APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION

LAST NAME	**FIRST NAME**	**M.I.**	**SUFFIX**
Ren	Ningzi		

SSN	**BIRTH DATE**	**PHONE - TYPE**
-**-*	5/5/2003	(619) 705 - 8870 - Mobile

ID TYPE	**NUMBER**	**COUNTRY**
PASSPORT	EH4510294	CN

EMAIL
renningzi@126.com

CURRENT ADDRESS

STREET ADDRESS	**CITY**	**STATE**	**ZIP**
8875 costa verde blvd	San Diego	CA	92122

DATE IN	**DATE OUT**	**MONTHLY RENT**
	current	$3,100.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?	**Have you ever willfully refused to pay rent when due?**
NO	NO
Have you ever been evicted from a tenancy or left owing money?	**Have you ever been convicted of a crime?**
NO	NO

PETS

1. TYPE	**BREED**	**NAME**
cat	British Longhair	Oatty

SEX	**AGE**	**WEIGHT**	**COLOR**
male	2	12	Blue gold

VEHICLE INFORMATION

1. MAKE	**MODEL**	**YEAR**
BMW	M5	2019
COLOR	**PLATE**	**STATE**
Grey	kyx8357	CA

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

Window Guards:

☒ No children 10 years of age or younger live in my apartment

Were you referred by a broker?

NO

I (we) have seen the actual apartment for which I (we) are applying?:

NO

Preferred Mailing Address:

8875 costa verde blvd, San Diego, CA 92122 - US

Initials: N.R. 528FE209

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 **The Copper** 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 **The Copper** 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 **The Copper**, 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 **The Copper** 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 **The Copper**, 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 Ningzi Ren*

Signed by Ningzi Ren
Sun Jul 28 2024 05:32:34 AM EDT
Key: 528FE209; IP Address: 45.86.73.32

Ningzi Ren *(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
Ningzi Ren	XXXXXXXXXXXX4992	14893227	$21.50

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

Initials: N.R. 528FE209

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 Ningzi Ren

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 Ningzi Ren: No Credit

		Importance	Result
AI Score		Not Considered	No Credit
No Credit		Pass/Conditional	👈
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	👍
No unpaid rental collections		Pass/Fail	👍
Employment verification must not be Verified False		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	👍
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	👍
Is not a registered sex offender		Pass/Fail	👍

NOTIFICATION(S)

APPLICANT: Unable to perform SSN validation due to insufficient SSN input (Equifax)
Unable to perform SSN validation due to insufficient SSN input.

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.

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $3,944.23)
Total number of accounts	0
Accounts with no late payments	0 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$0.00 ($0.00 past due)
Outstanding revolving debt	$0.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

This applicant has no credit accounts on file

Identity	**From Application**	**From Equifax**
Name:	Ningzi Ren	NINGZI UNDEFINED REN
SSN:	***-**-****	
Birth Date:	5/**/2003	

Addresses	**From Application**	**From Equifax**
	8875 costa verde blvd San Diego, CA 92122 - US	8875 COSTA VERDE BL. SAN DIEGO, CA 00000 (Applicant) Reported 7/2024

Employment	**From Application**	**From Equifax**
Applicant:	N/A (Auto-generated placeholder) N/A $0.00/Mo. Total annual Income: $0.00	

Employment Verifications

From RealPage

Requested For Ningzi Ren Requested Date 7/30/2024	**Employer** N/A	**Position Held** N/A (Auto-generated placeholder)	**Annual Salary** $0.00	**Supervisor** N/A
	Results Pending			

Criminal and Other Public Records

Requested For	**Location Searched**	**Period Searched**	**Requested**	**Returned**
Ningzi Ren	Multistate Search	7/30/2017 - 7/30/2024	7/30/2024	7/30/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	**Date Requested**	**Date Returned**
Ningzi Ren	7/30/2024	7/30/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Ningzi Ren	7/30/2024	7/30/2024

Results
No Records Found

Risk Models

From RealPage

There are no risk models on file with RealPage

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	*Unavailable*	No Information on Credit Report

Description
This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).

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.

中华人民共和国外交部请各国军政机关对持照人予以通行的便利和必要的协助。

The Ministry of Foreign Affairs of the People's Republic of China requests all civil and military authorities of foreign countries to allow the bearer of this passport to pass freely and afford assistance in case of need.

