



Financial Report Package

January 2026

Prepared for

MLTH7 Marsh Landing Townhouse Condo VII

By

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 3317	\$ 41,777.61	\$ 26,843.33	\$ 14,934.28
Total OPERATING:	\$ 41,777.61	\$ 26,843.33	\$ 14,934.28
CURRENT ASSETS			
14-1530-00-00 PPD Insurance	\$ 32,211.04	\$ 35,596.98	\$ (3,385.94)
14-1550-00-00 Utility Deposit	465.00	465.00	-
Total CURRENT ASSETS:	\$ 32,676.04	\$ 36,061.98	\$ (3,385.94)
Total Assets:	\$ 74,453.65	\$ 62,905.31	\$ 11,548.34
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ 34.18	\$ 205.73	\$ (171.55)
20-2001-00-00 Insurance Loan Payable	30,690.60	30,690.60	-
20-2015-00-00 PPD Maint Fees	-	1,732.00	(1,732.00)
OPERATING EQUITY			
30-3900-00-00 Retained Earnings	\$ 30,276.98	\$ 20,861.79	\$ 9,415.19
Total OPERATING EQUITY:	\$ 30,276.98	\$ 20,861.79	\$ 9,415.19
Net Income / (Loss)	\$ 13,451.89	\$ 9,415.19	\$ 4,036.70
Total Liabilities & Equity:	\$ 74,453.65	\$ 62,905.31	\$ 11,548.34

	Current Balance at 1/31/2026	Prior Month Balance at 12/31/2025	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 1459	\$ 50,774.97	\$ 48,609.63	\$ 2,165.34
Total RESERVES:	\$ 50,774.97	\$ 48,609.63	\$ 2,165.34
Total Assets:	\$ 50,774.97	\$ 48,609.63	\$ 2,165.34
Liabilities & Equity			
RESERVE EQUITY			
25-2500-00-00 RSV - General	\$ 6,704.50	\$ 6,449.75	\$ 254.75
25-2534-00-00 RSV - Roof Replacement	21,209.16	20,076.41	1,132.75
25-2550-00-00 RSV - Painting	16,725.25	16,064.00	661.25
25-2555-00-00 RSV - Driveway/Sidewalk	4,800.00	4,800.00	-
25-2599-00-00 Unallocated Interest	1,336.06	1,219.47	116.59
Total RESERVE EQUITY:	\$ 50,774.97	\$ 48,609.63	\$ 2,165.34
Net Income / (Loss)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 50,774.97	\$ 48,609.63	\$ 2,165.34

Assets

OPERATING

10-1010-00-00 VNB OP 3317 \$41,777.61

Total OPERATING:

\$41,777.61

RESERVES

12-1210-00-00 VNB RSV 1459 50,774.97

Total RESERVES:

\$50,774.97

CURRENT ASSETS

14-1530-00-00 PPD Insurance 32,211.04

14-1550-00-00 Utility Deposit 465.00

Total CURRENT ASSETS:

\$32,676.04

Total Assets:

\$125,228.62

Liabilities & Equity

20-2000-00-00 Accounts Payable 34.18

20-2001-00-00 Insurance Loan Payable 30,690.60

RESERVE EQUITY

25-2500-00-00 RSV - General 6,704.50

25-2534-00-00 RSV - Roof Replacement 21,209.16

25-2550-00-00 RSV - Painting 16,725.25

25-2555-00-00 RSV - Driveway/Sidewalk 4,800.00

25-2599-00-00 Unallocated Interest 1,336.06

Total RESERVE EQUITY:

\$50,774.97

OPERATING EQUITY

30-3900-00-00 Retained Earnings 30,276.98

Total OPERATING EQUITY:

\$30,276.98

Net Income Gain / Loss 13,451.89

\$13,451.89

Total Liabilities & Equity:

\$125,228.62

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000 Quarterly Assessments	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 83,126.00
TOTAL INCOME	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 83,126.00
TOTAL INCOME	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 83,126.00
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	265.22	265.25	0.03	265.22	265.25	0.03	3,183.00
5110 Accounting Services	210.00	234.58	24.58	210.00	234.58	24.58	2,815.00
5160 Legal Expenses	-	41.67	41.67	-	41.67	41.67	500.00
TOTAL PROFESSIONAL FEES	\$ 475.22	\$ 541.50	\$ 66.28	\$ 475.22	\$ 541.50	\$ 66.28	\$ 6,498.00
ADMIN							
5400 Office Supplies	30.30	41.67	11.37	30.30	41.67	11.37	500.00
5465 Corp Annual Report	-	6.33	6.33	-	6.33	6.33	76.00
5470 Licenses/Fees	-	4.00	4.00	-	4.00	4.00	48.00
TOTAL ADMIN	\$ 30.30	\$ 52.00	\$ 21.70	\$ 30.30	\$ 52.00	\$ 21.70	\$ 624.00
INSURANCE							
5850 INS - Expense	2,098.69	2,418.58	319.89	2,098.69	2,418.58	319.89	29,023.00
5852 INS - Flood	1,287.25	1,507.17	219.92	1,287.25	1,507.17	219.92	18,086.00
5859 Insurance Appraisal	-	33.33	33.33	-	33.33	33.33	400.00
TOTAL INSURANCE	\$ 3,385.94	\$ 3,959.08	\$ 573.14	\$ 3,385.94	\$ 3,959.08	\$ 573.14	\$ 47,509.00
UTILITIES							
6040 Water/Sewer/Trash	648.50	666.67	18.17	648.50	666.67	18.17	8,000.00
6045 Irrigation Water	8.40	83.33	74.93	8.40	83.33	74.93	1,000.00
TOTAL UTILITIES	\$ 656.90	\$ 750.00	\$ 93.10	\$ 656.90	\$ 750.00	\$ 93.10	\$ 9,000.00
MAINTENANCE							
6005 Building	-	208.33	208.33	-	208.33	208.33	2,500.00
6020 Fire Extinguisher Service	-	12.50	12.50	-	12.50	12.50	150.00
6040 Exterminating	360.00	125.00	(235.00)	360.00	125.00	(235.00)	1,500.00
TOTAL MAINTENANCE	\$ 360.00	\$ 345.83	(\$ 14.17)	\$ 360.00	\$ 345.83	(\$ 14.17)	\$ 4,150.00
LANDSCAPING/GROUNDS							
6100 Landscape	375.00	412.50	37.50	375.00	412.50	37.50	4,950.00
6110 Irrigation Repairs/Service	-	16.67	16.67	-	16.67	16.67	200.00
6120 Tree & Shrub Trimming	-	41.67	41.67	-	41.67	41.67	500.00
6130 Mulch/Pine Straw	-	83.33	83.33	-	83.33	83.33	1,000.00
6135 Sod/Plants Replacement	-	41.67	41.67	-	41.67	41.67	500.00
TOTAL LANDSCAPING/GROUNDS	\$ 375.00	\$ 595.84	\$ 220.84	\$ 375.00	\$ 595.84	\$ 220.84	\$ 7,150.00
TOTAL EXPENSES	\$ 5,283.36	\$ 6,244.25	\$ 960.89	\$ 5,283.36	\$ 6,244.25	\$ 960.89	\$ 74,931.00
NET ORDINARY INCOME	\$ 15,500.64	\$ 14,537.25	\$ 963.39	\$ 15,500.64	\$ 14,537.25	\$ 963.39	\$ 8,195.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	2,048.75	2,048.75	-	2,048.75	2,048.75	-	8,195.00
TOTAL RESERVE TRANSFER	\$ 2,048.75	\$ 2,048.75	\$ -	\$ 2,048.75	\$ 2,048.75	\$ -	\$ 8,195.00
TOTAL EXPENSES	\$ 2,048.75	\$ 2,048.75	\$ -	\$ 2,048.75	\$ 2,048.75	\$ -	\$ 8,195.00
NET OTHER INCOME	(\$ 2,048.75)	(\$ 2,048.75)	\$ -	(\$ 2,048.75)	(\$ 2,048.75)	\$ -	(\$ 8,195.00)

