



Financial Report Package

January 2026

Prepared for

**MLTH6 Marsh Landing Townhouse VI Condo
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 6068	\$ 73,149.85	\$ 67,569.33	\$ 5,580.52
Total OPERATING:	\$ 73,149.85	\$ 67,569.33	\$ 5,580.52
CURRENT ASSETS			
14-1400-00-00 Accounts Receivable	\$ 1,719.04	\$ -	\$ 1,719.04
14-1530-00-00 PPD Insurance	32,810.47	3,144.02	29,666.45
14-1550-00-00 Utility Deposit	200.00	200.00	-
Total CURRENT ASSETS:	\$ 34,729.51	\$ 3,344.02	\$ 31,385.49
Total Assets:	\$ 107,879.36	\$ 70,913.35	\$ 36,966.01
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ 27.47	\$ 3,192.02	\$ (3,164.55)
20-2001-00-00 Insurance Loan Payable	31,043.32	-	31,043.32
20-2015-00-00 PPD Maint Fees	221.00	3,659.00	(3,438.00)
30-3900-00-00 Retained Earnings	\$ 64,062.33	\$ 50,956.62	\$ 13,105.71
Net Income / (Loss)	\$ 12,525.24	\$ 13,105.71	\$ (580.47)
Total Liabilities & Equity:	\$ 107,879.36	\$ 70,913.35	\$ 36,966.01

	Current Balance at 1/31/2026	Prior Month Balance at 12/31/2025	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 8583	\$ 44,035.86	\$ 41,410.42	\$ 2,625.44
Total RESERVES:	\$ 44,035.86	\$ 41,410.42	\$ 2,625.44
Total Assets:	\$ 44,035.86	\$ 41,410.42	\$ 2,625.44
Liabilities & Equity			
RESERVE EQUITY			
25-2500-00-00 RSV - General	\$ 41,453.46	\$ 38,928.46	\$ 2,525.00
25-2599-00-00 Unallocated Interest	2,582.40	2,481.96	100.44
Total RESERVE EQUITY:	\$ 44,035.86	\$ 41,410.42	\$ 2,625.44
Net Income / (Loss)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 44,035.86	\$ 41,410.42	\$ 2,625.44

Assets

OPERATING

10-1010-00-00 VNB OP 6068 \$73,149.85

Total OPERATING:

\$73,149.85

RESERVES

12-1210-00-00 VNB RSV 8583 44,035.86

Total RESERVES:

\$44,035.86

CURRENT ASSETS

14-1400-00-00 Accounts Receivable 1,719.04

14-1530-00-00 PPD Insurance 32,810.47

14-1550-00-00 Utility Deposit 200.00

Total CURRENT ASSETS:

\$34,729.51

Total Assets:

\$151,915.22

Liabilities & Equity

20-2000-00-00 Accounts Payable 27.47

20-2001-00-00 Insurance Loan Payable 31,043.32

20-2015-00-00 PPD Maint Fees 221.00

RESERVE EQUITY

25-2500-00-00 RSV - General 41,453.46

25-2599-00-00 Unallocated Interest 2,582.40

Total RESERVE EQUITY:

\$44,035.86

30-3900-00-00 Retained Earnings 64,062.33

Net Income Gain / Loss 12,525.24

\$12,525.24

Total Liabilities & Equity:

