



## **Financial Report Package**

**February 2026**

**Prepared for**

**MLTH2 Marsh Landing Townhouse Condo II  
Assn., Inc.**

**KPG Accounting Services, Inc.**

	Current Balance at 2/28/2026	Prior Month Balance at 01/31/2026	Change
<b>Assets</b>			
<b>OPERATING</b>			
10-1010-00-00 VNB OP 0447	\$ 12,928.28	\$ 18,379.94	\$ (5,451.66)
10-1090-00-00 Due (From) / To OP	(10,000.00)	(10,000.00)	-
<b>Total OPERATING:</b>	<b>\$ 2,928.28</b>	<b>\$ 8,379.94</b>	<b>\$ (5,451.66)</b>
<b>CURRENT ASSETS</b>			
14-1400-00-00 Accounts Receivable	\$ 1,991.06	\$ 1,991.06	\$ -
14-1530-00-00 PPD Insurance	29,513.68	32,896.95	(3,383.27)
<b>Total CURRENT ASSETS:</b>	<b>\$ 31,504.74</b>	<b>\$ 34,888.01</b>	<b>\$ (3,383.27)</b>
<b>Total Assets:</b>	<b>\$ 34,433.02</b>	<b>\$ 43,267.95</b>	<b>\$ (8,834.93)</b>
<b>Liabilities &amp; Equity</b>			
20-2001-00-00 Insurance Loan Payable	\$ 27,137.76	\$ 30,529.98	\$ (3,392.22)
<b>OPERATING EQUITY</b>			
30-3900-00-00 Retained Earnings	\$ (2,134.74)	\$ (2,134.74)	\$ -
<b>Total OPERATING EQUITY:</b>	<b>\$ (2,134.74)</b>	<b>\$ (2,134.74)</b>	<b>\$ -</b>
<b>Net Income / (Loss)</b>	<b>\$ 9,430.00</b>	<b>\$ 14,872.71</b>	<b>\$ (5,442.71)</b>
<b>Total Liabilities &amp; Equity:</b>	<b>\$ 34,433.02</b>	<b>\$ 43,267.95</b>	<b>\$ (8,834.93)</b>

	Current Balance at 2/28/2026	Prior Month Balance at 01/31/2026	Change
<b>Assets</b>			
<b>RESERVES</b>			
12-1210-00-00 VNB RSV 0455	\$ 42,235.91	\$ 42,148.44	\$ 87.47
12-1280-00-00 Due From OP	10,000.00	10,000.00	-
<b>Total RESERVES:</b>	<b>\$ 52,235.91</b>	<b>\$ 52,148.44</b>	<b>\$ 87.47</b>
<b>LOAN RECEIVABLE</b>			
18-1890-00-00 Loan Receivable	\$ 36,014.62	\$ 36,551.42	\$ (536.80)
<b>Total LOAN RECEIVABLE:</b>	<b>\$ 36,014.62</b>	<b>\$ 36,551.42</b>	<b>\$ (536.80)</b>
<b>Total Assets:</b>	<b>\$ 88,250.53</b>	<b>\$ 88,699.86</b>	<b>\$ (449.33)</b>
<b>Liabilities &amp; Equity</b>			
<b>RESERVE LIABILITY</b>			
24-2014-00-00 VNB Loan	\$ 36,014.62	\$ 36,551.42	\$ (536.80)
<b>Total RESERVE LIABILITY:</b>	<b>\$ 36,014.62</b>	<b>\$ 36,551.42</b>	<b>\$ (536.80)</b>
<b>RESERVE EQUITY</b>			
25-2505-00-00 Reserves - Pooled	\$ 52,148.44	\$ 52,148.44	\$ -
25-2599-00-00 Unallocated Interest	87.47	-	87.47
<b>Total RESERVE EQUITY:</b>	<b>\$ 52,235.91</b>	<b>\$ 52,148.44</b>	<b>\$ 87.47</b>
<b>Net Income / (Loss)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Total Liabilities &amp; Equity:</b>	<b>\$ 88,250.53</b>	<b>\$ 88,699.86</b>	<b>\$ (449.33)</b>

