



ARBOR

MULTIFAMILY LENDING, LLC
500 COLVIN WOODS PKWY STE 200, TONAWANDA NY 14150

NC Company #119507330

FORWARDING SERVICE REQUESTED

3039

Loan Number

284000

Statement Date

10/22/2025

Payment Due Date

11/01/2025

SOTO PROPERTIES LTD
ATTN: ARMANDO SOTO
6010 MCPHERSON RD STE 1D
LAREDO TX 78041

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Current Monthly Payment	Past Due Total	Total Payment Due If Received By 11/10/2025	Late Fee If Received After 11/10/2025	Total Due If Received After 11/10/2025
\$22,044.35	\$0.00	\$22,044.35	\$494.84	\$22,539.19

Borrower Name:	Soto Properties LTD	Property Name:	Soto Properties
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LOAN INFORMATION			
Original Balance:	\$2,137,000.00	Insurance Escrow Balance:	\$33,333.97
Current Principal Balance:	\$1,919,838.48	MIP Escrow Balance:	\$0.00
Current Interest Rate:	3.75000000%	Total Holdbacks:	\$0.00
Principal Paid YTD:	\$37,518.51	Replacement Reserve Escrow Balance:	\$7,358.97
Interest Paid YTD:	\$61,449.29	Repair Reserve Escrow Balance:	\$0.00
Taxes Disbursed YTD:	\$45,751.70	Other Reserve Escrow Balance:	\$0.00
Insurance Disbursed YTD:	\$75,329.02	Deferred Interest Balance:	\$0.00
Reserve Disbursed YTD:	\$8,907.25	Unapplied Funds / Suspense Balance:	\$0.00
Tax Escrow Balance:	\$39,651.48	Protective Advance Balance:	\$0.00

PAYMENT DETAILS			
Current Due Principal:	\$3,697.30	Current Late Charges from Prior Month:	\$0.00
Current Due Interest:	\$6,199.48	Current Monthly Payment:	\$22,044.35
Current Due Tax Escrow:	\$3,965.15	Past Due Principal and Interest:	\$0.00
Current Due Insurance Escrow:	\$7,177.09	Past Due Escrow:	\$0.00
Current Due MIP Escrow:	\$0.00	Past Due Other:	\$0.00
Current Due Replacement Reserve Escrow	\$1,005.33	Past Due Late Charges:	\$0.00
Current Due Cap Rate Escrow:	\$0.00	Past Due Total:	\$0.00
Current Due Other Reserve Escrow:	\$0.00	Payment Due:	\$22,044.35
Current Annual Replacement Reserve Escrow:	\$0.00	Unapplied Funds:	\$0.00
Current Other Amounts:	\$0.00	TOTAL PAYMENT DUE:	\$22,044.35

RETAIN FOR YOUR RECORDS

YOUR PAYMENT WILL AUTOMATICALLY BE DEDUCTED FROM YOUR BANK ACCOUNT

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For billing address, telephone number or email address changes
please contact customer service at (877) 952-7267 or email us at servicingcustomerservice@arbor.com

Arbor Multifamily Lending, LLC Account Statement

Please note that this statement is provided as a courtesy only. While the information contained herein is believed to be accurate as of the Statement Date, it is not guaranteed, and neither modifies the terms of the relevant loan documents, nor waives any of the lender's rights of remedies, at law or equity, all of which are expressly reserved. The figures contained herein do not necessarily represent the full amount required to satisfy the related loan.

The Note or other evidence of indebtedness shall prevail over any information to the contrary contained herein.

Overnight and Arbor Multifamily Lending LLC
Regular Mail 500 COLVIN WOODS PKWY STE 200
Address: TONAWANDA NY 14150

Disclosure information: Arbor Multifamily Lending, LLC is a debt collector attempting to collect a debt, and any information obtained will be used for that purpose.

For Customer Service, please call (877) 952-7267 or email us at servicingcustomerservice@arbor.com.

Transaction Summary

This summary reflects activity that was posted since your last statement up to the Statement Date reflected above. Account activity and payments received after the Statement Date printed on this bill will not be reflected below - they will appear on your next statement.

Description	Effective	Amount	Principal	Interest	Escrow	Late Charge	Other
DisbIn	10/08/2025	(\$1,473.70)	\$0.00	\$0.00	(\$1,473.70)	\$0.00	\$0.00
Payment	10/07/2025	\$21,987.47	\$3,885.14	\$6,011.64	\$12,090.69	\$0.00	\$0.00

Arbor looks forward to continually growing our financial partnership with you.
For our latest loan products and services, visit www.arbor.com