |
| TOTAL EXPENSES | \$ 5,494.41 | \$ 6,746.59 | \$ 1,252.18 | \$ 30,117.27 | \$ 33,732.95 | \$ 3,615.68 | \$ 80,959.00 |
| NET ORDINARY INCOME | (\$ 5,494.41) | (\$ 6,746.59) | \$ 1,252.18 | \$ 16,507.90 | \$ 12,746.55 | \$ 3,761.35 | \$ 12,000.00 |
| EXPENSES | | | | | | | |
| RESERVE TRANSFER | | | | | | | |
| 9010 Reserve Contribution | - | - | - | 6,000.00 | 6,000.00 | - | 12,000.00 |
| TOTAL RESERVE TRANSFER | \$ - | \$ - | \$ - | \$ 6,000.00 | \$ 6,000.00 | \$ - | \$ 12,000.00 |
| TOTAL EXPENSES | \$ 0.00 | \$ - | \$ - | \$ 6,000.00 | \$ 6,000.00 | \$ - | \$ 12,000.00 |
| NET OTHER INCOME | \$ 0.00 | \$ 0.00 | \$ - | (\$ 6,000.00) | (\$ 6,000.00) | \$ - | (\$ 12,000.00) |

| Description | Current Period | | | Year-to-date | | | Annual Budget |
|---------------------------------------|----------------------|----------------------|--------------------|---------------------|---------------------|--------------------|---------------------|
| | Actual | Budget | Variance | Actual | Budget | Variance | |
| OPERATING INCOME | | | | | | | |
| INCOME | | | | | | | |
| 4000-00-00 Quarterly Assessments | \$ - | \$ - | \$ - | \$ 46,488.00 | \$ 46,479.50 | \$ 8.50 | \$ 92,959.00 |
| 4025-00-00 Late Fees | - | - | - | 137.17 | - | 137.17 | - |
| Total INCOME | \$ - | \$ - | \$ - | \$ 46,625.17 | \$ 46,479.50 | \$ 145.67 | \$ 92,959.00 |
| Total OPERATING INCOME | \$ 0.00 | \$ - | \$ - | \$ 46,625.17 | \$ 46,479.50 | \$ 145.67 | \$ 92,959.00 |
| OPERATING EXPENSE | | | | | | | |
| PROFESSIONAL FEES | | | | | | | |
| 5000-00-00 Management Fees | 265.22 | 283.25 | 18.03 | 1,326.10 | 1,416.25 | 90.15 | 3,399.00 |
| 5110-00-00 Accounting Services | 283.25 | 229.33 | (53.92) | 1,711.25 | 1,146.65 | (564.60) | 2,752.00 |
| 5160-00-00 Legal Expenses | - | 41.67 | 41.67 | - | 208.35 | 208.35 | 500.00 |
| Total PROFESSIONAL FEES | \$ 548.47 | \$ 554.25 | \$ 5.78 | \$ 3,037.35 | \$ 2,771.25 | (\$266.10) | \$ 6,651.00 |
| ADMIN | | | | | | | |
| 5400-00-00 Office Supplies | 6.08 | 37.50 | 31.42 | 116.60 | 187.50 | 70.90 | 450.00 |
| 5465-00-00 Corp Annual Report | - | 10.42 | 10.42 | 61.25 | 52.10 | (9.15) | 125.00 |
| 5901-00-00 Loan Repayment | 757.12 | 757.08 | (0.04) | 3,785.60 | 3,785.40 | (0.20) | 9,085.00 |
| Total ADMIN | \$ 763.20 | \$ 805.00 | \$ 41.80 | \$ 3,963.45 | \$ 4,025.00 | \$61.55 | \$ 9,660.00 |
| INSURANCE | | | | | | | |
| 5850-00-00 INS - Expense | 2,011.65 | 2,181.92 | 170.27 | 10,058.25 | 10,909.60 | 851.35 | 26,183.00 |
| 5852-00-00 INS - Flood | 1,371.62 | 1,330.00 | (41.62) | 6,858.10 | 6,650.00 | (208.10) | 15,960.00 |
| 5859-00-00 Insurance Appraisal | - | 31.67 | 31.67 | - | 158.35 | 158.35 | 380.00 |
