

Advice Date: October 7, 2025

<b>Mortgagor(s):</b>	<b>Aitken Dwayne</b>		
<b>Account number:</b>	<b>MLL40010038406</b>	<b>Currency:</b>	<b>JMD</b>
Security address:	Lot No. 604, S East 22nd Way, East Kensington, Greater Portmore; St. Catherine		
Monthly payment:	\$43,180.73	Loan maturity date:	Mar 19, 2054
Last payment date:	Sep 19, 2025	Principal balance:	4,490,054.12*
Amount paid:	\$43,180.73	Interest Rate:	8.00 %
Overdue:	\$0.00	Account Class:	REGULAR ANNUITY
Due date:	Oct 17, 2025	Peril Insurance Anniversary:	Feb 19, 2026
Unsettled Loan Fees:	\$0.00*		
<b>Total amount due on account number MLL40010038406 :</b>		<b>\$43,180.73</b>	

Mortgagor(s):	Aitken Dwayne		
Account number:	MLL40010038407	Currency:	JMD
Security address:	Lot No. 604, S East 22nd Way, East Kensington, Greater Portmore; St. Catherine		
Monthly payment:	\$37,596.45	Loan maturity date:	Mar 19, 2054
Last payment date:	Sep 19, 2025	Principal balance:	7,652,080.89*
Amount paid:	\$37,596.45	Interest Rate:	4.00 %
Overdue:	\$0.00	Account Class:	EFMP - NHT
Due date:	Oct 17, 2025		
Unsettled Loan Fees: \$0.00*			
Total amount due on account number MLL40010038407 :		\$37,596.45	

\*Please note that this figure does not represent the final amount to close this account. If you would like the amount to close your loan, please email [loanservices@jnbank.com](mailto:loanservices@jnbank.com) to request a Statement to Close, as there are other fees and charges to be considered.

\*Unsettled loan fees are not included in the overdue amount. We would be happy to assist you with an installment plan to settle the outstanding fees. Please email us at [debtmanagement@jnbank.com](mailto:debtmanagement@jnbank.com) for assistance.

If your payment date falls on a weekend or Public holiday all payments should be made before that day.

Please contact our Member Care Centre Toll Free if you have any queries.

We can be contacted at 1-888-991-4065 (Jamaica), 1-800-462-9003 (USA & Canada) or 0-800-328-0387 (UK).

Please take a printed copy of this monthly advice when you come in to make your mortgage payment(s).

We welcome your feedback! Please email us at [helpdesk@jnbank.com](mailto:helpdesk@jnbank.com).

***Important reminders:***

**Peril and Contents Insurance**

Here are three important points to consider:

1. Please ensure that your property has adequate peril insurance coverage.
2. Remember... the average clause will apply if your property is under insured.
3. The contents of your home are valuable. Protect them with contents insurance.

For more details about peril and content insurance kindly visit JNGL's website at: [www.jngijamaica.com](http://www.jngijamaica.com) or call 1-888-225-5636 toll free.

**Help us to keep in touch with you**

If you change your mailing address or email address, please write us to advise of the change.

**Online mortgage payments**

For your convenience you are able to pay your JN mortgage online using our internet banking site JN Live. Just log on to [www.jnbank.com](http://www.jnbank.com) and register for JN Live. You can register online without ever having to come in to a JN location.

***Please note carefully:***

1. The information contained in this monthly advice reflects the status of your mortgage account at the date of preparation.
2. You are expected to make your monthly payment(s) as agreed, at all times, regardless of whether you receive a Monthly Advice.
3. Where special arrangements have been made with JN Bank or its agents regarding the payment of any overdue amounts, please continue to make such payment as agreed.
4. Where JN Bank has issued a Notice as a result of a breach of the Mortgage Deed, or has issued any instructions suspending payments on your mortgage account, contact should be made with JN Bank prior to making any payment.
5. Although every effort has been made to provide you with accurate information, JN Bank does not warrant that the information contained herein is free of errors or omissions.
6. In addition to late fees, any cost undertaken by JN Bank to collect sums owned by you will be applied to your account. The debt collection fee is a percentage of the payment made towards settling your arrears and is applied to your account in the following month after payments are received - whether settlement is made in full or in part.