



Financial Report Package

November 2025

Prepared for

**MLTH1 Marsh Landing Townhouse Condo Assoc,
Inc.**

KPG Accounting Services, Inc.

	Current Balance at 11/30/2025	Prior Month Balance at 10/31/2025	Change
Assets			
OPERATING			
10-1010-00-00 VNB OP 3816	\$ 25,362.77	\$ 35,829.00	\$ (10,466.23)
Total OPERATING:	\$ 25,362.77	\$ 35,829.00	\$ (10,466.23)
CURRENT ASSETS			
14-1400-00-00 Accounts Receivable	\$ -	\$ 1,799.22	\$ (1,799.22)
14-1562-00-00 PPD INS	82,698.55	12,747.65	69,950.90
Total CURRENT ASSETS:	\$ 82,698.55	\$ 14,546.87	\$ 68,151.68
Total Assets:	\$ 108,061.32	\$ 50,375.87	\$ 57,685.45
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ 11,151.37	\$ -	\$ 11,151.37
20-2001-00-00 Insurance Loan Payable	70,952.33	-	70,952.33
30-3900-00-00 Retained Earnings	\$ 2,501.60	\$ 2,501.60	\$ -
Net Income / (Loss)	\$ 31,322.02	\$ 47,874.27	\$ (16,552.25)
Total Liabilities & Equity:	\$ 115,927.32	\$ 50,375.87	\$ 65,551.45

	Current Balance at 11/30/2025	Prior Month Balance at 10/31/2025	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 2234	\$ 146,236.17	\$ 179,191.99	\$ (32,955.82)
Total RESERVES:	\$ 146,236.17	\$ 179,191.99	\$ (32,955.82)
LOAN RECEIVABLE			
18-1890-00-00 Loan Receivable	\$ 45,294.77	\$ 46,158.83	\$ (864.06)
Total LOAN RECEIVABLE:	\$ 45,294.77	\$ 46,158.83	\$ (864.06)
Total Assets:	\$ 191,530.94	\$ 225,350.82	\$ (33,819.88)
Liabilities & Equity			
RESERVE EQUITY			
25-4410-00-00 VNB Loan 3/15/30 5%	\$ 45,294.77	\$ 46,158.83	\$ (864.06)
25-4411-00-00 RSV Driveway/Walkway Replacement	20,073.17	20,073.17	-
25-4419-00-00 Roof Replacement	137,220.76	137,220.76	-
25-4420-00-00 RSV Painting	(22,133.23)	19,097.18	(41,230.41)
25-4426-00-00 RSV General	(26,071.75)	(26,071.75)	-
25-4446-00-00 Driveway Repairs/Sealing	14,107.06	14,107.06	-
25-4449-00-00 Unallocated Interest	15,174.16	14,765.57	408.59
Total RESERVE EQUITY:	\$ 183,664.94	\$ 225,350.82	\$ (41,685.88)
Net Income / (Loss)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 183,664.94	\$ 225,350.82	\$ (41,685.88)

Balance Sheet

MLTH1 Marsh Landing Townhouse Condo Assoc, Inc.
End Date: 11/30/2025

Date: 12/10/2025
Time: 12:02 am
Page: 1

Assets

OPERATING

10-1010-00-00 VNB OP 3816 \$25,362.77

Total OPERATING:

\$25,362.77

RESERVES

12-1210-00-00 VNB RSV 2234 146,236.17

Total RESERVES:

\$146,236.17

CURRENT ASSETS

14-1562-00-00 PPD INS 82,698.55

Total CURRENT ASSETS:

\$82,698.55

LOAN RECEIVABLE

18-1890-00-00 Loan Receivable 45,294.77

Total LOAN RECEIVABLE:

\$45,294.77

Total Assets:

\$299,592.26

Liabilities & Equity

20-2000-00-00 Accounts Payable 11,151.37

20-2001-00-00 Insurance Loan Payable 70,952.33

RESERVE EQUITY

25-4410-00-00 VNB Loan 3/15/30 5% 45,294.77

25-4411-00-00 RSV Driveway/Walkway Replacement 20,073.17

25-4419-00-00 Roof Replacement 137,220.76

25-4420-00-00 RSV Painting (22,133.23)

