



## **Financial Report Package**

**November 2025**

**Prepared for**

**MLTH8 Marsh Landing Townhouse VIII Condo  
Association**

**KPG Accounting Services, Inc.**

	Current Balance at 11/30/2025	Prior Month Balance at 10/31/2025	Change
<b>Assets</b>			
<b>OPERATING</b>			
10-1010-00-00 VNB OP 6041	\$ 22,252.26	\$ 25,052.52	\$ (2,800.26)
<b>Total OPERATING:</b>	<b>\$ 22,252.26</b>	<b>\$ 25,052.52</b>	<b>\$ (2,800.26)</b>
<b>CURRENT ASSETS</b>			
14-1400-00-00 Accounts Receivable	\$ 1,751.52	\$ 3,340.76	\$ (1,589.24)
14-1530-00-00 PPD Insurance	9,743.32	12,696.88	(2,953.56)
14-1550-00-00 Utility Deposit	520.00	520.00	-
<b>Total CURRENT ASSETS:</b>	<b>\$ 12,014.84</b>	<b>\$ 16,557.64</b>	<b>\$ (4,542.80)</b>
<b>Total Assets:</b>	<b>\$ 34,267.10</b>	<b>\$ 41,610.16</b>	<b>\$ (7,343.06)</b>
<b>Liabilities &amp; Equity</b>			
20-2000-00-00 Accounts Payable	\$ 11.00	\$ -	\$ 11.00
20-2001-00-00 Insurance Loan Payable	3,638.81	5,471.25	(1,832.44)
20-2015-00-00 PPD Maint Fees	5,994.06	4,452.94	1,541.12
20-2030-00-00 Accrued Expense	285.00	285.00	-
30-3900-00-00 Retained Earnings	\$ 11,737.32	\$ 11,737.32	\$ -
<b>Net Income / (Loss)</b>	<b>\$ 12,600.91</b>	<b>\$ 19,663.65</b>	<b>\$ (7,062.74)</b>
<b>Total Liabilities &amp; Equity:</b>	<b>\$ 34,267.10</b>	<b>\$ 41,610.16</b>	<b>\$ (7,343.06)</b>

	Current Balance at 11/30/2025	Prior Month Balance at 10/31/2025	Change
<b>Assets</b>			
<b>RESERVES</b>			
12-1210-00-00    VNB RSV 8567	\$ 53,333.98	\$ 53,202.64	\$ 131.34
<b>Total RESERVES:</b>	<b>\$ 53,333.98</b>	<b>\$ 53,202.64</b>	<b>\$ 131.34</b>
<b>Total Assets:</b>	<b>\$ 53,333.98</b>	<b>\$ 53,202.64</b>	<b>\$ 131.34</b>
<b>Liabilities &amp; Equity</b>			
<b>RESERVE EQUITY</b>			
25-2500-00-00    RSV - General	\$ 38,554.43	\$ 38,554.43	\$ -
25-2534-00-00    RSV - Roof Replacement	9,312.00	9,312.00	-
25-2550-00-00    RSV - Painting	1,658.00	1,658.00	-
25-2555-00-00    RSV - Driveways	855.00	855.00	-
25-2599-00-00    Unallocated Interest	2,954.55	2,823.21	131.34
<b>Total RESERVE EQUITY:</b>	<b>\$ 53,333.98</b>	<b>\$ 53,202.64</b>	<b>\$ 131.34</b>
<b>Net Income / (Loss)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Total Liabilities &amp; Equity:</b>	<b>\$ 53,333.98</b>	<b>\$ 53,202.64</b>	<b>\$ 131.34</b>

**Assets**

OPERATING

10-1010-00-00 VNB OP 6041 \$22,252.26

Total OPERATING:

\$22,252.26

RESERVES

12-1210-00-00 VNB RSV 8567 53,333.98

Total RESERVES:

\$53,333.98

CURRENT ASSETS

14-1400-00-00 Accounts Receivable 1,751.52

14-1530-00-00 PPD Insurance 9,743.32

14-1550-00-00 Utility Deposit 520.00

Total CURRENT ASSETS:

\$12,014.84

**Total Assets:**

**\$87,601.08**

**Liabilities & Equity**

20-2000-00-00 Accounts Payable 11.00

20-2001-00-00 Insurance Loan Payable 3,638.81

20-2015-00-00 PPD Maint Fees 5,994.06

20-2030-00-00 Accrued Expense 285.00

RESERVE EQUITY

25-2500-00-00 RSV - General 38,554.43

25-2534-00-00 RSV - Roof Replacement 9,312.00

25-2550-00-00 RSV - Painting 1,658.00

25-2555-00-00 RSV - Driveways 855.00

25-2599-00-00 Unallocated Interest 2,954.55

Total RESERVE EQUITY:

\$53,333.98

30-3900-00-00 Retained Earnings 11,737.32

Net Income Gain / Loss 12,600.91

\$12,600.91

**Total Liabilities & Equity:**

**\$87,601.08**

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 81,648.00	\$ 81,658.08	(\$ 10.08)	\$ 81,658.08
4005 Application Fees	-	-	-	100.00	-	100.00	-
4025 Late Fees	-	-	-	199.68	-	199.68	-
TOTAL INCOME	\$ -	\$ -	\$ -	\$ 81,947.68	\$ 81,658.08	\$ 289.60	\$ 81,658.08
TOTAL INCOME	\$ 0.00	\$ -	\$ -	\$ 81,947.68	\$ 81,658.08	\$ 289.60	\$ 81,658.08
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	257.50	257.50	-	2,832.50	2,832.50	-	3,090.00
5110 Accounting Services	175.00	200.00	25.00	2,220.00	2,200.00	( 20.00)	2,400.00
5160 Legal Fees	-	41.67	41.67	820.50	458.37	( 362.13)	500.00
TOTAL PROFESSIONAL FEES	\$ 432.50	\$ 499.17	\$ 66.67	\$ 5,873.00	\$ 5,490.87	(\$ 382.13)	\$ 5,990.00
ADMIN							
5400 Office Supplies	68.06	33.33	( 34.73)	395.94	366.63	( 29.31)	400.00
5465 Corp Annual Report	-	6.33	6.33	61.25	69.63	8.38	76.00
5468 Division and Corp. Fees	-	4.00	4.00	100.80	44.00	( 56.80)	48.00
5975 Contingency	-	-	-	900.00	-	( 900.00)	-
TOTAL ADMIN	\$ 68.06	\$ 43.66	(\$ 24.40)	\$ 1,457.99	\$ 480.26	(\$ 977.73)	\$ 524.00
INSURANCE							
5850 INS - Expense	1,719.98	2,012.50	292.52	18,952.68	22,137.50	3,184.82	24,150.00
5852 INS - Flood	1,233.58	1,329.98	96.40	13,405.34	14,629.78	1,224.44	15,959.70
5859 Insurance Appraisal	-	35.00	35.00	-	385.00	385.00	420.00
TOTAL INSURANCE	\$ 2,953.56	\$ 3,377.48	\$ 423.92	\$ 32,358.02	\$ 37,152.28	\$ 4,794.26	\$ 40,529.70
UTILITIES							
6040 Water/Sewer/Trash	593.44	650.00	56.56	7,316.45	7,150.00	( 166.45)	7,800.00
6045 Irrigation Water	-	83.33	83.33	1,115.77	916.63	( 199.14)	1,000.00
TOTAL UTILITIES	\$ 593.44	\$ 733.33	\$ 139.89	\$ 8,432.22	\$ 8,066.63	(\$ 365.59)	\$ 8,800.00
MAINTENANCE							
6005 Building	600.00	416.67	( 183.33)	465.36	4,583.37	4,118.01	5,000.00
6020 Fire Extinguisher Service	366.18	12.50	( 353.68)	366.18	137.50	( 228.68)	150.00
6040 Exterminating	-	80.00	80.00	720.00	880.00	160.00	960.00
TOTAL MAINTENANCE	\$ 966.18	\$ 509.17	(\$ 457.01)	\$ 1,551.54	\$ 5,600.87	\$ 4,049.33	\$ 6,110.00
LANDSCAPING/GROUNDS							
6100 Landscape	450.00	412.50	( 37.50)	4,275.00	4,537.50	262.50	4,950.00
6110 Irrigation Repairs/Service	-	41.67	41.67	700.00	458.37	( 241.63)	500.00
6120 Tree & Shrub Trimming	675.00	41.67	( 633.33)	950.00	458.37	( 491.63)	500.00
6130 Mulch/Pine Straw	924.00	52.50	( 871.50)	924.00	577.50	( 346.50)	630.00
6135 Sod/Plants Replacement	-	25.00	25.00	-	275.00	275.00	300.00
TOTAL LANDSCAPING/GROUNDS	\$ 2,049.00	\$ 573.34	(\$ 1,475.66)	\$ 6,849.00	\$ 6,306.74	(\$ 542.26)	\$ 6,880.00
TOTAL EXPENSES	\$ 7,062.74	\$ 5,736.15	(\$ 1,326.59)	\$ 56,521.77	\$ 63,097.65	\$ 6,575.88	\$ 68,833.70
NET ORDINARY INCOME	(\$ 7,062.74)	(\$ 5,736.15)	(\$ 1,326.59)	\$ 25,425.91	\$ 18,560.43	\$ 6,865.48	\$ 12,824.38
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	-	-	-	12,825.00	12,824.38	( 0.62)	12,824.38
TOTAL RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 12,825.00	\$ 12,824.38	(\$ 0.62)	\$ 12,824.38
TOTAL EXPENSES	\$ 0.00	\$ -	\$ -	\$ 12,825.00	\$ 12,824.38	(\$ 0.62)	\$ 12,824.38
NET OTHER INCOME	\$ 0.00	\$ 0.00	\$ -	(\$ 12,825.00)	(\$12,824.38)	(\$ 0.62)	(\$ 12,824.38)

