

Financial Report Package

October 2026

Prepared for

MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.

KPG Accounting Services, Inc.

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KPG Accounting Services, Inc.

Balance Sheet - Comparative - Operating

MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.

End Date: 10/31/2026

Date: 11/9/2026
Time: 12:27 am
Page: 1

		Current Balance at 10/31/2026	Prior Month Balance at 09/30/2026	Change
Assets				
OPERATING				
10-1010-00-00	VNB OP 3727	$ 14,684.11	$ 8,016.18	$ 6,667.93
Total OPERATING:		**$ 14,684.11**	**$ 8,016.18**	**$ 6,667.93**
CURRENT ASSETS				
14-1400-00-00	Accounts Receivable	$ 1,928.13	$ -	$ 1,928.13
14-1562-00-00	PPD Insurance	12,334.32	15,114.60	(2,780.28)
Total CURRENT ASSETS:		**$ 14,262.45**	**$ 15,114.60**	**$ (852.15)**
Total Assets:		**$ 28,946.56**	**$ 23,130.78**	**$ 5,815.78**
Liabilities & Equity				
20-2001-00-00	Insurance Loan Payable	$ 2,113.12	$ 4,226.24	$ (2,113.12)
20-2015-00-00	PPD Maint Fees	-	5,625.00	(5,625.00)
OPERATING EQUITY				
30-3900-00-00	Retained Earnings	$ 3,185.64	$ 3,185.64	$ -
Total OPERATING EQUITY:		**$ 3,185.64**	**$ 3,185.64**	**$ -**
Net Income / (Loss)		**$ 23,647.80**	**$ 10,093.90**	**$ 13,553.90**
Total Liabilities & Equity:		**$ 28,946.56**	**$ 23,130.78**	**$ 5,815.78**

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		Current Balance at 10/31/2026	Prior Month Balance at 09/30/2026	Change
Assets				
RESERVES				
12-1210-00-00	VNB RSV 2153	$ 49,881.20	$ 46,524.18	$ 3,357.02
Total RESERVES:		**$ 49,881.20**	**$ 46,524.18**	**$ 3,357.02**
Total Assets:		**$ 49,881.20**	**$ 46,524.18**	**$ 3,357.02**
Liabilities & Equity				
RESERVE EQUITY				
25-2500-00-00	RSV - General	$ 48,951.76	$ 45,701.76	$ 3,250.00
25-2599-00-00	Unallocated Interest	929.44	822.42	107.02
Total RESERVE EQUITY:		**$ 49,881.20**	**$ 46,524.18**	**$ 3,357.02**
Net Income / (Loss)		**$ -**	**$ -**	**$ -**
Total Liabilities & Equity:		**$ 49,881.20**	**$ 46,524.18**	**$ 3,357.02**

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Balance Sheet

MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.

End Date: 10/31/2026

Date: 11/9/2026
Time: 12:27 am
Page: 1

Assets			
OPERATING			
10-1010-00-00	VNB OP 3727	$14,684.11	
Total OPERATING:			$14,684.11
RESERVES			
12-1210-00-00	VNB RSV 2153	49,881.20	
Total RESERVES:			$49,881.20
CURRENT ASSETS			
14-1400-00-00	Accounts Receivable	1,928.13	
14-1562-00-00	PPD Insurance	12,334.32	
Total CURRENT ASSETS:			$14,262.45
Total Assets:			**$78,827.76**
Liabilities & Equity			
20-2001-00-00	Insurance Loan Payable	2,113.12	
RESERVE EQUITY			
25-2500-00-00	RSV - General	48,951.76	
25-2599-00-00	Unallocated Interest	929.44	
Total RESERVE EQUITY:			$49,881.20
OPERATING EQUITY			
30-3900-00-00	Retained Earnings	3,185.64	
Total OPERATING EQUITY:			$3,185.64
	Net Income Gain / Loss	23,647.80	
			$23,647.80
Total Liabilities & Equity:			**$78,827.76**

