



Financial Report Package

October 2025

Prepared for

MLTH7 Marsh Landing Townhouse Condo VII

By

KPG Accounting Services, Inc.

	Current Balance at 10/31/2025	Prior Month Balance at 09/30/2025	Change
Assets			
OPERATING			
10-1010-00-00 VNB OP 3317	\$ 34,804.59	\$ 22,327.33	\$ 12,477.26
Total OPERATING:	\$ 34,804.59	\$ 22,327.33	\$ 12,477.26
CURRENT ASSETS			
14-1530-00-00 PPD Insurance	\$ 7,737.61	\$ 11,349.06	\$ (3,611.45)
14-1550-00-00 Utility Deposit	465.00	465.00	-
Total CURRENT ASSETS:	\$ 8,202.61	\$ 11,814.06	\$ (3,611.45)
Total Assets:	\$ 43,007.20	\$ 34,141.39	\$ 8,865.81
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ 9.00	\$ 496.34	\$ (487.34)
20-2001-00-00 Insurance Loan Payable	-	2,769.78	(2,769.78)
20-2015-00-00 PPD Maint Fees	-	1,773.00	(1,773.00)
OPERATING EQUITY			
30-3900-00-00 Retained Earnings	\$ 20,861.79	\$ 20,861.79	\$ -
Total OPERATING EQUITY:	\$ 20,861.79	\$ 20,861.79	\$ -
Net Income / (Loss)	\$ 22,136.41	\$ 8,240.48	\$ 13,895.93
Total Liabilities & Equity:	\$ 43,007.20	\$ 34,141.39	\$ 8,865.81

		Current Balance at 10/31/2025	Prior Month Balance at 09/30/2025	Change
Assets				
RESERVES				
12-1210-00-00	VNB RSV 1459	\$ 48,373.56	\$ 46,652.42	\$ 1,721.14
Total RESERVES:		\$ 48,373.56	\$ 46,652.42	\$ 1,721.14
Total Assets:		\$ 48,373.56	\$ 46,652.42	\$ 1,721.14
Liabilities & Equity				
RESERVE EQUITY				
25-2500-00-00	RSV - General	\$ 6,449.75	\$ 6,384.00	\$ 65.75
25-2534-00-00	RSV - Roof Replacement	20,076.41	18,998.16	1,078.25
25-2550-00-00	RSV - Painting	16,064.00	15,608.25	455.75
25-2555-00-00	RSV - Driveway/Sidewalk	4,800.00	4,800.00	-
25-2599-00-00	Unallocated Interest	983.40	862.01	121.39
Total RESERVE EQUITY:		\$ 48,373.56	\$ 46,652.42	\$ 1,721.14
Net Income / (Loss)		\$ -	\$ -	\$ -
Total Liabilities & Equity:		\$ 48,373.56	\$ 46,652.42	\$ 1,721.14

Assets
OPERATING

10-1010-00-00 VNB OP 3317	\$34,804.59
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Total OPERATING:	\$34,804.59
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RESERVES

12-1210-00-00 VNB RSV 1459	48,373.56
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Total RESERVES:	\$48,373.56
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CURRENT ASSETS

14-1530-00-00 PPD Insurance	7,737.61
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14-1550-00-00 Utility Deposit	465.00
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Total CURRENT ASSETS:	\$8,202.61
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Total Assets:

\$48,373.56

\$91,380.76

Liabilities & Equity

20-2000-00-00 Accounts Payable	9.00
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RESERVE EQUITY

25-2500-00-00 RSV - General	6,449.75
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25-2534-00-00 RSV - Roof Replacement	20,076.41
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25-2550-00-00 RSV - Painting	16,064.00
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25-2555-00-00 RSV - Driveway/Sidewalk	4,800.00
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25-2599-00-00 Unallocated Interest	983.40
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Total RESERVE EQUITY:	\$48,373.56
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OPERATING EQUITY

30-3900-00-00 Retained Earnings	20,861.79
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Total OPERATING EQUITY:	\$20,861.79
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Net Income Gain / Loss	22,136.41
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\$20,861.79

\$22,136.41

Total Liabilities & Equity:

