



Financial Report Package

January 2026

Prepared for

**MLTH2 Marsh Landing Townhouse Condo II
Assn., 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 0447	\$ 18,379.94	\$ 11,827.81	\$ 6,552.13
10-1090-00-00 Due (From) / To OP	(10,000.00)	(10,000.00)	-
Total OPERATING:	\$ 8,379.94	\$ 1,827.81	\$ 6,552.13
CURRENT ASSETS			
14-1400-00-00 Accounts Receivable	\$ 1,991.06	\$ -	\$ 1,991.06
14-1530-00-00 PPD Insurance	32,896.95	36,280.22	(3,383.27)
Total CURRENT ASSETS:	\$ 34,888.01	\$ 36,280.22	\$ (1,392.21)
Total Assets:	\$ 43,267.95	\$ 38,108.03	\$ 5,159.92
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ -	\$ 509.57	\$ (509.57)
20-2001-00-00 Insurance Loan Payable	30,529.98	33,922.20	(3,392.22)
20-2015-00-00 PPD Maint Fees	-	5,811.00	(5,811.00)
OPERATING EQUITY			
30-3900-00-00 Retained Earnings	\$ (2,134.74)	\$ (1,417.35)	\$ (717.39)
Total OPERATING EQUITY:	\$ (2,134.74)	\$ (1,417.35)	\$ (717.39)
Net Income / (Loss)	\$ 14,872.71	\$ (717.39)	\$ 15,590.10
Total Liabilities & Equity:	\$ 43,267.95	\$ 38,108.03	\$ 5,159.92

	Current Balance at 1/31/2026	Prior Month Balance at 12/31/2025	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 0455	\$ 42,148.44	\$ 39,052.21	\$ 3,096.23
12-1280-00-00 Due From OP	10,000.00	10,000.00	-
Total RESERVES:	\$ 52,148.44	\$ 49,052.21	\$ 3,096.23
LOAN RECEIVABLE			
18-1890-00-00 Loan Receivable	\$ 36,551.42	\$ 37,085.00	\$ (533.58)
Total LOAN RECEIVABLE:	\$ 36,551.42	\$ 37,085.00	\$ (533.58)
Total Assets:	\$ 88,699.86	\$ 86,137.21	\$ 2,562.65
Liabilities & Equity			
RESERVE LIABILITY			
24-2014-00-00 VNB Loan	\$ 36,551.42	\$ 37,085.00	\$ (533.58)
Total RESERVE LIABILITY:	\$ 36,551.42	\$ 37,085.00	\$ (533.58)
RESERVE EQUITY			
25-2500-00-00 Roof Replacement	\$ -	\$ 37,024.35	\$ (37,024.35)
25-2501-00-00 Painting Reserve	-	(5,117.38)	5,117.38
25-2503-00-00 Driveway/Walkways	-	8,518.16	(8,518.16)
25-2504-00-00 General Reserves	-	5,973.21	(5,973.21)
25-2505-00-00 Reserves - Pooled	52,148.44	-	52,148.44
25-2599-00-00 Unallocated Interest	-	2,653.87	(2,653.87)
Total RESERVE EQUITY:	\$ 52,148.44	\$ 49,052.21	\$ 3,096.23
Net Income / (Loss)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 88,699.86	\$ 86,137.21	\$ 2,562.65

Assets

OPERATING

10-1010-00-00	VNB OP 0447	\$18,379.94	
10-1090-00-00	Due (From) / To OP	(10,000.00)	

Total OPERATING:			<u>\$8,379.94</u>
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RESERVES

12-1210-00-00	VNB RSV 0455	42,148.44	
12-1280-00-00	Due From OP	10,000.00	

Total RESERVES:			<u>\$52,148.44</u>
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CURRENT ASSETS

14-1400-00-00	Accounts Receivable	1,991.06	
14-1530-00-00	PPD Insurance	32,896.95	

Total CURRENT ASSETS:			<u>\$34,888.01</u>
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LOAN RECEIVABLE

18-1890-00-00	Loan Receivable	36,551.42	
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Total LOAN RECEIVABLE:			<u>\$36,551.42</u>
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Total Assets:			<u>\$131,967.81</u>
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Liabilities & Equity

20-2001-00-00	Insurance Loan Payable	30,529.98	
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RESERVE LIABILITY

24-2014-00-00	VNB Loan	36,551.42	
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Total RESERVE LIABILITY:			<u>\$36,551.42</u>
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RESERVE EQUITY