EH4510294

中华人民共和国 PEOPLE'S REPUBLIC OF CHINA

护照
PASSPORT

类型/Type
P

国家码/Country Code
CHN

护照号码/Passport No.
EH4510294

姓名/Name
任凝紫
REN, NINGZI

性别/Sex
女/F

国籍/Nationality
中国/CHINESE

出生日期/Date of birth
05 MAY 2003

出生地点/Place of birth
湖北/HUBEI

签发日期/Date of issue
09 10月/OCT 2019

签发地点/Place of issue
湖北/HUBEI

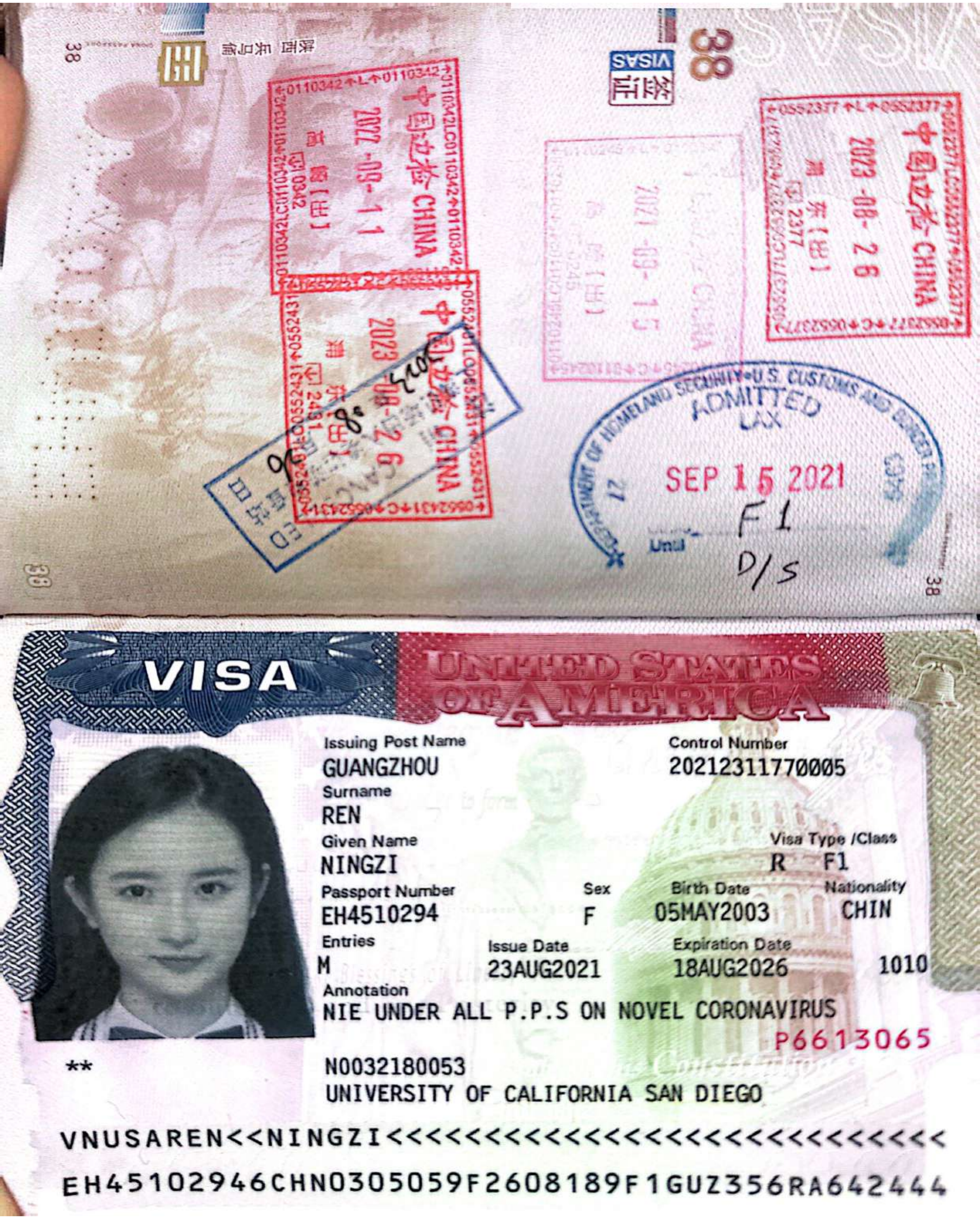
有效期至/Date of expiry
08 10月/OCT 2029

签发机关/Authority
中华人民共和国国家移民管理局
National Immigration Administration,PRC

持照人签名/Bearer's signature
任凝紫

1759663876

POCHNREN<<NINGZI<<<<<<<<<<<<<<<<<<<<<<<<<<<<
EH45102946CHN0305059F2910080MIMOMEPNNHMPA050



38

签证 VISAS

中国边检 CHINA
2022-09-11
高 崎 (出)
0342

中国边检 CHINA
2023-08-26
浦 东 (出)
2431

中国边检 CHINA
2023-08-26
浦 东 (出)
2377

CHINA
2021-09-15
(出)
0245

DEPARTMENT OF HOMELAND SECURITY • U.S. CUSTOMS AND BORDER PROTECTION
ADMITTED
LAX
SEP 15 2021
F1
Until
D/S

2023.8.26

38

38

VISA

UNITED STATES OF AMERICA

Issuing Post Name
GUANGZHOU

Control Number
20212311770005

Surname
REN

Given Name
NINGZI

Visa Type /Class
R F1

Passport Number
EH4510294

Sex
F

Birth Date
05MAY2003

Nationality
CHIN

Entries
M

Issue Date
23AUG2021

Expiration Date
18AUG2026

1010

Annotation
NIE UNDER ALL P.P.S ON NOVEL CORONAVIRUS

P6613065

**

N0032180053
UNIVERSITY OF CALIFORNIA SAN DIEGO

VNUSAREN<<NINGZI<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<
EH45102946CHN0305059F2608189F1GUZ356RA642444

Weill Cornell Medicine
Population Health Sciences

06/25/2024

Dear Ningzi Ren,

I am pleased to inform you of your acceptance for admission to the Weill Cornell Graduate School of Medical Sciences as a candidate for the Master of Health Informatics. Congratulations!

If you are currently an undergraduate student, please note that your acceptance is contingent upon completion of your degree and maintenance of a suitably high GPA. This email communication serves as your official admissions notification, as we will not be mailing a hard-copy letter to your home address at this time.

The program start date is Monday, September 9th, 2024, with a mandatory new student orientation held before classes begin on Friday, September 6th, 2024. Additional details about the orientation, enrollment in the program, and preparatory activities for the summer will be sent to you in the spring.

At this time, we ask that you please acknowledge your acceptance no later than **Tuesday, July 2, 2024** by completing the survey on your status page.

Completion of the survey is mandatory in order to secure your seat in the entering class.

In addition to completing the online survey, a $1000 non-refundable tuition deposit must also be received by **Tuesday, July 2, 2024**. Upon enrollment, this deposit will be deducted from your tuition. Please use the following link to make your online deposit. **Please follow these instructions carefully on how to set up your account and pay the correct deposit!**

Your seat in the entering class will be finalized once we receive **both** your online survey and online deposit. **If we do not hear from you regarding your decision by Tuesday, July 2, 2024 your acceptance will be withdrawn.**

Additionally, should you wish you decline your offer, please also complete the survey.

Should you have any questions concerning your academic program, please do not hesitate to contact us at phs-admissions@med.cornell.edu.

Congratulations again and we look forward to welcoming you into the Weill Cornell Graduate School of Medical Sciences!

Sincerely,

Brian

Brian Carroll, M.S.
Director of Education, M.S. Programs

Weill Cornell Medicine
Department of Population Health Sciences
575 Lexington Avenue, 9th Floor
New York, NY 10022

T 646.962.8049
bgc2002@med.cornell.edu

Department of Homeland Security
U.S. Immigration and Customs Enforcement

I-20, Certificate of Eligibility for Nonimmigrant Student Status
OMB NO. 1653-0038

SEVIS ID: N0032180053

SURNAME/PRIMARY NAME
Ren

GIVEN NAME
Ningzi

PREFERRED NAME
Ningzi Ren

PASSPORT NAME

COUNTRY OF BIRTH
CHINA

COUNTRY OF CITIZENSHIP
CHINA

CITY OF BIRTH
Wuhan

DATE OF BIRTH
05 MAY 2003

FORM ISSUE REASON
Transfer Pending - University of California San Diego

ADMISSION NUMBER

Class of Admission

F-1

ACADEMIC AND LANGUAGE

SCHOOL INFORMATION

SCHOOL NAME
Cornell University
Weill Graduate School of Medical Science

SCHOOL ADDRESS
1300 York Avenue, Box 65, Room A-131, New York, NY 10065

SCHOOL OFFICIAL TO CONTACT UPON ARRIVAL
Clive Liew
Student Services Administrator

SCHOOL CODE AND APPROVAL DATE
NYC214F01437000
12 DECEMBER 2002

PROGRAM OF STUDY

EDUCATION LEVEL
MASTER'S

MAJOR 1
Medical Informatics 51.2706

MAJOR 2
None 00.0000

PROGRAM ENGLISH PROFICIENCY
Required

ENGLISH PROFICIENCY NOTES
Student is proficient

EARLIEST ADMISSION DATE

START OF CLASSES
09 SEPTEMBER 2024

PROGRAM START/END DATE
06 SEPTEMBER 2024 - 15 AUGUST 2025

FINANCIALS

ESTIMATED AVERAGE COSTS FOR: 12 MONTHS		**STUDENT'S FUNDING FOR:** 12 MONTHS	
Tuition and Fees	$ 80,000	Personal Funds	$ 0
Living Expenses	$ 40,000	Funds From This School	$ 0
Expenses of Dependents (0)	$	Student's parent.	$ 124,000
Other	$	On-Campus Employment	$
TOTAL	$ 120,000	TOTAL	$ 124,000

REMARKS

SCHOOL ATTESTATION

I certify under penalty of perjury that all information provided above was entered before I signed this form and is true and correct. I executed this form in the United States after review and evaluation in the United States by me or other officials of the school of the student's application, transcripts, or other records of courses taken and proof of financial responsibility, which were received at the school prior to the execution of this form. The school has determined that the above named student's qualifications meet all standards for admission to the school and the student will be required to pursue a full program of study as defined by 8 CFR 214.2(f)(6). I am a designated school official of the above named school and am authorized to issue this form.