\$91,380.76

Description	Current Period			Year-to-date			Annual Budget	
	Actual	Budget	Variance	Actual	Budget	Variance		
INCOME								
INCOME								
4000 Quarterly Assessments	\$ 21,276.00	\$ 21,270.00	\$ 6.00	\$ 85,104.00	\$ 85,080.00	\$ 24.00	\$ 85,080.00	
4005 Application Fees	-	-	-	100.00	-	100.00	-	
TOTAL INCOME	\$ 21,276.00	\$ 21,270.00	\$ 6.00	\$ 85,204.00	\$ 85,080.00	\$ 124.00	\$ 85,080.00	
TOTAL INCOME	\$ 21,276.00	\$ 21,270.00	\$ 6.00	\$ 85,204.00	\$ 85,080.00	\$ 124.00	\$ 85,080.00	
EXPENSES								
PROFESSIONAL FEES								
5000 Management Fees	257.50	257.50	-	2,575.00	2,575.00	-	3,090.00	
5110 Accounting Services	200.00	224.58	24.58	2,295.00	2,245.80	(49.20)	2,695.00	
5160 Legal Expenses	-	41.67	41.67	812.00	416.70	(395.30)	500.00	
TOTAL PROFESSIONAL FEES	\$ 457.50	\$ 523.75	\$ 66.25	\$ 5,682.00	\$ 5,237.50	(\$ 444.50)	\$ 6,285.00	
ADMIN								
5400 Office Supplies	13.52	41.67	28.15	292.05	416.70	124.65	500.00	
5465 Corp Annual Report	-	6.33	6.33	61.25	63.30	2.05	76.00	
5470 Licenses/Fees	-	4.00	4.00	158.88	40.00	(118.88)	48.00	
TOTAL ADMIN	\$ 13.52	\$ 52.00	\$ 38.48	\$ 512.18	\$ 520.00	\$ 7.82	\$ 624.00	
INSURANCE								
5850 INS - Expense	2,276.49	2,912.50	636.01	23,017.01	29,125.00	6,107.99	34,950.00	
5852 INS - Flood	1,298.84	1,388.17	89.33	13,137.40	13,881.70	744.30	16,658.00	
5859 Insurance Appraisal	-	29.17	29.17	385.00	291.70	(93.30)	350.00	
TOTAL INSURANCE	\$ 3,575.33	\$ 4,329.84	\$ 754.51	\$ 36,539.41	\$ 43,298.40	\$ 6,758.99	\$ 51,958.00	
UTILITIES								
6040 Water/Sewer/Trash	619.31	687.50	68.19	6,280.23	6,875.00	594.77	8,250.00	
6045 Irrigation Water	344.66	83.33	(261.33)	1,115.77	833.30	(282.47)	1,000.00	
TOTAL UTILITIES	\$ 963.97	\$ 770.83	(\$ 193.14)	\$ 7,396.00	\$ 7,708.30	\$ 312.30	\$ 9,250.00	
MAINTENANCE								
6005 Building	-	166.67	166.67	799.00	1,666.70	867.70	2,000.00	
6020 Fire Extinguisher Service	-	12.50	12.50	-	125.00	125.00	150.00	
6040 Exterminating	120.00	122.00	2.00	1,265.00	1,220.00	(45.00)	1,464.00	
TOTAL MAINTENANCE	\$ 120.00	\$ 301.17	\$ 181.17	\$ 2,064.00	\$ 3,011.70	\$ 947.70	\$ 3,614.00	
LANDSCAPING/GROUNDS								
6100 Landscape	375.00	412.50	37.50	4,200.00	4,125.00	(75.00)	4,950.00	
6110 Irrigation Repairs/Service	-	16.67	16.67	-	166.70	166.70	200.00	
6120 Tree & Shrub Trimming	275.00	41.67	(233.33)	275.00	416.70	141.70	500.00	
6130 Mulch/Pine Straw	-	66.67	66.67	-	666.70	666.70	800.00	
6135 Sod/Plants Replacement	-	41.67	41.67	-	416.70	416.70	500.00	
TOTAL LANDSCAPING/GROUNDS	\$ 650.00	\$ 579.18	(\$ 70.82)	\$ 4,475.00	\$ 5,791.80	\$ 1,316.80	\$ 6,950.00	
TOTAL EXPENSES	\$ 5,780.32	\$ 6,556.77	\$ 776.45	\$ 56,668.59	\$ 65,567.70	\$ 8,899.11	\$ 78,681.00	
NET ORDINARY INCOME	\$ 15,495.68	\$ 14,713.23	\$ 782.45	\$ 28,535.41	\$ 19,512.30	\$ 9,023.11	\$ 6,399.00	
EXPENSES								
RESERVE TRANSFER								
9010 Reserve Contribution	1,599.75	1,599.75	-	6,399.00	6,399.00	-	6,399.00	
TOTAL RESERVE TRANSFER	\$ 1,599.75	\$ 1,599.75	\$ -	\$ 6,399.00	\$ 6,399.00	\$ -	\$ 6,399.00	
TOTAL EXPENSES	\$ 1,599.75	\$ 1,599.75	\$ -	\$ 6,399.00	\$ 6,399.00	\$ -	\$ 6,399.00	
NET OTHER INCOME	(\$ 1,599.75)	(\$ 1,599.75)	\$ -	(\$ 6,399.00)	(\$ 6,399.00)	\$ -	(\$ 6,399.00)	

