

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 Sandman		FIRST NAME Jakob	
SSN ***-**-****		BIRTH DATE 1/29/1998	PHONE - TYPE (215) 431 - 8661 - Mobile
ID TYPE DRIVER'S LICENSE		NUMBER 504509042	STATE NY
EMAIL jakesandman97@gmail.com			
CURRENT ADDRESS			
STREET ADDRESS 150 E 44th St Apt #40H		CITY New York	STATE NY
DATE IN	DATE OUT current	MONTHLY RENT \$6,745.00 / Mo.	
EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Equity Investments Research Analyst		EMPLOYER/COMPANY Lord Abbett	
SUPERVISOR John Hardy		SUPERVISOR PHONE (201) 827 - 2898	SALARY \$200,000.00/Yr.
EMPLOYER ADDRESS 90 Hudson Street		CITY Jersey City	STATE NJ
OCCUPATION Equity Investments Research Analyst		EMPLOYER/COMPANY Lord Abbett	
SUPERVISOR John Hardy		SUPERVISOR PHONE (201) 827 - 2898	SALARY \$125,000.00/Yr.
EMPLOYER ADDRESS 90 Hudson Street		CITY Jersey City	STATE NJ
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	
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: 150 E 44th St Apt #40H, New York, NY 10017 - 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 **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 Jakob Sandman



Signed by Jakob Sandman

Fri Jul 19 2024 04:31:17 PM EDT

Key: CA7074BA; IP Address: 24.193.39.249

Jakob Sandman (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
Jakob Sandman	XXXXXXXXXXXX5915	14859694	\$21.50

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

Initials:



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 Jakob Sandman**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 Jakob Sandman: 571

		Importance	Result
AI Score		Pass/Conditional	👉
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	👍



Rental Report for Jakob Sandman, 7/19/2024 at The Copper

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	

Credit Quick Summary		
Total annual income (reported by Applicant)	\$325,000.00	
Total verified annual income	Pending	
Total verified combined annual income to rent ratio	Pending (based on rent of \$5,094.90)	
Total number of accounts	16	
Accounts with no late payments	15 (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	1 (0 unpaid past due)	
Total outstanding balance	\$33,468.00 (\$0.00 past due)	
Outstanding revolving debt	\$8,096.00 (20% of limit) (\$0.00 past due)	
Outstanding loan balance	\$25,372.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	\$0.00	
Rental History records found	0	

Identity	From Application	From Equifax
Name:	Jakob Sandman	JAKOB HUNTER SANDMAN
SSN:	***_**_****	***_**_****
Birth Date:	1/**/1998	1/**/1998
Driver's License #:	504509042 / NY	

Addresses	From Application	From Equifax
	150 E 44th St Apt #40H New York, NY 10017 - US	150 E 44TH ST. 40H NEW YORK, NY 10017 (Applicant) Reported 7/2024 20 THORNBURY LN. NEWTOWN, PA 18940 (Applicant) Reported 7/2024 225 E 39TH ST. 28C NEW YORK, NY 10016 (Applicant) Reported 6/2024 35 HUDSON ST. 3101 JERSEY CITY, NJ 07302 (Applicant) Reported 4/2024 122 LUDLOW ST. 1D NEW YORK, NY 10002 (Applicant) Reported 6/2023 44 DISPATCH WASHINGTON CROSSING, PA 18977 (Applicant) Reported 12/2022

Employment	From Application	From Equifax
Applicant:	Equity Investments Research Analyst Lord Abbett \$200,000.00/Yr. Equity Investments Research Analyst Lord Abbett \$125,000.00/Yr. Total annual Income: \$325,000.00	



Employment Verifications					
From RealPage					
Requested For Jakob Sandman Requested Date 7/19/2024	Employer Lord Abbett	Position Held Equity Investments Research Analyst	Annual Salary \$200,000.00	Supervisor John Hardy (201) 827 - 2898	
	Results Pending				
Requested For Jakob Sandman Requested Date 7/19/2024	Employer Lord Abbett	Position Held Equity Investments Research Analyst	Annual Salary \$125,000.00	Supervisor John Hardy (201) 827 - 2898	
	Results Pending				
Criminal and Other Public Records					
Requested For Jakob Sandman	Location Searched Multistate Search	Period Searched 7/19/2017 - 7/19/2024	Requested 7/19/2024	Returned 7/19/2024	
Results No Records Found					
National Sex Offender Registry History					
Requested For Jakob Sandman	Date Requested 7/19/2024	Date Returned 7/19/2024			
Results No Records Found					
Restricted Person Search					
Requested For Jakob Sandman	Requested 7/19/2024		Returned 7/19/2024		
Results No Records Found					
Risk Models					
From RealPage					
Risk Model Name RealPage AI Score (Applicant)	Score 571	Score Factors Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History			
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).				
From Equifax					
Risk Model Name Credit Score (Applicant)	Score 560	Score Factors The date that you opened your oldest account is too recent The balances on your accounts are too high compared to loan amounts Balances on bankcard or revolving accounts too high compared to credit limits Lack of sufficient relevant real estate account information			
	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).				

Page 5 of 7

Rental Report for Jakob Sandman, 7/19/2024 at The Copper

Account Name CAPITAL ONE BANK USA (Applicant)	Opened 8/2021	Last Active 6/2024	30-59	60-89	90+	Past Due	Balance \$2,071.00
	Monthly Payment \$82.00	High Credit \$2,506.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 7/245/243/241/2411/239/237/235/233/231/2311/229/22						
Account Name DEPT OF ED/NELNET (Applicant)	Opened 8/2018	Last Active 5/2024	30-59	60-89	90+	Past Due	Balance \$1,900.00
	Monthly Payment \$22.00	High Credit \$2,000.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 6/244/242/2412/2310/238/236/234/232/2210/228/22						
Account Name DEPT OF ED/NELNET (Applicant)	Opened 3/2016	Last Active 5/2024	30-59	60-89	90+	Past Due	Balance \$1,728.00
	Monthly Payment \$18.00	High Credit \$1,750.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 6/244/242/2412/2310/238/236/234/232/2210/228/22						
Account Name DEPT OF ED/NELNET (Applicant)	Opened 8/2015	Last Active 5/2024	30-59	60-89	90+	Past Due	Balance \$1,728.00
	Monthly Payment \$18.00	High Credit \$1,750.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 6/244/242/2412/2310/238/236/234/232/2210/228/22						
Account Name DEPT OF ED/NELNET (Applicant)	Opened 8/2015	Last Active 5/2024	30-59	60-89	90+	Past Due	Balance \$1,166.00
	Monthly Payment \$12.00	High Credit \$1,000.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 6/244/242/2412/2310/238/236/234/232/2210/228/22						
Account Name DEPT OF ED/NELNET (Applicant)	Opened 3/2016	Last Active 5/2024	30-59	60-89	90+	Past Due	Balance \$1,143.00
	Monthly Payment \$12.00	High Credit \$1,000.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 6/244/242/2412/2310/238/236/234/232/2210/228/22						

Rental Report for Jakob Sandman, 7/19/2024 at The Copper

Account Name PNC BANK, NA (Applicant)	Opened 7/2019	Last Active 5/2024	30-59	60-89	90+	Past Due	Balance \$841.00
	Monthly Payment \$53.00	High Credit \$5,215.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 6/24 4/24 2/24 12/23 10/23 8/23 6/23 4/23 2/23 12/22 10/22 8/22						
Account Name CREDIT ONE BANK (Applicant)	Opened 5/2024	Last Active 6/2024	30-59	60-89	90+	Past Due	Balance \$329.00
	Monthly Payment \$30.00	High Credit \$329.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 0 7/24						
Account Name CAPITAL ONE BANK USA (Applicant)	Opened 4/2022	Last Active 6/2024	30-59	60-89	90+	Past Due	Balance \$308.00
	Monthly Payment \$25.00	High Credit \$400.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 7/24 5/24 3/24 1/24 11/23 9/23 7/23 5/23 3/23 1/23 11/22 9/22						
Account Name TULANE UNIVERSITY (Applicant)	Opened 10/2015	Last Active 11/2023	30-59 7	60-89 9	90+ 3	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$1,750.00	Type INSTALLME	Comments PAID COLLECTION FIXED RATE Rate/Status 6: Collection account			
	Payment History 4 3 2 0 0 3 2 0 0 0 0 0 0 3 2 0 0 0 4 3 0 2 3 2 4/24 2/24 12/23 10/23 8/23 6/23 4/23 2/23 12/22 10/22 8/22 6/22						



Para información en español, visite www.consumerfinance.gov/learnmore o escriba 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 from 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.

Mark JF Schroeder
Commissioner of Motor Vehicles

NEW YORK STATE ^{USA}

DRIVER LICENSE

NOT FOR
FEDERAL
PURPOSES

ID **504 509 042**

Class **D**

**SANDMAN
JAKOB, HUNTER**

**122 LUDLOW ST APT 1D
NEW YORK, NY 10002**

DOB **01/29/1998**

Issued **04/11/2022**

Expires **01/29/2027**

E **NONE**

R **NONE**

Sex **M** Height **5'-07"** Eyes **GRN**



[Signature]
JAN 98



SANDMAN JAKOB HUNTER
01/29/1998



All 73 Identity 20 Credit 18 Trans

THURSDAY, JULY 4, 2024



Credit score decrease
87 point decrease

551
- 87

TUESDAY, JULY 2, 2024



Credit score decrease
8 point decrease

638
- 8

TUESDAY, JUNE 25, 2024



Credit score decrease
34 point decrease

646
- 34

MONDAY, JUNE 24, 2024



Credit score increase
32 point increase

680
+ 32

THURSDAY, JUNE 20, 2024



Credit score decrease
20 point decrease

648
- 20

TUESDAY, JUNE 4, 2024



Credit score increase
2 point increase

668
+ 2

THURSDAY, MAY 30, 2024



Credit score increase
8 point increase

666
+ 8

WEDNESDAY, MAY 22, 2024

For the year Jan. 1-Dec. 31, 2023, or other tax year beginning , 2023, ending , 20 See separate instructions.

Your first name and middle initial JAKOB		Last name SANDMAN		Your social security number 166-78-0896	
If joint return, spouse's first name and middle initial		Last name		Spouse's social security number	
Home address (number and street). If you have a P.O. box, see instructions. 150 E 44TH ST				Apt. no. 40H	
City, town, or post office. If you have a foreign address, also complete spaces below. NEW YORK				State NY	
				ZIP code 10017	
Foreign country name		Foreign province/state/county		Foreign postal code	
☐ You ☐ Spouse					

Filing Status ☒ Single ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)

Check only one box. ☐ Married filing jointly (even if only one had income)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Digital Assets At any time during 2023, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☒ Yes ☐ No

Standard Deduction ☐ Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent ☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☐ Were born before January 2, 1959 ☐ Are blind Spouse: ☐ Was born before January 2, 1959 ☐ Is blind

(1) First name Last name		(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see inst.):	
				Child tax credit	Credit for other dependents
If more than four dependents, see instructions and check here. ☐				☐	☐
				☐	☐
				☐	☐
				☐	☐

Income		1a Total amount from Form(s) W-2, box 1 (see instructions)		1a	287,513
		b Household employee wages not reported on Form(s) W-2		1b	
		c Tip income not reported on line 1a (see instructions)		1c	
		d Medicaid waiver payments not reported on Form(s) W-2 (see instructions)		1d	
		e Taxable dependent care benefits from Form 2441, line 26		1e	
		f Employer-provided adoption benefits from Form 8839, line 29		1f	
		g Wages from Form 8919, line 6		1g	
		h Other earned income (see instructions)		1h	
		i Nontaxable combat pay election (see instructions) 1i			
		z Add lines 1a through 1h		1z	287,513
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions. Attach Sch. B if required. Standard Deduction for- - Single or Married filing separately, \$13,850 - Married filing jointly or Qualifying surviving spouse, \$27,700 - Head of household, \$20,800 - If you checked any box under Standard Ded., see instructions.		2a Tax-exempt interest	2a		
		3a Qualified dividends	3a		
		4a IRA distributions	4a		
		5a Pensions and annuities	5a		
		6a Social security benefits	6a		
		c If you elect to use the lump-sum election method, check here (see instructions)		☐	
		7 Capital gain or (loss). Attach Schedule D if required. If not required, check here		7	2,810
		8 Additional income from Schedule 1, line 10		8	
		9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income		9	290,323
		10 Adjustments to income from Schedule 1, line 26		10	
		11 Subtract line 10 from line 9. This is your adjusted gross income		11	290,323
		12 Standard deduction or itemized deductions (from Schedule A)		12	13,850
		13 Qualified business income deduction from Form 8995 or Form 8995-A		13	
		14 Add lines 12 and 13		14	13,850
		15 Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income		15	276,473

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form 1040 (2023)

Tax and Credits	16 Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	68,660
	17 Amount from Schedule 2, line 3	17	
	18 Add lines 16 and 17	18	68,660
	19 Child tax credit or credit for other dependents from Schedule 8812	19	
	20 Amount from Schedule 3, line 8	20	
	21 Add lines 19 and 20	21	
	22 Subtract line 21 from line 18. If zero or less, enter -0-	22	68,660
	23 Other taxes, including self-employment tax, from Schedule 2, line 21	23	960
24 Add lines 22 and 23. This is your total tax	24	69,620	

Payments	25 Federal income tax withheld from:				
	a Form(s) W-2	25a	56,665		
	b Form(s) 1099	25b			
	c Other forms (see instructions)	25c	853		
	d Add lines 25a through 25c	25d	57,518		
	26 2023 estimated tax payments and amount applied from 2022 return	26			
	27 Earned income credit (EIC)	27			
	28 Additional child tax credit from Schedule 8812	28			
	29 American opportunity credit from Form 8863, line 8	29			
	30 Reserved for future use	30			
31 Amount from Schedule 3, line 15	31				
32 Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits	32				
33 Add lines 25d, 26, and 32. These are your total payments	33	57,518			

Refund	34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	
	35a Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐	35a	
	b Routing number XXXXXXXXXXXXXXXXXXXX c Type: ☐ Checking ☐ Savings		
	d Account number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
	36 Amount of line 34 you want applied to your 2024 estimated tax	36	

Amount You Owe	37 Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions	37	12,102
	38 Estimated tax penalty (see instructions)	38	

Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions ☒ Yes . Complete below. ☐ No		
	Designee's name	Phone no.	Personal identification number (PIN)
	HRB TAX GROUP INC	212-755-4882	72687

Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
	Phone no. 2154318661	Email address JAKESANDMAN97@GMAIL.COM		

Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
	SVETLANA SIROTKIN		04/12/2024	P01044053	
	Firm's name	Firm's EIN			
	Firm's address	Firm's EIN			
	920 THIRD AVE NEW YORK NY 10022	431871840			



LORD ABBETT

October 25, 2018

Jakob Sandman
20 Thornbury Lane
Newtown, PA 18940

Dear Jakob:

We are delighted to confirm our offer of employment at Lord Abbett! This letter agreement ("Agreement") sets forth the terms and conditions of your employment with Lord, Abbett & Co. LLC ("Lord Abbett" or the "Company"), which shall begin on July 15, 2019. All compensation amounts set forth in this offer letter shall be subject to applicable withholding requirements and to such other deductions as may be required by law.

