

Financial Report Package

October 2026

Prepared for

MLTH9 Marsh Landing Townhouse IX Condo Association

KPG Accounting Services, Inc.

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KPG Accounting Services, Inc.

Balance Sheet - Comparative - Operating

MLTH9 Marsh Landing Townhouse IX 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 6076	$ 40,284.99	$ 33,562.48	$ 6,722.51
Total OPERATING:		**$ 40,284.99**	**$ 33,562.48**	**$ 6,722.51**
CURRENT ASSETS				
14-1400-00-00	Accounts Receivable	$ 1,719.00	$ -	$ 1,719.00
14-1530-00-00	PPD Insurance	2,862.66	5,595.72	(2,733.06)
Total CURRENT ASSETS:		**$ 4,581.66**	**$ 5,595.72**	**$ (1,014.06)**
Total Assets:		**$ 44,866.65**	**$ 39,158.20**	**$ 5,708.45**
Liabilities & Equity				
20-2001-00-00	Insurance Loan Payable	$ -	$ 3,233.61	$ (3,233.61)
20-2015-00-00	PPD Maint Fees	-	3,438.00	(3,438.00)
OPERATING EQUITY				
30-3900-00-00	Retained Earnings	$ 24,210.52	$ 24,210.52	$ -
Total OPERATING EQUITY:		**$ 24,210.52**	**$ 24,210.52**	**$ -**
Net Income / (Loss)		**$ 20,656.13**	**$ 8,276.07**	**$ 12,380.06**
Total Liabilities & Equity:		**$ 44,866.65**	**$ 39,158.20**	**$ 5,708.45**

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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 8591	$ 70,211.40	$ 67,059.31	$ 3,152.09
Total RESERVES:		**$ 70,211.40**	**$ 67,059.31**	**$ 3,152.09**
Total Assets:		**$ 70,211.40**	**$ 67,059.31**	**$ 3,152.09**
Liabilities & Equity				
RESERVE EQUITY				
25-2501-00-00	RSV - Pooled	$ 68,822.70	$ 65,822.70	$ 3,000.00
25-2599-00-00	Unallocated Interest	1,388.70	1,236.61	152.09
Total RESERVE EQUITY:		**$ 70,211.40**	**$ 67,059.31**	**$ 3,152.09**
Net Income / (Loss)		**$ -**	**$ -**	**$ -**
Total Liabilities & Equity:		**$ 70,211.40**	**$ 67,059.31**	**$ 3,152.09**

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KPG Accounting Services, Inc.

Balance Sheet

MLTH9 Marsh Landing Townhouse IX Condo Association

End Date: 10/31/2026

Assets			
OPERATING			
10-1010-00-00	VNB OP 6076	$40,284.99	
Total OPERATING:			$40,284.99
RESERVES			
12-1210-00-00	VNB RSV 8591	70,211.40	
Total RESERVES:			$70,211.40
CURRENT ASSETS			
14-1400-00-00	Accounts Receivable	1,719.00	
14-1530-00-00	PPD Insurance	2,862.66	
Total CURRENT ASSETS:			$4,581.66
Total Assets:			**$115,078.05**
Liabilities & Equity			
RESERVE EQUITY			
25-2501-00-00	RSV - Pooled	68,822.70	
25-2599-00-00	Unallocated Interest	1,388.70	
Total RESERVE EQUITY:			$70,211.40
OPERATING EQUITY			
30-3900-00-00	Retained Earnings	24,210.52	
Total OPERATING EQUITY:			$24,210.52
	Net Income Gain / Loss	20,656.13	
			$20,656.13
Total Liabilities & Equity:			**$115,078.05**

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KPG Accounting Services, Inc.