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$ 21,276.00	\$ 21,270.00	\$ 6.00	\$ 85,104.00	\$ 85,080.00	\$ 24.00	\$ 85,080.00
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Total INCOME	\$ 21,276.00	\$ 21,270.00	\$ 6.00	\$ 85,204.00	\$ 85,080.00	\$ 124.00	\$ 85,080.00
Total OPERATING INCOME	\$ 21,276.00	\$ 21,270.00	\$ 6.00	\$ 85,204.00	\$ 85,080.00	\$ 124.00	\$ 85,080.00
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	257.50	257.50	-	2,575.00	2,575.00	-	3,090.00
5110-00-00 Accounting Services	200.00	224.58	24.58	2,295.00	2,245.80	(49.20)	2,695.00
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Total PROFESSIONAL FEES	\$ 457.50	\$ 523.75	\$ 66.25	\$ 5,682.00	\$ 5,237.50	(\$444.50)	\$ 6,285.00
ADMIN							
5400-00-00 Office Supplies	13.52	41.67	28.15	292.05	416.70	124.65	500.00
5465-00-00 Corp Annual Report	-	6.33	6.33	61.25	63.30	2.05	76.00
5470-00-00 Licenses/Fees	-	4.00	4.00	158.88	40.00	(118.88)	48.00
Total ADMIN	\$ 13.52	\$ 52.00	\$ 38.48	\$ 512.18	\$ 520.00	\$ 7.82	\$ 624.00
INSURANCE							
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5859-00-00 Insurance Appraisal	-	29.17	29.17	385.00	291.70	(93.30)	350.00
Total INSURANCE	\$ 3,575.33	\$ 4,329.84	\$ 754.51	\$ 36,539.41	\$ 43,298.40	\$ 6,758.99	\$ 51,958.00
UTILITIES							
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6045-00-00 Irrigation Water	344.66	83.33	(261.33)	1,115.77	833.30	(282.47)	1,000.00
Total UTILITIES	\$ 963.97	\$ 770.83	(\$ 193.14)	\$ 7,396.00	\$ 7,708.30	\$ 312.30	\$ 9,250.00
MAINTENANCE							
6005-00-00 Building	-	166.67	166.67	799.00	1,666.70	867.70	2,000.00
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	-	125.00	125.00	150.00
6040-00-00 Exterminating	120.00	122.00	2.00	1,265.00	1,220.00	(45.00)	1,464.00
Total MAINTENANCE	\$ 120.00	\$ 301.17	\$ 181.17	\$ 2,064.00	\$ 3,011.70	\$ 947.70	\$ 3,614.00
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6100-00-00 Landscape	375.00	412.50	37.50	4,200.00	4,125.00	(75.00)	4,950.00
6110-00-00 Irrigation Repairs/Service	-	16.67	16.67	-	166.70	166.70	200.00
6120-00-00 Tree & Shrub Trimming	275.00	41.67	(233.33)	275.00	416.70	141.70	500.00
6130-00-00 Mulch/Pine Straw	-	66.67	66.67	-	666.70	666.70	800.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	416.70	416.70	500.00
Total LANDSCAPING/GROUNDS	\$ 650.00	\$ 579.18	(\$ 70.82)	\$ 4,475.00	\$ 5,791.80	\$ 1,316.80	\$ 6,950.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	1,599.75	1,599.75	-	6,399.00	6,399.00	-	6,399.00
Total RESERVE TRANSFER	\$ 1,599.75	\$ 1,599.75	\$ -	\$ 6,399.00	\$ 6,399.00	\$ 0.00	\$ 6,399.00
Total OPERATING EXPENSE	\$ 7,380.07	\$ 8,156.52	\$ 776.45	\$ 63,067.59	\$ 71,966.70	\$ 8,899.11	\$ 85,080.00
Net Income:	\$ 13,895.93	\$ 13,113.48	\$ 782.45	\$ 22,136.41	\$ 13,113.30	\$ 9,023.11	\$ 0.00



