



Financial Report Package

February 2026

Prepared for

**MLTH8 Marsh Landing Townhouse VIII Condo
Association**

KPG Accounting Services, Inc.

| | Current Balance at 2/28/2026 | Prior Month Balance at 01/31/2026 | Change |
|--|------------------------------------|---|----------------------|
| Assets | | | |
| OPERATING | | | |
| 10-1010-00-00 VNB OP 6041 | \$ 27,673.14 | \$ 30,480.86 | \$ (2,807.72) |
| Total OPERATING: | \$ 27,673.14 | \$ 30,480.86 | \$ (2,807.72) |
| CURRENT ASSETS | | | |
| 14-1400-00-00 Accounts Receivable | \$ 159.88 | \$ 159.88 | \$ - |
| 14-1530-00-00 PPD Insurance | 32,038.60 | 14,613.73 | 17,424.87 |
| 14-1550-00-00 Utility Deposit | 520.00 | 520.00 | - |
| Total CURRENT ASSETS: | \$ 32,718.48 | \$ 15,293.61 | \$ 17,424.87 |
| Total Assets: | \$ 60,391.62 | \$ 45,774.47 | \$ 14,617.15 |
| Liabilities & Equity | | | |
| 20-2000-00-00 Accounts Payable | \$ 75.00 | \$ 77.23 | \$ (2.23) |
| 20-2001-00-00 Insurance Loan Payable | 28,414.70 | 10,761.85 | 17,652.85 |
| 20-2015-00-00 PPD Maint Fees | 4,543.43 | 2,842.43 | 1,701.00 |
| 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) | \$ 7,597.82 | \$ 12,332.29 | \$ (4,734.47) |
| Total Liabilities & Equity: | \$ 60,391.62 | \$ 45,774.47 | \$ 14,617.15 |

| | Current Balance at 2/28/2026 | Prior Month Balance at 01/31/2026 | Change |
|--|------------------------------------|---|------------------|
| Assets | | | |
| RESERVES | | | |
| 12-1210-00-00 VNB RSV 8567 | \$ 56,707.36 | \$ 56,591.58 | \$ 115.78 |
| Total RESERVES: | <u>\$ 56,707.36</u> | <u>\$ 56,591.58</u> | <u>\$ 115.78</u> |
| Total Assets: | <u>\$ 56,707.36</u> | <u>\$ 56,591.58</u> | <u>\$ 115.78</u> |
| Liabilities & Equity | | | |
| RESERVE EQUITY | | | |
| 25-2500-00-00 RSV - General | \$ 56,462.27 | \$ 56,462.27 | \$ - |
| 25-2599-00-00 Unallocated Interest | 245.09 | 129.31 | 115.78 |
| Total RESERVE EQUITY: | <u>\$ 56,707.36</u> | <u>\$ 56,591.58</u> | <u>\$ 115.78</u> |
| Net Income / (Loss) | <u>\$ -</u> | <u>\$ -</u> | <u>\$ -</u> |
| Total Liabilities & Equity: | <u>\$ 56,707.36</u> | <u>\$ 56,591.58</u> | <u>\$ 115.78</u> |

Assets

OPERATING

10-1010-00-00 VNB OP 6041 \$27,673.14

Total OPERATING:

\$27,673.14

RESERVES

12-1210-00-00 VNB RSV 8567 56,707.36

Total RESERVES:

\$56,707.36

CURRENT ASSETS

14-1400-00-00 Accounts Receivable 159.88

14-1530-00-00 PPD Insurance 32,038.60

14-1550-00-00 Utility Deposit 520.00

Total CURRENT ASSETS:

\$32,718.48

Total Assets:

\$117,098.98

Liabilities & Equity

20-2000-00-00 Accounts Payable 75.00

20-2001-00-00 Insurance Loan Payable 28,414.70

20-2015-00-00 PPD Maint Fees 4,543.43

20-2030-00-00 Accrued Expense 285.00

RESERVE EQUITY

25-2500-00-00 RSV - General 56,462.27

25-2599-00-00 Unallocated Interest 245.09

Total RESERVE EQUITY:

\$56,707.36

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

Net Income Gain / Loss 7,597.82

\$7,597.82

Total Liabilities & Equity:

\$117,098.98

| 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) | \$ 81,658.70 |
| TOTAL INCOME | \$ - | \$ - | \$ - | \$ 20,412.00 | \$ 20,414.68 | (\$ 2.68) | \$ 81,658.70 |
| TOTAL INCOME | \$ 0.00 | \$ - | \$ - | \$ 20,412.00 | \$ 20,414.68 | (\$ 2.68) | \$ 81,658.70 |
| EXPENSES | | | | | | | |
| PROFESSIONAL FEES | | | | | | | |
| 5000 Management Fees | 265.22 | 265.23 | 0.01 | 530.44 | 530.46 | 0.02 | 3,182.70 |
| 5110 Accounting Services | 210.00 | 234.58 | 24.58 | 420.00 | 469.16 | 49.16 | 2,815.00 |
| 5160 Legal Fees | - | 41.67 | 41.67 | - | 83.34 | 83.34 | 500.00 |
| TOTAL PROFESSIONAL FEES | \$ 475.22 | \$ 541.48 | \$ 66.26 | \$ 950.44 | \$ 1,082.96 | \$ 132.52 | \$ 6,497.70 |
| ADMIN | | | | | | | |
| 5400 Office Supplies | 95.29 | 33.33 | (61.96) | 173.16 | 66.66 | (106.50) | 400.00 |
| 5465 Corp Annual Report | - | 6.33 | 6.33 | - | 12.66 | 12.66 | 76.00 |
| 5468 Division and Corp. Fees | - | 4.00 | 4.00 | - | 8.00 | 8.00 | 48.00 |
| 5975 Contingency | - | 100.00 | 100.00 | - | 200.00 | 200.00 | 1,200.00 |
| TOTAL ADMIN | \$ 95.29 | \$ 143.66 | \$ 48.37 | \$ 173.16 | \$ 287.32 | \$ 114.16 | \$ 1,724.00 |
| INSURANCE | | | | | | | |
| 5850 INS - Expense | 1,738.66 | 1,639.33 | (99.33) | 3,484.71 | 3,278.66 | (206.05) | 19,672.00 |
| 5852 INS - Flood | 1,330.79 | 1,416.67 | 85.88 | 3,040.69 | 2,833.34 | (207.35) | 17,000.00 |
| TOTAL INSURANCE | \$ 3,069.45 | \$ 3,056.00 | (\$ 13.45) | \$ 6,525.40 | \$ 6,112.00 | (\$ 413.40) | \$ 36,672.00 |
| UTILITIES | | | | | | | |
| 6040 Water/Sewer/Trash | 619.31 | 750.00 | 130.69 | 1,241.96 | 1,500.00 | 258.04 | 9,000.00 |
| 6045 Irrigation Water | 25.20 | 183.33 | 158.13 | 98.22 | 366.66 | 268.44 | 2,200.00 |
| TOTAL UTILITIES | \$ 644.51 | \$ 933.33 | \$ 288.82 | \$ 1,340.18 | \$ 1,866.66 | \$ 526.48 | \$ 11,200.00 |
| MAINTENANCE | | | | | | | |
| 6005 Building | - | 83.33 | 83.33 | - | 166.66 | 166.66 | 1,000.00 |
| 6013 Gutter Cleaning | - | 31.25 | 31.25 | - | 62.50 | 62.50 | 375.00 |
| 6014 Contingency | - | 83.33 | 83.33 | - | 166.66 | 166.66 | 1,000.00 |
| 6020 Fire Extinguisher Service | - | 12.50 | 12.50 | - | 25.00 | 25.00 | 150.00 |
| 6040 Exterminating | - | 80.00 | 80.00 | - | 160.00 | 160.00 | 960.00 |
| TOTAL MAINTENANCE | \$ - | \$ 290.41 | \$ 290.41 | \$ - | \$ 580.82 | \$ 580.82 | \$ 3,485.00 |
| LANDSCAPING/GROUNDS | | | | | | | |
| 6100 Landscape | 450.00 | 412.50 | (37.50) | 825.00 | 825.00 | - | 4,950.00 |
| 6110 Irrigation Repairs/Service | - | 58.33 | 58.33 | - | 116.66 | 116.66 | 700.00 |
| 6120 Tree & Shrub Trimming | - | 291.67 | 291.67 | - | 583.34 | 583.34 | 3,500.00 |
| 6130 Mulch/Pine Straw | - | 52.50 | 52.50 | - | 105.00 | 105.00 | 630.00 |
| 6135 Sod/Plants Replacement | - | 25.00 | 25.00 | - | 50.00 | 50.00 | 300.00 |
| TOTAL LANDSCAPING/GROUNDS | \$ 450.00 | \$ 840.00 | \$ 390.00 | \$ 825.00 | \$ 1,680.00 | \$ 855.00 | \$ 10,080.00 |
| TOTAL EXPENSES | \$ 4,734.47 | \$ 5,804.88 | \$ 1,070.41 | \$ 9,814.18 | \$ 11,609.76 | \$ 1,795.58 | \$ 69,658.70 |
| NET ORDINARY INCOME | (\$ 4,734.47) | (\$ 5,804.88) | \$ 1,070.41 | \$ 10,597.82 | \$ 8,804.92 | \$ 1,792.91 | \$ 12,000.00 |
| EXPENSES | | | | | | | |
| RESERVE TRANSFER | | | | | | | |
| 9010 Reserve Contribution | - | - | - | 3,000.00 | 3,000.00 | - | 12,000.00 |
| TOTAL RESERVE TRANSFER | \$ - | \$ - | \$ - | \$ 3,000.00 | \$ 3,000.00 | \$ - | \$ 12,000.00 |
| TOTAL EXPENSES | \$ 0.00 | \$ - | \$ - | \$ 3,000.00 | \$ 3,000.00 | \$ - | \$ 12,000.00 |