\$151,915.22

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000 Quarterly Assessments	\$ 20,028.00	\$ 20,026.00	\$ 2.00	\$ 20,028.00	\$ 20,026.00	\$ 2.00	\$ 80,104.00
4025 Late Fees	50.04	-	50.04	50.04	-	50.04	-
4070 Sewer Assessment	800.00	798.25	1.75	800.00	798.25	1.75	3,193.00
TOTAL INCOME	\$ 20,878.04	\$ 20,824.25	\$ 53.79	\$ 20,878.04	\$ 20,824.25	\$ 53.79	\$ 83,297.00
TOTAL INCOME	\$ 20,878.04	\$ 20,824.25	\$ 53.79	\$ 20,878.04	\$ 20,824.25	\$ 53.79	\$ 83,297.00
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	265.22	265.25	0.03	265.22	265.25	0.03	3,183.00
5110 Accounting Services	217.00	240.92	23.92	217.00	240.92	23.92	2,891.00
5160 Legal Expenses	-	41.67	41.67	-	41.67	41.67	500.00
TOTAL PROFESSIONAL FEES	\$ 482.22	\$ 547.84	\$ 65.62	\$ 482.22	\$ 547.84	\$ 65.62	\$ 6,574.00
ADMIN							
5400 Office Supplies	26.79	41.67	14.88	26.79	41.67	14.88	500.00
5465 Corp Annual Report	-	6.33	6.33	-	6.33	6.33	76.00
5468 Division and Corp. Fees	-	4.00	4.00	-	4.00	4.00	48.00
TOTAL ADMIN	\$ 26.79	\$ 52.00	\$ 25.21	\$ 26.79	\$ 52.00	\$ 25.21	\$ 624.00
INSURANCE							
5850 INS - Expense	2,992.87	3,465.50	472.63	2,992.87	3,465.50	472.63	41,586.00
5859 Insurance Appraisal	845.00	25.00	(820.00)	845.00	25.00	(820.00)	300.00
TOTAL INSURANCE	\$ 3,837.87	\$ 3,490.50	(\$ 347.37)	\$ 3,837.87	\$ 3,490.50	(\$ 347.37)	\$ 41,886.00
UTILITIES							
6040 Water/Sewer/Trash	642.39	645.83	3.44	642.39	645.83	3.44	7,750.00
6045 Irrigation Water	73.00	100.00	27.00	73.00	100.00	27.00	1,200.00
6095 Sewer Assessment	266.10	266.08	(0.02)	266.10	266.08	(0.02)	3,193.00
TOTAL UTILITIES	\$ 981.49	\$ 1,011.91	\$ 30.42	\$ 981.49	\$ 1,011.91	\$ 30.42	\$ 12,143.00
MAINTENANCE							
6010 Repair / Maint	-	145.83	145.83	-	145.83	145.83	1,750.00
6014 Contingency	-	83.33	83.33	-	83.33	83.33	1,000.00
6020 Fire Extinguisher Service	-	14.17	14.17	-	14.17	14.17	170.00
6040 Exterminating	124.43	50.00	(74.43)	124.43	50.00	(74.43)	600.00
TOTAL MAINTENANCE	\$ 124.43	\$ 293.33	\$ 168.90	\$ 124.43	\$ 293.33	\$ 168.90	\$ 3,520.00
LANDSCAPING/GROUNDS							
6100 Landscape	375.00	412.50	37.50	375.00	412.50	37.50	4,950.00
6110 Irrigation Repairs/Service	-	8.33	8.33	-	8.33	8.33	100.00
6120 Tree & Shrub Trimming	-	83.33	83.33	-	83.33	83.33	1,000.00
6130 Mulch/Pine Straw	-	116.67	116.67	-	116.67	116.67	1,400.00
6135 Sod/Plants Replacement	-	83.33	83.33	-	83.33	83.33	1,000.00
TOTAL LANDSCAPING/GROUNDS	\$ 375.00	\$ 704.16	\$ 329.16	\$ 375.00	\$ 704.16	\$ 329.16	\$ 8,450.00
TOTAL EXPENSES	\$ 5,827.80	\$ 6,099.74	\$ 271.94	\$ 5,827.80	\$ 6,099.74	\$ 271.94	\$ 73,197.00
NET ORDINARY INCOME	\$ 15,050.24	\$ 14,724.51	\$ 325.73	\$ 15,050.24	\$ 14,724.51	\$ 325.73	\$ 10,100.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	2,525.00	2,525.00	-	2,525.00	2,525.00	-	10,100.00
TOTAL RESERVE TRANSFER	\$ 2,525.00	\$ 2,525.00	\$ -	\$ 2,525.00	\$ 2,525.00	\$ -	\$ 10,100.00
TOTAL EXPENSES	\$ 2,525.00	\$ 2,525.00	\$ -	\$ 2,525.00	\$ 2,525.00	\$ -	\$ 10,100.00
NET OTHER INCOME	(\$ 2,525.00)	(\$ 2,525.00)	\$ -	(\$ 2,525.00)	(\$ 2,525.00)	\$ -	(\$ 10,100.00)

