

Please be advised that the corporate holdings of Citizens Financial Group encompass all of the entities below. These entities are all one and the same:

Albank	Citizens Finance Inc.
American Credit Services Inc.	Citizens Leasing Corporation
Bank One N.A.	Citizens National Bank
Beverly Bank	Citizens One
GCF Bank	Citizens One Auto
Charter Bank	Citizens One Auto Finance
Charter One	Citizens One Bank NA
Charter One Auto Finance	Citizens Recreation Finance
Charter One Auto Finance Corp	Citizens Savings Bank
Citizens	Citizens Trust Co
Citizens Asset Finance	Commonwealth Bank
Citizens Asset Finance Inc.	First Federal of Michigan
Citizens Auto Finance	First National Bank
Citizens Auto Finance Inc.	Great Bank Algonquin
Citizens Auto Leasing	Great Bank Chicago
Citizens Automobile	Investors Bank
Citizens Automobile Finance	Liberty Federal Bank
Citizens Automobile Finance Corp	Mellon Bank
Citizens Bank as an Agent	RBS Citizens
Citizens Bank N.A.	RBS Citizens Auto Finance
Citizens Bank of Connecticut	RBS Citizens N.A.
Citizens Bank of Massachusetts	Rochester Community Savings Bank
Citizens Bank of New Hampshire	St Paul Federal Bank
Citizens Bank of Pennsylvania	UST Auto Leasing
Citizens Bank of Rhode Island	

Should you have further questions or concerns in the matter, please feel free to contact our title department 24 hours per day, 7 days per week, 1-877-265-3278.

Sincerely,


Alexa Calligano, Officer
Consumer Deposit & Loan Servicing Operations
Citizens

MICHAEL LEAMY
Notary Public, State of Rhode Island
My Commission Expires NOV. 21, 2026
Commission # 769689