**Income Statement - Operating**  
MLTH8 Marsh Landing Townhouse VIII Condo Association  
11/30/2025

Date: 12/10/2025  
Time: 12:06 am  
Page: 1

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$ -	\$ -	\$ -	\$ 81,648.00	\$ 81,658.08	(\$ 10.08)	\$ 81,658.08
4005-00-00 Application Fees	-	-	-	100.00	-	100.00	-
4025-00-00 Late Fees	-	-	-	199.68	-	199.68	-
Total INCOME	\$ -	\$ -	\$ -	\$ 81,947.68	\$ 81,658.08	\$289.60	\$ 81,658.08
Total OPERATING INCOME	\$ 0.00	\$ -	\$ -	\$ 81,947.68	\$ 81,658.08	\$ 289.60	\$ 81,658.08
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	257.50	257.50	-	2,832.50	2,832.50	-	3,090.00
5110-00-00 Accounting Services	175.00	200.00	25.00	2,220.00	2,200.00	( 20.00)	2,400.00
5160-00-00 Legal Fees	-	41.67	41.67	820.50	458.37	( 362.13)	500.00
Total PROFESSIONAL FEES	\$ 432.50	\$ 499.17	\$ 66.67	\$ 5,873.00	\$ 5,490.87	(\$382.13)	\$ 5,990.00
ADMIN							
5400-00-00 Office Supplies	68.06	33.33	( 34.73)	395.94	366.63	( 29.31)	400.00
5465-00-00 Corp Annual Report	-	6.33	6.33	61.25	69.63	8.38	76.00
5468-00-00 Division and Corp. Fees	-	4.00	4.00	100.80	44.00	( 56.80)	48.00
5975-00-00 Contingency	-	-	-	900.00	-	( 900.00)	-
Total ADMIN	\$ 68.06	\$ 43.66	(\$ 24.40)	\$ 1,457.99	\$ 480.26	(\$977.73)	\$ 524.00
INSURANCE							
5850-00-00 INS - Expense	1,719.98	2,012.50	292.52	18,952.68	22,137.50	3,184.82	24,150.00
5852-00-00 INS - Flood	1,233.58	1,329.98	96.40	13,405.34	14,629.78	1,224.44	15,959.70
5859-00-00 Insurance Appraisal	-	35.00	35.00	-	385.00	385.00	420.00
Total INSURANCE	\$ 2,953.56	\$ 3,377.48	\$ 423.92	\$ 32,358.02	\$ 37,152.28	\$4,794.26	\$ 40,529.70
UTILITIES							
6040-00-00 Water/Sewer/Trash	593.44	650.00	56.56	7,316.45	7,150.00	( 166.45)	7,800.00
6045-00-00 Irrigation Water	-	83.33	83.33	1,115.77	916.63	( 199.14)	1,000.00
Total UTILITIES	\$ 593.44	\$ 733.33	\$ 139.89	\$ 8,432.22	\$ 8,066.63	(\$365.59)	\$ 8,800.00
MAINTENANCE							
6005-00-00 Building	600.00	416.67	( 183.33)	465.36	4,583.37	4,118.01	5,000.00
6020-00-00 Fire Extinguisher Service	366.18	12.50	( 353.68)	366.18	137.50	( 228.68)	150.00
6040-00-00 Exterminating	-	80.00	80.00	720.00	880.00	160.00	960.00
Total MAINTENANCE	\$ 966.18	\$ 509.17	(\$ 457.01)	\$ 1,551.54	\$ 5,600.87	\$4,049.33	\$ 6,110.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	450.00	412.50	( 37.50)	4,275.00	4,537.50	262.50	4,950.00
6110-00-00 Irrigation Repairs/Service	-	41.67	41.67	700.00	458.37	( 241.63)	500.00
6120-00-00 Tree & Shrub Trimming	675.00	41.67	( 633.33)	950.00	458.37	( 491.63)	500.00
6130-00-00 Mulch/Pine Straw	924.00	52.50	( 871.50)	924.00	577.50	( 346.50)	630.00
6135-00-00 Sod/Plants Replacement	-	25.00	25.00	-	275.00	275.00	300.00
Total LANDSCAPING/GROUNDS	\$ 2,049.00	\$ 573.34	(\$ 1,475.66)	\$ 6,849.00	\$ 6,306.74	(\$542.26)	\$ 6,880.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	-	-	-	12,825.00	12,824.38	( 0.62)	12,824.38
Total RESERVE TRANSFER	\$ -	\$ -	\$ -	\$ 12,825.00	\$ 12,824.38	(\$0.62)	\$ 12,824.38
Total OPERATING EXPENSE	\$ 7,062.74	\$ 5,736.15	(\$ 1,326.59)	\$ 69,346.77	\$ 75,922.03	\$ 6,575.26	\$ 81,658.08
Net Income:	(\$ 7,062.74)	(\$ 5,736.15)	(\$ 1,326.59)	\$ 12,600.91	\$ 5,736.05	\$ 6,864.86	\$ 0.00