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Income Statement

MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.
End Date: 10/31/2026

Description	Current Period Actual	Current Period Budget	Variance	Year-to-date Actual	Year-to-date Budget	Variance	Annual Budget
INCOME							
INCOME							
4000 Quarterly Assessments	$ 22,500.00	$ 22,495.25	$ 4.75	$ 90,000.00	$ 89,981.00	$ 19.00	$ 89,981.00
4025 Late Fees	53.13	-	53.13	106.26	-	106.26	-
TOTAL INCOME	$ 22,553.13	$ 22,495.25	$ 57.88	$ 90,106.26	$ 89,981.00	$ 125.26	$ 89,981.00
TOTAL INCOME	**$ 22,553.13**	**$ 22,495.25**	**$ 57.88**	**$ 90,106.26**	**$ 89,981.00**	**$ 125.26**	**$ 89,981.00**
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	265.22	265.25	0.03	2,652.20	2,652.50	0.30	3,183.00
5110 Accounting Services	234.58	234.58	-	2,640.80	2,345.80	(295.00)	2,815.00
TOTAL PROFESSIONAL FEES	$ 499.80	$ 499.83	$ 0.03	$ 5,293.00	$ 4,998.30	($ 294.70)	$ 5,998.00
ADMIN							
5400 Office Supplies	61.13	41.67	(19.46)	275.91	416.70	140.79	500.00
5465 Corp Annual Report	-	9.08	9.08	61.25	90.80	29.55	109.00
TOTAL ADMIN	$ 61.13	$ 50.75	($ 10.38)	$ 337.16	$ 507.50	$ 170.34	$ 609.00
INSURANCE							
5850 INS - Expense	1,937.03	2,393.50	456.47	19,370.30	23,935.00	4,564.70	28,722.00
5852 INS - Flood	1,335.25	1,497.75	162.50	12,359.49	14,977.50	2,618.01	17,973.00
5859 Insurance Appraisal	320.00	26.25	(293.75)	320.00	262.50	(57.50)	315.00
TOTAL INSURANCE	$ 3,592.28	$ 3,917.50	$ 325.22	$ 32,049.79	$ 39,175.00	$ 7,125.21	$ 47,010.00
UTILITIES							
6040 Water/Sewer/Trash	661.02	750.00	88.98	7,185.64	7,500.00	314.36	9,000.00
6045 Irrigation Water	105.00	133.33	28.33	1,227.37	1,333.30	105.93	1,600.00
TOTAL UTILITIES	$ 766.02	$ 883.33	$ 117.31	$ 8,413.01	$ 8,833.30	$ 420.29	$ 10,600.00
MAINTENANCE							
6005 Building	-	208.33	208.33	1,050.00	2,083.30	1,033.30	2,500.00
6012 Roof Maintenance	-	83.33	83.33	-	833.30	833.30	1,000.00
6013 Gutter Cleanning	-	-	-	300.00	-	(300.00)	-
6014 Contingency	-	83.33	83.33	-	833.30	833.30	1,000.00
6020 Fire Extinguisher Service	-	16.67	16.67	-	166.70	166.70	200.00
6030 Dryer Vent Cleaning	-	41.67	41.67	312.00	416.70	104.70	500.00
6040 Exterminating	80.00	72.00	(8.00)	875.00	720.00	(155.00)	864.00
TOTAL MAINTENANCE	$ 80.00	$ 505.33	$ 425.33	$ 2,537.00	$ 5,053.30	$ 2,516.30	$ 6,064.00
LANDSCAPING/GROUNDS							
6100 Landscape	750.00	375.00	(375.00)	3,450.00	3,750.00	300.00	4,500.00
6110 Irrigation Repairs/Service	-	16.67	16.67	-	166.70	166.70	200.00
6120 Tree & Shrub Trimming	-	58.33	58.33	900.00	583.30	(316.70)	700.00
6130 Mulch/Pine Straw	-	66.67	66.67	478.50	666.70	188.20	800.00
6135 Sod/Plants Replacement	-	41.67	41.67	-	416.70	416.70	500.00
TOTAL LANDSCAPING/GROUNDS	$ 750.00	$ 558.34	($ 191.66)	$ 4,828.50	$ 5,583.40	$ 754.90	$ 6,700.00
TOTAL EXPENSES	**$ 5,749.23**	**$ 6,415.08**	**$ 665.85**	**$ 53,458.46**	**$ 64,150.80**	**$ 10,692.34**	**$ 76,981.00**
NET ORDINARY INCOME	**$ 16,803.90**	**$ 16,080.17**	**$ 723.73**	**$ 36,647.80**	**$ 25,830.20**	**$ 10,817.60**	**$ 13,000.00**
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	3,250.00	3,250.00	-	13,000.00	13,000.00	-	13,000.00
TOTAL RESERVE TRANSFER	$ 3,250.00	$ 3,250.00	$ -	$ 13,000.00	$ 13,000.00	$ -	$ 13,000.00
TOTAL EXPENSES	**$ 3,250.00**	**$ 3,250.00**	**$ -**	**$ 13,000.00**	**$ 13,000.00**	**$ -**	**$ 13,000.00**
NET OTHER INCOME	**($ 3,250.00)**	**($ 3,250.00)**	**$ -**	**($ 13,000.00)**	**($13,000.00)**	**$ -**	**($ 13,000.00)**

