Financial Report Package

October 2026

Prepared for

MLTH8 Marsh Landing Townhouse VIII Condo Association

KPG Accounting Services, Inc.

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KPG Accounting Services, Inc.

Balance Sheet - Comparative - Operating

MLTH8 Marsh Landing Townhouse VIII Condo Association

End Date: 10/31/2026

Date:	**11/9/2026**
Time:	**12:29 am**
Page:	**1**

		Current Balance at 10/31/2026	Prior Month Balance at 09/30/2026	Change
Assets				
OPERATING				
10-1010-00-00	VNB OP 6041	$ -	$ 2,400.00	$ (2,400.00)
10-1015-00-00	VNB OP 3605	36,592.73	33,384.53	3,208.20
Total OPERATING:		**$ 36,592.73**	**$ 35,784.53**	**$ 808.20**
CURRENT ASSETS				
14-1530-00-00	PPD Insurance	$ 12,699.76	$ 10,477.90	$ 2,221.86
14-1550-00-00	Utility Deposit	520.00	520.00	-
Total CURRENT ASSETS:		**$ 13,219.76**	**$ 10,997.90**	**$ 2,221.86**
Total Assets:		**$ 49,812.49**	**$ 46,782.43**	**$ 3,030.06**
Liabilities & Equity				
20-2001-00-00	Insurance Loan Payable	$ 5,682.94	$ 8,524.41	$ (2,841.47)
20-2015-00-00	PPD Maint Fees	3,113.90	9,260.41	(6,146.51)
30-3900-00-00	Retained Earnings	$ 19,760.67	$ 19,760.67	$ -
Net Income / (Loss)		**$ 21,254.98**	**$ 9,236.94**	**$ 12,018.04**
Total Liabilities & Equity:		**$ 49,812.49**	**$ 46,782.43**	**$ 3,030.06**

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		Current Balance at 10/31/2026	Prior Month Balance at 09/30/2026	Change
Assets				
RESERVES				
12-1210-00-00	VNB RSV 8567	$ 66,777.67	$ 63,632.30	$ 3,145.37
Total RESERVES:		**$ 66,777.67**	**$ 63,632.30**	**$ 3,145.37**
Total Assets:		**$ 66,777.67**	**$ 63,632.30**	**$ 3,145.37**
Liabilities & Equity				
RESERVE EQUITY				
25-2500-00-00	RSV - General	$ 65,462.27	$ 62,462.27	$ 3,000.00
25-2599-00-00	Unallocated Interest	1,315.40	1,170.03	145.37
Total RESERVE EQUITY:		**$ 66,777.67**	**$ 63,632.30**	**$ 3,145.37**
Net Income / (Loss)		**$ -**	**$ -**	**$ -**
Total Liabilities & Equity:		**$ 66,777.67**	**$ 63,632.30**	**$ 3,145.37**

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Balance Sheet

MLTH8 Marsh Landing Townhouse VIII Condo Association

End Date: 10/31/2026

Date: 11/9/2026
Time: 12:29 am
Page: 1

Assets			
OPERATING			
10-1015-00-00	VNB OP 3605	$36,592.73	
Total OPERATING:			$36,592.73
RESERVES			
12-1210-00-00	VNB RSV 8567	66,777.67	
Total RESERVES:			$66,777.67
CURRENT ASSETS			
14-1530-00-00	PPD Insurance	12,699.76	
14-1550-00-00	Utility Deposit	520.00	
Total CURRENT ASSETS:			$13,219.76
Total Assets:			**$116,590.16**
Liabilities & Equity			
20-2001-00-00	Insurance Loan Payable	5,682.94	
20-2015-00-00	PPD Maint Fees	3,113.90	
RESERVE EQUITY			
25-2500-00-00	RSV - General	65,462.27	
25-2599-00-00	Unallocated Interest	1,315.40	
Total RESERVE EQUITY:			$66,777.67
30-3900-00-00	Retained Earnings	19,760.67	
	Net Income Gain / Loss	21,254.98	
			$21,254.98
Total Liabilities & Equity:			**$116,590.16**

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KPG Accounting Services, Inc.