| NET OTHER INCOME | \$ 0.00 | \$ 0.00 | \$ - | (\$ 3,000.00) | (\$ 3,000.00) | \$ - | (\$ 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) | \$ 81,658.70 |
| Total INCOME | \$ - | \$ - | \$ - | \$ 20,412.00 | \$ 20,414.68 | (\$2.68) | \$ 81,658.70 |
| Total OPERATING INCOME | \$ 0.00 | \$ - | \$ - | \$ 20,412.00 | \$ 20,414.68 | (\$ 2.68) | \$ 81,658.70 |
| OPERATING EXPENSE | | | | | | | |
| PROFESSIONAL FEES | | | | | | | |
| 5000-00-00 Management Fees | 265.22 | 265.23 | 0.01 | 530.44 | 530.46 | 0.02 | 3,182.70 |
| 5110-00-00 Accounting Services | 210.00 | 234.58 | 24.58 | 420.00 | 469.16 | 49.16 | 2,815.00 |
| 5160-00-00 Legal Fees | - | 41.67 | 41.67 | - | 83.34 | 83.34 | 500.00 |
| Total PROFESSIONAL FEES | \$ 475.22 | \$ 541.48 | \$ 66.26 | \$ 950.44 | \$ 1,082.96 | \$132.52 | \$ 6,497.70 |
| ADMIN | | | | | | | |
| 5400-00-00 Office Supplies | 95.29 | 33.33 | (61.96) | 173.16 | 66.66 | (106.50) | 400.00 |
| 5465-00-00 Corp Annual Report | - | 6.33 | 6.33 | - | 12.66 | 12.66 | 76.00 |
| 5468-00-00 Division and Corp. Fees | - | 4.00 | 4.00 | - | 8.00 | 8.00 | 48.00 |
| 5975-00-00 Contingency | - | 100.00 | 100.00 | - | 200.00 | 200.00 | 1,200.00 |
| Total ADMIN | \$ 95.29 | \$ 143.66 | \$ 48.37 | \$ 173.16 | \$ 287.32 | \$114.16 | \$ 1,724.00 |
| INSURANCE | | | | | | | |
| 5850-00-00 INS - Expense | 1,738.66 | 1,639.33 | (99.33) | 3,484.71 | 3,278.66 | (206.05) | 19,672.00 |
| 5852-00-00 INS - Flood | 1,330.79 | 1,416.67 | 85.88 | 3,040.69 | 2,833.34 | (207.35) | 17,000.00 |
| Total INSURANCE | \$ 3,069.45 | \$ 3,056.00 | (\$ 13.45) | \$ 6,525.40 | \$ 6,112.00 | (\$413.40) | \$ 36,672.00 |
| UTILITIES | | | | | | | |
| 6040-00-00 Water/Sewer/Trash | 619.31 | 750.00 | 130.69 | 1,241.96 | 1,500.00 | 258.04 | 9,000.00 |
| 6045-00-00 Irrigation Water | 25.20 | 183.33 | 158.13 | 98.22 | 366.66 | 268.44 | 2,200.00 |
| Total UTILITIES | \$ 644.51 | \$ 933.33 | \$ 288.82 | \$ 1,340.18 | \$ 1,866.66 | \$526.48 | \$ 11,200.00 |
| MAINTENANCE | | | | | | | |
| 6005-00-00 Building | - | 83.33 | 83.33 | - | 166.66 | 166.66 | 1,000.00 |
| 6013-00-00 Gutter Cleaning | - | 31.25 | 31.25 | - | 62.50 | 62.50 | 375.00 |
| 6014-00-00 Contingency | - | 83.33 | 83.33 | - | 166.66 | 166.66 | 1,000.00 |
| 6020-00-00 Fire Extinguisher Service | - | 12.50 | 12.50 | - | 25.00 | 25.00 | 150.00 |
| 6040-00-00 Exterminating | - | 80.00 | 80.00 | - | 160.00 | 160.00 | 960.00 |
| Total MAINTENANCE | \$ - | \$ 290.41 | \$ 290.41 | \$ - | \$ 580.82 | \$580.82 | \$ 3,485.00 |
| LANDSCAPING/GROUNDS | | | | | | | |
| 6100-00-00 Landscape | 450.00 | 412.50 | (37.50) | 825.00 | 825.00 | - | 4,950.00 |
| 6110-00-00 Irrigation Repairs/Service | - | 58.33 | 58.33 | - | 116.66 | 116.66 | 700.00 |
| 6120-00-00 Tree & Shrub Trimming | - | 291.67 | 291.67 | - | 583.34 | 583.34 | 3,500.00 |
| 6130-00-00 Mulch/Pine Straw | - | 52.50 | 52.50 | - | 105.00 | 105.00 | 630.00 |
| 6135-00-00 Sod/Plants Replacement | - | 25.00 | 25.00 | - | 50.00 | 50.00 | 300.00 |
| Total LANDSCAPING/GROUNDS | \$ 450.00 | \$ 840.00 | \$ 390.00 | \$ 825.00 | \$ 1,680.00 | \$855.00 | \$ 10,080.00 |
| RESERVE TRANSFER | | | | | | | |
| 9010-00-00 Reserve Contribution | - | - | - | 3,000.00 | 3,000.00 | - | 12,000.00 |
| Total RESERVE TRANSFER | \$ - | \$ - | \$ - | \$ 3,000.00 | \$ 3,000.00 | \$0.00 | \$ 12,000.00 |
| Total OPERATING EXPENSE | \$ 4,734.47 | \$ 5,804.88 | \$ 1,070.41 | \$ 12,814.18 | \$ 14,609.76 | \$ 1,795.58 | \$ 81,658.70 |
| Net Income: | (\$ 4,734.47) | (\$ 5,804.88) | \$ 1,070.41 | \$ 7,597.82 | \$ 5,804.92 | \$ 1,792.91 | \$ 0.00 |