| Total INSURANCE | \$ 3,383.27 | \$ 3,543.59 | \$ 160.32 | \$ 16,916.35 | \$ 17,717.95 | \$801.60 | \$ 42,523.00 |
| UTILITIES | | | | | | | |
| 6040-00-00 Water/Sewer/Trash | 799.47 | 833.33 | 33.86 | 3,849.73 | 4,166.65 | 316.92 | 10,000.00 |
| 6045-00-00 Irrigation Water | - | 145.83 | 145.83 | 412.03 | 729.15 | 317.12 | 1,750.00 |
| Total UTILITIES | \$ 799.47 | \$ 979.16 | \$ 179.69 | \$ 4,261.76 | \$ 4,895.80 | \$634.04 | \$ 11,750.00 |
| MAINTENANCE | | | | | | | |
| 6005-00-00 Building | - | 166.67 | 166.67 | 225.00 | 833.35 | 608.35 | 2,000.00 |
| 6014-00-00 Contingency | - | 83.33 | 83.33 | - | 416.65 | 416.65 | 1,000.00 |
| 6020-00-00 Fire Extinguisher Service | - | 12.50 | 12.50 | 85.20 | 62.50 | (22.70) | 150.00 |
| 6040-00-00 Exterminating | - | 39.58 | 39.58 | 128.16 | 197.90 | 69.74 | 475.00 |
| Total MAINTENANCE | \$ - | \$ 302.08 | \$ 302.08 | \$ 438.36 | \$ 1,510.40 | \$1,072.04 | \$ 3,625.00 |
| LANDSCAPING/GROUNDS | | | | | | | |
| 6100-00-00 Landscape | - | 412.50 | 412.50 | 1,500.00 | 2,062.50 | 562.50 | 4,950.00 |
| 6110-00-00 Irrigation Repairs/Service | - | 25.00 | 25.00 | - | 125.00 | 125.00 | 300.00 |
| 6120-00-00 Tree & Shrub Trimming | - | 41.67 | 41.67 | - | 208.35 | 208.35 | 500.00 |
| 6130-00-00 Mulch/Pine Straw | - | 41.67 | 41.67 | - | 208.35 | 208.35 | 500.00 |
| 6135-00-00 Sod/Plants Replacement | - | 41.67 | 41.67 | - | 208.35 | 208.35 | 500.00 |
| Total LANDSCAPING/GROUNDS | \$ - | \$ 562.51 | \$ 562.51 | \$ 1,500.00 | \$ 2,812.55 | \$1,312.55 | \$ 6,750.00 |
| RESERVE TRANSFER | | | | | | | |
| 9010-00-00 Reserve Contribution | - | - | - | 6,000.00 | 6,000.00 | - | 12,000.00 |
| Total RESERVE TRANSFER | \$ - | \$ - | \$ - | \$ 6,000.00 | \$ 6,000.00 | \$0.00 | \$ 12,000.00 |
| Total OPERATING EXPENSE | \$ 5,494.41 | \$ 6,746.59 | \$ 1,252.18 | \$ 36,117.27 | \$ 39,732.95 | \$ 3,615.68 | \$ 92,959.00 |
| Net Income: | (\$ 5,494.41) | (\$ 6,746.59) | \$ 1,252.18 | \$ 10,507.90 | \$ 6,746.55 | \$ 3,761.35 | \$ 0.00 |



Last Statement:
Statement Ending:
Page:

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

1 M0656BLK053026063044 90 000000000 1490 004



MARSH LANDING TOWNHOUSE CONDO II ASSOC
C/O KPG ACCOUNTING SERVICES
OPERATING ACCOUNT
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

1490 0006089 0001-0004 1490

Account Statement

HOA BUSINESS CHECKING - XXXXXX0447

SUMMARY FOR THE PERIOD: 05/01/26 - 05/31/26

MARSH LANDING TOWNHOUSE CONDO II ASSOC

| | | | | | | |
|-------------------|---|--------------------------|---|----------------------------|---|----------------|
| Beginning Balance | + | Deposits & Other Credits | - | Withdrawals & Other Debits | = | Ending Balance |
| \$17,583.10 | | \$4,011.17 | | \$5,623.88 | | \$15,970.39 |