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 83,126.00
Total INCOME	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 83,126.00
Total OPERATING INCOME	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 83,126.00
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	210.00	234.58	24.58	210.00	234.58	24.58	2,815.00
5160-00-00 Legal Expenses	-	41.67	41.67	-	41.67	41.67	500.00
Total PROFESSIONAL FEES	\$ 475.22	\$ 541.50	\$ 66.28	\$ 475.22	\$ 541.50	\$ 66.28	\$ 6,498.00
ADMIN							
5400-00-00 Office Supplies	30.30	41.67	11.37	30.30	41.67	11.37	500.00
5465-00-00 Corp Annual Report	-	6.33	6.33	-	6.33	6.33	76.00
5470-00-00 Licenses/Fees	-	4.00	4.00	-	4.00	4.00	48.00
Total ADMIN	\$ 30.30	\$ 52.00	\$ 21.70	\$ 30.30	\$ 52.00	\$ 21.70	\$ 624.00
INSURANCE							
5850-00-00 INS - Expense	2,098.69	2,418.58	319.89	2,098.69	2,418.58	319.89	29,023.00
5852-00-00 INS - Flood	1,287.25	1,507.17	219.92	1,287.25	1,507.17	219.92	18,086.00
5859-00-00 Insurance Appraisal	-	33.33	33.33	-	33.33	33.33	400.00
Total INSURANCE	\$ 3,385.94	\$ 3,959.08	\$ 573.14	\$ 3,385.94	\$ 3,959.08	\$ 573.14	\$ 47,509.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	648.50	666.67	18.17	648.50	666.67	18.17	8,000.00
6045-00-00 Irrigation Water	8.40	83.33	74.93	8.40	83.33	74.93	1,000.00
Total UTILITIES	\$ 656.90	\$ 750.00	\$ 93.10	\$ 656.90	\$ 750.00	\$ 93.10	\$ 9,000.00
MAINTENANCE							
6005-00-00 Building	-	208.33	208.33	-	208.33	208.33	2,500.00
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	-	12.50	12.50	150.00
6040-00-00 Exterminating	360.00	125.00	(235.00)	360.00	125.00	(235.00)	1,500.00
Total MAINTENANCE	\$ 360.00	\$ 345.83	(\$ 14.17)	\$ 360.00	\$ 345.83	(\$ 14.17)	\$ 4,150.00
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	-	16.67	16.67	-	16.67	16.67	200.00
6120-00-00 Tree & Shrub Trimming	-	41.67	41.67	-	41.67	41.67	500.00
6130-00-00 Mulch/Pine Straw	-	83.33	83.33	-	83.33	83.33	1,000.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	41.67	41.67	500.00
Total LANDSCAPING/GROUNDS	\$ 375.00	\$ 595.84	\$ 220.84	\$ 375.00	\$ 595.84	\$ 220.84	\$ 7,150.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	2,048.75	2,048.75	-	2,048.75	2,048.75	-	8,195.00
Total RESERVE TRANSFER	\$ 2,048.75	\$ 2,048.75	\$ -	\$ 2,048.75	\$ 2,048.75	\$ 0.00	\$ 8,195.00
Total OPERATING EXPENSE	\$ 7,332.11	\$ 8,293.00	\$ 960.89	\$ 7,332.11	\$ 8,293.00	\$ 960.89	\$ 83,126.00
Net Income:	\$ 13,451.89	\$ 12,488.50	\$ 963.39	\$ 13,451.89	\$ 12,488.50	\$ 963.39	\$ 0.00

Homeowner Aging Report

End Date: 01/31/2026

Date: 2/12/2026
Time: 12:05 am
Page: 1

Filters: Minimum Balance - 0.00 ACH Only - No

Description	Current	Over 30	Over 60	Over 90	Balance
- -					
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



Last Statement:
Statement Ending:
Page:

December 31, 2025
January 31, 2026
1 of 4

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

1 M0656BLK013126064710 21 000000000 1021 004



MARSH LANDING TOWNHOUSE CONDOMINIUM VII
OPERATING ACCOUNT
KPG ACCOUNTING SERVICES INC
3400 TAMIAMI TRL N SUITE 302
NAPLES FL 34103

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

1021 0004373 0001-0004 1021

Account Statement

HOA BUSINESS CHECKING - XXXXXX3317

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

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$27,218.33		\$19,052.00		\$3,757.72		\$42,512.61

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$27,218.33
01/05	ACH DEBIT MLTH7 Marsh Land Vendor Pay 260105 14668	-\$210.00		\$27,008.33
01/05	ACH DEBIT MLTH7 Marsh Land Vendor Pay 260105 14555	-\$265.22		\$26,743.11
01/05	CHECK 9113	-\$375.00		\$26,368.11
01/06	ACH CREDIT MLTH7 Marsh Land ASSN DUES 260106		\$17,320.00	\$43,688.11
01/06	ACH CREDIT PAYABLI DEPOSIT TRANSFER 260106 885929957		\$1,732.00	\$45,420.11
01/09	ACH DEBIT MLTH7 Marsh Land Vendor Pay 260109 14829	-\$4.52		\$45,415.59
01/12	CHECK 9114	-\$64.62		\$45,350.97
01/13	ACH DEBIT MLTH7 Marsh Land CincXfer 260113 D5660	-\$2,048.75		\$43,302.22
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$94.18		\$43,208.04
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$100.03		\$43,108.01
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$105.03		\$43,002.98
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$110.86		\$42,892.12
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$112.53		\$42,779.59





