APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

Notice: All adult applicants (18 years or older) must complete a separate application for rental.

APPLICANT INFORMATION			
LAST NAME kim	**FIRST NAME** sung eun	**M.I.**	**SUFFIX**
SSN 000-00-****	**BIRTH DATE** 3/30/2002	**PHONE - TYPE** (718) 877 - 3719 - Mobile	
EMAIL samuel020330@gmail.com			

EMERGENCY CONTACT		
NAME nadine lee	**ADDRESS** 130 w 30th, newyork, 40 10001	
PHONE (415) 320 - 5090	**EMAIL ADDRESS** nadinelee501@gmail.com	**RELATIONSHIP** other

CURRENT ADDRESS			
STREET ADDRESS 5B	**CITY** New York	**STATE** NY	**ZIP** 10009
DATE IN	**DATE OUT** current	**MONTHLY RENT** $5,800.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION	
OTHER INCOME DESCRIPTION allowance fund	**MONTHLY INCOME** $300,000.00/Yr.

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
Have you ever been evicted from a tenancy or left owing money? NO	**Have you ever been convicted of a crime?** NO
Preferred Mailing Address: 5B, New York, NY 10009 - US	

APPLICATION CONSENT

I hereby warrant that all statements set forth above are true.

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **685 First Ave** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **685 First Ave** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **685 First Ave**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **685 First Ave** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **685 First Ave**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

I understand that, upon written request, I will be informed whether or not a consumer report or an investigative consumer report was requested and, if such a report was requested, informed of the name and address of the credit reporting agency that furnished the report. With regard to "investigative consumer reports", I further understand that when I receive the name and address of the consumer reporting agency, I may request a copy of such report by contacting such agency. I acknowledge that I have received and read Article 23-A of the New York Correction Law (https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf)

☒ *Application consent was digitally accepted by sung eun kim*

Signed by sung eun kim
Wed Jun 26 2024 05:31:56 PM EDT
Key: 57C0EA3C; IP Address: 100.38.20.13

sung eun kim *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"ClickPay"*

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
sung eun Kim	XXXXXXXXXXXX9996	14769100	$21.50

This card has been authorized for the amount above and will be charged when the application is processed.

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for sung eun kim

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for sung eun kim: No Credit

		Importance	Result
AI Score		Not Considered	No Credit
No Credit		Pass/Conditional	PENDING
Total annual income to rent ratio exceeds 45.0		Pass/Fail	PENDING
Any bankruptcy in applicant's history has cleared		Pass/Fail	PENDING
No unpaid rental collections		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	

Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Alcohol	-	Not Considered	N/A
Drug Manufacture Distribution	-	Not Considered	N/A
Drug Marijuana Use	-	Not Considered	N/A
Drug Meth Manufacture	-	Not Considered	N/A
Drug Use	-	Not Considered	N/A
Wildlife	-	Not Considered	N/A
Is not a registered sex offender		Pass/Fail	

NOTIFICATION(S)

APPLICANT: no SSN provided
No SSN for the primary applicant has been provided. Please check if you entered the SSN accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

Criminal and Other Public Records				
Requested For sung eun kim	**Location Searched** Multistate Search	**Period Searched** 6/27/2017 - 6/27/2024	**Requested** 6/27/2024	**Returned** 6/27/2024
Results *No Records Found*				

National Sex Offender Registry History		
Requested For sung eun kim	**Date Requested** 6/27/2024	**Date Returned** 6/27/2024
Results *No Records Found*		

Restricted Person Search		
Requested For sung eun kim	**Requested** 6/27/2024	**Returned** 6/27/2024
Results *No Records Found*		

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to** www.consumerfinance.gov/learnmore **or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address form the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

  You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

  As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
https://www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
(888) 909-8872
www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.

이 여권을 소지한 대한민국 국민이 아무 지장 없이 통행할 수 있도록 하여 주시고 필요한 모든 편의와 보호를 베풀어 주실 것을 관계자 여러분께 요청합니다.

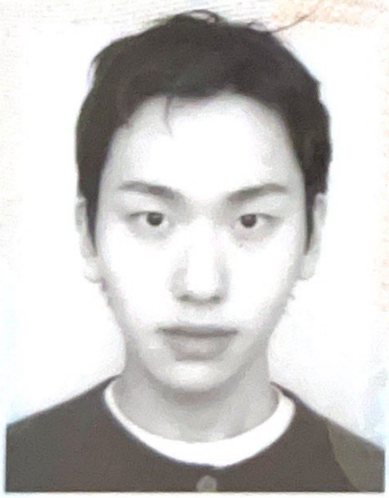
대한민국 외교부장관

The Ministry of Foreign Affairs of the Republic of Korea requests all whom it may concern to permit the bearer, a national of the Republic of Korea, to pass freely without delay or hindrance and to provide every possible assistance and protection in case of need.

여권 소지인의 서명
Signature of bearer

여권 PASSPORT

대한민국 REPUBLIC OF KOREA



종류/ Type
PM

국가코드/ Country code
KOR

여권번호/ Passport No.
M716J4746

성/ Surname
KIM

이름/ Given names
SUNG EUN

한글 성명
김성은

생년월일/ Date of birth
30 3월/MAR 2002

성별/ Sex
M

국적/ Nationality
REPUBLIC OF KOREA

발행 관청/ Authority
MINISTRY OF FOREIGN AFFAIRS

발급일/ Date of issue
18 1월/JAN 2024

기간만료일/ Date of expiry
18 1월/JAN 2029

PMKORKIM<<SUNG<EUN<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<

M716J47466KOR0203306M2901189377725 6V27228418

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

SUNG EUN KIM
100 AVENUE A APT 5B
NEW YORK, NY 10009-6176

Your Adv Plus Banking

for January 11, 2024 to February 8, 2024

Account number: 3251 5939 1727

SUNG EUN KIM

Account summary

Beginning balance on January 11, 2024	$3,186.22
Deposits and other additions	51,315.32
Withdrawals and other subtractions	-46,519.95
Checks	-0.00
Service fees	-42.50
Ending balance on February 8, 2024	**$7,939.09**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
01/17/24	WIRE TYPE:INTL IN DATE:240117 TIME:0540 ET TRN:2024011700156344 SEQ:085554OR2400050/820104 ORIG:KIM MIN HO ID:28685528	5,500.00
01/19/24	HYPERWALLET SYST DES:MISC CRED ID: INDN:SUNG EUN KIM CO ID:1463389051 IAT PMT INFO: SAL 000000000000080952 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	809.52
01/31/24	PAYPAL*Kim Sun 01/31 #000453240 PMNT RCVD PAYPAL*Kim Sung e San Jose CA	4,975.00
02/02/24	Bank of America DES:CASHREWARD ID:KIM INDN:0000000619766013000000 CO ID:2002290310 PPD	30.80
02/05/24	PAYPAL*Kim Sun 02/05 #000099940 PMNT RCVD PAYPAL*Kim Sung e San Jose CA	5,000.00
02/07/24	WIRE TYPE:INTL IN DATE:240207 TIME:0501 ET TRN:2024020700152217 SEQ:085554OR2400110/937753 ORIG:KIM MIN HO ID:28685528	35,000.00
Total deposits and other additions		**$51,315.32**

Withdrawals and other subtractions

Date	Description	Amount
01/11/24	MOBILE PURCHASE 0109 EAST VILLAGE DELI GROCE NEW YORK NY	-26.00
01/11/24	MOBILE PURCHASE 0110 GROUND CENTRAL COFFEE C NEW YORK NY	-19.21
01/11/24	MOBILE PURCHASE 0110 GROUND CENTRAL COFFEE C NEW YORK NY	-7.35
01/11/24	CHECKCARD 0110 UBER *TRIP San FranciscoCA	-24.80
01/11/24	Zelle payment to MING CHIU Conf# b3e0jh4jm	-70.00
01/11/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 01/11/24	-1.64
01/12/24	PURCHASE 0111 UBER EATS HELP.UBER.COMCA	-29.81
01/12/24	CHECKCARD 0111 PP*ENZS NEW YORK NY 24055234011400317480364	-100.00
01/12/24	MOBILE PURCHASE 0111 SQ *787 COFFEE CO. New York NY	-13.75
01/12/24	MOBILE PURCHASE 0111 CURB NYC TAXI QUEENS NY	-18.70
01/12/24	CHECKCARD 0112 UBER *EATS San FranciscoCA	-11.50

