VECTRABANK COLORADO

Your Home Equity Credit Line Account

SANDEEP SARKAR

Loan Number: *************2913

For 24 hour account information call Reddi-Response at the telephone number for your area listed on the reverse side of this statement.

CREDIT AND PAYMENT INFORMATION

	STATEMENT DATE	CREDIT LIMIT	AVAILABLE CREDIT	PAYMENT DUE DATE
YOUR ACCOUNT	03/16/2020	128,000.00	60.07	04/10/2020
STATUS	CURRENT PAYMENT DUE*	PAST DUE	LATE CHARGE DUE	MINIMUM AMOUNT DUE
	677.27	0.00	0.00	677.27

* Interest only unless your loan requires an additional monthly principal payment

INTEREST CHARGE INFORMATION

YOUR ACCOUNT	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	BALANCE SUBJECT TO INTEREST CHARGE	DAYS IN STATEMENT CYCLE	PERIODIC INTEREST CHARGE
****2913	6.2500	0.0170	127,939.93	31	677.27
INTEREST PAID YEAR TO DATE	1,983.02		INTEREST PAID LAST YEAR		8,091.66

ACTIVITY SUMMARY

YOUR ACCOUNT	PREVIOUS PRINCIPAL BALANCE	PRINCIPAL ADVANCES/CHARGES	PRINCIPAL PAYMENTS/ ADJUSTMENTS	NEW PRINCIPAL BALANCE*	CURRENT PAYMENT DUE
****2913	127,939.93	0.00	0.00	127,939.93	677.27
TOTAL	127,939.93	0.00	0.00	127,939.93	677.27

*THIS IS NOT A PAYOFF AMOUNT

PLEASE NOTE: If your original loan or other debt obligation has been discharged through a bankruptcy proceeding, or is currently subject to an automatic stay in a pending bankruptcy, then this statement is sent only in order to comply with state and federal law, is for notice and informational purposes only and is not a demand for payment. If your loan or debt obligation has been discharged in bankruptcy, you are no longer personally liable for any outstanding balances, however, the bank may still have an enforceable lien against your property.

Please remit below portion with your payment.

3456-05-00-0017164-0001-0031482 RL504B

VECTRABANK COLORADO

P.O. BOX 22479
DENVER, CO 80222

Home Equity Credit Line Payment Coupon

Your Account Number	************2913
Your Payment Due Date Is:	04/10/2020
Total Minimum Payment Due:	677.27

YOU HAVE ELECTED FOR AUTOMATIC PAYMENTS DEFINED AS DUE AMOUNT WHICH WILL APPLY A PAYMENT OF $677.27.

RL504B 0017164 SP 3456 -C05-P17181-I1

SANDEEP SARKAR
2760 PEMBERLY AVE
HIGHLANDS RANCH, CO 80126-7570

⑆531130000⑆ 0011300030329131⑈

INFORMATION ABOUT YOUR VECTRA BANK COLORADO HOME EQUITY CREDIT LINE

All banks are required by law to give you the following notice: *If you fail to fulfill the terms of your credit obligations, a negative report reflecting on your credit record may be submitted to a credit reporting agency.*

Report Lost or Stolen Checks Immediately
Phone 1-800-232-8948. Please have your account number available.

Posting of Payments
Please allow sufficient mailing time. Payments made at a location other than Vectra Bank Colorado, Home Equity Credit Line, P.O. Box 22479, Denver, CO 80222, may result in a delay of up to five (5) days in posting such payments to your account. Include your Home Equity Credit Line account number on the front of your payment.

Temporary Hold on Repaid Balances
Amounts repaid and credited to your Credit Line may be re-borrowed, up to the amount of your Credit Limit. Nevertheless, while we assure ourselves that your payment has cleared in final funds, we may decline any request you make (by any access method) to re-borrow that recently credited portion of your Credit Line. Therefore, until the finality of a recently credited payment is reasonably assured in our sole discretion, the amount available for immediate advance may be less than the remaining unused balance of your Credit Limit.

Minimum Periodic Payment
For each billing cycle, you may pay less that the total current balance shown on the statement. However, so long as there is an outstanding balance on the account, you must pay a minimum periodic payment as described in your initial account disclosures.

Research Charge
We may charge $5.00 per quarter hour, plus $1.00 per photocopy, for any research on this account that you request, unless such research discloses a billing error made by us. Such charges will be added to your principal balance.

Daily Balance Method for Variable-Rate Credit Line.
We figure a portion of the FINANCE CHARGE on your Variable-Rate Credit Line by applying the applicable Daily Periodic Rate to the "daily balance" of your Variable-Rate Credit Line for each day in the billing cycle. To get the "daily balance," we take the beginning principal balance of your Variable-Rate Credit Line each day, add any new advances and debits and subtract any new principal payments or other credits to your Variable-Rate Credit Line (including credits for any portion of the Variable-Rate Credit Line Balance converted that day to a Structured Repayment Option). (We treat any net credit balance as a zero balance.) This gives us the "daily balance" for your Variable-Rate Credit Line.

Daily Balance Method for Structured Repayment Options. We figure a portion of the FINANCE CHARGE on each Structured Repayment Option by applying the applicable Daily Periodic Rate to the "daily balance" of each Structured Repayment Option for each day in the billing cycle. To get the "daily balance," we take the beginning principal balance of each Structured Repayment Option each day. (If the Structured Repayment Option is a new Structured Repayment Option, the amount converted to a Structured Repayment Option is the beginning balance for the day on which the conversion occurs.) We then add any new debits and subtract any new principal payments or other credits applied that day to the Structured Repayment Option. (We treat any net credit balance as a zero balance.) This gives us the "daily balance" for the Structured Repayment Option.

For each Structured Repayment Option, the balance subject to interest charge is figured based on a simple interest system. Under this method the interest charge calculation is based on the actual number of days in the month and the year.

Payments and/or credits must post to the account before 5:00 p.m. to be considered received that day.

BILLING RIGHTS SUMMARY

In Case of Errors on 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. Send your billing inquiry to Vectra Bank Colorado, Home Equity Credit Line, P.O. Box 1507, Salt Lake City, Utah 84110-1507. We must hear from you no later than sixty (60) days after we sent you the first bill on which the error or problem appeared. You can telephone us at 1-800-232-8948, 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 and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure 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 you question.

Questions about Your Home Equity Credit Line
If you have any questions regarding your Home Equity Credit Line, please contact customer service at 1-800-232-8948.

Vectra Bank of Colorado
P.O. BOX 22479
DENVER, CO 80222

VECTRABANK COLORADO

Loan Number: ************2913

ACCOUNT ACTIVITY - ****2913 PROP LOC -H.E. 1ST LIEN APR 6.2500

DATE	TRANSACTION DESCRIPTION	INTEREST/FEES	PRINCIPAL	BALANCE
02/15/2020	ENDING BALANCE PREV STMT			127,939.93
03/10/2020	PAYMENT 633.59			
03/10/2020	Interest Payment	633.59-		
03/16/2020	ENDING BALANCE THIS STMT			127,939.93
	TOTAL FEES CHARGED FOR THIS PERIOD	0.00		
INTEREST CHARGED				
03/16/2020	TOTAL INTEREST CHARGE	677.27		
	TOTAL INTEREST CHARGED FOR THIS PERIOD	677.27		

YEAR-TO-DATE TOTALS

YOUR ACCOUNT	2020 TOTAL FEES CHARGED	2020 TOTAL INTEREST CHARGED
****2913	0.00	1,660.42

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