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Income Statement - Operating

MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.

10/31/2026

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Description	Current Period Actual	Current Period Budget	Variance	Year-to-date Actual	Year-to-date Budget	Variance	Annual Budget
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	$ 22,500.00	$ 22,495.25	$ 4.75	$ 90,000.00	$ 89,981.00	$ 19.00	$ 89,981.00
4025-00-00 Late Fees	53.13	-	53.13	106.26	-	106.26	-
Total INCOME	$ 22,553.13	$ 22,495.25	$ 57.88	$ 90,106.26	$ 89,981.00	$125.26	$ 89,981.00
Total OPERATING INCOME	**$ 22,553.13**	**$ 22,495.25**	**$ 57.88**	**$ 90,106.26**	**$ 89,981.00**	**$ 125.26**	**$ 89,981.00**
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	265.22	265.25	0.03	2,652.20	2,652.50	0.30	3,183.00
5110-00-00 Accounting Services	234.58	234.58	-	2,640.80	2,345.80	(295.00)	2,815.00
Total PROFESSIONAL FEES	$ 499.80	$ 499.83	$ 0.03	$ 5,293.00	$ 4,998.30	($294.70)	$ 5,998.00
ADMIN							
5400-00-00 Office Supplies	61.13	41.67	(19.46)	275.91	416.70	140.79	500.00
5465-00-00 Corp Annual Report	-	9.08	9.08	61.25	90.80	29.55	109.00
Total ADMIN	$ 61.13	$ 50.75	($ 10.38)	$ 337.16	$ 507.50	$170.34	$ 609.00
INSURANCE							
5850-00-00 INS - Expense	1,937.03	2,393.50	456.47	19,370.30	23,935.00	4,564.70	28,722.00
5852-00-00 INS - Flood	1,335.25	1,497.75	162.50	12,359.49	14,977.50	2,618.01	17,973.00
5859-00-00 Insurance Appraisal	320.00	26.25	(293.75)	320.00	262.50	(57.50)	315.00
Total INSURANCE	$ 3,592.28	$ 3,917.50	$ 325.22	$ 32,049.79	$ 39,175.00	$7,125.21	$ 47,010.00
UTILITIES							
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6045-00-00 Irrigation Water	105.00	133.33	28.33	1,227.37	1,333.30	105.93	1,600.00
Total UTILITIES	$ 766.02	$ 883.33	$ 117.31	$ 8,413.01	$ 8,833.30	$420.29	$ 10,600.00
MAINTENANCE							
6005-00-00 Building	-	208.33	208.33	1,050.00	2,083.30	1,033.30	2,500.00
6012-00-00 Roof Maintenance	-	83.33	83.33	-	833.30	833.30	1,000.00
6013-00-00 Gutter Cleanning	-	-	-	300.00	-	(300.00)	-
6014-00-00 Contingency	-	83.33	83.33	-	833.30	833.30	1,000.00
6020-00-00 Fire Extinguisher Service	-	16.67	16.67	-	166.70	166.70	200.00
6030-00-00 Dryer Vent Cleaning	-	41.67	41.67	312.00	416.70	104.70	500.00
6040-00-00 Exterminating	80.00	72.00	(8.00)	875.00	720.00	(155.00)	864.00
Total MAINTENANCE	$ 80.00	$ 505.33	$ 425.33	$ 2,537.00	$ 5,053.30	$2,516.30	$ 6,064.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	750.00	375.00	(375.00)	3,450.00	3,750.00	300.00	4,500.00
6110-00-00 Irrigation Repairs/Service	-	16.67	16.67	-	166.70	166.70	200.00
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6130-00-00 Mulch/Pine Straw	-	66.67	66.67	478.50	666.70	188.20	800.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	416.70	416.70	500.00
Total LANDSCAPING/GROUNDS	$ 750.00	$ 558.34	($ 191.66)	$ 4,828.50	$ 5,583.40	$754.90	$ 6,700.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	3,250.00	3,250.00	-	13,000.00	13,000.00	-	13,000.00
Total RESERVE TRANSFER	$ 3,250.00	$ 3,250.00	$ -	$ 13,000.00	$ 13,000.00	$0.00	$ 13,000.00
Total OPERATING EXPENSE	**$ 8,999.23**	**$ 9,665.08**	**$ 665.85**	**$ 66,458.46**	**$ 77,150.80**	**$ 10,692.34**	**$ 89,981.00**
Net Income:	**$ 13,553.90**	**$ 12,830.17**	**$ 723.73**	**$ 23,647.80**	**$ 12,830.20**	**$ 10,817.60**	**$ 0.00**