25-4426-00-00 RSV General (26,071.75)

25-4446-00-00 Driveway Repairs/Sealing 14,107.06

25-4449-00-00 Unallocated Interest 15,174.16

Total RESERVE EQUITY:

\$183,664.94

30-3900-00-00 Retained Earnings 2,501.60

Net Income Gain / Loss 31,322.02

\$31,322.02

Total Liabilities & Equity:

\$299,592.26

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000 Quarterly Assessments	\$ -	\$ -	\$ -	\$251,712.00	\$251,666.10	\$ 45.90	\$ 251,666.10
4005 Application Fees	-	-	-	300.00	-	300.00	-
4025 Late Fees	-	-	-	153.66	-	153.66	-
4057 Rental Application Fees	-	-	-	(100.00)	-	(100.00)	-
TOTAL INCOME	\$ -	\$ -	\$ -	\$252,065.66	\$251,666.10	\$ 399.56	\$ 251,666.10
TOTAL INCOME	\$ 0.00	\$ -	\$ -	\$252,065.66	\$251,666.10	\$ 399.56	\$ 251,666.10
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	669.50	695.25	25.75	7,364.50	7,647.75	283.25	8,343.00
5110 Accounting Services	275.00	275.00	-	3,320.00	3,025.00	(295.00)	3,300.00
5160 Legal Expenses	-	24.58	24.58	867.50	270.38	(597.12)	295.00
5185 Appraisal	-	75.00	75.00	-	825.00	825.00	900.00
TOTAL PROFESSIONAL FEES	\$ 944.50	\$ 1,069.83	\$ 125.33	\$ 11,552.00	\$ 11,768.13	\$ 216.13	\$ 12,838.00
ADMIN							
5400 Office Supplies	217.77	83.33	(134.44)	2,887.84	916.63	(1,971.21)	1,000.00
5465 Corp Annual Report	-	19.50	19.50	205.25	214.50	9.25	234.00
5901 Loan Repayment	1,062.80	1,062.80	-	11,690.80	11,690.80	-	12,753.60
TOTAL ADMIN	\$ 1,280.57	\$ 1,165.63	(\$ 114.94)	\$ 14,783.89	\$ 12,821.93	(\$ 1,961.96)	\$ 13,987.60
INSURANCE							
5850 INS - Expense	5,961.02	6,710.46	749.44	64,359.68	73,815.06	9,455.38	80,525.50
5852 INS - Flood	2,425.02	4,083.33	1,658.31	40,812.41	44,916.63	4,104.22	49,000.00
TOTAL INSURANCE	\$ 8,386.04	\$ 10,793.79	\$ 2,407.75	\$105,172.09	\$118,731.69	\$ 13,559.60	\$ 129,525.50
UTILITIES							
6040 Water/Sewer/Trash	1,918.60	2,125.00	206.40	22,938.87	23,375.00	436.13	25,500.00
6045 Irrigation Water	-	350.00	350.00	3,347.34	3,850.00	502.66	4,200.00
TOTAL UTILITIES	\$ 1,918.60	\$ 2,475.00	\$ 556.40	\$ 26,286.21	\$ 27,225.00	\$ 938.79	\$ 29,700.00
MAINTENANCE							
6010 Repair / Maint	249.72	333.33	83.61	6,923.72	3,666.63	(3,257.09)	4,000.00
6020 Fire Extinguisher Service	617.70	54.17	(563.53)	617.70	595.87	(21.83)	650.00
TOTAL MAINTENANCE	\$ 867.42	\$ 387.50	(\$ 479.92)	\$ 7,541.42	\$ 4,262.50	(\$ 3,278.92)	\$ 4,650.00
LANDSCAPING/GROUNDS							
6100 Landscape	1,350.00	1,237.50	(112.50)	13,995.03	13,612.50	(382.53)	14,850.00
6110 Irrigation Repairs/Service	-	133.33	133.33	-	1,466.63	1,466.63	1,600.00
6120 Tree & Shrub Trimming	-	166.67	166.67	1,575.00	1,833.37	258.37	2,000.00
6130 Mulch/Pine Straw	1,540.00	258.33	(1,281.67)	1,540.00	2,841.63	1,301.63	3,100.00
6135 Sod/Plants Replacement	-	100.00	100.00	-	1,100.00	1,100.00	1,200.00
6200 Pest Control - Grounds	265.12	125.00	(140.12)	1,583.00	1,375.00	(208.00)	1,500.00
TOTAL LANDSCAPING/GROUNDS	\$ 3,155.12	\$ 2,020.83	(\$ 1,134.29)	\$ 18,693.03	\$ 22,229.13	\$ 3,536.10	\$ 24,250.00
TOTAL EXPENSES	\$ 16,552.25	\$ 17,912.58	\$ 1,360.33	\$184,028.64	\$197,038.38	\$ 13,009.74	\$ 214,951.10
NET ORDINARY INCOME	(\$ 16,552.25)	(\$ 17,912.58)	\$ 1,360.33	\$ 68,037.02	\$ 54,627.72	\$ 13,409.30	\$ 36,715.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	-	-	-	36,715.00	36,715.00	-	36,715.00
TOTAL RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 36,715.00	\$ 36,715.00	\$ -	\$ 36,715.00
TOTAL EXPENSES	\$ 0.00	\$ -	\$ -	\$ 36,715.00	\$ 36,715.00	\$ -	\$ 36,715.00
NET OTHER INCOME	\$ 0.00	\$ 0.00	\$ -	(\$ 36,715.00)	(\$36,715.00)	\$ -	(\$ 36,715.00)

