



Financial Report Package

November 2025

Prepared for

**MLTH3 Marsh Landing Townhouse Condo. III
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 3727	\$ 12,112.04	\$ 14,071.22	\$ (1,959.18)
10-1090-00-00	Due (From) / To OP	(11,625.00)	(11,625.00)	-
Total OPERATING:		\$ 487.04	\$ 2,446.22	\$ (1,959.18)
CURRENT ASSETS				
14-1562-00-00	PPD Insurance	\$ 8,048.23	\$ 11,298.12	\$ (3,249.89)
Total CURRENT ASSETS:		\$ 8,048.23	\$ 11,298.12	\$ (3,249.89)
Total Assets:		\$ 8,535.27	\$ 13,744.34	\$ (5,209.07)
Liabilities & Equity				
20-2000-00-00	Accounts Payable	\$ 352.75	\$ 55.02	\$ 297.73
OPERATING EQUITY				
30-3900-00-00	Retained Earnings	\$ (9,526.66)	\$ (9,526.66)	\$ -
Total OPERATING EQUITY:		\$ (9,526.66)	\$ (9,526.66)	\$ -
Net Income / (Loss)		\$ 17,709.18	\$ 23,215.98	\$ (5,506.80)
Total Liabilities & Equity:		\$ 8,535.27	\$ 13,744.34	\$ (5,209.07)

		Current Balance at 11/30/2025	Prior Month Balance at 10/31/2025	Change
Assets				
RESERVES				
12-1210-00-00	VNB RSV 2153	\$ 24,268.38	\$ 24,208.62	\$ 59.76
12-1280-00-00	Due From OP	11,625.00	11,625.00	-
Total RESERVES:		\$ 35,893.38	\$ 35,833.62	\$ 59.76
Total Assets:		\$ 35,893.38	\$ 35,833.62	\$ 59.76
Liabilities & Equity				
RESERVE EQUITY				
25-2500-00-00	RSV - General	\$ 1,255.50	\$ 1,255.50	\$ -
25-2534-00-00	RSV - Roof Replacement	36,488.76	36,488.76	-
25-2550-00-00	RSV - Painting	(5,117.11)	(5,117.11)	-
25-2560-00-00	RSV - Driveway/Walkway	1,000.00	1,000.00	-
25-2599-00-00	Unallocated Interest	2,266.23	2,206.47	59.76
Total RESERVE EQUITY:		\$ 35,893.38	\$ 35,833.62	\$ 59.76
Net Income / (Loss)		\$ -	\$ -	\$ -
Total Liabilities & Equity:		\$ 35,893.38	\$ 35,833.62	\$ 59.76

Assets
OPERATING

10-1010-00-00	VNB OP 3727	\$12,112.04
10-1090-00-00	Due (From) / To OP	<u>(11,625.00)</u>
		<u><u>\$487.04</u></u>

Total OPERATING:
RESERVES

12-1210-00-00	VNB RSV 2153	24,268.38
12-1280-00-00	Due From OP	<u>11,625.00</u>
		<u><u>\$35,893.38</u></u>

Total RESERVES:
CURRENT ASSETS

14-1562-00-00	PPD Insurance	8,048.23
		<u><u>\$8,048.23</u></u>
		<u>\$44,428.65</u>

Total CURRENT ASSETS:
Total Assets:
Liabilities & Equity

20-2000-00-00	Accounts Payable	352.75
		<u><u>\$35,893.38</u></u>
		<u>\$44,428.65</u>
		<u><u>\$44,428.65</u></u>

RESERVE EQUITY

25-2500-00-00	RSV - General	1,255.50
25-2534-00-00	RSV - Roof Replacement	36,488.76
25-2550-00-00	RSV - Painting	<u>(5,117.11)</u>
25-2560-00-00	RSV - Driveway/Walkway	1,000.00
25-2599-00-00	Unallocated Interest	<u>2,266.23</u>
		<u><u>\$35,893.38</u></u>
		<u>\$44,428.65</u>
		<u><u>\$44,428.65</u></u>

