



Loan Number: 100018625

Charles Henry Properties, LLC, a New York limited liability company
534 West 42nd Street
Apt 8
New York, NY 10036

Dear Borrower(s):

Welcome to JPMorgan Chase Bank, N.A. We are delighted to have you as a customer. One of our highest priorities is to keep you informed and to make the new loan process as smooth as possible. This letter provides you with important information regarding your loan. Your loan number is shown above and should be included on all payment checks and any correspondence you might have with us in the future.

Your first payment is due on February 1, 2017. Going forward, your payments will be due on the 1st of each month. A late charge of 5.00000% of your payment will be charged on payments received more than fifteen (15) days after the due date.

Your first statement will be mailed to you at least 10 days before your first payment is due. Your statements will indicate the payment amount due and will be mailed to you each month. If you do not receive a statement, your payment is still due according to the terms of your promissory note. The address for sending payments is as follows:

JPMorgan Chase Bank, N.A.
P.O. Box 650528
Dallas, TX 75265-0528

In the event you don't receive a statement prior to the due date of your first payment, please call our Customer Service Department at (877) 344-3080.

Automatic Payment Service

To make the payment process more convenient for you, we invite you to take advantage of our auto-pay program. The auto-pay program will save you time and expense by eliminating the need to write your monthly mortgage check or visit a branch to make your payment. The auto-pay program will also provide you with the convenience of having your payment drafted from any designated savings or checking account on a day that you specify. This feature saves time and gives you flexibility in making your mortgage payment.

If you have any questions about your loan or wish to request an Autopay Application form, please contact our Customer Service Department at (877) 344-3080.

