



Financial Report Package

April 2026

Prepared for

**MLTH8 Marsh Landing Townhouse VIII Condo
Association**

KPG Accounting Services, Inc.

	Current Balance at 4/30/2026	Prior Month Balance at 03/31/2026	Change
Assets			
OPERATING			
10-1010-00-00 VNB OP 6041	\$ 32,457.11	\$ 26,257.84	\$ 6,199.27
Total OPERATING:	\$ 32,457.11	\$ 26,257.84	\$ 6,199.27
CURRENT ASSETS			
14-1400-00-00 Accounts Receivable	\$ 1,913.79	\$ 159.88	\$ 1,753.91
14-1530-00-00 PPD Insurance	25,878.40	28,958.50	(3,080.10)
14-1550-00-00 Utility Deposit	520.00	520.00	-
Total CURRENT ASSETS:	\$ 28,312.19	\$ 29,638.38	\$ (1,326.19)
Total Assets:	\$ 60,769.30	\$ 55,896.22	\$ 4,873.08
Liabilities & Equity			
20-2000-00-00 Accounts Payable	\$ 6.75	\$ 112.60	\$ (105.85)
20-2001-00-00 Insurance Loan Payable	22,731.76	25,573.23	(2,841.47)
20-2015-00-00 PPD Maint Fees	2,932.92	7,945.43	(5,012.51)
20-2030-00-00 Accrued Expense	285.00	285.00	-
30-3900-00-00 Retained Earnings	\$ 19,475.67	\$ 19,475.67	\$ -
Net Income / (Loss)	\$ 15,337.20	\$ 2,504.29	\$ 12,832.91
Total Liabilities & Equity:	\$ 60,769.30	\$ 55,896.22	\$ 4,873.08

	Current Balance at 4/30/2026	Prior Month Balance at 03/31/2026	Change
Assets			
RESERVES			
12-1210-00-00 VNB RSV 8567	\$ 59,958.14	\$ 56,832.71	\$ 3,125.43
Total RESERVES:	\$ 59,958.14	\$ 56,832.71	\$ 3,125.43
Total Assets:	\$ 59,958.14	\$ 56,832.71	\$ 3,125.43
Liabilities & Equity			
RESERVE EQUITY			
25-2500-00-00 RSV - General	\$ 59,462.27	\$ 56,462.27	\$ 3,000.00
25-2599-00-00 Unallocated Interest	495.87	370.44	125.43
Total RESERVE EQUITY:	\$ 59,958.14	\$ 56,832.71	\$ 3,125.43
Net Income / (Loss)	\$ -	\$ -	\$ -
Total Liabilities & Equity:	\$ 59,958.14	\$ 56,832.71	\$ 3,125.43

Assets

OPERATING

10-1010-00-00 VNB OP 6041 \$32,457.11

Total OPERATING:

\$32,457.11

RESERVES

12-1210-00-00 VNB RSV 8567 59,958.14

Total RESERVES:

\$59,958.14

CURRENT ASSETS

14-1400-00-00 Accounts Receivable 1,913.79

14-1530-00-00 PPD Insurance 25,878.40

14-1550-00-00 Utility Deposit 520.00

Total CURRENT ASSETS:

\$28,312.19

Total Assets:

\$120,727.44

Liabilities & Equity

20-2000-00-00 Accounts Payable 6.75

20-2001-00-00 Insurance Loan Payable 22,731.76

20-2015-00-00 PPD Maint Fees 2,932.92

20-2030-00-00 Accrued Expense 285.00

RESERVE EQUITY

25-2500-00-00 RSV - General 59,462.27

25-2599-00-00 Unallocated Interest 495.87

Total RESERVE EQUITY:

\$59,958.14

30-3900-00-00 Retained Earnings 19,475.67

Net Income Gain / Loss 15,337.20

\$15,337.20

Total Liabilities & Equity:

\$120,727.44

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000 Quarterly Assessments	\$ 20,412.00	\$ 20,414.68	(\$ 2.68)	\$ 40,824.00	\$ 40,829.35	(\$ 5.35)	\$ 81,658.70
4025 Late Fees	52.91	-	52.91	52.91	-	52.91	-
TOTAL INCOME	\$ 20,464.91	\$ 20,414.68	\$ 50.24	\$ 40,876.91	\$ 40,829.35	\$ 47.56	\$ 81,658.70
TOTAL INCOME	\$ 20,464.91	\$ 20,414.68	\$ 50.24	\$ 40,876.91	\$ 40,829.35	\$ 47.56	\$ 81,658.70
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	265.22	265.23	0.01	1,060.88	1,060.92	0.04	3,182.70
5110 Accounting Services	210.00	234.58	24.58	1,135.00	938.32	(196.68)	2,815.00
5160 Legal Fees	-	41.67	41.67	-	166.68	166.68	500.00
TOTAL PROFESSIONAL FEES	\$ 475.22	\$ 541.48	\$ 66.26	\$ 2,195.88	\$ 2,165.92	(\$ 29.96)	\$ 6,497.70
ADMIN							
5400 Office Supplies	10.56	33.33	22.77	255.78	133.32	(122.46)	400.00
5465 Corp Annual Report	-	6.33	6.33	61.25	25.32	(35.93)	76.00
5468 Division and Corp. Fees	-	4.00	4.00	-	16.00	16.00	48.00
5975 Contingency	-	100.00	100.00	-	400.00	400.00	1,200.00
TOTAL ADMIN	\$ 10.56	\$ 143.66	\$ 133.10	\$ 317.03	\$ 574.64	\$ 257.61	\$ 1,724.00
INSURANCE							
5850 INS - Expense	1,749.31	1,639.33	(109.98)	6,983.33	6,557.32	(426.01)	19,672.00
5852 INS - Flood	1,330.79	1,416.67	85.88	5,702.27	5,666.68	(35.59)	17,000.00
TOTAL INSURANCE	\$ 3,080.10	\$ 3,056.00	(\$ 24.10)	\$ 12,685.60	\$ 12,224.00	(\$ 461.60)	\$ 36,672.00
UTILITIES							
6040 Water/Sewer/Trash	684.37	750.00	65.63	2,653.25	3,000.00	346.75	9,000.00
6045 Irrigation Water	6.75	183.33	176.58	112.95	733.32	620.37	2,200.00
TOTAL UTILITIES	\$ 691.12	\$ 933.33	\$ 242.21	\$ 2,766.20	\$ 3,733.32	\$ 967.12	\$ 11,200.00
MAINTENANCE							
6005 Building	-	83.33	83.33	-	333.32	333.32	1,000.00
6013 Gutter Cleaning	-	31.25	31.25	-	125.00	125.00	375.00
6014 Contingency	-	83.33	83.33	-	333.32	333.32	1,000.00
6020 Fire Extinguisher Service	-	12.50	12.50	-	50.00	50.00	150.00
6040 Exterminating	-	80.00	80.00	-	320.00	320.00	960.00
TOTAL MAINTENANCE	\$ -	\$ 290.41	\$ 290.41	\$ -	\$ 1,161.64	\$ 1,161.64	\$ 3,485.00
LANDSCAPING/GROUNDS							
6100 Landscape	375.00	412.50	37.50	1,575.00	1,650.00	75.00	4,950.00
6110 Irrigation Repairs/Service	-	58.33	58.33	-	233.32	233.32	700.00
6120 Tree & Shrub Trimming	-	291.67	291.67	-	1,166.68	1,166.68	3,500.00
6130 Mulch/Pine Straw	-	52.50	52.50	-	210.00	210.00	630.00
6135 Sod/Plants Replacement	-	25.00	25.00	-	100.00	100.00	300.00
TOTAL LANDSCAPING/GROUNDS	\$ 375.00	\$ 840.00	\$ 465.00	\$ 1,575.00	\$ 3,360.00	\$ 1,785.00	\$ 10,080.00
TOTAL EXPENSES	\$ 4,632.00	\$ 5,804.88	\$ 1,172.88	\$ 19,539.71	\$ 23,219.52	\$ 3,679.81	\$ 69,658.70
NET ORDINARY INCOME	\$ 15,832.91	\$ 14,609.80	\$ 1,223.12	\$ 21,337.20	\$ 17,609.83	\$ 3,727.37	\$ 12,000.00
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	3,000.00	3,000.00	-	6,000.00	6,000.00	-	12,000.00
TOTAL RESERVE TRANSFER	\$ 3,000.00	\$ 3,000.00	\$ -	\$ 6,000.00	\$ 6,000.00	\$ -	\$ 12,000.00
TOTAL EXPENSES	\$ 3,000.00	\$ 3,000.00	\$ -	\$ 6,000.00	\$ 6,000.00	\$ -	\$ 12,000.00
NET OTHER INCOME	(\$ 3,000.00)	(\$ 3,000.00)	\$ -	(\$ 6,000.00)	(\$ 6,000.00)	\$ -	(\$ 12,000.00)