**Assets**

OPERATING

10-1010-00-00	VNB OP 0447	\$12,928.28	
10-1090-00-00	Due (From) / To OP	(10,000.00)	

Total OPERATING:			<u>\$2,928.28</u>
------------------	--	--	-------------------

RESERVES

12-1210-00-00	VNB RSV 0455	42,235.91	
12-1280-00-00	Due From OP	10,000.00	

Total RESERVES:			<u>\$52,235.91</u>
-----------------	--	--	--------------------

CURRENT ASSETS

14-1400-00-00	Accounts Receivable	1,991.06	
14-1530-00-00	PPD Insurance	29,513.68	

Total CURRENT ASSETS:			<u>\$31,504.74</u>
-----------------------	--	--	--------------------

LOAN RECEIVABLE

18-1890-00-00	Loan Receivable	36,014.62	
---------------	-----------------	-----------	--

Total LOAN RECEIVABLE:			<u>\$36,014.62</u>
------------------------	--	--	--------------------

<b>Total Assets:</b>			<u><b>\$122,683.55</b></u>
----------------------	--	--	----------------------------

**Liabilities & Equity**

20-2001-00-00	Insurance Loan Payable	27,137.76	
---------------	------------------------	-----------	--

RESERVE LIABILITY

24-2014-00-00	VNB Loan	36,014.62	
---------------	----------	-----------	--

Total RESERVE LIABILITY:			<u>\$36,014.62</u>
--------------------------	--	--	--------------------

RESERVE EQUITY

25-2505-00-00	Reserves - Pooled	52,148.44	
25-2599-00-00	Unallocated Interest	87.47	

Total RESERVE EQUITY:			<u>\$52,235.91</u>
-----------------------	--	--	--------------------

OPERATING EQUITY

30-3900-00-00	Retained Earnings	(2,134.74)	
---------------	-------------------	------------	--

Total OPERATING EQUITY:			<u>(\$2,134.74)</u>
-------------------------	--	--	---------------------

Net Income Gain / Loss	9,430.00		
------------------------	----------	--	--

			<u>\$9,430.00</u>
--	--	--	-------------------

<b>Total Liabilities &amp; Equity:</b>			<u><b>\$122,683.55</b></u>
--	--	--	----------------------------