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$ -	\$ -	\$ -	\$251,712.00	\$251,666.10	\$ 45.90	\$251,666.10
4005-00-00 Application Fees	-	-	-	300.00	-	300.00	-
4025-00-00 Late Fees	-	-	-	153.66	-	153.66	-
4057-00-00 Rental Application Fees	-	-	-	(100.00)	-	(100.00)	-
Total INCOME	\$ -	\$ -	\$ -	\$252,065.66	\$251,666.10	\$399.56	\$251,666.10
Total OPERATING INCOME	\$ 0.00	\$ -	\$ -	\$252,065.66	\$251,666.10	\$ 399.56	\$251,666.10
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	669.50	695.25	25.75	7,364.50	7,647.75	283.25	8,343.00
5110-00-00 Accounting Services	275.00	275.00	-	3,320.00	3,025.00	(295.00)	3,300.00
5160-00-00 Legal Expenses	-	24.58	24.58	867.50	270.38	(597.12)	295.00
5185-00-00 Appraisal	-	75.00	75.00	-	825.00	825.00	900.00
Total PROFESSIONAL FEES	\$ 944.50	\$ 1,069.83	\$ 125.33	\$ 11,552.00	\$ 11,768.13	\$216.13	\$ 12,838.00
ADMIN							
5400-00-00 Office Supplies	217.77	83.33	(134.44)	2,887.84	916.63	(1,971.21)	1,000.00
5465-00-00 Corp Annual Report	-	19.50	19.50	205.25	214.50	9.25	234.00
5901-00-00 Loan Repayment	1,062.80	1,062.80	-	11,690.80	11,690.80	-	12,753.60
Total ADMIN	\$ 1,280.57	\$ 1,165.63	(\$ 114.94)	\$ 14,783.89	\$ 12,821.93	(\$1,961.96)	\$ 13,987.60
INSURANCE							
5850-00-00 INS - Expense	5,961.02	6,710.46	749.44	64,359.68	73,815.06	9,455.38	80,525.50
5852-00-00 INS - Flood	2,425.02	4,083.33	1,658.31	40,812.41	44,916.63	4,104.22	49,000.00
Total INSURANCE	\$ 8,386.04	\$ 10,793.79	\$ 2,407.75	\$105,172.09	\$118,731.69	\$13,559.60	\$129,525.50
UTILITIES							
6040-00-00 Water/Sewer/Trash	1,918.60	2,125.00	206.40	22,938.87	23,375.00	436.13	25,500.00
6045-00-00 Irrigation Water	-	350.00	350.00	3,347.34	3,850.00	502.66	4,200.00
Total UTILITIES	\$ 1,918.60	\$ 2,475.00	\$ 556.40	\$ 26,286.21	\$ 27,225.00	\$938.79	\$ 29,700.00
MAINTENANCE							
6010-00-00 Repair / Maint	249.72	333.33	83.61	6,923.72	3,666.63	(3,257.09)	4,000.00
6020-00-00 Fire Extinguisher Service	617.70	54.17	(563.53)	617.70	595.87	(21.83)	650.00
Total MAINTENANCE	\$ 867.42	\$ 387.50	(\$ 479.92)	\$ 7,541.42	\$ 4,262.50	(\$3,278.92)	\$ 4,650.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	1,350.00	1,237.50	(112.50)	13,995.03	13,612.50	(382.53)	14,850.00
6110-00-00 Irrigation Repairs/Service	-	133.33	133.33	-	1,466.63	1,466.63	1,600.00
6120-00-00 Tree & Shrub Trimming	-	166.67	166.67	1,575.00	1,833.37	258.37	2,000.00
6130-00-00 Mulch/Pine Straw	1,540.00	258.33	(1,281.67)	1,540.00	2,841.63	1,301.63	3,100.00
6135-00-00 Sod/Plants Replacement	-	100.00	100.00	-	1,100.00	1,100.00	1,200.00
6200-00-00 Pest Control - Grounds	265.12	125.00	(140.12)	1,583.00	1,375.00	(208.00)	1,500.00
Total LANDSCAPING/GROUNDS	\$ 3,155.12	\$ 2,020.83	(\$ 1,134.29)	\$ 18,693.03	\$ 22,229.13	\$3,536.10	\$ 24,250.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	-	-	-	36,715.00	36,715.00	-	36,715.00
Total RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 36,715.00	\$ 36,715.00	\$0.00	\$ 36,715.00
Total OPERATING EXPENSE	\$ 16,552.25	\$ 17,912.58	\$ 1,360.33	\$220,743.64	\$233,753.38	\$ 13,009.74	\$251,666.10
Net Income:	(\$ 16,552.25)	(\$ 17,912.58)	\$ 1,360.33	\$ 31,322.02	\$ 17,912.72	\$ 13,409.30	\$ 0.00