Income Statement

MLTH8 Marsh Landing Townhouse VIII Condo Association
End Date: 10/31/2026

Description	Current Period Actual	Current Period Budget	Variance	Year-to-date Actual	Year-to-date Budget	Variance	Annual Budget
INCOME							
INCOME							
4000 Quarterly Assessments	$ 20,412.00	$ 20,414.68	($ 2.68)	$ 81,648.00	$ 81,658.70	($ 10.70)	$ 81,658.70
4005 Application Fees	-	-	-	100.00	-	100.00	-
4025 Late Fees	-	-	-	153.95	-	153.95	-
TOTAL INCOME	$ 20,412.00	$ 20,414.68	($ 2.68)	$ 81,901.95	$ 81,658.70	$ 243.25	$ 81,658.70
TOTAL INCOME	**$ 20,412.00**	**$ 20,414.68**	**($ 2.68)**	**$ 81,901.95**	**$ 81,658.70**	**$ 243.25**	**$ 81,658.70**
EXPENSES							
PROFESSIONAL FEES							
5000 Management Fees	265.22	265.23	0.01	2,652.20	2,652.30	0.10	3,182.70
5110 Accounting Services	210.00	234.58	24.58	2,395.00	2,345.80	(49.20)	2,815.00
5160 Legal Fees	-	41.67	41.67	-	416.70	416.70	500.00
TOTAL PROFESSIONAL FEES	$ 475.22	$ 541.48	$ 66.26	$ 5,047.20	$ 5,414.80	$ 367.60	$ 6,497.70
ADMIN							
5400 Office Supplies	85.13	33.33	(51.80)	399.52	333.30	(66.22)	400.00
5465 Corp Annual Report	-	6.33	6.33	61.25	63.30	2.05	76.00
5468 Division and Corp. Fees	-	4.00	4.00	-	40.00	40.00	48.00
5975 Contingency	-	100.00	100.00	-	1,000.00	1,000.00	1,200.00
TOTAL ADMIN	$ 85.13	$ 143.66	$ 58.53	$ 460.77	$ 1,436.60	$ 975.83	$ 1,724.00
INSURANCE							
5850 INS - Expense	1,749.31	1,639.33	(109.98)	17,479.19	16,393.30	(1,085.89)	19,672.00
5852 INS - Flood	1,330.83	1,416.67	85.84	13,687.05	14,166.70	479.65	17,000.00
TOTAL INSURANCE	$ 3,080.14	$ 3,056.00	($ 24.14)	$ 31,166.24	$ 30,560.00	($ 606.24)	$ 36,672.00
UTILITIES							
6040 Water/Sewer/Trash	608.47	750.00	141.53	6,271.56	7,500.00	1,228.44	9,000.00
6045 Irrigation Water	105.00	183.33	78.33	696.70	1,833.30	1,136.60	2,200.00
TOTAL UTILITIES	$ 713.47	$ 933.33	$ 219.86	$ 6,968.26	$ 9,333.30	$ 2,365.04	$ 11,200.00
MAINTENANCE							
6005 Building	-	83.33	83.33	-	833.30	833.30	1,000.00
6013 Gutter Cleanning	-	31.25	31.25	-	312.50	312.50	375.00
6014 Contingency	-	83.33	83.33	-	833.30	833.30	1,000.00
6020 Fire Extinguisher Service	-	12.50	12.50	-	125.00	125.00	150.00
6030 Dryer Vent Cleaning	-	-	-	312.00	-	(312.00)	-
6040 Exterminating	240.00	80.00	(160.00)	555.00	800.00	245.00	960.00
TOTAL MAINTENANCE	$ 240.00	$ 290.41	$ 50.41	$ 867.00	$ 2,904.10	$ 2,037.10	$ 3,485.00
LANDSCAPING/GROUNDS							
6100 Landscape	800.00	412.50	(387.50)	4,137.50	4,125.00	(12.50)	4,950.00
6110 Irrigation Repairs/Service	-	58.33	58.33	-	583.30	583.30	700.00
6120 Tree & Shrub Trimming	-	291.67	291.67	-	2,916.70	2,916.70	3,500.00
6130 Mulch/Pine Straw	-	52.50	52.50	-	525.00	525.00	630.00
6135 Sod/Plants Replacement	-	25.00	25.00	-	250.00	250.00	300.00
TOTAL LANDSCAPING/GROUNDS	$ 800.00	$ 840.00	$ 40.00	$ 4,137.50	$ 8,400.00	$ 4,262.50	$ 10,080.00
TOTAL EXPENSES	**$ 5,393.96**	**$ 5,804.88**	**$ 410.92**	**$ 48,646.97**	**$ 58,048.80**	**$ 9,401.83**	**$ 69,658.70**
NET ORDINARY INCOME	**$ 15,018.04**	**$ 14,609.80**	**$ 408.25**	**$ 33,254.98**	**$ 23,609.90**	**$ 9,645.08**	**$ 12,000.00**
EXPENSES							
RESERVE TRANSFER							
9010 Reserve Contribution	3,000.00	3,000.00	-	12,000.00	12,000.00	-	12,000.00
TOTAL RESERVE TRANSFER	$ 3,000.00	$ 3,000.00	$ -	$ 12,000.00	$ 12,000.00	$ -	$ 12,000.00
TOTAL EXPENSES	**$ 3,000.00**	**$ 3,000.00**	**$ -**	**$ 12,000.00**	**$ 12,000.00**	**$ -**	**$ 12,000.00**
NET OTHER INCOME	**($ 3,000.00)**	**($ 3,000.00)**	**$ -**	**($ 12,000.00)**	**($12,000.00)**	**$ -**	**($ 12,000.00)**

