



# **Financial Report Package**

**July 2025**

**Prepared for**

**MLTH8 Marsh Landing Townhouse VIII Condo  
Association**

**KPG Accounting Services, Inc.**

		Current Balance at 7/31/2025	Prior Month Balance at 06/30/2025	Change
<b>Assets</b>				
<b>OPERATING</b>				
10-1010-00-00	VNB OP 6041	\$ 25,809.23	\$ 15,427.15	\$ 10,382.08
<b>Total OPERATING:</b>		<b>\$ 25,809.23</b>	<b>\$ 15,427.15</b>	<b>\$ 10,382.08</b>
<b>CURRENT ASSETS</b>				
14-1400-00-00	Accounts Receivable	\$ 1,751.52	\$ -	\$ 1,751.52
14-1530-00-00	PPD Insurance	16,216.89	19,152.54	(2,935.65)
14-1550-00-00	Utility Deposit	520.00	520.00	-
<b>Total CURRENT ASSETS:</b>		<b>\$ 18,488.41</b>	<b>\$ 19,672.54</b>	<b>\$ (1,184.13)</b>
<b>Total Assets:</b>		<b>\$ 44,297.64</b>	<b>\$ 35,099.69</b>	<b>\$ 9,197.95</b>
<b>Liabilities &amp; Equity</b>				
20-2000-00-00	Accounts Payable	\$ 441.13	\$ 375.00	\$ 66.13
20-2001-00-00	Insurance Loan Payable	10,968.57	12,801.01	(1,832.44)
20-2015-00-00	PPD Maint Fees	4,522.33	6,132.84	(1,610.51)
20-2030-00-00	Accrued Expense	285.00	285.00	-
30-3900-00-00	Retained Earnings	\$ 11,737.32	\$ 11,737.32	\$ -
<b>Net Income / (Loss)</b>		<b>\$ 16,343.29</b>	<b>\$ 3,768.52</b>	<b>\$ 12,574.77</b>
<b>Total Liabilities &amp; Equity:</b>		<b>\$ 44,297.64</b>	<b>\$ 35,099.69</b>	<b>\$ 9,197.95</b>

	Current Balance at 7/31/2025	Prior Month Balance at 06/30/2025	Change
<b>Assets</b>			
<b>RESERVES</b>			
12-1210-00-00 VNB RSV 8567	\$ 49,629.74	\$ 46,324.54	\$ 3,305.20
<b>Total RESERVES:</b>	<b>\$ 49,629.74</b>	<b>\$ 46,324.54</b>	<b>\$ 3,305.20</b>
<b>Total Assets:</b>	<b>\$ 49,629.74</b>	<b>\$ 46,324.54</b>	<b>\$ 3,305.20</b>
<b>Liabilities &amp; Equity</b>			
<b>RESERVE EQUITY</b>			
25-2500-00-00 RSV - General	\$ 38,304.43	\$ 38,054.43	\$ 250.00
25-2534-00-00 RSV - Roof Replacement	6,984.00	4,656.00	2,328.00
25-2550-00-00 RSV - Painting	1,243.50	829.00	414.50
25-2555-00-00 RSV - Driveways	641.25	427.50	213.75
25-2599-00-00 Unallocated Interest	2,456.56	2,357.61	98.95
<b>Total RESERVE EQUITY:</b>	<b>\$ 49,629.74</b>	<b>\$ 46,324.54</b>	<b>\$ 3,305.20</b>
<b>Net Income / (Loss)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Total Liabilities &amp; Equity:</b>	<b>\$ 49,629.74</b>	<b>\$ 46,324.54</b>	<b>\$ 3,305.20</b>

**Assets**
**OPERATING**

10-1010-00-00 VNB OP 6041	\$25,809.23
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Total OPERATING:

**RESERVES**

12-1210-00-00 VNB RSV 8567	49,629.74
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Total RESERVES:

**CURRENT ASSETS**

14-1400-00-00 Accounts Receivable	1,751.52
14-1530-00-00 PPD Insurance	16,216.89
14-1550-00-00 Utility Deposit	520.00

Total CURRENT ASSETS:

**Total Assets:**

**Liabilities & Equity**

20-2000-00-00 Accounts Payable	441.13
20-2001-00-00 Insurance Loan Payable	10,968.57
20-2015-00-00 PPD Maint Fees	4,522.33
20-2030-00-00 Accrued Expense	285.00

**RESERVE EQUITY**

25-2500-00-00 RSV - General	38,304.43
25-2534-00-00 RSV - Roof Replacement	6,984.00
25-2550-00-00 RSV - Painting	1,243.50
25-2555-00-00 RSV - Driveways	641.25
25-2599-00-00 Unallocated Interest	2,456.56

Total RESERVE EQUITY:

30-3900-00-00 Retained Earnings	11,737.32
Net Income Gain / Loss	16,343.29

**Total Liabilities & Equity:**

Description	Current Period			Year-to-date			Annual Budget	
	Actual	Budget	Variance	Actual	Budget	Variance		
<b>INCOME</b>								
<b>INCOME</b>								
4000 Quarterly Assessments	\$20,412.00	\$20,414.52	(\$2.52)	\$61,236.00	\$61,243.56	(\$7.56)	\$81,658.08	
4005 Application Fees	-	-	-	100.00	-	100.00	-	
4025 Late Fees	50.52	-	50.52	101.04	-	101.04	-	
<b>TOTAL INCOME</b>	<b>\$20,462.52</b>	<b>\$20,414.52</b>	<b>\$48.00</b>	<b>\$61,437.04</b>	<b>\$61,243.56</b>	<b>\$193.48</b>	<b>\$81,658.08</b>	
<b>TOTAL INCOME</b>	<b>\$20,462.52</b>	<b>\$20,414.52</b>	<b>\$48.00</b>	<b>\$61,437.04</b>	<b>\$61,243.56</b>	<b>\$193.48</b>	<b>\$81,658.08</b>	
<b>EXPENSES</b>								
<b>PROFESSIONAL FEES</b>								
5000 Management Fees	257.50	257.50	-	1,802.50	1,802.50	-	3,090.00	
5110 Accounting Services	175.00	200.00	25.00	1,520.00	1,400.00	(120.00)	2,400.00	
5160 Legal Fees	-	41.67	41.67	820.50	291.69	(528.81)	500.00	
<b>TOTAL PROFESSIONAL FEES</b>	<b>\$432.50</b>	<b>\$499.17</b>	<b>\$66.67</b>	<b>\$4,143.00</b>	<b>\$3,494.19</b>	<b>(\$648.81)</b>	<b>\$5,990.00</b>	
<b>ADMIN</b>								
5400 Office Supplies	26.85	33.33	6.48	263.30	233.31	(29.99)	400.00	
5465 Corp Annual Report	-	6.33	6.33	61.25	44.31	(16.94)	76.00	
5468 Division and Corp. Fees	-	4.00	4.00	100.80	28.00	(72.80)	48.00	
5975 Contingency	-	-	-	900.00	-	(900.00)	-	
<b>TOTAL ADMIN</b>	<b>\$26.85</b>	<b>\$43.66</b>	<b>\$16.81</b>	<b>\$1,325.35</b>	<b>\$305.62</b>	<b>(\$1,019.73)</b>	<b>\$524.00</b>	
<b>INSURANCE</b>								
5850 INS - Expense	1,719.98	2,012.50	292.52	12,072.76	14,087.50	2,014.74	24,150.00	
5852 INS - Flood	1,215.67	1,329.98	114.31	8,509.69	9,309.86	800.17	15,959.70	
