



# **Financial Report Package**

**April 2026**

**Prepared for**

**MLTH7 Marsh Landing Townhouse Condo VII**

**By**

**KPG Accounting Services, Inc.**

	Current Balance at 4/30/2026	Prior Month Balance at 03/31/2026	Change
<b>Assets</b>			
<b>OPERATING</b>			
10-1010-00-00 VNB OP 3317	\$ 45,737.40	\$ 28,579.46	\$ 17,157.94
<b>Total OPERATING:</b>	<b>\$ 45,737.40</b>	<b>\$ 28,579.46</b>	<b>\$ 17,157.94</b>
<b>CURRENT ASSETS</b>			
14-1530-00-00 PPD Insurance	\$ 22,050.22	\$ 25,436.16	\$ (3,385.94)
14-1550-00-00 Utility Deposit	465.00	465.00	-
<b>Total CURRENT ASSETS:</b>	<b>\$ 22,515.22</b>	<b>\$ 25,901.16</b>	<b>\$ (3,385.94)</b>
<b>Total Assets:</b>	<b>\$ 68,252.62</b>	<b>\$ 54,480.62</b>	<b>\$ 13,772.00</b>
<b>Liabilities &amp; Equity</b>			
20-2000-00-00 Accounts Payable	\$ 13.75	\$ 14.98	\$ (1.23)
20-2001-00-00 Insurance Loan Payable	21,483.42	21,483.42	-
<b>OPERATING EQUITY</b>			
30-3900-00-00 Retained Earnings	\$ 30,276.98	\$ 30,276.98	\$ -
<b>Total OPERATING EQUITY:</b>	<b>\$ 30,276.98</b>	<b>\$ 30,276.98</b>	<b>\$ -</b>
<b>Net Income / (Loss)</b>	<b>\$ 16,478.47</b>	<b>\$ 2,705.24</b>	<b>\$ 13,773.23</b>
<b>Total Liabilities &amp; Equity:</b>	<b>\$ 68,252.62</b>	<b>\$ 54,480.62</b>	<b>\$ 13,772.00</b>

	Current Balance at 4/30/2026	Prior Month Balance at 03/31/2026	Change
<b>Assets</b>			
<b>RESERVES</b>			
12-1210-00-00 VNB RSV 1459	\$ 53,151.78	\$ 50,991.32	\$ 2,160.46
<b>Total RESERVES:</b>	<b>\$ 53,151.78</b>	<b>\$ 50,991.32</b>	<b>\$ 2,160.46</b>
<b>Total Assets:</b>	<b>\$ 53,151.78</b>	<b>\$ 50,991.32</b>	<b>\$ 2,160.46</b>
<b>Liabilities &amp; Equity</b>			
<b>RESERVE EQUITY</b>			
25-2500-00-00 RSV - General	\$ 6,959.25	\$ 6,704.50	\$ 254.75
25-2534-00-00 RSV - Roof Replacement	22,341.91	21,209.16	1,132.75
25-2550-00-00 RSV - Painting	17,386.50	16,725.25	661.25
25-2555-00-00 RSV - Driveway/Sidewalk	4,800.00	4,800.00	-
25-2599-00-00 Unallocated Interest	1,664.12	1,552.41	111.71
<b>Total RESERVE EQUITY:</b>	<b>\$ 53,151.78</b>	<b>\$ 50,991.32</b>	<b>\$ 2,160.46</b>
<b>Net Income / (Loss)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Total Liabilities &amp; Equity:</b>	<b>\$ 53,151.78</b>	<b>\$ 50,991.32</b>	<b>\$ 2,160.46</b>

**Assets**

OPERATING

10-1010-00-00 VNB OP 3317 \$45,737.40

Total OPERATING:

\$45,737.40

RESERVES

12-1210-00-00 VNB RSV 1459 53,151.78

Total RESERVES:

\$53,151.78

CURRENT ASSETS

14-1530-00-00 PPD Insurance 22,050.22

14-1550-00-00 Utility Deposit 465.00

Total CURRENT ASSETS:

\$22,515.22

**Total Assets:**

**\$121,404.40**

**Liabilities & Equity**

20-2000-00-00 Accounts Payable 13.75

20-2001-00-00 Insurance Loan Payable 21,483.42

RESERVE EQUITY

25-2500-00-00 RSV - General 6,959.25

25-2534-00-00 RSV - Roof Replacement 22,341.91

25-2550-00-00 RSV - Painting 17,386.50

25-2555-00-00 RSV - Driveway/Sidewalk 4,800.00

25-2599-00-00 Unallocated Interest 1,664.12

Total RESERVE EQUITY:

\$53,151.78

OPERATING EQUITY

30-3900-00-00 Retained Earnings 30,276.98

Total OPERATING EQUITY:

\$30,276.98

Net Income Gain / Loss 16,478.47

\$16,478.47

**Total Liabilities & Equity:**

**\$121,404.40**

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
<b>INCOME</b>							
<b>INCOME</b>							
4000 Quarterly Assessments	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 41,568.00	\$ 41,563.00	\$ 5.00	\$ 83,126.00
<b>TOTAL INCOME</b>	<b>\$ 20,784.00</b>	<b>\$ 20,781.50</b>	<b>\$ 2.50</b>	<b>\$ 41,568.00</b>	<b>\$ 41,563.00</b>	<b>\$ 5.00</b>	<b>\$ 83,126.00</b>
<b>TOTAL INCOME</b>	<b>\$ 20,784.00</b>	<b>\$ 20,781.50</b>	<b>\$ 2.50</b>	<b>\$ 41,568.00</b>	<b>\$ 41,563.00</b>	<b>\$ 5.00</b>	<b>\$ 83,126.00</b>
<b>EXPENSES</b>							
<b>PROFESSIONAL FEES</b>							
5000 Management Fees	265.22	265.25	0.03	1,060.88	1,061.00	0.12	3,183.00
5110 Accounting Services	210.00	234.58	24.58	1,135.00	938.32	( 196.68)	2,815.00
5160 Legal Expenses	-	41.67	41.67	-	166.68	166.68	500.00
<b>TOTAL PROFESSIONAL FEES</b>	<b>\$ 475.22</b>	<b>\$ 541.50</b>	<b>\$ 66.28</b>	<b>\$ 2,195.88</b>	<b>\$ 2,166.00</b>	<b>(\$ 29.88)</b>	<b>\$ 6,498.00</b>
<b>ADMIN</b>							
5400 Office Supplies	13.04	41.67	28.63	163.58	166.68	3.10	500.00
5465 Corp Annual Report	-	6.33	6.33	-	25.32	25.32	76.00
5470 Licenses/Fees	-	4.00	4.00	-	16.00	16.00	48.00
<b>TOTAL ADMIN</b>	<b>\$ 13.04</b>	<b>\$ 52.00</b>	<b>\$ 38.96</b>	<b>\$ 163.58</b>	<b>\$ 208.00</b>	<b>\$ 44.42</b>	<b>\$ 624.00</b>
<b>INSURANCE</b>							
5850 INS - Expense	2,098.69	2,418.58	319.89	8,397.76	9,674.32	1,276.56	29,023.00
5852 INS - Flood	1,287.25	1,507.17	219.92	5,149.00	6,028.68	879.68	18,086.00
5859 Insurance Appraisal	-	33.33	33.33	385.00	133.32	( 251.68)	400.00
<b>TOTAL INSURANCE</b>	<b>\$ 3,385.94</b>	<b>\$ 3,959.08</b>	<b>\$ 573.14</b>	<b>\$ 13,931.76</b>	<b>\$ 15,836.32</b>	<b>\$ 1,904.56</b>	<b>\$ 47,509.00</b>
<b>UTILITIES</b>							
6040 Water/Sewer/Trash	706.07	666.67	( 39.40)	2,717.48	2,666.68	( 50.80)	8,000.00
6045 Irrigation Water	6.75	83.33	76.58	48.33	333.32	284.99	1,000.00
<b>TOTAL UTILITIES</b>	<b>\$ 712.82</b>	<b>\$ 750.00</b>	<b>\$ 37.18</b>	<b>\$ 2,765.81</b>	<b>\$ 3,000.00</b>	<b>\$ 234.19</b>	<b>\$ 9,000.00</b>