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Income Statement - Operating

MLTH8 Marsh Landing Townhouse VIII Condo Association

10/31/2026

Date: 11/9/2026
Time: 12:29 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	$ 20,412.00	$ 20,414.68	($ 2.68)	$ 81,648.00	$ 81,658.70	($ 10.70)	$ 81,658.70
4005-00-00 Application Fees	-	-	-	100.00	-	100.00	-
4025-00-00 Late Fees	-	-	-	153.95	-	153.95	-
Total INCOME	$ 20,412.00	$ 20,414.68	($ 2.68)	$ 81,901.95	$ 81,658.70	$243.25	$ 81,658.70
Total OPERATING INCOME	**$ 20,412.00**	**$ 20,414.68**	**($ 2.68)**	**$ 81,901.95**	**$ 81,658.70**	**$ 243.25**	**$ 81,658.70**
OPERATING EXPENSE							
PROFESSIONAL FEES							
5000-00-00 Management Fees	265.22	265.23	0.01	2,652.20	2,652.30	0.10	3,182.70
5110-00-00 Accounting Services	210.00	234.58	24.58	2,395.00	2,345.80	(49.20)	2,815.00
5160-00-00 Legal Fees	-	41.67	41.67	-	416.70	416.70	500.00
Total PROFESSIONAL FEES	$ 475.22	$ 541.48	$ 66.26	$ 5,047.20	$ 5,414.80	$367.60	$ 6,497.70
ADMIN							
5400-00-00 Office Supplies	85.13	33.33	(51.80)	399.52	333.30	(66.22)	400.00
5465-00-00 Corp Annual Report	-	6.33	6.33	61.25	63.30	2.05	76.00
5468-00-00 Division and Corp. Fees	-	4.00	4.00	-	40.00	40.00	48.00
5975-00-00 Contingency	-	100.00	100.00	-	1,000.00	1,000.00	1,200.00
Total ADMIN	$ 85.13	$ 143.66	$ 58.53	$ 460.77	$ 1,436.60	$975.83	$ 1,724.00
INSURANCE							
5850-00-00 INS - Expense	1,749.31	1,639.33	(109.98)	17,479.19	16,393.30	(1,085.89)	19,672.00
5852-00-00 INS - Flood	1,330.83	1,416.67	85.84	13,687.05	14,166.70	479.65	17,000.00
Total INSURANCE	$ 3,080.14	$ 3,056.00	($ 24.14)	$ 31,166.24	$ 30,560.00	($606.24)	$ 36,672.00
UTILITIES							
6040-00-00 Water/Sewer/Trash	608.47	750.00	141.53	6,271.56	7,500.00	1,228.44	9,000.00
6045-00-00 Irrigation Water	105.00	183.33	78.33	696.70	1,833.30	1,136.60	2,200.00
Total UTILITIES	$ 713.47	$ 933.33	$ 219.86	$ 6,968.26	$ 9,333.30	$2,365.04	$ 11,200.00
MAINTENANCE							
6005-00-00 Building	-	83.33	83.33	-	833.30	833.30	1,000.00
6013-00-00 Gutter Cleanning	-	31.25	31.25	-	312.50	312.50	375.00
6014-00-00 Contingency	-	83.33	83.33	-	833.30	833.30	1,000.00
6020-00-00 Fire Extinguisher Service	-	12.50	12.50	-	125.00	125.00	150.00
6030-00-00 Dryer Vent Cleaning	-	-	-	312.00	-	(312.00)	-
6040-00-00 Exterminating	240.00	80.00	(160.00)	555.00	800.00	245.00	960.00
Total MAINTENANCE	$ 240.00	$ 290.41	$ 50.41	$ 867.00	$ 2,904.10	$2,037.10	$ 3,485.00
LANDSCAPING/GROUNDS							
6100-00-00 Landscape	800.00	412.50	(387.50)	4,137.50	4,125.00	(12.50)	4,950.00
6110-00-00 Irrigation Repairs/Service	-	58.33	58.33	-	583.30	583.30	700.00
6120-00-00 Tree & Shrub Trimming	-	291.67	291.67	-	2,916.70	2,916.70	3,500.00
6130-00-00 Mulch/Pine Straw	-	52.50	52.50	-	525.00	525.00	630.00
6135-00-00 Sod/Plants Replacement	-	25.00	25.00	-	250.00	250.00	300.00
Total LANDSCAPING/GROUNDS	$ 800.00	$ 840.00	$ 40.00	$ 4,137.50	$ 8,400.00	$4,262.50	$ 10,080.00
RESERVE TRANSFER							
9010-00-00 Reserve Contribution	3,000.00	3,000.00	-	12,000.00	12,000.00	-	12,000.00
Total RESERVE TRANSFER	$ 3,000.00	$ 3,000.00	$ -	$ 12,000.00	$ 12,000.00	$0.00	$ 12,000.00
Total OPERATING EXPENSE	**$ 8,393.96**	**$ 8,804.88**	**$ 410.92**	**$ 60,646.97**	**$ 70,048.80**	**$ 9,401.83**	**$ 81,658.70**
Net Income:	**$ 12,018.04**	**$ 11,609.80**	**$ 408.25**	**$ 21,254.98**	**$ 11,609.90**	**$ 9,645.08**	**$ 0.00**

