

# Audi Loan Clarification

This document clarifies the payments made to Henry J. Sokolowski in the "Pennsylvania Promissory Note (Secured)" document involving the 2018 Audi Q5 (VIN WA1CNAFY2J2159524) signed on November 7, 2019, by Henry, Christopher, and Stephen Sokolowski.

Henry, Stephen, and Christopher agree that the money loaned to Henry was directly paid to the following creditors:

- **\$7,021.90** was paid to Bank of America, transaction code xocnro4tq, to satisfy a credit card bill in Jean Sokolowski's name, posting on November 12, 2019
- **\$2,769.91** was paid to Citi credit cards, paying in full a balance in Jean Sokolowski's name, for account number 093116846162292, posting on November 12, 2019
- **\$7,911.77** was paid to Citi credit cards, paying in full a balance in Jean Sokolowski's name for account number 203116844920512, posting on November 12, 2019
- **\$1,295.00** was paid to PennyMac Loan Services, posting on November 18, 2019
- **\$6,033.62** was paid to the Upper Moreland Township Tax Office, posting on December 6, 2019
- **\$3,700.00** was paid to Jean Sokolowski and forwarded to Diane McElderry, posting on November 15, 2019
- **\$117.24** was paid to Liberty Mutual Insurance, posting December 3, 2019
- **\$345.00** was paid to Barclays US credit cards, account number 0112315078461387, posting on November 18, 2019
- **\$3.50** in stamps was expended to mail checks to the payees
- **\$487.00** was paid to John Deere Financial, posting on November 14, 2019
- **\$4,550.00** was paid to Jean Sokolowski, posting on November 15, 2019

The total of these payments was **\$34,234.94**.

Therefore, Henry, Stephen, and Christopher agree that while the contract stated that Henry would receive \$35,000, Henry was actually paid only \$34,234.94, and therefore the total amount owed at start was \$34,234.94.

This agreement does not change any of the other terms or conditions in the promissory note contract, including the monthly payment amount, the conditions of default, and the full repayment date.

This clarification was agreed upon on January 27, 2021.

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Henry J. Sokolowski

Stephen Sokolowski

Christopher Sokolowski