Financial Report Package

July 2026

Prepared for

MLTH7 Marsh Landing Townhouse Condo VII

By

KPG Accounting Services, Inc.

KPG Accounting Services, Inc.

Balance Sheet - Comparative - Operating
MLTH7 Marsh Landing Townhouse Condo VII
End Date: 07/31/2026

Date: 8/7/2026
Time: 12:02 am
Page: 1

		Current Balance at 7/31/2026	Prior Month Balance at 06/30/2026	Change
Assets				
OPERATING				
10-1010-00-00	VNB OP 3317	$ 41,462.69	$ 33,151.20	$ 8,311.49
Total OPERATING:		**$ 41,462.69**	**$ 33,151.20**	**$ 8,311.49**
CURRENT ASSETS				
14-1530-00-00	PPD Insurance	$ 16,934.40	$ 20,320.34	$ (3,385.94)
14-1550-00-00	Utility Deposit	465.00	465.00	-
Total CURRENT ASSETS:		**$ 17,399.40**	**$ 20,785.34**	**$ (3,385.94)**
Total Assets:		**$ 58,862.09**	**$ 53,936.54**	**$ 4,925.55**
Liabilities & Equity				
20-2000-00-00	Accounts Payable	$ -	$ 723.01	$ (723.01)
20-2001-00-00	Insurance Loan Payable	9,207.18	15,345.30	(6,138.12)
20-2015-00-00	PPD Maint Fees	-	1,732.00	(1,732.00)
OPERATING EQUITY				
30-3900-00-00	Retained Earnings	$ 30,276.98	$ 30,276.98	$ -
Total OPERATING EQUITY:		**$ 30,276.98**	**$ 30,276.98**	**$ -**
Net Income / (Loss)		**$ 19,377.93**	**$ 5,859.25**	**$ 13,518.68**
Total Liabilities & Equity:		**$ 58,862.09**	**$ 53,936.54**	**$ 4,925.55**

		Current Balance at 7/31/2026	Prior Month Balance at 06/30/2026	Change
Assets				
RESERVES				
12-1210-00-00	VNB RSV 1459	$ 55,552.77	$ 53,383.23	$ 2,169.54
Total RESERVES:		**$ 55,552.77**	**$ 53,383.23**	**$ 2,169.54**
Total Assets:		**$ 55,552.77**	**$ 53,383.23**	**$ 2,169.54**
Liabilities & Equity				
RESERVE EQUITY				
25-2500-00-00	RSV - General	$ 7,214.00	$ 6,959.25	$ 254.75
25-2534-00-00	RSV - Roof Replacement	23,474.66	22,341.91	1,132.75
25-2550-00-00	RSV - Painting	18,047.75	17,386.50	661.25
25-2555-00-00	RSV - Driveway/Sidewalk	4,800.00	4,800.00	-
25-2599-00-00	Unallocated Interest	2,016.36	1,895.57	120.79
Total RESERVE EQUITY:		**$ 55,552.77**	**$ 53,383.23**	**$ 2,169.54**
Net Income / (Loss)		**$ -**	**$ -**	**$ -**
Total Liabilities & Equity:		**$ 55,552.77**	**$ 53,383.23**	**$ 2,169.54**

Assets			
OPERATING			
10-1010-00-00	VNB OP 3317	$41,462.69	
Total OPERATING:			$41,462.69
RESERVES			
12-1210-00-00	VNB RSV 1459	55,552.77	
Total RESERVES:			$55,552.77
CURRENT ASSETS			
14-1530-00-00	PPD Insurance	16,934.40	
14-1550-00-00	Utility Deposit	465.00	
Total CURRENT ASSETS:			$17,399.40
Total Assets:			**$114,414.86**
Liabilities & Equity			
20-2001-00-00	Insurance Loan Payable	9,207.18	
RESERVE EQUITY			
25-2500-00-00	RSV - General	7,214.00	
25-2534-00-00	RSV - Roof Replacement	23,474.66	
25-2550-00-00	RSV - Painting	18,047.75	
25-2555-00-00	RSV - Driveway/Sidewalk	4,800.00	
25-2599-00-00	Unallocated Interest	2,016.36	
Total RESERVE EQUITY:			$55,552.77
OPERATING EQUITY			
30-3900-00-00	Retained Earnings	30,276.98	
Total OPERATING EQUITY:			$30,276.98
	Net Income Gain / Loss	19,377.93	
			$19,377.93
Total Liabilities & Equity:			**$114,414.86**

KPG Accounting Services, Inc.