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Homeowner Aging Report

MLTH8 Marsh Landing Townhouse VIII Condo Association

End Date: 10/31/2026

Date:	11/9/2026
Time:	12:29 am
Page:	1

Filters: Minimum Balance - 0.00 ACH Only - No

Description	Current	Over 30	Over 60	Over 90	Balance
MLTH823034 - Florence Sylvester - Owner - Statements 23034 Lone Oak Dr				**Last Payment:** $1,791.49 on 10/05/2026	
PrePaid	($1,412.90)	$0.00	$0.00	$0.00	**($1,412.90)**
Total:	**($1,412.90)**	**$0.00**	**$0.00**	**$0.00**	**($1,412.90)**
MLTH823048 - Vince Calabretta & Lina Calabretta - Owner - 23048 Lone Oak Dr				**Last Payment:** $1,701.00 on 09/28/2026	
PrePaid	($1,701.00)	$0.00	$0.00	$0.00	**($1,701.00)**
Total:	**($1,701.00)**	**$0.00**	**$0.00**	**$0.00**	**($1,701.00)**

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
MLTH8 Marsh Landing Townhouse VIII Condo Association	**($3,113.90)**	**$0.00**	**$0.00**	**$0.00**	**($3,113.90)**

Description	Total
PrePaid	($3,113.90)
AR Total:	**$0.00**

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

1 M0656BLK103126064747 16 000000000 4016 004

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII
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

4016 0014134 0001-0004 4016

Account Statement

HOA BUSINESS CHECKING - XXXXXX3605

SUMMARY FOR THE PERIOD: 10/01/26 - 10/31/26

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$33,564.53	+	$19,665.49	-	$10,935.29	=	$42,294.73

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$33,564.53
10/01	CHECK 1001	-$105.00		$33,459.53
10/02	ACH DEBIT MLTH8 Marsh Land Vendor Pay 261002 20383	-$210.00		$33,249.53
10/02	ACH DEBIT MLTH8 Marsh Land Vendor Pay 261002 20268	-$265.22		$32,984.31
10/05	LOCK BOX DEPOSIT		$1,791.49	$34,775.80
10/06	ACH CREDIT MLTH8 Marsh Land ASSN DUES 261006		$10,206.00	$44,981.80
10/06	LOCK BOX DEPOSIT		$1,701.00	$46,682.80
10/07	CHECK 1000	-$75.00		$46,607.80
10/14	ACH DEBIT MLTH8 Marsh Land Vendor Pay 261014 20584	-$14.38		$46,593.42
10/15	LOCK BOX DEPOSIT		$567.00	$47,160.42
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015 7016784	-$87.51		$47,072.91
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015 7015641	-$87.51		$46,985.40
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015 7015640	-$87.51		$46,897.89
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015 7020762	-$102.52		$46,795.37
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015 7016832	-$116.71		$46,678.66
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015 7020761	-$126.71		$46,551.95