You will be employed as an Investment Analyst reporting to Subrata Ghose or to such other individuals as Lord Abbett may require from time to time. Your annualized base salary rate will be \$95,000, which shall be paid, less applicable withholdings and deductions, in accordance with the Company's normal payroll procedures and on such dates as payments are made to other salaried personnel (currently twice a month).

To assist with your relocation expenses, Lord Abbett will pay you \$5,000 which will be paid on July 31, 2019. You must be employed with Lord Abbett on that date in order to receive the payment.

Lord Abbett offers Flexible Time Off which is intended to empower individuals by promoting a high-trust, high-performance culture. This includes as many paid days off as you need, as long as you successfully execute your responsibilities. Please note that all time off requests require advance manager approval.

As an employee of Lord Abbett, you shall be entitled to participate in employee health insurance and other welfare benefit plans, if any, offered by the Company, which are made generally available to Company employees. The Company's health insurance and other welfare benefit plans may be subject to change from time to time in the Company's discretion. Your benefits become effective on the first of the month following your date of hire (when you enroll within 30 days of your date of hire). Please see the attached Benefit Guide for complete details.

After you have completed one month of service, you will be eligible to make pre-tax 401(k) and Roth after-tax contributions to the Lord Abbett 401(k) Retirement Plan (the "Plan"). Lord Abbett will match \$1.00 for every dollar you contribute in accordance with the terms of the Plan up to 2.5% of your eligible compensation. The Plan's eligible compensation limit is capped at \$170,000. Additionally, you will be eligible to receive additional discretionary employer contributions starting in your second year of service which if made, shall be made in the fourth quarter of each calendar year.

Lord Abbett has adopted a Code of Business Principles and a Personal Trading Policy that governs certain employee activities and behaviors, including without limitation personal investments, as well as other policies to which you will be subject during the course of your employment with the Company. Among other things, the Personal Trading Policy limits the number and type of personal investments that the Company's employees may buy and sell. The limitations also extend to investments in accounts "beneficially owned" by employees, such as trust accounts and accounts of spouses, domestic partners and

children/dependents living in your home. The Personal Trading Policy also precludes you from engaging in conduct or transactions that give rise, or could give rise, to a conflict of interest. We have enclosed a copy of the Personal Trading Policy and recommend that you review it carefully before accepting this offer. As an employee of Lord Abbett, you will be required to abide by the Personal Trading Policy and all other Lord Abbett policies applicable to employees of your title, as may be amended from time to time at the Company's discretion.

You agree that your employment with Lord Abbett requires your undivided attention and effort and, therefore, you agree that during your employment, you will devote all of your business time, attention and energies to Lord Abbett and shall perform your duties for the Company faithfully, diligently and to the best of your abilities and subject to such laws, rules, regulations and policies that are applicable to Company employees. You agree to refrain from engaging in any activity that does, will or could reasonably be deemed to conflict with the best interests of Lord Abbett.

You understand and agree that your employment by the Company will create a relationship of confidence and trust with respect to any information of a confidential or secret nature that may be disclosed to you by the Company, clients, and customers of the Company, or any other third party with whom the Company has a confidential relationship ("Confidential Information"). Confidential Information includes, but is not limited to, information concerning Lord Abbett's business and the business of its clients and customers, including without limitation all types of trade secrets, client lists or information, employee lists or information regarding product development, marketing plans, investment and trading strategies, management organization, operating policies and manuals, performance results, business plans, financial records, or other financial, commercial or technical information, research, methodologies or analyses. You agree that at all times, both during your employment and after its termination, you will keep and hold all Confidential Information in strict confidence and trust and that you will not use, divulge, publish or otherwise disclose any Confidential Information without the prior written consent of the Company, except as may be necessary to perform your duties as an employee of the Company. Upon termination of your employment with the Company, you agree that you will promptly deliver to the Company all documents and materials of any nature pertaining to your work with Lord Abbett and that you will not retain any documents or materials, or copies or synopses thereof, containing any Confidential Information. Nothing in this Agreement is intended to or shall preclude you from: (a) providing truthful testimony on any non-privileged subject matter in response to a valid subpoena, court order, regulatory request or other judicial, administrative or legal process or otherwise as required by law; or (b) reporting, without any prior authorization from, or notification to, the Company, possible violations of federal or state law or regulation to any governmental agency or entity, regulatory authority, or self-regulatory organization, including but not limited to the Department of Justice, the U.S. Securities and Exchange Commission, the Financial Industry Regulatory Authority, the U.S. Congress, and any agency Inspector General, or making other disclosures that are protected under the whistleblower provisions of federal law or regulation.

You acknowledge and agree that your employment with Lord Abbett shall be "at will." Therefore, your employment may be terminated at any time, with or without reason and with or without cause, at the discretion of the Company. Likewise you may terminate your employment with the Company at any time, with or without reason. Nothing contained in this letter should be construed to contradict, modify or alter this at-will relationship, or otherwise be construed as a promise or guarantee of employment for any definite period of time.

You represent and warrant that you have full authority to enter into this Agreement and that the performance of your duties at the Company under this Agreement will not interfere with or violate the terms of any other agreement, arrangement or understanding, including, but not

limited to, restrictive covenants, non-solicitation restrictions or non-competition agreements with a prior employer. You understand and agree that your failure to disclose any contractual restrictions with any prior employers shall be grounds for disciplinary action by the Company, up to and including termination. You further represent and warrant that you do not possess and will not use any confidential or proprietary information belonging to any former employer or any other party, which you are prohibited from using in connection with your employment with the Company.

This Agreement constitutes and contains the entire agreement between the parties, and supersedes and cancels any and all prior agreements between the parties hereto, whether express or implied, written or oral, and this Agreement sets forth the entire agreement between the parties hereto. Any modifications or amendments to this Agreement must be in writing, and must be signed by you and a duly authorized officer of the Company.

This Agreement shall be governed by and construed in accordance with the laws of the State of New Jersey. You and Lord Abbett agree to submit to the sole and exclusive jurisdiction of the state or federal courts of the State of New Jersey with respect to any claims arising from this Agreement and/or your employment with Lord Abbett.

Our background check provider, HireRight, will email you a link to begin the background check process which includes an Employee Background Information and Disclosure/Authorization form. Our offer is contingent upon satisfactory completion of both your background check and political contribution/auditor independence review. To comply with the Immigration Reform and Control Act of 1986, you need to provide proof of your identity and employment eligibility. An Employment Eligibility Verification form (Form I-9) plus instructions for completion will be emailed to you from HireRight.

Kindly sign and return a copy of your offer letter. The signed copy will serve as your acceptance of our offer and should be received on or before November 8, 2018. If we do not receive your letter by this date, we will assume you are not accepting our offer, which will be deemed withdrawn.

On your first day, please arrive for 8:30am at 11th floor reception and ask for Subs Ghose and Elizabeth Coit.

If you have any questions, don't hesitate to call Donna Cervelli at (201) 827-2319, Tara Dodge at (201) 827 - 2273 or Subs Ghose at (201) 827-2726.

Sincerely,



Brooke Fapohunda
Partner, Head of Human Capital Management

Agreed
Jakob Sandman

Date

Jake Sandman - 001880 - Lord, Abbett & Co. LLC

Jake Sandman

Research Analyst +1 215-431-8661 JSandman@lordabbett.com

Personal Information

Name

Jake Hunter Sandman

Employee number

001880

Time clock

Address

225 E 39th St

Apt 28C

New York, NY

10016

United States

Work e-mail

JSandman@lordabbett.com

Personal e-mail

jakesandman97@gmail.com

Mailstop

Primary Home Phone

+1 215-431-8661

Primary Work Phone

+1 201-827-2805

Work extension

Company

Home company

Lord, Abbett & Co. LLC

Company

Lord, Abbett & Co. LLC

Location

NJHQ - New Jersey Headquarters

Seniority

07/15/2019 - 5 years

Last hired

07/15/2019 - 5 years

Organization

INV01 - Investments

Area

EQ01 - Equity

Function

USEQ - U.S. Equities

Focus

E25 - Value & Dividend

Job

Job

RANALYST - Research Analyst

Description

Research Analyst

Status

Active

As of

07/15/2019

Supervisor

John Christopher Hardy

Pay group

SM - Semi Monthly

Employee type

REG - Regular

Full/Part time

Full Time



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

April 11, 2024 through May 10, 2024

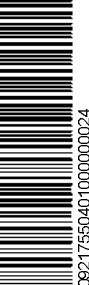
Account Number: **000000802927464**

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

00921755 DRE 802 219 13224 NNNNNNNNNN 1 000000000 08 0000

JAKOB HUNTER SANDMAN
150 E 44TH ST APT 40H
NEW YORK NY 10017-4080



CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$176.71
Deposits and Additions	50,003.30
ATM & Debit Card Withdrawals	-16,622.08
Electronic Withdrawals	-27,610.88
Fees	-1.14
Ending Balance	\$5,945.91

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$176.71
04/11	Payment Received 04/11 Apple Cash Inst Xfer Cupertino CA Card 8789	239.72	416.43
04/11	Payment Received 04/11 *Creditgenie Cash Conshohocken PA Card 8789	150.00	566.43
04/11	Earnin Transfer PPD ID: 1296727000	100.00	666.43
04/11	Recurring Card Purchase 04/10 Espn Plus 800-7271800 NY Card 8789	-10.99	655.44
04/11	Card Purchase 04/10 Klover Plus Chicago IL Card 8789	-1.99	653.45
04/11	Card Purchase 04/11 *Creditgenie Cash Conshohocken PA Card 8789	-165.99	487.46
04/11	Card Purchase With Pin 04/11 Usps PO 35961000 450 L New York NY Card 8789	-1.69	485.77
04/11	Capital One Mobile Pmt 3XaI69D4Luty7Xv Web ID: 9279744380	-485.00	0.77
04/12	Affirm Inc Affirm Pay 7604845 Web ID: 0000317218	-65.15	-64.38
04/15	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 13425363 Info: Text-/Vxr/00100000124068742 lid: 20240415101115315P1Bcled00000056370 Recd: 12:43:35 Tm: 0410520106Gc	100.00	35.62
04/15	Lord Abbett & CO Payroll PPD ID: 1135620131	4,941.57	4,977.19
04/15	Payment Received 04/15 Brigit New York NY Card 8789	190.00	5,167.19
04/15	Payment Received 04/13 P6317766377 San Jose CA Card 8789	149.09	5,316.28
04/15	Payment Received 04/15 Earnin Chijc_B Palo Alto CA Card 8789	100.00	5,416.28
04/15	Payment Received 04/15 Cleo Salary Advance Wilmington De Card 8789	80.00	5,496.28
04/15	Earnin Repayment 728470523 Web ID: 9911126000	-104.99	5,391.29



