



732.240.4500  
OceanFirst Bank N.A.  
975 Hooper Avenue  
Toms River, NJ 08753

Line:

XXXXXX9148

Page: 1  
02/14/2023

351 Grand LLC  
144 N 7th St Ste 408  
Brooklyn NY 11249-2920

### Loan Billing Statement

Please keep in mind that if you pay off your loan, you may be subject to a prepayment penalty. Contact us at 888-623-2698 for more information such as the maximum amount of the penalty you could be charged.

#### CL-Commercial Real Estate N00 Loan 84731

Date	Description	-----Payment Split----- Principal Interest	Transaction Amount	Principal Balance
01/17/2023	Balance Last Statement			4,999,392.14
02/01/2023	PAYMENT FROM COMMERCIAL CHECKING ACCOUNT XXXXXXXXXXXX3388	16,388.76 18,300.23	43,108.44	4,983,003.38
	Escrow:	8,419.45		
02/14/2023	Balance This Statement			4,983,003.38

Interest Calculation						
From Date	Thru Date	Interest Rate	Daily Periodic Rate	Principal	Days	Accrued Interest
02/01/2023	02/28/2023	4.250000%	.00011805	4,983,003.38	28	16,471.59

Escrow Summary			
Date	Description	Payments	Disbursements Balance
01/17/2023	Balance Last Statement		21,869.64
02/01/2023	PAYMENT FROM COMMERCIAL CHECKING ACCOUNT	8,419.45	30,289.09
02/14/2023	Balance This Statement		30,289.09

Loan Summary			
Credit Limit:		Interest Accrued From:	02/01/2023
Available Credit:		Interest Accrued Thru:	02/28/2023
Maturity Date:	01/01/2027	Principal Due:	18,217.40
Activity This Period		Interest Due:	16,471.59
Principal Paid:	16,388.76	Escrow Due:	8,419.45
Interest Paid:	18,300.23	Total Payment Due:	43,108.44
		Payment Due Date:	03/01/2023
Interest Accrued:	16,471.59		

\* \* \* Continued \* \* \*

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**IMPORTANT INFORMATION- Please read carefully.**

**LATE CHARGES** are assessed at the close of the business day on the date noted on your statement. Please allow sufficient time for all delivery and posting to avoid late charge assessments.

**RETURN CHECK CHARGES-** We reserve the right to redeposit returned checks. Redeposit and returned check fees will be charged unless prohibited by law.

**PAYMENTS**

1. Remove your coupon from the bottom of your loan statement and send it along with your check or money order to the address shown on the coupon.
2. **Do not send cash.** DO NOT include correspondence with your payment.
3. Please note: Additional principal payments can only be made with, or after your current month's payment. No Principal payments can be applied to loans that are not current.
4. Payment Changes are usually a result of an Escrow Analysis. If your payment has changed due to an analysis, you will receive a statement itemizing the changes. An additional change may occur to the principal and interest portion of the total payment based on your Promissory Note or Modifications (Adjustable Mgt., Variable Rate loan, Etc.).

**PAYOFF AND ASSUMPTION REQUEST-** A request should be submitted in advance for any payoff or assumption information. Requests can be requested via Loan Customer Care Center -. All information will be furnished in writing; no verbal payoff or assumption information will be provided.

**YEAR-END STATEMENTS** are mailed annually by January 31 to the mailing address on file as of December 31. Retain this year-end information for income tax purposes. Any change of address must be submitted to us in writing; we enclosed a form for your convenience.

**LOAN CUSTOMER CARE CENTER- 1.888.623.2698** Monday – Friday 8:00 a.m. and 5:00 p.m. EST.

**PROPERTY INSURANCE INFORMATION- (if applicable)**

All loans are required to always have adequate property insurance in force, including flood insurance, if the property is situated in a special flood hazard area. It is your responsibility to maintain proper and sufficient property insurance coverage. To protect our mutual interest in the mortgaged property, the Bank will require evidence of proper insurance. Absent this insurance, the Bank is required to force place coverage (not including your equity) on your behalf and charge your mortgage/escrow account. You will be given prior notice before coverage is placed. Periodically, please consult your insurance agent to ensure adequacy of your coverages. Please forward all insurance policies and bills that you receive to the insurance department at:

Property Insurance	Flood Insurance
OceanFirst Bank N.A. 975 Hooper Ave Toms River, NJ 08753	OceanFirst Bank N.A. PO Box 702927 Dallas, TX 75370

Please include your loan number for reference purposes.

**LOSS -** Settlement checks will include our name as payee. Therefore, report your claim to your insurance agent immediately and contact our Loan Servicing Escrow Department Upon receipt of estimates of damage and/or settlement amounts.

**PROPERTY TAX INFORMATION (if applicable)**

If you received your Real Estate tax bill for an item that is included on your Annual Escrow Statement, please keep it for your records as we receive the tax information directly from your taxing authority. It is not necessary to contact or mail us this information. However, if you receive a delinquent tax bill/notice, please forward bill to us at [escrowinsurance@oceanfirst.com](mailto:escrowinsurance@oceanfirst.com) for review and handling.

Supplemental tax bills are generally borrower's responsibility as the bills are sent directly to the borrowers from your tax office and no information or reporting regarding these bills are provided to us. However, if your closing agent collected funds at the time of settlement of your loan in anticipation of a supplemental tax bill being issued, then please submit to us for review at [escrowinsurance@oceanfirst.com](mailto:escrowinsurance@oceanfirst.com)

All Tax Exemption requests must be submitted by YOU directly to your tax office. If approved, please forward the documentation to us at [escrowinsurance@oceanfirst.com](mailto:escrowinsurance@oceanfirst.com).

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated.

**MOVING? PLEASE BE SURE TO PROVIDE US WITH YOUR NEW ADDRESS** If your address changes, please notify us immediately by returning this form to the address shown on this statement OR by contacting our Loan Customer Care Center 1-888-623-2698.

NAME: \_\_\_\_\_  
OLD ADDRESS: \_\_\_\_\_  
NEW ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_  
NEW TELEPHONE Number: \_\_\_\_\_ ACCT. NO.: \_\_\_\_\_  
SIGNATURE(s) \_\_\_\_\_

