



Financial Report Package

February 2026

Prepared for

**MLTH3 Marsh Landing Townhouse Condo. III
Assoc, Inc.**

KPG Accounting Services, Inc.

	Current Balance at 2/28/2026	Prior Month Balance at 01/31/2026	Change
Assets			
OPERATING			
10-1010-00-00 VNB OP 3727	\$ 14,471.27	\$ 19,791.37	\$ (5,320.10)
Total OPERATING:	\$ 14,471.27	\$ 19,791.37	\$ (5,320.10)
CURRENT ASSETS			
14-1400-00-00 Accounts Receivable	\$ 53.13	\$ 53.13	\$ -
14-1562-00-00 PPD Insurance	21,702.93	24,877.96	(3,175.03)
Total CURRENT ASSETS:	\$ 21,756.06	\$ 24,931.09	\$ (3,175.03)
Total Assets:	\$ 36,227.33	\$ 44,722.46	\$ (8,495.13)
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ 384.94	\$ 403.96	\$ (19.02)
20-2001-00-00 Insurance Loan Payable	19,018.08	21,131.20	(2,113.12)
20-2015-00-00 PPD Maint Fees	5,625.00	5,625.00	-
OPERATING EQUITY			
30-3900-00-00 Retained Earnings	\$ 3,185.64	\$ 3,185.64	\$ -
Total OPERATING EQUITY:	\$ 3,185.64	\$ 3,185.64	\$ -
Net Income / (Loss)	\$ 8,013.67	\$ 14,376.66	\$ (6,362.99)
Total Liabilities & Equity:	\$ 36,227.33	\$ 44,722.46	\$ (8,495.13)

	Current Balance at 2/28/2026	Prior Month Balance at 01/31/2026	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 2153	\$ 39,361.19	\$ 39,280.83	\$ 80.36
Total RESERVES:	<u>\$ 39,361.19</u>	<u>\$ 39,280.83</u>	<u>\$ 80.36</u>
Total Assets:	<u>\$ 39,361.19</u>	<u>\$ 39,280.83</u>	<u>\$ 80.36</u>
Liabilities & Equity			
RESERVE EQUITY			
25-2500-00-00 RSV - General	\$ 39,201.76	\$ 39,201.76	\$ -
25-2599-00-00 Unallocated Interest	159.43	79.07	80.36
Total RESERVE EQUITY:	<u>\$ 39,361.19</u>	<u>\$ 39,280.83</u>	<u>\$ 80.36</u>
Net Income / (Loss)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Total Liabilities & Equity:	<u>\$ 39,361.19</u>	<u>\$ 39,280.83</u>	<u>\$ 80.36</u>

Balance Sheet

MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.
End Date: 02/28/2026

Date: 3/9/2026

Time: 12:05 am

Page: 1

Assets

OPERATING

10-1010-00-00 VNB OP 3727 \$14,471.27

Total OPERATING:

\$14,471.27

RESERVES

12-1210-00-00 VNB RSV 2153 39,361.19

Total RESERVES:

\$39,361.19

CURRENT ASSETS

14-1400-00-00 Accounts Receivable 53.13

14-1562-00-00 PPD Insurance 21,702.93

Total CURRENT ASSETS:

\$21,756.06

Total Assets:

\$75,588.52

Liabilities & Equity

20-2000-00-00 Accounts Payable 384.94

20-2001-00-00 Insurance Loan Payable 19,018.08

20-2015-00-00 PPD Maint Fees 5,625.00

RESERVE EQUITY

25-2500-00-00 RSV - General 39,201.76

25-2599-00-00 Unallocated Interest 159.43

Total RESERVE EQUITY:

\$39,361.19

OPERATING EQUITY

30-3900-00-00 Retained Earnings 3,185.64

Total OPERATING EQUITY:

\$3,185.64

Net Income Gain / Loss 8,013.67

\$8,013.67

Total Liabilities & Equity:

\$75,588.52

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 22,500.00	\$ 22,495.25	\$ 4.75	\$ 89,981.00
4025 Late Fees	-	-	-	53.13	-	53.13	-
TOTAL INCOME	\$ -	\$ -	\$ -	\$ 22,553.13	\$ 22,495.25	\$ 57.88	\$ 89,981.00
TOTAL INCOME	\$ 0.00	\$ -	\$ -	\$ 22,553.13	\$ 22,495.25	\$ 57.88	\$ 89,981.00
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	265.22	265.25	0.03	530.44	530.50	0.06	3,183.00
5110 Accounting Services	234.58	234.58	-	469.16	469.16	-	2,815.00
TOTAL PROFESSIONAL FEES	\$ 499.80	\$ 499.83	\$ 0.03	\$ 999.60	\$ 999.66	\$ 0.06	\$ 5,998.00
ADMIN							
5400 Office Supplies	46.15	41.67	(4.48)	66.83	83.34	16.51	500.00
5465 Corp Annual Report	-	9.08	9.08	-	18.16	18.16	109.00
TOTAL ADMIN	\$ 46.15	\$ 50.75	\$ 4.60	\$ 66.83	\$ 101.50	\$ 34.67	\$ 609.00
INSURANCE							
5850 INS - Expense	1,937.03	2,393.50	456.47	3,874.06	4,787.00	912.94	28,722.00
5852 INS - Flood	1,238.00	1,497.75	259.75	2,476.00	2,995.50	519.50	17,973.00
5859 Insurance Appraisal	-	26.25	26.25	-	52.50	52.50	315.00
TOTAL INSURANCE	\$ 3,175.03	\$ 3,917.50	\$ 742.47	\$ 6,350.06	\$ 7,835.00	\$ 1,484.94	\$ 47,010.00
UTILITIES							
6040 Water/Sewer/Trash	723.57	750.00	26.43	1,482.17	1,500.00	17.83	9,000.00
6045 Irrigation Water	384.94	133.33	(251.61)	402.30	266.66	(135.64)	1,600.00
TOTAL UTILITIES	\$ 1,108.51	\$ 883.33	(\$ 225.18)	\$ 1,884.47	\$ 1,766.66	(\$ 117.81)	\$ 10,600.00
MAINTENANCE							
6005 Building	-	208.33	208.33	-	416.66	416.66	2,500.00
6012 Roof Maintenance	-	83.33	83.33	-	166.66	166.66	1,000.00
6014 Contingency	-	83.33	83.33	-	166.66	166.66	1,000.00
6020 Fire Extinguisher Service	-	16.67	16.67	-	33.34	33.34	200.00
6030 Dryer Vent Cleaning	-	41.67	41.67	-	83.34	83.34	500.00
6040 Exterminating	80.00	72.00	(8.00)	160.00	144.00	(16.00)	864.00
TOTAL MAINTENANCE	\$ 80.00	\$ 505.33	\$ 425.33	\$ 160.00	\$ 1,010.66	\$ 850.66	\$ 6,064.00
LANDSCAPING/GROUNDS							
6100 Landscape	375.00	375.00	-	750.00	750.00	-	4,500.00
6110 Irrigation Repairs/Service	-	16.67	16.67	-	33.34	33.34	200.00
6120 Tree & Shrub Trimming	600.00	58.33	(541.67)	600.00	116.66	(483.34)	700.00
6130 Mulch/Pine Straw	478.50	66.67	(411.83)	478.50	133.34	(345.16)	800.00
6135 Sod/Plants Replacement	-	41.67	41.67	-	83.34	83.34	500.00
TOTAL LANDSCAPING/GROUNDS	\$ 1,453.50	\$ 558.34	(\$ 895.16)	\$ 1,828.50	\$ 1,116.68	(\$ 711.82)	\$ 6,700.00
TOTAL EXPENSES	\$ 6,362.99	\$ 6,415.08	\$ 52.09	\$ 11,289.46	\$ 12,830.16	\$ 1,540.70	\$ 76,981.00
NET ORDINARY INCOME	(\$ 6,362.99)	(\$ 6,415.08)	\$ 52.09	\$ 11,263.67	\$ 9,665.09	\$ 1,598.58	\$ 13,000.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	-	-	-	3,250.00	3,250.00	-	13,000.00
TOTAL RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 3,250.00	\$ 3,250.00	\$ -	\$ 13,000.00
TOTAL EXPENSES	\$ 0.00	\$ -	\$ -	\$ 3,250.00	\$ 3,250.00	\$ -	\$ 13,000.00
NET OTHER INCOME	\$ 0.00	\$ 0.00	\$ -	(\$ 3,250.00)	(\$ 3,250.00)	\$ -	(\$ 13,000.00)