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1 0014134 0001-0004 M0656BLK103126064747 16 L 4016

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4016 0014135 0002-0004 4016

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
10/16	ACH ORIG DR RETURN RETURN SETTLE A ACH RTN - R01 VNB Oper D7507 ORIGINAL ENTRY EFF DATE = 261014	-$3,000.00		$43,551.95
10/19	ACH DEBIT MLTH8 Marsh Land CincXfer 261019 D7606	-$3,000.00		$40,551.95
10/19	ACH DEBIT IPFS877-674-3076 IPFSPMTFLS 261019 304816	-$2,841.47		$37,710.48
10/19	CHECK 1002	-$400.00		$37,310.48
10/20	CHECK 1003	-$240.00		$37,070.48
10/21	ACH CREDIT MLTH8 Marsh Land CincXfer 261021 C7613		$2,400.00	$39,470.48
10/23	ACH CREDIT MLTH8 Marsh Land CincXfer 261023 C7621		$3,000.00	$42,470.48
10/27	CHECK 1005	-$105.00		$42,365.48
10/29	ACH DEBIT MLTH8 Marsh Land Vendor Pay 261029 20640	-$70.75		$42,294.73
Ending Balance				**$42,294.73**

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
10/07	1000	$75.00	10/20	1003	$240.00
10/01	1001	$105.00	10/27	1005*	$105.00
10/19	1002	$400.00			

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

OVERDRAFT FEES

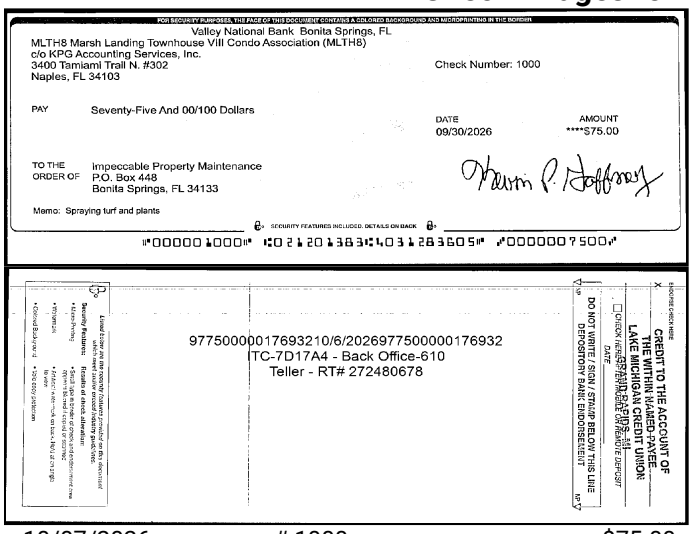
	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	$0.00	$0.00
Total Return Fees	$0.00	$0.00

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1 0014135 0002-0004 M0656BLK103126064747 16 L 4016

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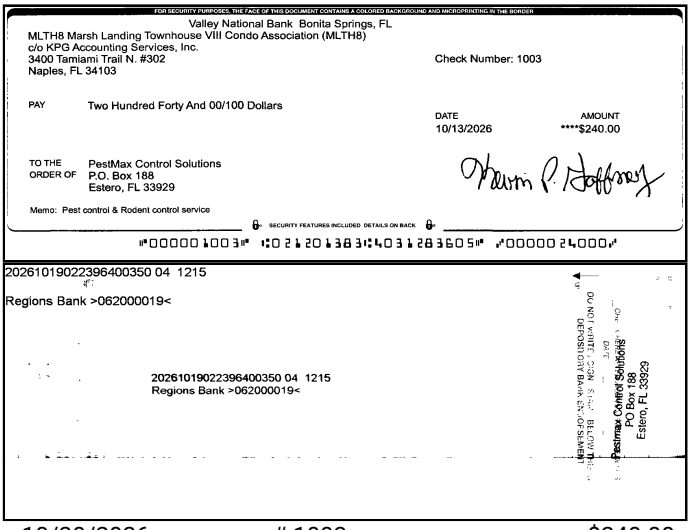
4016 0014136 0003-0004 4016