25-2505-00-00	Reserves - Pooled	52,148.44	
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Total RESERVE EQUITY:			<u>\$52,148.44</u>
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OPERATING EQUITY

30-3900-00-00	Retained Earnings	(2,134.74)	
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Total OPERATING EQUITY:			<u>(\$2,134.74)</u>
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Net Income Gain / Loss	14,872.71		
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			<u>\$14,872.71</u>
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Total Liabilities & Equity:			<u>\$131,967.81</u>
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000 Quarterly Assessments	\$ 23,244.00	\$ 23,239.75	\$ 4.25	\$ 23,244.00	\$ 23,239.75	\$ 4.25	\$ 92,959.00
4025 Late Fees	54.06	-	54.06	54.06	-	54.06	-
TOTAL INCOME	\$ 23,298.06	\$ 23,239.75	\$ 58.31	\$ 23,298.06	\$ 23,239.75	\$ 58.31	\$ 92,959.00
TOTAL INCOME	\$ 23,298.06	\$ 23,239.75	\$ 58.31	\$ 23,298.06	\$ 23,239.75	\$ 58.31	\$ 92,959.00
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	265.22	283.25	18.03	265.22	283.25	18.03	3,399.00
5110 Accounting Services	283.25	229.33	(53.92)	283.25	229.33	(53.92)	2,752.00
5160 Legal Expenses	-	41.67	41.67	-	41.67	41.67	500.00
TOTAL PROFESSIONAL FEES	\$ 548.47	\$ 554.25	\$ 5.78	\$ 548.47	\$ 554.25	\$ 5.78	\$ 6,651.00
ADMIN							
5400 Office Supplies	4.56	37.50	32.94	4.56	37.50	32.94	450.00
5465 Corp Annual Report	-	10.42	10.42	-	10.42	10.42	125.00
5901 Loan Repayment	757.12	757.08	(0.04)	757.12	757.08	(0.04)	9,085.00
TOTAL ADMIN	\$ 761.68	\$ 805.00	\$ 43.32	\$ 761.68	\$ 805.00	\$ 43.32	\$ 9,660.00
INSURANCE							
5850 INS - Expense	2,011.65	2,181.92	170.27	2,011.65	2,181.92	170.27	26,183.00
5852 INS - Flood	1,371.62	1,330.00	(41.62)	1,371.62	1,330.00	(41.62)	15,960.00
5859 Insurance Appraisal	-	31.67	31.67	-	31.67	31.67	380.00
TOTAL INSURANCE	\$ 3,383.27	\$ 3,543.59	\$ 160.32	\$ 3,383.27	\$ 3,543.59	\$ 160.32	\$ 42,523.00
UTILITIES							
6040 Water/Sewer/Trash	731.93	833.33	101.40	731.93	833.33	101.40	10,000.00
6045 Irrigation Water	-	145.83	145.83	-	145.83	145.83	1,750.00
TOTAL UTILITIES	\$ 731.93	\$ 979.16	\$ 247.23	\$ 731.93	\$ 979.16	\$ 247.23	\$ 11,750.00
MAINTENANCE							
6005 Building	-	166.67	166.67	-	166.67	166.67	2,000.00
6014 Contingency	-	83.33	83.33	-	83.33	83.33	1,000.00
6020 Fire Extinguisher Service	-	12.50	12.50	-	12.50	12.50	150.00
6040 Exterminating	-	39.58	39.58	-	39.58	39.58	475.00
TOTAL MAINTENANCE	\$ -	\$ 302.08	\$ 302.08	\$ -	\$ 302.08	\$ 302.08	\$ 3,625.00
LANDSCAPING/GROUNDS							
6100 Landscape	-	412.50	412.50	-	412.50	412.50	4,950.00
6110 Irrigation Repairs/Service	-	25.00	25.00	-	25.00	25.00	300.00
6120 Tree & Shrub Trimming	-	41.67	41.67	-	41.67	41.67	500.00
6130 Mulch/Pine Straw	-	41.67	41.67	-	41.67	41.67	500.00
6135 Sod/Plants Replacement	-	41.67	41.67	-	41.67	41.67	500.00
TOTAL LANDSCAPING/GROUNDS	\$ -	\$ 562.51	\$ 562.51	\$ -	\$ 562.51	\$ 562.51	\$ 6,750.00
TOTAL EXPENSES	\$ 5,425.35	\$ 6,746.59	\$ 1,321.24	\$ 5,425.35	\$ 6,746.59	\$ 1,321.24	\$ 80,959.00
NET ORDINARY INCOME	\$ 17,872.71	\$ 16,493.16	\$ 1,379.55	\$ 17,872.71	\$ 16,493.16	\$ 1,379.55	\$ 12,000.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	3,000.00	3,000.00	-	3,000.00	3,000.00	-	12,000.00