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Homeowner Aging Report

MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.

End Date: 10/31/2026

Date:	11/9/2026
Time:	12:27 am
Page:	1

Filters: Minimum Balance - 0.00 ACH Only - No

Description	Current	Over 30	Over 60	Over 90	Balance
MLTH3L22903 - JoAnn Cerilli - Owner - Statements 22903 Lone Oak Dr				**Last Payment:** $1,875.00 on 07/09/2026	
Assessment - Homeowner (Delinquent Fee) 2026	$25.00	$0.00	$0.00	$0.00	**$25.00**
Assessment - Homeowner (Delinquent Interest) 2026	$28.13	$0.00	$0.00	$0.00	**$28.13**
Assessment - Homeowner 2026	$1,875.00	$0.00	$0.00	$0.00	**$1,875.00**
Total:	**$1,928.13**	**$0.00**	**$0.00**	**$0.00**	**$1,928.13**

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc.	**$1,928.13**	**$0.00**	**$0.00**	**$0.00**	**$1,928.13**

Description	Total
Assessment - Homeowner (Delinquent Fee) 2026	$25.00
Assessment - Homeowner (Delinquent Interest) 2026	$28.13
Assessment - Homeowner 2026	$1,875.00
AR Total:	**$1,928.13**

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

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Visit Us Online: www.valley.com
Mail To: 1720 Route 23, Wayne, NJ 07470

1 M0656BLK103126064747 43 000000000 1143 004

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

1143 0004782 0001-0004 1143

Account Statement

HOA BUSINESS CHECKING - XXXXXX3727

SUMMARY FOR THE PERIOD: 10/01/26 - 10/31/26

MARSH LANDING TOWNHOUSE CONDO III ASSOC

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$8,203.18	+	$15,000.00	-	$8,144.07	=	$15,059.11