Income Statement

MLTH9 Marsh Landing Townhouse IX 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	$ 20,628.00	$ 20,627.41	$ 0.59	$ 82,512.00	$ 82,509.67	$ 2.33	$ 82,509.67
TOTAL INCOME	$ 20,628.00	$ 20,627.41	$ 0.59	$ 82,512.00	$ 82,509.67	$ 2.33	$ 82,509.67
TOTAL INCOME	**$ 20,628.00**	**$ 20,627.41**	**$ 0.59**	**$ 82,512.00**	**$ 82,509.67**	**$ 2.33**	**$ 82,509.67**
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	200.00	224.58	24.58	2,590.00	2,245.80	(344.20)	2,695.00
5160 Legal Expenses	-	41.67	41.67	-	416.70	416.70	500.00
TOTAL PROFESSIONAL FEES	$ 465.22	$ 531.48	$ 66.26	$ 5,242.20	$ 5,314.80	$ 72.60	$ 6,377.70
ADMIN							
5400 Office Supplies	68.36	33.33	(35.03)	254.80	333.30	78.50	400.00
5465 Corp Annual Report	-	6.33	6.33	61.25	63.30	2.05	76.00
5470 Licenses/Fees	-	4.00	4.00	-	40.00	40.00	48.00
TOTAL ADMIN	$ 68.36	$ 43.66	($ 24.70)	$ 316.05	$ 436.60	$ 120.55	$ 524.00
INSURANCE							
5850 INS - Expense	1,980.23	2,226.66	246.43	19,802.30	22,266.60	2,464.30	26,719.97
5852 INS - Flood	1,244.83	1,244.83	-	12,448.30	12,448.30	-	14,938.00
TOTAL INSURANCE	$ 3,225.06	$ 3,471.49	$ 246.43	$ 32,250.60	$ 34,714.90	$ 2,464.30	$ 41,657.97
UTILITIES							
6040 Water/Sewer/Trash	584.30	708.33	124.03	6,248.23	7,083.30	835.07	8,500.00
6045 Irrigation Water	105.00	83.33	(21.67)	696.70	833.30	136.60	1,000.00
TOTAL UTILITIES	$ 689.30	$ 791.66	$ 102.36	$ 6,944.93	$ 7,916.60	$ 971.67	$ 9,500.00
MAINTENANCE							
6005 Building	-	333.33	333.33	325.00	3,333.30	3,008.30	4,000.00
6020 Fire Extinguisher Service	-	12.50	12.50	-	125.00	125.00	150.00
6030 Dryer Vent Cleaning	-	-	-	312.00	-	(312.00)	-
6040 Exterminating	-	45.83	45.83	327.59	458.30	130.71	550.00
TOTAL MAINTENANCE	$ -	$ 391.66	$ 391.66	$ 964.59	$ 3,916.60	$ 2,952.01	$ 4,700.00
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	-	33.33	33.33	-	333.30	333.30	400.00
6120 Tree & Shrub Trimming	-	58.33	58.33	-	583.30	583.30	700.00
6130 Mulch/Pine Straw	-	91.67	91.67	-	916.70	916.70	1,100.00
6135 Sod/Plants Replacement	-	50.00	50.00	-	500.00	500.00	600.00
TOTAL LANDSCAPING/GROUNDS	$ 800.00	$ 645.83	($ 154.17)	$ 4,137.50	$ 6,458.30	$ 2,320.80	$ 7,750.00
TOTAL EXPENSES	**$ 5,247.94**	**$ 5,875.78**	**$ 627.84**	**$ 49,855.87**	**$ 58,757.80**	**$ 8,901.93**	**$ 70,509.67**
NET ORDINARY INCOME	**$ 15,380.06**	**$ 14,751.63**	**$ 628.43**	**$ 32,656.13**	**$ 23,751.87**	**$ 8,904.26**	**$ 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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KPG Accounting Services, Inc.