April 11, 2024 through May 10, 2024
Account Number: 000000802927464

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
04/15	Earnin Repayment 723400146 Web ID: 9911126000	-104.99	5,286.30
04/15	Earnin Repayment 723824953 Web ID: 9911126000	-104.99	5,181.31
04/15	Earnin Repayment 724872774 Web ID: 9911126000	-104.99	5,076.32
04/15	Earnin Repayment 724404291 Web ID: 9911126000	-104.99	4,971.33
04/15	Earnin Repayment 725277992 Web ID: 9911126000	-104.99	4,866.34
04/15	Earnin Repayment 725643347 Web ID: 9911126000	-104.99	4,761.35
04/15	Earnin Repayment 728158366 Web ID: 9911126000	-104.99	4,656.36
04/15	Earnin Repayment 729073299 Web ID: 9911126000	-100.00	4,556.36
04/15	Card Purchase 04/13 Cleo Ai Cash Advance An Wilmington De Card 8789	-259.99	4,296.37
04/15	Recurring Card Purchase 04/13 Sp+Aff * Acanva Home 855-423-3729 CA Card 8789	-460.00	3,836.37
04/15	Card Purchase 04/13 Tst* Atlantic Grill New York NY Card 8789	-70.43	3,765.94
04/15	Card Purchase With Pin 04/14 Uber *Eats San Francisco CA Card 8789	-32.42	3,733.52
04/15	Card Purchase 04/14 Telegraph Digital 44207931300 Card 8789	-14.99	3,718.53
04/15	Card Purchase 04/14 143 Central Convenience New York NY Card 8789	-15.60	3,702.93
04/15	Card Purchase 04/15 Tst* Le Pain Quotidien New York NY Card 8789	-6.77	3,696.16
04/15	Card Purchase 04/14 143 Central Convenience New York NY Card 8789	-15.60	3,680.56
04/15	Brigit-Com Protection CDA32Cc31De04A5 Web ID: 2823136030	-190.99	3,489.57
04/15	Capital One Mobile Pmt 3Xazx0Koikhtztj Web ID: 9279744380	-149.00	3,340.57
04/15	Payment Sent 04/15 Albert Culver City CA Card 8789	-79.00	3,261.57
04/15	Card Purchase With Pin 04/14 Uber *Eats San Francisco CA Card 8789	-30.78	3,230.79
04/15	Capital One Mobile Pmt 3Xb0Hkm7Spl3S1F Web ID: 9279744380	-485.00	2,745.79
04/15	Empower 1000426956 PPD ID: 7811879144	-250.00	2,495.79
04/15	Affirm Inc Affirm Pay 8385621 Web ID: 0000317218	-39.76	2,456.03
04/16	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Empower Ref: Koahsveo3Uj26Qw Info: Text-/Vxr/00100000056907422Rmtinf-Empower Cash Advance lid: 20240416101115315P1Bcled00000090233 Recd: 21:54:11 Tm: 0074870108Gc	250.00	2,706.03
04/16	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 13462821 Info: Text-/Vxr/00100000124068742 lid: 20240416101115315P1Bcled000000056490 Recd: 14:33:12 Tm: 0748451107GA	100.00	2,806.03
04/16	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 13462832 Info: Text-/Vxr/00100000124068742 lid: 20240416101115315P1Bcled000000056519 Recd: 14:33:35 Tm: 0485771107Gd	100.00	2,906.03
04/16	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 13456221 Info: Text-/Vxr/00100000124068742 lid: 20240416101115315P1Bcled000000038377 Recd: 11:10:55 Tm: 0350951107Gc	100.00	3,006.03
04/16	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 13462811 Info: Text-/Vxr/00100000124068742 lid: 20240416101115315P1Bcled000000056448 Recd: 14:32:50 Tm: 0487501107Gb	100.00	3,106.03
04/16	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 13462853 Info: Text-/Vxr/00100000124068742 lid: 20240416101115315P1Bcled000000056562 Recd: 14:34:19 Tm: 0695170107GA	80.00	3,186.03

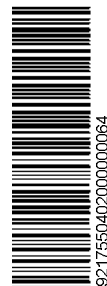


April 11, 2024 through May 10, 2024

Account Number: 000000802927464

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
04/16	Payment Received 04/16 Apple Cash Inst Xfer Cupertino CA Card 8789	2,960.00	6,146.03
04/16	Zelle Payment From Benjamin Solarz Tdp0lInfeotl	1,000.00	7,146.03
04/16	Payment Received 04/16 Apple Cash Inst Xfer Cupertino CA Card 8789	507.28	7,653.31
04/16	Payment Received 04/16 Earnin Ccfdh_B Palo Alto CA Card 8789	100.00	7,753.31
04/16	Payment Received 04/16 Floatme Fund I LLC CR San Antonio TX Card 8789	50.00	7,803.31
04/16	Card Purchase 04/14 Gourmet 45 New York NY Card 8789	-12.00	7,791.31
04/16	Card Purchase 04/14 Pfm insightscom 8888659023 CA Card 8789	-19.95	7,771.36
04/16	Card Purchase 04/15 Instacash Repayment 888-659-8244 NY Card 8789	-632.44	7,138.92
04/16	Card Purchase 04/15 Mta*Nyct Paygo New York NY Card 8789	-2.90	7,136.02
04/16	Card Purchase 04/15 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	7,133.27
04/16	Card Purchase 04/15 Aramark Lord Abbett Jersey City NJ Card 8789	-3.72	7,129.55
04/16	Card Purchase 04/15 Mta*Nyct Paygo New York NY Card 8789	-2.90	7,126.65
04/16	Card Purchase 04/15 143 Central Convenience New York NY Card 8789	-15.60	7,111.05
04/16	Card Purchase 04/15 Cafe Hestia (3Rd) New York NY Card 8789	-20.28	7,090.77
04/16	Card Purchase With Pin 04/16 Uber *Eats San Francisco CA Card 8789	-27.54	7,063.23
04/16	Zelle Payment To Stephen Snyder MD, Nyc, NY 20492144345	-400.00	6,663.23
04/17	Claim Reversal: Sq *Edge Decor Gosq.Com GA 11/28 Claimid: 4 44932796390 001 11/29/2023	-1,926.00	4,737.23
04/17	Payment Received 04/17 Apple Cash Inst Xfer Cupertino CA Card 8789	1,760.00	6,497.23
04/17	Payment Received 04/17 Earnin Cbhed_B Palo Alto CA Card 8789	100.00	6,597.23
04/17	Card Purchase 04/15 143 Central Convenience New York NY Card 8789	-15.60	6,581.63
04/17	Card Purchase 04/15 Slice Pizza New York NY Card 8789	-6.79	6,574.84
04/17	Card Purchase 04/16 Chunnu News New York NY Card 8789	-15.08	6,559.76
04/17	Card Purchase 04/16 Mta*Nyct Paygo New York NY Card 8789	-2.90	6,556.86
04/17	Card Purchase 04/16 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	6,554.11
04/17	Albert Cash 000000238047980 Web ID: 1475215705	-5.00	6,549.11
04/18	Payment Received 04/18 Earnin Ciaif_B Palo Alto CA Card 8789	100.00	6,649.11
04/18	Albert Cash 000000238312036 Web ID: 1475215705	89.00	6,738.11
04/18	Card Purchase 04/17 Helen`S Pizza Jersey City NJ Card 8789	-5.82	6,732.29
04/18	Card Purchase 04/16 Pfmver1.Com 866-6550203 CA Card 8789	-39.95	6,692.34
04/18	Card Purchase 04/17 Erenterplan.Com Ps://Wwwer TX Card 8789	-21.50	6,670.84
04/18	Card Purchase 04/17 Mta*Nyct Paygo New York NY Card 8789	-2.90	6,667.94
04/18	Card Purchase 04/17 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	6,665.19
04/18	Merrill Lynch Funds Trfr 01601392 000000 Web ID: 1133404784	-6,080.52	584.67
04/18	Card Purchase 04/18 Afterpay 044-4123456 CA Card 8789	-63.78	520.89
04/18	Affirm Inc Affirm Pay 9454205 Web ID: 0000317218	-23.14	497.75
04/19	Payment Received 04/18 Apple Cash Inst Xfer Cupertino CA Card 8789	299.05	796.80
04/19	Payment Received 04/19 Earnin Ccfjg_B Palo Alto CA Card 8789	100.00	896.80
04/19	Card Purchase 04/18 Klama*Nicokick 184-45527621 OH Card 8789	-26.06	870.74
04/19	Card Purchase 04/18 Mta*Nyct Paygo New York NY Card 8789	-2.90	867.84
04/19	Card Purchase 04/19 Strip House Sh12 New York NY Card 8789	-409.89	457.95
04/19	Venmo Payment 1033839042161 Web ID: 3264681992	-300.00	157.95
04/19	Albert Cash 000000238715271 Web ID: 1475215705	-10.00	147.95
04/19	Card Purchase 04/19 Tst* Temple Bar New York NY Card 8789	-288.79	-140.84
04/19	Card Purchase 04/19 Klama*Nicokick 184-45527621 OH Card 8789	-27.56	-168.40
04/19	Card Purchase 04/19 Lyft *Ride Fri 3Am Lyft.Com CA Card 8789	-16.99	-185.39





April 11, 2024 through May 10, 2024
Account Number: 000000802927464

TRANSACTION DETAIL (continued)

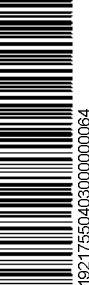
DATE	DESCRIPTION	AMOUNT	BALANCE
04/22	Zelle Payment From David Levine 20540305715	500.00	314.61
04/22	Payment Received 04/20 Apple Cash Inst Xfer Cupertino CA Card 8789	269.89	584.50
04/22	Payment Received 04/21 Earnin Cibdd_B Palo Alto CA Card 8789	100.00	684.50
04/22	Payment Received 04/21 Earnin Ciiab_B Palo Alto CA Card 8789	100.00	784.50
04/22	Payment Received 04/22 Earnin Cdahf_B Palo Alto CA Card 8789	100.00	884.50
04/22	Card Purchase 04/19 Smyth Tavern New York NY Card 8789	-58.35	826.15
04/22	Recurring Card Purchase 04/19 Klarna* Bed Bath And Klarna.Com OH Card 8789	-122.51	703.64
04/22	Card Purchase 04/21 Klarna*Nicokick Columbus OH Card 8789	-27.02	676.62
04/22	Recurring Card Purchase 04/21 Seekingalpha.Com Httpsseekinga NY Card 8789	-260.21	416.41
04/22	Card Purchase 04/21 Lotte New York Palace 212-8887000 NY Card 8789	-79.59	336.82
04/22	Affirm Inc Affirm Pay 0145197 Web ID: 0000317218	-32.05	304.77
04/22	Affirm Inc Affirm Pay 0148114 Web ID: 0000317218	-27.56	277.21
04/22	Card Purchase With Pin 04/21 Uber *Eats San Francisco CA Card 8789	-28.43	248.78
04/22	Card Purchase 04/22 *Creditgenie Cash Conshohocken PA Card 8789	-162.78	86.00
04/23	Card Purchase 04/23 Capsule Pharmacy Httpscapsule. NY Card 8789	-82.44	3.56
04/23	Recurring Card Purchase 04/22 The Portrait Bar Theportraitba NY Card 8789	-60.00	-56.44
04/23	Recurring Card Purchase 04/23 Google *Youtube Tv G.CO/Helppay# CA Card 8789	-77.37	-133.81
04/24	Merrill Lynch Funds Trfr 01601392 000000 Web ID: 1133404784	30,000.00	29,866.19
04/24	Recurring Card Purchase 04/23 Nytimes*Nytimes 800-698-4637 NY Card 8789	-17.00	29,849.19
04/24	Card Purchase 04/24 *Creditgenie Cash Conshohocken PA Card 8789	-2.21	29,846.98
04/24	Card Purchase 04/24 Klarna* Ticketmaster Klarna.Com OH Card 8789	-148.89	29,698.09
04/24	Card Purchase 04/24 Nicokick.Com Httpsnicokick PA Card 8789	-114.05	29,584.04
04/24	Affirm Inc Affirm Pay 1193081 Web ID: 0000317218	-30.42	29,553.62
04/24	Zelle Payment To David Levine 20566471583	-500.00	29,053.62
04/24	Capital One Mobile Pmt 3Xdbc0Yd58Ud6Sz Web ID: 9279744380	-770.00	28,283.62
04/25	Card Purchase 04/25 Klarna*Ticketmaster Columbus OH Card 8789	-44.66	28,238.96
04/25	Card Purchase 04/24 Hudson Greene Market Jersey City NJ Card 8789	-10.61	28,228.35
04/25	Card Purchase 04/24 Amzn Mktp US*H44T17P Amzn.Com/Bill WA Card 8789	-0.88	28,227.47
04/25	Card Purchase 04/24 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	28,224.72
04/25	Card Purchase 04/24 Mta*Nyct Paygo New York NY Card 8789	-2.90	28,221.82
04/25	Card Purchase 04/24 Oxfordshire W & S New York NY Card 8789	-55.50	28,166.32
04/25	Card Purchase 04/25 Aga Service Company Allianzins.US VA Card 8789	-9.00	28,157.32
04/25	Card Purchase With Pin 04/25 Uber *Eats San Francisco CA Card 8789	-25.22	28,132.10
04/25	Card Purchase 04/25 Ebay O*23-11477-93452 408-3766151 CA Card 8789	-162.71	27,969.39
04/26	Payment Sent 04/25 Apple Cash Sent Mone 1Infinitemloop CA Card 8789	-119.29	27,850.10
04/26	Card Purchase 04/24 Asm Convenience & Smok Jersey City NJ Card 8789	-16.04	27,834.06
04/26	Card Purchase 04/24 Pelican Hill Resort Newport Coast CA Card 8789	-667.01	27,167.05
04/26	Card Purchase 04/24 Echo Appliances Limite Lavington Card 8789	-97.43	27,069.62



