



Financial Report Package

March 2026

Prepared for

**MLTH8 Marsh Landing Townhouse VIII Condo
Association**

KPG Accounting Services, Inc.

	Current Balance at 3/31/2026	Prior Month Balance at 02/28/2026	Change
Assets			
OPERATING			
10-1010-00-00 VNB OP 6041	\$ 26,257.84	\$ 27,673.14	\$ (1,415.30)
Total OPERATING:	\$ 26,257.84	\$ 27,673.14	\$ (1,415.30)
CURRENT ASSETS			
14-1400-00-00 Accounts Receivable	\$ 159.88	\$ 159.88	\$ -
14-1530-00-00 PPD Insurance	28,958.50	32,038.60	(3,080.10)
14-1550-00-00 Utility Deposit	520.00	520.00	-
Total CURRENT ASSETS:	\$ 29,638.38	\$ 32,718.48	\$ (3,080.10)
Total Assets:	\$ 55,896.22	\$ 60,391.62	\$ (4,495.40)
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ 112.60	\$ 75.00	\$ 37.60
20-2001-00-00 Insurance Loan Payable	25,573.23	28,414.70	(2,841.47)
20-2015-00-00 PPD Maint Fees	7,945.43	4,543.43	3,402.00
20-2030-00-00 Accrued Expense	285.00	285.00	-
30-3900-00-00 Retained Earnings	\$ 19,475.67	\$ 19,475.67	\$ -
Net Income / (Loss)	\$ 2,504.29	\$ 7,597.82	\$ (5,093.53)
Total Liabilities & Equity:	\$ 55,896.22	\$ 60,391.62	\$ (4,495.40)

	Current Balance at 3/31/2026	Prior Month Balance at 02/28/2026	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 8567	\$ 56,832.71	\$ 56,707.36	\$ 125.35
Total RESERVES:	\$ 56,832.71	\$ 56,707.36	\$ 125.35
Total Assets:	\$ 56,832.71	\$ 56,707.36	\$ 125.35
Liabilities & Equity			
RESERVE EQUITY			
25-2500-00-00 RSV - General	\$ 56,462.27	\$ 56,462.27	\$ -
25-2599-00-00 Unallocated Interest	370.44	245.09	125.35
Total RESERVE EQUITY:	\$ 56,832.71	\$ 56,707.36	\$ 125.35
Net Income / (Loss)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 56,832.71	\$ 56,707.36	\$ 125.35

Assets

OPERATING

10-1010-00-00 VNB OP 6041 \$26,257.84

Total OPERATING:

\$26,257.84

RESERVES

12-1210-00-00 VNB RSV 8567 56,832.71

Total RESERVES:

\$56,832.71

CURRENT ASSETS

14-1400-00-00 Accounts Receivable 159.88

14-1530-00-00 PPD Insurance 28,958.50

14-1550-00-00 Utility Deposit 520.00

Total CURRENT ASSETS:

\$29,638.38

Total Assets:

\$112,728.93

Liabilities & Equity

20-2000-00-00 Accounts Payable 112.60

20-2001-00-00 Insurance Loan Payable 25,573.23

20-2015-00-00 PPD Maint Fees 7,945.43

20-2030-00-00 Accrued Expense 285.00

RESERVE EQUITY

25-2500-00-00 RSV - General 56,462.27

25-2599-00-00 Unallocated Interest 370.44

Total RESERVE EQUITY:

\$56,832.71

30-3900-00-00 Retained Earnings 19,475.67

Net Income Gain / Loss 2,504.29

\$2,504.29

Total Liabilities & Equity:

\$112,728.93

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 20,412.00	\$ 20,414.68	(\$ 2.68)	\$ 81,658.70
TOTAL INCOME	\$ -	\$ -	\$ -	\$ 20,412.00	\$ 20,414.68	(\$ 2.68)	\$ 81,658.70
TOTAL INCOME	\$ 0.00	\$ -	\$ -	\$ 20,412.00	\$ 20,414.68	(\$ 2.68)	\$ 81,658.70
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	265.22	265.23	0.01	795.66	795.69	0.03	3,182.70
5110 Accounting Services	505.00	234.58	(270.42)	925.00	703.74	(221.26)	2,815.00
5160 Legal Fees	-	41.67	41.67	-	125.01	125.01	500.00
TOTAL PROFESSIONAL FEES	\$ 770.22	\$ 541.48	(\$ 228.74)	\$ 1,720.66	\$ 1,624.44	(\$ 96.22)	\$ 6,497.70
ADMIN							
5400 Office Supplies	72.06	33.33	(38.73)	245.22	99.99	(145.23)	400.00
5465 Corp Annual Report	61.25	6.33	(54.92)	61.25	18.99	(42.26)	76.00
5468 Division and Corp. Fees	-	4.00	4.00	-	12.00	12.00	48.00
5975 Contingency	-	100.00	100.00	-	300.00	300.00	1,200.00
TOTAL ADMIN	\$ 133.31	\$ 143.66	\$ 10.35	\$ 306.47	\$ 430.98	\$ 124.51	\$ 1,724.00
INSURANCE							
5850 INS - Expense	1,749.31	1,639.33	(109.98)	5,234.02	4,917.99	(316.03)	19,672.00
5852 INS - Flood	1,330.79	1,416.67	85.88	4,371.48	4,250.01	(121.47)	17,000.00
TOTAL INSURANCE	\$ 3,080.10	\$ 3,056.00	(\$ 24.10)	\$ 9,605.50	\$ 9,168.00	(\$ 437.50)	\$ 36,672.00
UTILITIES							
6040 Water/Sewer/Trash	726.92	750.00	23.08	1,968.88	2,250.00	281.12	9,000.00
6045 Irrigation Water	7.98	183.33	175.35	106.20	549.99	443.79	2,200.00
TOTAL UTILITIES	\$ 734.90	\$ 933.33	\$ 198.43	\$ 2,075.08	\$ 2,799.99	\$ 724.91	\$ 11,200.00
MAINTENANCE							
6005 Building	-	83.33	83.33	-	249.99	249.99	1,000.00
6013 Gutter Cleaning	-	31.25	31.25	-	93.75	93.75	375.00
6014 Contingency	-	83.33	83.33	-	249.99	249.99	1,000.00
6020 Fire Extinguisher Service	-	12.50	12.50	-	37.50	37.50	150.00
6040 Exterminating	-	80.00	80.00	-	240.00	240.00	960.00
TOTAL MAINTENANCE	\$ -	\$ 290.41	\$ 290.41	\$ -	\$ 871.23	\$ 871.23	\$ 3,485.00
LANDSCAPING/GROUNDS							
6100 Landscape	375.00	412.50	37.50	1,200.00	1,237.50	37.50	4,950.00
6110 Irrigation Repairs/Service	-	58.33	58.33	-	174.99	174.99	700.00
6120 Tree & Shrub Trimming	-	291.67	291.67	-	875.01	875.01	3,500.00
6130 Mulch/Pine Straw	-	52.50	52.50	-	157.50	157.50	630.00
6135 Sod/Plants Replacement	-	25.00	25.00	-	75.00	75.00	300.00
TOTAL LANDSCAPING/GROUNDS	\$ 375.00	\$ 840.00	\$ 465.00	\$ 1,200.00	\$ 2,520.00	\$ 1,320.00	\$ 10,080.00
TOTAL EXPENSES	\$ 5,093.53	\$ 5,804.88	\$ 711.35	\$ 14,907.71	\$ 17,414.64	\$ 2,506.93	\$ 69,658.70
NET ORDINARY INCOME	(\$ 5,093.53)	(\$ 5,804.88)	\$ 711.35	\$ 5,504.29	\$ 3,000.04	\$ 2,504.26	\$ 12,000.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	-	-	-	3,000.00	3,000.00	-	12,000.00
TOTAL RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 3,000.00	\$ 3,000.00	\$ -	\$ 12,000.00
TOTAL EXPENSES	\$ 0.00	\$ -	\$ -	\$ 3,000.00	\$ 3,000.00	\$ -	\$ 12,000.00
NET OTHER INCOME	\$ 0.00	\$ 0.00	\$ -	(\$ 3,000.00)	(\$ 3,000.00)	\$ -	(\$ 12,000.00)

Description	Current Period			Year-to-date			Annual Budget
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OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 20,412.00	\$ 20,414.68	(\$ 2.68)	\$ 81,658.70
Total INCOME	\$ -	\$ -	\$ -	\$ 20,412.00	\$ 20,414.68	(\$2.68)	\$ 81,658.70
Total OPERATING INCOME	\$ 0.00	\$ -	\$ -	\$ 20,412.00	\$ 20,414.68	(\$ 2.68)	\$ 81,658.70
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	265.22	265.23	0.01	795.66	795.69	0.03	3,182.70
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5975-00-00 Contingency	-	100.00	100.00	-	300.00	300.00	1,200.00
Total ADMIN	\$ 133.31	\$ 143.66	\$ 10.35	\$ 306.47	\$ 430.98	\$124.51	\$ 1,724.00
INSURANCE							
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Total MAINTENANCE	\$ -	\$ 290.41	\$ 290.41	\$ -	\$ 871.23	\$871.23	\$ 3,485.00
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Total LANDSCAPING/GROUNDS	\$ 375.00	\$ 840.00	\$ 465.00	\$ 1,200.00	\$ 2,520.00	\$1,320.00	\$ 10,080.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	-	-	-	3,000.00	3,000.00	-	12,000.00
Total RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 3,000.00	\$ 3,000.00	\$0.00	\$ 12,000.00
Total OPERATING EXPENSE	\$ 5,093.53	\$ 5,804.88	\$ 711.35	\$ 17,907.71	\$ 20,414.64	\$ 2,506.93	\$ 81,658.70
Net Income:	(\$ 5,093.53)	(\$ 5,804.88)	\$ 711.35	\$ 2,504.29	\$ 0.04	\$ 2,504.26	\$ 0.00