Check Images for Account XXXXXX3605


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: 1000
PAY Seventy-Five And 00/100 Dollars
DATE 09/30/2026
AMOUNT ****$75.00
TO THE ORDER OF Impeccable Property Maintenance
P.O. Box 448
Bonita Springs, FL 34133
Memo: Spraying turf and plants

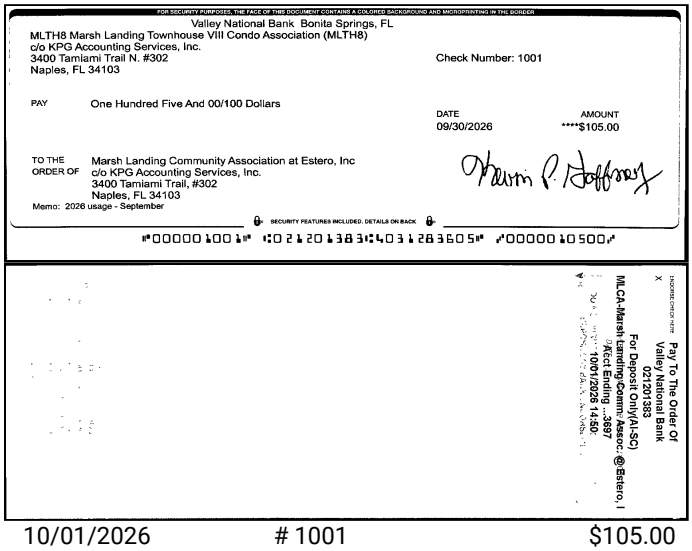
9775000001769321 0/6/2026977500000176932
TC-7D17A4 - Back Office-610
Teller - RT# 272480678
CREDIT TO THE ACCOUNT OF THE WITHIN NAMED PAYEE
LAKE MICHIGAN CREDIT UNION
GRAND RAPIDS
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

10/07/2026 # 1000 $75.00


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: 1003
PAY Two Hundred Forty And 00/100 Dollars
DATE 10/13/2026
AMOUNT ****$240.00
TO THE ORDER OF PestMax Control Solutions
P.O. Box 188
Estero, FL 33929
Memo: Pest control & Rodent control service

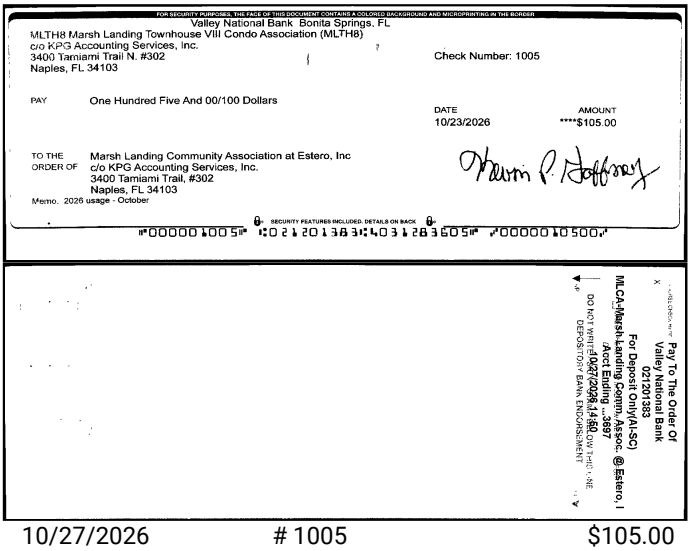
20261019022396400350 04 1215
Regions Bank >062000019<
20261019022396400350 04 1215
Regions Bank >062000019<
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY Bank ENDORSEMENT
PestMax Control Solutions
PO Box 188
Estero, FL 33929

10/20/2026 # 1003 $240.00


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: 1001
PAY One Hundred Five And 00/100 Dollars
DATE 09/30/2026
AMOUNT ****$105.00
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 - September