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
01/12/24	Online Banking payment to CRD 7450 Confirmation# 1308531695	-300.00
01/12/24	BKOFAMERICA ATM 01/12 #000007543 WITHDRWL 550 7TH AVE DENOVO NEW YORK NY	-300.00
01/12/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 01/12/24	-1.24
01/16/24	PURCHASE 0112 LYFT RIDE THU 9PM 855-865-9553 CA	-15.74
01/16/24	PURCHASE 0112 LYFT RIDE THU 10PM 855-865-9553 CA	-12.54
01/16/24	CHECKCARD 0112 AMZN MKTP US*RT36F01T2 SEATTLE WA 24431064012083304526111	-17.41
01/16/24	PURCHASE 0112 LYFT RIDE FRI 2PM 855-865-9553 CA	-25.52
01/16/24	CHECKCARD 0112 MOOD DESIGNER FABRICS NEW YORK NY 24431064013286088801746	-117.59
01/16/24	MOBILE PURCHASE 0112 GROUND CENTRAL COFFEE C NEW YORK NY	-5.17
01/16/24	CHECKCARD 0112 PACIFIC TRIMMING NEW YORK NY 24755424013130136440426	-20.90
01/16/24	PURCHASE 0113 LYFT RIDE FRI 5PM 855-865-9553 CA	-26.96
01/16/24	PURCHASE 0114 LYFT CANCEL FEE 855-865-9553 CA	-6.02
01/16/24	PURCHASE 0114 LYFT CITI BIKE RIDE 855-865-9553 CA	-7.50
01/16/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 01/16/24	-4.65
01/17/24	Zelle payment to CINDY PARK Conf# ca3xabdte	-3,500.00
01/18/24	MOBILE PURCHASE 0117 SQ *APOGEE EVENTS, INC New York NY	-6.00
01/18/24	MOBILE PURCHASE 0117 SQ *BLUE BOTTLE COFFEE New York NY	-7.08
01/18/24	Zelle payment to CINDY PARK Conf# gnyhlrfk5	-2,000.00
01/18/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 01/18/24	-0.92
01/19/24	CHECKCARD 0117 FEDEX940907586396 MEMPHIS TN 24164074018741075863965	-7.61
01/19/24	PAI ISO 01/19 #000009732 WITHDRWL PAI ISO NEW YORK NY	-202.25
01/19/24	PAI ISO 01/19 #000009733 WITHDRWL PAI ISO NEW YORK NY	-202.25
01/19/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 01/19/24	-0.39
01/22/24	CHECKCARD 0119 MOOD DESIGNER FABRICS NEW YORK NY 24431064020286088801820	-195.52
01/22/24	CHECKCARD 0119 PRIME VIDEO *R82DO0NM1 SEATTLE WA 24431064019083740254149	-3.59
01/22/24	CHECKCARD 0120 METROGRAPH NEW YORK NY 24445004021500489483486	-10.00
01/22/24	CHECKCARD 0120 TST* METROGRAPH RESTAUR New York NY 24692164021108510966693	-92.30
01/22/24	BKOFAMERICA ATM 01/22 #000003807 WITHDRWL 550 7TH AVE DENOVO NEW YORK NY	-500.00
01/22/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 01/22/24	-1.59
01/23/24	MOBILE PURCHASE 0121 EAST VILLAGE DELI GROCE NEW YORK NY	-41.60
01/23/24	PURCHASE 0122 Amazon Prime*R87VK45U1 Amzn.com/billWA	-16.32
01/23/24	MOBILE PURCHASE 0122 GROUND CENTRAL COFFEE C NEW YORK NY	-6.82
01/23/24	Online Banking payment to CRD 7450 Confirmation# 3003670116	-200.00
01/23/24	CON ED OF NY DES:CECONY ID:26023050003 INDN:PARK,CINDY CO ID:2462467002 CCD	-152.31
01/23/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 01/23/24	-1.26

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
01/24/24	PURCHASE 0122 PAYPAL *LHAWTHORN03 TO 4029357733 CA	-152.43
01/24/24	PURCHASE 0123 THE REALREAL, INC 415-455-9600 CA	-12.00
01/24/24	MOBILE PURCHASE 0123 GROUND CENTRAL COFFEE C NEW YORK NY	-8.36
01/24/24	MOBILE PURCHASE 0123 MOOD DESIGNER FABRICS NEW YORK NY	-174.98
01/24/24	CHECKCARD 0123 PACIFIC TRIMMING NEW YORK NY 24755424024130243797483	-20.90
01/24/24	BKOFAMERICA ATM 01/24 #000002916 WITHDRWL 550 7TH AVE DENOVO NEW YORK NY	-300.00
01/24/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 01/24/24	-1.33
01/25/24	MOBILE PURCHASE 0124 PACIFIC TRIMMING NEW YORK NY	-19.75
01/25/24	MOBILE PURCHASE 0124 MOOD DESIGNER FABRICS NEW YORK NY	-117.59
01/25/24	MOBILE PURCHASE 0124 PACIFIC TRIMMING NEW YORK NY	-11.95
01/25/24	BKOFAMERICA ATM 01/25 #000004132 WITHDRWL 550 7TH AVE DENOVO NEW YORK NY	-200.00
01/25/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 01/25/24	-0.71
01/26/24	MOBILE PURCHASE 0124 TST* ZEPPOLA BAKERY New York NY	-17.09
01/26/24	CHECKCARD 0125 SHINDO USA INC 2128689311 NY 24323004025200048500184	-57.88
01/26/24	CHECKCARD 0125 PACIFIC TRIMMING NEW YORK NY 24755424026130265945265	-23.65
01/26/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 01/26/24	-1.38
01/31/24	MOBILE PURCHASE 0129 MY DELI 3 CORP NEW YORK NY	-3.95
01/31/24	BKOFAMERICA BC 01/31 #000002474 WITHDRWL	-2,000.00
01/31/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 01/31/24	-0.05
02/01/24	00000000027026 02/01 #000284336 WITHDRWL MY DELI 3 CORP New York NY	-202.50
02/01/24	UNION SQUARE O 02/01 #000035496 MOBILE PURCHASE 9 W 14TH ST NEW YORK NY	-114.00
02/02/24	CHECKCARD 0201 VERIZON*RECURRING PAY 800-VERIZON FL 24692164032106941279857 RECURRING	-72.08
02/02/24	MOBILE PURCHASE 0201 NEWSCHOOLDINING CAFE NEW YORK NY	-8.70
02/02/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/02/24	-1.22
02/05/24	PURCHASE 0202 UBR POSTMATES HELP.UBER.COMCA	-38.15
02/05/24	PURCHASE 0202 Netflix.com netflix.com CA	-42.43
02/05/24	PURCHASE 0202 ATT* BILL PAYMENT 800-331-0500 TX	-91.93
02/05/24	MOBILE PURCHASE 0202 SEPHORA UNION SQUARE NEW YORK NY	-77.35
02/05/24	MOBILE PURCHASE 0202 MY DELI 3 CORP NEW YORK NY	-3.95
02/05/24	00000000027026 02/03 #000648516 WITHDRWL MY DELI 3 CORP New York NY	-202.50
02/05/24	MOBILE PURCHASE 0203 MY DELI 3 CORP NEW YORK NY	-6.77
02/05/24	00000000027026 02/04 #000175573 WITHDRWL MY DELI 3 CORP New York NY	-303.75

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
02/05/24	Zelle payment to johannes hoerning Conf# h6y9loxci	-5.00
02/05/24	BKOFAMERICA ATM 02/05 #000004319 WITHDRWL 550 7TH AVE DENOVO NEW YORK NY	-800.00
02/05/24	Zelle payment to johannes hoerning Conf# fia18nimv	-1,600.00
02/05/24	Zelle payment to johannes hoerning Conf# diz92c2al	-100.00
02/05/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/05/24	-2.42
02/06/24	MOBILE PURCHASE 0204 MY DELI 3 CORP NEW YORK NY	-12.17
02/06/24	MOBILE PURCHASE 0205 PACIFIC TRIMMING NEW YORK NY	-34.20
02/06/24	MOBILE PURCHASE 0205 SQ *787 COFFEE CO. New York NY	-16.23
02/06/24	PURCHASE 0205 PAYPAL *SPORTSMANSG 402-935-7733 MN	-40.97
02/06/24	CHECKCARD 0205 SQ *EAST MAN SPA INC NEW YORK NY 24692164037100941966378	-92.00
02/06/24	CHECKCARD 0206 UBER *TRIP San FranciscoCA	-11.15
02/06/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/06/24	-3.28
02/07/24	MOBILE PURCHASE 0205 H MART NEW YORK NY	-29.10
02/07/24	MOBILE PURCHASE 0205 MY DELI 3 CORP NEW YORK NY	-12.43
02/07/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/07/24	-1.47
02/08/24	PURCHASE 0207 UBER TRIP HELP.UBER.COMCA	-20.74
02/08/24	PURCHASE 0207 UBER TRIP HELP.UBER.COMCA	-25.82
02/08/24	PURCHASE 0207 UBER TRIP HELP.UBER.COMCA	-23.68
02/08/24	CHECKCARD 0207 UBER *EATS San FranciscoCA	-21.35
02/08/24	PURCHASE 0208 LYFT RIDE WED 5PM 855-865-9553 CA	-33.22
02/08/24	CHECKCARD 0207 UBER *EATS San FranciscoCA	-35.91
02/08/24	PURCHASE 0208 UBER TRIP HELP.UBER.COMCA	-6.87
02/08/24	MOBILE PURCHASE 0207 CURB NYC TAXI QUEENS NY	-22.20
02/08/24	CHECKCARD 0208 UBER *EATS San FranciscoCA	-33.73
02/08/24	BKOFAMERICA BC 02/08 #000005051 WITHDRWL	-2,800.00
02/08/24	THE NEW SCHOOL DES:THE NEW SC ID: INDN:sung eun Kim CO ID:1223755714 WEB	-27,700.00
02/08/24	THE NEW SCHOOL DES:THE NEW SC ID: INDN:sung eun Kim CO ID:1223755714 WEB	-411.39
02/08/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/08/24	-3.48
Total withdrawals and other subtractions		**-$46,519.95**

Service fees

Date	Transaction description	Amount
01/17/24	Wire Transfer Fee	-15.00
01/19/24	PAI ISO 01/19 #000009733 WITHDRWL PAI ISO NEW YORK NY FEE	-2.50

continued on the next page

Service fees - continued

Date	Transaction description	Amount
01/19/24	PAI ISO 01/19 #000009732 WITHDRWL PAI ISO NEW YORK NY FEE	-2.50
02/01/24	00000000027026 02/01 #000284336 WITHDRWL MY DELI 3 CORP New York NY FEE	-2.50
02/05/24	00000000027026 02/03 #000648516 WITHDRWL MY DELI 3 CORP New York NY FEE	-2.50
02/05/24	00000000027026 02/04 #000175573 WITHDRWL MY DELI 3 CORP New York NY FEE	-2.50
02/07/24	Wire Transfer Fee	-15.00
Total service fees		**-$42.50**

