

6/5/2025

CHARLES HENRY PROPERTIES LLC
534 WEST 42ND ST APT 8
NEW YORK, NY, 10036-0000

NOTICE OF ACCELERATION

Loan number: 100018625

Borrower: CHARLES HENRY PROPERTIES LLC

Property: 336 EAST 56TH ST, NEW YORK, NY, 10036-0000

Dear CHARLES HENRY PROPERTIES LLC,

We previously sent you a default notice notifying you that your loan is in default because one or more installments and other amounts under the loan were not paid when due and demanding that you cure the loan defaults prior to a certain deadline. The deadline has expired and the loan remains in default.

Acceleration of indebtedness.

Based upon the uncured loan defaults: we hereby (i) accelerate the indebtedness of the loan and declare the entire indebtedness under the loan immediately due and payable, including any negative escrow balances, without further notice or demand; and (ii) declare that interest on the loan shall accrue at the Default Rate specified in the loan documents from and after the date of this letter until the loan defaults are cured. The date of this notice shall constitute the "Prepayment Date," or date of acceleration, with respect to any prepayment premium that may be payable pursuant to the applicable prepayment addendum or provision of the loan documents.

By reason of the default and pursuant to the loan documents, your license to collect the rents generated by your property has been and is hereby revoked, and demand is hereby made that you forthwith turn over to us all rents, issues and profits of the property, that you provide us with copies of the current rent rolls and operating statements generated for the property, and that you provide us with copies of the rental agreements and/or leases affecting the property. The foregoing applies immediately and without regard to remitting payment of the indebtedness of the loan on or before the required payment date set forth above.

Action required to cure the default.

Although we have accelerated the indebtedness due under the loan and the entire indebtedness under the loan is now immediately due and payable, we are prepared to accept payment constituting full reinstatement and cure of the loan defaults, provided we receive payment from you of the sums specified below:

Amounts Due

Payments past due 4/1/2025 – 6/1/2025	\$ 50,393.34
Costs and fees due:	\$ 50.00
Late charges due:	\$ 4,668.15
Less unapplied funds:	\$ (16.744.55)
Total amount due to reinstate as of 6/5/2025:	\$ 38,366.94



Your next loan payment will become due and payable on 6/1/2025 and if it is not timely paid, late charges will be due after 6/16/2025.

Additional Amounts That Will Become Due

Next loan payment due 6/1/2025:	\$16,904.24
---------------------------------	-------------

Total amount due to reinstate as of 6/5/2025:	\$38,366.94
--	--------------------

Additional late charge due if next loan payment paid 6/16/2025:	\$ 409.13
---	-----------

PLEASE CONTACT US TO VERIFY THE TOTAL AMOUNT DUE PRIOR TO REMITTING FUNDS. WE MAY REQUIRE SATISFACTORY PROOF THAT ALL PROPERTY TAXES AND INSURANCE ARE PAID AND CURRENT.

Consequences if you don't cure the default on or before 6/15/2025.

If you do not pay all the amounts needed to reinstate your loan on or before **6/15/2025** serious consequences may result, including, without limitation, the following:

- Foreclosure and legal proceedings will be commenced to exercise the rights and remedies under your loan documents and applicable law, including, without limitation, the right to obtain the appointment of a receiver to take control of the property, including the right to collect rents of the property and to cause the property to be sold. Exercise of our rights and remedies will result in additional expenses that will be added to the loan, pursuant to the loan Documents and applicable law. These amounts are in addition to all other amounts that are and will be owing on the loan as set forth above.
- We may enter and inspect your property as provided by your loan documents whether or not the default is cured. Any costs incurred by us may be added to the amount you now owe if permitted by your loan documents or applicable law.

The laws of certain states may allow you to reinstate the loan by curing all defaults by a specified time period without having to pay the entire indebtedness of the loan. You may wish to consult an attorney regarding the laws that are applicable to your property and your loan.

This notice and demand is not intended to be a complete statement of all defaults that may have occurred or be continuing. Nothing contained in this notice and demand or by reason of our action or inaction shall constitute a waiver or modification of any of our rights and remedies under the loan documents or applicable law. Further, acceptance and application of payments to the loan are without waiver and in full reservation of our rights and remedies, including, but not limited to, the right to assess default interest and as applicable, any prepayment premium. Further, we may in our discretion, accept and apply, hold unapplied, or return to you, any payments received on the loan. This notice shall apply whether we are servicing the loan for our own account or for a third party.

If you have any questions regarding this default notice, please call us immediately at (866) 406-7980.

Sincerely,

JPMorgan Chase Bank, N.A.



MAKING YOUR PAYMENT

Regular Mail—Your loan statement will include a pre-addressed payment coupon and a return envelope for your convenience. Please write your loan number on your check. The address for regular mail is:

Chase Commercial Term Lending
P.O. Box 650528
Dallas, TX 75265-0528

Overnight Delivery—If you use an express delivery service, please include your payment coupon and write your loan number on your check. The address for overnight mail is:

Chase Commercial Term Lending
#650528 TX1-0028
14800 Frye Rd
Ft. Worth, TX 76155-2732
(817) 399-5197

Wiring Instructions—Wires should be sent with the following information:

JPMorgan Chase Bank, N.A.
ABA: 021000021
Account No: 983646035
ATTN: CTL Servicing
RE: (Always reference your 9-digit loan number and the name on the loan)

Pay Connexion—Call to make an automated payment:

(866) 406-7980
Monday through Friday
8 a.m. – 7 p.m. CT

Branch/Financial Center—If you make your payment at a local Chase financial center, please provide your payment coupon, this letter or your loan number.

CONTACT INFORMATION

Customer Care

Regular Mail:

Chase Commercial Term Lending
P.O. Box 650528
Dallas, TX 75265-0528

Toll-free:

(877) 344-3080

Monday through Friday
8 a.m. – 7 p.m. CT

Fax:

(866) 494-1153

Email:

gm.ctl.customer.care@chase.com

Loan Resolution

Toll-free:

(866) 406-7980

Monday through Friday
8 a.m. – 7 p.m. CT

Fax:

(866) 494-2609

Email:

gm.loan.resolution.collections@jpmchase.com



IMPORTANT BANKRUPTCY INFORMATION

If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this notice is for informational purposes only and is not an attempt to collect a debt.

NOTICE FOR SERVICEMEMBERS

The following persons may be entitled to certain legal rights and Protections, including Protection from foreclosure, pursuant to the Servicemembers Civil Relief Act, as amended, and possibly other similar state statutes:

- Any individual borrower, guarantor, collateral pledgor or property owner who is, or recently was, a Servicemember on active duty;
- Any business entity, if a Servicemember who is, or recently was, on active duty, is personally liable to Chase in a written agreement for its obligations.

Eligible service may include the following:

- Active Duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard;
- Active Duty with the National Guard;
- Active Duty as a commissioned officer of the National Oceanic and Atmospheric Administration;
- Active Duty as a commissioned officer of the Public Health Service;
- Service with the forces of a nation with which the United States is allied in the prosecution of a war or military action; or
- Service with the National Guard or a state militia under a state call to duty.

Eligible service also includes any period during which a Servicemember is absent from duty on account of sickness, wounds, leave, or other lawful cause.

If you or any of the persons described above is such a Servicemember, you should contact Chase at 1-877-344-3080, Monday through Friday, 8:00 a.m. to 7:00 p.m. Central Time.