Income Statement

MLTH7 Marsh Landing Townhouse Condo VII
End Date: 07/31/2026

	Current Period			Year-to-date			Annual
Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
INCOME							
INCOME							
4000 Quarterly Assessments	$ 20,784.00	$ 20,781.50	$ 2.50	$ 62,352.00	$ 62,344.50	$ 7.50	$ 83,126.00
TOTAL INCOME	$ 20,784.00	$ 20,781.50	$ 2.50	$ 62,352.00	$ 62,344.50	$ 7.50	$ 83,126.00
TOTAL INCOME	**$ 20,784.00**	**$ 20,781.50**	**$ 2.50**	**$ 62,352.00**	**$ 62,344.50**	**$ 7.50**	**$ 83,126.00**
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	265.22	265.25	0.03	1,856.54	1,856.75	0.21	3,183.00
5110 Accounting Services	210.00	234.58	24.58	1,765.00	1,642.06	(122.94)	2,815.00
5160 Legal Expenses	-	41.67	41.67	-	291.69	291.69	500.00
TOTAL PROFESSIONAL FEES	$ 475.22	$ 541.50	$ 66.28	$ 3,621.54	$ 3,790.50	$ 168.96	$ 6,498.00
ADMIN							
5400 Office Supplies	13.04	41.67	28.63	209.66	291.69	82.03	500.00
5465 Corp Annual Report	-	6.33	6.33	-	44.31	44.31	76.00
5470 Licenses/Fees	-	4.00	4.00	-	28.00	28.00	48.00
TOTAL ADMIN	$ 13.04	$ 52.00	$ 38.96	$ 209.66	$ 364.00	$ 154.34	$ 624.00
INSURANCE							
5850 INS - Expense	2,098.69	2,418.58	319.89	14,693.83	16,930.06	2,236.23	29,023.00
5852 INS - Flood	1,287.25	1,507.17	219.92	9,010.75	10,550.19	1,539.44	18,086.00
5859 Insurance Appraisal	-	33.33	33.33	385.00	233.31	(151.69)	400.00
TOTAL INSURANCE	$ 3,385.94	$ 3,959.08	$ 573.14	$ 24,089.58	$ 27,713.56	$ 3,623.98	$ 47,509.00
UTILITIES							
6040 Water/Sewer/Trash	606.82	666.67	59.85	4,665.52	4,666.69	1.17	8,000.00
6045 Irrigation Water	260.55	83.33	(177.22)	317.02	583.31	266.29	1,000.00
TOTAL UTILITIES	$ 867.37	$ 750.00	($ 117.37)	$ 4,982.54	$ 5,250.00	$ 267.46	$ 9,000.00
MAINTENANCE							
6005 Building	-	208.33	208.33	312.00	1,458.31	1,146.31	2,500.00
6020 Fire Extinguisher Service	-	12.50	12.50	-	87.50	87.50	150.00
6040 Exterminating	-	125.00	125.00	600.00	875.00	275.00	1,500.00
TOTAL MAINTENANCE	$ -	$ 345.83	$ 345.83	$ 912.00	$ 2,420.81	$ 1,508.81	$ 4,150.00
LANDSCAPING/GROUNDS							
6100 Landscape	400.00	412.50	12.50	2,937.50	2,887.50	(50.00)	4,950.00
6110 Irrigation Repairs/Service	75.00	16.67	(58.33)	75.00	116.69	41.69	200.00
6120 Tree & Shrub Trimming	-	41.67	41.67	-	291.69	291.69	500.00
6130 Mulch/Pine Straw	-	83.33	83.33	-	583.31	583.31	1,000.00
6135 Sod/Plants Replacement	-	41.67	41.67	-	291.69	291.69	500.00
TOTAL LANDSCAPING/GROUNDS	$ 475.00	$ 595.84	$ 120.84	$ 3,012.50	$ 4,170.88	$ 1,158.38	$ 7,150.00
TOTAL EXPENSES	**$ 5,216.57**	**$ 6,244.25**	**$ 1,027.68**	**$ 36,827.82**	**$ 43,709.75**	**$ 6,881.93**	**$ 74,931.00**
NET ORDINARY INCOME	**$ 15,567.43**	**$ 14,537.25**	**$ 1,030.18**	**$ 25,524.18**	**$ 18,634.75**	**$ 6,889.43**	**$ 8,195.00**
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	2,048.75	2,048.75	-	6,146.25	6,146.25	-	8,195.00
TOTAL RESERVE TRANSFER	$ 2,048.75	$ 2,048.75	$ -	$ 6,146.25	$ 6,146.25	$ -	$ 8,195.00
TOTAL EXPENSES	**$ 2,048.75**	**$ 2,048.75**	**$ -**	**$ 6,146.25**	**$ 6,146.25**	**$ -**	**$ 8,195.00**
NET OTHER INCOME	**($ 2,048.75)**	**($ 2,048.75)**	**$ -**	**($ 6,146.25)**	**($ 6,146.25)**	**$ -**	**($ 8,195.00)**