Note your Ending Balance already reflects the subtraction of Service Fees.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

SUNG EUN KIM
100 AVENUE A APT 5B
NEW YORK, NY 10009-6176

Your Adv Plus Banking

for May 11, 2024 to June 7, 2024

Account number: 3251 5939 1727

SUNG EUN KIM

Account summary

Beginning balance on May 11, 2024	$143.51
Deposits and other additions	19,469.05
Withdrawals and other subtractions	-19,140.87
Checks	-0.00
Service fees	-67.50
Ending balance on June 7, 2024	**$404.19**

Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at **bofa.com/helpprotectyourself**

SSM-09-23-0692.A | 6039180

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
05/13/24	WIRE TYPE:INTL IN DATE:240513 TIME:0429 ET TRN:2024051300208266 SEQ:085554OR2400336/386269 ORIG:KIM MIN HO ID:28685528	2,500.00
05/13/24	Online Banking transfer from SAV 4320 Confirmation# 1448738598	16.00
05/16/24	Zelle payment from CHAE OH Conf# q6ll3ra3w	500.00
05/17/24	BKOFAMERICA ATM 05/17 #000003720 DEPOSIT CANAL ST AND BROAD MANHATTAN NY	600.00
05/22/24	RETURN OF POSTED CHECK / ITEM (RECEIVED ON 05-21)	134.04
05/23/24	Online Banking transfer from SAV 4320 Confirmation# 1949686656	18.01
05/28/24	Zelle payment from NADINE LEE for "I love u"; Conf# T0S97DLFC	600.00
05/29/24	WIRE TYPE:INTL IN DATE:240529 TIME:0523 ET TRN:2024052900195273 SEQ:085554OR2400388/465819 ORIG:KIM MIN HO ID:28685528	13,000.00
05/30/24	Zelle payment from DREAM LIU Conf# y4q1dssyx	50.00
06/03/24	BKOFAMERICA ATM 06/01 #000003145 DEPOSIT FLATIRON NEW YORK NY	41.00
06/03/24	FASHNPHL GP DISB DES:CORP PAY ID:1376032 INDN:SAMUEL LIN CO ID:9617362001 CCD	150.00
06/03/24	Zelle payment from DREAM LIU Conf# v92e0tobg	100.00
06/04/24	BKOFAMERICA ATM 06/04 #000004593 DEPOSIT 7TH AND SECOND AVE NEW YORK NY	260.00
06/05/24	BKOFAMERICA ATM 06/05 #000004942 DEPOSIT 7TH AND SECOND AVE NEW YORK NY	1,000.00
06/06/24	Zelle payment from LIUSHA HUANG Conf# 99aib7yco	500.00
Total deposits and other additions		**$19,469.05**

Withdrawals and other subtractions

Date	Description	Amount
05/13/24	MOBILE PURCHASE 0509 MY DELI 3 CORP NEW YORK NY	-13.55
05/13/24	MOBILE PURCHASE 0510 E SMOKE AND CONVENIENCE NEW YORK NY	-11.31
05/13/24	PURCHASE 0511 UBER TRIP HELP.UBER.COMCA	-15.75

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Withdrawals and other subtractions - continued

Date	Description	Amount
05/13/24	MOBILE PURCHASE 0510 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/13/24	MOBILE PURCHASE 0510 BOTANI TRIMMINGS NEW YORK NY	-10.97
05/13/24	MOBILE PURCHASE 0511 TST* GREGORYS COFFEE - NEW YORK NY	-7.08
05/13/24	MOBILE PURCHASE 0510 HEYTEA. NEW YORK NY	-7.07
05/13/24	MOBILE PURCHASE 0510 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/13/24	MOBILE PURCHASE 0510 BLINK #653 NEW YORK NY	-3.50
05/13/24	MOBILE PURCHASE 0510 TST* 7TH STREET BURGER New York NY	-16.25
05/13/24	MOBILE PURCHASE 0511 STARBUCKS STORE 48990 NEW YORK NY	-13.83
05/13/24	MOBILE PURCHASE 0511 BLINK #653 NEW YORK NY	-3.50
05/13/24	CHECKCARD 0511 Lyft *Citi B SAN FRANCISCOCA	-8.48
05/13/24	MOBILE PURCHASE 0511 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/13/24	PURCHASE 0512 UBER TRIP HELP.UBER.COMCA	-27.63
05/13/24	PURCHASE 0512 UBER TRIP 8005928996 CA	-11.75
05/13/24	Zelle payment to CINDY PARK Conf# ift1wtepy	-2,000.00
05/13/24	CHECKCARD 0513 Lyft *Citi B SAN FRANCISCOCA	-8.15
05/13/24	Zelle payment to BRETT ROWAN Conf# dscg6pt1p	-200.00
05/13/24	Duane Reade ST 05/13 #000206634 MOBILE PURCHASE Duane Reade STO 6 NEW YORK NY	-19.03
05/13/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 05/13/24	-8.45
05/14/24	MOBILE PURCHASE 0513 SQ *VAN LEEUWEN ICE CRE New York NY	-8.00
05/14/24	MOBILE PURCHASE 0513 HEYTEA. NEW YORK NY	-7.49
05/14/24	MOBILE PURCHASE 0513 BLINK #653 NEW YORK NY	-11.72
05/14/24	MOBILE PURCHASE 0513 KEY FOODS #0566 NEW YORK NY	-4.79
05/14/24	CHECKCARD 0514 Lyft *Citi B SAN FRANCISCOCA	-9.79
05/14/24	CHECKCARD 0514 Lyft *Citi B SAN FRANCISCOCA	-9.79
05/14/24	BKOFAMERICA ATM 05/14 #000004570 WITHDRWL 21ST AND 1ST NEW YORK NY	-40.00
05/14/24	Zelle payment to JIANGJUN CHEN Conf# ac3gc5szz	-30.00
05/14/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 05/14/24	-1.42
05/15/24	MOBILE PURCHASE 0513 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/15/24	PURCHASE 0514 UBER TRIP HELP.UBER.COMCA	-15.18
05/15/24	MOBILE PURCHASE 0515 BAOHUB 131-27305592 IL	-6.54
05/15/24	CHECKCARD 0514 Lyft *Ride T SAN FRANCISCOCA	-18.82
05/15/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 05/15/24	-1.56
05/16/24	MOBILE PURCHASE 0514 STUYTOWN MARKETPLACE NEW YORK NY	-6.76
05/16/24	BKOFAMERICA ATM 05/16 #000003355 WITHDRWL CANAL ST AND BROAD MANHATTAN NY	-400.00
05/16/24	CHECKCARD 0516 Lyft *Ride T SAN FRANCISCOCA	-29.86

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
05/16/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 05/16/24	-0.38
05/17/24	MOBILE PURCHASE 0515 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/17/24	PURCHASE 0516 UBER TRIP HELP.UBER.COMCA	-33.06
05/17/24	CHECKCARD 0516 CURB NYC TAXI QUEENS NY 24055234138046983735850	-21.00
05/17/24	CHECKCARD 0516 Lyft *Ride T SAN FRANCISCOCA	-24.32
05/17/24	MOBILE PURCHASE 0516 BLINK #653 NEW YORK NY	-5.50
05/17/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 05/17/24	-2.22
05/20/24	MOBILE PURCHASE 0516 STARBUCKS 54878 NEW YORK NY	-7.13
05/20/24	MOBILE PURCHASE 0516 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/20/24	MOBILE PURCHASE 0517 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/20/24	MY DELI 3 CORP 05/18 #000347777 WITHDRWL 93 AVE A New York NY	-82.25
05/20/24	PURCHASE 0519 THE REALREAL, INC 4154559600 CA	-489.89
05/20/24	MOBILE PURCHASE 0519 EMPIRE BBQ BROOKLYN NY	-13.07
05/20/24	MOBILE PURCHASE 0519 SQ *ANTS COFFEE Queens NY	-3.92
05/20/24	MOBILE PURCHASE 0519 SQ *ANTS COFFEE Brooklyn NY	-7.62
05/20/24	MOBILE PURCHASE 0519 SQ *ANTS COFFEE Queens NY	-7.62
05/20/24	MOBILE PURCHASE 0519 JOES BUSY CORNER BROOKLYN NY	-20.54
05/20/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 05/20/24	-3.41
05/21/24	CON ED OF NY DES:CECONY ID:26023050003 INDN:PARK,CINDY CO ID:2462467002 CCD	-134.04
05/28/24	PURCHASE 0523 MTA*NYCT PAYGO RECOVER 718-330-1234 NY	-2.90
05/28/24	MOBILE PURCHASE 0523 MTA*NYCT PAYGO NEW YORK NY	-2.90
05/28/24	MOBILE PURCHASE 0523 GOGI 37 NEW YORK NY	-27.48
05/28/24	CHECKCARD 0528 Lyft *Ride T SAN FRANCISCOCA	-20.12
05/28/24	CHECKCARD 0528 Lyft *Citi B SAN FRANCISCOCA	-7.83
05/28/24	CHECKCARD 0528 Lyft *Citi B SAN FRANCISCOCA	-8.81
05/28/24	MY DELI 3 CORP 05/28 #000352805 WITHDRWL 93 AVE A New York NY	-303.75
05/28/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 05/28/24	-1.96
05/29/24	CHECKCARD 0513 LAN LARB SOHO. NEW YORK NY 24765014149502813003855	-21.84
05/29/24	MOBILE PURCHASE 0528 MY DELI 3 CORP NEW YORK NY	-7.89
05/29/24	CHECKCARD 0528 LYFT *CITI BIKE RIDE LYFT.COM CA 24011344149000055666938	-13.71
05/29/24	CHECKCARD 0528 UBER *TRIP San FranciscoCA	-17.04
05/29/24	CHECKCARD 0528 UBER *TRIP San FranciscoCA	-11.48