Total RESERVE EQUITY:
OPERATING EQUITY

30-3900-00-00	Retained Earnings	(9,526.66)
		<u><u>(\$9,526.66)</u></u>
		<u>(\$9,526.66)</u>
		<u><u>\$17,709.18</u></u>
		<u>\$17,709.18</u>
		<u><u>\$44,428.65</u></u>
		<u>\$44,428.65</u>

Total OPERATING EQUITY:

Net Income Gain / Loss	17,709.18
	<u><u>\$17,709.18</u></u>
	<u>\$17,709.18</u>
	<u><u>\$44,428.65</u></u>
	<u>\$44,428.65</u>

Description	Current Period			Year-to-date			Annual Budget	
	Actual	Budget	Variance	Actual	Budget	Variance		
INCOME								
INCOME								
4000 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 89,328.00	\$ 89,317.00	\$ 11.00	\$ 89,317.00	
4025 Late Fees	-	-	-	52.92	-	52.92	-	
TOTAL INCOME	\$ -	\$ -	\$ -	\$ 89,380.92	\$ 89,317.00	\$ 63.92	\$ 89,317.00	
TOTAL INCOME	\$ 0.00	\$ -	\$ -	\$ 89,380.92	\$ 89,317.00	\$ 63.92	\$ 89,317.00	
EXPENSES								
PROFESSIONAL FEES								
5000 Management Fees	257.50	257.50	-	2,832.50	2,832.50	-	3,090.00	
5110 Accounting Services	200.00	224.58	24.58	2,495.00	2,470.38	(24.62)	2,695.00	
5160 Legal Expenses	-	16.67	16.67	-	183.37	183.37	200.00	
TOTAL PROFESSIONAL FEES	\$ 457.50	\$ 498.75	\$ 41.25	\$ 5,327.50	\$ 5,486.25	\$ 158.75	\$ 5,985.00	
ADMIN								
5400 Office Supplies	100.67	41.67	(59.00)	603.64	458.37	(145.27)	500.00	
5465 Corp Annual Report	-	9.08	9.08	48.00	99.88	51.88	109.00	
TOTAL ADMIN	\$ 100.67	\$ 50.75	(\$ 49.92)	\$ 651.64	\$ 558.25	(\$ 93.39)	\$ 609.00	
INSURANCE								
5850 INS - Expense	2,011.89	2,750.42	738.53	22,824.59	30,254.62	7,430.03	33,005.00	
5852 INS - Flood	1,238.00	1,446.42	208.42	13,736.72	15,910.62	2,173.90	17,357.00	
5859 Insurance Appraisal	320.00	29.17	(290.83)	320.00	320.87	0.87	350.00	
TOTAL INSURANCE	\$ 3,569.89	\$ 4,226.01	\$ 656.12	\$ 36,881.31	\$ 46,486.11	\$ 9,604.80	\$ 50,712.00	
UTILITIES								
6040 Water/Sewer/Trash	658.52	729.17	70.65	7,682.04	8,020.87	338.83	8,750.00	
6045 Irrigation Water	-	150.00	150.00	1,130.87	1,650.00	519.13	1,800.00	
TOTAL UTILITIES	\$ 658.52	\$ 879.17	\$ 220.65	\$ 8,812.91	\$ 9,670.87	\$ 857.96	\$ 10,550.00	
MAINTENANCE								
6005 Building	-	208.33	208.33	2,841.91	2,291.63	(550.28)	2,500.00	
6020 Fire Extinguisher Service	190.22	16.67	(173.55)	190.22	183.37	(6.85)	200.00	
6040 Exterminating	80.00	72.00	(8.00)	872.00	792.00	(80.00)	864.00	
TOTAL MAINTENANCE	\$ 270.22	\$ 297.00	\$ 26.78	\$ 3,904.13	\$ 3,267.00	(\$ 637.13)	\$ 3,564.00	
LANDSCAPING/GROUNDS								
6100 Landscape	450.00	435.75	(14.25)	4,601.25	4,793.25	192.00	5,229.00	
6110 Irrigation Repairs/Service	-	16.67	16.67	825.00	183.37	(641.63)	200.00	
6120 Tree & Shrub Trimming	-	58.33	58.33	-	641.63	641.63	700.00	
6130 Mulch/Pine Straw	-	50.00	50.00	-	550.00	550.00	600.00	
6135 Sod/Plants Replacement	-	41.67	41.67	-	458.37	458.37	500.00	
TOTAL LANDSCAPING/GROUNDS	\$ 450.00	\$ 602.42	\$ 152.42	\$ 5,426.25	\$ 6,626.62	\$ 1,200.37	\$ 7,229.00	
TOTAL EXPENSES	\$ 5,506.80	\$ 6,554.10	\$ 1,047.30	\$ 61,003.74	\$ 72,095.10	\$ 11,091.36	\$ 78,649.00	
NET ORDINARY INCOME	(\$ 5,506.80)	(\$ 6,554.10)	\$ 1,047.30	\$ 28,377.18	\$ 17,221.90	\$ 11,155.28	\$ 10,668.00	
EXPENSES								
RESERVE TRANSFER								
9010 Reserve Contribution	-	-	-	10,668.00	10,668.00	-	10,668.00	
TOTAL RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 10,668.00	\$ 10,668.00	\$ -	\$ 10,668.00	
TOTAL EXPENSES	\$ 0.00	\$ -	\$ -	\$ 10,668.00	\$ 10,668.00	\$ -	\$ 10,668.00	
NET OTHER INCOME	\$ 0.00	\$ 0.00	\$ -	(\$ 10,668.00)	(\$ 10,668.00)	\$ -	(\$ 10,668.00)	