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$ 20,028.00	\$ 20,026.00	\$ 2.00	\$ 20,028.00	\$ 20,026.00	\$ 2.00	\$ 80,104.00
4025-00-00 Late Fees	50.04	-	50.04	50.04	-	50.04	-
4070-00-00 Sewer Assessment	800.00	798.25	1.75	800.00	798.25	1.75	3,193.00
Total INCOME	\$ 20,878.04	\$ 20,824.25	\$ 53.79	\$ 20,878.04	\$ 20,824.25	\$53.79	\$ 83,297.00
Total OPERATING INCOME	\$ 20,878.04	\$ 20,824.25	\$ 53.79	\$ 20,878.04	\$ 20,824.25	\$ 53.79	\$ 83,297.00
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	265.22	265.25	0.03	265.22	265.25	0.03	3,183.00
5110-00-00 Accounting Services	217.00	240.92	23.92	217.00	240.92	23.92	2,891.00
5160-00-00 Legal Expenses	-	41.67	41.67	-	41.67	41.67	500.00
Total PROFESSIONAL FEES	\$ 482.22	\$ 547.84	\$ 65.62	\$ 482.22	\$ 547.84	\$65.62	\$ 6,574.00
ADMIN							
5400-00-00 Office Supplies	26.79	41.67	14.88	26.79	41.67	14.88	500.00
5465-00-00 Corp Annual Report	-	6.33	6.33	-	6.33	6.33	76.00
5468-00-00 Division and Corp. Fees	-	4.00	4.00	-	4.00	4.00	48.00
Total ADMIN	\$ 26.79	\$ 52.00	\$ 25.21	\$ 26.79	\$ 52.00	\$25.21	\$ 624.00
INSURANCE							
5850-00-00 INS - Expense	2,992.87	3,465.50	472.63	2,992.87	3,465.50	472.63	41,586.00
5859-00-00 Insurance Appraisal	845.00	25.00	(820.00)	845.00	25.00	(820.00)	300.00
Total INSURANCE	\$ 3,837.87	\$ 3,490.50	(\$ 347.37)	\$ 3,837.87	\$ 3,490.50	(\$347.37)	\$ 41,886.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	642.39	645.83	3.44	642.39	645.83	3.44	7,750.00
6045-00-00 Irrigation Water	73.00	100.00	27.00	73.00	100.00	27.00	1,200.00
6095-00-00 Sewer Assessment	266.10	266.08	(0.02)	266.10	266.08	(0.02)	3,193.00
Total UTILITIES	\$ 981.49	\$ 1,011.91	\$ 30.42	\$ 981.49	\$ 1,011.91	\$30.42	\$ 12,143.00
MAINTENANCE							
6010-00-00 Repair / Maint	-	145.83	145.83	-	145.83	145.83	1,750.00
6014-00-00 Contingency	-	83.33	83.33	-	83.33	83.33	1,000.00
6020-00-00 Fire Extinguisher Service	-	14.17	14.17	-	14.17	14.17	170.00
6040-00-00 Exterminating	124.43	50.00	(74.43)	124.43	50.00	(74.43)	600.00
Total MAINTENANCE	\$ 124.43	\$ 293.33	\$ 168.90	\$ 124.43	\$ 293.33	\$168.90	\$ 3,520.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	375.00	412.50	37.50	375.00	412.50	37.50	4,950.00
6110-00-00 Irrigation Repairs/Service	-	8.33	8.33	-	8.33	8.33	100.00
6120-00-00 Tree & Shrub Trimming	-	83.33	83.33	-	83.33	83.33	1,000.00
6130-00-00 Mulch/Pine Straw	-	116.67	116.67	-	116.67	116.67	1,400.00
6135-00-00 Sod/Plants Replacement	-	83.33	83.33	-	83.33	83.33	1,000.00
Total LANDSCAPING/GROUNDS	\$ 375.00	\$ 704.16	\$ 329.16	\$ 375.00	\$ 704.16	\$329.16	\$ 8,450.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	2,525.00	2,525.00	-	2,525.00	2,525.00	-	10,100.00
Total RESERVE TRANSFER	\$ 2,525.00	\$ 2,525.00	\$ -	\$ 2,525.00	\$ 2,525.00	\$0.00	\$ 10,100.00
Total OPERATING EXPENSE	\$ 8,352.80	\$ 8,624.74	\$ 271.94	\$ 8,352.80	\$ 8,624.74	\$ 271.94	\$ 83,297.00
Net Income:	\$ 12,525.24	\$ 12,199.51	\$ 325.73	\$ 12,525.24	\$ 12,199.51	\$ 325.73	\$ 0.00



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

1 M0656BLK013126064710 72 000000000 1572 004



MARSH LANDING TOWNHOUSE CONDOMINIUM VI
ASSOCIATION INC OPERATING ACCOUNT
C/O KPG ACCOUNTING SERVICES
3400 TAMIAMI TRL N SUITE 302
NAPLES FL 34103-3717

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

1572 0006784 0001-0004 1572

Account Statement

HOA BUSINESS CHECKING - XXXXXX6068

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

MARSH LANDING TOWNHOUSE CONDOMINIUM VI

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$67,944.33		\$15,721.00		\$9,171.05		\$74,494.28