Income Statement - Operating

MLTH9 Marsh Landing Townhouse IX Condo Association

10/31/2026

Date: 11/9/2026
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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	$ 20,628.00	$ 20,627.41	$ 0.59	$ 82,512.00	$ 82,509.67	$ 2.33	$ 82,509.67
Total INCOME	$ 20,628.00	$ 20,627.41	$ 0.59	$ 82,512.00	$ 82,509.67	$2.33	$ 82,509.67
Total OPERATING INCOME	**$ 20,628.00**	**$ 20,627.41**	**$ 0.59**	**$ 82,512.00**	**$ 82,509.67**	**$ 2.33**	**$ 82,509.67**
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	200.00	224.58	24.58	2,590.00	2,245.80	(344.20)	2,695.00
5160-00-00 Legal Expenses	-	41.67	41.67	-	416.70	416.70	500.00
Total PROFESSIONAL FEES	$ 465.22	$ 531.48	$ 66.26	$ 5,242.20	$ 5,314.80	$72.60	$ 6,377.70
ADMIN							
5400-00-00 Office Supplies	68.36	33.33	(35.03)	254.80	333.30	78.50	400.00
5465-00-00 Corp Annual Report	-	6.33	6.33	61.25	63.30	2.05	76.00
5470-00-00 Licenses/Fees	-	4.00	4.00	-	40.00	40.00	48.00
Total ADMIN	$ 68.36	$ 43.66	($ 24.70)	$ 316.05	$ 436.60	$120.55	$ 524.00
INSURANCE							
5850-00-00 INS - Expense	1,980.23	2,226.66	246.43	19,802.30	22,266.60	2,464.30	26,719.97
5852-00-00 INS - Flood	1,244.83	1,244.83	-	12,448.30	12,448.30	-	14,938.00
Total INSURANCE	$ 3,225.06	$ 3,471.49	$ 246.43	$ 32,250.60	$ 34,714.90	$2,464.30	$ 41,657.97
UTILITIES							
6040-00-00 Water/Sewer/Trash	584.30	708.33	124.03	6,248.23	7,083.30	835.07	8,500.00
6045-00-00 Irrigation Water	105.00	83.33	(21.67)	696.70	833.30	136.60	1,000.00
Total UTILITIES	$ 689.30	$ 791.66	$ 102.36	$ 6,944.93	$ 7,916.60	$971.67	$ 9,500.00
MAINTENANCE							
6005-00-00 Building	-	333.33	333.33	325.00	3,333.30	3,008.30	4,000.00
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	-	45.83	45.83	327.59	458.30	130.71	550.00
Total MAINTENANCE	$ -	$ 391.66	$ 391.66	$ 964.59	$ 3,916.60	$2,952.01	$ 4,700.00
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	-	33.33	33.33	-	333.30	333.30	400.00
6120-00-00 Tree & Shrub Trimming	-	58.33	58.33	-	583.30	583.30	700.00
6130-00-00 Mulch/Pine Straw	-	91.67	91.67	-	916.70	916.70	1,100.00
6135-00-00 Sod/Plants Replacement	-	50.00	50.00	-	500.00	500.00	600.00
Total LANDSCAPING/GROUNDS	$ 800.00	$ 645.83	($ 154.17)	$ 4,137.50	$ 6,458.30	$2,320.80	$ 7,750.00
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	**$ 8,247.94**	**$ 8,875.78**	**$ 627.84**	**$ 61,855.87**	**$ 70,757.80**	**$ 8,901.93**	**$ 82,509.67**
Net Income:	**$ 12,380.06**	**$ 11,751.63**	**$ 628.43**	**$ 20,656.13**	**$ 11,751.87**	**$ 8,904.26**	**$ 0.00**

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Homeowner Aging Report

MLTH9 Marsh Landing Townhouse IX 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
MLTH923022 - George Redling & Karolina Plut - Owner - 23022 Lone Oak Dr.				**Last Payment:** $1,719.00 on 07/24/2026	
Assessment - Homeowner 2026	$1,719.00	$0.00	$0.00	$0.00	**$1,719.00**
Total:	**$1,719.00**	**$0.00**	**$0.00**	**$0.00**	**$1,719.00**

Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
MLTH9 Marsh Landing Townhouse IX Condo Association	**$1,719.00**	**$0.00**	**$0.00**	**$0.00**	**$1,719.00**

Description	Total
Assessment - Homeowner 2026	$1,719.00
AR Total:	**$1,719.00**

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

1 M0656BLK103126064747 34 000000000 1534 004

MARSH LANDING TOWNHOUSE CONDOMINIUM
IX 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

1534 0006396 0001-0004 1534

Account Statement

HOA BUSINESS CHECKING - XXXXXX6076

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

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$33,745.98	+	$15,471.00	-	$8,531.99	=	$40,684.99

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$33,745.98
10/01	ACH DEBIT MLTH9 Marsh Land Vendor Pay 261001 20274	-$3.50		$33,742.48
10/01	CHECK 5096	-$105.00		$33,637.48
10/02	ACH CREDIT PAYABLI DEPOSIT TRANSFER 261002 956237081		$1,719.00	$35,356.48
10/02	ACH DEBIT MLTH9 Marsh Land Vendor Pay 261002 20384	-$200.00		$35,156.48
10/02	ACH DEBIT MLTH9 Marsh Land Vendor Pay 261002 20269	-$265.22		$34,891.26
10/05	LOCK BOX DEPOSIT		$1,719.00	$36,610.26
10/06	ACH CREDIT MLTH9 Marsh Land ASSN DUES 261006		$5,157.00	$41,767.26
10/06	LOCK BOX DEPOSIT		$1,719.00	$43,486.26
10/06	ACH DEBIT MLTH9 Marsh Land Vendor Pay 261006 20484	-$7.56		$43,478.70
10/07	LOCK BOX DEPOSIT		$3,438.00	$46,916.70
10/07	CHECK 5095	-$75.00		$46,841.70
10/14	ACH DEBIT MLTH9 Marsh Land CincXfer 261014 D7513	-$3,000.00		$43,841.70
10/14	ACH DEBIT FIRST INSURANCE INSURANCE 261014 900- 105602072	-$3,233.61		$40,608.09
10/14	ACH DEBIT ZENITH WEB GWEB_PYMNT 261014	-$492.00		$40,116.09