5859 Insurance Appraisal	-	35.00	35.00	-	245.00	245.00	420.00	
<b>TOTAL INSURANCE</b>	<b>\$2,935.65</b>	<b>\$3,377.48</b>	<b>\$441.83</b>	<b>\$20,582.45</b>	<b>\$23,642.36</b>	<b>\$3,059.91</b>	<b>\$40,529.70</b>	
<b>UTILITIES</b>								
6040 Water/Sewer/Trash	624.12	650.00	25.88	4,913.41	4,550.00	(363.41)	7,800.00	
6045 Irrigation Water	47.38	83.33	35.95	600.43	583.31	(17.12)	1,000.00	
<b>TOTAL UTILITIES</b>	<b>\$671.50</b>	<b>\$733.33</b>	<b>\$61.83</b>	<b>\$5,513.84</b>	<b>\$5,133.31</b>	<b>(\$380.53)</b>	<b>\$8,800.00</b>	
<b>MAINTENANCE</b>								
6005 Building	-	416.67	416.67	(134.64)	2,916.69	3,051.33	5,000.00	
6020 Fire Extinguisher Service	-	12.50	12.50	-	87.50	87.50	150.00	
6040 Exterminating	240.00	80.00	(160.00)	720.00	560.00	(160.00)	960.00	
<b>TOTAL MAINTENANCE</b>	<b>\$240.00</b>	<b>\$509.17</b>	<b>\$269.17</b>	<b>\$585.36</b>	<b>\$3,564.19</b>	<b>\$2,978.83</b>	<b>\$6,110.00</b>	
<b>LANDSCAPING/GROUNDS</b>								
6100 Landscape	375.00	412.50	37.50	2,625.00	2,887.50	262.50	4,950.00	
6110 Irrigation Repairs/Service	-	41.67	41.67	700.00	291.69	(408.31)	500.00	
6120 Tree & Shrub Trimming	-	41.67	41.67	-	291.69	291.69	500.00	
6130 Mulch/Pine Straw	-	52.50	52.50	-	367.50	367.50	630.00	
6135 Sod/Plants Replacement	-	25.00	25.00	-	175.00	175.00	300.00	
<b>TOTAL LANDSCAPING/GROUNDS</b>	<b>\$375.00</b>	<b>\$573.34</b>	<b>\$198.34</b>	<b>\$3,325.00</b>	<b>\$4,013.38</b>	<b>\$688.38</b>	<b>\$6,880.00</b>	
<b>TOTAL EXPENSES</b>	<b>\$4,681.50</b>	<b>\$5,736.15</b>	<b>\$1,054.65</b>	<b>\$35,475.00</b>	<b>\$40,153.05</b>	<b>\$4,678.05</b>	<b>\$68,833.70</b>	
<b>NET ORDINARY INCOME</b>	<b>\$15,781.02</b>	<b>\$14,678.37</b>	<b>\$1,102.65</b>	<b>\$25,962.04</b>	<b>\$21,090.51</b>	<b>\$4,871.53</b>	<b>\$12,824.38</b>	
<b>EXPENSES</b>								
<b>RESERVE TRANSFER</b>								
9010 Reserve Contribution	3,206.25	3,206.10	(0.15)	9,618.75	9,618.30	(0.45)	12,824.38	
<b>TOTAL RESERVE TRANSFER</b>	<b>\$3,206.25</b>	<b>\$3,206.10</b>	<b>(\$0.15)</b>	<b>\$9,618.75</b>	<b>\$9,618.30</b>	<b>(\$0.45)</b>	<b>\$12,824.38</b>	
<b>TOTAL EXPENSES</b>	<b>\$3,206.25</b>	<b>\$3,206.10</b>	<b>(\$0.15)</b>	<b>\$9,618.75</b>	<b>\$9,618.30</b>	<b>(\$0.45)</b>	<b>\$12,824.38</b>	
<b>NET OTHER INCOME</b>	<b>(\$3,206.25)</b>	<b>(\$3,206.10)</b>	<b>(\$0.15)</b>	<b>(\$9,618.75)</b>	<b>(\$9,618.30)</b>	<b>(\$0.45)</b>	<b>(\$12,824.38)</b>	