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

Last Statement:
Statement Ending:
Page:

September 30, 2025
October 31, 2025
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1 M0656BLK110125104416 26 000000000 1126 004

 MARSH LANDING TOWNHOUSE CONDOMINIUM VII
OPERATING ACCOUNT
KPG ACCOUNTING SERVICES INC
3400 TAMAMI TRL N SUITE 302
NAPLES FL 34103

 Email: contactus@valley.com

 Visit Us Online: www.valley.com

 Mail To: 1720 Route 23, Wayne, NJ 07470

Account Statement

HOA BUSINESS CHECKING - XXXXX3317

SUMMARY FOR THE PERIOD: 10/01/25 - 10/31/25

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$22,327.33		\$19,503.00		\$6,650.74		\$35,179.59

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$22,327.33
10/01	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 251001 254188	-\$2,733.66		\$19,593.67
10/02	ACH CREDIT MLTH7 Marsh Land OnlinePay 251002 27442		\$1,773.00	\$21,366.67
10/02	ACH DEBIT MLTH7 Marsh Land Vendor Pay 251002 13525	-\$7.56		\$21,359.11
10/02	ACH DEBIT MLTH7 Marsh Land Vendor Pay 251002 13490	-\$200.00		\$21,159.11
10/02	ACH DEBIT MLTH7 Marsh Land Vendor Pay 251002 13401	-\$257.50		\$20,901.61
10/03	ACH DEBIT MLTH7 Marsh Land Vendor Pay 251003 13553	-\$4.50		\$20,897.11
10/03	CHECK 9103	-\$109.28		\$20,787.83
10/06	ACH CREDIT MLTH7 Marsh Land ASSN DUES 251006		\$17,730.00	\$38,517.83
10/14	ACH DEBIT MLTH7 Marsh Land CincXfer 251014 D5365	-\$1,599.75		\$36,918.08
10/14	CHECK 9104	-\$375.00		\$36,543.08
10/16	ACH DEBIT MLTH7 Marsh Land Vendor Pay 251016 13688	-\$4.52		\$36,538.56
10/16	ACH DEBIT BONITA SPRINGS U A/R 251016	-\$87.51		\$36,451.05
10/16	ACH DEBIT BONITA SPRINGS U A/R 251016	-\$90.85		\$36,360.20
10/16	ACH DEBIT	-\$105.86		\$36,254.34





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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	BONITA SPRINGS U A/R 251016			
10/16	ACH DEBIT	-\$106.70		\$36,147.64
	BONITA SPRINGS U A/R 251016			
10/16	ACH DEBIT	-\$109.19		\$36,038.45
	BONITA SPRINGS U A/R 251016			
10/16	ACH DEBIT	-\$119.20		\$35,919.25
	BONITA SPRINGS U A/R 251016			
10/24	CHECK 9106	-\$120.00		\$35,799.25
10/24	CHECK 9107	-\$344.66		\$35,454.59
10/27	CHECK 9105	-\$275.00		\$35,179.59
Ending Balance				\$35,179.59

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
10/03	9103	\$109.28	10/24	9106	\$120.00
10/14	9104	\$375.00	10/24	9107	\$344.66
10/27	9105	\$275.00			

(*) 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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Wayne, NJ 07474-0558

Account Number:
Statement Date:
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Check Images for Account XXXXXX3317

