



Financial Report Package

September 2026

Prepared for

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

KPG Accounting Services, Inc.

	Current Balance at 9/30/2026	Prior Month Balance at 08/31/2026	Change
Assets			
OPERATING			
10-1010-00-00 VNB OP 0447	\$ 10,422.01	\$ 11,943.53	\$ (1,521.52)
10-1090-00-00 Due (From) / To OP	(5,000.00)	(5,000.00)	-
Total OPERATING:	\$ 5,422.01	\$ 6,943.53	\$ (1,521.52)
CURRENT ASSETS			
14-1530-00-00 PPD Insurance	\$ 5,830.79	\$ 9,214.06	\$ (3,383.27)
Total CURRENT ASSETS:	\$ 5,830.79	\$ 9,214.06	\$ (3,383.27)
Total Assets:	\$ 11,252.80	\$ 16,157.59	\$ (4,904.79)
Liabilities & Equity			
20-2001-00-00 Insurance Loan Payable	\$ 3,392.22	\$ 6,784.44	\$ (3,392.22)
20-2015-00-00 PPD Maint Fees	3,874.00	-	3,874.00
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)	\$ 6,121.32	\$ 11,507.89	\$ (5,386.57)
Total Liabilities & Equity:	\$ 11,252.80	\$ 16,157.59	\$ (4,904.79)

	Current Balance at 9/30/2026	Prior Month Balance at 08/31/2026	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 0455	\$ 53,460.22	\$ 53,346.10	\$ 114.12
12-1280-00-00 Due From OP	5,000.00	5,000.00	-
Total RESERVES:	\$ 58,460.22	\$ 58,346.10	\$ 114.12
LOAN RECEIVABLE			
18-1890-00-00 Loan Receivable	\$ 32,119.96	\$ 32,680.03	\$ (560.07)
Total LOAN RECEIVABLE:	\$ 32,119.96	\$ 32,680.03	\$ (560.07)
Total Assets:	\$ 90,580.18	\$ 91,026.13	\$ (445.95)
Liabilities & Equity			
RESERVE LIABILITY			
24-2014-00-00 VNB Loan	\$ 32,119.96	\$ 32,680.03	\$ (560.07)
Total RESERVE LIABILITY:	\$ 32,119.96	\$ 32,680.03	\$ (560.07)
RESERVE EQUITY			
25-2505-00-00 Reserves - Pooled	\$ 57,648.44	\$ 57,648.44	\$ -
25-2599-00-00 Unallocated Interest	811.78	697.66	114.12
Total RESERVE EQUITY:	\$ 58,460.22	\$ 58,346.10	\$ 114.12
Net Income / (Loss)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 90,580.18	\$ 91,026.13	\$ (445.95)

Assets

OPERATING

10-1010-00-00	VNB OP 0447	\$10,422.01	
10-1090-00-00	Due (From) / To OP	(5,000.00)	

Total OPERATING: \$5,422.01

RESERVES

12-1210-00-00	VNB RSV 0455	53,460.22	
12-1280-00-00	Due From OP	5,000.00	

Total RESERVES: \$58,460.22

CURRENT ASSETS

14-1530-00-00	PPD Insurance	5,830.79	
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Total CURRENT ASSETS: \$5,830.79

LOAN RECEIVABLE

18-1890-00-00	Loan Receivable	32,119.96	
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Total LOAN RECEIVABLE: \$32,119.96

Total Assets: \$101,832.98

Liabilities & Equity

20-2001-00-00	Insurance Loan Payable	3,392.22	
20-2015-00-00	PPD Maint Fees	3,874.00	

RESERVE LIABILITY

24-2014-00-00	VNB Loan	32,119.96	
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Total RESERVE LIABILITY: \$32,119.96

RESERVE EQUITY

25-2505-00-00	Reserves - Pooled	57,648.44	
25-2599-00-00	Unallocated Interest	811.78	

Total RESERVE EQUITY: \$58,460.22

OPERATING EQUITY

30-3900-00-00	Retained Earnings	(2,134.74)	
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Total OPERATING EQUITY: (\$2,134.74)

Net Income Gain / Loss	6,121.32	
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\$6,121.32

Total Liabilities & Equity: \$101,832.98



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

Last Statement:
Statement Ending:
Page:

August 31, 2026
September 30, 2026
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1 M0656BLK100126064920 14 000000000 1514 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

Account Statement

HOA BUSINESS CHECKING - XXXXXX0447

SUMMARY FOR THE PERIOD: 09/01/26 - 09/30/26

MARSH LANDING TOWNHOUSE CONDO II ASSOC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$12,469.60		\$3,874.00		\$5,921.59		\$10,422.01