KPG Accounting Services, Inc.

Income Statement - Operating

MLTH7 Marsh Landing Townhouse Condo VII

07/31/2026

Date: 8/7/2026
Time: 12:02 am
Page: 1

Description	Current Period Actual	Current Period Budget	Current Period Variance	Year-to-date Actual	Year-to-date Budget	Year-to-date Variance	Annual Budget
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	$ 20,784.00	$ 20,781.50	$ 2.50	$ 62,352.00	$ 62,344.50	$ 7.50	$ 83,126.00
Total INCOME	$ 20,784.00	$ 20,781.50	$ 2.50	$ 62,352.00	$ 62,344.50	$7.50	$ 83,126.00
Total OPERATING INCOME	**$ 20,784.00**	**$ 20,781.50**	**$ 2.50**	**$ 62,352.00**	**$ 62,344.50**	**$ 7.50**	**$ 83,126.00**
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	265.22	265.25	0.03	1,856.54	1,856.75	0.21	3,183.00
5110-00-00 Accounting Services	210.00	234.58	24.58	1,765.00	1,642.06	(122.94)	2,815.00
5160-00-00 Legal Expenses	-	41.67	41.67	-	291.69	291.69	500.00
Total PROFESSIONAL FEES	$ 475.22	$ 541.50	$ 66.28	$ 3,621.54	$ 3,790.50	$168.96	$ 6,498.00
ADMIN							
5400-00-00 Office Supplies	13.04	41.67	28.63	209.66	291.69	82.03	500.00
5465-00-00 Corp Annual Report	-	6.33	6.33	-	44.31	44.31	76.00
5470-00-00 Licenses/Fees	-	4.00	4.00	-	28.00	28.00	48.00
Total ADMIN	$ 13.04	$ 52.00	$ 38.96	$ 209.66	$ 364.00	$154.34	$ 624.00
INSURANCE							
5850-00-00 INS - Expense	2,098.69	2,418.58	319.89	14,693.83	16,930.06	2,236.23	29,023.00
5852-00-00 INS - Flood	1,287.25	1,507.17	219.92	9,010.75	10,550.19	1,539.44	18,086.00
5859-00-00 Insurance Appraisal	-	33.33	33.33	385.00	233.31	(151.69)	400.00
Total INSURANCE	$ 3,385.94	$ 3,959.08	$ 573.14	$ 24,089.58	$ 27,713.56	$3,623.98	$ 47,509.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	606.82	666.67	59.85	4,665.52	4,666.69	1.17	8,000.00
6045-00-00 Irrigation Water	260.55	83.33	(177.22)	317.02	583.31	266.29	1,000.00
Total UTILITIES	$ 867.37	$ 750.00	($ 117.37)	$ 4,982.54	$ 5,250.00	$267.46	$ 9,000.00
MAINTENANCE							
6005-00-00 Building	-	208.33	208.33	312.00	1,458.31	1,146.31	2,500.00
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	-	87.50	87.50	150.00
6040-00-00 Exterminating	-	125.00	125.00	600.00	875.00	275.00	1,500.00
Total MAINTENANCE	$ -	$ 345.83	$ 345.83	$ 912.00	$ 2,420.81	$1,508.81	$ 4,150.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	400.00	412.50	12.50	2,937.50	2,887.50	(50.00)	4,950.00
6110-00-00 Irrigation Repairs/Service	75.00	16.67	(58.33)	75.00	116.69	41.69	200.00
6120-00-00 Tree & Shrub Trimming	-	41.67	41.67	-	291.69	291.69	500.00
6130-00-00 Mulch/Pine Straw	-	83.33	83.33	-	583.31	583.31	1,000.00
6135-00-00 Sod/Plants Replacement	-	41.67	41.67	-	291.69	291.69	500.00
Total LANDSCAPING/GROUNDS	$ 475.00	$ 595.84	$ 120.84	$ 3,012.50	$ 4,170.88	$1,158.38	$ 7,150.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	2,048.75	2,048.75	-	6,146.25	6,146.25	-	8,195.00
Total RESERVE TRANSFER	$ 2,048.75	$ 2,048.75	$ -	$ 6,146.25	$ 6,146.25	$0.00	$ 8,195.00
Total OPERATING EXPENSE	**$ 7,265.32**	**$ 8,293.00**	**$ 1,027.68**	**$ 42,974.07**	**$ 49,856.00**	**$ 6,881.93**	**$ 83,126.00**
Net Income:	**$ 13,518.68**	**$ 12,488.50**	**$ 1,030.18**	**$ 19,377.93**	**$ 12,488.50**	**$ 6,889.43**	**$ 0.00**