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



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

Last Statement:
Statement Ending:
Page:

October 31, 2025
November 30, 2025
1 of 4

1 M0656BLK112925063435 54 000000000 1254 004



MARSH LANDING TOWNHOUSE CONDOMINIUM
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

Account Statement

HOA BUSINESS CHECKING - XXXXXX3816

SUMMARY FOR THE PERIOD: 11/01/25 - 11/30/25

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$39,754.00		\$3,598.44		\$10,307.36		\$33,045.08

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$39,754.00
11/03	CHECK 10144	-\$3,825.00		\$35,929.00
11/04	ACH DEBIT	-\$275.00		\$35,654.00
	MLTH1 Marsh Land Vendor Pay 251104 13844			
11/04	ACH DEBIT	-\$669.50		\$34,984.50
	MLTH1 Marsh Land Vendor Pay 251104 13761			
11/05	CHECK 10147	-\$100.00		\$34,884.50
11/07	ACH DEBIT	-\$182.52		\$34,701.98
	MLTH1 Marsh Land Vendor Pay 251107 14045			
11/13	ACH DEBIT	-\$105.86		\$34,596.12
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$87.51		\$34,508.61
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$88.35		\$34,420.26
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$96.69		\$34,323.57
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$96.69		\$34,226.88
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$100.85		\$34,126.03
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$101.69		\$34,024.34
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$101.69		\$33,922.65
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$117.53		\$33,805.12