<b>MAINTENANCE</b>							
6005 Building	-	208.33	208.33	-	833.32	833.32	2,500.00
6020 Fire Extinguisher Service	-	12.50	12.50	-	50.00	50.00	150.00
6040 Exterminating	-	125.00	125.00	360.00	500.00	140.00	1,500.00
<b>TOTAL MAINTENANCE</b>	<b>\$ -</b>	<b>\$ 345.83</b>	<b>\$ 345.83</b>	<b>\$ 360.00</b>	<b>\$ 1,383.32</b>	<b>\$ 1,023.32</b>	<b>\$ 4,150.00</b>
<b>LANDSCAPING/GROUNDS</b>							
6100 Landscape	375.00	412.50	37.50	1,575.00	1,650.00	75.00	4,950.00
6110 Irrigation Repairs/Service	-	16.67	16.67	-	66.68	66.68	200.00
6120 Tree & Shrub Trimming	-	41.67	41.67	-	166.68	166.68	500.00
6130 Mulch/Pine Straw	-	83.33	83.33	-	333.32	333.32	1,000.00
6135 Sod/Plants Replacement	-	41.67	41.67	-	166.68	166.68	500.00
<b>TOTAL LANDSCAPING/GROUNDS</b>	<b>\$ 375.00</b>	<b>\$ 595.84</b>	<b>\$ 220.84</b>	<b>\$ 1,575.00</b>	<b>\$ 2,383.36</b>	<b>\$ 808.36</b>	<b>\$ 7,150.00</b>
<b>TOTAL EXPENSES</b>	<b>\$ 4,962.02</b>	<b>\$ 6,244.25</b>	<b>\$ 1,282.23</b>	<b>\$ 20,992.03</b>	<b>\$ 24,977.00</b>	<b>\$ 3,984.97</b>	<b>\$ 74,931.00</b>
<b>NET ORDINARY INCOME</b>	<b>\$ 15,821.98</b>	<b>\$ 14,537.25</b>	<b>\$ 1,284.73</b>	<b>\$ 20,575.97</b>	<b>\$ 16,586.00</b>	<b>\$ 3,989.97</b>	<b>\$ 8,195.00</b>
<b>EXPENSES</b>							
<b>RESERVE TRANSFER</b>							
9010 Reserve Contribution	2,048.75	2,048.75	-	4,097.50	4,097.50	-	8,195.00
<b>TOTAL RESERVE TRANSFER</b>	<b>\$ 2,048.75</b>	<b>\$ 2,048.75</b>	<b>\$ -</b>	<b>\$ 4,097.50</b>	<b>\$ 4,097.50</b>	<b>\$ -</b>	<b>\$ 8,195.00</b>
<b>TOTAL EXPENSES</b>	<b>\$ 2,048.75</b>	<b>\$ 2,048.75</b>	<b>\$ -</b>	<b>\$ 4,097.50</b>	<b>\$ 4,097.50</b>	<b>\$ -</b>	<b>\$ 8,195.00</b>
<b>NET OTHER INCOME</b>	<b>(\$ 2,048.75)</b>	<b>(\$ 2,048.75)</b>	<b>\$ -</b>	<b>(\$ 4,097.50)</b>	<b>(\$ 4,097.50)</b>	<b>\$ -</b>	<b>(\$ 8,195.00)</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	\$ 20,784.00	\$ 20,781.50	\$ 2.50	\$ 41,568.00	\$ 41,563.00	\$ 5.00	\$ 83,126.00
<b>Total INCOME</b>	<b>\$ 20,784.00</b>	<b>\$ 20,781.50</b>	<b>\$ 2.50</b>	<b>\$ 41,568.00</b>	<b>\$ 41,563.00</b>	<b>\$ 5.00</b>	<b>\$ 83,126.00</b>
<b>Total OPERATING INCOME</b>	<b>\$ 20,784.00</b>	<b>\$ 20,781.50</b>	<b>\$ 2.50</b>	<b>\$ 41,568.00</b>	<b>\$ 41,563.00</b>	<b>\$ 5.00</b>	<b>\$ 83,126.00</b>
<b>OPERATING EXPENSE</b>							
<b>PROFESSIONAL FEES</b>							
5000-00-00 Management Fees	265.22	265.25	0.03	1,060.88	1,061.00	0.12	3,183.00
5110-00-00 Accounting Services	210.00	234.58	24.58	1,135.00	938.32	( 196.68)	2,815.00
5160-00-00 Legal Expenses	-	41.67	41.67	-	166.68	166.68	500.00
<b>Total PROFESSIONAL FEES</b>	<b>\$ 475.22</b>	<b>\$ 541.50</b>	<b>\$ 66.28</b>	<b>\$ 2,195.88</b>	<b>\$ 2,166.00</b>	<b>(\$29.88)</b>	<b>\$ 6,498.00</b>