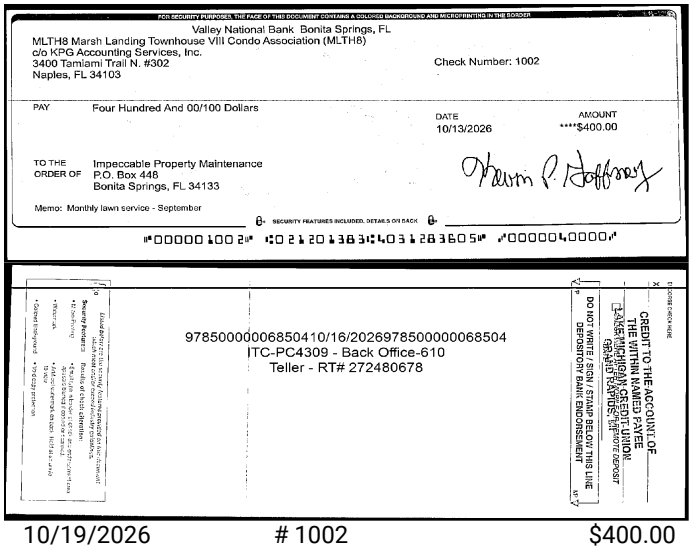
Pay To The Order Of
Valley National Bank
021201383
For Deposit Only(ALSC)
MLCA-Marsh Landing Comm. Assoc. @ Estero, I
Acct Ending ...3897
10/01/2026 14:50:

10/01/2026 # 1001 $105.00


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: 1005
PAY One Hundred Five And 00/100 Dollars
DATE 10/23/2026
AMOUNT ****$105.00
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 - October

Pay To The Order Of
Valley National Bank
021201383
For Deposit Only(ALSC)
MLCA-Marsh Landing Comm. Assoc. @ Estero, I
Acct Ending ...3897
10/27/2026 14:50:
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

10/27/2026 # 1005 $105.00


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: 1002
PAY Four Hundred And 00/100 Dollars
DATE 10/13/2026
AMOUNT ****$400.00
TO THE ORDER OF Impeccable Property Maintenance
P.O. Box 448
Bonita Springs, FL 34133
Memo: Monthly lawn service - September

9785000000685041 0/16/2026978500000068504
TC-PC4309 - Back Office-610
Teller - RT# 272480678
CREDIT TO THE ACCOUNT OF THE WITHIN NAMED PAYEE
LAKE MICHIGAN CREDIT UNION
GRAND RAPIDS
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

10/19/2026 # 1002 $400.00

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

4016 0014137 0004-0004 4016

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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1 0014137 0004-0004 M0656BLK103126064747 16 L 4016

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

1 M0656BLK103126064747 32 000000000 1532 002

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

1532 0006390 0001-0002 1532

Account Statement

HOA BUSINESS CHECKING - XXXXXX6041

SUMMARY FOR THE PERIOD: 10/01/26 - 10/31/26

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$2,400.00	+	$3,000.00	-	$5,400.00	=	$0.00

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$2,400.00
10/14	ACH DEBIT MLTH8 Marsh Land CincXfer 261014 D7507	-$3,000.00		-$600.00
10/15	RETURN ITEM MLTH8 Marsh Land CincXfer 261014 D7507 CHECK		$3,000.00	$2,400.00
10/21	ACH DEBIT MLTH8 Marsh Land CincXfer 261021 D7613	-$2,400.00		$0.00
Ending Balance				**$0.00**

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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1 0006390 0001-0002 M0656BLK103126064747 32 L 1532

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Wayne, NJ 07474-0558

1532 0006391 0002-0002 1532

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).
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1 0006391 0002-0002 M0656BLK103126064747 32 L 1532

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

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

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

2515 0009277 0001-0002 2515

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8567

SUMMARY FOR THE PERIOD: 10/01/26 - 10/31/26

MARSH LANDING TOWNHOUSE CONDOMINIUM VIII

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$63,632.30	+	$6,145.37	-	$3,000.00	=	$66,777.67

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$63,632.30
10/14	ACH CREDIT MLTH8 Marsh Land CincXfer 261014 C7507		$3,000.00	$66,632.30
10/19	ACH CREDIT MLTH8 Marsh Land CincXfer 261019 C7606		$3,000.00	$69,632.30
10/23	ACH DEBIT MLTH8 Marsh Land CincXfer 261023 D7621	-$3,000.00		$66,632.30
10/31	INTEREST CREDIT		$145.37	$66,777.67
Ending Balance				**$66,777.67**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$65,761.00	Annual % Yield Earned	2.63%
Year-to-Date Interest Paid	$1,315.40	Interest Paid	$145.37

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

2515 0009278 0002-0002 2515

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