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 89,328.00	\$ 89,317.00	\$ 11.00	\$ 89,317.00
4025-00-00 Late Fees	\$ -	\$ -	\$ -	\$ 52.92	\$ -	\$ 52.92	\$ -
Total INCOME	\$ -	\$ -	\$ -	\$ 89,380.92	\$ 89,317.00	\$63.92	\$ 89,317.00
Total OPERATING INCOME	\$ 0.00	\$ -	\$ -	\$ 89,380.92	\$ 89,317.00	\$ 63.92	\$ 89,317.00
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	257.50	257.50	-	2,832.50	2,832.50	-	3,090.00
5110-00-00 Accounting Services	200.00	224.58	24.58	2,495.00	2,470.38	(24.62)	2,695.00
5160-00-00 Legal Expenses	-	16.67	16.67	-	183.37	183.37	200.00
Total PROFESSIONAL FEES	\$ 457.50	\$ 498.75	\$ 41.25	\$ 5,327.50	\$ 5,486.25	\$158.75	\$ 5,985.00
ADMIN							
5400-00-00 Office Supplies	100.67	41.67	(59.00)	603.64	458.37	(145.27)	500.00
5465-00-00 Corp Annual Report	-	9.08	9.08	48.00	99.88	51.88	109.00
Total ADMIN	\$ 100.67	\$ 50.75	(\$ 49.92)	\$ 651.64	\$ 558.25	(\$93.39)	\$ 609.00
INSURANCE							
5850-00-00 INS - Expense	2,011.89	2,750.42	738.53	22,824.59	30,254.62	7,430.03	33,005.00
5852-00-00 INS - Flood	1,238.00	1,446.42	208.42	13,736.72	15,910.62	2,173.90	17,357.00
5859-00-00 Insurance Appraisal	320.00	29.17	(290.83)	320.00	320.87	0.87	350.00
Total INSURANCE	\$ 3,569.89	\$ 4,226.01	\$ 656.12	\$ 36,881.31	\$ 46,486.11	\$9,604.80	\$ 50,712.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	658.52	729.17	70.65	7,682.04	8,020.87	338.83	8,750.00
6045-00-00 Irrigation Water	-	150.00	150.00	1,130.87	1,650.00	519.13	1,800.00
Total UTILITIES	\$ 658.52	\$ 879.17	\$ 220.65	\$ 8,812.91	\$ 9,670.87	\$857.96	\$ 10,550.00
MAINTENANCE							
6005-00-00 Building	-	208.33	208.33	2,841.91	2,291.63	(550.28)	2,500.00
6020-00-00 Fire Extinguisher Service	190.22	16.67	(173.55)	190.22	183.37	(6.85)	200.00
6040-00-00 Exterminating	80.00	72.00	(8.00)	872.00	792.00	(80.00)	864.00
Total MAINTENANCE	\$ 270.22	\$ 297.00	\$ 26.78	\$ 3,904.13	\$ 3,267.00	(\$637.13)	\$ 3,564.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	450.00	435.75	(14.25)	4,601.25	4,793.25	192.00	5,229.00
6110-00-00 Irrigation Repairs/Service	-	16.67	16.67	825.00	183.37	(641.63)	200.00
6120-00-00 Tree & Shrub Trimming	-	58.33	58.33	-	641.63	641.63	700.00
6130-00-00 Mulch/Pine Straw	-	50.00	50.00	-	550.00	550.00	600.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	458.37	458.37	500.00
Total LANDSCAPING/GROUNDS	\$ 450.00	\$ 602.42	\$ 152.42	\$ 5,426.25	\$ 6,626.62	\$1,200.37	\$ 7,229.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	-	-	-	10,668.00	10,668.00	-	10,668.00
Total RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 10,668.00	\$ 10,668.00	\$0.00	\$ 10,668.00
Total OPERATING EXPENSE	\$ 5,506.80	\$ 6,554.10	\$ 1,047.30	\$ 71,671.74	\$ 82,763.10	\$ 11,091.36	\$ 89,317.00
Net Income:	(\$ 5,506.80)	(\$ 6,554.10)	\$ 1,047.30	\$ 17,709.18	\$ 6,553.90	\$ 11,155.28	\$ 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 50 000000000 1250 004