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

Last Statement:
Statement Ending:
Page:

January 31, 2026
February 28, 2026
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1 M0656BLK022826063749 61 000000000 1561 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

1561 0006357 0001-0004 1561

Account Statement

HOA BUSINESS CHECKING - XXXXXX6041

SUMMARY FOR THE PERIOD: 02/01/26 - 02/28/26

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

| | | | | | | |
|-------------------|---|--------------------------|---|----------------------------|---|----------------|
| Beginning Balance | + | Deposits & Other Credits | - | Withdrawals & Other Debits | = | Ending Balance |
| \$30,855.86 | | \$1,701.00 | | \$4,883.72 | | \$27,673.14 |

TRANSACTIONS

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-------|---|----------------------------|--------------------------|-------------|
| | Beginning Balance | | | \$30,855.86 |
| 02/02 | DEPOSIT | | \$1,701.00 | \$32,556.86 |
| 02/02 | CHECK 5084 | -\$375.00 | | \$32,181.86 |
| 02/03 | ACH DEBIT | -\$210.00 | | \$31,971.86 |
| | MLTH8 Marsh Land Vendor Pay 260203 16050 | | | |
| 02/03 | ACH DEBIT | -\$265.22 | | \$31,706.64 |
| | MLTH8 Marsh Land Vendor Pay 260203 15928 | | | |
| 02/05 | ACH DEBIT | -\$9.04 | | \$31,697.60 |
| | MLTH8 Marsh Land Vendor Pay 260205 16203 | | | |
| 02/09 | ACH DEBIT | -\$68.83 | | \$31,628.77 |
| | MLTH8 Marsh Land Vendor Pay 260209 16224 | | | |
| 02/10 | CHECK 5085 | -\$8.40 | | \$31,620.37 |
| 02/12 | ACH DEBIT | -\$89.18 | | \$31,531.19 |
| | BONITA SPRINGS U A/R 260212 | | | |
| 02/12 | ACH DEBIT | -\$92.51 | | \$31,438.68 |
| | BONITA SPRINGS U A/R 260212 | | | |
| 02/12 | ACH DEBIT | -\$93.35 | | \$31,345.33 |
| | BONITA SPRINGS U A/R 260212 | | | |
| 02/12 | ACH DEBIT | -\$110.03 | | \$31,235.30 |
| | BONITA SPRINGS U A/R 260212 | | | |
| 02/12 | ACH DEBIT | -\$112.53 | | \$31,122.77 |
| | BONITA SPRINGS U A/R 260212 | | | |
| 02/12 | ACH DEBIT | -\$121.71 | | \$31,001.06 |
| | BONITA SPRINGS U A/R 260212 | | | |
| 02/18 | ACH DEBIT | -\$2,841.47 | | \$28,159.59 |
| | IPFS877-674-3076 IPFSPMTFLS 260218 304816 | | | |