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$8,203.18
10/01	ACH DEBIT MLTH3 Marsh Land Vendor Pay 261001 20272	-$7.00		$8,196.18
10/01	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 261001 303883	-$2,113.12		$6,083.06
10/01	CHECK 10179	-$105.00		$5,978.06
10/02	ACH DEBIT MLTH3 Marsh Land Vendor Pay 261002 20338	-$234.58		$5,743.48
10/02	ACH DEBIT MLTH3 Marsh Land Vendor Pay 261002 20264	-$265.22		$5,478.26
10/06	ACH CREDIT MLTH3 Marsh Land ASSN DUES 261006		$13,125.00	$18,603.26
10/07	CHECK 10178	-$75.00		$18,528.26
10/08	ACH DEBIT MLTH3 Marsh Land Vendor Pay 261008 20526	-$14.50		$18,513.76
10/14	ACH DEBIT MLTH3 Marsh Land CincXfer 261014 D7510	-$3,250.00		$15,263.76
10/14	CHECK 10180	-$80.00		$15,183.76
10/15	LOCK BOX DEPOSIT		$1,875.00	$17,058.76
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015	-$87.51		$16,971.25
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015	-$92.51		$16,878.74
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015	-$113.37		$16,765.37
10/15	ACH DEBIT	-$114.20		$16,651.17

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

1143 0004783 0002-0004 1143

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	BONITA SPRINGS U ACHPYMT 261015			
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015	-$121.71		$16,529.46
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015	-$131.72		$16,397.74
10/15	ACH DEBIT ZENITH WEB GWEB_PYMNT 261015	-$492.00		$15,905.74
10/19	CHECK 10181	-$375.00		$15,530.74
10/22	CHECK 10182	-$320.00		$15,210.74
10/28	CHECK 1014	-$105.00		$15,105.74
10/29	ACH DEBIT MLTH3 Marsh Land Vendor Pay 261029 20650	-$46.63		$15,059.11
Ending Balance				**$15,059.11**

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
10/28	1014	$105.00	10/14	10180	$80.00
10/07	10178*	$75.00	10/19	10181	$375.00
10/01	10179	$105.00	10/22	10182	$320.00

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

OVERDRAFT FEES

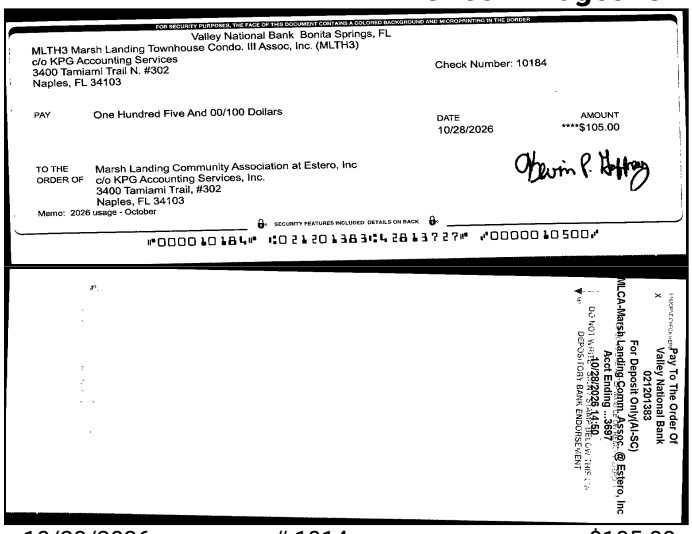
	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	$0.00	$0.00
Total Return Fees	$0.00	$0.00

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1 0004783 0002-0004 M0656BLK103126064747 43 L 1143