<p>FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPINNING IN THE BORDER.</p> <p>Valley National Bank, Bonita Springs, FL</p> <p>MLTH7 Marsh Landing Townhouse Condo VII (MLTH7) c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N. #302 Naples, FL 34103</p> <p>Check Number: 9103</p> <p>PAY One Hundred Nine And 28/100 Dollars DATE 10/02/2025 AMOUNT ****\$109.28</p> <p>TO THE Marsh Landing Community Association at Estero, Inc. ORDER OF c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N. #302 Naples, FL 34103 Memo: September 2025 usage</p> <p><i>Obwin P. Jeffrey</i></p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK.</p>	<p>FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPINNING IN THE BORDER.</p> <p>Valley National Bank, Bonita Springs, FL</p> <p>MLTH7 Marsh Landing Townhouse Condo VII (MLTH7) c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N. #302 Naples, FL 34103</p> <p>Check Number: 9106</p> <p>PAY One Hundred Twenty And 00/100 Dollars DATE 10/16/2025 AMOUNT ****\$120.00</p> <p>TO THE PestMax Control Solutions ORDER OF P.O. Box 188 Estero, FL 33929 Memo: Rodent service</p> <p><i>Obwin P. Jeffrey</i></p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK.</p>
<p>10/03/2025 # 9103 \$109.28</p> <p>FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPINNING IN THE BORDER.</p> <p>Valley National Bank, Bonita Springs, FL</p> <p>MLTH7 Marsh Landing Townhouse Condo VII (MLTH7) c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N. #302 Naples, FL 34103</p> <p>Check Number: 9104</p> <p>PAY Three Hundred Seventy-Five And 00/100 Dollars DATE 10/02/2025 AMOUNT ****\$375.00</p> <p>TO THE Impeccable Property Maintenance ORDER OF P.O. Box 448 Bonita Springs, FL 34133 Memo: Monthly lawn service - September</p> <p><i>Obwin P. Jeffrey</i></p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK.</p>	<p>10/24/2025 # 9106 \$120.00</p> <p>FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPINNING IN THE BORDER.</p> <p>Valley National Bank, Bonita Springs, FL</p> <p>MLTH7 Marsh Landing Townhouse Condo VII (MLTH7) c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N. #302 Naples, FL 34103</p> <p>Check Number: 9107</p> <p>PAY Three Hundred Forty-Four And 66/100 Dollars DATE 10/24/2025 AMOUNT ****\$344.66</p> <p>TO THE Marsh Landing Community Association at Estero, Inc. ORDER OF c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N. #302 Naples, FL 34103 Memo: October 2025 usage</p> <p><i>Obwin P. Jeffrey</i></p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK.</p>
<p>10/14/2025 # 9104 \$375.00</p>	<p>10/24/2025 # 9107 \$344.66</p>
<p>FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPINNING IN THE BORDER.</p> <p>Valley National Bank, Bonita Springs, FL</p> <p>MLTH7 Marsh Landing Townhouse Condo VII (MLTH7) c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N. #302 Naples, FL 34103</p> <p>Check Number: 9105</p> <p>PAY Two Hundred Seventy-Five And 00/100 Dollars DATE 10/16/2025 AMOUNT ****\$275.00</p> <p>TO THE Impeccable Property Maintenance ORDER OF P.O. Box 448 Bonita Springs, FL 34133 Memo: Palm trimming</p> <p><i>Obwin P. Jeffrey</i></p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK.</p>	<p>FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPINNING IN THE BORDER.</p> <p>Valley National Bank, Bonita Springs, FL</p> <p>MLTH7 Marsh Landing Townhouse Condo VII (MLTH7) c/o KPG Accounting Services, Inc. 3400 Tamiami Trail N. #302 Naples, FL 34103</p> <p>Check Number: 9106</p> <p>PAY Two Hundred Seventy-Five And 00/100 Dollars DATE 10/16/2025 AMOUNT ****\$275.00</p> <p>TO THE Impeccable Property Maintenance ORDER OF P.O. Box 448 Bonita Springs, FL 34133 Memo: Palm trimming</p> <p><i>Obwin P. Jeffrey</i></p> <p>SECURITY FEATURES INCLUDED: DETAILS ON BACK.</p>



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

Account Number:

XXXXXX3317

Statement Date:

10/31/2025

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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.

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:

September 30, 2025
October 31, 2025
1 of 3

1 M0656BLK110125104416 85 000000000 2485 003



MARSH LANDING TOWNHOUSE CONDOMINIUM VII
RESERVE ACCOUNT
KPG ACCOUNTING SERVICES INC
3400 TAMIA MI TRL N
NAPLES FL 34103

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 - XXXXXX1459

SUMMARY FOR THE PERIOD: 10/01/25 - 10/31/25

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$46,652.42		\$1,721.14		\$0.00		\$48,373.56

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
10/14	Beginning Balance			\$46,652.42
	ACH CREDIT			\$48,252.17
	MLTH7 Marsh Land CincXfer 251014 C5365			
10/31	INTEREST CREDIT			\$48,373.56
	Ending Balance			\$48,373.56



INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$47,581.00	Annual % Yield Earned	3.05%
Year-to-Date Interest Paid	\$967.01	Interest Paid	\$121.39



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

Account Number:
Statement Date:
Page :

XXXXXX1459
10/31/2025
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

2485 0010213 0002-0003 2485





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

Account Number:

XXXXXX1459

Statement Date:

10/31/2025

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

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.

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