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

Account Number:
Statement Date:
Page :

XXXXXX6041
02/28/2026
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TRANSACTIONS (continued)

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-----------------------|---|----------------------------|--------------------------|--------------------|
| 02/26 | ACH DEBIT MLTH8 Marsh Land Vendor Pay 260226 16364 | -\$86.25 | | \$28,073.34 |
| 02/26 | CHECK 5087 | -\$25.20 | | \$28,048.14 |
| 02/27 | CHECK 5086 | -\$375.00 | | \$27,673.14 |
| Ending Balance | | | | \$27,673.14 |

CHECKS IN ORDER

| Date | Number | Amount | Date | Number | Amount |
|-------|--------|----------|-------|--------|----------|
| 02/02 | 5084 | \$375.00 | 02/27 | 5086 | \$375.00 |
| 02/10 | 5085 | \$8.40 | 02/26 | 5087 | \$25.20 |

(*) 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 |

1561 0006358 0002-0004 1561





Account Number:
Statement Date:
Page :

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02/28/2026
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P.O. Box 558
Wayne, NJ 07474-0558

Check Images for Account XXXXXX6041

1561 0006359 0003-0004 1561

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

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: 5084

PAY Three Hundred Seventy-Five And 00/100 Dollars

DATE 01/27/2026 AMOUNT ****\$375.00

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

Memo: Monthly town service - January 2026

9526000002198961/30/2026952600000219896
ITC-PC4310 - Back Office-610
Teller - RT# 272480678

02/02/2026 # 5084 \$375.00

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

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: 5086

PAY Three Hundred Seventy-Five And 00/100 Dollars

DATE 02/20/2026 AMOUNT ****\$375.00

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

Memo: Monthly town service - February

9553000001308582/26/2026955300000130858
ITC-PC4310 - Back Office-610
Teller - RT# 272480678

02/27/2026 # 5086 \$375.00

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

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: 5085

PAY Eight And 40/100 Dollars

DATE 02/06/2026 AMOUNT ****\$8.40

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: January 2026 Usage

95260000000640
ITC-PC4310 - Back Office-610
Teller - RT# 272480678

02/10/2026 # 5085 \$8.40

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

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: 5087

PAY Twenty-Five And 20/100 Dollars

DATE 02/25/2026 AMOUNT ****\$25.20

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 - February

9526000002520
ITC-PC4310 - Back Office-610
Teller - RT# 272480678

02/26/2026 # 5087 \$25.20





Account Number:

XXXXXX6041

Statement Date:

02/28/2026

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.



1561 0006360 0004-0004 1561





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

Last Statement:
Statement Ending:
Page:

January 31, 2026
February 28, 2026
1 of 2

1 M0656BLK022826063749 68 000000000 2568 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

2568 0009222 0001-0002 2568

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8567

SUMMARY FOR THE PERIOD: 02/01/26 - 02/28/26

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

| | | | | | | |
|-------------------|---|--------------------------|---|----------------------------|---|----------------|
| Beginning Balance | + | Deposits & Other Credits | - | Withdrawals & Other Debits | = | Ending Balance |
| \$56,591.58 | | \$115.78 | | \$0.00 | | \$56,707.36 |

TRANSACTIONS

| Date | Description | Withdrawals & Other Debits | Deposits & Other Credits | Balance |
|-----------------------|-------------------|----------------------------|--------------------------|--------------------|
| | Beginning Balance | | | \$56,591.58 |
| 02/28 | INTEREST CREDIT | | \$115.78 | \$56,707.36 |
| Ending Balance | | | | \$56,707.36 |

INTEREST RATE CALCULATIONS

| | | | |
|------------------------------|-------------|-----------------------|----------|
| Avg. Stmt. Collected Balance | \$56,591.00 | Annual % Yield Earned | 2.70% |
| Year-to-Date Interest Paid | \$245.09 | Interest Paid | \$115.78 |

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:

02/28/2026

Page :

2 of 2

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.

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

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