

Address Service Requested

202 North 10th LLC
144 North 7th Street
Suite 408
Brooklyn NY 11249

ACCOUNT SUMMARY

ACCOUNT NUMBER 1719000337
STATEMENT DATE 02/13/23
AMOUNT DUE 24,135.74
PAYMENT DUE DATE 03/01/23

ADDITIONAL PRINCIPAL \$ _____
ADDITIONAL ESCROW \$ _____
AMOUNT ENCLOSED \$ _____

If payment is received after 03/13/23,
a \$1,206.79 late fee will be charged.

MORTGAGE STATEMENT

ACCOUNT #: XXXXXX0337

ACCOUNT INFORMATION

OUTSTANDING PRINCIPAL \$4,348,709.97
INTEREST RATE 4.250000%
RATE GOOD UNTIL 04/01/27
PREPAYMENT PENALTY YES

EXPLANATION OF AMOUNT DUE

PRINCIPAL \$9,756.00
INTEREST \$14,379.74
ESCROW (TAXES AND INSURANCE) \$.00
REGULAR MONTHLY PAYMENT \$24,135.74
TOTAL FEES AND CHARGES \$.00
OVERDUE PAYMENT \$.00
TOTAL AMOUNT DUE \$24,135.74

PAST PAYMENTS BREAKDOWN

	PAID LAST MONTH	PAID YEAR TO DATE
PRINCIPAL	\$8,186.86	\$16,343.63
INTEREST	\$15,948.88	\$31,927.85
ESCROW (TAXES AND INSURANCE)	\$.00	\$.00
FEES	\$.00	\$.00
PARTIAL PAYMENT (UNAPPLIED)*	\$.00	\$.00
TOTAL	\$24,135.74	\$48,271.48

TRANSACTION ACTIVITY (01/17/23 TO 02/13/23)

POSTED	EFFECTIVE	DESCRIPTION	CHARGES/DEBITS	PAYMENTS/CREDITS
02/06/23	02/06/23	INTEREST PAYMENT SPLIT OUT		15,948.88
02/06/23	02/06/23	PRINCIPAL PAYMENT SPLIT OUT		8,186.86

Privacy Notice Statement

BCB Bank's Privacy Notice is available on the bank's website at www.bcb.bank under the Privacy Notice tab on the bottom of the webpage. Please note that there have been no changes to the bank's practices regarding privacy. If you would like a paper copy of the bank's Privacy Notice, please call 1-800-680-6872.

If you would like counseling or assistance, you can contact the following:

*U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area go to https://www.hud.gov/program_offices/housing/sfh/hcc or call 800-569-4287.

DETACH AND REMIT WITH PAYMENT

CHANGE OF ADDRESS

TO INSURE PROPER DELIVERY OF YOUR STATEMENTS,
PLEASE DETACH AND MAIL THIS CHANGE OF ADDRESS NOTICE
TO ADDRESS BELOW.

YOUR NEW ADDRESS _____ NUMBER AND STREET _____

CITY _____ STATE _____ ZIP _____

SIGNATURE _____ DATE _____

BCB Community Bank
591-595 Avenue C
Bayonne, NJ 07002

----- *Detach and remit with payment* -----

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong or if you need more information about a transaction on your bill write us on a separate sheet of paper at the address on the front of the statement as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST bill on which the error appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error or explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

COMPUTATION OF THE AVERAGE DAILY BALANCE

We figure the FINANCE CHARGE on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions).

- To get the "average daily balance" we take the beginning balance of your account each day, add any new loans, and subtract any payment or credits, and unpaid FINANCE CHARGES.
- This gives us the daily balance.
- Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.
- The "average daily balance" is, or can be, multiplied by the number of days in the billing cycle and the daily periodic rate applied to the product to determine the amount of the finance charge.
- This gives us the "average daily balance".
- On the day following the Payment Due date, any unpaid portion of the FINANCE CHARGE will be added to the daily balance and then will become subject to future FINANCE CHARGE calculations.

*NOTE: THE DAILY PERIODIC RATE MAY VARY FROM ONE BILLING CYCLE TOTHE NEXT.

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MEMBER FDIC