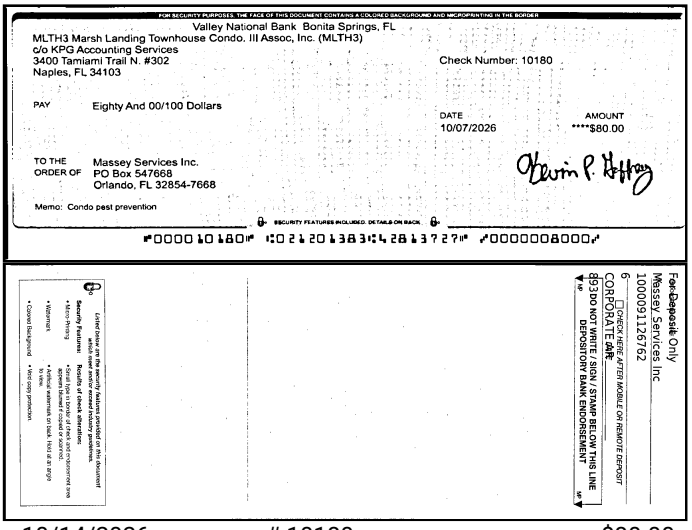
P.O. Box 558
Wayne, NJ 07474-0558

1143 0004784 0003-0004 1143

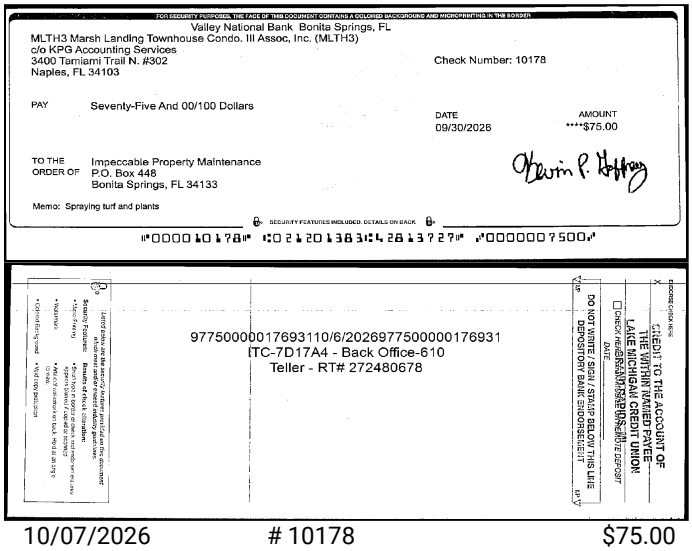
Check Images for Account XXXXXX3727


Valley National Bank Bonita Springs, FL
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103
Check Number: 10184
PAY One Hundred Five And 00/100 Dollars
DATE 10/28/2026
AMOUNT ****$105.00
TO THE ORDER OF Marsh Landing Community Association at Estero, Inc
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail, #302
Naples, FL 34103
Memo: 2026 usage - October
SECURITY FEATURES INCLUDED. DETAILS ON BACK.
⑈0000 10184⑈ ⑆021201383⑆ 28137227⑈ ⑈000010500⑈
Pay To The Order Of
Valley National Bank
021201383
For Deposit Only(AI-SC)
MLCA-Marsh Landing Comm. Assoc. @ Estero, Inc
Acct Ending ...3697
10/28/2026 14:50
DO NOT WRITE, SIGN, OR STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