<b>ADMIN</b>							
5400-00-00 Office Supplies	13.04	41.67	28.63	163.58	166.68	3.10	500.00
5465-00-00 Corp Annual Report	-	6.33	6.33	-	25.32	25.32	76.00
5470-00-00 Licenses/Fees	-	4.00	4.00	-	16.00	16.00	48.00
<b>Total ADMIN</b>	<b>\$ 13.04</b>	<b>\$ 52.00</b>	<b>\$ 38.96</b>	<b>\$ 163.58</b>	<b>\$ 208.00</b>	<b>\$44.42</b>	<b>\$ 624.00</b>
<b>INSURANCE</b>							
5850-00-00 INS - Expense	2,098.69	2,418.58	319.89	8,397.76	9,674.32	1,276.56	29,023.00
5852-00-00 INS - Flood	1,287.25	1,507.17	219.92	5,149.00	6,028.68	879.68	18,086.00
5859-00-00 Insurance Appraisal	-	33.33	33.33	385.00	133.32	( 251.68)	400.00
<b>Total INSURANCE</b>	<b>\$ 3,385.94</b>	<b>\$ 3,959.08</b>	<b>\$ 573.14</b>	<b>\$ 13,931.76</b>	<b>\$ 15,836.32</b>	<b>\$1,904.56</b>	<b>\$ 47,509.00</b>
<b>UTILITIES</b>							
6040-00-00 Water/Sewer/Trash	706.07	666.67	( 39.40)	2,717.48	2,666.68	( 50.80)	8,000.00
6045-00-00 Irrigation Water	6.75	83.33	76.58	48.33	333.32	284.99	1,000.00
<b>Total UTILITIES</b>	<b>\$ 712.82</b>	<b>\$ 750.00</b>	<b>\$ 37.18</b>	<b>\$ 2,765.81</b>	<b>\$ 3,000.00</b>	<b>\$234.19</b>	<b>\$ 9,000.00</b>
<b>MAINTENANCE</b>							
6005-00-00 Building	-	208.33	208.33	-	833.32	833.32	2,500.00
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	-	50.00	50.00	150.00
6040-00-00 Exterminating	-	125.00	125.00	360.00	500.00	140.00	1,500.00
<b>Total MAINTENANCE</b>	<b>\$ -</b>	<b>\$ 345.83</b>	<b>\$ 345.83</b>	<b>\$ 360.00</b>	<b>\$ 1,383.32</b>	<b>\$1,023.32</b>	<b>\$ 4,150.00</b>
<b>LANDSCAPING/GROUNDS</b>							
6100-00-00 Landscape	375.00	412.50	37.50	1,575.00	1,650.00	75.00	4,950.00
6110-00-00 Irrigation Repairs/Service	-	16.67	16.67	-	66.68	66.68	200.00
6120-00-00 Tree & Shrub Trimming	-	41.67	41.67	-	166.68	166.68	500.00
6130-00-00 Mulch/Pine Straw	-	83.33	83.33	-	333.32	333.32	1,000.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	166.68	166.68	500.00
<b>Total LANDSCAPING/GROUNDS</b>	<b>\$ 375.00</b>	<b>\$ 595.84</b>	<b>\$ 220.84</b>	<b>\$ 1,575.00</b>	<b>\$ 2,383.36</b>	<b>\$808.36</b>	<b>\$ 7,150.00</b>
<b>RESERVE TRANSFER</b>							
9010-00-00 Reserve Contribution	2,048.75	2,048.75	-	4,097.50	4,097.50	-	8,195.00
<b>Total RESERVE TRANSFER</b>	<b>\$ 2,048.75</b>	<b>\$ 2,048.75</b>	<b>\$ -</b>	<b>\$ 4,097.50</b>	<b>\$ 4,097.50</b>	<b>\$0.00</b>	<b>\$ 8,195.00</b>
<b>Total OPERATING EXPENSE</b>	<b>\$ 7,010.77</b>	<b>\$ 8,293.00</b>	<b>\$ 1,282.23</b>	<b>\$ 25,089.53</b>	<b>\$ 29,074.50</b>	<b>\$ 3,984.97</b>	<b>\$ 83,126.00</b>
<b>Net Income:</b>	<b>\$ 13,773.23</b>	<b>\$ 12,488.50</b>	<b>\$ 1,284.73</b>	<b>\$ 16,478.47</b>	<b>\$ 12,488.50</b>	<b>\$ 3,989.97</b>	<b>\$ 0.00</b>