X Clive Liew
SIGNATURE OF: Clive Liew, Student Services Administrator

DATE ISSUED
11 July 2024

PLACE ISSUED
New York,NY

STUDENT ATTESTATION

I have read and agreed to comply with the terms and conditions of my admission and those of any extension of stay. I certify that all information provided on this form refers specifically to me and is true and correct to the best of my knowledge. I certify that I seek to enter or remain in the United States temporarily, and solely for the purpose of pursuing a full program of study at the school named above. I also authorize the named school to release any information from my records needed by DHS pursuant to 8 CFR 214.3(g) to determine my nonimmigrant status. **Parent or guardian, and student, must sign if student is under 18.**

X
SIGNATURE OF: Ningzi Ren

DATE

X

NAME OF PARENT OR GUARDIAN
SIGNATURE
ADDRESS (city/state or province/country)
DATE

SEVIS ID: N0032180053 (F-1) **NAME:** Ningzi Ren

EMPLOYMENT AUTHORIZATIONS

CHANGE OF STATUS/CAP-GAP EXTENSION

AUTHORIZED REDUCED COURSE LOAD

CURRENT SESSION DATES

CURRENT SESSION START DATE

CURRENT SESSION END DATE

TRAVEL ENDORSEMENT

This page, when properly endorsed, may be used for re-entry of the student to attend the same school after a temporary absence from the United States. Each endorsement is valid for one year.

Designated School Official	TITLE	SIGNATURE	DATE ISSUED	PLACE ISSUED
Clive Liew - PDSO	Student Services Adm.	x Clive Liew	7-11-2024	NYC, NY
		x		
		x		
		x		

INSTRUCTIONS TO STUDENTS

STUDENT ATTESTATION. You should read everything on this page carefully. Be sure that you understand the terms and conditions concerning your admission and stay in the United States as a nonimmigrant student before signing the student attestation on page 1 of the Form I-20 A-B. The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

FORM I-20. The Form I-20 (this form) is the primary document to show that you have been admitted to school in the United States and that you are authorized to apply for admission to the United States in F-1 class of admission. You must have your Form I-20 with you at all times. If you lose your Form I-20, you must request a new one from your designated school official (DSO) at the school named on your Form I-20.

VISA APPLICATION. You must give this Form I-20 to the U.S. consular officer at the time you apply for a visa (unless you are exempt from visa requirements). If you have a Form I-20 from more than one school, be sure to present the Form I-20 for the school you plan to attend. Your visa will include the name of that school, and you must attend that school upon entering the United States. You must also provide evidence of support for tuition and fees and living expenses while you are in the United States.

ADMISSION. When you enter the United States, you must present the following documents to the officer at the port of entry: 1) a Form I-20; 2) a valid F-1 visa(unless you are exempt from visa requirements); 3) a valid passport; and 4) evidence of support for tuition and fees and living expenses while you are in the United States. The agent should return all documents to you before you leave the inspection area.

REPORT TO SCHOOL NAMED ON YOUR FORM I-20 AND VISA. Upon your first entry to the United States, you must report to the DSO at the school named on your Form I-20 and your F-1 visa (unless you are exempt from visa requirements). If you decide to attend another school before you enter the United States, you must present a Form I-20 from the new school to a U.S. consular officer for a new F-1 visa that names the new school. Failure to enroll in the school, by the program start date on your Form I-20 may result in the loss of your student status and subject you to deportation.

EMPLOYMENT. Unlawful employment in the United States is a reason for terminating your F-1 status and deporting you from the United States. You may be employed on campus at your school. You may be employed off-campus in curricular practical training (CPT) if you have written permission from your DSO. You may apply to U.S. Citizenship and Immigration Services (USCIS) for off-campus employment authorization in three circumstances: 1) employment with an international organization; 2) severe and unexpected economic hardship; and 3) optional practical training (OPT) related to your degree. You must have written authorization from USCIS before you begin work. Contact your DSO for details. Your spouse or child (F-2 classification) may not work in the United States

PERIOD OF STAY. You may remain in the United States while taking a full course of study or during authorized employment after your program. F-1 status ends and you are required to leave the United States on the earliest of the following dates: 1) the program end date on your Form I-20 plus 60 days; 2) the end date of your OPT plus 60 days; or 3) the termination of your program for any other reason. Contact your DSO for details.

EXTENSION OF PROGRAM. If you cannot complete the education program by the program end date on page 1 of your Form I-20, you should contact your DSO at least 15 days before the program end date to request an extension.

SCHOOL TRANSFER. To transfer schools, first notify the DSO at the school you are attending of your plan to transfer, then obtain a Form I-20 from the DSO at the school you plan to attend. Return the Form I-20 for the new school to the DSO at that school within 15 days after beginning attendance at the new school. The DSO will then report the transfer to the Department of Homeland Security (DHS). You must enroll in the new school at the next session start date. The DSO at the new school must update your registration in SEVIS.

NOTICE OF ADDRESS. When you arrive in the United States, you must report your U.S. address to your DSO. If you move, you must notify your DSO of your new address within 10 days of the change of address. The DSO will update SEVIS with your new address.

REENTRY. F-1 students may leave the United States and return within a period of five months.To return, you must have: 1) a valid passport; 2) a valid F-1 student visa (unless you are exempt from visa requirements); and 3) your Form I-20, page 2, properly endorsed for reentry by your DSO. If you have been out of the United States for more than five months, contact your DSO

AUTHORIZATION TO RELEASE INFORMATION BY SCHOOL. DHS requires your school to provide DHS with your name, country of birth, current address, immigration status, and certain other information on a regular basis or upon request. Your signature on the Form I-20 authorizes the named school to release such information from your records.

PENALTY. To maintain your nonimmigrant student status, you must: 1) remain a full-time student at your authorized school; 2) engage only in authorized employment; and 3) keep your passport valid. Failure to comply with these regulations will result in the loss of your student status and subject you to deportation.

INSTRUCTIONS TO SCHOOLS

Failure to comply with 8 CFR 214.3(k) and 8 CFR 214.4 when issuing Forms I-20 will subject you and your school to criminal prosecution. If you issue this form improperly, provide false information, or fail to submit required reports, DHS may withdraw its certification of your school for attendance by nonimmigrant students.

ISSUANCE OF FORM I-20. DSOs may issue a Form I-20 for any nonimmigrant your school has accepted for a full course of study if that person: 1) plans to apply to enter the United States in F-1 status; 2) is in the United States as an F-1 nonimmigrant and plans to transfer to your school; or 3) is in the United States and will apply to change nonimmigrant status to F-1. DSOs may also issue the Form I-20 to the spouse or child (under the age of 21) of an F-1 student to use to enter or remain in the United States as an F-2 dependent. DSOs must sign where indicated at the bottom of page 1 of the Form I-20 to attest that the form is completed and issued in accordance with regulations.

ENDORSEMENT OF PAGE 2 FOR REENTRY. If there have been no substantive changes in information, DSOs may endorse page 2 of the Form I-20 for the student and/or the F-2 dependents to reenter the United States. If there have been substantive changes, the DSO should issue and sign a new Form I-20 that includes those changes.

RECORDKEEPING. DHS may request information concerning the student's immigration status for various reasons. DSOs should retain all evidence of academic ability and financial resources on which admission was based, until SEVIS shows the student's record completed or terminated.

AUTHORITY FOR COLLECTING INFORMATION. Authority for collecting the information on this and related student forms is contained in 8 U.S.C. 1101 and 1184. The Department of State and DHS use this information to determine eligibility for the benefits requested.The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

REPORTING BURDEN. U.S. Immigration and Customs Enforcement collects this information as part of its agency mission under the Department of Homeland Security. The estimated average time to review the instructions, search existing data sources, gather and maintain the needed data, and complete and review the collection of information is 30 minutes (.50 hours) per response. An agency may not conduct or sponsor, and a person is not required to respond to an information collection unless a form displays a currently valid OMB Control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Office of the Chief Information Officer/Forms Management Branch, U.S. Immigration and Customs Enforcement. 801 I Street NW Stop 5800, Washington, DC 20536-5800. Do not send the form to this address.