Valley

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

1 M0656BLK080126073930 35 000000000 1035 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
Visit Us Online:	www.valley.com
Mail To:	1720 Route 23, Wayne, NJ 07470

1035 0004283 0001-0004 1035

Account Statement

HOA BUSINESS CHECKING - XXXXXX3317

SUMMARY FOR THE PERIOD: 07/01/26 - 07/31/26

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$33,151.20	+	$19,052.00	-	$10,740.51	=	$41,462.69

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$33,151.20
07/01	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 260701 304199	-$3,069.06		$30,082.14
07/02	ACH DEBIT MLTH7 Marsh Land Vendor Pay 260702 19103	-$265.22		$29,816.92
07/02	ACH DEBIT MLTH7 Marsh Land Vendor Pay 260702 19221	-$7.00		$29,809.92
07/02	ACH DEBIT MLTH7 Marsh Land Vendor Pay 260702 19175	-$210.00		$29,599.92
07/02	CHECK 9131	-$4.01		$29,595.91
07/07	ACH CREDIT MLTH7 Marsh Land OnlinePay 260707 35245		$1,732.00	$31,327.91
07/07	ACH CREDIT MLTH7 Marsh Land ASSN DUES 260707		$17,320.00	$48,647.91
07/08	CHECK 9133	-$312.00		$48,335.91
07/08	CHECK 9132	-$400.00		$47,935.91
07/13	ACH DEBIT MLTH7 Marsh Land CincXfer 260713 D7224	-$2,048.75		$45,887.16
07/16	ACH DEBIT BONITA SPRINGS U A/R 260716	-$88.35		$45,798.81
07/16	ACH DEBIT BONITA SPRINGS U A/R 260716	-$90.85		$45,707.96
07/16	ACH DEBIT BONITA SPRINGS U A/R 260716	-$93.35		$45,614.61
07/16	ACH DEBIT BONITA SPRINGS U A/R 260716	-$105.86		$45,508.75

1035 0004284 0002-0004 1035

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
07/16	ACH DEBIT BONITA SPRINGS U A/R 260716	-$108.37		$45,400.38
07/16	ACH DEBIT BONITA SPRINGS U A/R 260716	-$120.04		$45,280.34
07/24	ACH DEBIT MLTH7 Marsh Land Vendor Pay 260724 19404	-$6.04		$45,274.30
07/30	CHECK 9135	-$260.55		$45,013.75
07/31	ACH DEBIT MLTH7 Marsh Land Vendor Pay 260731 19509	-$7.00		$45,006.75
07/31	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 260731 304199	-$3,069.06		$41,937.69
07/31	CHECK 9134	-$475.00		$41,462.69
Ending Balance				**$41,462.69**