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>OPERATING INCOME</b>							
<b>INCOME</b>							
4000-00-00 Quarterly Assessments	\$20,412.00	\$20,414.52	(\$2.52)	\$61,236.00	\$61,243.56	(\$7.56)	\$81,658.08
4005-00-00 Application Fees	-	-	-	100.00	-	100.00	-
4025-00-00 Late Fees	50.52	-	50.52	101.04	-	101.04	-
<b>Total INCOME</b>	<b>\$20,462.52</b>	<b>\$20,414.52</b>	<b>\$48.00</b>	<b>\$61,437.04</b>	<b>\$61,243.56</b>	<b>\$193.48</b>	<b>\$81,658.08</b>
<b>Total OPERATING INCOME</b>	<b>\$20,462.52</b>	<b>\$20,414.52</b>	<b>\$48.00</b>	<b>\$61,437.04</b>	<b>\$61,243.56</b>	<b>\$193.48</b>	<b>\$81,658.08</b>
<b>OPERATING EXPENSE</b>							
<b>PROFESSIONAL FEES</b>							
5000-00-00 Management Fees	257.50	257.50	-	1,802.50	1,802.50	-	3,090.00
5110-00-00 Accounting Services	175.00	200.00	25.00	1,520.00	1,400.00	(120.00)	2,400.00
5160-00-00 Legal Fees	-	41.67	41.67	820.50	291.69	(528.81)	500.00
<b>Total PROFESSIONAL FEES</b>	<b>\$432.50</b>	<b>\$499.17</b>	<b>\$66.67</b>	<b>\$4,143.00</b>	<b>\$3,494.19</b>	<b>(\$648.81)</b>	<b>\$5,990.00</b>
<b>ADMIN</b>							
5400-00-00 Office Supplies	26.85	33.33	6.48	263.30	233.31	(29.99)	400.00
5465-00-00 Corp Annual Report	-	6.33	6.33	61.25	44.31	(16.94)	76.00
5468-00-00 Division and Corp. Fees	-	4.00	4.00	100.80	28.00	(72.80)	48.00
5975-00-00 Contingency	-	-	-	900.00	-	(900.00)	-
<b>Total ADMIN</b>	<b>\$26.85</b>	<b>\$43.66</b>	<b>\$16.81</b>	<b>\$1,325.35</b>	<b>\$305.62</b>	<b>(\$1,019.73)</b>	<b>\$524.00</b>
<b>INSURANCE</b>							
5850-00-00 INS - Expense	1,719.98	2,012.50	292.52	12,072.76	14,087.50	2,014.74	24,150.00
5852-00-00 INS - Flood	1,215.67	1,329.98	114.31	8,509.69	9,309.86	800.17	15,959.70
5859-00-00 Insurance Appraisal	-	35.00	35.00	-	245.00	245.00	420.00
<b>Total INSURANCE</b>	<b>\$2,935.65</b>	<b>\$3,377.48</b>	<b>\$441.83</b>	<b>\$20,582.45</b>	<b>\$23,642.36</b>	<b>\$3,059.91</b>	<b>\$40,529.70</b>
<b>UTILITIES</b>							
6040-00-00 Water/Sewer/Trash	624.12	650.00	25.88	4,913.41	4,550.00	(363.41)	7,800.00
6045-00-00 Irrigation Water	47.38	83.33	35.95	600.43	583.31	(17.12)	1,000.00
<b>Total UTILITIES</b>	<b>\$671.50</b>	<b>\$733.33</b>	<b>\$61.83</b>	<b>\$5,513.84</b>	<b>\$5,133.31</b>	<b>(\$380.53)</b>	<b>\$8,800.00</b>
<b>MAINTENANCE</b>							
6005-00-00 Building	-	416.67	416.67	(134.64)	2,916.69	3,051.33	5,000.00
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	-	87.50	87.50	150.00
6040-00-00 Exterminating	240.00	80.00	(160.00)	720.00	560.00	(160.00)	960.00
<b>Total MAINTENANCE</b>	<b>\$240.00</b>	<b>\$509.17</b>	<b>\$269.17</b>	<b>\$585.36</b>	<b>\$3,564.19</b>	<b>\$2,978.83</b>	<b>\$6,110.00</b>
<b>LANDSCAPING/GROUNDS</b>							
6100-00-00 Landscape	375.00	412.50	37.50	2,625.00	2,887.50	262.50	4,950.00
6110-00-00 Irrigation Repairs/Service	-	41.67	41.67	700.00	291.69	(408.31)	500.00
6120-00-00 Tree & Shrub Trimming	-	41.67	41.67	-	291.69	291.69	500.00
6130-00-00 Mulch/Pine Straw	-	52.50	52.50	-	367.50	367.50	630.00
6135-00-00 Sod/Plants Replacement	-	25.00	25.00	-	175.00	175.00	300.00
<b>Total LANDSCAPING/GROUNDS</b>	<b>\$375.00</b>	<b>\$573.34</b>	<b>\$198.34</b>	<b>\$3,325.00</b>	<b>\$4,013.38</b>	<b>\$688.38</b>	<b>\$6,880.00</b>
<b>RESERVE TRANSFER</b>							
9010-00-00 Reserve Contribution	3,206.25	3,206.10	(0.15)	9,618.75	9,618.30	(0.45)	12,824.38
<b>Total RESERVE TRANSFER</b>	<b>\$3,206.25</b>	<b>\$3,206.10</b>	<b>(\$0.15)</b>	<b>\$9,618.75</b>	<b>\$9,618.30</b>	<b>(\$0.45)</b>	<b>\$12,824.38</b>
<b>Total OPERATING EXPENSE</b>	<b>\$7,887.75</b>	<b>\$8,942.25</b>	<b>\$1,054.50</b>	<b>\$45,093.75</b>	<b>\$49,771.35</b>	<b>\$4,677.60</b>	<b>\$81,658.08</b>
<b>Net Income:</b>	<b>\$12,574.77</b>	<b>\$11,472.27</b>	<b>\$1,102.50</b>	<b>\$16,343.29</b>	<b>\$11,472.21</b>	<b>\$4,871.08</b>	<b>\$0.00</b>