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME							
4000-00-00 Quarterly Assessments	\$ 20,412.00	\$ 20,414.68	(\$ 2.68)	\$ 40,824.00	\$ 40,829.35	(\$ 5.35)	\$ 81,658.70
4025-00-00 Late Fees	52.91	-	52.91	52.91	-	52.91	-
Total INCOME	\$ 20,464.91	\$ 20,414.68	\$ 50.24	\$ 40,876.91	\$ 40,829.35	\$47.56	\$ 81,658.70
Total OPERATING INCOME	\$ 20,464.91	\$ 20,414.68	\$ 50.24	\$ 40,876.91	\$ 40,829.35	\$ 47.56	\$ 81,658.70
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	265.22	265.23	0.01	1,060.88	1,060.92	0.04	3,182.70
5110-00-00 Accounting Services	210.00	234.58	24.58	1,135.00	938.32	(196.68)	2,815.00
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Total PROFESSIONAL FEES	\$ 475.22	\$ 541.48	\$ 66.26	\$ 2,195.88	\$ 2,165.92	(\$29.96)	\$ 6,497.70
ADMIN							
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5465-00-00 Corp Annual Report	-	6.33	6.33	61.25	25.32	(35.93)	76.00
5468-00-00 Division and Corp. Fees	-	4.00	4.00	-	16.00	16.00	48.00
5975-00-00 Contingency	-	100.00	100.00	-	400.00	400.00	1,200.00
Total ADMIN	\$ 10.56	\$ 143.66	\$ 133.10	\$ 317.03	\$ 574.64	\$257.61	\$ 1,724.00
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Total INSURANCE	\$ 3,080.10	\$ 3,056.00	(\$ 24.10)	\$ 12,685.60	\$ 12,224.00	(\$461.60)	\$ 36,672.00
UTILITIES							
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6045-00-00 Irrigation Water	6.75	183.33	176.58	112.95	733.32	620.37	2,200.00
Total UTILITIES	\$ 691.12	\$ 933.33	\$ 242.21	\$ 2,766.20	\$ 3,733.32	\$967.12	\$ 11,200.00
MAINTENANCE							
6005-00-00 Building	-	83.33	83.33	-	333.32	333.32	1,000.00
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6014-00-00 Contingency	-	83.33	83.33	-	333.32	333.32	1,000.00
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	-	50.00	50.00	150.00
6040-00-00 Exterminating	-	80.00	80.00	-	320.00	320.00	960.00
Total MAINTENANCE	\$ -	\$ 290.41	\$ 290.41	\$ -	\$ 1,161.64	\$1,161.64	\$ 3,485.00
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6110-00-00 Irrigation Repairs/Service	-	58.33	58.33	-	233.32	233.32	700.00
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6135-00-00 Sod/Plants Replacement	-	25.00	25.00	-	100.00	100.00	300.00
Total LANDSCAPING/GROUNDS	\$ 375.00	\$ 840.00	\$ 465.00	\$ 1,575.00	\$ 3,360.00	\$1,785.00	\$ 10,080.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	3,000.00	3,000.00	-	6,000.00	6,000.00	-	12,000.00
Total RESERVE TRANSFER	\$ 3,000.00	\$ 3,000.00	\$ -	\$ 6,000.00	\$ 6,000.00	\$0.00	\$ 12,000.00
Total OPERATING EXPENSE	\$ 7,632.00	\$ 8,804.88	\$ 1,172.88	\$ 25,539.71	\$ 29,219.52	\$ 3,679.81	\$ 81,658.70
Net Income:	\$ 12,832.91	\$ 11,609.80	\$ 1,223.12	\$ 15,337.20	\$ 11,609.83	\$ 3,727.37	\$ 0.00



Last Statement:
Statement Ending:
Page:

March 31, 2026
April 30, 2026
1 of 4

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

1 M0656BLK050126065140 43 000000000 1543 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
- Visit Us Online: www.valley.com
- Mail To: 1720 Route 23, Wayne, NJ 07470

1543 0006580 0001-0004 1543

Account Statement

HOA BUSINESS CHECKING - XXXXXX6041

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

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$26,632.84		\$13,698.49		\$7,874.22		\$32,457.11