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

Last Statement:  
Statement Ending:  
Page:

March 31, 2026  
April 30, 2026  
1 of 4

1 M0656BLK050126065140 15 000000000 1015 004



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

- 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

1015 0004254 0001-0004 1015

## Account Statement

### HOA BUSINESS CHECKING - XXXXXX3317

SUMMARY FOR THE PERIOD: 04/01/26 - 04/30/26

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$28,954.46		\$20,784.00		\$4,001.06		\$45,737.40

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$28,954.46
04/02	ACH DEBIT	-\$6.04		\$28,948.42
	MLTH7 Marsh Land Vendor Pay 260402 16964			
04/02	ACH DEBIT	-\$210.00		\$28,738.42
	MLTH7 Marsh Land Vendor Pay 260402 16963			
04/02	ACH DEBIT	-\$265.22		\$28,473.20
	MLTH7 Marsh Land Vendor Pay 260402 16763			
04/02	CHECK 9123	-\$375.00		\$28,098.20
04/03	ACH DEBIT	-\$7.00		\$28,091.20
	MLTH7 Marsh Land Vendor Pay 260403 17073			
04/03	CHECK 9124	-\$7.98		\$28,083.22
04/06	ACH CREDIT		\$17,320.00	\$45,403.22
	MLTH7 Marsh Land ASSN DUES 260406			
04/06	LOCK BOX DEPOSIT		\$1,732.00	\$47,135.22
04/09	ACH CREDIT		\$1,732.00	\$48,867.22
	MLTH7 Marsh Land OnlinePay 260409 34015			
04/13	ACH DEBIT	-\$2,048.75		\$46,818.47
	MLTH7 Marsh Land CincXfer 260413 D6935			
04/16	ACH DEBIT	-\$108.37		\$46,710.10
	BONITA SPRINGS U A/R 260416			
04/16	ACH DEBIT	-\$109.19		\$46,600.91
	BONITA SPRINGS U A/R 260416			
04/16	ACH DEBIT	-\$115.87		\$46,485.04
	BONITA SPRINGS U A/R 260416			
04/16	ACH DEBIT	-\$115.87		\$46,369.17
	BONITA SPRINGS U A/R 260416			





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

Account Number:  
Statement Date:  
Page :

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04/30/2026  
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**TRANSACTIONS (continued)**

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
04/16	ACH DEBIT BONITA SPRINGS U A/R 260416	-\$116.71		\$46,252.46
04/16	ACH DEBIT BONITA SPRINGS U A/R 260416	-\$140.06		\$46,112.40
04/27	CHECK 9125	-\$375.00		\$45,737.40
<b>Ending Balance</b>				<b>\$45,737.40</b>