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

Last Statement:  
Statement Ending:  
Page:

June 30, 2025  
July 31, 2025  
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1 M0656BLK080125071549 04 000000000 1704 004

 MARSH LANDING TOWNHOUSE CONDOMINIUM VIII  
ASSOCIATION INC OPERATING ACCOUNT  
C/O KPG ACCOUNTING SERVICES  
3400 TAMAMI 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

1704 0007239 0001-0004 1704

## Account Statement

### HOA BUSINESS CHECKING - XXXXX6041

SUMMARY FOR THE PERIOD: 07/01/25 - 07/31/25

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$15,427.15		\$17,100.49		\$6,478.41		\$26,049.23

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
07/02	Beginning Balance			\$15,427.15
07/02	LOCK BOX DEPOSIT		\$3,492.49	\$18,919.64
07/02	ACH DEBIT MLTH8 Marsh Land Vendor Pay 250702 12338	-\$175.00		\$18,744.64
07/02	ACH DEBIT MLTH8 Marsh Land Vendor Pay 250702 12258	-\$257.50		\$18,487.14
07/03	ACH DEBIT MLTH8 Marsh Land Vendor Pay 250703 12429	-\$8.10		\$18,479.04
07/07	ACH CREDIT MLTH8 Marsh Land ASSN DUES 250707		\$10,206.00	\$28,685.04
07/08	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 250708 262356	-\$1,832.44		\$26,852.60
07/10	CHECK 5062	-\$375.00		\$26,477.60
07/11	ACH DEBIT MLTH8 Marsh Land CincXfer 250711 D5089	-\$3,206.25		\$23,271.35
07/15	LOCK BOX DEPOSIT		\$1,701.00	\$24,972.35
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-\$86.91		\$24,885.44
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-\$90.21		\$24,795.23
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-\$91.05		\$24,704.18
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-\$103.47		\$24,600.71
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-\$103.47		\$24,497.24