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$67,944.33
01/05	ACH DEBIT	-\$217.00		\$67,727.33
	MLTH6 Marsh Land Vendor Pay 260105 14674			
01/05	ACH DEBIT	-\$265.22		\$67,462.11
	MLTH6 Marsh Land Vendor Pay 260105 14559			
01/05	CHECK 5087	-\$375.00		\$67,087.11
01/06	ACH CREDIT		\$8,745.00	\$75,832.11
	MLTH6 Marsh Land ASSN DUES 260106			
01/07	LOCK BOX DEPOSIT		\$1,769.00	\$77,601.11
01/07	ACH DEBIT	-\$7.52		\$77,593.59
	MLTH6 Marsh Land Vendor Pay 260107 14783			
01/07	CHECK 5090	-\$64.80		\$77,528.79
01/08	LOCK BOX DEPOSIT		\$1,669.00	\$79,197.79
01/08	ACH DEBIT	-\$1,606.00		\$77,591.79
	THE CINCINNATI I BILLPAY 260108			
01/08	CHECK 5089	-\$3,144.02		\$74,447.77
01/12	ACH CREDIT		\$1,769.00	\$76,216.77
	MLTH6 Marsh Land OnlinePay 260112 30317			
01/13	ACH DEBIT	-\$2,525.00		\$73,691.77
	MLTH6 Marsh Land CincXfer 260113 D5659			
01/14	ACH DEBIT	-\$98.36		\$73,593.41
	BONITA SPRINGS U A/R 260114			
01/14	ACH DEBIT	-\$118.37		\$73,475.04
	BONITA SPRINGS U A/R 260114			
01/14	ACH DEBIT	-\$151.05		\$73,323.99
	BONITA SPRINGS U A/R 260114			





Account Number:
Statement Date:
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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	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$169.40		\$73,154.59
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$183.57		\$72,971.02
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$187.74		\$72,783.28
01/15	ACH CREDIT MLTH6 Marsh Land OnlinePay 260115 30410		\$1,769.00	\$74,552.28
01/26	CHECK 5088	-\$48.00		\$74,504.28
01/27	ACH DEBIT THE CINCINNATI I BILLPAY 260127	-\$10.00		\$74,494.28
Ending Balance				\$74,494.28

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
01/05	5087	\$375.00	01/08	5089	\$3,144.02
01/26	5088	\$48.00	01/07	5090	\$64.80

(* 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



1572 0006785 0002-0004 1572



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

Account Number:
Statement Date:
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Check Images for Account XXXXXX6068

Valley National Bank Bonita Springs, FL
MLTH6 Marsh Landing Townhouse VI Condo Assn, Inc. (MLTH6)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5087

PAY Three Hundred Seventy-Five And 00/100 Dollars

DATE 12/23/2025 AMOUNT ****\$375.00

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

Memo: Monthly lawn service - December

94980000020264612/2026949800000202646
ITC-209111 - Back Office-610
Teller - RT# 272480678

01/05/2026 # 5087 \$375.00

Valley National Bank Bonita Springs, FL
MLTH6 Marsh Landing Townhouse VI Condo Assn, Inc. (MLTH6)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5089

PAY Three Thousand, One Hundred Forty-Four And 02/100 Dollars

DATE 01/02/2026 AMOUNT ****\$3,144.02

TO THE ORDER OF Acrisure South Insurance Services
P.O. Box 738516
Dallas, TX 75373-8516

Memo: Crime, D&O and Excess Liability policies, eff 1/1/26

JPMORGANCHASE BK NA
010726 >074909962<
55586878 0738516
00953178 127

01/08/2026 # 5089 \$3,144.02

Valley National Bank Bonita Springs, FL
MLTH6 Marsh Landing Townhouse VI Condo Assn, Inc. (MLTH6)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5088

PAY Forty-Eight And 00/100 Dollars

DATE 01/02/2026 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 # PR1U024761, File # 66521

ELECTRONICALLY PRESENTED - 1/24/2026

01/26/2026 # 5088 \$48.00

Valley National Bank Bonita Springs, FL
MLTH6 Marsh Landing Townhouse VI Condo Assn, Inc. (MLTH6)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5090

PAY Sixty-Four And 80/100 Dollars

DATE 01/07/2026 AMOUNT ***\$64.80

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: December 2025 usage - estimated amount

01/07/2026 # 5090 \$64.80

1572 0006786 0003-0004 1572





Account Number:

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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.

1572 0006787 0004-0004 1572





Last Statement:
Statement Ending:
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January 31, 2026
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P.O. Box 558
Wayne, NJ 07474-0558

1 M0656BLK013126064710 89 000000000 2589 002



MARSH LANDING TOWNHOUSE CONDOMINIUM VI
ASSOCIATION INC RESERVE ACCOUNT
C/O KPG ACCOUNTING SERVICES
3400 TAMIAMI TRL N SUITE 302
NAPLES FL 34103-3717

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

2589 0009720 0001-0002 2589

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8583

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

MARSH LANDING TOWNHOUSE CONDOMINIUM VI

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$41,410.42		\$2,625.44		\$0.00		\$44,035.86

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$41,410.42
01/13	ACH CREDIT MLTH6 Marsh Land CincXfer 260113 C5659		\$2,525.00	\$43,935.42
01/31	INTEREST CREDIT		\$100.44	\$44,035.86
Ending Balance				\$44,035.86

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$42,958.00	Annual % Yield Earned	2.79%
Year-to-Date Interest Paid	\$100.44	Interest Paid	\$100.44

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:

XXXXXX8583

Statement Date:

01/31/2026

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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