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

Account Number:
Statement Date:
Page :

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11/30/2025
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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
11/13	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$118.37		\$33,686.75
11/13	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$127.54		\$33,559.21
11/13	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$128.38		\$33,430.83
11/13	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$130.05		\$33,300.78
11/13	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$91.69		\$33,209.09
11/13	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$105.03		\$33,104.06
11/13	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$107.53		\$32,996.53
11/13	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$213.15		\$32,783.38
11/18	BONITA SPRINGS U A/R 251113			
11/18	ACH CREDIT		\$1,799.22	\$34,582.60
11/18	MLTH1 Marsh Land OnlinePay 251118 28183			
11/18	ACH DEBIT	-\$249.72		\$34,332.88
11/19	MLTH1 Marsh Land Vendor Pay 251118 14106			
11/19	ACH ORIG DR RETURN	-\$1,799.22		\$32,533.66
	RETURN SETTLE A ACH RTN - R20 Michael Mitchell 10531 ORIGINAL ENTRY EFF DATE = 251118			
11/20	ACH CREDIT		\$1,799.22	\$34,332.88
11/21	MLTH1 Marsh Land OnlinePay 251120 28220			
11/21	ACH DEBIT	-\$1,062.80		\$33,270.08
11/21	MLTH1 Marsh Land CincXfer 251121 D5546			
11/24	CHECK 10148	-\$225.00		\$33,045.08
Ending Balance				\$33,045.08

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
11/03	10144	\$3,825.00	11/24	10148	\$225.00
11/05	10147*	\$100.00			

(*) 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





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

Account Number:
Statement Date:
Page :

XXXXXX3816
11/30/2025
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Check Images for Account XXXXXX3816

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

Valley National Bank Bonita Springs, FL
MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. (MLTH1)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10144

PAY Three Thousand, Eight Hundred Twenty-Five And 00/100 Dollars

DATE 10/27/2025

AMOUNT ****\$3,825.00

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

Memo: Multiple Invoices

94350000037308410/31/2025943500000373084
ITC-PC4309 - Back Office-610
Teller - RT# 272480678

11/03/2025 # 10144 \$3,825.00

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

Valley National Bank Bonita Springs, FL
MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. (MLTH1)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10148

PAY Two Hundred Twenty-Five And 00/100 Dollars

DATE 11/17/2025

AMOUNT ****\$225.00

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

Memo: Fertilization, insect, fungus, weed control on turf

945600000004841211/21/20259456000000048412
ITC-5309DD - Back Office-612
Teller - RT# 272480678

11/24/2025 # 10148 \$225.00

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

Valley National Bank Bonita Springs, FL
MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. (MLTH1)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10147

PAY One Hundred And 00/100 Dollars

DATE 10/27/2025

AMOUNT ****\$100.00

TO THE ORDER OF Dennis & Sophia Priovolos
9129 Spanish Moss Way
Bonita Springs, FL 34135

Memo: Reimbursement - sale felt through - 22978 Lone Oak

20251104 8633221004 E964651 2
FTFL043 00350 381664945 0945
S/O Bank ->042000314<

11/05/2025 # 10147 \$100.00





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

Account Number:

XXXXXX3816

Statement Date:

11/30/2025

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. 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

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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:

October 31, 2025
November 30, 2025
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1 M0656BLK112925063435 31 000000000 2531 004



MARSH LANDING TOWNHOUSE CONDOMINIUM
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

Account Statement

Effective 12/7/2025, the following fees will be implemented/increased as follows:

FEE DESCRIPTION	FEE
ATM Balance Inquiry at a NON-Valley ATM	\$2
Returned Deposited Item	\$15
Overdraft Paid Item Fee	\$35 per paid item, maximum of 5 charges per day
Expedited Debit Card Mailing	\$35