April 11, 2024 through May 10, 2024
Account Number: 000000802927464

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
04/26	Card Purchase 04/24 Amtrak .Com 11506166450 Washington DC Card 8789	-68.00	27,001.62
04/26	Card Purchase 04/25 Chunnu News Inc New York NY Card 8789	-27.75	26,973.87
04/26	Float ME, Corp. Payments 240425Ckxru9Gqx CCD ID: 8031105000	-3.99	26,969.88
04/26	Recurring Card Purchase 04/26 Microsoft*Subscription 425-6816830 WA Card 8789	-18.01	26,951.87
04/26	Card Purchase 04/26 Cleo Ai Cash Advance An Wilmington De Card 8789	-87.99	26,863.88
04/26	Capital One Mobile Pmt 3Xdqyxzvql1B7W3 Web ID: 9279744380	-770.00	26,093.88
04/26	Capital One Mobile Pmt 3Xdqlb3Xpfygg0N Web ID: 9279744380	-444.00	25,649.88
04/29	Card Purchase 04/26 Gradwin Enterprises P.O. Box 8581 Card 8789	-31.77	25,618.11
04/29	Card Purchase 04/26 Ihateironing.Com London Card 8789	-230.70	25,387.41
04/29	Card Purchase 04/26 Capsule Pharmacy Httpscapsule. NY Card 8789	-51.27	25,336.14
04/29	Card Purchase 04/27 Cntntwritenow Jnpr Ras AL Khaima Card 8789	-81.54	25,254.60
04/29	Card Purchase 04/27 Maxmar Lunar Ras AL Khaima Card 8789	-36.01	25,218.59
04/29	Card Purchase 04/27 Ondsinestudy Gaz Ras AL Khaima Card 8789	-59.94	25,158.65
04/29	Card Purchase 04/26 Templeshell.Com Singapore Card 8789	-46.50	25,112.15
04/29	Card Purchase With Pin 04/27 Duane Reade Sto 711 3R New York NY Card 8789	-24.75	25,087.40
04/29	Card Purchase 04/27 Lyft Ride Sat 1Pm 855-865-9553 CA Card 8789	-39.18	25,048.22
04/29	Card Purchase 04/27 Lyft Ride Sat 2Pm 855-865-9553 CA Card 8789	-34.74	25,013.48
04/29	Card Purchase 04/27 Yves Saint Laurent #42 New York NY Card 8789	-702.25	24,311.23
04/29	Card Purchase 04/28 Lyft Ride Sat 4Pm 855-865-9553 CA Card 8789	-33.99	24,277.24
04/29	Recurring Card Purchase 04/28 Sportsline 888-508-3055 CA Card 8789	-9.99	24,267.25
04/29	Card Purchase 04/28 Jacquemus.Com Paris Card 8789	-860.00	23,407.25
04/29	Capital One Mobile Pmt 3Xdyprowid56ldz Web ID: 9279744380	-880.00	22,527.25
04/29	Capital One Mobile Pmt 3Xdyl6S9Cwrg0J7 Web ID: 9279744380	-859.70	21,667.55
04/29	Card Purchase With Pin 04/28 Uber *Trip San Francisco CA Card 8789	-17.13	21,650.42
04/29	Capital One Mobile Pmt 3Xe5Kojfmrhfb87 Web ID: 9279744380	-972.00	20,678.42
04/29	Capital One Mobile Pmt 3Xe5Mtekley5Eon Web ID: 9279744380	-900.00	19,778.42
04/29	Espn Bet Viatrustly Web ID: 1815069510	-200.00	19,578.42
04/29	Capital One Mobile Pmt 3Xe5Kon6Wcr531V Web ID: 9279744380	-163.73	19,414.69
04/29	Espn Bet Viatrustly Web ID: 1815069510	-76.00	19,338.69
04/30	Lord Abbett & CO Payroll PPD ID: 1135620131	4,850.55	24,189.24
04/30	Card Purchase 04/25 Knowbiz Sharasols Ras AL Khaima Card 8789 Euro 35.64 X 1.071549 (Exchg Rte)	-38.19	24,151.05
04/30	Recurring Card Purchase 04/30 Google *Svcsgns.3350 G.CO/Helppay# CA Card 8789	-4.00	24,147.05
04/30	Card Purchase 04/29 Instacash Repayment 888-659-8244 NY Card 8789	-632.44	23,514.61
04/30	Card Purchase With Pin 04/30 Uber *Trip San Francisco CA Card 8789	-47.21	23,467.40
04/30	Empower 1000440493 PPD ID: 7811879144	-258.00	23,209.40
04/30	Brigit-Com Protection 76B9C13Ea16E435 Web ID: 2823136030	-190.99	23,018.41
04/30	Earnin Repayment 732052553 Web ID: 9911126000	-104.99	22,913.42
04/30	Earnin Repayment 732531756 Web ID: 9911126000	-104.99	22,808.43
04/30	Earnin Repayment 732898094 Web ID: 9911126000	-104.99	22,703.44
04/30	Earnin Repayment 734708140 Web ID: 9911126000	-104.99	22,598.45
04/30	Earnin Repayment 734998811 Web ID: 9911126000	-104.99	22,493.46



19217550403000000064

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
04/30	Earnin Repayment 733542599 Web ID: 9911126000	-104.99	22,388.47
04/30	Earnin Repayment 731577914 Web ID: 9911126000	-104.99	22,283.48
04/30	Earnin Repayment 735393088 Web ID: 9911126000	-104.99	22,178.49
04/30	Brigit-Com Membership 23Ad84DC4D80467 Web ID: 2823136030	-9.99	22,168.50
04/30	Card Purchase 04/30 Floatme Fund I LLC Db San Antonio TX Card 8789	-55.00	22,113.50
04/30	Card Purchase 04/30 Afterpay 044-4123456 CA Card 8789	-63.78	22,049.72
04/30	Card Purchase 04/30 Afterpay 044-4123456 CA Card 8789	-27.32	22,022.40
04/30	Affirm Inc Affirm Pay 2914922 Web ID: 0000317218	-14.63	22,007.77
04/30	Capital One Mobile Pmt 3Xekqv0Fafjhj1V Web ID: 9279744380	-1,440.00	20,567.77
04/30	Foreign Exch Rt ADJ Fee 04/25 Knowbiz Sharasols Ras AL Khaima Card 8789	-1.14	20,566.63
05/01	Card Purchase 04/25 123Mmo Aria Ras AL Khaima Card 8789	-25.42	20,541.21
05/01	Card Purchase 04/25 Goldgaunt Vismar Ras AL Khaima Card 8789	-38.12	20,503.09
05/01	Card Purchase 04/29 Pelican Hill Resort Newport Coast CA Card 8789	-1,334.02	19,169.07
05/01	Card Purchase 05/01 Klarna Columbus OH Card 8789	-144.89	19,024.18
05/01	Card Purchase 05/01 Klarna Columbus OH Card 8789	-175.64	18,848.54
05/01	The Metropolis - Web Pmts Klrzh Web ID: 9000283493	-4,065.00	14,783.54
05/01	Dave Davesubfee Web ID: 2871020853	-1.00	14,782.54
05/01	Capital One Mobile Pmt 3Xet0Y90616Wr6F Web ID: 9279744380	-225.00	14,557.54
05/01	Capital One Mobile Pmt 3Xet3Vn5Dy4Yr3N Web ID: 9279744380	-140.00	14,417.54
05/01	Affirm Inc Affirm Pay 3315529 Web ID: 0000317218	-30.42	14,387.12
05/02	Payment Sent 05/01 Apple Cash Sent Mone 1Infinielloop CA Card 8789	-50.00	14,337.12
05/02	Card Purchase 05/01 Chunnu News Inc New York NY Card 8789	-11.00	14,326.12
05/02	Recurring Card Purchase 05/02 Cleo Ai Httpswww.Meet De Card 8789	-14.99	14,311.13
05/02	Payment Sent 05/02 Albert Culver City CA Card 8789	-73.00	14,238.13
05/02	Capital One Mobile Pmt 3Xf0NC2Ykgrviqf Web ID: 9279744380	-395.00	13,843.13
05/03	NY State Nysttaxrfd PPD ID: 4146013200	188.93	14,032.06
05/03	Card Purchase 05/02 Klarna* Nicokick 184-45527621 OH Card 8789	-26.07	14,005.99
05/03	Recurring Card Purchase 05/03 Google *Yt Primetime G.CO/Helppay# CA Card 8789	-15.89	13,990.10
05/03	Card Purchase 05/03 Dd *Doordashdashpass Www.Doordash. CA Card 8789	-9.99	13,980.11
05/03	Recurring Card Purchase 05/03 Otter.Ai Httpsotter.Ai CA Card 8789	-30.00	13,950.11
05/03	Zelle Payment To Ben Jpm99Aggz2V0	-3,000.00	10,950.11
05/03	ATM Withdrawal 05/03 405 Lexington Ave New York NY Card 8789	-75.00	10,875.11
05/06	Payment Sent 05/03 Apple Cash Sent Mone 1Infinielloop CA Card 8789	-105.45	10,769.66
05/06	Card Purchase 05/03 Amtrak .Com 12406215177 Washington DC Card 8789	-91.00	10,678.66
05/06	Card Purchase 05/03 Bkghotel At Booking.C 147-036-3250 NY Card 8789	-1,352.13	9,326.53
05/06	Recurring Card Purchase 05/04 Klarna* Nicokick Klarna.Com OH Card 8789	-27.56	9,298.97
05/06	Albert Cash 000000244396823 Web ID: 1475215705	-7.00	9,291.97
05/06	ATM Withdrawal 05/04 405 Lexington Ave New York NY Card 8789	-1,000.00	8,291.97
05/06	Card Purchase 05/04 Amtrak .Com 12507515473 Washington DC Card 8789	-91.00	8,200.97
05/06	Card Purchase 05/04 Two Brother Juice New York NY Card 8789	-5.64	8,195.33
05/06	Card Purchase 05/05 Albert Genius Covina CA Card 8789	-14.99	8,180.34
05/06	Card Purchase 05/05 Afterpay 185-52896014 CA Card 8789	-93.76	8,086.58
05/06	Card Purchase 05/05 Tst* 53 New York NY Card 8789	-548.58	7,538.00



TRANSACTION DETAIL (continued)

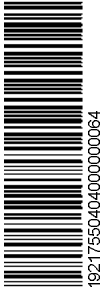
DATE	DESCRIPTION	AMOUNT	BALANCE
05/06	Espn Bet Viatrustly Web ID: 1815069510	-50.00	7,488.00
05/07	Recurring Card Purchase 05/06 Business Insider Businessinsid NY Card 8789	-12.95	7,475.05
05/07	Empower Inc 1000447116 PPD ID: 1811879144	-8.00	7,467.05
05/07	Albert Cash 000000245359148 Web ID: 1475215705	-7.00	7,460.05
05/08	Card Purchase 05/07 Mta*Nyct Paygo New York NY Card 8789	-2.90	7,457.15
05/08	Albert Cash 000000245717237 Web ID: 1475215705	-7.00	7,450.15
05/08	Card Purchase 05/08 Credit Genie Connecti Conshohocken PA Card 8789	-4.99	7,445.16
05/08	Capital One Mobile Pmt 3Xg9Pgi0J41Mp4J Web ID: 9279744380	-255.00	7,190.16
05/09	Lord, Abbett & C Direct-Pay PPD ID: 2242176753	48.22	7,238.38
05/09	Card Purchase 05/08 Chunnu News New York NY Card 8789	-4.68	7,233.70
05/09	Card Purchase 05/08 Mta*Nyct Paygo New York NY Card 8789	-2.90	7,230.80
05/09	Recurring Card Purchase 05/08 Klarna* Ticketmaster Klarna.Com OH Card 8789	-148.89	7,081.91
05/09	Albert Cash 000000246056940 Web ID: 1475215705	-5.00	7,076.91
05/09	Pnc Bank NA Online Pym 043000097700992 Web ID: 9044021740	-100.00	6,976.91
05/10	Card Purchase 05/08 Mohan'S Custom Tailors New York NY Card 8789	-522.00	6,454.91
05/10	Albert Cash 000000246434551 Web ID: 1475215705	-9.00	6,445.91
05/10	Capital One Mobile Pmt 3Xgpcqrh8Bd37Hv Web ID: 9279744380	-500.00	5,945.91
Ending Balance			\$5,945.91

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- Have electronic deposits made into this account totaling \$500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNowSM network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.
(Your total electronic deposits this period were \$48,992.32. Note: some deposits may be listed on your previous statement)
- OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.
(Your lowest beginning day balance was -\$185.39)
- OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.
(Your average beginning day balance of qualifying linked deposits and investments was \$9,287.50)

OVERDRAFT FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees	\$.00	\$68.00





April 11, 2024 through May 10, 2024

Account Number: **000000802927464**

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



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

May 11, 2024 through June 12, 2024

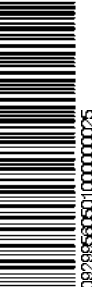
Account Number: **000000802927464**

00929956 DRE 802 219 16524 NNNNNNNNNN 1 000000000 08 0000

JAKOB HUNTER SANDMAN
150 E 44TH ST APT 40H
NEW YORK NY 10017-4080

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



CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$5,945.91
Deposits and Additions	19,914.22
Checks Paid	-225.00
ATM & Debit Card Withdrawals	-12,617.98
Electronic Withdrawals	-12,378.75
Fees	-15.00
Ending Balance	\$623.40

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
8867 ^	06/10	\$225.00
Total Checks Paid		\$225.00

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.

^ An image of this check may be available for you to view on Chase.com.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$5,945.91
05/13	Recurring Card Purchase 05/10 Espn Plus 800-7271800 NY Card 8789	-10.99	5,934.92
05/13	Card Purchase 05/10 Fleischman A Mens Salo New York NY Card 8789	-88.83	5,846.09
05/13	Card Purchase 05/10 Klover Plus Chicago IL Card 8789	-1.99	5,844.10
05/13	Albert Cash 000000246860027 Web ID: 1475215705	-11.00	5,833.10
05/13	Card Purchase With Pin 05/11 Duane Reade Sto 711 3R New York NY Card 8789	-5.44	5,827.66
05/13	Card Purchase 05/11 Chunnu News New York NY Card 8789	-20.28	5,807.38
05/13	ATM Withdrawal 05/12 405 Lexington Ave New York NY Card 8789	-500.00	5,307.38
05/13	Zelle Payment To Ben Jpm99Agzv00Q	-3,000.00	2,307.38
05/13	Card Purchase 05/12 Njt Rail My-Tix 973-378-6339 NJ Card 8789	-26.00	2,281.38
05/13	Card Purchase 05/12 Auntie Anne's NJ209 Trenton NJ Card 8789	-13.41	2,267.97

TRANSACTION DETAIL (continued)