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1 0006396 0001-0004 M0656BLK103126064747 34 L 1534

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

1534 0006397 0002-0004 1534

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
10/15	LOCK BOX DEPOSIT		$1,719.00	$41,835.09
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015	-$87.51		$41,747.58
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015	-$87.51		$41,660.07
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015	-$88.35		$41,571.72
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015	-$90.02		$41,481.70
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015	-$98.36		$41,383.34
10/15	ACH DEBIT BONITA SPRINGS U ACHPYMT 261015	-$132.55		$41,250.79
10/19	CHECK 5097	-$400.00		$40,850.79
10/28	CHECK 5099	-$105.00		$40,745.79
10/29	ACH DEBIT MLTH9 Marsh Land Vendor Pay 261029 20653	-$60.80		$40,684.99
Ending Balance				**$40,684.99**

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
10/07	5095	$75.00	10/19	5097	$400.00
10/01	5096	$105.00	10/28	5099*	$105.00

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

OVERDRAFT FEES

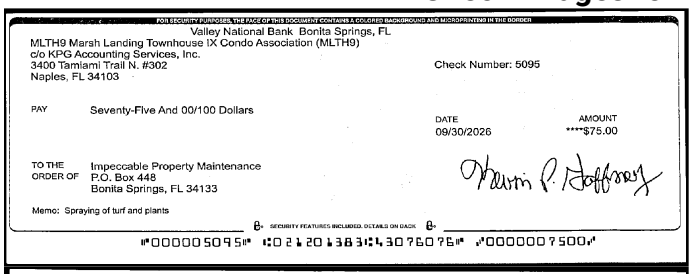
	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	$0.00	$0.00
Total Return Fees	$0.00	$0.00

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1 0006397 0002-0004 M0656BLK103126064747 34 L 1534

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

1534 0006398 0003-0004 1534

Check Images for Account XXXXXX6076


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

Valley National Bank Bonita Springs, FL

MLTH9 Marsh Landing Townhouse IX Condo Association (MLTH9)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5095

PAY Seventy-Five And 00/100 Dollars

DATE 09/30/2026

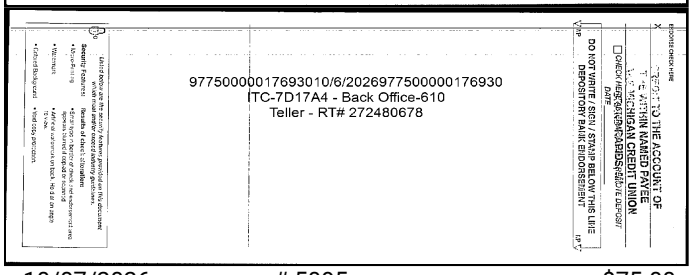
AMOUNT ****$75.00

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

Memo: Spraying of turf and plants

SECURITY FEATURES INCLUDED. DETAILS ON BACK

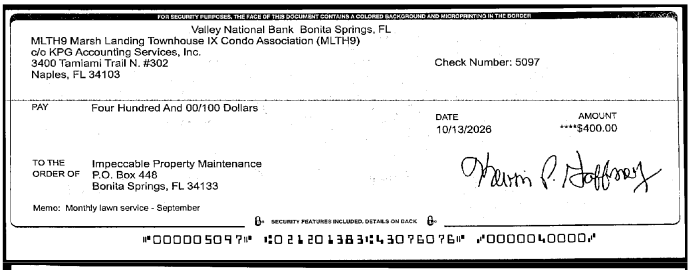
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9775000001769301 0/6/2026977500000176930
ITC-7D17A4 - Back Office-610
Teller - RT# 272480678

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

CREDIT TO THE ACCOUNT OF
THE WITHIN NAMED PAYEE
SUNCOAST CREDIT UNION

10/07/2026 # 5095 $75.00


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

Valley National Bank Bonita Springs, FL

MLTH9 Marsh Landing Townhouse IX Condo Association (MLTH9)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5097