CHASE
JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

March 16, 2024 through April 15, 2024
Account Number: **000000770936158**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679

We accept operator relay calls

00463553 DRE 703 219 10824 NNNNNNNNNNN 1 000000000 11 0000
NINGZI REN
9450 GILMAN DRIVE 20349
LA JOLLA CA 92092-0102

04635530201000000022

Good news – we've eliminated the Non-Chase ATM Fee for balance inquiries and transfers

As of December 10, 2023, we stopped charging the $3 Non-Chase ATM Fee for each balance inquiry or transfer you make at a non-Chase ATM.

We continue to charge a fee for withdrawals made at a non-Chase ATM (waived for eligible accounts) and the ATM owner/network will still charge a Surcharge Fee.[1] You won't be charged these fees when you use a Chase ATM.

For more information, please see the Fee Schedule in the **Additional Banking Services and Fees** at chase.com/disclosures.

If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

[1] For Chase Sapphire^{SM} Checking, Chase Private Client Checking ^{SM} and Chase Private Client Savings ^{SM} accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus Checking ^{SM}, we waive the Chase fee for the first four Non-Chase ATM transactions each statement period.

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$5,003.26**
Deposits and Additions	4,179.06
ATM & Debit Card Withdrawals	-1,145.37
Electronic Withdrawals	-3,789.79
Fees	-2.66
Ending Balance	**$4,244.50**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$5,003.26**
03/18	Zelle Payment From Yi Liu Bacpty7Xfk24	**41.70**	5,044.96
03/18	Card Purchase 03/15 Ucsd Theatre & Dance 858-534-6003 CA Card 6217	-12.41	5,032.55
03/18	Recurring Card Purchase 03/16 Chegg Order 855-440-1323 CA Card 6217	-19.95	5,012.60
03/18	Recurring Card Purchase 03/18 Chatgpt Subscription Httpsopenai.C CA Card 6217	-20.00	4,992.60
03/19	SD Gas & Elec Paid Sdge PPD ID: 1951184800	-75.63	4,916.97

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
03/19	Paypal Inst Xfer Uber Web ID: Paypalsi77	-24.32	4,892.65
03/19	Paypal Inst Xfer Uber Web ID: Paypalsi77	-10.38	4,882.27
03/19	Paypal Inst Xfer Uber Web ID: Paypalsi77	-7.89	4,874.38
03/20	Zelle Payment From Yaoyuan Luo Bacihbd7P1Qt	**968.70**	5,843.08
03/20	Zelle Payment From Ziqin Yuan 20215930389	**400.00**	6,243.08
03/20	Paypal Inst Xfer I Am Gia Web ID: Paypalsi77	-188.57	6,054.51
03/21	Card Purchase 03/20 Ucsd Sbo Cc Device San Diego CA Card 6217	-25.00	6,029.51
03/25	Zelle Payment From Ziqin Yuan 20252708019	**666.66**	6,696.17
03/25	Zelle Payment From Cheng Tan Cofy7Mfmr0Y5	**420.00**	7,116.17
03/25	Card Purchase 03/22 Haidilao Hot Pot San Di San Diego CA Card 6217	-164.18	6,951.99
03/25	Zelle Payment To Bopha 20262837581	-5.00	6,946.99
03/28	Zelle Payment From Youlong L.L.C. 20290199609	**1,550.00**	8,496.99
03/28	Zelle Payment To Minhan Jpm99Aecana8	-48.00	8,448.99
03/28	Card Purchase With Pin 03/28 Nordstrom #0361 4401 L San Diego CA Card 6217	-70.52	8,378.47
04/01	Zelle Payment From Haolin Zhang Bacmefirmmlb	**30.00**	8,408.47
04/01	Zelle Payment From Haolin Zhang Bacp6V0R382L	**10.00**	8,418.47
04/02	Card Purchase 04/01 Selfridges Oxford St London Card 6217	-572.42	7,846.05
04/02	Card Purchase 04/01 Tfl Travel Ch Tfl.Gov.Uk/Cp Card 6217 Pound Sterl 2.70 X 1.266667 (Exchg Rte)	-3.42	7,842.63
04/02	Foreign Exch Rt ADJ Fee 04/01 Tfl Travel Ch Tfl.Gov.Uk/Cp Card 6217	-0.10	7,842.53
04/04	Card Purchase 04/03 Trainline London Card 6217 Pound Sterl 15.19 X 1.258065 (Exchg Rte)	-19.11	7,823.42
04/04	Foreign Exch Rt ADJ Fee 04/03 Trainline London Card 6217	-0.57	7,822.85
04/05	Card Purchase 04/03 Easyjet IN F Manchester Card 6217 Pound Sterl 7.50 X 1.265333 (Exchg Rte)	-9.49	7,813.36
04/05	Foreign Exch Rt ADJ Fee 04/03 Easyjet IN F Manchester Card 6217	-0.28	7,813.08
04/08	Zelle Payment From Ziqin Yuan 20395474819	**52.00**	7,865.08
04/08	Zelle Payment From Haolin Zhang Bacpvol9E2Hx	**40.00**	7,905.08
04/08	Card Purchase 04/04 Paymob-*Utopa Hurghada Card 6217 Eg Pound 300.00 X 0.02113333 (Exchg Rte)	-6.34	7,898.74
04/08	Card Purchase 04/04 Paymob-*Utopa Hurghada Card 6217 Eg Pound 270.00 X 0.02114815 (Exchg Rte)	-5.71	7,893.03
04/08	Card Purchase 04/04 Queen Magy Island Hurghada -25B Card 6217 Eg Pound 225.00 X 0.02111111 (Exchg Rte)	-4.75	7,888.28
04/08	Card Purchase 04/05 Gadis And Company Luxor -16A Card 6217 Eg Pound 200.00 X 0.02115000 (Exchg Rte)	-4.23	7,884.05
04/08	Card Purchase 04/07 Old Cataract Swimmi Aswan -03A Card 6217 Eg Pound 450.00 X 0.02113333 (Exchg Rte)	-9.51	7,874.54
04/08	Foreign Exch Rt ADJ Fee 04/07 Old Cataract Swimmi Aswan -03A Card 6217	-0.28	7,874.26
04/08	Foreign Exch Rt ADJ Fee 04/04 Paymob-*Utopa Hurghada Card 6217	-0.19	7,874.07
04/08	Foreign Exch Rt ADJ Fee 04/04 Paymob-*Utopa Hurghada Card 6217	-0.17	7,873.90
04/08	Foreign Exch Rt ADJ Fee 04/04 Queen Magy Island Hurghada -25B Card 6217	-0.14	7,873.76
04/08	Foreign Exch Rt ADJ Fee 04/05 Gadis And Company Luxor -16A Card 6217	-0.12	7,873.64

