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VERATEX INC  
534 W 42ND ST  
NEW YORK, NY 10036-6219

Review Date: October 10, 2024  
Commercial Loan: 88088101069890001000000026  
Reference No.: 746578

Dear VERATEX INC:

We recently contacted you about the need to provide updated financial information for the commercial loan you have with Citizens. This requirement is part of your loan agreement and will help us to provide new ideas and added value if your banking needs have changed. Your next scheduled review is quickly approaching and we now require the following information. Please note that failure to provide this information within the proper timeframe may result in an inability to access any additional funds, and/or a default under the terms and conditions of your loan, which will give Citizens certain rights and remedies under our loan agreement, up to and including the right to demand payment of the entire outstanding balance due under the loan. You may also be responsible for any costs, including legal fees, which Citizens may incur in collecting the loan from you. **To avoid any issues, please provide us with the following information as soon as possible, and in any event, no later than September 25, 2024:**

## Business Information

- 1 year most recent fiscal year-end CPA prepared financial statements, or signed federal tax returns including all schedules and statements.
- Interim financial statements including a profit & loss statement and balance sheet for your current fiscal year through the most recent month end
- Summary accounts receivable and accounts payable aging(s) for the borrower, signed and prepared within the last 30 days

For your convenience, all of the requested information may be provided to us via any of the following four methods. Regardless of the method you select, please include a copy of this letter to ensure proper servicing.

- Upload to our secured portal. Please contact us if you would like to use this option and are not yet registered.
- EMail: [SmallBusinessLending@CitizensBank.com](mailto:SmallBusinessLending@CitizensBank.com)
- Fax: 1-877-694-5359
- Mail to: Citizens, JCA275, One Citizens Drive, Riverside, RI 02915-9961

We look forward to working with you and continuing to provide the banking services that enable your company to reach its goals. If for any reason you feel that you will be unable to provide the above information by September 25, 2024, please email us at [SmallBusinessLending@citizensbank.com](mailto:SmallBusinessLending@citizensbank.com).

Regards,

## Business Banking

Citizens is a brand name of Citizens Bank, N.A. Member FDIC.