TOTAL RESERVE TRANSFER	\$ 3,000.00	\$ 3,000.00	\$ -	\$ 3,000.00	\$ 3,000.00	\$ -	\$ 12,000.00
TOTAL EXPENSES	\$ 3,000.00	\$ 3,000.00	\$ -	\$ 3,000.00	\$ 3,000.00	\$ -	\$ 12,000.00
NET OTHER INCOME	(\$ 3,000.00)	(\$ 3,000.00)	\$ -	(\$ 3,000.00)	(\$ 3,000.00)	\$ -	(\$ 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	\$ 23,244.00	\$ 23,239.75	\$ 4.25	\$ 23,244.00	\$ 23,239.75	\$ 4.25	\$ 92,959.00
4025-00-00 Late Fees	54.06	-	54.06	54.06	-	54.06	-
Total INCOME	\$ 23,298.06	\$ 23,239.75	\$ 58.31	\$ 23,298.06	\$ 23,239.75	\$58.31	\$ 92,959.00
Total OPERATING INCOME	\$ 23,298.06	\$ 23,239.75	\$ 58.31	\$ 23,298.06	\$ 23,239.75	\$ 58.31	\$ 92,959.00
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	265.22	283.25	18.03	265.22	283.25	18.03	3,399.00
5110-00-00 Accounting Services	283.25	229.33	(53.92)	283.25	229.33	(53.92)	2,752.00
5160-00-00 Legal Expenses	-	41.67	41.67	-	41.67	41.67	500.00
Total PROFESSIONAL FEES	\$ 548.47	\$ 554.25	\$ 5.78	\$ 548.47	\$ 554.25	\$5.78	\$ 6,651.00
ADMIN							
5400-00-00 Office Supplies	4.56	37.50	32.94	4.56	37.50	32.94	450.00
5465-00-00 Corp Annual Report	-	10.42	10.42	-	10.42	10.42	125.00
5901-00-00 Loan Repayment	757.12	757.08	(0.04)	757.12	757.08	(0.04)	9,085.00
Total ADMIN	\$ 761.68	\$ 805.00	\$ 43.32	\$ 761.68	\$ 805.00	\$43.32	\$ 9,660.00
INSURANCE							
5850-00-00 INS - Expense	2,011.65	2,181.92	170.27	2,011.65	2,181.92	170.27	26,183.00
5852-00-00 INS - Flood	1,371.62	1,330.00	(41.62)	1,371.62	1,330.00	(41.62)	15,960.00
5859-00-00 Insurance Appraisal	-	31.67	31.67	-	31.67	31.67	380.00
Total INSURANCE	\$ 3,383.27	\$ 3,543.59	\$ 160.32	\$ 3,383.27	\$ 3,543.59	\$160.32	\$ 42,523.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	731.93	833.33	101.40	731.93	833.33	101.40	10,000.00
6045-00-00 Irrigation Water	-	145.83	145.83	-	145.83	145.83	1,750.00
Total UTILITIES	\$ 731.93	\$ 979.16	\$ 247.23	\$ 731.93	\$ 979.16	\$247.23	\$ 11,750.00
MAINTENANCE							
6005-00-00 Building	-	166.67	166.67	-	166.67	166.67	2,000.00
6014-00-00 Contingency	-	83.33	83.33	-	83.33	83.33	1,000.00
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	-	12.50	12.50	150.00
6040-00-00 Exterminating	-	39.58	39.58	-	39.58	39.58	475.00
Total MAINTENANCE	\$ -	\$ 302.08	\$ 302.08	\$ -	\$ 302.08	\$302.08	\$ 3,625.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	-	412.50	412.50	-	412.50	412.50	4,950.00
6110-00-00 Irrigation Repairs/Service	-	25.00	25.00	-	25.00	25.00	300.00
6120-00-00 Tree & Shrub Trimming	-	41.67	41.67	-	41.67	41.67	500.00
6130-00-00 Mulch/Pine Straw	-	41.67	41.67	-	41.67	41.67	500.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	41.67	41.67	500.00
Total LANDSCAPING/GROUNDS	\$ -	\$ 562.51	\$ 562.51	\$ -	\$ 562.51	\$562.51	\$ 6,750.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	3,000.00	3,000.00	-	3,000.00	3,000.00	-	12,000.00
Total RESERVE TRANSFER	\$ 3,000.00	\$ 3,000.00	\$ -	\$ 3,000.00	\$ 3,000.00	\$0.00	\$ 12,000.00
Total OPERATING EXPENSE	\$ 8,425.35	\$ 9,746.59	\$ 1,321.24	\$ 8,425.35	\$ 9,746.59	\$ 1,321.24	\$ 92,959.00
Net Income:	\$ 14,872.71	\$ 13,493.16	\$ 1,379.55	\$ 14,872.71	\$ 13,493.16	\$ 1,379.55	\$ 0.00



