



Date: February 12, 2020

Re: Construction Loan Extension

Johan and Tatyana Jongsma

129 Bay Point Drive N.E.

St. Petersburg, Florida

Miser #: 402295500

Dear Construction Loan Borrower:

As you know, the construction loan on the above property is about to mature on March 1, 2020. It appears that the completion and conversion of the loan will not occur within the allotted time. Thus, we are granting an extension of the loan to July 1, 2020. Whereby we would anticipate completion of all work and conversion of the loan to permanent financing by that date. Any further extensions **may** require a payment of an extension fee.

Please sign below and acknowledge receipt of this extension notice and return asap.

If you have any questions, please feel free to contact me at 973-305-8800 x4250

Randy Urciuoli

Vice President
Construction Lending

Agreed and Accepted:

A blue ink signature of Johan Jongsma, consisting of a stylized 'J' and 'J'.

Johan Jongsma

A blue ink signature of Tatyana Jongsma, appearing as a cursive 'T' followed by 'atyana'.

Tatyana Jongsma

A handwritten date '2/19/2020' in blue ink, written over a horizontal line.

Date

A handwritten date '2/19/2020' in blue ink, written over a horizontal line.

Date