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$26,632.84
04/02	LOCK BOX DEPOSIT		\$1,791.49	\$28,424.33
04/02	ACH DEBIT MLTH8 Marsh Land Vendor Pay 260402 16977	-\$10.56		\$28,413.77
04/02	ACH DEBIT MLTH8 Marsh Land Vendor Pay 260402 16978	-\$210.00		\$28,203.77
04/02	ACH DEBIT MLTH8 Marsh Land Vendor Pay 260402 16761	-\$265.22		\$27,938.55
04/02	CHECK 5089	-\$375.00		\$27,563.55
04/03	ACH DEBIT MLTH8 Marsh Land Vendor Pay 260403 17068	-\$104.62		\$27,458.93
04/03	CHECK 5090	-\$7.98		\$27,450.95
04/06	ACH CREDIT MLTH8 Marsh Land ASSN DUES 260406		\$10,206.00	\$37,656.95
04/07	ACH CREDIT MLTH8 Marsh Land OnlinePay 260407 33933		\$1,701.00	\$39,357.95
04/13	ACH DEBIT MLTH8 Marsh Land CincXfer 260413 D6930	-\$3,000.00		\$36,357.95
04/16	ACH DEBIT BONITA SPRINGS U A/R 260416	-\$113.37		\$36,244.58
04/16	ACH DEBIT BONITA SPRINGS U A/R 260416	-\$94.18		\$36,150.40
04/16	ACH DEBIT BONITA SPRINGS U A/R 260416	-\$104.19		\$36,046.21
04/16	ACH DEBIT BONITA SPRINGS U A/R 260416	-\$146.73		\$35,899.48





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	-\$107.53		\$35,791.95
04/16	ACH DEBIT BONITA SPRINGS U A/R 260416	-\$118.37		\$35,673.58
04/17	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 260417 304816	-\$2,841.47		\$32,832.11
04/27	CHECK 5091	-\$375.00		\$32,457.11
Ending Balance				\$32,457.11

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
04/02	5089	\$375.00	04/27	5091	\$375.00
04/03	5090	\$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:
Total Overdraft Fees:	\$0.00	\$0.00
Total Return Fees	\$0.00	\$0.00

1543 0006581 0002-0004 1543





Account Number:
Statement Date:
Page :

XXXXXX6041
04/30/2026
3 of 4

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

Check Images for Account XXXXXX6041

1543 0006582 0003-0004 1543

Valley National Bank Bonita Springs, FL
MLTH8 Marsh Landing Townhouse VIII Condo Association (MLTH8)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5089

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

Signature: *Heaven P. Jeffrey*

⑈000005089⑈ ⑆021201383⑆4307604⑆ ⑆0000037500⑆

9587000001507244/1/2026958700000150724
ITC-PC4310 - Back Office-610
Teller - RT# 272480678

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTS IN THE BORDER.

DO NOT WRITE, SIGN, STAMP, OR MARK THIS LINE

DEPOSITOR'S BANK ENDORSEMENT

04/02/2026 # 5089 \$375.00

Valley National Bank Bonita Springs, FL
MLTH8 Marsh Landing Townhouse VIII Condo Association (MLTH8)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5091

PAY Three Hundred Seventy-Five And 00/100 Dollars

DATE 04/21/2026 AMOUNT ****\$375.00

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

Memo: Monthly lawn service - April

Signature: *Heaven P. Jeffrey*

⑈000005091⑈ ⑆021201383⑆4307604⑆ ⑆0000037500⑆

9610000002345924/24/2026961000000234592
ITC-PC4310 - Back Office-610
Teller - RT# 272480678

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTS IN THE BORDER.

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DEPOSITOR'S BANK ENDORSEMENT

04/27/2026 # 5091 \$375.00

Valley National Bank Bonita Springs, FL
MLTH8 Marsh Landing Townhouse VIII Condo Association (MLTH8)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5090

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

Signature: *Heaven P. Jeffrey*

⑈000005090⑈ ⑆021201383⑆4307604⑆ ⑆0000000798⑆

Pay To the Order of
Valley National Bank
021201383

For Deposit Only (A-50)
MLCA Marsh Landing Comm. Assoc. @ Estero, Inc
Acct Ending 13897
03/27/2026 14:48 A 418 LINE

DO NOT WRITE, SIGN, STAMP, OR MARK THIS LINE

DEPOSITOR'S BANK ENDORSEMENT

04/03/2026 # 5090 \$7.98





Account Number:

XXXXXX6041

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. 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.

1543 0006583 0004-0004 1543





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

Last Statement:
Statement Ending:
Page:

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April 30, 2026
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1 M0656BLK050126065140 43 000000000 2543 002



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

2543 0009525 0001-0002 2543

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8567

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

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$56,832.71		\$3,125.43		\$0.00		\$59,958.14

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$56,832.71
04/13	ACH CREDIT MLTH8 Marsh Land CincXfer 260413 C6930		\$3,000.00	\$59,832.71
04/30	INTEREST CREDIT		\$125.43	\$59,958.14
Ending Balance				\$59,958.14

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$58,632.00	Annual % Yield Earned	2.63%
Year-to-Date Interest Paid	\$495.87	Interest Paid	\$125.43

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:

XXXXXX8567

Statement Date:

04/30/2026

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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. 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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