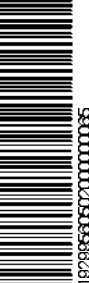
DATE	DESCRIPTION	AMOUNT	BALANCE
05/13	Card Purchase 05/12 Auntie Anne's NJ209 Trenton NJ Card 8789	-1.02	2,266.95
05/13	Affirm Inc Affirm Pay 6931487 Web ID: 0000317218	-65.15	2,201.80
05/13	Capital One Mobile Pmt 3Xh4Duxy1Jeqjzn Web ID: 9279744380	-1,050.00	1,151.80
05/13	Capital One Mobile Pmt 3Xh4Du76LbIwvs Web ID: 9279744380	-56.00	1,095.80
05/13	Capital One Mobile Pmt 3Xhc58Hmh506X83 Web ID: 9279744380	-500.00	595.80
05/14	Card Purchase 05/14 Afterpay 044-4123456 CA Card 8789	-27.32	568.48
05/15	Lord Abbett & CO Payroll PPD ID: 1135620131	4,850.54	5,419.02
05/15	Card Purchase 05/14 Telegraph Digital 44207931300 Card 8789	-14.99	5,404.03
05/15	Albert Cash 000000248142049 Web ID: 1475215705	-6.00	5,398.03
05/15	Recurring Card Purchase 05/15 Klarna* The Realreal Klarna.Com OH Card 8789	-173.64	5,224.39
05/15	Capital One Mobile Pmt 3Xhr5Xr3Qwree2B Web ID: 9279744380	-600.00	4,624.39
05/15	Affirm Inc Affirm Pay 7911449 Web ID: 0000317218	-39.76	4,584.63
05/16	Payment Sent 05/15 Apple Cash Sent Mone 1Infinetloop CA Card 8789	-150.00	4,434.63
05/16	Card Purchase 05/15 Mta*Nyct Paygo New York NY Card 8789	-2.90	4,431.73
05/16	Card Purchase 05/15 Klarna*Shop Rescue S Columbus OH Card 8789	-23.95	4,407.78
05/16	Recurring Card Purchase 05/15 Klarna* Klarna Single Klarna.Com OH Card 8789	-142.90	4,264.88
05/16	Albert Cash 000000248476225 Web ID: 1475215705	-11.00	4,253.88
05/16	Capital One Mobile Pmt 3Xhxmzl7G8Bsm2B Web ID: 9279744380	-878.00	3,375.88
05/17	Card Purchase 05/15 Pfm insightscom 8888659023 CA Card 8789	-19.95	3,355.93
05/17	Card Purchase 05/16 Mta*Nyct Paygo New York NY Card 8789	-2.90	3,353.03
05/17	Card Purchase 05/16 Path Tapppaygo Tapdrp New Jersey NJ Card 8789	-2.75	3,350.28
05/17	Albert Cash 000000248845697 Web ID: 1475215705	-74.00	3,276.28
05/17	Card Purchase 05/17 Klarna*Nicokick 184-45527621 OH Card 8789	-27.56	3,248.72
05/17	Capital One Mobile Pmt 3Xi67JbuktW82On Web ID: 9279744380	-660.00	2,588.72
05/17	Capital One Mobile Pmt 3Xi67J6Mzrf608J Web ID: 9279744380	-225.00	2,363.72
05/20	Payment Received 05/19 Eamin Cijil_B Palo Alto CA Card 8789	100.00	2,463.72
05/20	Payment Received 05/18 P6366056633 San Jose CA Card 8789	75.26	2,538.98
05/20	Card Purchase 05/16 Pfmver1.Com 866-6550203 CA Card 8789	-39.95	2,499.03
05/20	Card Purchase 05/17 Erenterplan.Com Ps://Wwww TX Card 8789	-21.50	2,477.53
05/20	Card Purchase 05/17 Capsule Pharmacy Httpscapsule. NY Card 8789	-9.59	2,467.94
05/20	Card Purchase 05/17 Ihateironing.Com London Card 8789	-126.30	2,341.64
05/20	Albert Cash 000000249722480 Web ID: 1475215705	-11.00	2,330.64
05/20	Albert Cash 000000249269792 Web ID: 1475215705	-6.00	2,324.64
05/20	Card Purchase 05/19 Afterpay 185-52896014 CA Card 8789	-93.76	2,230.88
05/20	Card Purchase 05/19 Curb Nyc Taxi Queens NY Card 8789	-40.32	2,190.56
05/20	Card Purchase 05/19 Tst* Moynihan Bar New York NY Card 8789	-20.17	2,170.39
05/20	Card Purchase 05/19 Amtrak Nrtheast Cafe Q1 Washington DC Card 8789	-21.00	2,149.39
05/20	Card Purchase 05/19 Tst* Davios - Seaport Boston MA Card 8789	-41.24	2,108.15
05/20	Affirm Inc Affirm Pay 8957147 Web ID: 0000317218	-23.14	2,085.01
05/20	Recurring Card Purchase 05/20 Nytimes*Nytimes 800-698-4637 NY Card 8789	-17.00	2,068.01
05/20	Affirm Inc Affirm Pay 9512794 Web ID: 0000317218	-32.05	2,035.96
05/20	Affirm Inc Affirm Pay 9528820 Web ID: 0000317218	-27.56	2,008.40
05/21	Card Purchase 05/20 Tst* Davios - Seaport Boston MA Card 8789	-145.91	1,862.49
05/21	Albert Cash 000000250548965 Web ID: 1475215705	-9.00	1,853.49



May 11, 2024 through June 12, 2024
Account Number: 000000802927464

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
05/22	Card Purchase 05/22 Capsule Pharmacy Httpscapsule. NY Card 8789	-89.54	1,763.95
05/22	Recurring Card Purchase 05/22 Klarna* Ticketmaster Klarna.Com OH Card 8789	-148.89	1,615.06
05/23	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Empower Ref: Zig5Unjta8Ukbg Info: Text-/Vxr/00100000056907422Rmtinf-Empower Cash Advance lid: 20240523101115315P1Bcled00000028954 Recd: 07:55:00 Tm: 0403631144GA	250.00	1,865.06
05/23	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 15652638 Info: Text-/Vxr/00100000124068742 lid: 20240523101115315P1Bcled00000030225 Recd: 08:05:44 Tm: 0263671144Gb	100.00	1,965.06
05/23	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 15703988 Info: Text-/Vxr/00100000124068742 lid: 20240523101115315P1Bcled00000102491 Recd: 20:20:15 Tm: 0020461145Gc	100.00	2,065.06
05/23	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 15708494 Info: Text-/Vxr/00100000124068742 lid: 20240523101115315P1Bcled00000108642 Recd: 21:52:47 Tm: 0081520145Gb	100.00	2,165.06
05/23	Payment Received 05/23 Apple Cash Inst Xfer Cupertino CA Card 8789	492.50	2,657.56
05/23	Payment Received 05/23 Brigit New York NY Card 8789	190.00	2,847.56
05/23	Payment Received 05/23 Cleo Salary Advance Wilmington De Card 8789	110.00	2,957.56
05/23	Earnin Transfer PPD ID: 1296727000	100.00	3,057.56
05/23	Payment Received 05/23 Earnin Cocfa_B Palo Alto CA Card 8789	100.00	3,157.56
05/23	Card Purchase 05/21 Empire 617-3384343 MA Card 8789	-115.23	3,042.33
05/23	Card Purchase 05/22 Amtrak Nrltheast Cafe Q1 Washington DC Card 8789	-11.50	3,030.83
05/23	Recurring Card Purchase 05/23 Google *Youtube Tv G.CO/Helppay# CA Card 8789	-77.37	2,953.46
05/23	Capital One Mobile Pmt 3Xjeu37Edoevg6R Web ID: 9279744380	-750.00	2,203.46
05/23	Card Purchase W/Cash 05/23 Target T- 735 S Figuer Los Angeles CA Card 8789 Purchase \$40.91 Cash Back \$10.00	-50.91	2,152.55
05/23	Capital One Mobile Pmt 3Xjimpd888Jwdyr Web ID: 9279744380	-225.00	1,927.55
05/24	Payment Received 05/24 Dave Inc Los Angeles CA Card 8789	400.00	2,327.55
05/24	Payment Received 05/24 Earnin Cegfh_B Palo Alto CA Card 8789	100.00	2,427.55
05/24	Floatme Fund I L Lc CR 240523121736624 Web ID: 1016207445	50.00	2,477.55
05/24	Card Purchase 05/23 Cibo Bistro B 866-5083558 PA Card 8789	-64.00	2,413.55
05/24	Card Purchase 05/23 Mezzogiomo Market Philadelphia PA Card 8789	-26.43	2,387.12
05/24	Card Purchase 05/23 United Valet Parking Beverly Hills CA Card 8789	-17.60	2,369.52
05/24	Capital One Mobile Pmt 3Xjmfhrbmkknqer Web ID: 9279744380	-100.00	2,269.52
05/28	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 15882178 Info: Text-/Vxr/00100000124068742 lid: 20240525101115315P1Bcled00000066594 Recd: 13:53:51 Tm: 0473421146Gb	100.00	2,369.52
05/28	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 15883950 Info: Text-/Vxr/00100000124068742 lid: 20240525101115315P1Bcled00000069773 Recd: 14:23:08 Tm: 0443930146Ge	100.00	2,469.52

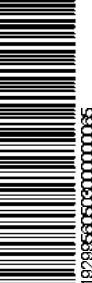


TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
05/28	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 15905306 Info: Text-/Vxr/00100000124068742 Iid: 20240525101115315P1Bcled00000107158 Recd: 21:44:37 Tm: 0069420147GA	80.00	2,549.52
05/28	Zelle Payment From Benjamin Solarz Tdp0lmsk3Bvk	1,000.00	3,549.52
05/28	Payment Received 05/28 Apple Cash Inst Xfer Cupertino CA Card 8789	689.50	4,239.02
05/28	Payment Received 05/26 Apple Cash Inst Xfer Cupertino CA Card 8789	492.50	4,731.52
05/28	Payment Received 05/25 Apple Cash Inst Xfer Cupertino CA Card 8789	344.75	5,076.27
05/28	Payment Received 05/26 *Creditgenie Cash Conshohocken PA Card 8789	150.00	5,226.27
05/28	Payment Received 05/25 Earnin Cjabb_B Palo Alto CA Card 8789	100.00	5,326.27
05/28	Payment Received 05/27 Earnin Cjij_B Palo Alto CA Card 8789	100.00	5,426.27
05/28	Payment Received 05/27 Earnin Cbidi_B Palo Alto CA Card 8789	100.00	5,526.27
05/28	Payment Received 05/28 Earnin Cahef_B Palo Alto CA Card 8789	100.00	5,626.27
05/28	Card Purchase 05/23 Lr Century Airport Par Los Angeles CA Card 8789	-13.40	5,612.87
05/28	Card Purchase 05/25 The Ritz-Carlton L.A. 866-435-7627 CA Card 8789	-1,613.26	3,999.61
05/28	Card Purchase 05/24 Sol Agave - LA Live Los Angeles CA Card 8789	-80.08	3,919.53
05/28	Card Purchase 05/24 Wb Studio Enterprises I Burbank CA Card 8789	-15.00	3,904.53
05/28	Card Purchase 05/24 Sq *Studio Tours - Cent Burbank CA Card 8789	-34.01	3,870.52
05/28	Card Purchase 05/24 Warner Bros. Hollywood Orlando FL Card 8789	-28.11	3,842.41
05/28	Card Purchase 05/24 City of B H Parking Beverly Hills CA Card 8789	-2.00	3,840.41
05/28	Card Purchase 05/24 Ic Los Angeles Downtow Los Angeles CA Card 8789	-81.07	3,759.34
05/28	Non-Chase ATM Withdraw 05/24 900 Wilshire Blvd Los Angeles CA Card 8789	-43.95	3,715.39
05/28	Float ME, Corp. Payments 240524Pz3Hvxb9 CCD ID: 8031105000	-3.99	3,711.40
05/28	Non-Chase ATM Withdraw 05/25 900 W Olympic Boulevard Los Angeles CA Card 8789	-44.25	3,667.15
05/28	Card Purchase With Pin 05/25 IN Ku Lee Los Angeles CA Card 8789	-47.35	3,619.80
05/28	Card Purchase 05/25 County of LA Beaches Marina Del Re CA Card 8789	-15.00	3,604.80
05/28	Card Purchase 05/25 Sq *Pio Velezmoro Malibu CA Card 8789	-14.30	3,590.50
05/28	Recurring Card Purchase 05/26 Microsoft*Subscription 425-6816830 WA Card 8789	-18.01	3,572.49
05/28	Card Purchase 05/26 Nobu Malibu, LLC Malibu CA Card 8789	-60.72	3,511.77
05/28	Card Purchase 05/26 Nobu Malibu, LLC Malibu CA Card 8789	-684.05	2,827.72
05/28	Card Purchase 05/26 Sq *Crystal Valet Park Los Angeles CA Card 8789	-15.00	2,812.72
05/28	Card Purchase 05/26 Papille Gustative Santa Monica CA Card 8789	-139.52	2,673.20
05/28	Card Purchase 05/26 City of Santa Monica Santa Monica CA Card 8789	-1.25	2,671.95
05/28	Card Purchase With Pin 05/26 The Village Mar Laguna Beach CA Card 8789	-52.21	2,619.74
05/28	Card Purchase 05/27 Fairmont Grand Del Mar San Diego CA Card 8789	-200.06	2,419.68
05/28	Non-Chase ATM Withdraw 05/26 5300 Grand Del Mar Cour San Diego CA Card 8789	-44.00	2,375.68
05/28	Card Purchase 05/27 Tst* Catania - LA Jolla LA Jolla CA Card 8789	-262.61	2,113.07
05/28	Card Purchase 05/27 Jfgsd 161-92322721 CA Card 8789	-28.00	2,085.07
05/28	Recurring Card Purchase 05/28 Sportsline 888-508-3055 CA Card 8789	-9.99	2,075.08
05/28	Card Purchase With Pin 05/27 Arco #42605 Ampm Los Angeles CA Card 8789	-74.64	2,000.44