PROPERTY MANAGEMENT MMA - XXXXXX2234

SUMMARY FOR THE PERIOD: 11/01/25 - 11/30/25

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$188,631.19		\$1,471.39		\$43,866.41		\$146,236.17

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$188,631.19
11/06	CHECK 10011	-\$9,439.20		\$179,191.99
11/12	CHECK 10012	-\$10,225.80		\$168,966.19
11/17	AUTOMATIC LN PAYMT	-\$1,062.80		\$167,903.39
	AUTOMATIC LOAN PAY			
11/18	ACH DEBIT	-\$2,473.61		\$165,429.78
	MLTH1 Marsh Land Vendor Pay 251118 14107			
11/20	CHECK 10014	-\$1,000.00		\$164,429.78
11/20	CHECK 10013	-\$19,665.00		\$144,764.78
11/21	ACH CREDIT		\$1,062.80	\$145,827.58
	MLTH1 Marsh Land CincXfer 251121 C5546			
11/30	INTEREST CREDIT		\$408.59	\$146,236.17

Ending Balance

\$146,236.17



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

Account Number:
Statement Date:
Page :

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11/30/2025
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CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
11/06	10011	\$9,439.20	11/20	10013	\$19,665.00
11/12	10012	\$10,225.80	11/20	10014	\$1,000.00

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

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$165,498.00	Annual % Yield Earned	3.05%
Year-to-Date Interest Paid	\$4,606.03	Interest Paid	\$408.59

OVERDRAFT FEES

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





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

Account Number:
Statement Date:
Page :

XXXXXX2234
11/30/2025
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Check Images for Account XXXXXX2234

Valley National Bank Bonita Springs, FL
MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. (MLTH1)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10011

PAY Nine Thousand, Four Hundred Thirty-Nine And 20/100 Dollars DATE 10/31/2025 AMOUNT \$9,439.20

TO THE ORDER OF Elias Brothers Grp Painting & Contracting
3570 Enterprise Avenue
Suite 100
Naples, FL 34104

Memo: 12% Curt; 52% total - pressure clean; paint

SECURITY FEATURES INCLUDED: DETAILS ON BACK

11/06/2025 # 10011 \$9,439.20

Valley National Bank Bonita Springs, FL
MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. (MLTH1)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10013

PAY Nineteen Thousand, Six Hundred Sixty-Five And 00/100 Dollars DATE 11/17/2025 AMOUNT \$19,665.00

TO THE ORDER OF Elias Brothers Grp Painting & Contracting
3570 Enterprise Avenue
Suite 100
Naples, FL 34104

Memo: 25% Curt; 90% total - pressure clean; paint

SECURITY FEATURES INCLUDED: DETAILS ON BACK

11/20/2025 # 10013 \$19,665.00

Valley National Bank Bonita Springs, FL
MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. (MLTH1)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10012

PAY Ten Thousand, Two Hundred Twenty-Five And 80/100 Dollars DATE 11/06/2025 AMOUNT \$10,225.80

TO THE ORDER OF Elias Brothers Grp Painting & Contracting
3570 Enterprise Avenue
Suite 100
Naples, FL 34104

Memo: 18% Curt; 65% total - pressure clean; paint

SECURITY FEATURES INCLUDED: DETAILS ON BACK

11/12/2025 # 10012 \$10,225.80

Valley National Bank Bonita Springs, FL
MLTH1 Marsh Landing Townhouse Condo Assoc, Inc. (MLTH1)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 10014

PAY One Thousand And 00/100 Dollars DATE 11/17/2025 AMOUNT \$1,000.00

TO THE ORDER OF Elias Brothers Grp Painting & Contracting
3570 Enterprise Avenue
Suite 100
Naples, FL 34104

Memo: Change order 1 - stucco repairs; change order 2 - units 22967 & 22968 - 2 doors

SECURITY FEATURES INCLUDED: DETAILS ON BACK

11/20/2025 # 10014 \$1,000.00

2531 0009792 0003-0004 2531





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

Account Number:

XXXXXX2234

Statement Date:

11/30/2025

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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.

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