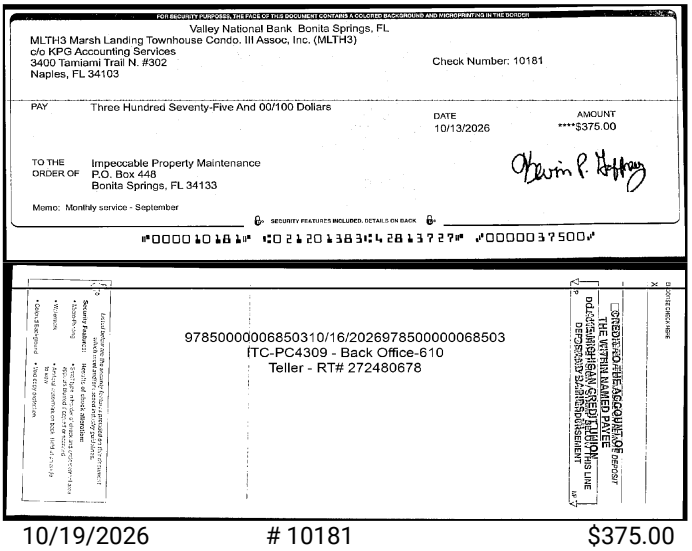
10/28/2026 # 1014 $105.00


Valley National Bank Bonita Springs, FL
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103
Check Number: 10180
PAY Eighty And 00/100 Dollars
DATE 10/07/2026
AMOUNT ****$80.00
TO THE ORDER OF Massey Services Inc.
PO Box 547668
Orlando, FL 32854-7668
Memo: Condo pest prevention
SECURITY FEATURES INCLUDED. DETAILS ON BACK.
⑈0000 10180⑈ ⑆021201383⑆ 28137227⑈ ⑈000008000⑈
For Deposit Only
Massey Services Inc
1000091126762
CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

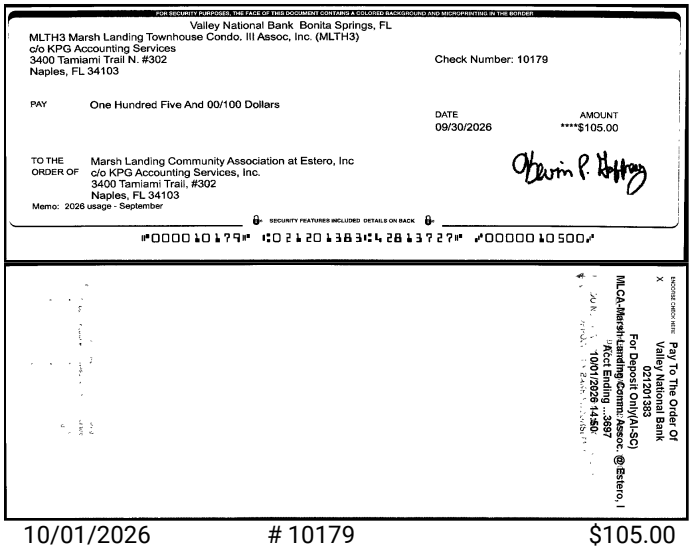
10/14/2026 # 10180 $80.00


Valley National Bank Bonita Springs, FL
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103
Check Number: 10178
PAY Seventy-Five And 00/100 Dollars
DATE 09/30/2026
AMOUNT ****$75.00
TO THE ORDER OF Impeccable Property Maintenance
P.O. Box 448
Bonita Springs, FL 34133
Memo: Spraying turf and plants
SECURITY FEATURES INCLUDED. DETAILS ON BACK.
⑈0000 10178⑈ ⑆021201383⑆ 28137227⑈ ⑈000007500⑈
97750000017693110/6/2026977500000176931
TC-7D17A4 - Back Office-610
Teller - RT# 272480678
CREDIT TO THE ACCOUNT OF THE WITHIN NAMED PAYEE
LAKE MICHIGAN CREDIT UNION
DO NOT WRITE, SIGN, STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