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

Account Number:
Statement Date:
Page :

XXXXXX3317
01/31/2026
2 of 4

TRANSACTIONS (continued)

<u>Date</u>	<u>Description</u>	<u>Withdrawals & Other Debits</u>	<u>Deposits & Other Credits</u>	<u>Balance</u>
01/14	ACH DEBIT BONITA SPRINGS U A/R 260114	-\$125.87		\$42,653.72
01/16	CHECK 9115	-\$141.11		\$42,512.61
Ending Balance				\$42,512.61

CHECKS IN ORDER

<u>Date</u>	<u>Number</u>	<u>Amount</u>	<u>Date</u>	<u>Number</u>	<u>Amount</u>
01/05	9113	\$375.00	01/16	9115	\$141.11
01/12	9114	\$64.62			

(*) 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

1021 0004374 0002-0004 1021





Account Number:
Statement Date:
Page :

XXXXXX3317
01/31/2026
3 of 4

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

Check Images for Account XXXXXX3317

1021 0004375 0003-0004 1021

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

Valley National Bank Bonita Springs, FL
MLTH7 Marsh Landing Townhouse Condo VII (MLTH7)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 9113

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 34103

Memo: Monthly lawn service - December

9498000002026471/2/2026949800000202647
ITC-209111 - Back Office-610
Teller - RT# 272480678

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITION BANK ENDORSEMENT

01/05/2026 # 9113 \$375.00

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

Valley National Bank Bonita Springs, FL
MLTH7 Marsh Landing Townhouse Condo VII (MLTH7)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 9115

PAY One Hundred Forty-One And 11/100 Dollars

DATE 01/09/2026 AMOUNT ***\$141.11

TO THE ORDER OF Pye-Barker Fire & Safety, LLC
DBA: Naples Fire Protection
P.O. Box 735358
Dallas, TX 75373-5358

Memo: Annual fire extinguisher inspection + 1 recharge

JPMORGANCHASE BK NA CRT TO IND
011626 >074909962< PAYEE ALL
00000016 0735358 RTS RCV
000006969_0013 0000006133666

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITION BANK ENDORSEMENT

01/16/2026 # 9115 \$141.11

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

Valley National Bank Bonita Springs, FL
MLTH7 Marsh Landing Townhouse Condo VII (MLTH7)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 9114

PAY Sixty-Four And 62/100 Dollars

DATE 01/09/2026 AMOUNT ***\$64.62

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 estimated usage

Pay To The Order of
Valley National Bank
021201988
For Deposit Only(A/S) @ Estero, I
Richt Ending :8887 THIS LINE
DEPOSITION BANK ENDORSEMENT

01/12/2026 # 9114 \$64.62





Account Number:

XXXXXX3317

Statement Date:

01/31/2026

Page :

4 of 4

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.

1021 0004376 0004-0004 1021





Last Statement:
Statement Ending:
Page:

December 31, 2025
January 31, 2026
1 of 2

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

1 M0656BLK013126064710 82 000000000 2282 002



MARSH LANDING TOWNHOUSE CONDOMINIUM VII
RESERVE ACCOUNT
KPG ACCOUNTING SERVICES INC
3400 TAMIAMI TRL N
NAPLES FL 34103

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

2282 0008991 0001-0002 2282

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX1459

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

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$48,609.63		\$2,165.34		\$0.00		\$50,774.97

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$48,609.63
01/13	ACH CREDIT MLTH7 Marsh Land CincXfer 260113 C5660		\$2,048.75	\$50,658.38
01/31	INTEREST CREDIT		\$116.59	\$50,774.97
Ending Balance				\$50,774.97

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$49,865.00	Annual % Yield Earned	2.79%
Year-to-Date Interest Paid	\$116.59	Interest Paid	\$116.59

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:

XXXXXX1459

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.

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.



2282 0008992 0002-0002 2282