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
05/28	Card Purchase 05/27 Fairmont Grand Del Mar San Diego CA Card 8789	-38.14	1,962.30
05/28	Card Purchase 05/27 Tst* Slay Steak & Fi Manhattan Bea CA Card 8789	-370.00	1,592.30
05/28	ATM Withdrawal 05/27 201 Manhattan Beach Manhattan Bea CA Card 8789	-45.00	1,547.30
05/28	Recurring Card Purchase 05/28 Google *Svcs gns.3350 G.CO/Help pay# CA Card 8789	-4.00	1,543.30
05/28	Capital One Mobile Pmt 3Xkaevrxnvaxrv Web ID: 9279744380	-500.00	1,043.30
05/28	Capital One Mobile Pmt 3Xjtzzleu80Fjqr Web ID: 9279744380	-200.00	843.30
05/28	Non-Chase ATM Fee-With	-3.00	840.30
05/28	Non-Chase ATM Fee-With	-3.00	837.30
05/28	Non-Chase ATM Fee-With	-3.00	834.30
05/29	Albert Cash Jakobsandman Web ID: 1475215705	178.03	1,012.33
05/29	Payment Received 05/29 Apple Cash Inst Xfer Cupertino CA Card 8789	98.50	1,110.83
05/29	Payment Received 05/29 Eamin Cbboc_B Palo Alto CA Card 8789	50.00	1,160.83
05/29	Payment Received 05/29 Eamin Cbbid_B Palo Alto CA Card 8789	50.00	1,210.83
05/29	Brigit-Com Membership 68Abd77F3C314Ac Web ID: 2823136030	-9.99	1,200.84
05/29	Capital One Mobile Pmt 3Xkpv7Coscwdcqb Web ID: 9279744380	-508.00	692.84
05/30	Lord Abbett & CO Payroll PPD ID: 1135620131	4,850.55	5,543.39
05/30	Card Purchase 05/28 Sportman Liquor Newport Beach CA Card 8789	-165.20	5,378.19
05/30	Card Purchase 05/29 Klama*Shop Rescue S 184-45527621 OH Card 8789	-23.95	5,354.24
05/30	Card Purchase 05/30 Klama*The Realreal 184-45527621 OH Card 8789	-173.65	5,180.59
05/30	Recurring Card Purchase 05/30 Klama* Klama Single Klama.Com OH Card 8789	-142.90	5,037.69
05/30	Earnin Repayment 750749005 Web ID: 9911126000	-104.99	4,932.70
05/30	Earnin Repayment 754059030 Web ID: 9911126000	-104.99	4,827.71
05/30	Earnin Repayment 753034667 Web ID: 9911126000	-104.99	4,722.72
05/30	Earnin Repayment 752402255 Web ID: 9911126000	-104.99	4,617.73
05/30	Earnin Repayment 754701848 Web ID: 9911126000	-104.99	4,512.74
05/30	Earnin Repayment 754989600 Web ID: 9911126000	-104.99	4,407.75
05/30	Earnin Repayment 755160758 Web ID: 9911126000	-104.99	4,302.76
05/30	Earnin Repayment 752325112 Web ID: 9911126000	-101.00	4,201.76
05/30	Card Purchase 05/30 Floatme Fund I LLC Db San Antonio TX Card 8789	-50.00	4,151.76
05/30	Card Purchase 05/30 Afterpay 044-4123456 CA Card 8789	-27.32	4,124.44
05/30	Card Purchase With Pin 05/30 Teagardins (Tgmow D West Hollywoo CA Card 8789	-50.00	4,074.44
05/31	Card Purchase 05/30 The Getty Parking Los Angeles CA Card 8789	-15.00	4,059.44
05/31	Card Purchase 05/30 Dave Membership Fee Los Angeles CA Card 8789	-1.00	4,058.44
05/31	Card Purchase 05/30 #47 Ocean Prime Bev Hil 3108594818 CA Card 8789	-544.60	3,513.84
05/31	Card Purchase 05/30 Sq *Elite Parking VA Beverly Hills CA Card 8789	-16.00	3,497.84
05/31	Card Purchase With Pin 05/31 I Love LA Terminal 5 Gardena CA Card 8789	-32.88	3,464.96
05/31	Card Purchase With Pin 05/31 I Love LA Terminal 5 Gardena CA Card 8789	-7.65	3,457.31
05/31	Card Purchase 05/31 Aa Wifi Fort Worth TX Card 8789	-29.00	3,428.31
05/31	Empower 1000470446 PPD ID: 7811879144	-258.00	3,170.31
05/31	Brigit-Com Protection 165Fa028829D470 Web ID: 2823136030	-190.99	2,979.32



TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
05/31	Payment Sent 05/31 Dave Inc Los Angeles CA Card 8789	-424.00	2,555.32
06/03	Card Purchase 05/30 Pelican Hill Resort Newport Coast CA Card 8789	-671.59	1,883.73
06/03	Payment Sent 05/31 Apple Cash Sent Mone 1Infinitemloop CA Card 8789	-150.00	1,733.73
06/03	Card Purchase 05/31 American Air00102821739 Fort Worth TX Card 8789	-40.00	1,693.73
06/03	Card Purchase 05/31 American Air00102821739 Fort Worth TX Card 8789	-85.00	1,608.73
06/03	Card Purchase 05/31 Instacash Repayment 888-659-8244 NY Card 8789	-632.44	976.29
06/03	Recurring Card Purchase 05/31 Beem App Trybeem.Com CA Card 8789	-25.94	950.35
06/03	Card Purchase 06/01 Cleo Ai Cash Advance An Wilmington De Card 8789	-118.99	831.36
06/03	Recurring Card Purchase 06/02 Cleo Ai Httpswww.Meet De Card 8789	-14.99	816.37
06/03	Card Purchase 06/02 Afterpay 185-52896014 CA Card 8789	-93.76	722.61
06/03	Card Purchase 06/02 Chunnu News New York NY Card 8789	-18.72	703.89
06/03	Recurring Card Purchase 06/03 Google *Y1 Primetime G.CO/Helppay# CA Card 8789	-15.89	688.00
06/03	Card Purchase 06/03 Dd *Doordashdashpass Www.Doordash. CA Card 8789	-9.99	678.01
06/03	Affirm Inc Affirm Pay 3067836 Web ID: 0000317218	-30.42	647.59
06/03	Recurring Card Purchase 06/03 Otter.Ai Httpsotter.Ai CA Card 8789	-30.00	617.59
06/04	Card Purchase 05/30 Pelican Hill Resort Newport Coast CA Card 8789	-68.22	549.37
06/04	Card Purchase 06/03 Ihateironing.Com London Card 8789	-96.10	453.27
06/04	Payment Sent 06/04 Albert Culver City CA Card 8789	-86.00	367.27
06/05	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 16645915 Info: Text-/Vxr/00100000124068742 lid: 20240605101115315P1Bcled00000101943 Recd: 22:09:06 Tm: 0087990158Gc	100.00	467.27
06/05	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 16645932 Info: Text-/Vxr/00100000124068742 lid: 20240605101115315P1Bcled00000101956 Recd: 22:09:21 Tm: 0109221158Ge	100.00	567.27
06/05	Payment Received 06/05 Brigit New York NY Card 8789	190.00	757.27
06/05	Card Purchase 06/04 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	754.52
06/05	Card Purchase 06/04 Chunnu News New York NY Card 8789	-4.16	750.36
06/05	Albert Genius EDI Pymnts P_81586226 Web ID: 5475215705	-14.99	735.37
06/05	ATM Withdrawal 06/05 405 Lexington Ave New York NY Card 8789	-250.00	485.37
06/05	Capital One Mobile Pmt 3Xm6Fe0Upzj3E7N Web ID: 9279744380	-270.00	215.37
06/06	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 16704473 Info: Text-/Vxr/00100000124068742 lid: 20240606101115315P1Bcled00000074710 Recd: 13:49:21 Tm: 0489260158Gb	100.00	315.37
06/06	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 16704115 Info: Text-/Vxr/00100000124068742 lid: 20240606101115315P1Bcled00000074124 Recd: 13:41:23 Tm: 0552281158Gb	100.00	415.37

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/06	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 16704579 Info: Text-/Vxr/00100000124068742 Id: 20240606101115315P1Bcled00000074883 Recd: 13:49:14 Tm: 0559351158Ge	100.00	515.37
06/06	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 16705468 Info: Text-/Vxr/00100000124068742 Id: 20240606101115315P1Bcled00000076275 Recd: 14:03:31 Tm: 0501460158Ge	60.00	575.37
06/06	Empower Inc 1000475672 PPD ID: 1811879144	250.00	825.37
06/06	Payment Received 06/06 Dave Inc Los Angeles CA Card 8789	125.00	950.37
06/06	Payment Received 06/06 Cleo Salary Advance Wilmington De Card 8789	120.00	1,070.37
06/06	Earnin Transfer PPD ID: 1296727000	100.00	1,170.37
06/06	Payment Received 06/06 Earnin Cegeg_B Palo Alto CA Card 8789	100.00	1,270.37
06/06	Payment Received 06/06 Floatme Fund I LLC CR San Antonio TX Card 8789	50.00	1,320.37
06/06	Card Purchase 06/04 Cafe Hestia (3Rd) New York NY Card 8789	-5.62	1,314.75
06/06	Recurring Card Purchase 06/05 Klarna* Ticketmaster Klarna.Com OH Card 8789	-148.90	1,165.85
06/06	Albert Cash 000000255919432 Web ID: 1475215705	-10.00	1,155.85
06/06	Capital One Mobile Pmt 3Xme6Mnq0136Lkj Web ID: 9279744380	-475.00	680.85
06/06	Counter Check	-6.00	674.85
06/07	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Venmo Ref: 2406071412672926 Info: Text- Id: 20240607021000021P1Brjpc00520035053 Recd: 10:53:03 Tm: 0461301159Gd	343.88	1,018.73
06/07	Payment Received 06/07 Earnin Ccigf_B Palo Alto CA Card 8789	100.00	1,118.73
06/07	Card Purchase 06/06 Curb Nyc Taxi Queens NY Card 8789	-26.04	1,092.69
06/07	Card Purchase 06/06 Marriott Philad Dtnw 866-435-7627 PA Card 8789	-16.30	1,076.39
06/07	Card Purchase 06/06 Marriott Philad Dtown Philadelphia PA Card 8789	-3.78	1,072.61
06/07	Recurring Card Purchase 06/06 Business Insider Businessinsid NY Card 8789	-12.95	1,059.66
06/07	Card Purchase 06/06 Marriott Philad Dtnw 866-435-7627 PA Card 8789	-60.00	999.66
06/07	Empower Inc 1000477282 PPD ID: 1811879144	-8.00	991.66
06/07	Albert Cash 000000256238268 Web ID: 1475215705	-6.00	985.66
06/07	Affirm Inc Affirm Pay 5244180 Web ID: 0000317218	-14.63	971.03
06/10	Lord, Abbett & C Direct-Pay PPD ID: 2242176753	2,173.21	3,144.24
06/10	Payment Received 06/08 Earnin Cadjc_B Palo Alto CA Card 8789	100.00	3,244.24
06/10	Card Purchase 06/08 Marriott Philad Dtown Philadelphia PA Card 8789	-460.35	2,783.89
06/10	Payment Sent 06/08 Apple Cash Sent Mone 1Infinitemoon CA Card 8789	-10.00	2,773.89
06/10	Payment Sent 06/08 Apple Cash Sent Mone 1Infinitemoon CA Card 8789	-350.00	2,423.89
06/10	Payment Sent 06/08 Apple Cash Sent Mone 1Infinitemoon CA Card 8789	-30.00	2,393.89
06/10	Card Purchase 06/07 Ebay C 17543000753 408-3766151 CA Card 8789	-1.31	2,392.58
06/10	Albert Cash 000000256643351 Web ID: 1475215705	-10.00	2,382.58
06/10	Card Purchase 06/09 Capsule Pharmacy Httpscapsule. NY Card 8789	-53.78	2,328.80





May 11, 2024 through June 12, 2024
Account Number: 000000802927464

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/10	Card Purchase 06/10 Credit Genie Connecti Conshohocken PA Card 8789	-4.99	2,323.81
06/10	Capital One Mobile Pmt 3Xn0Cte614Vd50Z Web ID: 9279744380	-164.00	2,159.81
06/10	Capital One Mobile Pmt 3Xn0CtjvhdLhhlk Web ID: 9279744380	-111.00	2,048.81
06/10	ATM Withdrawal 06/10 405 Lexington Ave New York NY Card 8789	-545.00	1,503.81
06/10	Check # 8867	-225.00	1,278.81
06/11	Card Purchase 06/10 Mta*Nyct Paygo New York NY Card 8789	-2.90	1,275.91
06/11	Card Purchase 06/10 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	1,273.16
06/11	Card Purchase 06/10 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	1,270.41
06/11	Recurring Card Purchase 06/10 Espn Plus 800-7271800 NY Card 8789	-10.99	1,259.42
06/11	Card Purchase 06/10 Mta*Nyct Paygo New York NY Card 8789	-2.90	1,256.52
06/11	Card Purchase 06/10 Klover Plus Chicago IL Card 8789	-1.99	1,254.53
06/11	Card Purchase 06/10 Roma Pizza 6th Ave New York NY Card 8789	-10.78	1,243.75
06/11	Card Purchase 06/10 Dunkin #335835 Q35 Philadelphia PA Card 8789	-2.39	1,241.36
06/11	Card Purchase 06/10 Chunnu News New York NY Card 8789	-29.12	1,212.24
06/11	Card Purchase 06/11 Afterpay 044-4123456 CA Card 8789	-27.32	1,184.92
06/12	Card Purchase 06/11 Mta*Nyct Paygo New York NY Card 8789	-2.90	1,182.02
06/12	Card Purchase 06/11 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	1,179.27
06/12	Card Purchase 06/11 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	1,176.52
06/12	Card Purchase 06/11 Mta*Nyct Paygo New York NY Card 8789	-2.90	1,173.62
06/12	Card Purchase With Pin 06/11 Cvs/Pharmacy #07 07019 New York NY Card 8789	-9.17	1,164.45
06/12	Recurring Card Purchase 06/12 Klarna* Klama Single Klama.Com OH Card 8789	-142.90	1,021.55
06/12	Capital One Mobile Pmt 3Xnn4Lgrxpzwhwz Web ID: 9279744380	-279.00	742.55
06/12	Capital One Mobile Pmt 3Xnn4M2KqfptwOO Web ID: 9279744380	-54.00	688.55
06/12	Affirm Inc Affirm Pay 6645681 Web ID: 0000317218	-65.15	623.40
Ending Balance			\$623.40

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling \$500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNowSM network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(Your total electronic deposits this period were \$18,962.44. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**
(Your lowest beginning day balance was \$215.37)
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**
(Your average beginning day balance of qualifying linked deposits and investments was \$2,153.20)

OVERDRAFT FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees	\$0.00	\$68.00



May 11, 2024 through June 12, 2024
Account Number: **000000802927464**

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





May 11, 2024 through June 12, 2024
Account Number: **000000802927464**

This Page Intentionally Left Blank



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

June 13, 2024 through July 11, 2024

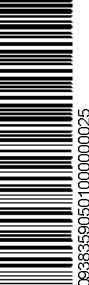
Account Number: **000000802927464**

00938359 DRE 802 219 19424 NNNNNNNNNN 1 000000000 08 0000

JAKOB HUNTER SANDMAN
150 E 44TH ST APT 40H
NEW YORK NY 10017-4080

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



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.