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>INCOME</b>							
<b>INCOME</b>							
4000 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 23,244.00	\$ 23,239.75	\$ 4.25	\$ 92,959.00
4025 Late Fees	-	-	-	54.06	-	54.06	-
<b>TOTAL INCOME</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 23,298.06</b>	<b>\$ 23,239.75</b>	<b>\$ 58.31</b>	<b>\$ 92,959.00</b>
<b>TOTAL INCOME</b>	<b>\$ 0.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 23,298.06</b>	<b>\$ 23,239.75</b>	<b>\$ 58.31</b>	<b>\$ 92,959.00</b>
<b>EXPENSES</b>							
<b>PROFESSIONAL FEES</b>							
5000 Management Fees	265.22	283.25	18.03	530.44	566.50	36.06	3,399.00
5110 Accounting Services	283.25	229.33	( 53.92)	566.50	458.66	( 107.84)	2,752.00
5160 Legal Expenses	-	41.67	41.67	-	83.34	83.34	500.00
<b>TOTAL PROFESSIONAL FEES</b>	<b>\$ 548.47</b>	<b>\$ 554.25</b>	<b>\$ 5.78</b>	<b>\$ 1,096.94</b>	<b>\$ 1,108.50</b>	<b>\$ 11.56</b>	<b>\$ 6,651.00</b>
<b>ADMIN</b>							
5400 Office Supplies	6.08	37.50	31.42	10.64	75.00	64.36	450.00
5465 Corp Annual Report	-	10.42	10.42	-	20.84	20.84	125.00
5901 Loan Repayment	757.12	757.08	( 0.04)	1,514.24	1,514.16	( 0.08)	9,085.00
<b>TOTAL ADMIN</b>	<b>\$ 763.20</b>	<b>\$ 805.00</b>	<b>\$ 41.80</b>	<b>\$ 1,524.88</b>	<b>\$ 1,610.00</b>	<b>\$ 85.12</b>	<b>\$ 9,660.00</b>
<b>INSURANCE</b>							
5850 INS - Expense	2,011.65	2,181.92	170.27	4,023.30	4,363.84	340.54	26,183.00
5852 INS - Flood	1,371.62	1,330.00	( 41.62)	2,743.24	2,660.00	( 83.24)	15,960.00
5859 Insurance Appraisal	-	31.67	31.67	-	63.34	63.34	380.00
<b>TOTAL INSURANCE</b>	<b>\$ 3,383.27</b>	<b>\$ 3,543.59</b>	<b>\$ 160.32</b>	<b>\$ 6,766.54</b>	<b>\$ 7,087.18</b>	<b>\$ 320.64</b>	<b>\$ 42,523.00</b>
<b>UTILITIES</b>							
6040 Water/Sewer/Trash	747.77	833.33	85.56	1,479.70	1,666.66	186.96	10,000.00
6045 Irrigation Water	-	145.83	145.83	-	291.66	291.66	1,750.00
<b>TOTAL UTILITIES</b>	<b>\$ 747.77</b>	<b>\$ 979.16</b>	<b>\$ 231.39</b>	<b>\$ 1,479.70</b>	<b>\$ 1,958.32</b>	<b>\$ 478.62</b>	<b>\$ 11,750.00</b>
<b>MAINTENANCE</b>							
6005 Building	-	166.67	166.67	-	333.34	333.34	2,000.00
6014 Contingency	-	83.33	83.33	-	166.66	166.66	1,000.00
6020 Fire Extinguisher Service	-	12.50	12.50	-	25.00	25.00	150.00
6040 Exterminating	-	39.58	39.58	-	79.16	79.16	475.00
<b>TOTAL MAINTENANCE</b>	<b>\$ -</b>	<b>\$ 302.08</b>	<b>\$ 302.08</b>	<b>\$ -</b>	<b>\$ 604.16</b>	<b>\$ 604.16</b>	<b>\$ 3,625.00</b>
<b>LANDSCAPING/GROUNDS</b>							
6100 Landscape	-	412.50	412.50	-	825.00	825.00	4,950.00
6110 Irrigation Repairs/Service	-	25.00	25.00	-	50.00	50.00	300.00
6120 Tree & Shrub Trimming	-	41.67	41.67	-	83.34	83.34	500.00
6130 Mulch/Pine Straw	-	41.67	41.67	-	83.34	83.34	500.00
6135 Sod/Plants Replacement	-	41.67	41.67	-	83.34	83.34	500.00
<b>TOTAL LANDSCAPING/GROUNDS</b>	<b>\$ -</b>	<b>\$ 562.51</b>	<b>\$ 562.51</b>	<b>\$ -</b>	<b>\$ 1,125.02</b>	<b>\$ 1,125.02</b>	<b>\$ 6,750.00</b>
<b>TOTAL EXPENSES</b>	<b>\$ 5,442.71</b>	<b>\$ 6,746.59</b>	<b>\$ 1,303.88</b>	<b>\$ 10,868.06</b>	<b>\$ 13,493.18</b>	<b>\$ 2,625.12</b>	<b>\$ 80,959.00</b>
<b>NET ORDINARY INCOME</b>	<b>(\$ 5,442.71)</b>	<b>(\$ 6,746.59)</b>	<b>\$ 1,303.88</b>	<b>\$ 12,430.00</b>	<b>\$ 9,746.57</b>	<b>\$ 2,683.43</b>	<b>\$ 12,000.00</b>
<b>EXPENSES</b>							
<b>RESERVE TRANSFER</b>							
9010 Reserve Contribution	-	-	-	3,000.00	3,000.00	-	12,000.00
<b>TOTAL RESERVE TRANSFER</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,000.00</b>	<b>\$ 3,000.00</b>	<b>\$ -</b>	<b>\$ 12,000.00</b>
<b>TOTAL EXPENSES</b>	<b>\$ 0.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,000.00</b>	<b>\$ 3,000.00</b>	<b>\$ -</b>	<b>\$ 12,000.00</b>