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 33 000000000 1533 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

1533 0006600 0001-0004 1533

Account Statement

HOA BUSINESS CHECKING - XXXXXX0447

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

MARSH LANDING TOWNHOUSE CONDO II ASSOC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$12,207.81		\$15,496.00		\$9,323.87		\$18,379.94

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$12,207.81
01/05	LOCK BOX DEPOSIT		\$1,937.00	\$14,144.81
01/05	ACH DEBIT MLTH2 Marsh Land Vendor Pay 260105 14553	-\$265.22		\$13,879.59
01/05	ACH DEBIT MLTH2 Marsh Land Vendor Pay 260105 14672	-\$283.25		\$13,596.34
01/06	ACH CREDIT MLTH2 Marsh Land ASSN DUES 260106		\$9,685.00	\$23,281.34
01/07	CHECK 5064	-\$380.00		\$22,901.34
01/09	LOCK BOX DEPOSIT		\$1,937.00	\$24,838.34
01/09	ACH DEBIT MLTH2 Marsh Land Vendor Pay 260109 14840	-\$3.50		\$24,834.84
01/09	ACH DEBIT MLTH2 Marsh Land Vendor Pay 260109 14827	-\$4.56		\$24,830.28
01/13	ACH DEBIT FIRST INSURANCE INSURANCE 260113 900-105440150	-\$3,392.22		\$21,438.06
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$100.03		\$21,338.03
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$106.70		\$21,231.33
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$116.71		\$21,114.62
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$147.56		\$20,967.06
01/14	ACH DEBIT	-\$173.42		\$20,793.64





Account Number:
Statement Date:
Page :

XXXXXX0447
01/31/2026
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P.O. Box 558
Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
01/14	BONITA SPRINGS U A/R 260114 ACH DEBIT	-\$87.51		\$20,706.13
01/14	BONITA SPRINGS U A/R 260114 CHECK 5066	-\$375.00		\$20,331.13
01/16	ACH CREDIT MLTH2 Marsh Land OnlinePay 260116 30445		\$1,937.00	\$22,268.13
01/21	ACH DEBIT MLTH2 Marsh Land CincXfer 260121 D6758	-\$3,000.00		\$19,268.13
01/22	AUTOMATIC LN PAYMT AUTOMATIC LOAN PAY	-\$757.12		\$18,511.01
01/23	CHECK 5068	-\$83.07		\$18,427.94
01/29	CHECK 5067	-\$48.00		\$18,379.94
Ending Balance				\$18,379.94

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
01/07	5064	\$380.00	01/29	5067	\$48.00
01/14	5066*	\$375.00	01/23	5068	\$83.07

(*) 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



1533 0006601 0002-0004 1533



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

Account Number:
Statement Date:
Page :

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01/31/2026
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Check Images for Account XXXXXX0447

1533 0006602 0003-0004 1533

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: 5064

PAY Three Hundred Eighty And 00/100 Dollars

DATE 12/15/2025

AMOUNT ****\$380.00

TO THE ORDER OF Townsend Appraisals, Inc.
365 Fifth Avenue South
Suite 201
Naples, FL 34102

Memo: Insurance appraisal update

Therm P. Hoffroy

Seq: 37
Dep: 001358
Date: 01/07/26

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER.

01/07/2026 # 5064 \$380.00

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: 5067

PAY Forty-Eight And 00/100 Dollars

DATE 01/08/2026

AMOUNT ****\$48.00

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

Memo: Annual fee for Project # PR1U024312, File # 66448

Therm P. Hoffroy

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER.