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
04/09	Card Purchase 04/07 Ssp Aswan Aswan -03A Card 6217 Eg Pound 95.00 X 0.02115790 (Exchg Rte)	-2.01	7,871.63
04/09	Card Purchase 04/07 Ssp Aswan Aswan -03A Card 6217 Eg Pound 85.00 X 0.02117647 (Exchg Rte)	-1.80	7,869.83
04/09	Foreign Exch Rt ADJ Fee 04/07 Ssp Aswan Aswan -03A Card 6217	-0.06	7,869.77
04/09	Foreign Exch Rt ADJ Fee 04/07 Ssp Aswan Aswan -03A Card 6217	-0.05	7,869.72
04/10	Card Purchase 04/08 Marriott Mena House Giza -12E Card 6217 Eg Pound 248.98 X 0.02112620 (Exchg Rte)	-5.26	7,864.46
04/10	Card Purchase 04/08 Mcdonaldsairport Cairo Card 6217 Eg Pound 810.00 X 0.02113580 (Exchg Rte)	-17.12	7,847.34
04/10	Card Purchase 04/09 Boots 1904 Heathrow Airp Card 6217 Pound Sterl 1.10 X 1.263636 (Exchg Rte)	-1.39	7,845.95
04/10	Card Purchase 04/10 Dd Doordash Vons 855-973-1040 CA Card 6217	-61.79	7,784.16
04/10	Zelle Payment To Carmen Jpm99Afa99R1	-190.00	7,594.16
04/10	Foreign Exch Rt ADJ Fee 04/08 Mcdonaldsairport Cairo Card 6217	-0.51	7,593.65
04/10	Foreign Exch Rt ADJ Fee 04/08 Marriott Mena House Giza -12E Card 6217	-0.15	7,593.50
04/10	Foreign Exch Rt ADJ Fee 04/09 Boots 1904 Heathrow Airp Card 6217	-0.04	7,593.46
04/11	Card Purchase 04/10 Sq *Copa Vida Cafe - Uc LA Jolla CA Card 6217	-7.25	7,586.21
04/11	Card Purchase 04/10 Ucsd Ntp Restaurant LA Jolla CA Card 6217	-15.00	7,571.21
04/11	Card Purchase 04/11 Uc San Diego Bookstore LA Jolla CA Card 6217	-2.49	7,568.72
04/11	Card Purchase 04/10 Par*Marugame Udon - San San Diego CA Card 6217	-17.46	7,551.26
04/11	Clickpay Proprtypay PPD ID: 270283316	-3,150.00	4,401.26
04/15	Card Purchase 04/12 Sq *Copa Vida Cafe - Uc LA Jolla CA Card 6217	-4.00	4,397.26
04/15	Card Purchase 04/12 Sq *Blue Bowl - San Die LA Jolla CA Card 6217	-10.50	4,386.76
04/15	Card Purchase 04/12 Tst* Menya Ultra Utc LA LA Jolla CA Card 6217	-35.02	4,351.74
04/15	Card Purchase 04/12 Tst* Menya Ultra Utc LA LA Jolla CA Card 6217	-17.24	4,334.50
04/15	Zelle Payment To Xinyao Lu 20480269537	-90.00	4,244.50
	Ending Balance		**$4,244.50**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

CHASE
JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

June 18, 2024 through July 16, 2024
Account Number: **000000770936158**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679

We accept operator relay calls

00477449 DRE 703 219 19924 NNNNNNNNNNN 1 000000000 11 0000
NINGZI REN
9450 GILMAN DRIVE 20349
LA JOLLA CA 92092-0102

0477449020100000022

Good news – we reduced the Non-Chase ATM Fee in several U.S. territories

As of February 20, 2024, we reduced the Non-Chase ATM Fee to $3 (previously $5) in American Samoa, Guam and the Northern Mariana Islands. We'll continue to waive this fee for eligible accounts and the ATM owner/network will still charge a Surcharge Fee.[1] You won't be charged these fees when you use a Chase ATM.

For more information, please see the Fee Schedule in the **Additional Banking Services and Fees** at chase.com/disclosures.

If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

[1] For Chase Sapphire^{SM} Checking, Chase Private Client Checking ^{SM} and Chase Private Client Savings ^{SM} accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus Checking ^{SM}, we waive the Chase fee for the first four Non-Chase ATM transactions each statement period.

Please review our overdraft service options at the end of this statement

We've included an overview of our overdraft services and fees that are available for personal checking account(s) at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card Coverage^{SM} are not available for Chase High School Checking^{SM}, Chase Secure Checking^{SM} and Chase First Checking^{SM}.
- Overdraft Protection is not available for Chase Secure Checking^{SM} and Chase First Checking^{SM}.

If you have questions, please visit **chase.com/overdraft** or call us at the number on this statement. We accept operator relay calls.

We updated the Digital Services Agreement and digital Transfers Terms & Conditions

To help protect your account, we've updated our terms for our Transfers Service. We now determine the limit for each external transfer (a transfer between your eligible Chase account and an external account you've added to your online profile) based on internal Chase criteria at the time you schedule the transfer, rather than applying predetermined limits. The new terms may affect your maximum daily external transfer limit.

You can see the new terms in section 1.2 of the Digital Services Agreement, Addendum: Transfers Service or in the Transfers Agreement.

How to view the Digital Services Agreement or Transfers Agreement:

- On chase.com after you log in to your account, click on the Main Menu then select "Agreements & disclosures."
- On the Chase Mobile® app, select "Legal information" from Profile & Settings or at the bottom of the home page, then "Legal agreements and disclosures."

CHASE

June 18, 2024 through July 16, 2024
Account Number: **000000770936158**

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$402.30**
Deposits and Additions	5,056.86
ATM & Debit Card Withdrawals	-98.46
Electronic Withdrawals	-3,338.70
Ending Balance	**$2,022.00**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$402.30**
06/18	Card Purchase 06/14 P4 Lax Smartparking Los Angeles CA Card 6217	-9.00	393.30
06/18	Recurring Card Purchase 06/18 Openai *Chatgpt Subs Httpsopenai.C CA Card 6217	-20.00	373.30
06/18	SD Gas & Elec Paid Sdge PPD ID: 1951184800	-77.97	295.33
06/20	Zelle Payment From Haichen Dong 21149435278	**2,000.00**	2,295.33
06/20	Card Purchase 06/18 Sq *LA Colombe - Bev Beverly Hills CA Card 6217	-23.50	2,271.83
06/20	Paypal Inst Xfer Apple.Com Bill Web ID: Paypalsi77	-4.99	2,266.84
06/21	Zelle Payment From Haichen Dong 21166973995	**800.00**	3,066.84
06/21	Petsbestinsuranc Credit PPD ID: 3383693141	**478.56**	3,545.40
06/24	Zelle Payment From Hongkai Wei 21183232766	**300.00**	3,845.40
06/24	Zelle Payment From Yi Liu 21174216697	**200.00**	4,045.40
06/25	Clickpay Proprtypay PPD ID: 270283316	-3,100.00	945.40
07/01	Card Purchase 06/30 Amazon.Com*Rc7255811 Amzn.Com/Bill WA Card 6217	-45.96	899.44
07/02	Zelle Payment From Rui Zhao Bacox3Un5Dwh	**1,237.00**	2,136.44
07/05	Zelle Payment From Yi Liu Bacu4255246M	**41.30**	2,177.74
07/15	Zelle Payment To Bae 21418529312	-50.00	2,127.74
07/16	SD Gas & Elec Paid Sdge PPD ID: 1951184800	-105.74	2,022.00
	Ending Balance		**$2,022.00**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage$^{\text{SM}}$, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**
  We **do** authorize and pay overdrafts for the following types of transactions:
  - Checks and other transactions made using your checking account number
  - Recurring debit card transactions (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**
  If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

- **What fees will I be charged if Chase pays my overdraft?**
  If we authorize and pay an overdraft, we'll charge you a $34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50 (maximum of 3 fees per business day, up to $102).

  We won't charge you an Overdraft Fee in the following circumstances:
  - With Chase Overdraft Assist$^{\text{SM}}$, we won't charge an Overdraft Fee if you're overdrawn by $50 or less at the end of the business day **OR** if you're overdrawn by more than $50 and you bring your account balance to overdrawn by $50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
  - We won't charge an Overdraft Fee for transactions that are $5 or less.
  - We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
  - For Chase Sapphire$^{\text{SM}}$ Checking and Chase Private Client Checking$^{\text{SM}}$ accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**
  If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile® to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.