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Withdrawals and other subtractions - continued

Date	Description	Amount
05/29/24	Zelle payment to CINDY PARK Conf# dinzmijy1	-3,500.00
05/29/24	WIRE TYPE:WIRE OUT DATE:240529 TIME:1340 ET TRN:2024052900501306 SERVICE REF:014043 BNF:CINDY PARK ID:6011793258 BNF BK:1ST CENTURY BA NK, DIV O ID:122243761 PMT DET:WXDTGBHFQ	-9,500.00
05/29/24	CHECKCARD 0529 Lyft *Citi B SAN FRANCISCOCA	-9.46
05/29/24	KEY FOODS 52 A 05/29 #000162813 MOBILE PURCHASE KEY FOODS 52 AVEN NEW YORK NY	-4.69
05/29/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 05/29/24	-2.89
05/30/24	MOBILE PURCHASE 0528 MY DELI 3 CORP NEW YORK NY	-3.95
05/30/24	CHECKCARD 0530 Lyft *Citi B SAN FRANCISCOCA	-8.15
05/30/24	CHECKCARD 0530 Lyft *Citi B SAN FRANCISCOCA	-7.50
05/30/24	CHECKCARD 0530 Lyft *Citi B SAN FRANCISCOCA	-10.44
05/30/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 05/30/24	-1.96
05/31/24	MOBILE PURCHASE 0529 STARBUCKS STORE 08812 NEW YORK NY	-7.46
05/31/24	MOBILE PURCHASE 0530 SQ *MOCHIDOKI SOHO New York NY	-11.70
05/31/24	MOBILE PURCHASE 0530 RICE KITCHEN INC NEW YORK NY	-13.61
05/31/24	MOBILE PURCHASE 0530 VILLAGE SMOKE SHOP E 9T NEW YORK NY	-18.72
05/31/24	CHECKCARD 0531 Lyft *Citi B SAN FRANCISCOCA	-10.77
05/31/24	CHECKCARD 0531 Lyft *Citi B SAN FRANCISCOCA	-11.09
05/31/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 05/31/24	-2.65
06/03/24	MOBILE PURCHASE 0530 MTA*NYCT PAYGO NEW YORK NY	-2.90
06/03/24	MOBILE PURCHASE 0531 MTA*NYCT PAYGO NEW YORK NY	-2.90
06/03/24	MOBILE PURCHASE 0531 SQ *GROUND CENTRAL COFF New York NY	-13.01
06/03/24	CHECKCARD 0531 MOOD DESIGNER FABRICS NEW YORK NY 24431064153286088801977	-24.30
06/03/24	MOBILE PURCHASE 0531 M J TRIMMING CO INC NEW YORK NY	-4.37
06/03/24	MOBILE PURCHASE 0531 MY DELI 3 CORP NEW YORK NY	-7.89
06/03/24	CHECKCARD 0601 BLINK MOTO #653 800-256-1953 NY 24431064153886153186079 RECURRING	-47.03
06/03/24	CHECKCARD 0601 Lyft *Citi B SAN FRANCISCOCA	-8.48
06/03/24	CHECKCARD 0601 Lyft *Citi B SAN FRANCISCOCA	-9.46
06/03/24	CHECKCARD 0601 Lyft *Citi B SAN FRANCISCOCA	-9.46
06/03/24	MOBILE PURCHASE 0601 TEN ICHI MART 5TH AVENU NEW YORK NY	-27.06
06/03/24	CHECKCARD 0601 Lyft *Citi B SAN FRANCISCOCA	-9.46
06/03/24	MOBILE PURCHASE 0602 MY DELI 3 CORP NEW YORK NY	-7.90
06/03/24	PURCHASE 0602 ATT* BILL PAYMENT 800-331-0500 TX	-92.65
06/03/24	CHECKCARD 0602 Lyft *Citi B SAN FRANCISCOCA	-9.79
06/03/24	CHECKCARD 0602 Lyft *Citi B SAN FRANCISCOCA	-10.44

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Withdrawals and other subtractions - continued

Date	Description	Amount
06/03/24	Duane Reade ST 06/02 #000454889 MOBILE PURCHASE Duane Reade STO 1 NEW YORK NY	-13.23
06/03/24	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
06/04/24	MOBILE PURCHASE 0602 MY DELI 3 CORP NEW YORK NY	-8.48
06/04/24	CHECKCARD 0603 UBER *EATS San FranciscoCA	-34.17
06/04/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 06/04/24	-1.35
06/05/24	MOBILE PURCHASE 0604 SQ *VAN LEEUWEN ICE CRE New York NY	-8.00
06/05/24	MOBILE PURCHASE 0604 SQ *JUICY LUCY JUICE BA New York NY	-6.52
06/05/24	CHECKCARD 0604 BLINK MOTO #653 800-256-1953 NY 24431064156886156210345 RECURRING	-62.69
06/05/24	CHECKCARD 0604 SHINDO USA INC 2128689311 NY 24323004156200048500318	-20.23
06/05/24	MOBILE PURCHASE 0604 SQ *GROUND CENTRAL COFF New York NY	-23.68
06/05/24	MOBILE PURCHASE 0604 SEPHORA 34TH STREET NEW YORK NY	-37.07
06/05/24	Zelle payment to LIUSHA HUANG Conf# d14gkmbq8	-500.00
06/05/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 06/05/24	-2.81
06/06/24	MOBILE PURCHASE 0604 MTA*NYCT PAYGO NEW YORK NY	-2.90
06/06/24	MOBILE PURCHASE 0604 MTA*NYCT PAYGO NEW YORK NY	-2.90
06/06/24	MOBILE PURCHASE 0604 MY DELI 3 CORP NEW YORK NY	-8.48
06/06/24	PURCHASE 0605 AMZN Mktp US*7U7R71V03 Amzn.com/billWA	-31.56
06/06/24	CHECKCARD 0605 Lyft *1 Ride SAN FRANCISCOCA	-30.64
06/06/24	MY DELI 3 CORP 06/06 #000223076 WITHDRWL 93 AVE A New York NY	-202.50
06/06/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 06/06/24	-1.52
06/07/24	CHECKCARD 0606 Lyft *1 Ride SAN FRANCISCOCA	-22.65
06/07/24	MOBILE PURCHASE 0606 MY DELI 3 CORP NEW YORK NY	-3.95
06/07/24	CHECKCARD 0606 VERIZON*RECURRING PAY 800-VERIZON FL 24692164158101887520776 RECURRING	-72.08
06/07/24	CHECKCARD 0605 PLANT SHED 212-6624400 NY 24717054158171583291125	-117.59
06/07/24	BKOFAMERICA ATM 06/07 #000004293 WITHDRWL HOUSTON & ELDRIDGE NEW YORK NY	-200.00
06/07/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 06/07/24	-1.73
Total withdrawals and other subtractions		**-$19,140.87**

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	$0.00	$40.00
Total NSF: Returned Item fees	$0.00	$0.00

We want to help you avoid overdraft fees. Here are a few ways to manage your account and stay on top of your balance:

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier’s coverage.

Date	Transaction description		Amount
05/13/24	Wire Transfer Fee		-15.00
05/20/24	MY DELI 3 CORP 05/18 #000347777 WITHDRWL 93 AVE A NY FEE	New York	-2.50
05/28/24	MY DELI 3 CORP 05/28 #000352805 WITHDRWL 93 AVE A NY FEE	New York	-2.50
05/29/24	Wire Transfer Fee		-30.00
05/29/24	Wire Transfer Fee		-15.00
06/06/24	MY DELI 3 CORP 06/06 #000223076 WITHDRWL 93 AVE A NY FEE	New York	-2.50
Total service fees			**-$67.50**

Note your Ending Balance already reflects the subtraction of Service Fees.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

SUNG EUN KIM
100 AVENUE A APT 5B
NEW YORK, NY 10009-6176

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Plus Banking

for February 9, 2024 to March 11, 2024

Account number: 3251 5939 1727

SUNG EUN KIM

Account summary

Beginning balance on February 9, 2024	$7,939.09
Deposits and other additions	13,320.03
Withdrawals and other subtractions	-20,417.57
Checks	-0.00
Service fees	-40.00
Ending balance on March 11, 2024	**$801.55**

Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at **bofa.com/helpprotectyourself**

SSM-09-23-0692.A | 6039180

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
02/13/24	PAYPAL*Kim Sun 02/13 #000492068 PMNT RCVD PAYPAL*Kim Sung e San Jose CA	5,000.00
02/13/24	CHECKCARD 0212 BEST BUY 00013243 JOPLIN MO 74399004043295307O5	0.81
02/20/24	PURCHASE REFUND 0216 APPLE CASH SENT MONEY 1INFINITELOOPCA 74055234049091030070706	20.00
02/26/24	HYPERWALLET SYST DES:MISC CRED ID: INDN:SUNG EUN KIM CO ID:1463389051 IAT PMT INFO: SAL 000000000000090210 FOR MORE INFORMATION CONTACT CUSTOMER SERVICE	902.10
03/04/24	Online Banking transfer from SAV 4320 Confirmation# 1935584682	62.00
03/05/24	BKOFAMERICA ATM 03/05 #000009127 DEPOSIT LA BREA-ROSEWOOD LOS ANGELES CA	1,000.00
03/06/24	WIRE TYPE:INTL IN DATE:240306 TIME:0509 ET TRN:2024030600153112 SEQ:085554OR2400176/057084 ORIG:KIM MIN HO ID:28685528	5,500.00
03/11/24	PAYPAL*Kim Sun 03/11 #000101609 PMNT RCVD PAYPAL*Kim Sung e San Jose CA	835.12
Total deposits and other additions		**$13,320.03**