01/29/2026 # 5067 \$48.00

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: 5066

PAY Three Hundred Seventy-Five And 00/100 Dollars

DATE 01/06/2026

AMOUNT ****\$375.00

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

Memo: Monthly town service - December

Therm P. Hoffroy

950900000161205113/2026950900000161205
ITC-PC4309 - Back Office-610
Teller - RT# 272480678

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER.

01/14/2026 # 5066 \$375.00

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: 5068

PAY Eighty-Three And 07/100 Dollars

DATE 01/08/2026

AMOUNT ****\$83.07

TO THE ORDER OF Pye-Barker Fire & Safety, LLC
DBA: Naples Fire Protection
P.O. Box 735358
Dallas, TX 75375-5358

Memo: Annual fire ext inspection

Therm P. Hoffroy

JPMORGANCHASE BK NA
012226 >074909962<
00000179 0735358
000056995.0016 0000000603363836

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER.

01/23/2026 # 5068 \$83.07





Account Number:

XXXXXX0447

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.

1533 0006603 0004-0004 1533





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

Last Statement:
Statement Ending:
Page:

December 31, 2025
January 31, 2026
1 of 2

1 M0656BLK013126064710 34 000000000 1534 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: 01/01/26 - 01/31/26

MARSH LANDING TOWNHOUSE CONDO II ASSOC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$40,090.81		\$3,096.23		\$0.00		\$43,187.04

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$40,090.81
01/21	ACH CREDIT		\$3,000.00	\$43,090.81
	MLTH2 Marsh Land CincXfer 260121 C6758			
01/31	INTEREST CREDIT		\$96.23	\$43,187.04
Ending Balance				\$43,187.04

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$41,155.00	Annual % Yield Earned	2.79%
Year-to-Date Interest Paid	\$96.23	Interest Paid	\$96.23

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:

01/31/2026

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.

1534 0006605 0002-0002 1534





LOAN STATEMENT

P.O. Box 558
Wayne, NJ 07474-0558
Return Service Requested

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

Account/Note Number	04100103320-20001
Statement Date	02/06/26
Branch Number	772
Current Balance	\$36,551.42
Payment Due Date	02/22/26
Amount Due	\$757.12

Your Account Number XXXXXXXX0447 Will Be Charged
Call 800-522-4100 with questions on your bill.

SUMMARY					
Note/Category	Current Balance	Interest Rate	Maturity Date	Description	Amount Due
20001/C	36,551.42	7.000000	09/22/30	Principal Payment	536.80
				Interest To 02/22/26	220.32
				Total Due On 02/22/26	\$757.12

YEAR-TO-DATE SUMMARY			
Interest Paid	223.54	Escrow Interest Paid	0.00
Unapplied Funds	0.00	Escrow Balance	0.00
Taxes Disbursed	0.00		

LOAN HISTORY								
Note Number	Posting Date	Effective Date	Transaction Description	Principal	Interest	Late Fees/ Others	Escrow	Insurance
20001	01/22/26	01/22/26	ACH/Autopayment	533.58	223.54	0.00	0.00	0.00

Please return the bottom portion if you are making an additional loan payment.

Check here for change of address or phone number and indicate changes.

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

A late fee of \$37.86 will be imposed if payment is not received by 03/04/26.

997

Please remit and make check payable to:

Account/Note Number	04100103320-20001
Payment Due Date	02/22/26
Amount Due	\$757.12
Additional Prin, Int, Escrow, Fees:	_____
_____	_____
Amount Enclosed	_____

VALLEY NATIONAL BANK
PO BOX 953
WAYNE NJ 07474-0953

997 04100103320 20001 610 00000 0000075712 9

PAYMENT OPTIONS

Mail your loan payments to: Valley National Bank, P.O. Box 953, Wayne, NJ 07474-0953. See below for additional instructions on mailed payments. With a Valley checking account, you can transfer payments to your loan using online and mobile banking. If you don't have a Valley checking account, you can make digital payments at ValleyLoanPayments.com.

COMMERCIAL LOAN INQUIRIES - For Commercial Loan Inquiries, please call 1-800-522-4100 to speak with your Loan Officer.

FEE SCHEDULE FOR RESIDENTIAL MORTGAGE LOANS, HOME EQUITY LOANS, AUTO LOANS AND OTHER PERSONAL LOANS ONLY All fees are subject to change and may not apply in all instances, depending on applicable state laws.