This Page Intentionally Left Blank

CHASE
JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

May 16, 2024 through June 17, 2024
Account Number: **000000770936158**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679

We accept operator relay calls

00472652 DRE 703 219 17024 NNNNNNNNNNN 1 000000000 11 0000
NINGZI REN
9450 GILMAN DRIVE 20349
LA JOLLA CA 92092-0102

04726520201000000022

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$3,221.69**
Deposits and Additions	5,325.00
ATM & Debit Card Withdrawals	-2,881.78
Electronic Withdrawals	-5,262.61
Ending Balance	**$402.30**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$3,221.69**
05/16	Recurring Card Purchase 05/16 Chegg Order 855-440-1323 CA Card 6217	-19.95	3,201.74
05/17	Zelle Payment From Haichen Dong 20813203572	**2,000.00**	5,201.74
05/17	Zelle Payment From Xinyao Lu 20813597609	**45.00**	5,246.74
05/17	Zelle Payment To Sha Jpm99Ah9246B	-1,000.00	4,246.74
05/17	Paypal Inst Xfer Doordashinc Web ID: Paypalsi77	-19.63	4,227.11
05/20	Recurring Card Purchase 05/18 Openai *Chatgpt Subs Httpsopenai.C CA Card 6217	-20.00	4,207.11
05/21	Card Purchase 05/20 Sq *Copa Vida Cafe - Uc LA Jolla CA Card 6217	-13.51	4,193.60
05/23	Av Wellbeing Lim Iat Paypal 1034566129438 Web ID: 770510487C	-19.99	4,173.61
05/23	Av Wellbeing Lim Iat Paypal 1034566116701 Web ID: 770510487C	-0.99	4,172.62
05/28	Zelle Payment From Ziqin Yuan 20900383651	**160.00**	4,332.62
05/28	Card Purchase 05/26 Sq *Bobboi Natural Gela LA Jolla CA Card 6217	-15.10	4,317.52
05/28	Zelle Payment To Bae 20900293397	-500.00	3,817.52
05/28	Zelle Payment To Jason 20906877913	-100.00	3,717.52
05/28	Zelle Payment To Moises Jpm99Ahr8Hbu	-60.00	3,657.52
05/30	Zelle Payment From Ziqin Yuan 20925856511	**200.00**	3,857.52
05/30	Card Purchase 05/29 Tst* Fan-Fan LLC LA Jolla CA Card 6217	-16.27	3,841.25
05/30	Card Purchase 05/29 Sq *Dolce Monachelli's Fullerton CA Card 6217	-14.00	3,827.25
05/30	Zelle Payment To Xiaoxue Jpm99Ahu7Zqf	-100.00	3,727.25
05/31	Zelle Payment From Xinyao Lu 20950996593	**56.00**	3,783.25
05/31	Card Purchase 05/30 Conservice, LLC 866-9477379 UT Card 6217	-221.28	3,561.97
05/31	Clickpay Proprtypay PPD ID: 270283316	-3,100.00	461.97
06/03	Card Purchase 05/31 Sq *Blue Bowl - San Die LA Jolla CA Card 6217	-10.50	451.47

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
06/10	Zelle Payment From Ziqin Yuan 21047786743	**1,223.00**	1,674.47
06/10	Zelle Payment From Cheng Tan Cofcnmgalbys	**330.00**	2,004.47
06/10	Zelle Payment From Ziqin Yuan 21042502838	**1.00**	2,005.47
06/10	Card Purchase 06/08 Canteen Vending Servi Vista CA Card 6217	-2.35	2,003.12
06/10	Card Purchase 06/08 Coca Cola San Diego San Diego CA Card 6217	-2.25	2,000.87
06/10	Zelle Payment To Bae 21040913979	-50.00	1,950.87
06/10	Zelle Payment To Bae 21048240653	-16.00	1,934.87
06/11	Zelle Payment To Bae 21065965062	-100.00	1,834.87
06/11	Zelle Payment To Bae 21066435540	-15.00	1,819.87
06/12	Zelle Payment From Ziqin Yuan 21069248708	**10.00**	1,829.87
06/12	Card Purchase 06/11 Mcdonald's F11181 San Diego CA Card 6217	-20.10	1,809.77
06/12	Zelle Payment To Bae 21069244210	-10.00	1,799.77
06/12	Zelle Payment To Bae 21069372803	-166.00	1,633.77
06/13	Card Purchase 06/12 Dd Doordash Dingteaba 855-973-1040 CA Card 6217	-18.85	1,614.92
06/13	Card Purchase 06/12 Lemongrass LA Jolla CA Card 6217	-8.30	1,606.62
06/13	Card Purchase 06/13 Uc San Diego Bookstore LA Jolla CA Card 6217	-7.06	1,599.56
06/13	Card Purchase 06/13 Tst* Fan-Fan LLC LA Jolla CA Card 6217	-43.29	1,556.27
06/13	Zelle Payment To Bae 21085997863	-5.00	1,551.27
06/14	Zelle Payment From Xinran Zhao Baco8Ywjitro	**1,000.00**	2,551.27
06/14	Zelle Payment From Yi Liu Bacuyz3Ah2Te	**300.00**	2,851.27
06/14	Card Purchase 06/12 V*Justdone.Ai Limassol Card 6217	-9.99	2,841.28
06/14	Card Purchase 06/14 Dd Doordash 7-Eleven 855-973-1040 CA Card 6217	-23.63	2,817.65
06/17	Card Purchase 06/13 K-Cuisine San Diego CA Card 6217	-38.00	2,779.65
06/17	Card Purchase 06/14 Tst* Yomies Rice Yogurt San Diego CA Card 6217	-19.65	2,760.00
06/17	Card Purchase 06/14 Sq *Urgent Care Pet Cli San Diego CA Card 6217	-910.70	1,849.30
06/17	Card Purchase 06/15 Prada Costa Mesa Costa Mesa CA Card 6217	-1,293.00	556.30
06/17	Card Purchase 06/14 Sq *Melo Melo Irvine Irvine CA Card 6217	-47.95	508.35
06/17	Card Purchase 06/15 Mts- Pronto San Diego CA Card 6217	-10.00	498.35
06/17	Recurring Card Purchase 06/16 Chegg Order 855-440-1323 CA Card 6217	-19.95	478.40
06/17	Card Purchase 06/16 Sq *The Commencement Gr New York NY Card 6217	-56.10	422.30
06/17	Card Purchase 06/16 Sq *Ace Parking Managem LA Jolla CA Card 6217	-20.00	402.30
	Ending Balance		**$402.30**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

This Page Intentionally Left Blank

CHASE

JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

February 16, 2024 through March 15, 2024
Account Number: **000000770936158**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679