TRANSACTIONS

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|--|----------------------------|--------------------------|-------------|
| | Beginning Balance | | | \$17,583.10 |
| 05/04 | ACH DEBIT | -\$265.22 | | \$17,317.88 |
| | MLTH2 Marsh Land Vendor Pay 260504 17236 | | | |
| 05/04 | ACH DEBIT | -\$283.25 | | \$17,034.63 |
| | MLTH2 Marsh Land Vendor Pay 260504 17307 | | | |
| 05/08 | ACH CREDIT | | \$2,000.00 | \$19,034.63 |
| | MLTH2 Marsh Land OnlinePay 260508 34476 | | | |
| 05/08 | ACH DEBIT | -\$6.08 | | \$19,028.55 |
| | MLTH2 Marsh Land Vendor Pay 260508 17481 | | | |
| 05/08 | CHECK 5076 | -\$31.82 | | \$18,996.73 |
| 05/11 | ACH DEBIT | -\$3.50 | | \$18,993.23 |
| | MLTH2 Marsh Land Vendor Pay 260511 17499 | | | |
| 05/13 | ACH DEBIT | -\$3,392.22 | | \$15,601.01 |
| | FIRST INSURANCE INSURANCE 260513 900-105440150 | | | |
| 05/14 | ACH DEBIT | -\$115.04 | | \$15,485.97 |
| | BONITA SPRINGS U A/R 260514 | | | |
| 05/14 | ACH DEBIT | -\$119.20 | | \$15,366.77 |
| | BONITA SPRINGS U A/R 260514 | | | |
| 05/14 | ACH DEBIT | -\$129.21 | | \$15,237.56 |
| | BONITA SPRINGS U A/R 260514 | | | |
| 05/14 | ACH DEBIT | -\$133.39 | | \$15,104.17 |
| | BONITA SPRINGS U A/R 260514 | | | |
| 05/14 | ACH DEBIT | -\$145.06 | | \$14,959.11 |
| | BONITA SPRINGS U A/R 260514 | | | |
| 05/14 | ACH DEBIT | -\$157.57 | | \$14,801.54 |





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

Account Number:
Statement Date:
Page :

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05/31/2026
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TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-----------------------|---|----------------------------|--------------------------|--------------------|
| | BONITA SPRINGS U A/R 260514 | | | |
| 05/19 | CHECK 5077 | -\$85.20 | | \$14,716.34 |
| 05/21 | ACH CREDIT | | \$2,011.17 | \$16,727.51 |
| | MLTH2 Marsh Land OnlinePay 260521 34664 | | | |
| 05/22 | AUTOMATIC LN PAYMT | -\$757.12 | | \$15,970.39 |
| | AUTOMATIC LOAN PAY | | | |
| Ending Balance | | | | \$15,970.39 |

CHECKS IN ORDER

| Date | Number | Amount | Date | Number | Amount |
|-------|--------|---------|-------|--------|---------|
| 05/08 | 5076 | \$31.82 | 05/19 | 5077 | \$85.20 |

(*) 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 |

1490 0006090 0002-0004 1490





Account Number:

XXXXXX0447

Statement Date:

05/31/2026

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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.

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

Last Statement:
Statement Ending:
Page:

April 30, 2026
May 31, 2026
1 of 2

1 M0656BLK053026063044 91 000000000 1491 002



MARSH LANDING TOWNHOUSE CONDO II ASSOC
C/O KPG ACCOUNTING SERVICES INC
RESERVE ACCOUNT
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

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Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX0455

SUMMARY FOR THE PERIOD: 05/01/26 - 05/31/26

MARSH LANDING TOWNHOUSE CONDO II ASSOC

| | | | | | | |
|-------------------|---|--------------------------|---|----------------------------|---|----------------|
| Beginning Balance | + | Deposits & Other Credits | - | Withdrawals & Other Debits | = | Ending Balance |
| \$44,921.82 | | \$99.30 | | \$0.00 | | \$45,021.12 |

TRANSACTIONS

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-----------------------|-------------------|----------------------------|--------------------------|--------------------|
| | Beginning Balance | | | \$44,921.82 |
| 05/31 | INTEREST CREDIT | | \$99.30 | \$45,021.12 |
| Ending Balance | | | | \$45,021.12 |

INTEREST RATE CALCULATIONS

| | | | |
|------------------------------|-------------|-----------------------|---------|
| Avg. Stmt. Collected Balance | \$44,921.00 | Annual % Yield Earned | 2.63% |
| Year-to-Date Interest Paid | \$468.91 | Interest Paid | \$99.30 |

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:

XXXXXX0455

Statement Date:

05/31/2026

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

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.

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



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