- Payment by Phone \$10
- Returned Check Fee based on applicable state law

ADDITIONAL INFORMATION FOR AUTO LOANS ONLY:

If we have purchased force-placed insurance in connection with your auto loan, your statement will include a Fee Assessment in the Loan History section for the premium charged to your loan account. This amount will also be included in your Total Due until the premium is paid. If you subsequently provide appropriate proof of insurance coverage and we issue a refund for the premium charged to your loan account, your statement will include a "Misc Fee Waiver" for the amount of the refund in the statement period in which it is provided.

ADDITIONAL INFORMATION FOR RESIDENTIAL MORTGAGE LOANS AND HOME EQUITY LOANS ONLY:

Requests for Information and Error Notices - If you believe that there is an error regarding your loan or you would like to request information on your loan, you must send your error notice or information request to Valley National Bank to the attention of the appropriate department as follows: **Valley National Bank, Mortgage Services, 1720 Route 23, Wayne, NJ 07470-7533**. Please include your name, account number, property address and a description of the error or the information you are requesting. You may also contact us on the internet at: valley.com/customer-service

TAX AND INSURANCE INFORMATION

Additional Tax Bills - For loans with an escrow account, Valley is responsible for the payment of all regular property tax bills on your property (e.g., your annual tax bill). If you make improvements to your property and receive an additional tax bill often called an "added assessment" or supplemental tax bill, it is your responsibility to pay the additional tax bill directly to your tax collector. We are not responsible for payment of additional tax bills.

Water & Sewer Charges - Most municipalities include the payment of water and sewer charges in your property tax bill, and we will pay these charges through your escrow account. If your municipality issues separate bills for water and sewer charges, it is your responsibility to pay these charges directly to your tax collector.

Borrowers In Newly Constructed Homes - For loans with an escrow account, at your closing we attempted to collect sufficient funds to pay the added assessments that will be due when your home is fully assessed. The fully assessed original property tax bill will be sent directly to you by the tax assessor or collector. It is your responsibility to immediately forward this bill to our office to ensure timely payment. Valley National Bank will not be responsible for any penalties or interest if you do not immediately forward this bill to us.

Renewal Policies and Invoices - For loans with an escrow account, insurance renewal invoices must be provided to us 30 DAYS PRIOR TO THE EXPIRATION of your existing policy. Failure to provide the renewal policy information and invoice may result in Valley National Bank obtaining force placed insurance coverage to protect your property. The cost of this insurance will be assessed to your escrow account. The coverage provided by this force placed insurance may be different and more expensive than your current insurance. Please notify your agent to include your MORTGAGE LOAN NUMBER and the following mortgagee information in your policy declarations: Valley National Bank, ISAOA/ATIMA, P.O. Box 2074, Carmel, IN 46082.

Changing Insurance Companies During the Existing Policy Term - If you change insurers, please immediately provide us with the new policy and the paid receipt, directed to the attention of the Hazard Insurance Dept., Valley National Bank, ISAOA/ATIMA, P.O. Box 2074, Carmel, IN 46082.

If You Sustain Damage To Your Property - Report the loss to your insurance agent immediately and forward the estimates of damages and settlement check to our Hazard Insurance Dept. As a lien holder, we will need to endorse your settlement check prior to it being cashed. To protect our interest under the terms of the mortgage, we will require evidence that the property has been repaired. You may be required to pay property inspection fees to confirm repairs are properly completed in accordance with the terms of your mortgage. Substantial losses are handled by depositing insurance proceeds in an escrow account. Disbursements are made as work is completed.

STATE DISCLOSURES

New York Property Owners - As your mortgage servicer, we are registered with the New York Department of Financial Services (NYDFS). You may file complaints about us with the NYDFS. You may also obtain additional information by calling the NYDFS Consumer Assistance Unit at 800-342-3736 or by visiting the NYDFS website at www.dfs.ny.gov.

PAYMENT INSTRUCTIONS

Please complete and detach the remittance slip from your statement and return it with your payment in the enclosed return envelope. Write your account number on the front of your check or money order. Payments mailed to the address shown on your remittance slip that are received by 5 PM ET on any Monday through Friday that is not a bank holiday will be credited as of the date received. Payments accepted by us that do not conform to the above requirements will be credited no later than five (5) days after receipt.

Has your address or telephone number changed? If so, complete this form and return it to the correspondence address above.

NEW MAILING ADDRESS _____ LOAN NUMBER _____

CITY _____ STATE _____ ZIP _____

HOME PHONE _____ BUSINESS PHONE _____ MOBILE PHONE _____

E-MAIL _____

SIGNATURE _____ DATE _____