<b>NET OTHER INCOME</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ -</b>	<b>(\$ 3,000.00)</b>	<b>(\$ 3,000.00)</b>	<b>\$ -</b>	<b>(\$ 12,000.00)</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	\$ -	\$ -	\$ -	\$ 23,244.00	\$ 23,239.75	\$ 4.25	\$ 92,959.00
4025-00-00 Late Fees	-	-	-	54.06	-	54.06	-
<b>Total INCOME</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 23,298.06</b>	<b>\$ 23,239.75</b>	<b>\$ 58.31</b>	<b>\$ 92,959.00</b>
<b>Total OPERATING INCOME</b>	<b>\$ 0.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 23,298.06</b>	<b>\$ 23,239.75</b>	<b>\$ 58.31</b>	<b>\$ 92,959.00</b>
<b>OPERATING EXPENSE</b>							
<b>PROFESSIONAL FEES</b>							
5000-00-00 Management Fees	265.22	283.25	18.03	530.44	566.50	36.06	3,399.00
5110-00-00 Accounting Services	283.25	229.33	( 53.92)	566.50	458.66	( 107.84)	2,752.00
5160-00-00 Legal Expenses	-	41.67	41.67	-	83.34	83.34	500.00
<b>Total PROFESSIONAL FEES</b>	<b>\$ 548.47</b>	<b>\$ 554.25</b>	<b>\$ 5.78</b>	<b>\$ 1,096.94</b>	<b>\$ 1,108.50</b>	<b>\$ 11.56</b>	<b>\$ 6,651.00</b>
<b>ADMIN</b>							
5400-00-00 Office Supplies	6.08	37.50	31.42	10.64	75.00	64.36	450.00
5465-00-00 Corp Annual Report	-	10.42	10.42	-	20.84	20.84	125.00
5901-00-00 Loan Repayment	757.12	757.08	( 0.04)	1,514.24	1,514.16	( 0.08)	9,085.00
<b>Total ADMIN</b>	<b>\$ 763.20</b>	<b>\$ 805.00</b>	<b>\$ 41.80</b>	<b>\$ 1,524.88</b>	<b>\$ 1,610.00</b>	<b>\$ 85.12</b>	<b>\$ 9,660.00</b>
<b>INSURANCE</b>							
5850-00-00 INS - Expense	2,011.65	2,181.92	170.27	4,023.30	4,363.84	340.54	26,183.00
5852-00-00 INS - Flood	1,371.62	1,330.00	( 41.62)	2,743.24	2,660.00	( 83.24)	15,960.00
5859-00-00 Insurance Appraisal	-	31.67	31.67	-	63.34	63.34	380.00
<b>Total INSURANCE</b>	<b>\$ 3,383.27</b>	<b>\$ 3,543.59</b>	<b>\$ 160.32</b>	<b>\$ 6,766.54</b>	<b>\$ 7,087.18</b>	<b>\$ 320.64</b>	<b>\$ 42,523.00</b>
<b>UTILITIES</b>							
6040-00-00 Water/Sewer/Trash	747.77	833.33	85.56	1,479.70	1,666.66	186.96	10,000.00
6045-00-00 Irrigation Water	-	145.83	145.83	-	291.66	291.66	1,750.00
<b>Total UTILITIES</b>	<b>\$ 747.77</b>	<b>\$ 979.16</b>	<b>\$ 231.39</b>	<b>\$ 1,479.70</b>	<b>\$ 1,958.32</b>	<b>\$ 478.62</b>	<b>\$ 11,750.00</b>
<b>MAINTENANCE</b>							
6005-00-00 Building	-	166.67	166.67	-	333.34	333.34	2,000.00
6014-00-00 Contingency	-	83.33	83.33	-	166.66	166.66	1,000.00
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	-	25.00	25.00	150.00
6040-00-00 Exterminating	-	39.58	39.58	-	79.16	79.16	475.00
<b>Total MAINTENANCE</b>	<b>\$ -</b>	<b>\$ 302.08</b>	<b>\$ 302.08</b>	<b>\$ -</b>	<b>\$ 604.16</b>	<b>\$ 604.16</b>	<b>\$ 3,625.00</b>
<b>LANDSCAPING/GROUNDS</b>							
6100-00-00 Landscape	-	412.50	412.50	-	825.00	825.00	4,950.00
6110-00-00 Irrigation Repairs/Service	-	25.00	25.00	-	50.00	50.00	300.00
6120-00-00 Tree & Shrub Trimming	-	41.67	41.67	-	83.34	83.34	500.00
6130-00-00 Mulch/Pine Straw	-	41.67	41.67	-	83.34	83.34	500.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	83.34	83.34	500.00
<b>Total LANDSCAPING/GROUNDS</b>	<b>\$ -</b>	<b>\$ 562.51</b>	<b>\$ 562.51</b>	<b>\$ -</b>	<b>\$ 1,125.02</b>	<b>\$ 1,125.02</b>	<b>\$ 6,750.00</b>
<b>RESERVE TRANSFER</b>							
9010-00-00 Reserve Contribution	-	-	-	3,000.00	3,000.00	-	12,000.00
<b>Total RESERVE TRANSFER</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,000.00</b>	<b>\$ 3,000.00</b>	<b>\$ 0.00</b>	<b>\$ 12,000.00</b>
<b>Total OPERATING EXPENSE</b>	<b>\$ 5,442.71</b>	<b>\$ 6,746.59</b>	<b>\$ 1,303.88</b>	<b>\$ 13,868.06</b>	<b>\$ 16,493.18</b>	<b>\$ 2,625.12</b>	<b>\$ 92,959.00</b>
<b>Net Income:</b>	<b>(\$ 5,442.71)</b>	<b>(\$ 6,746.59)</b>	<b>\$ 1,303.88</b>	<b>\$ 9,430.00</b>	<b>\$ 6,746.57</b>	<b>\$ 2,683.43</b>	<b>\$ 0.00</b>