We accept operator relay calls

00458310 DRE 703 219 07624 NNNNNNNNNNN 1 000000000 11 0000

NINGZI REN
9450 GILMAN DRIVE 20349
LA JOLLA CA 92092-0102

04583100101000000021

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$29,993.74**
Deposits and Additions	5,736.65
ATM & Debit Card Withdrawals	-9,552.28
Electronic Withdrawals	-21,174.85
Ending Balance	**$5,003.26**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$29,993.74**
02/16	Card Purchase 02/15 Lindbergh St1149 San Diego CA Card 6217	-9.68	29,984.06
02/16	Card Purchase 02/15 Delta Air Baggage Fe Los Angeles CA Card 6217	-30.00	29,954.06
02/16	Recurring Card Purchase 02/16 Chegg Order 855-440-1323 CA Card 6217	-19.95	29,934.11
02/20	Zelle Payment From Ziqin Yuan 19908176095	**666.66**	30,600.77
02/20	Zelle Payment To Minhan Jpm99A9Lj5Wl	-125.00	30,475.77
02/20	Recurring Card Purchase 02/18 Chatgpt Subscription Httpsopenai.C CA Card 6217	-20.00	30,455.77
02/20	Card Purchase 02/18 Chrome Hearts New York NY Card 6217	-1,562.41	28,893.36
02/21	SD Gas & Elec Paid Sdge PPD ID: 1951184800	-51.51	28,841.85
02/21	Card Purchase With Pin 02/21 Chanel U Town C San Diego CA Card 6217	-164.86	28,676.99
02/21	Zelle Payment To Chongyuan 19935261686	-50.00	28,626.99
02/26	Card Purchase 02/22 K MA Hair Salon San Diego CA Card 6217	-70.00	28,556.99
02/27	Clickpay Proprtypay PPD ID: 270283316	-3,100.00	25,456.99
02/27	Zelle Payment To Minhan Jpm99Aa72Buu	-40.00	25,416.99
03/04	Card Purchase 03/03 Conservice, LLC 866-9477379 UT Card 6217	-322.61	25,094.38
03/04	Zelle Payment To Carmen Jpm99Aaozmdp	-180.00	24,914.38
03/05	Zelle Payment From Ziqin Yuan 20064060448	**5,000.00**	29,914.38
03/07	Cashnet Smartpay Ucsd A17046877 Web ID: 9061578063	-15,634.34	14,280.04
03/08	Zelle Payment To Yaoyuan Jpm99Aay6Ow9	-1,720.00	12,560.04
03/08	Card Purchase With Pin 03/08 Louis Vuitton # 111 Las Vegas NV Card 6217	-747.79	11,812.25
03/08	Paypal Inst Xfer Ticketmaster Web ID: Paypalsi77	-274.00	11,538.25

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
03/11	Card Purchase 03/09 VAN Cleef And Arpels Las Vegas NV Card 6217	-4,822.69	6,715.56
03/11	Card Purchase 03/08 Dominique Ansel Bakery Las Vegas NV Card 6217	-14.07	6,701.49
03/11	Card Purchase 03/10 Chrome Hearts Las Vegas NV Card 6217	-373.89	6,327.60
03/11	Card Purchase 03/11 Chrome Hearts Las Vegas NV Card 6217	-265.52	6,062.08
03/11	Card Purchase 03/11 Chrome Hearts Las Vegas NV Card 6217	-493.11	5,568.97
03/11	Card Purchase 03/10 Starbucks #2 Clv Las Vegas NV Card 6217	-20.07	5,548.90
03/12	Card Purchase 03/11 Jardin Restaurant/Bar 702-770-7000 NV Card 6217	-140.84	5,408.06
03/14	Zelle Payment From Yi Liu Bacsw1Qf8Sm6	**69.99**	5,478.05
03/14	Card Purchase With Pin 03/14 Deluxe Beaute Spa Irvine CA Card 6217	-458.00	5,020.05
03/15	Card Purchase 03/15 Tst* Cha Redefine The C Costa Mesa CA Card 6217	-16.79	5,003.26
	Ending Balance		**$5,003.26**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

CHASE
JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

February 16, 2024 through March 15, 2024
Account Number: **000000770936158**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679

We accept operator relay calls

00458310 DRE 703 219 07624 NNNNNNNNNNN 1 000000000 11 0000
NINGZI REN
9450 GILMAN DRIVE 20349
LA JOLLA CA 92092-0102

04583100101000000021

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$29,993.74**
Deposits and Additions	5,736.65
ATM & Debit Card Withdrawals	-9,552.28
Electronic Withdrawals	-21,174.85
Ending Balance	**$5,003.26**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$29,993.74**
02/16	Card Purchase 02/15 Lindbergh St1149 San Diego CA Card 6217	-9.68	29,984.06
02/16	Card Purchase 02/15 Delta Air Baggage Fe Los Angeles CA Card 6217	-30.00	29,954.06
02/16	Recurring Card Purchase 02/16 Chegg Order 855-440-1323 CA Card 6217	-19.95	29,934.11
02/20	Zelle Payment From Ziqin Yuan 19908176095	**666.66**	30,600.77
02/20	Zelle Payment To Minhan Jpm99A9Lj5Wl	-125.00	30,475.77
02/20	Recurring Card Purchase 02/18 Chatgpt Subscription Httpsopenai.C CA Card 6217	-20.00	30,455.77
02/20	Card Purchase 02/18 Chrome Hearts New York NY Card 6217	-1,562.41	28,893.36
02/21	SD Gas & Elec Paid Sdge PPD ID: 1951184800	-51.51	28,841.85
02/21	Card Purchase With Pin 02/21 Chanel U Town C San Diego CA Card 6217	-164.86	28,676.99
02/21	Zelle Payment To Chongyuan 19935261686	-50.00	28,626.99
02/26	Card Purchase 02/22 K MA Hair Salon San Diego CA Card 6217	-70.00	28,556.99
02/27	Clickpay Proprtypay PPD ID: 270283316	-3,100.00	25,456.99
02/27	Zelle Payment To Minhan Jpm99Aa72Buu	-40.00	25,416.99
03/04	Card Purchase 03/03 Conservice, LLC 866-9477379 UT Card 6217	-322.61	25,094.38
03/04	Zelle Payment To Carmen Jpm99Aaozmdp	-180.00	24,914.38
03/05	Zelle Payment From Ziqin Yuan 20064060448	**5,000.00**	29,914.38
03/07	Cashnet Smartpay Ucsd A17046877 Web ID: 9061578063	-15,634.34	14,280.04
03/08	Zelle Payment To Yaoyuan Jpm99Aay6Ow9	-1,720.00	12,560.04
03/08	Card Purchase With Pin 03/08 Louis Vuitton # 111 Las Vegas NV Card 6217	-747.79	11,812.25
03/08	Paypal Inst Xfer Ticketmaster Web ID: Paypalsi77	-274.00	11,538.25

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION		AMOUNT	BALANCE
03/11	Card Purchase	03/09 VAN Cleef And Arpels Las Vegas NV Card 6217	-4,822.69	6,715.56
03/11	Card Purchase	03/08 Dominique Ansel Bakery Las Vegas NV Card 6217	-14.07	6,701.49
03/11	Card Purchase	03/10 Chrome Hearts Las Vegas NV Card 6217	-373.89	6,327.60
03/11	Card Purchase	03/11 Chrome Hearts Las Vegas NV Card 6217	-265.52	6,062.08
03/11	Card Purchase	03/11 Chrome Hearts Las Vegas NV Card 6217	-493.11	5,568.97
03/11	Card Purchase	03/10 Starbucks #2 Clv Las Vegas NV Card 6217	-20.07	5,548.90
03/12	Card Purchase	03/11 Jardin Restaurant/Bar 702-770-7000 NV Card 6217	-140.84	5,408.06
03/14	Zelle Payment From Yi Liu Bacsw1Qf8Sm6		**69.99**	5,478.05
03/14	Card Purchase With Pin	03/14 Deluxe Beaute Spa Irvine CA Card 6217	-458.00	5,020.05
03/15	Card Purchase	03/15 Tst* Cha Redefine The C Costa Mesa CA Card 6217	-16.79	5,003.26
	Ending Balance			**$5,003.26**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

CHASE
JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

April 16, 2024 through May 15, 2024
Account Number: **000000770936158**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679