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

1 M0656BLK040126071534 63 000000000 1563 004



MARSH LANDING TOWNHOUSE CONDOMINIUM VIII
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

1563 0006633 0001-0004 1563

Account Statement

HOA BUSINESS CHECKING - XXXXXX6041

SUMMARY FOR THE PERIOD: 03/01/26 - 03/31/26

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$27,673.14		\$3,402.00		\$4,442.30		\$26,632.84

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$27,673.14
03/05	ACH DEBIT	-\$28.69		\$27,644.45
	MLTH8 Marsh Land Vendor Pay 260305 16592			
03/05	ACH DEBIT	-\$210.00		\$27,434.45
	MLTH8 Marsh Land Vendor Pay 260303 16461			
03/05	ACH DEBIT	-\$265.22		\$27,169.23
	MLTH8 Marsh Land Vendor Pay 260303 16319			
03/17	ACH DEBIT	-\$2,841.47		\$24,327.76
	IPFS877-674-3076 IPFSPMTFLS 260317 304816			
03/19	ACH DEBIT	-\$102.52		\$24,225.24
	BONITA SPRINGS U A/R 260319			
03/19	ACH DEBIT	-\$113.37		\$24,111.87
	BONITA SPRINGS U A/R 260319			
03/19	ACH DEBIT	-\$114.20		\$23,997.67
	BONITA SPRINGS U A/R 260319			
03/19	ACH DEBIT	-\$125.05		\$23,872.62
	BONITA SPRINGS U A/R 260319			
03/19	ACH DEBIT	-\$130.05		\$23,742.57
	BONITA SPRINGS U A/R 260319			
03/19	ACH DEBIT	-\$141.73		\$23,600.84
	BONITA SPRINGS U A/R 260319			
03/20	CHECK 5088	-\$75.00		\$23,525.84
03/25	LOCK BOX DEPOSIT		\$1,701.00	\$25,226.84
03/26	ACH DEBIT	-\$295.00		\$24,931.84
	MLTH8 Marsh Land Vendor Pay 260326 16760			





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

Account Number:
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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
03/27	LOCK BOX DEPOSIT		\$1,701.00	\$26,632.84
Ending Balance				\$26,632.84

CHECKS IN ORDER

Date	Number	Amount
03/20	5088	\$75.00

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

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00
Total Return Fees	\$0.00	\$0.00

1563 0006634 0002-0004 1563



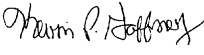


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P.O. Box 558
Wayne, NJ 07474-0558

Check Images for Account XXXXXX6041

Valley National Bank Bonita Springs, FL MLTH8 Marsh Landing Townhouse VIII Condo Association (MLTH8) c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N. #302 Naples, FL 34103			Check Number: 5088
PAY Seventy-Five And 00/100 Dollars	DATE 03/04/2026	AMOUNT ****\$75.00	
TO THE ORDER OF Impeccable Property Maintenance P.O. Box 448 Bonita Springs, FL 34133			
Memo: Fertilization, insect and fungus control on turf			
⑈000005088⑈ ⑆02120138343076041⑆ ⑆0000007500⑆			
9574000000690603/19/2026957400000069060 ITC-5309DD - Back Office-612 Teller - RT# 272480678			

03/20/2026

5088

\$75.00

1563 0006635 0003-0004 1563





Account Number:

XXXXXX6041

Statement Date:

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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.

1563 0006636 0004-0004 1563





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

1 M0656BLK040126071534 69 000000000 2569 002



MARSH LANDING TOWNHOUSE CONDOMINIUM VIII
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

2569 0009547 0001-0002 2569

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8567

SUMMARY FOR THE PERIOD: 03/01/26 - 03/31/26

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$56,707.36		\$125.35		\$0.00		\$56,832.71

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$56,707.36
03/31	INTEREST CREDIT		\$125.35	\$56,832.71
Ending Balance				\$56,832.71

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$56,707.00	Annual % Yield Earned	2.63%
Year-to-Date Interest Paid	\$370.44	Interest Paid	\$125.35

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:

XXXXXX8567

Statement Date:

03/31/2026

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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.

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A. Pursuant To The Federal Fair Credit Billing Act

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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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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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