Last Statement:  
Statement Ending:  
Page:

January 31, 2026  
February 28, 2026  
1 of 3

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

1 M0656BLK022826063749 24 000000000 1524 003



MARSH LANDING TOWNHOUSE CONDO II ASSOC  
C/O KPG ACCOUNTING SERVICES  
OPERATING ACCOUNT  
3400 TAMIAMI TRL N SUITE 302  
NAPLES FL 34103-3717

Email: [contactus@valley.com](mailto:contactus@valley.com)  
Visit Us Online: [www.valley.com](http://www.valley.com)  
Mail To: 1720 Route 23, Wayne, NJ 07470

1524 0006192 0001-0003 1524

## Account Statement

### HOA BUSINESS CHECKING - XXXXXX0447

SUMMARY FOR THE PERIOD: 02/01/26 - 02/28/26

MARSH LANDING TOWNHOUSE CONDO II ASSOC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$18,379.94		\$0.00		\$5,451.66		\$12,928.28

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$18,379.94
02/03	ACH DEBIT	-\$265.22		\$18,114.72
	MLTH2 Marsh Land Vendor Pay 260203 15924			
02/03	ACH DEBIT	-\$283.25		\$17,831.47
	MLTH2 Marsh Land Vendor Pay 260203 16047			
02/05	ACH DEBIT	-\$6.08		\$17,825.39
	MLTH2 Marsh Land Vendor Pay 260205 16201			
02/12	ACH DEBIT	-\$91.69		\$17,733.70
	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$105.03		\$17,628.67
	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$114.20		\$17,514.47
	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$122.54		\$17,391.93
	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$147.56		\$17,244.37
	BONITA SPRINGS U A/R 260212			
02/12	ACH DEBIT	-\$166.75		\$17,077.62
	BONITA SPRINGS U A/R 260212			
02/13	ACH DEBIT	-\$3,392.22		\$13,685.40
	FIRST INSURANCE INSURANCE 260213 900-105440150			
02/23	AUTOMATIC LN PAYMT	-\$757.12		\$12,928.28
	AUTOMATIC LOAN PAY			
<b>Ending Balance</b>				<b>\$12,928.28</b>