Withdrawals and other subtractions

Date	Description	Amount
02/09/24	PURCHASE 0208 UBER TRIP HELP.UBER.COMCA	-26.57
02/09/24	MOBILE PURCHASE 0208 MOCHI MOCHI (KIOSK) 131-27305592 IL	-11.54
02/09/24	PURCHASE 0208 LYFT RIDE WED 9PM 855-865-9553 CA	-31.05
02/09/24	MOBILE PURCHASE 0208 BOTANI TRIMMINGS NEW YORK NY	-70.00
02/09/24	PURCHASE 0209 UBER TRIP HELP.UBER.COMCA	-14.10
02/09/24	Zelle payment to CINDY PARK Conf# gassbmzql	-3,500.00
02/09/24	NNT MING'S TEA 02/09 #000504109 PURCHASE 34 EAST 7TH STREE MANHATTAN NY	-52.25
02/09/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/09/24	-3.49
02/12/24	PURCHASE 0209 UBER TRIP HELP.UBER.COMCA	-30.51
02/12/24	PURCHASE 0209 UBER TRIP HELP.UBER.COMCA	-25.41

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/12/24	CHECKCARD 0209 AMZN MKTP US*RB3638BI2 SEATTLE WA 24431064040083307068638	-63.10
02/12/24	PURCHASE 0209 UBER EATS HELP.UBER.COMCA	-20.74
02/12/24	PURCHASE 0209 UBER TRIP HELP.UBER.COMCA	-11.15
02/12/24	CHECKCARD 0209 PAYPAL *PYPL PAYIN4 888-221-1161 CA 24116414040067768871688 RECURRING	-40.99
02/12/24	CHECKCARD 0209 UBER *EATS San FranciscoCA	-20.60
02/12/24	CHECKCARD 0209 AMZN MKTP US*RB9OU3NO1 SEATTLE WA 24431064040083704975906	-9.99
02/12/24	MOBILE PURCHASE 0209 MY DELI 3 CORP NEW YORK NY	-5.65
02/12/24	PURCHASE 0210 UBER EATS HELP.UBER.COMCA	-23.57
02/12/24	CHECKCARD 0209 UBR* POSTMATES San FranciscoCA	-40.24
02/12/24	CHECKCARD 0210 HANA MICHI NEW YORK NY 24765014041400655000221	-41.57
02/12/24	PMNT SENT 0210 APPLE CASH SENT MONEY 1INFINITELOOPCA	-20.00
02/12/24	PURCHASE 0210 UBER TRIP HELP.UBER.COMCA	-19.82
02/12/24	PURCHASE 0210 LYFT RIDE SAT 4AM 855-865-9553 CA	-17.11
02/12/24	PURCHASE 0210 LYFT CANCEL FEE 855-865-9553 CA	-3.35
02/12/24	PURCHASE 0211 UBER TRIP HELP.UBER.COMCA	-15.97
02/12/24	PURCHASE 0210 LYFT RIDE SAT 3PM 855-865-9553 CA	-37.84
02/12/24	PURCHASE 0211 UBER TRIP HELP.UBER.COMCA	-25.89
02/12/24	00000000027026 02/10 #000719344 WITHDRWL MY DELI 3 CORP New York NY	-102.25
02/12/24	00000000027026 02/10 #000803655 WITHDRWL MY DELI 3 CORP New York NY	-303.75
02/12/24	PURCHASE 0211 UBER TRIP HELP.UBER.COMCA	-39.64
02/12/24	BANK OF AMERICA CREDIT CARD Bill Payment	-505.71
02/12/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/12/24	-7.86
02/13/24	PURCHASE 0212 UBER TRIP HELP.UBER.COMCA	-29.49
02/13/24	PURCHASE 0212 LYFT RIDE SUN 7PM 855-865-9553 CA	-19.99
02/13/24	BKOFAMERICA BC 02/13 #000006240 WITHDRWL	-4,900.00
02/13/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/13/24	-0.52
02/14/24	00000000027026 02/14 #000834985 WITHDRWL MY DELI 3 CORP New York NY	-202.50
02/15/24	CHECKCARD 0214 SQ *EAST MAN SPA INC NEW YORK NY 24692164046105002426245	-91.00
02/15/24	CHECKCARD 0214 UBER *EATS San FranciscoCA	-29.24
02/15/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/15/24	-0.76
02/16/24	MOBILE PURCHASE 0214 MY DELI 3 CORP NEW YORK NY	-14.10
02/16/24	MOBILE PURCHASE 0214 MY DELI 3 CORP NEW YORK NY	-2.83
02/16/24	CHECKCARD 0215 UBER *TRIP San FranciscoCA	-27.99
02/16/24	MOBILE PURCHASE 0215 MOOD DESIGNER FABRICS NEW YORK NY	-84.00
02/16/24	MOBILE PURCHASE 0215 GROUND CENTRAL COFFEE C NEW YORK NY	-6.53

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/16/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/16/24	-1.55
02/20/24	PURCHASE 0216 LYFT RIDE THU 5PM 855-865-9553 CA	-22.65
02/20/24	PURCHASE 0216 TSURUTONTAN UPNGO.COM NEW YORK NY	-35.98
02/20/24	MOBILE PURCHASE 0216 GROUND CENTRAL COFFEE C NEW YORK NY	-8.36
02/20/24	CHECKCARD 0217 UBER *EATS San FranciscoCA	-40.72
02/20/24	00000000027026 02/18 #000958823 WITHDRWL MY DELI 3 CORP New York NY	-243.00
02/20/24	MOBILE PURCHASE 0218 SQ *HUSH, LLC New York NY	-10.89
02/20/24	MOBILE PURCHASE 0218 MY DELI 3 CORP NEW YORK NY	-12.41
02/20/24	CHECKCARD 0218 NISH CHEN INC. NEW YORK NY 24412894050030025400973	-24.69
02/20/24	WESTSIDE MARKE 02/19 #000376627 MOBILE PURCHASE 170 WEST 23RD ST NEW YORK NY	-9.01
02/20/24	CHECKCARD 0219 UBER *EATS San FranciscoCA	-18.95
02/20/24	00000000027026 02/20 #000419698 WITHDRWL MY DELI 3 CORP New York NY	-202.50
02/20/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/20/24	-3.34
02/21/24	MOBILE PURCHASE 0219 MY DELI 3 CORP NEW YORK NY	-9.59
02/21/24	MOBILE PURCHASE 0220 FEDEX OFFIC44800044834 NEW YORK NY	-2.49
02/21/24	MOBILE PURCHASE 0220 NEWSCHOOLDINING CAFE NEW YORK NY	-14.35
02/21/24	Zelle payment to MING CHIU Conf# faytumlc9	-174.00
02/21/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/21/24	-1.57
02/22/24	MOBILE PURCHASE 0220 MY DELI 3 CORP NEW YORK NY	-11.86
02/22/24	MOBILE PURCHASE 0221 MY DELI 3 CORP NEW YORK NY	-3.95
02/22/24	MOBILE PURCHASE 0221 GLOBAL LEATHERS NY NEW YORK NY	-351.67
02/22/24	MOBILE PURCHASE 0221 MOOD DESIGNER FABRICS NEW YORK NY	-4.75
02/22/24	MOBILE PURCHASE 0221 TST* TRATTORIA NYC NEW YORK NY	-9.61
02/22/24	Zelle payment to EASTERN MAN SPA INC Conf# fr7uxh7wk	-80.00
02/22/24	CON ED OF NY DES:CECONY ID:26023050003 INDN:PARK,CINDY CO ID:2462467002 CCD	-231.99
02/22/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/22/24	-1.16
02/23/24	PURCHASE 0222 LYFT RIDE WED 7PM 855-865-9553 CA	-10.95
02/23/24	MOBILE PURCHASE 0222 MY DELI 3 CORP NEW YORK NY	-15.81
02/23/24	PURCHASE 0222 THE REALREAL, INC 415-455-9600 CA	-12.00
02/23/24	PURCHASE 0222 Amazon Prime*RW86S20U2 Amzn.com/billWA	-16.32
02/23/24	PURCHASE 0222 LYFT RIDE THU 2PM 855-865-9553 CA	-10.99
02/23/24	00000000027026 02/23 #000361965 WITHDRWL MY DELI 3 CORP New York NY	-202.50

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Withdrawals and other subtractions - continued