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

Last Statement:  
Statement Ending:  
Page:

October 31, 2025  
November 30, 2025  
1 of 4

1 M0656BLK112925063435 08 000000000 1708 004



MARSH LANDING TOWNHOUSE CONDOMINIUM VIII  
ASSOCIATION INC OPERATING ACCOUNT  
C/O KPG ACCOUNTING SERVICES  
3400 TAMiami TRL N SUITE 302  
NAPLES FL 34103-3717



Email: [contactus@valley.com](mailto:contactus@valley.com)



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Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

### HOA BUSINESS CHECKING - XXXXXX6041

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

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$25,427.52		\$3,130.36		\$5,006.62		\$23,551.26

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$25,427.52
11/03	CHECK 5074	-\$375.00		\$25,052.52
11/04	ACH DEBIT	-\$175.00		\$24,877.52
	MLTH8 Marsh Land Vendor Pay 251104 13888			
11/04	ACH DEBIT	-\$257.50		\$24,620.02
	MLTH8 Marsh Land Vendor Pay 251104 13766			
11/07	ACH DEBIT	-\$57.06		\$24,562.96
	MLTH8 Marsh Land Vendor Pay 251107 14042			
11/07	ACH DEBIT	-\$1,832.44		\$22,730.52
	IPFS877-674-3076 IPFSPMTFLS 251107 262356			
11/13	ACH DEBIT	-\$87.51		\$22,643.01
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$87.51		\$22,555.50
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$89.18		\$22,466.32
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$92.51		\$22,373.81
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$117.53		\$22,256.28
	BONITA SPRINGS U A/R 251113			
11/13	ACH DEBIT	-\$119.20		\$22,137.08
	BONITA SPRINGS U A/R 251113			
11/14	LOCK BOX DEPOSIT		\$1,541.12	\$23,678.20
11/17	CHECK 5075	-\$600.00		\$23,078.20
11/18	LOCK BOX DEPOSIT		\$1,589.24	\$24,667.44
11/24	CHECK 5076	-\$750.00		\$23,917.44





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

Account Number:  
Statement Date:  
Page :

XXXXXX6041  
11/30/2025  
2 of 4

#### TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
11/26	CHECK 5078	-\$366.18		\$23,551.26
Ending Balance				\$23,551.26

#### CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
11/03	5074	\$375.00	11/24	5076	\$750.00
11/17	5075	\$600.00	11/26	5078*	\$366.18

(\*) 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







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

**Account Number:**

**Statement Date:**

Page :

XXXXXX6041

11/30/2025

3 of 4

## Check Images for Account XXXXXX6041

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CANNOT BE COPIED, REPRODUCED, OR PHOTOGRAPHED IN THE HOUSE

MLTH0 Marsh Landing Townhouse Villa Condo Association (MLTH0)  
c/o KPG Accounting Services, Inc.  
3400 Tamiami Trail N. #302  
Naples, FL 34103

Check Number: 5074

PAY Three Hundred Seventy-Five And 00/100 Dollars

DATE 10/24/2025 AMOUNT \*\*\*\$375.00

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

Memo: Monthly lawn service - October

SECURITY FEATURES INCLUDED: DETAILS ON BACK

000005074 102120133324307504 0000037500

94350000037308510/31/2025943500000373085  
ITC-PC4309 - Back Office-610  
Teller - RT# 272480678

CERT TO THE ACCOUNT OF  
THE WITHIN NAME OF  
CREDIT CARD DIVISION  
CREDIT CARD DIVISION

11/03/2025

# 5074

\$375.00

[illegible]

11/24/2025

# 5076

\$750.00

Valley National Bank Bonita Springs, FL  
c/o KPG Accounting Services, Inc.  
3400 Tamiami Trail N. #302  
Naples, FL 34103

Check Number: 5075

PAY Six Hundred And 00/100 Dollars

DATE 11/07/2025 AMOUNT \*\*\*\*\$600.00

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

Memo: Pressure washed driveways/sidewalks of each bldg

SECURITY FEATURES INCLUDED: DETAILS ON BACK

⑈000005075⑈ ⑆021210383⑆4307604⑆ ⑈0000060000⑈

DO NOT WRITE, SIGN, STAMP BEYOND THIS LINE  
DATE: 11/07/2025  
THE WELLS FARGO BANK, N.A.  
MEMBER FDIC  
FEDERAL RESERVE BANK OF ATLANTA

94490000025173111/14/2025944900000251731  
ITC-PC4309 - Back Office-610  
Teller - RT# 272480678

1. A valid form of identification must be presented.  
2. A valid form of identification must be presented.  
3. A valid form of identification must be presented.  
4. A valid form of identification must be presented.  
5. A valid form of identification must be presented.  
6. A valid form of identification must be presented.  
7. A valid form of identification must be presented.  
8. A valid form of identification must be presented.  
9. A valid form of identification must be presented.  
10. A valid form of identification must be presented.

11/17/2025

# 5075

\$600.00

[illegible]

11/26/2025

# 5078

\$366.18





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

Account Number:

XXXXXX6041

Statement Date:

11/30/2025

Page :

4 of 4

### To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

#### Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

### Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

### In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

#### A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](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.

### 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](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. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

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





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

Last Statement:  
Statement Ending:  
Page:

October 31, 2025  
November 30, 2025  
1 of 3

1 M0656BLK112925063435 01 000000000 2801 003



MARSH LANDING TOWNHOUSE CONDOMINIUM VIII  
ASSOCIATION INC RESERVE ACCOUNT  
C/O KPG ACCOUNTING SERVICES  
3400 TAMIAMI TRL N SUITE 302  
NAPLES FL 34103-3717



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

## 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 - XXXXXX8567

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

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$53,202.64		\$131.34		\$0.00		\$53,333.98

## TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$53,202.64
11/30	INTEREST CREDIT		\$131.34	\$53,333.98
Ending Balance				\$53,333.98

## INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$53,202.00	Annual % Yield Earned	3.05%
Year-to-Date Interest Paid	\$1,136.51	Interest Paid	\$131.34



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

**Account Number:**  
**Statement Date:**  
**Page :**

XXXXXX8567  
11/30/2025  
2 of 3

#### OVERDRAFT FEES

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

2801 0010639 0002-0003 2801





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

Account Number:

XXXXXX8567

Statement Date:

11/30/2025

Page :

3 of 3

### To Reconcile Your Account

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

#### Balance Reconciliation

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

### Finance Charge Computation For Personal Line Of Credit

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

### In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions

#### A. Pursuant To The Federal Fair Credit Billing Act

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](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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