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

**Account Number:**  
**Statement Date:**  
**Page :**

XXXXXX0447  
02/28/2026  
2 of 3

**OVERDRAFT FEES**

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

1524 0006193 0002-0003 1524





Account Number:

XXXXXX0447

Statement Date:

02/28/2026

Page :

3 of 3

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](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.)**

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](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. 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.**

1524 0006194 0003-0003 1524





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

Last Statement:  
Statement Ending:  
Page:

January 31, 2026  
February 28, 2026  
1 of 4

1 M0656BLK022826063749 25 000000000 1525 004



MARSH LANDING TOWNHOUSE CONDO II ASSOC  
C/O KPG ACCOUNTING SERVICES INC  
RESERVE ACCOUNT  
3400 TAMIAMI TRL N SUITE 302  
NAPLES FL 34103-3717

Email: [contactus@valley.com](mailto:contactus@valley.com)  
Visit Us Online: [www.valley.com](http://www.valley.com)  
Mail To: 1720 Route 23, Wayne, NJ 07470

1525 0006195 0001-0004 1525

## Account Statement

### PROPERTY MANAGEMENT MMA - XXXXXX0455

SUMMARY FOR THE PERIOD: 02/01/26 - 02/28/26

MARSH LANDING TOWNHOUSE CONDO II ASSOC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$43,187.04		\$87.47		\$1,038.60		\$42,235.91

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$43,187.04
02/17	CHECK 1007	-\$1,038.60		\$42,148.44
02/28	INTEREST CREDIT		\$87.47	\$42,235.91
<b>Ending Balance</b>				<b>\$42,235.91</b>

### CHECKS IN ORDER

Date	Number	Amount
02/17	1007	\$1,038.60

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

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$42,741.00	Annual % Yield Earned	2.70%
Year-to-Date Interest Paid	\$183.70	Interest Paid	\$87.47



### 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 :**

XXXXXX0455  
02/28/2026  
2 of 4

**OVERDRAFT FEES (continued)**

1525 0006196 0002-0004 1525





Account Number:  
Statement Date:  
Page :

XXXXXX0455  
02/28/2026  
3 of 4

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

### Check Images for Account XXXXXX0455

FOR SECURITY PURPOSES, THIS CHECK IS WITH SECURITY FEATURES & COUPONS. MICROTYPED AND MICROFILMED & THE PAPER.

Valley National Bank Bonita Springs, FL  
MLTH2 Marsh Landing Townhouse Condo II Assn., Inc. (MLTH2)  
c/o KPG Accounting Services, Inc.  
3400 Timiami Trail N. #302  
Naples, FL 34103

Check Number: 1007

PAY One Thousand, Thirty-Eight And 60/100 Dollars

DATE 02/09/2026 AMOUNT \*\*\*\*\$1,038.60

TO THE ORDER OF Backbay Commercial Electrical, LLC  
12960 Commerce Lakes Dr.  
Suite 17  
Ft. Myers, FL 33913-8661

Memo: Install light fixtures - supply extra bulbs

*Kevin P. Jeffrey*

⑈000001007⑈ ⑆0201201383⑆43060455⑈ ⑆0000103860⑆

---

⑆067015287⑆ < 20260213  
Sanibel Capital Community Bank  
Dewey, Florida 3390540015  
PIN: 954003520800047

⑆067015287 64 19 20260213 11:37:24

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITION BANK ENDORSEMENT

DATE

FOR DEPOSIT ONLY  
2/13/2026

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DEPOSITION BANK ENDORSEMENT

DATE

02/17/2026

# 1007

\$1,038.60

1525 0006197 0003-0004 1525





Account Number:

XXXXXX0455

Statement Date:

02/28/2026

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](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.)**

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](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. 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.**

1525 0006198 0004-0004 1525

