

NOTICE OF ACCEPTANCE

Lustgarten Associates, Inc.
375 5th Ave 3rd Fl
New York NY 10016

Veratex
c/o Chas Henry Properties Claude Simon
336 E 56th St Apt A
New York NY 10022

LOAN SUMMARY	
Notice Date:	02/26/2026
Loan Number:	1179445
Total Premiums:	\$8,331.25
Down Payment:	\$2,495.32
Amount Financed:	\$5,835.93
Finance Charge:	\$281.91
Amount Due on Each Date:	\$679.76
Annual % Rate:	11.45%
Number of Payments:	9
First Due Date:	03/03/2026

THE PREMIUM FINANCE AGREEMENT YOU HAVE ENTERED INTO WITH THE AGENT OF RECORD HAS BEEN ACQUIRED BY AFCO DIRECT. AFCO DIRECT WILL SERVICE THE BILLING AND COLLECTION OF YOUR ACCOUNT. PLEASE MAKE ALL FUTURE PAYMENTS PAYABLE TO AFCO DIRECT.

This notice will acknowledge our acceptance of your Premium Finance Agreement (the "Agreement") which was originated through the above-referenced Agent or Broker. The Insurance Company(ies) providing your insurance coverage will be notified that you have entered into this Agreement. We will issue payment on your behalf as directed by your Agent or Broker.

We are pleased to receive and process the Agreement which was recently negotiated through your Agent or Broker referenced above. The Notice of Acceptance is our official acknowledgment and acceptance of your Agreement. Please carefully review the Loan Summary above. If any of the information does not agree with your records, please notify us immediately. If this is your first transaction with us, the following information may be helpful:

LOAN NUMBER. Your loan number is indicated above. Please refer to it if you contact us about your loan.

PAYMENTS. You will receive a billing statement approximately 12-15 days before each payment is due. If your first payment is due soon, your first billing statement will arrive in the next few days. It is important that your payments be received on or before the scheduled due date to ensure uninterrupted coverage. Pay By Web and Pay By Phone information is included with each billing statement.

INQUIRIES. You can log on to our website - www.afcodirect.com - to access your loan and/or make a payment. If you have questions or need help you can email us - info@afcodirect.com - or call our toll-free number listed below. Our Customer Service Department is ready and eager to assist you with any questions about your loan or other premium finance needs.

THANK YOU for funding your insurance premiums through AFCO Direct, a division of AFCO Credit/Acceptance Corporation.

AFCODIRECT

A Division of AFCO Credit/Acceptance Corporation
Two Conway Park, 150 North Field Drive, Suite 190
Lake Forest IL 60045
Phone: 877-226-5456 Fax: 877-226-5297

www.afcodirect.com

*****RECEIVE YOUR BILL BY EMAIL - info@afcodirect.com*****



PRIVACY POLICY

Information We Disclose

It is our belief that there is nothing more important than the safeguarding of personal financial information. Consequently, our Privacy Policy is simple. Specifically, we do not disclose, sell, share or otherwise disseminate any of our customers' non-public personal financial information to unaffiliated third parties unless: [1] it is necessary to effect, administer, or enforce a transaction that the customer requests or authorizes; [2] we are permitted or required to by law (such as if we receive a subpoena or a request for information from an authorized governmental agency investigating fraudulent activity); [3] the customer requests that we share the information; or [4] the information is provided to help complete a customer initiated transaction such as a wire transfer or loan application. Any disclosure of information by us is done in accordance with this Privacy Policy and only as permitted/required by law.

Information We Collect

We collect non-public personal information about our customers from the following sources: [1] information we receive from customers on applications and other forms such as name, address, social security numbers, phone numbers, and asset and income information [2] information about our customers' transactions with us and others such as account balances and payment history; and [3] information we may receive from a consumer reporting agency about our customers such as credit history and a listing of creditors.

Former Customers' Information

Our Privacy Policy applies to all of our customers, regardless of account size, transaction volume or account status. If a customer terminates their relationship with us, we will not share any information that we have collected about that customer with unaffiliated third parties except as permitted or required by law.

Protection of Information

BankDirect Capital Finance restricts access to our customers' personal and account information to those employees who need to know that information to provide products or services. Our employees are trained and required to protect our customers' private financial information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Notices of Furnishing Negative Information

We may report information about your accounts to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Questions or Comments

We welcome your questions or comments about our Privacy Policy. Please feel free to contact us at (877) 226-5456 with any questions or comments you may have.