**CHECKS IN ORDER**

Date	Number	Amount	Date	Number	Amount
04/02	9123	\$375.00	04/27	9125	\$375.00
04/03	9124	\$7.98			

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

**OVERDRAFT FEES**

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

1015 0004255 0002-0004 1015





Account Number:  
Statement Date:  
Page :

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04/30/2026  
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P.O. Box 558  
Wayne, NJ 07474-0558

### Check Images for Account XXXXXX3317

1015 0004256 0003-0004 1015

Valley National Bank Bonita Springs, FL  
MLTH7 Marsh Landing Townhouse Condo VII (MLTH7)  
c/o KPG Accounting Services, Inc.  
3400 Tamiami Trail N. #302  
Naples, FL 34103

Check Number: 9123

PAY Three Hundred Seventy-Five And 00/100 Dollars

DATE 03/26/2026 AMOUNT \*\*\*\$375.00

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

Memo: Monthly lawn service - March

9587000001507254/1/2026958700000150725  
ITC-PC4310 - Back Office-610  
Teller - RT# 272480678

04/02/2026 # 9123 \$375.00

Valley National Bank Bonita Springs, FL  
MLTH7 Marsh Landing Townhouse Condo VII (MLTH7)  
c/o KPG Accounting Services, Inc.  
3400 Tamiami Trail N. #302  
Naples, FL 34103

Check Number: 9125

PAY Three Hundred Seventy-Five And 00/100 Dollars

DATE 04/22/2026 AMOUNT \*\*\*\$375.00

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

Memo: Monthly lawn serv/de - April

9610000002345904/24/2026961000000234590  
ITC-PC4310 - Back Office-610  
Teller - RT# 272480678

04/27/2026 # 9125 \$375.00

Valley National Bank Bonita Springs, FL  
MLTH7 Marsh Landing Townhouse Condo VII (MLTH7)  
c/o KPG Accounting Services, Inc.  
3400 Tamiami Trail N. #302  
Naples, FL 34103

Check Number: 9124

PAY Seven And 98/100 Dollars

DATE 04/02/2026 AMOUNT \*\*\*\$7.98

TO THE ORDER OF Marsh Landing Community Association at Estero, Inc  
c/o KPG Accounting Services, Inc.  
3400 Tamiami Trail N. #302  
Naples, FL 34103

Memo: 2026 usage - March

Pay To The Order Of  
Marsh Landing Community Association  
At Estero, Inc  
For Deposit Only (A-50)  
Void After 02/20/26  
MLCA Marsh Landing Comm. Assoc. @ Estero, Inc  
Check Ending 3889  
Account # 0002026 1448  
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE  
DEPOSITORY BANK ENDORSEMENT

04/03/2026 # 9124 \$7.98





Account Number:

XXXXXX3317

Statement Date:

04/30/2026

Page :

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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.

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**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**

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

Last Statement:  
Statement Ending:  
Page:

March 31, 2026  
April 30, 2026  
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MARSH LANDING TOWNHOUSE CONDOMINIUM VII  
RESERVE ACCOUNT  
KPG ACCOUNTING SERVICES INC  
3400 TAMIAMI TRL N  
NAPLES FL 34103

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

2243 0008784 0001-0002 2243

## Account Statement

### PROPERTY MANAGEMENT MMA - XXXXXX1459

SUMMARY FOR THE PERIOD: 04/01/26 - 04/30/26

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$50,991.32		\$2,160.46		\$0.00		\$53,151.78

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$50,991.32
04/13	ACH CREDIT MLTH7 Marsh Land CincXfer 260413 C6935		\$2,048.75	\$53,040.07
04/30	INTEREST CREDIT		\$111.71	\$53,151.78
<b>Ending Balance</b>				<b>\$53,151.78</b>

### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$52,220.00	Annual % Yield Earned	2.63%
Year-to-Date Interest Paid	\$444.65	Interest Paid	\$111.71

### OVERDRAFT FEES



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





Account Number:

XXXXXX1459

Statement Date:

04/30/2026

Page :

2 of 2

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

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