¹For Chase SapphireSM Checking, Chase Private Client CheckingSM and Chase Private Client SavingsSM accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus CheckingSM, 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 CoverageSM are not available for Chase High School CheckingSM, Chase Secure CheckingSM and Chase First CheckingSM.
- Overdraft Protection is not available for Chase Secure CheckingSM and Chase First CheckingSM.

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."



June 13, 2024 through July 11, 2024
Account Number: 000000802927464

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$623.40
Deposits and Additions	18,177.12
ATM & Debit Card Withdrawals	-9,061.68
Electronic Withdrawals	-9,637.39
Fees	-3.00
Ending Balance	\$98.45

TRANSACTION DETAIL

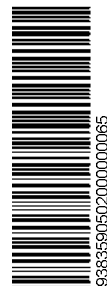
DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$623.40
06/13	Card Purchase 06/12 Chunnu News New York NY Card 8789	-27.04	596.36
06/13	Card Purchase 06/12 Mta*Nyct Paygo New York NY Card 8789	-2.90	593.46
06/13	Card Purchase 06/12 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	590.71
06/13	Card Purchase 06/12 Klarna*Shop Rescue S 184-45527621 OH Card 8789	-23.95	566.76
06/13	Card Purchase 06/12 Klarna*The Realreal 184-45527621 OH Card 8789	-173.65	393.11
06/13	Card Purchase With Pin 06/13 Duane Reade Sto 711 3R New York NY Card 8789	-25.60	367.51
06/14	Lord Abbett & CO Payroll PPD ID: 1135620131	4,850.56	5,218.07
06/14	The Realreal St-J5P4Z5P St-J5P4Z5P9D7G5 CCD ID: 1800948598	158.55	5,376.62
06/14	Empower 1000484115 PPD ID: 7811879144	-250.00	5,126.62
06/14	Earnin Repayment 756191210 Web ID: 9911126000	-109.98	5,016.64
06/14	Earnin Repayment 761552890 Web ID: 9911126000	-104.99	4,911.65
06/14	Earnin Repayment 760884653 Web ID: 9911126000	-104.99	4,806.66
06/14	Earnin Repayment 762280411 Web ID: 9911126000	-104.99	4,701.67
06/14	Earnin Repayment 760963731 Web ID: 9911126000	-101.00	4,600.67
06/14	Brigit-Com Protection 511Fabbe88A143B Web ID: 2823136030	-190.99	4,409.68
06/14	Card Purchase 06/14 *Creditgenie Cash Conshohocken PA Card 8789	-168.99	4,240.69
06/14	Card Purchase 06/14 Floatme Fund I LLC Db San Antonio TX Card 8789	-55.00	4,185.69
06/14	Payment Sent 06/14 Albert Culver City CA Card 8789	-114.00	4,071.69
06/14	Capital One Mobile Pmt 3Xo36Xkgoeris37 Web ID: 9279744380	-555.00	3,516.69
06/17	Lord, Abbett & C Direct-Pay PPD ID: 2242176753	3,531.37	7,048.06
06/17	Card Purchase 06/13 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	7,045.31
06/17	Card Purchase 06/13 Mta*Nyct Paygo New York NY Card 8789	-2.90	7,042.41
06/17	Card Purchase 06/13 Oxfordshire W & S New York NY Card 8789	-55.50	6,986.91
06/17	Card Purchase 06/13 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	6,984.16
06/17	Card Purchase 06/14 Instacash Repayment 888-659-8244 NY Card 8789	-610.94	6,373.22
06/17	Payment Sent 06/15 Apple Cash Sent Mone 1Infinielloop CA Card 8789	-45.00	6,328.22
06/17	Card Purchase 06/14 Telegraph Digital 44207931300 Card 8789	-14.99	6,313.23
06/17	Card Purchase 06/15 Ihateironing.Com London Card 8789	-89.75	6,223.48
06/17	Card Purchase 06/15 Amtrak.Com 2029063000 DC Card 8789	-91.00	6,132.48
06/17	Non-Chase ATM Withdraw 06/15 3000 Market St & 30th Philadelphia PA Card 8789	-453.00	5,679.48
06/17	Card Purchase W/Cash 06/15 Duane Reade Sto 711 3R New York NY Card 8789 Purchase \$49.63 Cash Back \$5.00	-54.63	5,624.85



June 13, 2024 through July 11, 2024
Account Number: 000000802927464

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/17	Card Purchase 06/16 Spo*L'Accolade New York NY Card 8789	-456.75	5,168.10
06/17	Card Purchase 06/16 Afterpay 185-52896014 CA Card 8789	-93.74	5,074.36
06/17	Card Purchase 06/16 Tst* Boucherie Union Sq New York NY Card 8789	-170.00	4,904.36
06/17	Card Purchase 06/16 1 Hotel Brooklyn Bridg Brooklyn NY Card 8789	-68.30	4,836.06
06/17	Card Purchase 06/16 1 Hotel Brooklyn Bridg Brooklyn NY Card 8789	-30.93	4,805.13
06/17	Card Purchase 06/16 1 Hotel Brooklyn Bridg Brooklyn NY Card 8789	-64.44	4,740.69
06/17	Card Purchase 06/16 1 Hotel Brooklyn Bridg Brooklyn NY Card 8789	-38.66	4,702.03
06/17	Card Purchase 06/16 1 Hotel Brooklyn Bridg Brooklyn NY Card 8789	-59.28	4,642.75
06/17	Card Purchase 06/17 Royal 35 Steakhouse New York NY Card 8789	-483.73	4,159.02
06/17	Card Purchase With Pin 06/16 Cvs/Pharmacy #07 07019 New York NY Card 8789	-45.96	4,113.06
06/17	Affirm Inc Affirm Pay 7768583 Web ID: 0000317218	-39.76	4,073.30
06/17	Payment Sent 06/17 Dave Inc Los Angeles CA Card 8789	-150.00	3,923.30
06/17	Recurring Card Purchase 06/17 Nytimes*Nytimes 800-698-4637 NY Card 8789	-17.00	3,906.30
06/17	Non-Chase ATM Fee-With	-3.00	3,903.30
06/18	Card Purchase 06/17 Evil Twin Brewing - Dum Ridgewood NY Card 8789	-44.50	3,858.80
06/18	Card Purchase 06/16 Pfmver1.Com 866-6550203 CA Card 8789	-39.95	3,818.85
06/18	Card Purchase 06/17 Erenterplan.Com Amig Ps://Wwww TX Card 8789	-21.50	3,797.35
06/18	Albert Cash 000000260141800 Web ID: 1475215705	-62.00	3,735.35
06/18	Card Purchase 06/18 Afterpay 044-4123456 CA Card 8789	-63.78	3,671.57
06/18	Affirm Inc Affirm Pay 8647248 Web ID: 0000317218	-23.14	3,648.43
06/20	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Empower Ref: Nkreiogu1Dyirnf Info: Text-/Vxr/00100000056907422Rmtinf-Empower Cash Advance lid: 20240619101115315P1Bcled00000069741 Recd: 17:00:11 Tm: 0701141171GA	250.00	3,898.43
06/20	Payment Received 06/19 Brigit New York NY Card 8789	190.00	4,088.43
06/20	Card Purchase 06/18 Mta*Nyct Paygo New York NY Card 8789	-2.90	4,085.53
06/20	Card Purchase 06/18 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	4,082.78
06/20	Card Purchase 06/18 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	4,080.03
06/20	Card Purchase 06/18 Mta*Nyct Paygo New York NY Card 8789	-2.90	4,077.13
06/20	Albert Cash 000000260494211 Web ID: 1475215705	-81.00	3,996.13
06/20	Card Purchase 06/19 Chunnu News New York NY Card 8789	-35.88	3,960.25
06/20	Zelle Payment To Ben Jpm99Aize92M	-3,000.00	960.25
06/20	Card Purchase 06/20 Capsule Pharmacy Httpscapsule. NY Card 8789	-89.04	871.21
06/20	Card Purchase With Pin 06/19 Oxfordshire W & S New York NY Card 8789	-15.23	855.98
06/20	Capital One Mobile Pmt 3Xp4Xy3Vpyelrbr Web ID: 9279744380	-305.00	550.98
06/20	Capital One Mobile Pmt 3Xp5Bxj691N4Yu0 Web ID: 9279744380	-99.00	451.98
06/20	Card Purchase With Pin 06/20 Oxfordshire W & S New York NY Card 8789	-15.23	436.75
06/20	Affirm Inc Affirm Pay 9311183 Web ID: 0000317218	-32.05	404.70
06/20	Affirm Inc Affirm Pay 9324126 Web ID: 0000317218	-27.56	377.14
06/21	Card Purchase 06/21 Lyft *Ride Wed 11Pm Lyft.Com CA Card 8789	-22.99	354.15
06/21	Card Purchase 06/20 Chunnu News New York NY Card 8789	-16.64	337.51
06/21	Card Purchase 06/21 Lyft *Ride Thu 10Pm Lyft.Com CA Card 8789	-23.66	313.85
06/21	Albert Cash 000000261220318 Web ID: 1475215705	-42.00	271.85
06/21	Recurring Card Purchase 06/21 Cleo Ai Httpswww.Meet De Card 8789	-128.99	142.86
06/21	Card Purchase With Pin 06/20 Uber *Eats San Francisco CA Card 8789	-36.01	106.85



19383590502000000065



June 13, 2024 through July 11, 2024
Account Number: 000000802927464

TRANSACTION DETAIL (continued)

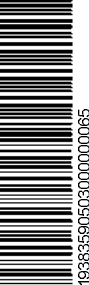
DATE	DESCRIPTION	AMOUNT	BALANCE
06/24	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 17866348 Info: Text-/Vxr/00100000124068742 Iid: 20240622101115315P1Bcled00000108492 Recd: 21:22:44 Tm: 0063821175Gc	100.00	206.85
06/24	Payment Received 06/22 Earnin Cibhb_B Palo Alto CA Card 8789	100.00	306.85
06/24	Payment Received 06/23 Earnin Cifgg_B Palo Alto CA Card 8789	100.00	406.85
06/24	Card Purchase 06/22 Uber Eats Help.Uber.Com CA Card 8789	-22.42	384.43
06/24	Card Purchase 06/21 Amtrak .Com 17307420942 Washington DC Card 8789	-35.00	349.43
06/24	Card Purchase 06/23 Lyft *Ride Fri 11Pm Lyft.Com CA Card 8789	-9.99	339.44
06/24	Card Purchase With Pin 06/22 Duane Reade Sto 711 3R New York NY Card 8789	-17.74	321.70
06/24	Card Purchase 06/22 Gristedes # 533 New York NY Card 8789	-65.31	256.39
06/24	Card Purchase With Pin 06/22 Oxfordshire W & S New York NY Card 8789	-31.56	224.83
06/24	Card Purchase 06/23 Lyft *Ride Sat 11Pm Lyft.Com CA Card 8789	-10.77	214.06
06/24	Recurring Card Purchase 06/23 Google *Youtube Tv G.CO/Helppay# CA Card 8789	-77.37	136.69
06/24	Card Purchase 06/23 Chunnu News New York NY Card 8789	-22.36	114.33
06/25	Card Purchase 06/24 Chunnu News New York NY Card 8789	-22.36	91.97
06/25	Recurring Card Purchase 06/25 Google *Svcsgns.3350 G.CO/Helppay# CA Card 8789	-4.00	87.97
06/25	Card Purchase With Pin 06/25 Oxfordshire W & S New York NY Card 8789	-31.55	56.42
06/26	Payment Received 06/26 Earnin Cadaf Palo Alto CA Card 8789	100.00	156.42
06/26	Card Purchase 06/24 Slice Pizza New York NY Card 8789	-4.53	151.89
06/26	Card Purchase 06/25 Mta*Nyct Paygo New York NY Card 8789	-2.90	148.99
06/26	Card Purchase 06/25 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	146.24
06/26	Card Purchase 06/25 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	143.49
06/26	Card Purchase 06/25 Mta*Nyct Paygo New York NY Card 8789	-2.90	140.59
06/26	Recurring Card Purchase 06/26 Microsoft*Subscription 425-6816830 WA Card 8789	-18.01	122.58
06/26	Float ME, Corp. Payments 240625Eu4320Rxf CCD ID: 8031105000	-3.99	118.59
06/27	Card Purchase 06/27 Lyft *Ride Tue 11Pm Lyft.Com CA Card 8789	-11.93	106.66
06/27	Card Purchase With Pin 06/27 Oxfordshire W & S New York NY Card 8789	-30.47	76.19
06/28	Lord Abbett & CO Payroll PPD ID: 1135620131	4,850.55	4,926.74
06/28	Payment Received 06/28 Earnin Chicg_B Palo Alto CA Card 8789	100.00	5,026.74
06/28	Card Purchase 06/27 Chunnu News New York NY Card 8789	-13.00	5,013.74
06/28	Card Purchase 06/27 Mta*Nyct Paygo New York NY Card 8789	-2.90	5,010.84
06/28	Card Purchase 06/27 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	5,008.09
06/28	Card Purchase 06/27 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	5,005.34
06/28	Card Purchase 06/27 Mta*Nyct Paygo New York NY Card 8789	-2.90	5,002.44
06/28	Recurring Card Purchase 06/28 Sportsline 888-508-3055 CA Card 8789	-9.99	4,992.45
06/28	Card Purchase 06/28 Lyft *Ride Wed 11Pm Lyft.Com CA Card 8789	-8.11	4,984.34
06/28	Card Purchase 06/28 Chunnu News New York NY Card 8789	-9.36	4,974.98
06/28	Empower 1000497147 PPD ID: 7811879144	-258.00	4,716.98
06/28	Earnin Repayment 770738189 Web ID: 9911126000	-104.99	4,611.99
06/28	Earnin Repayment 771108591 Web ID: 9911126000	-104.99	4,507.00
06/28	Earnin Repayment 772850321 Web ID: 1296727000	-104.99	4,402.01
06/28	Britg-Com Protection A8Ae160B96Fd403 Web ID: 2823136030	-190.99	4,211.02
06/28	Britg-Com Membership D2071C11Dd0F471 Web ID: 2823136030	-9.99	4,201.03
06/28	Card Purchase W/Cash 06/28 Duane Reade Sto 711 3R New York NY Card 8789 Purchase \$69.67 Cash Back \$5.00	-74.67	4,126.36