 MARSH LANDING TOWNHOUSE CONDO III ASSOC
C/O KPG ACCOUNTING SERVICES INC
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

1250 0005161 0001-0004 1250

Account Statement

HOA BUSINESS CHECKING - XXXXXX3727

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

MARSH LANDING TOWNHOUSE CONDO III ASSOC				
Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits
\$14,766.22		\$0.00		\$2,088.96
			=	
				Ending Balance
				\$12,677.26

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$14,766.22
11/03	CHECK 10140	-\$320.00		\$14,446.22
11/03	CHECK 10138	-\$375.00		\$14,071.22
11/04	ACH DEBIT	-\$257.50		\$13,813.72
	MLTH3 Marsh Land Vendor Pay 251104 13763			
11/04	ACH DEBIT	-\$55.02		\$13,758.70
	MLTH3 Marsh Land Vendor Pay 251104 13924			
11/04	ACH DEBIT	-\$200.00		\$13,558.70
	MLTH3 Marsh Land Vendor Pay 251104 13845			
11/13	ACH DEBIT	-\$106.70		\$13,452.00
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$112.53		\$13,339.47
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$114.20		\$13,225.27
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$114.20		\$13,111.07
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$123.38		\$12,987.69
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$87.51		\$12,900.18
	BONITA SPRINGS U A/R 251113			
11/14	ACH DEBIT	-\$67.92		\$12,832.26
	MLTH3 Marsh Land Vendor Pay 251114 14101			
11/21	CHECK 10142	-\$80.00		\$12,752.26
11/24	CHECK 10141	-\$75.00		\$12,677.26
	Ending Balance			\$12,677.26





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

Account Number:
Statement Date:
Page :

XXXXXX3727
11/30/2025
2 of 4

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
11/03	10138	\$375.00	11/24	10141	\$75.00
11/03	10140*	\$320.00	11/21	10142	\$80.00

(*) 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

1250 0005162 0002-0004 1250





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

Account Number:
Statement Date:
Page :