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 22,500.00	\$ 22,495.25	\$ 4.75	\$ 89,981.00
4025-00-00 Late Fees	-	-	-	53.13	-	53.13	-
Total INCOME	\$ -	\$ -	\$ -	\$ 22,553.13	\$ 22,495.25	\$ 57.88	\$ 89,981.00
Total OPERATING INCOME	\$ 0.00	\$ -	\$ -	\$ 22,553.13	\$ 22,495.25	\$ 57.88	\$ 89,981.00
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	265.22	265.25	0.03	530.44	530.50	0.06	3,183.00
5110-00-00 Accounting Services	234.58	234.58	-	469.16	469.16	-	2,815.00
Total PROFESSIONAL FEES	\$ 499.80	\$ 499.83	\$ 0.03	\$ 999.60	\$ 999.66	\$ 0.06	\$ 5,998.00
ADMIN							
5400-00-00 Office Supplies	46.15	41.67	(4.48)	66.83	83.34	16.51	500.00
5465-00-00 Corp Annual Report	-	9.08	9.08	-	18.16	18.16	109.00
Total ADMIN	\$ 46.15	\$ 50.75	\$ 4.60	\$ 66.83	\$ 101.50	\$ 34.67	\$ 609.00
INSURANCE							
5850-00-00 INS - Expense	1,937.03	2,393.50	456.47	3,874.06	4,787.00	912.94	28,722.00
5852-00-00 INS - Flood	1,238.00	1,497.75	259.75	2,476.00	2,995.50	519.50	17,973.00
5859-00-00 Insurance Appraisal	-	26.25	26.25	-	52.50	52.50	315.00
Total INSURANCE	\$ 3,175.03	\$ 3,917.50	\$ 742.47	\$ 6,350.06	\$ 7,835.00	\$ 1,484.94	\$ 47,010.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	723.57	750.00	26.43	1,482.17	1,500.00	17.83	9,000.00
6045-00-00 Irrigation Water	384.94	133.33	(251.61)	402.30	266.66	(135.64)	1,600.00
Total UTILITIES	\$ 1,108.51	\$ 883.33	(\$ 225.18)	\$ 1,884.47	\$ 1,766.66	(\$ 117.81)	\$ 10,600.00
MAINTENANCE							
6005-00-00 Building	-	208.33	208.33	-	416.66	416.66	2,500.00
6012-00-00 Roof Maintenance	-	83.33	83.33	-	166.66	166.66	1,000.00
6014-00-00 Contingency	-	83.33	83.33	-	166.66	166.66	1,000.00
6020-00-00 Fire Extinguisher Service	-	16.67	16.67	-	33.34	33.34	200.00
6030-00-00 Dryer Vent Cleaning	-	41.67	41.67	-	83.34	83.34	500.00
6040-00-00 Exterminating	80.00	72.00	(8.00)	160.00	144.00	(16.00)	864.00
Total MAINTENANCE	\$ 80.00	\$ 505.33	\$ 425.33	\$ 160.00	\$ 1,010.66	\$ 850.66	\$ 6,064.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	375.00	375.00	-	750.00	750.00	-	4,500.00
6110-00-00 Irrigation Repairs/Service	-	16.67	16.67	-	33.34	33.34	200.00
6120-00-00 Tree & Shrub Trimming	600.00	58.33	(541.67)	600.00	116.66	(483.34)	700.00
6130-00-00 Mulch/Pine Straw	478.50	66.67	(411.83)	478.50	133.34	(345.16)	800.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	83.34	83.34	500.00
Total LANDSCAPING/GROUNDS	\$ 1,453.50	\$ 558.34	(\$ 895.16)	\$ 1,828.50	\$ 1,116.68	(\$ 711.82)	\$ 6,700.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	-	-	-	3,250.00	3,250.00	-	13,000.00
Total RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 3,250.00	\$ 3,250.00	\$ 0.00	\$ 13,000.00
Total OPERATING EXPENSE	\$ 6,362.99	\$ 6,415.08	\$ 52.09	\$ 14,539.46	\$ 16,080.16	\$ 1,540.70	\$ 89,981.00
Net Income:	(\$ 6,362.99)	(\$ 6,415.08)	\$ 52.09	\$ 8,013.67	\$ 6,415.09	\$ 1,598.58	\$ 0.00



Last Statement:
Statement Ending:
Page:

January 31, 2026
February 28, 2026
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK022826063749 43 000000000 1143 004



MARSH LANDING TOWNHOUSE CONDO III ASSOC
C/O KPG ACCOUNTING SERVICES INC
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

1143 0004724 0001-0004 1143

Account Statement

HOA BUSINESS CHECKING - XXXXXX3727

SUMMARY FOR THE PERIOD: 02/01/26 - 02/28/26

MARSH LANDING TOWNHOUSE CONDO III ASSOC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$19,791.37		\$0.00		\$3,866.60		\$15,924.77