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Wayne, NJ 07474-0558

Account Number:  
Statement Date:  
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07/31/2025  
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#### TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
07/17	ACH DEBIT BONITA SPRINGS U A/R 250717	-\$149.01		\$24,348.23
07/23	DEPOSIT		\$1,701.00	\$26,049.23
	<b>Ending Balance</b>			<b>\$26,049.23</b>

#### CHECKS IN ORDER

Date	Number	Amount
07/10	5062	\$375.00

(\*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

#### OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
<b>Total Overdraft Fees:</b>	<b>\$0.00</b>	<b>\$0.00</b>





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

Account Number:  
Statement Date:  
Page :

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07/31/2025  
3 of 4

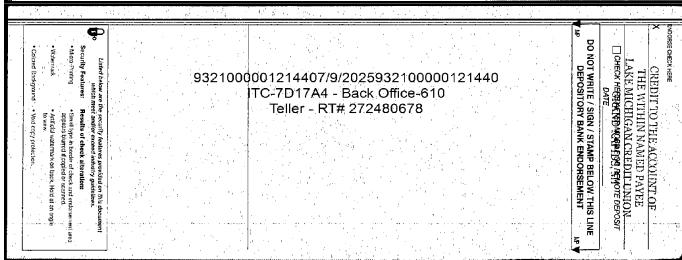
## Check Images for Account XXXXXX6041

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

Valley National Bank Bonita Springs, FL  
MLTH8 Marsh Landing Townhouses VII Condo Association (MLTH8)  
c/o KPG Accounting Services, Inc.  
3400 Tamiami Trail N. #302  
Naples, FL 34103

Check Number: 5062

PAY	Three Hundred Seventy-Five And 00/100 Dollars	DATE	07/03/2025	AMOUNT	*****\$375.00
TO THE	Impeccable Property Maintenance				
ORDER OF	P.O. Box 448 Bonita Springs, FL 34133				
Memo: Monthly lawn service - June					
B SECURITY FEATURES INCLUDED ON BACK B					
#000005062# 00212013830430?604# *000003?500#					



07/10/2025      # 5062      \$375.00





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

**Account Number:**

XXXXXX6041

**Statement Date:**

07/31/2025

**Page :**

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### To Reconcile Your Account

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

### Balance Reconciliation

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

### Finance Charge Computation For Personal Line Of Credit

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

### In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

#### A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto: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.)

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**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**





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

Last Statement:  
Statement Ending:  
Page:

June 30, 2025  
July 31, 2025  
1 of 2

1 M0656BLK080125071549 15 000000000 2815 002



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

Email: contactus@valley.com

Visit Us Online: www.valley.com

Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

### PROPERTY MANAGEMENT MMA - XXXXXX8567

SUMMARY FOR THE PERIOD: 07/01/25 - 07/31/25

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$46,324.54		\$3,305.20		\$0.00		\$49,629.74

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$46,324.54
07/11	ACH CREDIT MLTH8 Marsh Land CincXfer 250711 C5089	\$3,206.25		\$49,530.79
07/31	INTEREST CREDIT		\$98.95	\$49,629.74
<b>Ending Balance</b>				<b>\$49,629.74</b>

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$48,496.00	Annual % Yield Earned	2.43%
Year-to-Date Interest Paid	\$638.52	Interest Paid	\$98.95

### OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
<b>Total Overdraft Fees:</b>	<b>\$0.00</b>	<b>\$0.00</b>



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

**Account Number:**

XXXXXX8567

**Statement Date:**

07/31/2025

**Page :**

2 of 2

### 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

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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.

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