Date	Description	Amount
02/23/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/23/24	-0.93
02/26/24	PURCHASE 0223 UBER EATS HELP.UBER.COMCA	-23.24
02/26/24	CHECKCARD 0223 PACIFIC TRIMMING NEW YORK NY 24755424055130559907470	-18.62
02/26/24	MOBILE PURCHASE 0223 DUNKIN #344936 Q35 NEW YORK NY	-39.56
02/26/24	CHECKCARD 0223 UBER *EATS San FranciscoCA	-40.13
02/26/24	MOBILE PURCHASE 0224 MY DELI 3 CORP NEW YORK NY	-3.95
02/26/24	PURCHASE 0224 JFK T5 NC LOFT 866-5083558 NY	-16.34
02/26/24	CHECKCARD 0224 PAYPAL *PYPL PAYIN4 888-221-1161 CA 24116414055067388301498 RECURRING	-40.99
02/26/24	PURCHASE 0225 LYFT RIDE SAT 1PM 855-865-9553 CA	-92.93
02/26/24	MOBILE PURCHASE 0224 GOURMET MARKET & SPIRIT LOS ANGELES CA	-1.55
02/26/24	PURCHASE 0225 UBER TRIP HELP.UBER.COMCA	-8.28
02/26/24	CHECKCARD 0224 AKBAR LOS ANGELES CA 24055224056091361001409	-35.40
02/26/24	MOBILE PURCHASE 0225 JetBlue Gate Retail 312-2332363 VA	-9.00
02/26/24	CHECKCARD 0225 UBER *EATS San FranciscoCA	-21.60
02/26/24	FLORAL ART BY 02/25 #000000377 PURCHASE 4651 MELBOURNE AV LOS ANGELES CA	-210.02
02/26/24	MOBILE PURCHASE 0226 LS HOUSE OF INTUITION 132-34243421 CA	-441.00
02/26/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/26/24	-6.39
02/27/24	PURCHASE 0227 LYFT RIDE SUN 6PM 855-865-9553 CA	-29.43
02/27/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/27/24	-0.57
02/28/24	PURCHASE 0227 UBER TRIP HELP.UBER.COMCA	-7.90
02/28/24	MOBILE PURCHASE 0226 STEREOSCOPE COFFEE LOS ANGELES CA	-28.00
02/28/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/28/24	-0.10
02/29/24	PURCHASE 0228 UBER TRIP HELP.UBER.COMCA	-19.06
02/29/24	PURCHASE 0228 UBER TRIP HELP.UBER.COMCA	-13.18
02/29/24	PURCHASE 0229 UBER TRIP HELP.UBER.COMCA	-10.27
02/29/24	PURCHASE 0228 UBER TRIP HELP.UBER.COMCA	-8.98
02/29/24	Zelle payment to WILLIAM Conf# ivv127kje	-150.00
02/29/24	EREWHON 02/29 #000787376 MOBILE PURCHASE EREWHON LOS ANGELES CA	-11.00
02/29/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 02/29/24	-2.51
03/01/24	MOBILE PURCHASE 0228 VONS #2665 LOS ANGELES CA	-11.57
03/01/24	MOBILE PURCHASE 0228 VONS #2665 LOS ANGELES CA	-19.70
03/01/24	PURCHASE 0229 UBER TRIP HELP.UBER.COMCA	-36.00
03/01/24	PURCHASE 0229 UBER TRIP HELP.UBER.COMCA	-15.96
03/01/24	PURCHASE 0229 UBER TRIP HELP.UBER.COMCA	-19.48
03/01/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 03/01/24	-1.29

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Withdrawals and other subtractions - continued

Date	Description	Amount
03/04/24	CHECKCARD 0301 VERIZON*RECURRING PAY 800-VERIZON FL 24692164061107470852639 RECURRING	-72.08
03/04/24	Zelle payment to WILLIAM Conf# hr21mvsra	-70.00
03/04/24	PURCHASE 0302 ATT* BILL PAYMENT 800-331-0500 TX	-97.29
03/04/24	KEEP THE CHANGE TRANSFER CANCELED-LOW ACCT BALANCE	-0.00
03/05/24	DBA LEXINGTON 03/05 #000565543 MOBILE PURCHASE DBA LEXINGTON EN LOS ANGELES CA	-37.75
03/05/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 03/05/24	-0.25
03/06/24	MOBILE PURCHASE 0305 85C BAKERY CAFE USA LOS ANGELES CA	-25.55
03/06/24	Zelle payment to WILLIAM Conf# gkm3b2cbi	-150.00
03/06/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 03/06/24	-0.45
03/07/24	Zelle payment to CINDY PARK Conf# eba1i43i1	-3,500.00
03/07/24	EREWHON PASADE 03/07 #000322304 MOBILE PURCHASE EREWHON PASADENA PASADENA CA	-44.83
03/07/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 03/07/24	-0.17
03/08/24	PMNT SENT 0307 APPLE CASH SENT MONEY 1INFINITELOOPCA	-35.00
03/08/24	MOBILE PURCHASE 0307 TST* EARTHBAR - DTLA 4T Los Angeles CA	-16.43
03/08/24	CHECKCARD 0308 UNVRS* LUNA LUNA: F... UNIVERSE.COM CA 24011344068000015699273	-31.21
03/08/24	Zelle payment to CINDY PARK Conf# g1y5p5b3y	-2,500.00
03/08/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 03/08/24	-1.36
03/11/24	MOBILE PURCHASE 0307 SILVERLAKE LIQUOR - W S LOS ANGELES CA	-24.00
03/11/24	MOBILE PURCHASE 0307 PAZZO GELATO LOS ANGELES CA	-5.04
03/11/24	PURCHASE 0309 UBER TRIP HELP.UBER.COMCA	-12.21
03/11/24	PURCHASE 0311 LIME*RIDE COST HTTPSWWW.LI.MCA	-5.06
03/11/24	CHECKCARD 0310 PAYPAL *PYPL PAYIN4 888-221-1161 CA 24116414070067036730826 RECURRING	-40.99
03/11/24	KEEP THE CHANGE TRANSFER TO ACCT 4320 FOR 03/11/24	-2.70
Total withdrawals and other subtractions		**-$20,417.57**

Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	$10.00	$10.00
Total NSF: Returned Item fees	$0.00	$0.00

We want to help you avoid overdraft fees. Here are a few ways to manage your account and stay on top of your balance:

- Enroll in Balance Connect™ for overdraft protection through Online or Mobile Banking to help save on overdraft fees and cover your payments and purchases by automatically transferring money from your linked backup accounts when needed.
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low

Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
02/12/24	00000000027026 02/10 #000719344 WITHDRWL MY DELI 3 CORP New York NY FEE	-2.50
02/12/24	00000000027026 02/10 #000803655 WITHDRWL MY DELI 3 CORP New York NY FEE	-2.50
02/14/24	00000000027026 02/14 #000834985 WITHDRWL MY DELI 3 CORP New York NY FEE	-2.50
02/20/24	00000000027026 02/20 #000419698 WITHDRWL MY DELI 3 CORP New York NY FEE	-2.50
02/20/24	00000000027026 02/18 #000958823 WITHDRWL MY DELI 3 CORP New York NY FEE	-2.50
02/23/24	00000000027026 02/23 #000361965 WITHDRWL MY DELI 3 CORP New York NY FEE	-2.50
03/04/24	OVERDRAFT ITEM FEE FOR ACTIVITY OF 03-04	-10.00
03/06/24	Wire Transfer Fee	-15.00
Total service fees		**-$40.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Starting May 17, statements sent in the mail will no longer include images of canceled checks – do not worry, you have options.

Your check images can be viewed online, and copies are available by request. All you need to do is log into Online Banking and select your account from the "Accounts Overview" page.

- Check images (up to 18 months) can be found under the "Activity" and "Statements and Documents" tabs.
- Check copies (up to 7 years) can be ordered from the "Information & Services" tab.

If you are not an Online Banking client, you can enroll at bankofamerica.com or contact us for help.

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General Agreement of Indemnity

Agent:

Guarantr, Inc. (DBA TheGuarantors)
1 World Trade Center, 77th Floor
New York, NY 10007

Date:

06/26/2024

Tenant Name(s):

Sung Eun Kim

This General Agreement of Indemnity is made and entered into this day of June 26th, 2024 (the "Agreement") by the undersigned Tenant(s) together with any other Responsible Party (individually and collectively hereinafter called the "Indemnitors"). The Indemnitors, jointly and severally, hereby agree to assume the obligations of Indemnitors, as set forth in this Agreement, with respect to any and all Bonds (as defined herein), including renewals, issued or procured by Agent on behalf of any Indemnitor; before or after the date of this Agreement.

WHEREAS the Landlord (as identified on the Bond) and the Indemnitors are contemplating entering into an agreement (the "Lease") for certain premises (as identified on the Bond) from the Landlord; and

WHEREAS at the request of any one or more of the Indemnitors, and with the express understanding that this General Agreement of Indemnity be given, the Agent, acting on behalf of the Surety, has heretofore or has presently been requested to and/or has executed or has arranged or procured to be executed and/or; from time to time hereafter; may be requested to and may in its sole discretion execute, arrange for the execution of, or procure to be executed Bonds on behalf of any one or more of the Indemnitors; and

WHEREAS the Indemnitors hereby affirm that they have a substantial, material and beneficial interest in obtaining Bonds from or through the Surety and/or in the Surety refraining from canceling the Bonds.

NOW THEREFORE as an inducement to the Surety to execute, procure, renew, continue, forebear from canceling, substitute or amend Bonds on behalf of any one or more of the Indemnitors, and in consideration of the Lease set forth herein, and other good and valuable consideration, receipt and sufficiency of which is hereby expressly acknowledged, the Indemnitors, for themselves, their administrators, receivers, successors and assigns, jointly and severally hereby covenant, agree and bind themselves to the Surety and its Agent as follows:

1. DEFINITIONS. The following terms, referenced in this Agreement shall have the meanings listed below, which meanings shall be equally applicable to both the singular and plural forms of such terms:

> **“Surety”** shall mean the Insurance Company identified on the Bond and/or any direct or indirect subsidiaries, parent companies, and affiliates, whether in existence now or formed or acquired hereafter, co-sureties, fronting companies, companies which any of them may procure, through Agent, to issue or deliver any Bonds for, on behalf of or at the request of any of the Indemnitors, and reinsurers, and the successors and assigns of each of them and any person or company joining with any of the aforesaid in executing or procuring any Bonds. Surety shall have the right to act by and through its Agent for any and all of its rights and obligations under the Bond.

> **“Bond or Bonds”** shall mean any surety bond, undertaking, recognizance, renewal bond, instrument of

guarantee or other surety obligation, and/or contractual obligations previously or hereafter executed, issued, procured, delivered, or undertaken, including any renewals, modifications and/or extensions thereof, procured or arranged by Agent on behalf of or at the request of any of the Indemnitors, whether issued in the name(s) of any Indemnitors solely or as co-venturers with others, issued on or after the date of this Agreement.

