



December 10, 2025

Johan Jongsma
Tatyana Jongsma
851 Brightwaters Blvd Ne
Saint Petersburg, FL 33704

**Important information about your Home Equity Credit Line ("Line")
Draw Period Renewal 00800501300**

Dear Valued Customer:

We want to let you know the Draw Period, which is the time during which you may take Advances on your existing Line, will expire on January 13, 2026. Based upon your excellent payment history and account relationship, you have the option to request a renewal of the Draw Period as outlined below.

In order for us to decide on whether to extend the Draw Period, please complete the enclosed form, and return it to us with copies of the 1st two pages of your most recent federal tax return or W-2 for each borrower. Upon receipt of this documentation, we will review it and decide on whether to renew your Line.

We will let you know in writing if your renewal has been approved and the Draw Period has been extended as well as any additional changes are required to the terms of your Line.

You are under no obligation to renew your Line. If you do not provide the updated requested documentation, the Draw Period will expire and you will begin the repayment phase based on the current outstanding balance, if any, under the terms included in your existing Home Equity Credit Line Agreement and Note. If you do not have an outstanding balance, your Line will terminate, and we will cancel the mortgage securing your Line. Keep in mind if you do not renew, no further advances will be permitted on your Line effective immediately.

If you would like to request a renewal of your Line, provide the updated documentation on the enclosed form, together with a copy of the 1st two pages of your most recent federal tax return OR W-2 for each borrower. Please email this documentation to HELOCRenewals@valley.com or return in the enclosed, postage-paid envelope **no later than** January 31, 2026.

If you have any questions or would like to discuss renewing your Line in greater detail, I may be reached at (800) 522-4100, ext. 5832 or email kkapusta@valley.com.

Thank you in advance for your attention and cooperation. We look forward to continuing to provide you with the best banking and financing solutions.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Kelly A. Kapusta'.

Kelly A. Kapusta
Assistant Vice President
Home Equity Department

Enclosure