We accept operator relay calls

00468721 DRE 703 219 13724 NNNNNNNNNNN 1 000000000 11 0000

NINGZI REN
9450 GILMAN DRIVE 20349
LA JOLLA CA 92092-0102

04687210201000000022

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$4,244.50**
Deposits and Additions	16,039.00
ATM & Debit Card Withdrawals	-9,478.31
Electronic Withdrawals	-7,568.50
Fees	-15.00
Ending Balance	**$3,221.69**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$4,244.50**
04/16	Card Purchase 04/15 Ucsd Ntp Restaurant LA Jolla CA Card 6217	-12.00	4,232.50
04/16	Card Purchase 04/15 Sq *Copa Vida Cafe - Uc LA Jolla CA Card 6217	-4.00	4,228.50
04/17	Zelle Payment From Sha Tan Bacradmsp90P	**1,000.00**	5,228.50
04/17	Card Purchase 04/16 Sq *Copa Vida Cafe - Uc LA Jolla CA Card 6217	-4.00	5,224.50
04/17	Recurring Card Purchase 04/16 Chegg Order 855-440-1323 CA Card 6217	-19.95	5,204.55
04/18	Zelle Payment From Ziqin Yuan 20507191775	**1,000.00**	6,204.55
04/18	Card Purchase 04/17 Sq *Copa Vida Cafe - Uc LA Jolla CA Card 6217	-5.50	6,199.05
04/18	Recurring Card Purchase 04/18 Chatgpt Subscription Httpsopenai.C CA Card 6217	-20.00	6,179.05
04/19	Card Purchase 04/18 Sq *Rikka Fika San Diego CA Card 6217	-7.25	6,171.80
04/19	Card Purchase 04/18 Hermes of Paris San Diego CA Card 6217	-4,900.00	1,271.80
04/19	Paypal Inst Xfer Uber Web ID: Paypalsi77	-9.32	1,262.48
04/19	Paypal Inst Xfer Apple.Com Bill Web ID: Paypalsi77	-4.99	1,257.49
04/22	Zelle Payment From Jilong Shi Bacpegv9L370	**773.00**	2,030.49
04/22	Zelle Payment From Cheng Tan Cof6Hcoooilz	**270.00**	2,300.49
04/22	Card Purchase With Pin 04/22 Nordstrom #0361 4401 L San Diego CA Card 6217	-134.69	2,165.80
04/23	Card Purchase 04/22 Sq *Copa Vida Cafe - Uc LA Jolla CA Card 6217	-4.00	2,161.80
04/23	Zelle Payment To Cheng Jpm99Afxbj6A	-681.00	1,480.80

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
04/24	Card Purchase 04/23 Sq *Blue Bowl - San Die San Diego CA Card 6217	-12.00	1,468.80
04/24	SD Gas & Elec Paid Sdge PPD ID: 1951184800	-61.30	1,407.50
04/25	Chips Credit Via: Citibank N.A./0008 B/O: 1/Ren Fei 3/Cn/Wuhan Ref: Nbnf=Ningzi Ren LA Jolla CA 92092-0102 US/Ac-000000007709 Org=/6214860 274033972 3/Cn/Wuhan Ogb=China Merc Hants Bank Hankou China 43002-2 Cn Bbi=/Chgs/USD0,00/Chgs/USD15,00/Ocm T/USD10000,0/ Ssn: 00171673 Trn: 0043742116Fc	**9,985.00**	11,392.50
04/25	Card Purchase 04/24 Sq *Copa Vida Cafe - Uc San Diego CA Card 6217	-4.00	11,388.50
04/25	Card Purchase 04/24 Sq *Santorini Greek Isl San Diego CA Card 6217	-13.89	11,374.61
04/25	Zelle Payment To Bae 20576892285	-1,000.00	10,374.61
04/25	Domestic Incoming Wire Fee	-15.00	10,359.61
04/29	Zelle Payment From Chan Seng Feng Back1Novmhw6	**289.00**	10,648.61
04/29	Clickpay Proprtypay PPD ID: 270283316	-3,100.00	7,548.61
04/29	Zelle Payment To On Hair Salon, Garden Grove, CA 20601193542	-500.00	7,048.61
04/29	Card Purchase 04/27 Tst* Tp Tea Irvine Irvine CA Card 6217	-13.85	7,034.76
04/29	Zelle Payment To Haowen 20617755008	-50.00	6,984.76
04/30	Card Purchase 04/29 Sq *Copa Vida Cafe - Uc San Diego CA Card 6217	-8.00	6,976.76
04/30	SD Gas & Elec Paid Sdge PPD ID: 1951184800	-55.32	6,921.44
05/02	Zelle Payment From Haowen Jiang 20656060008	**50.00**	6,971.44
05/02	Card Purchase 05/01 Tst* Fan-Fan LLC LA Jolla CA Card 6217	-19.27	6,952.17
05/02	Card Purchase 05/01 Ucsd Starbucks Price CT LA Jolla CA Card 6217	-11.77	6,940.40
05/02	Card Purchase 05/02 Uc San Diego Bookstore LA Jolla CA Card 6217	-4.78	6,935.62
05/02	Card Purchase 05/01 Tst* Yomies Rice Yogurt San Diego CA Card 6217	-19.65	6,915.97
05/02	Zelle Payment To Moises Jpm99Ageja8V	-120.00	6,795.97
05/06	Card Purchase 05/03 Blue Pepper Asian Cuisi LA Jolla CA Card 6217	-18.21	6,777.76
05/06	Card Purchase 05/03 The Art of Espresso LA Jolla CA Card 6217	-4.00	6,773.76
05/06	Zelle Payment To Yang Jpm99Aglcxt4	-1,000.00	5,773.76
05/06	Zelle Payment To Minhan Jpm99Agmoy9A	-150.00	5,623.76
05/06	Card Purchase 05/06 Dd *Doordash Dicksli Httpswww.Door CA Card 6217	-49.46	5,574.30
05/06	Zelle Payment To Qiying 20696735615	-605.00	4,969.30
05/07	Card Purchase 05/05 The Marine Room 800-6407702 CA Card 6217	-600.00	4,369.30
05/07	Card Purchase 05/06 Emerald Chinese Seafood San Diego CA Card 6217	-197.80	4,171.50
05/07	Zelle Payment To Qiying 20708414559	-30.00	4,141.50
05/09	Card Purchase 05/08 Tst* Fan-Fan LLC LA Jolla CA Card 6217	-15.57	4,125.93
05/09	Card Purchase 05/08 Sq *Copa Vida Cafe - Uc LA Jolla CA Card 6217	-6.25	4,119.68
05/09	Zelle Payment To Mings Consulting L.L.C. 20730214394	-165.00	3,954.68
05/10	Paypal Inst Xfer Lyft Web ID: Paypalsi77	-36.57	3,918.11
05/13	Zelle Payment From Ziqin Yuan 20758327069	**2,000.00**	5,918.11
05/13	Card Purchase 05/10 Sq *Blue Bowl - San Die LA Jolla CA Card 6217	-12.00	5,906.11
05/13	Card Purchase With Pin 05/12 Chanel #11 Costa Mesa CA Card 6217	-2,828.44	3,077.67
05/13	Card Purchase 05/12 Prada Costa Mesa Costa Mesa CA Card 6217	-527.98	2,549.69
05/14	Zelle Payment From Yixuan Chen Bacp83Eguq8T	**572.00**	3,121.69
05/14	Zelle Payment From Yizhuo Xiao 20779859000	**100.00**	3,221.69
	Ending Balance		**$3,221.69**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, see your deposit account agreement or other applicable agreements that govern your account for details.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

This Page Intentionally Left Blank