2. Premiums: The Indemnitors will promptly pay or cause to be paid promptly on demand all premiums costs and charges of the Surety for any Bonds issued by the Surety until the Indemnitors have delivered evidence satisfactory to the Surety of its discharge or release from the Bonds and all liability by reason thereof.

3. Indemnity: The Indemnitors shall exonerate, indemnify, keep indemnified and hold harmless the Surety from and against any and all liability, claims, demands, losses, fees, costs and expenses (together as "Liabilities") of whatsoever kind or nature (including, but not limited to pre and post-judgment interest, court costs, consultant and counsel fees and expenses) which the Surety may pay, sustain or incur by reason of or in any manner as a consequence of having executed or procured the execution of any Bonds now or hereafter and/or in enforcing any of the covenants of this Agreement. Further, Indemnitors agree to reimburse the Surety the fees of any collection agency, which will be added to the account at the time it is placed with an agency for collection and may be based on a percentage at a maximum of 50% of the debt, and all reasonable costs and expenses, including reasonable attorneys' fees, incurred in such collection efforts.

4. No Release of Obligations Under Lease: Any Bond issued by the Surety covering the Lease obligations is solely for the benefit of the Landlord. Accordingly, notwithstanding the Bond, Indemnitor remains primarily obligated to, and will timely and fully pay, perform and observe each and every one of the Indemnitor's obligations and liabilities under the Lease in strict accordance with its terms and conditions.

5. Payment and Reimbursement: In the event that the Indemnitors are unable to make a complete monthly payment of rent when due, the Indemnitors are required to apply for assistance through the Landlord, government agencies, non-profit organizations, and any other available third parties offering such rent payment assistance. If such third party application requires the Landlord to make a submission or take action, then the Indemnitors must confirm that the Landlord timely completes and submits the Landlord's section of the application or timely takes such required action. Indemnitors agree that the Surety is entitled to payment and/or reimbursement for any and all loss, judgment, cost, fee or expense incurred in connection with the Bond, including, but not limited to, any payment by the Surety to the Landlord, (collectively, " Liability") and that the Indemnitors shall make such payment and/or reimbursement to the Surety, immediately upon demand by the Surety, in the amount of any claimed or feared Liability, whether such Liability is contingent or non-contingent, disputed or undisputed, and/or whether or not the Surety shall have established a reserve or made any payments therefor. Indemnitor shall pay the Surety for the Liability, even if the act or omission giving rise to the Liability was taken (or not taken) by any co-tenant, roommate, subtenant, guest or invitee of or to the Apartment. Indemnitors expressly authorize Agent and/or Surety to initiate a funds withdrawal to any financial institution account provided to Agent by Indemnitors to satisfy any of Indemnitors' monetary obligations under the Bond and this Agreement, including the payment of premium, indemnification and collateral, as well as any other fees or charges (as applicable). In the event the Indemnitors believe any such withdrawal is in error, they shall promptly notify Agent in writing, including any applicable explanation, and any erroneously withdrawn funds (as determined by the Agent in its sole discretion) shall be timely returned.

Such payment to the Surety shall be: (a) if the Liability is an ascertainable or liquidated amount, the amount of the Liability, together with such additional amount the Surety, in its sole and absolute discretion, deems sufficient to indemnify and hold it harmless from and against such Liability, including any cost, interest or expense in connection therewith; or (b) if the Liability is unascertainable or unliquidated amount, or if no Liability has yet to be incurred, but the Surety fears that a Liability may be incurred, the amount the Surety, **in** its sole and absolute discretion, deems sufficient to indemnify and hold it harmless from and against any Liability. **In** the case of (b), the Surety shall have the right to hold and deliver such funds as collateral

("Collateral"), **in** any manner it deems appropriate without reservation and without any obligation to earn or deliver interest on the Collateral for the Indemnitors, until the Indemnitors serve evidence satisfactory to the Surety of its discharge from all Bonds and all Liability by reason thereof, and to use such funds or any part thereof, at any time, in payment or settlement of any Liability. Indemnitors waive any and all claims, actions, losses, and/or causes of action and hold Surety and Agent harmless with respect to Collateral, including the collection, retention, and return thereof.

Indemnitors acknowledge that the failure of Indemnitors to pay to Surety, upon demand, the sum demanded by Surety as payment shall cause irreparable harm to Surety for which Surety has no adequate remedy at law. Indemnitors agree that Surety shall be entitled to injunctive relief for specific performance of any or all of the obligations of Indemnitors under this Agreement, including but not limited to the obligation to pay to Surety the sum demanded, to the end that the Surety shall have the right to hold and/or take possession of the sum demanded by it here under in satisfaction (partial or otherwise) of Indemnitor's obligations, or until such time, in the Surety's sole discretion, that the Liability shall have been determined or settled in accordance with the terms hereof.

For any amount owed to the Surety, the Surety shall be entitled to collect from the Indemnitors pre- and post-judgment interest. **The pre-judgment rate of interest payable by the Indemnitors to the Surety under this Indemnity Agreement isa commercial variable rate of interest** which will initially be calculated on the date the first payment is made by the Surety and will automatically be adjusted every month thereafter until the Surety has been repaid in full, with the first adjustment occurring on the 30^{th} day after the first payment is made by the Surety (in the event the adjustment date would fall on a weekend or holiday, the date shall be adjusted on the next business day) (every day on which a rate adjustment is made is referred to in this Indemnity Agreement as an "Adjustment Date"). On the initial date of the first payment by the Surety and each Adjustment Date thereafter, the commercial interest rate payable for the next 30 day period will equal to the **U.S. Prime Rate (as published in the Wall Street Journal) plus a four percent premium for** the applicable period. The interest rate will change on each Adjustment Date to reflect changes in the U.S. Prime Rate without any notice to the Indemnitors. Post judgment interest shall apply to any amount due to the Surety at the maximum allowable legal rate of interest in the State of New York. In the event of any payment or disbursement by the Surety, the Indemnitors agree to immediately reimburse the Surety for any and all payments and disbursements made (including, but not limited to, interest from the date of the Surety's payments at the maximum rate allowable). In the event of any payment by the Surety, an itemized statement of the amount of any such payment sworn to by any officer or authorized representative of the Surety, or any voucher or vouchers, invoices or other evidence of such payment shall be *prima facie* evidence of the fact and the amount of such payment, and the extent of the Liability of the Indemnitors to the Surety, and, in the absence of actual fraud or bad faith amounting to dishonesty or malicious conduct, shall be final, conclusive and binding upon the Indemnitors in any claim, suit or other proceeding. Surety shall have the right to send any amounts lawfully owed, including relevant documentation evidencing such debt, by Indemnitors hereunder to a credit reporting bureau, in the event the owed sum is delinquent for an extended period of time. Indemnitor shall have the right to review any and all records related to the amount owed upon reasonable written request.

6. Settlement of Claims: The Surety shall have the exclusive right to adjust, settle, or compromise any claims, demand, suit or any other proceeding arising out of any Bonds against the Surety and/or the Indemnitors, take whatever action it deems appropriate in response thereto, and the Surety’s determination of whether to defend or settle the same shall be binding and conclusive upon the Indemnitors. In the event of a payment by the Surety, the Indemnitors agree that in any accounting between the Surety and the Indemnitors, the Surety shall be entitled to charge for any and all disbursements made by it about the matters herein contemplated by this Agreement plus pre- and post-judgment interest. In the event of any payment by the Surety, an itemized statement of the amount of any such payment sworn to by any officer or authorized representative of the Surety, or any voucher or vouchers, invoices or other evidence of such payment shall be prima facie evidence of the fact and the amount of such payment, and the extent of the Liability of the Indemnitors to the Surety, and, in the absence of actual fraud or bad faith amounting to dishonesty or malicious conduct, shall be final, conclusive and binding upon the Indemnitors in any claim, suit or other proceeding. Any payment made on behalf of the Surety shall exclude the Indemnitors from any future bond or any other coverage with said Surety.

7. Permitted Use: Notwithstanding the terms of the Lease, but in addition thereto, I will not (a) use, or permit the use of, the Apartment for any illegal activity in or about the Apartment or an “apartment sharing” program (such as, but not limited to, Airbnb), or for any purpose that is not a permitted use under the Lease, or (b) assign the Lease or sublease all or any portion of the Apartment, or allow any other person to reside in the Apartment, in each case without the prior written consent of the Landlord, except to the extent permitted or required by applicable law.

8. Decline Execution: The Surety may, in its sole and absolute discretion, decline to execute any bond without impairing the validity of this Agreement, and the Indemnitors hereby waive any and all claims against the Surety due to its refusal or failure to so execute.

9. Changes: The Surety, in its sole and absolute discretion, may agree or refuse to agree to any alteration, amendment, change, modification, limitation, renewal or extension of any Bonds, and the Indemnitors shall be liable to the Surety hereunder with respect thereto.

10. Other Indemnity: The Indemnitors shall continue to remain bound under the terms of this Agreement even though the Surety may have heretofore or may hereafter, with or without notice to or knowledge of the Indemnitors, accept or release other agreements of indemnity or collateral with the execution or procurement of any Bonds from the Indemnitors or others. If any Indemnitor is deemed for any reason (including, but not limited to, any defect in the execution of this Agreement by any Indemnitor) not bound thereby, the Agreement shall still be binding upon each and every other Indemnitor.

11. Waiver of Right of Indemnity, Subrogation and Contribution: The Indemnitors waive and subordinate all rights of indemnity, subrogation and contribution each against the other until all obligations to the Surety have been first satisfied in full. Further, Indemnitors shall not waive any claim or right of indemnity, subrogation or contribution with regard to any third party, pursuant to any contract, insurance policy or settlement, or otherwise, without the prior written consent of the Surety.