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
07/02	9131	$4.01	07/31	9134	$475.00
07/08	9132	$400.00	07/30	9135	$260.55
07/08	9133	$312.00			

(*) 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

Check Images for Account XXXXXX3317

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: 9131
PAY Four And 01/100 Dollars
DATE 07/01/2026 AMOUNT ****$4.01
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 - June
⑈000009131⑈ ⑆021201383⑆4275331 7⑈ ⑈0000000401⑈

Pay To The Order Of
Valley National Bank
021201383
For Deposit Only(AI-SC)
MLCA-Marsh Landing Comm. Assoc. @ Estero, I
Acct Ending ...3697
07/02/2026 14:48

07/02/2026 # 9131 $4.01

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: 9134
PAY Four Hundred Seventy-Five And 00/100 Dollars
DATE 07/27/2026 AMOUNT ****$475.00
TO THE ORDER OF Impeccable Property Maintenance
P.O. Box 448
Bonita Springs, FL 34133
Memo: Multiple Invoices
⑈000009134⑈ ⑆021201383⑆4275331 7⑈ ⑈0000047500⑈

9707000002398227/30/2026970700000239822
ITC-PC4309 - Back Office-610
Teller - RT# 272480678
CREDIT TO THE ACCOUNT OF THE WITHIN NAMED PAYEE
LAKE MICHIGAN CREDIT UNION
GRAND RAPIDS, MI

07/31/2026 # 9134 $475.00

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: 9132
PAY Four Hundred And 00/100 Dollars
DATE 07/01/2026 AMOUNT ****$400.00
TO THE ORDER OF Impeccable Property Maintenance
P.O. Box 448
Bonita Springs, FL 34133
Memo: Monthly lawn service - June
⑈000009132⑈ ⑆021201383⑆4275331 7⑈ ⑈0000040000⑈

9684000000431647/7/2026968400000043164
ITC-CD4EF6 - Back Office-612
Teller - RT# 272480678
CREDIT TO THE ACCOUNT OF THE WITHIN NAMED PAYEE
LAKE MICHIGAN CREDIT UNION

07/08/2026 # 9132 $400.00

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: 9135
PAY Two Hundred Sixty And 55/100 Dollars
DATE 07/30/2026 AMOUNT ****$260.55
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 - July
⑈000009135⑈ ⑆021201383⑆4275331 7⑈ ⑈0000026055⑈

Pay To The Order Of
Valley National Bank
021201383
For Deposit Only(AI-SC)
MLCA-Marsh Landing Comm. Assoc. @ Estero, I
Acct Ending ...3697

07/30/2026 # 9135 $260.55

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: 9133
PAY Three Hundred Twelve And 00/100 Dollars
DATE 07/01/2026 AMOUNT ****$312.00
TO THE ORDER OF Lint Out, Inc.
12331 Towne Lake Dr. #6
Ft. Myers, FL 33913
Memo: Outside access dryer vent cleaning
⑈000009133⑈ ⑆021201383⑆4275331 7⑈ ⑈0000031200⑈

Regions
Date: 07/07/26
>062000019<
Customer: LINT OUT OF SW FL INC
Location: MAIN
For Deposit Only to Acct# 0091362490
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

07/08/2026 # 9133 $312.00

1035 0004286 0004-0004 1035

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

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

2252 0008780 0001-0002 2252

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX1459

SUMMARY FOR THE PERIOD: 07/01/26 - 07/31/26

MARSH LANDING TOWNHOUSE CONDOMINIUM VII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
$53,383.23		$2,169.54		$0.00		$55,552.77

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$53,383.23
07/13	ACH CREDIT MLTH7 Marsh Land CincXfer 260713 C7224		$2,048.75	$55,431.98
07/31	INTEREST CREDIT		$120.79	$55,552.77
Ending Balance				**$55,552.77**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$54,638.00	Annual % Yield Earned	2.63%
Year-to-Date Interest Paid	$796.89	Interest Paid	$120.79

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

2252 0008781 0002-0002 2252

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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