XXXXXX3727
11/30/2025
3 of 4

Check Images for Account XXXXXX3727

Check Image 1: #10138 - \$375.00			Check Image 2: #10141 - \$75.00		
<p>MLTH3 Marsh Landing Townhouse Condo. III Assoc. Inc. (MLTH3) c/o KPG Accounting Services 3400 Tamiami Trail N. #302 Naples, FL 34103</p> <p>Check Number: 10138</p> <p>PAY Three Hundred Seventy-Five And 00/100 Dollars</p> <p>DATE 10/24/2025 AMOUNT ****\$375.00</p> <p>TO THE ORDER OF Impeccable Property Maintenance P.O. Box 448 Bonita Springs, FL 34133</p> <p>Memo: Monthly service - October</p> <p><i>Obwin P. Haffey</i></p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK: 00000037500*</p>			<p>MLTH3 Marsh Landing Townhouse Condo. III Assoc. Inc. (MLTH3) c/o KPG Accounting Services 3400 Tamiami Trail N. #302 Naples, FL 34103</p> <p>Check Number: 10141</p> <p>PAY Seventy-Five And 00/100 Dollars</p> <p>DATE 11/13/2025 AMOUNT ****\$75.00</p> <p>TO THE ORDER OF Impeccable Property Maintenance P.O. Box 448 Bonita Springs, FL 34133</p> <p>Memo: Fertilization, insect, fungus, weed control on turf</p> <p><i>Obwin P. Haffey</i></p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK: 00000000000*</p>		
<p>94350000037308710/31/2025943500000373087 ITC-PC4309 - Back Office-610 Teller - RT# 272480678</p> <p>CREDIT TO THE ACCOUNT OF: THE WITHIN NAMED MEMBER LAST MICHAEL CANTRELL UNION GRANDE RAPIDS MI</p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK: 00000037500*</p>			<p>9456000000484111/21/2025945600000048411 ITC-5309DD - Back Office-612 Teller - RT# 272480678</p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK: 00000000000*</p>		
<p>11/03/2025 # 10138 \$375.00</p>			<p>11/24/2025 # 10141 \$75.00</p>		
Check Image 3: #10140 - \$320.00			Check Image 4: #10142 - \$80.00		
<p>MLTH3 Marsh Landing Townhouse Condo. III Assoc. Inc. (MLTH3) c/o KPG Accounting Services 3400 Tamiami Trail N. #302 Naples, FL 34103</p> <p>Check Number: 10140</p> <p>PAY Three Hundred Twenty And 00/100 Dollars</p> <p>DATE 10/24/2025 AMOUNT ****\$320.00</p> <p>TO THE ORDER OF Moulaison's Home Services 5081 Wes Mar Rd. FL Myers, FL 33905</p> <p>Memo: Remove & install 8 new mailboxes w/address numbers</p> <p><i>Obwin P. Haffey</i></p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK: 00000032000*</p>			<p>MLTH3 Marsh Landing Townhouse Condo. III Assoc. Inc. (MLTH3) c/o KPG Accounting Services 3400 Tamiami Trail N. #302 Naples, FL 34103</p> <p>Check Number: 10142</p> <p>PAY Eighty And 00/100 Dollars</p> <p>DATE 11/13/2025 AMOUNT ****\$80.00</p> <p>TO THE ORDER OF Massey Services Inc. PO Box 547665 Orlando, FL 32854-7668</p> <p>Memo: Condo pest prevention</p> <p><i>Obwin P. Haffey</i></p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK: 00000000000*</p>		
<p>SECURITY FEATURES INCLUDED: DETAILS ON BACK: 00000032000*</p>			<p>SECURITY FEATURES INCLUDED: DETAILS ON BACK: 00000000000*</p>		
<p>11/03/2025 # 10140 \$320.00</p>			<p>11/21/2025 # 10142 \$80.00</p>		



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

Account Number:

XXXXXX3727

Statement Date:

11/30/2025

Page :

4 of 4

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.





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

Last Statement:
Statement Ending:
Page:

October 31, 2025
November 30, 2025
1 of 3

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 MARSH LANDING TOWNHOUSE CONDO III ASSOC
C/O KPG ACCOUNTING SERVICES INC
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

2527 0009777 0001-0003 2527

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 - XXXXXX2153

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

MARSH LANDING TOWNHOUSE CONDO III ASSOC				
Beginning Balance \$24,208.62	+	Deposits & Other Credits \$59.76	-	Withdrawals & Other Debits \$0.00

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
11/30	Beginning Balance INTEREST CREDIT			\$24,208.62 \$24,268.38
	Ending Balance			\$24,268.38

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$24,208.00	Annual % Yield Earned	3.05%
Year-to-Date Interest Paid	\$739.38	Interest Paid	\$59.76





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

Account Number:
Statement Date:
Page :

XXXXXX2153
11/30/2025
2 of 3

OVERDRAFT FEES

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

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

Account Number:

XXXXXX2153

Statement Date:

11/30/2025

Page :

3 of 3

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.