12. Severability: If any provision or provisions of this Agreement is deemed void or unenforceable under the law of any jurisdiction governing its construction, the remainder of this Agreement shall not be deemed void or unenforceable thereby, but shall continue in effect and be enforced as though the void or unenforceable provisions are omitted.

13. Termination: This Agreement may be terminated prospectively, but not retroactively, as to any Indemnitor upon thirty (30) days’ written notice sent by registered or certified mail to the Surety, but any such notice of termination shall not operate to modify, bar, limit, affect, reduce, or discharge the obligations of such Indemnitor under this Agreement or otherwise as to the Bonds that may have been executed prior to the effective date of such termination. Such notice of termination shall operate only with respect to the respective Indemnitor upon whose behalf such notice shall have been given.

14. Confidential treatment of information: The information provided to the Surety shall be treated as confidential and protected in accordance with applicable Agent and Surety Privacy Policies.

15. Consent to Use of Credit Reports: Each Indemnitor hereby acknowledges and consents to the use of their individual consumer credit report by the Agent and Surety. The use of the information will be in connection with the underwriting determination of the Indemnitors’ ongoing financial qualification for performance of contracts, including leasehold and rental agreements, and in connection with an assessment of the credit or prepayment risks associated with the Bonds. The Indemnitors acknowledge that the Surety has legitimate business needs for ongoing access to the credit information and that the Surety may, in its sole and absolute discretion, decide to review the Indemnitor’s financial condition on an ongoing basis to determine whether the Indemnitors satisfy the underwriting criteria of the Surety.

16. Amendments: This Agreement may not be changed or modified orally. No change or modification shall be effective unless agreed to in writing by a duly authorized officer of the Surety as an amendment hereto.

17. Governing Law: This Agreement, and the rights of the parties hereto, shall be governed by and construed in accordance with the internal laws of the State of New York, without giving effect to principles of conflicts of laws.

18. WAIVER OF JURY TRIAL: EACH OF THE PARTIES HERETO HEREBY WAIVES TRIAL BY JURY IN ANY ACTION, PROCEEDING OR COUNTERCLAIM INVOLVING ANY MATTER WHATSOEVER ARISING OUT OF OR IN ANY WAY CONNECTED WITH THIS AGREEMENT.

19. ARBITRATION OR COURT PROCEEDING: EACH INDEMNITOR ACKNOWLEDGES AND AGREES THAT SURETY SHALL HAVE THE RIGHT TO ENFORCE ITS RIGHTS UNDER THIS AGREEMENT, INCLUDING THE EXISTENCE, BREACH, TERMINATION, ENFORCEMENT, INTERPRETATION OR VALIDITY THEREOF, BY WAY OF EITHER BINDING ARBITRATION OR COURT PROCEEDING AT THE ELECTION OF THE SURETY. EACH INDEMNITOR FURTHER AGREES TO CONSENT TO ELECTRONIC SERVICE OF PROCESS, WITH SERVICE TO BE MADE TO THE EMAIL ADDRESS WE HAVE ON RECORD. FINALLY, EACH INDEMNITOR UNDERSTANDS AND AGREES THAT FAILURE TO RESPOND OR PARTICIPATE IN SUCH ARBITRATION MAY STILL RESULT IN AN AWARD FOR SURETY.

For the avoidance of doubt, Surety reserves the right to enforce its rights in any other competent jurisdiction and seek any remedies within the fullest extent of the law.

20. Venue: Any legal suit, action or proceeding arising out of or relating to this Agreement by indemnitor shall be instituted in any Federal or State court of sitting in New York County in the State of New York and the parties hereto waive any objections which they may now or hereafter have based on venue and/or forum non conveniens of any such suit, action or proceeding, and the parties hereby irrevocably submit to the jurisdiction of any such court in any suit, action or proceeding.

21. Automatic Renewal: Surety can renew or decline to renew a Bond to its sole discretion upon Bond expiration. Unless otherwise stated, the Bond will automatically renew in the event Tenant(s) enter into a new or renewed lease for the same premises and/or with the same landlord (and such lease renewal shall constitute Tenant(s) express authorization to renew the Bond), unless the landlord provides written confirmation to the Surety stating either that (i) the Tenant(s) are not signing a new/renewal lease with the Landlord, or (ii) Landlord will allow the Tenant(s) to sign a new or renewal lease without requiring the Tenant(s) to renew the Rent Coverage of the Bond.
The Bond may be renewed up to 120 days prior to and 90 days after the initial lease expiration date.
Tenant(s) expressly authorizes that any premium (or collateral) owed as a result of the renewed bond shall be automatically debited using payment information provided by Tenant(s), or otherwise billed to Tenant(s).

22. Miscellaneous:

A. **Notices:** If to the Agent or Surety: Notices to the Agent or Surety which may or are required to be given hereunder by any party shall be in writing and emailed to the Agent at contact@theguarantors.com
If to Indemnitor: Notice shall be provided in writing and mailed or emailed to the last known address of the Indemnitor.

B. **Agreement:** This Agreement contains the entire agreement among the parties regarding the transactions contemplated herein and supersedes all prior agreements and understandings among the parties with respect to the subject matter of this Agreement. Indemnitors acknowledge and warrant that no oral representations have been made to them by or on behalf of the Surety to induce them to sign this Agreement.

C. **Descriptive Headings:** Descriptive headings are for convenience only and shall not control or affect the meaning of construction of the provisions of this Agreement.

D. **No Assignment:** I may not assign all or any portion of my rights under or with respect to this Agreement without the prior written consent of the Surety.

E. **Successors and Assigns; No Third-Party Beneficiaries:** All of the terms and provisions of this Agreement shall be binding upon and inure to the benefit of the parties hereto and, their respective successors assigns. This Agreement is for the sole benefit of the Landlord hereto and not for my benefit or for the benefit of any third party.

F. **Severability:** It is the desire and intent of the parties hereto that the provisions of this Agreement shall be enforced to the fullest extent permissible under the laws and public policies applied in each jurisdiction in which enforcement is sought.

G. **Waivers; Rights and Remedies Cumulative:** The failure of any party to pursue any remedy for breach, or to insist upon the strict performance, of any covenant or condition contained in this Agreement shall not constitute a waiver thereof or of any other right with respect to any subsequent breach.

H. **Further Assurances:** Each party hereto agrees to execute and deliver all such other and additional instruments and documents and do all such other acts and things as may be necessary more fully to effectuate this Agreement and carry on the business contemplated herein.

I. **Autopay:** The Indemnitor may be required, in the Agent’s sole discretion, to enroll in an electronic payment platform for the payment of rent and authorize automatic monthly rent payments (“Autopay”) to the Landlord. The Indemnitor agrees that the Surety has a valid commercial interest in such enrollment, including for monitoring and managing claims, as well as other rights and obligations under the agreement.

IN WITNESS WHEREOF, The Indemnitors have hereunder set their hands and seals, as of the date referenced in the introductory paragraph of this Agreement.

INDEMNITOR

Sung Eun Kim (SEAL)

Signature

Printed Name:

Sung Eun Kim

Current Address:

100 Avenue A, 5B
New York, NY 10009

Date:

6/27/2024

Insurance Fraud Notice

1. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

2. Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

District of Columbia Fraud Notice

Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Maryland Fraud Notice

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Disclaimer

Insurance coverage cannot be bound or changed via submission of any online form/application, email, voice mail or facsimile. No binder, insurance policy, change, addition, and/or deletion to insurance coverage goes into effect unless and until confirmed directly with a licensed agent.

Lease Rental Bond

Bond Number: TG1EIC-045994-01

Principals: Sung Eun Kim

Bond Term: As Noted Below
Total Coverage: $69,600
Rent Coverage: $63,800
Security Deposit Coverage: $5,800.00

KNOW ALL PERSONS BY THESE PRESENTS,

that EVERSPAN INSURANCE COMPANY, as surety (the “Surety") is held and firmly bound unto 685 1st AVE LLC, as Landlord (the “Landlord"), in the penal sum of sixty-nine thousand, six hundred dollars ($69,600), for the payment of which sum well and truly to be made, the Surety, bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal has by written agreement entered into a Lease/Rental Agreement (the “Contract") with the Landlord for the lease of 685 First Avenue, Apt 06G, New York, NY 10016 from on or about July 1, 2024 to June 30, 2025 for the rental sum of five thousand, eight hundred dollars ($5800) per month.

WHEREAS, the Principal has by written agreement entered into a Lease/Rental Agreement (the “Contract") with the Landlord for the lease of 685 First Avenue, Apt 06G, New York, NY 10016 from on or about July 1, 2024 to the earlier of, the final expiration date of the lease and renewal leases signed thereafter, the lease termination date as agreed upon by the Principal and Landlord at the time of or after the signing of the initial Lease, the date the Principal has surrendered possession of the apartment, under the Contract for the security deposit amount of five thousand, eight hundred dollars ($5,800.00).

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, THAT if the Principal shall promptly and faithfully perform the Contract with the Landlord and pay all lease/rental charges thereunder, then this obligation shall be null and void; otherwise it shall remain in full force and effect.

PROVIDED AND SUBJECT TO THE CONDITIONS PRECEDENT:

1. Whenever the Principal shall be, and declared by the Landlord to be in default under the Contract, the Landlord having performed the Landlord's obligations thereunder and having complied with the Bond General Terms and Conditions and Program Agreement if such Program Agreement has been executed.

2. Any claims must be presented to EVERSPAN INSURANCE COMPANY, care of TheGuarantors via their online portal at [http://www.theguarantors.com.](http://www.theguarantors.com)

DATED as of this 26th day of June, 2024,

EVERSPAN INSURANCE COMPANY

By:

(SEAL) ______________________

(Surety)

Name: Casey Lasda
Title: Attorney-In-Fact