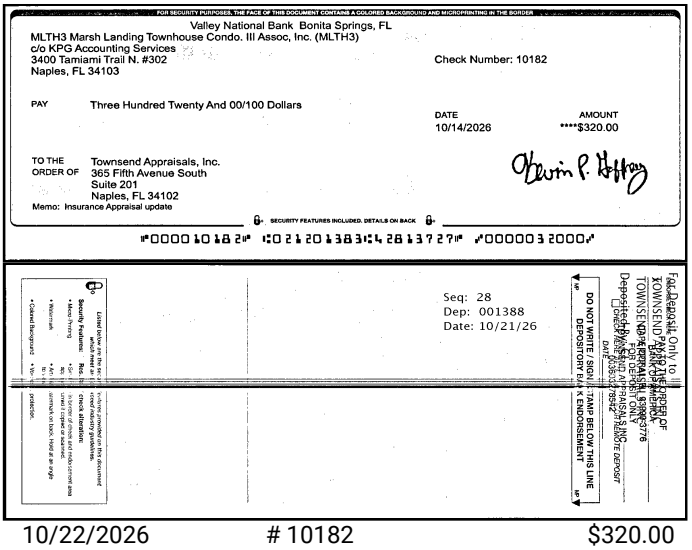
10/07/2026 # 10178 $75.00


Valley National Bank Bonita Springs, FL
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103
Check Number: 10181
PAY Three Hundred Seventy-Five And 00/100 Dollars
DATE 10/13/2026
AMOUNT ****$375.00
TO THE ORDER OF Impeccable Property Maintenance
P.O. Box 448
Bonita Springs, FL 34133
Memo: Monthly service - September
SECURITY FEATURES INCLUDED. DETAILS ON BACK.
⑈0000 10181⑈ ⑆021201383⑆ 28137227⑈ ⑈000037500⑈
97850000006850310/16/2026978500000068503
TC-PC4309 - Back Office-610
Teller - RT# 272480678
CREDIT TO THE ACCOUNT OF THE WITHIN NAMED PAYEE
LAKE MICHIGAN CREDIT UNION
DO NOT WRITE, SIGN, STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

10/19/2026 # 10181 $375.00


Valley National Bank Bonita Springs, FL
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103
Check Number: 10179
PAY One Hundred Five And 00/100 Dollars
DATE 09/30/2026
AMOUNT ****$105.00
TO THE ORDER OF Marsh Landing Community Association at Estero, Inc
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail, #302
Naples, FL 34103
Memo: 2026 usage - September
SECURITY FEATURES INCLUDED. DETAILS ON BACK.
⑈0000 10179⑈ ⑆021201383⑆ 28137227⑈ ⑈000010500⑈
Pay To The Order Of
Valley National Bank
021201383
For Deposit Only(AI-SC)
MLCA-Marsh Landing Comm. Assoc. @ Estero, I
Acct Ending ...3697
10/01/2026 14:50
DO NOT WRITE, SIGN, OR STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

10/01/2026 # 10179 $105.00


Valley National Bank Bonita Springs, FL
MLTH3 Marsh Landing Townhouse Condo. III Assoc, Inc. (MLTH3)
c/o KPG Accounting Services
3400 Tamiami Trail N. #302
Naples, FL 34103
Check Number: 10182
PAY Three Hundred Twenty And 00/100 Dollars
DATE 10/14/2026
AMOUNT ****$320.00
TO THE ORDER OF Townsend Appraisals, Inc.
365 Fifth Avenue South
Suite 201
Naples, FL 34102
Memo: Insurance Appraisal update
SECURITY FEATURES INCLUDED. DETAILS ON BACK.
⑈0000 10182⑈ ⑆021201383⑆ 28137227⑈ ⑈000003200⑈
Seq: 28
Dep: 001388
Date: 10/21/26
For Deposit Only to
TOWNSEND APPRAISALS, INC.
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

10/22/2026 # 10182 $320.00

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

1143 0004785 0004-0004 1143

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.

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1 0004785 0004-0004 M0656BLK103126064747 43 L 1143

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

Email: contactus@valley.com
Visit Us Online: www.valley.com
Mail To: 1720 Route 23, Wayne, NJ 07470

1 M0656BLK103126064747 76 000000000 2276 002

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

2276 0008715 0001-0002 2276

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX2153

SUMMARY FOR THE PERIOD: 10/01/26 - 10/31/26

MARSH LANDING TOWNHOUSE CONDO III ASSOC

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$46,524.18	+	$3,357.02	-	$0.00	=	$49,881.20

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$46,524.18
10/14	ACH CREDIT MLTH3 Marsh Land CincXfer 261014 C7510		$3,250.00	$49,774.18
10/31	INTEREST CREDIT		$107.02	$49,881.20
Ending Balance				**$49,881.20**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$48,411.00	Annual % Yield Earned	2.63%
Year-to-Date Interest Paid	$929.44	Interest Paid	$107.02

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

2276 0008716 0002-0002 2276

To Reconcile Your Account

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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

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3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
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For additional terms and conditions applicable to your account statement, please refer to your account agreement.

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