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$19,791.37
02/02	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 260202 303883	-\$2,113.12		\$17,678.25
02/03	ACH DEBIT MLTH3 Marsh Land Vendor Pay 260203 16007	-\$234.58		\$17,443.67
02/03	ACH DEBIT MLTH3 Marsh Land Vendor Pay 260203 15925	-\$265.22		\$17,178.45
02/05	ACH DEBIT MLTH3 Marsh Land Vendor Pay 260205 16185	-\$6.04		\$17,172.41
02/09	ACH DEBIT MLTH3 Marsh Land Vendor Pay 260209 16220	-\$11.60		\$17,160.81
02/09	CHECK 10152	-\$375.00		\$16,785.81
02/10	CHECK 10153	-\$17.36		\$16,768.45
02/12	ACH DEBIT BONITA SPRINGS U A/R 260212	-\$123.38		\$16,645.07
02/12	ACH DEBIT BONITA SPRINGS U A/R 260212	-\$113.37		\$16,531.70
02/12	ACH DEBIT BONITA SPRINGS U A/R 260212	-\$120.04		\$16,411.66
02/12	ACH DEBIT BONITA SPRINGS U A/R 260212	-\$122.54		\$16,289.12
02/12	ACH DEBIT BONITA SPRINGS U A/R 260212	-\$135.05		\$16,154.07
02/12	ACH DEBIT BONITA SPRINGS U A/R 260212	-\$109.19		\$16,044.88
02/13	CHECK 10154	-\$80.00		\$15,964.88





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

Account Number:
Statement Date:
Page :

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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
02/27	ACH DEBIT MLTH3 Marsh Land Vendor Pay 260227 16383	-\$40.11		\$15,924.77
Ending Balance				\$15,924.77

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
02/09	10152	\$375.00	02/13	10154	\$80.00
02/10	10153	\$17.36			

(* 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

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Account Number:
Statement Date:
Page :

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02/28/2026
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P.O. Box 558
Wayne, NJ 07474-0558

Check Images for Account XXXXXX3727

1143 0004726 0003-0004 1143

Valley National Bank Bonita Springs, FL
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10152

PAY Three Hundred Seventy-Five And 00/100 Dollars

DATE 02/02/2026 AMOUNT ***\$375.00

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

Memo: Monthly service - January 2026

Kevin P. Haffey

⑈000010152⑈ ⑆021201383⑆42813727⑈ ⑆0000037500⑈

Valley National Bank Bonita Springs, FL
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10154

PAY Eighty And 00/100 Dollars

DATE 02/06/2026 AMOUNT ***\$80.00

TO THE ORDER OF Massey Services Inc.
PO Box 547668
Orlando, FL 32854-7668

Memo: Condo pest prevention

Kevin P. Haffey

⑈000010154⑈ ⑆021201383⑆42813727⑈ ⑆000008000⑈

9533000002541272/6/2026953300000254127
ITC-7D17A4 - Back Office-610
Teller - RT# 272480678

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

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

⑈000010152⑈ ⑆021201383⑆42813727⑈ ⑆0000037500⑈

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⑈000010154⑈ ⑆021201383⑆42813727⑈ ⑆000008000⑈

02/09/2026 # 10152 \$375.00

02/13/2026 # 10154 \$80.00

Valley National Bank Bonita Springs, FL
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10153

PAY Seventeen And 36/100 Dollars

DATE 02/06/2026 AMOUNT ***\$17.36

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: 2026 usage - January

Kevin P. Haffey

⑈000010153⑈ ⑆021201383⑆42813727⑈ ⑆000001736⑈

Pay to the Order of
Valley National Bank
Miami 021201383

MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N., #302
Naples, FL 34103

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

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

⑈000010153⑈ ⑆021201383⑆42813727⑈ ⑆000001736⑈

02/10/2026 # 10153 \$17.36





Account Number:

XXXXXX3727

Statement Date:

02/28/2026

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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.



1143 0004727 0004-0004 1143





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

Last Statement:
Statement Ending:
Page:

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February 28, 2026
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1 M0656BLK022826063749 18 000000000 2318 002



MARSH LANDING TOWNHOUSE CONDO III ASSOC
C/O KPG ACCOUNTING SERVICES INC
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

2318 0008634 0001-0002 2318

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX2153

SUMMARY FOR THE PERIOD: 02/01/26 - 02/28/26

MARSH LANDING TOWNHOUSE CONDO III ASSOC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$39,280.83		\$80.36		\$0.00		\$39,361.19

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$39,280.83
02/28	INTEREST CREDIT		\$80.36	\$39,361.19
Ending Balance				\$39,361.19

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$39,280.00	Annual % Yield Earned	2.70%
Year-to-Date Interest Paid	\$159.43	Interest Paid	\$80.36

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:

XXXXXX2153

Statement Date:

02/28/2026

Page :

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

To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges [including automatic deductions] which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

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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