PAY Four Hundred And 00/100 Dollars

DATE 10/13/2026

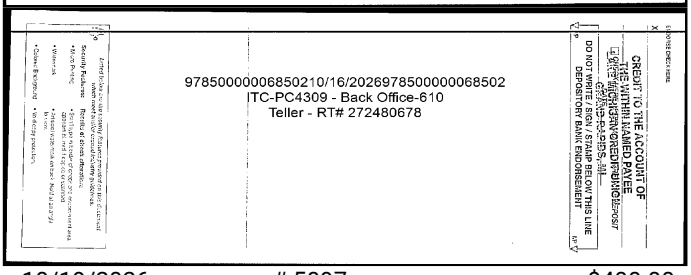
AMOUNT ****$400.00

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

Memo: Monthly lawn service - September

SECURITY FEATURES INCLUDED. DETAILS ON BACK

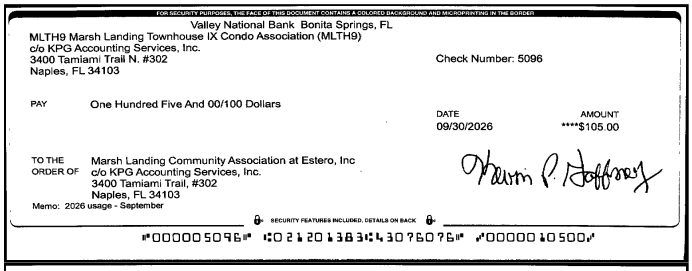
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9785000000685021 0/16/2026978500000068502
ITC-PC4309 - Back Office-610
Teller - RT# 272480678

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

CREDIT TO THE ACCOUNT OF
THE WITHIN NAMED PAYEE

10/19/2026 # 5097 $400.00


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

Valley National Bank Bonita Springs, FL

MLTH9 Marsh Landing Townhouse IX Condo Association (MLTH9)
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail N. #302
Naples, FL 34103

Check Number: 5096

PAY One Hundred Five And 00/100 Dollars

DATE 09/30/2026

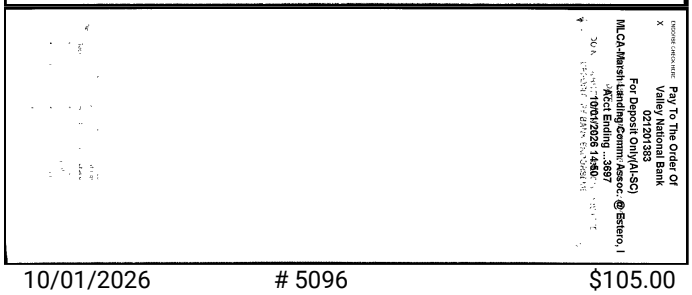
AMOUNT ****$105.00

TO THE ORDER OF Marsh Landing Community Association at Estero, Inc
c/o KPG Accounting Services, Inc.
3400 Tamiami Trail, #302
Naples, FL 34103

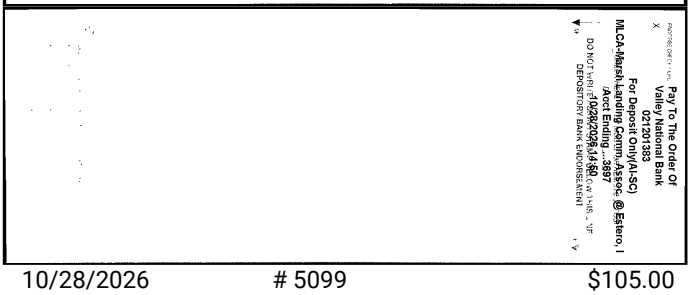
Memo: 2026 usage - September

SECURITY FEATURES INCLUDED. DETAILS ON BACK

⑈00005096⑈ ⑆021201383⑆430760 76⑈ ⑈00000 10500⑈


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 # 5096 $105.00


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

10/28/2026 # 5099 $105.00

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

1534 0006399 0004-0004 1534

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 0006399 0004-0004 M0656BLK103126064747 34 L 1534

Valley

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

Last Statement: September 30, 2026
Statement Ending: October 31, 2026
Page: 1 of 2

1 M0656BLK103126064747 17 000000000 2517 002

MARSH LANDING TOWNHOUSE CONDOMINIUM
IX 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

2517 0009281 0001-0002 2517

Account Statement

PROPERTY MANAGEMENT MMA - XXXXXX8591

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

MARSH LANDING TOWNHOUSE CONDOMINIUM

Beginning Balance		Deposits & Other Credits		Withdrawals & Other Debits		Ending Balance
$67,059.31	+	$3,152.09	-	$0.00	=	$70,211.40

TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			$67,059.31
10/14	ACH CREDIT MLTH9 Marsh Land CincXfer 261014 C7513		$3,000.00	$70,059.31
10/31	INTEREST CREDIT		$152.09	$70,211.40
Ending Balance				**$70,211.40**

INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	$68,801.00	Annual % Yield Earned	2.63%
Year-to-Date Interest Paid	$1,388.70	Interest Paid	$152.09

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

2517 0009282 0002-0002 2517

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