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$12,469.60
09/02	ACH DEBIT	-\$265.22		\$12,204.38
	MLTH2 Marsh Land Vendor Pay 260902 19822			
09/02	ACH DEBIT	-\$283.25		\$11,921.13
	MLTH2 Marsh Land Vendor Pay 260902 19946			
09/02	CHECK 5087	-\$126.07		\$11,795.06
09/10	CHECK 5086	-\$400.00		\$11,395.06
09/15	ACH DEBIT	-\$3,392.22		\$8,002.84
	FIRST INSURANCE INSURANCE 260915 900-105440150			
09/17	ACH DEBIT	-\$97.52		\$7,905.32
	BONITA SPRINGS U ACHPYMT 260917			
09/17	ACH DEBIT	-\$99.19		\$7,806.13
	BONITA SPRINGS U ACHPYMT 260917			
09/17	ACH DEBIT	-\$106.70		\$7,699.43
	BONITA SPRINGS U ACHPYMT 260917			
09/17	ACH DEBIT	-\$110.86		\$7,588.57
	BONITA SPRINGS U ACHPYMT 260917			
09/17	ACH DEBIT	-\$114.20		\$7,474.37
	BONITA SPRINGS U ACHPYMT 260917			
09/17	ACH DEBIT	-\$169.24		\$7,305.13
	BONITA SPRINGS U ACHPYMT 260917			
09/22	AUTOMATIC LN PAYMT	-\$757.12		\$6,548.01
	AUTOMATIC LOAN PAY			
09/25	LOCK BOX DEPOSIT		\$1,937.00	\$8,485.01





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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
09/29	LOCK BOX DEPOSIT		\$1,937.00	\$10,422.01
Ending Balance				\$10,422.01

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
09/10	5086	\$400.00	09/02	5087	\$126.07

(*) 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





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

Account Number:
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09/30/2026
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Check Images for Account XXXXXX0447

Valley National Bank Bonita Springs, FL MLTH2 Marsh Landing Townhouse Condo II Assn., Inc. (MLTH2) c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N. #302 Naples, FL 34103		Check Number: 5086
PAY	Four Hundred And 00/100 Dollars	DATE 08/31/2026 AMOUNT ****\$400.00
TO THE ORDER OF Impeccable Property Maintenance P.O. Box 448 Bonita Springs, FL 34133		
Memo: Monthly lawn service - August		
⑈000005086⑈ ⑆021201383⑆43060447⑈ ⑆0000040000⑈		

9748000002084399/9/2026974800000208439
ITC-209111 - Back Office-610
Teller - RT# 272480678

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
X
⑆000005086⑈ ⑆021201383⑆43060447⑈ ⑆0000040000⑈

09/10/2026

5086

\$400.00

Valley National Bank Bonita Springs, FL MLTH2 Marsh Landing Townhouse Condo II Assn., Inc. (MLTH2) c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N. #302 Naples, FL 34103		Check Number: 5087
PAY	One Hundred Twenty-Six And 07/100 Dollars	DATE 08/31/2026 AMOUNT ****\$126.07
TO THE ORDER OF Marsh Landing Community Association at Estero, Inc c/o KPG Accounting Services, Inc. 3400 Tamiami Trail, #302 Naples, FL 34103		
Memo: 2025 Usage - August		
⑈000005087⑈ ⑆021201383⑆43060447⑈ ⑆0000012607⑈		

Pay To The Order Of
Valley National Bank
For Deposit Only (A150)
MLCA Marsh Landing Comm. Assoc. @ Estero, I
Acct Ending ...3897
09/02/2026 \$126.07
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
X
⑆000005087⑈ ⑆021201383⑆43060447⑈ ⑆0000012607⑈

09/02/2026

5087

\$126.07

1514 0006173 0003-0004 1514





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

Account Number:

XXXXXX0447

Statement Date:

09/30/2026

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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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Wayne, NJ 07474-0558

Last Statement:
Statement Ending:
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September 30, 2026
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1 M0656BLK100126064920 15 000000000 1515 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

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX0455

SUMMARY FOR THE PERIOD: 09/01/26 - 09/30/26

MARSH LANDING TOWNHOUSE CONDO II ASSOC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$53,346.10		\$114.12		\$0.00		\$53,460.22

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$53,346.10
09/30	INTEREST CREDIT		\$114.12	\$53,460.22
Ending Balance				\$53,460.22

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$53,346.00	Annual % Yield Earned	2.63%
Year-to-Date Interest Paid	\$908.01	Interest Paid	\$114.12

OVERDRAFT FEES

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





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Wayne, NJ 07474-0558

Account Number:

XXXXXX0455

Statement Date:

09/30/2026

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Balance Reconciliation

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