June 13, 2024 through July 11, 2024
Account Number: 000000802927464

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/28	Capital One Mobile Pmt 3Xr1Gi3Wu952994 Web ID: 9279744380	-66.00	4,060.36
07/01	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Empower Ref: Xhti0-Lax4Zgpsi Info: Text-/Vxr/00100000056907422Rmtinf-Empower Cash Advance lid: 20240629101115315P1Bcled00000117806 Recd: 21:22:20 Tm: 0064271182Gc	250.00	4,310.36
07/01	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 18410851 Info: Text-/Vxr/00100000124068742 lid: 20240630101115315P1Bcled00000091537 Recd: 22:00:21 Tm: 0088861183GA	100.00	4,410.36
07/01	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 18456979 Info: Text-/Vxr/00100000124068742 lid: 20240701101115315P1Bcled00000075856 Recd: 15:43:50 Tm: 0781051183Gb	100.00	4,510.36
07/01	Payment Received 06/30 Brigit New York NY Card 8789	190.00	4,700.36
07/01	Payment Received 06/30 Earnin Ceghj_B Palo Alto CA Card 8789	100.00	4,800.36
07/01	Payment Received 06/30 Earnin Cafje_B Palo Alto CA Card 8789	100.00	4,900.36
07/01	Payment Received 07/01 Earnin Cdaah_B Palo Alto CA Card 8789	100.00	5,000.36
07/01	Card Purchase 06/28 Instacash Repayment 888-659-8244 NY Card 8789	-24.43	4,975.93
07/01	Card Purchase 06/28 Instacash Repayment 888-659-8244 NY Card 8789	-84.56	4,891.37
07/01	Card Purchase 06/28 Amtrak .Com 18009101038 Washington DC Card 8789	-33.00	4,858.37
07/01	Card Purchase 06/28 Mta*Nyct Paygo New York NY Card 8789	-2.90	4,855.47
07/01	Card Purchase 06/28 Chunnu News New York NY Card 8789	-9.36	4,846.11
07/01	Card Purchase 06/29 Lyft *Cancel Fee Lyft.Com CA Card 8789	-7.45	4,838.66
07/01	The Metropolis - Web Pmts Yvyhn Web ID: 9000283493	-3,000.00	1,838.66
07/01	Venmo Payment 1035326619606 Web ID: 3264681992	-150.00	1,688.66
07/01	Card Purchase 06/29 Ihateironing.Com London Card 8789	-42.15	1,646.51
07/01	Payment Sent 06/29 Albert Culver City CA Card 8789	-132.00	1,514.51
07/01	Card Purchase With Pin 06/28 Uber *Trip San Francisco CA Card 8789	-11.93	1,502.58
07/01	Card Purchase 06/29 Lyft *Ride Sat 12Pm Lyft.Com CA Card 8789	-30.68	1,471.90
07/01	Card Purchase 06/29 Chunnu News New York NY Card 8789	-22.88	1,449.02
07/01	Card Purchase 06/30 Lyft *Ride Sat 1Pm Lyft.Com CA Card 8789	-14.28	1,434.74
07/01	Card Purchase 06/30 Sandwicherie New York NY Card 8789	-35.84	1,398.90
07/01	Card Purchase 06/30 Lyft *Cancel Fee Lyft.Com CA Card 8789	-3.91	1,394.99
07/01	Card Purchase 06/29 Curb Nyc Taxi Queens NY Card 8789	-29.00	1,365.99
07/01	Card Purchase 06/29 Tst* Get Back LLC Nyc NY Card 8789	-602.61	763.38
07/01	Card Purchase 06/30 Tst* Tigre New York NY Card 8789	-104.80	658.58
07/01	Card Purchase With Pin 06/30 Uber *Trip San Francisco CA Card 8789	-47.23	611.35
07/01	Card Purchase 07/01 Uber Eats Help.Uber.Com CA Card 8789	-32.95	578.40
07/01	Card Purchase With Pin 06/30 Uber *Eats San Francisco CA Card 8789	-50.19	528.21
07/01	Card Purchase 06/30 Chunnu News New York NY Card 8789	-9.36	518.85
07/01	Card Purchase With Pin 06/30 Duane Reade Sto 711 3R New York NY Card 8789	-40.95	477.90
07/01	Card Purchase 07/01 Uber Eats Help.Uber.Com CA Card 8789	-21.87	456.03
07/01	Card Purchase 06/30 Chunnu News New York NY Card 8789	-9.36	446.67
07/01	Card Purchase With Pin 06/30 Oxfordshire W & S New York NY Card 8789	-44.62	402.05
07/01	Card Purchase 06/30 Osteria Laguna New York NY Card 8789	-78.41	323.64
07/01	Card Purchase 07/01 Uber Eats Help.Uber.Com CA Card 8789	-49.27	274.37
07/01	Card Purchase 07/01 Amtrak.Com 2029063000 DC Card 8789	-50.00	224.37





June 13, 2024 through July 11, 2024
Account Number: 000000802927464

TRANSACTION DETAIL*(continued)*

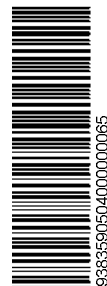
DATE	DESCRIPTION	AMOUNT	BALANCE
07/01	Dave Davesubfee Web ID: 2871020853	-1.00	223.37
07/01	Affirm Inc Affirm Pay 2641380 Web ID: 0000317218	-30.42	192.95
07/02	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 18495100 Info: Text-/Vxr/00100000124068742 lid: 20240702101115315P1Bcled00000032119 Recd: 09:43:55 Tm: 0447301184GA	100.00	292.95
07/02	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 18530770 Info: Text-/Vxr/00100000124068742 lid: 20240702101115315P1Bcled00000092366 Recd: 20:18:55 Tm: 0021901185Gc	100.00	392.95
07/02	Payment Received 07/02 Earnin Cibad_B Palo Alto CA Card 8789	100.00	492.95
07/02	Card Purchase 07/01 Sirens/Houseofcb.Com London Card 8789	-228.00	264.95
07/02	Card Purchase 07/01 Chunnu News New York NY Card 8789	-20.80	244.15
07/02	Recurring Card Purchase 07/02 Cleo Ai Httpswww.Meet De Card 8789	-14.99	229.16
07/02	Card Purchase With Pin 07/01 Uber *Trip San Francisco CA Card 8789	-26.19	202.97
07/02	Card Purchase With Pin 07/01 Uber *Eats San Francisco CA Card 8789	-29.53	173.44
07/02	Card Purchase With Pin 07/02 Uber *Eats San Francisco CA Card 8789	-21.14	152.30
07/02	Card Purchase With Pin 07/02 Oxfordshire W & S New York NY Card 8789	-15.23	137.07
07/03	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 18618356 Info: Text-/Vxr/00100000124068742 lid: 20240703101115315P1Bcled00000100216 Recd: 15:38:48 Tm: 0802831185Gc	100.00	237.07
07/03	Payment Received 07/03 Dave Inc Los Angeles CA Card 8789	400.00	637.07
07/03	Payment Received 07/03 Earnin Ciced_B Palo Alto CA Card 8789	100.00	737.07
07/03	Card Purchase 07/02 Chunnu News New York NY Card 8789	-10.40	726.67
07/03	Card Purchase 07/02 Chunnu News New York NY Card 8789	-12.48	714.19
07/03	Recurring Card Purchase 07/03 Google *Yt Primetime G.CO/Helppay# CA Card 8789	-15.89	698.30
07/03	Card Purchase 07/03 Dd *Doordashdashpass Www.Doordash. CA Card 8789	-9.99	688.31
07/03	Recurring Card Purchase 07/03 Otter.Ai Httpsotter.Ai CA Card 8789	-30.00	658.31
07/03	Card Purchase With Pin 07/02 Uber *Eats San Francisco CA Card 8789	-27.33	630.98
07/05	Real Time Payment Credit Recd From Aba/Contr Bnk-101115315 From: Bnf-Moneylion Instacash Ref: 18714233 Info: Text-/Vxr/00100000124068742 lid: 20240704101115315P1Bcled00000096578 Recd: 19:10:15 Tm: 0746871186Gb	100.00	730.98
07/05	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Venmo Ref: 2407060160322235 Info: Text- lid: 20240705021000021P1Brjpc00010098226 Recd: 21:58:09 Tm: 0097031188GA	16.71	747.69
07/05	Payment Received 07/05 *Creditgenie Cash Conshohocken PA Card 8789	150.00	897.69
07/05	Payment Received 07/04 Earnin Cdcgh_B Palo Alto CA Card 8789	100.00	997.69
07/05	Payment Received 07/04 Apple Cash Inst Xfer Cupertino CA Card 8789	98.50	1,096.19
07/05	Card Purchase 07/03 Lyft *Ride Tue 10Pm Lyft.Com CA Card 8789	-10.89	1,085.30
07/05	Card Purchase 07/03 Amtrak.Com 2029063000 DC Card 8789	-68.00	1,017.30
07/05	Card Purchase 07/03 Chunnu News New York NY Card 8789	-54.07	963.23
07/05	Card Purchase 07/03 Lyft *Ride Wed 6Pm Lyft.Com CA Card 8789	-10.99	952.24
07/05	Card Purchase 07/04 Lyft *Ride Wed 7Pm Lyft.Com CA Card 8789	-16.80	935.44
07/05	Card Purchase 07/04 Lyft *Ride Wed 10Pm Lyft.Com CA Card 8789	-12.79	922.65
07/05	Card Purchase 07/04 Albert Genius Covina CA Card 8789	-14.99	907.66
07/05	Card Purchase With Pin 07/03 Uber *Trip San Francisco CA Card 8789	-20.16	887.50



June 13, 2024 through July 11, 2024
Account Number: 000000802927464

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
07/05	Card Purchase 07/04 Lyft *Ride Thu 10Am Lyft.Com CA Card 8789	-14.13	873.37
07/05	Card Purchase 07/04 Tst* Royal Boucherie Philadelphia PA Card 8789	-90.00	783.37
07/05	Card Purchase 07/04 Sq *Coffee Zeit Philadelphia PA Card 8789	-11.99	771.38
07/05	Card Purchase With Pin 07/04 Cvs/Pharmacy #10 1052 Philadelphia PA Card 8789	-2.79	768.59
07/05	Card Purchase With Pin 07/04 Wine And Spirits 5134 Philadelphia PA Card 8789	-56.15	712.44
07/05	Card Purchase 07/04 Lyft *Ride Thu 12Pm Lyft.Com CA Card 8789	-12.77	699.67
07/05	Card Purchase 07/04 Stubhub, Inc. 8667882482 CA Card 8789	-25.37	674.30
07/05	Card Purchase 07/04 Lyft *Ride Thu 2Pm Lyft.Com CA Card 8789	-9.99	664.31
07/05	Card Purchase 07/04 Myvendingrewards Stoml Cherry Hill NJ Card 8789	-2.60	661.71
07/05	Card Purchase 07/04 Myvendingrewards Stoml Cherry Hill NJ Card 8789	-1.35	660.36
07/05	Card Purchase 07/04 Waterfront Pavillion Camden NJ Card 8789	-19.61	640.75
07/05	Card Purchase 07/04 Freedom Mortgage Pavi 165-02396947 CA Card 8789	-45.00	595.75
07/05	Card Purchase 07/04 Waterfront Pavillion Camden NJ Card 8789	-33.59	562.16
07/05	Card Purchase 07/04 Waterfront Pavillion Camden NJ Card 8789	-51.18	510.98
07/05	Card Purchase With Pin 07/04 Uber *Trip San Francisco CA Card 8789	-29.75	481.23
07/05	Card Purchase 07/05 Kiarna*Shop Rescue S 184-45527621 OH Card 8789	-23.96	457.27
07/05	Card Purchase With Pin 07/05 Cvs/Pharmacy #00 00825 Ventnor NJ Card 8789	-80.71	376.56
07/08	Payment Received 07/08 Cleo Salary Advance Oakland CA Card 8789	250.00	626.56
07/08	Payment Received 07/08 Apple Cash Inst Xfer Cupertino CA Card 8789	246.25	872.81
07/08	Payment Received 07/08 Earnin Cehjf_B Palo Alto CA Card 8789	100.00	972.81
07/08	Payment Received 07/08 Earnin Cahbd_B Palo Alto CA Card 8789	100.00	1,072.81
07/08	Payment Received 07/08 Floatme Fund I LLC CR San Antonio TX Card 8789	50.00	1,122.81
07/08	Payment Received 07/08 Apple Cash Inst Xfer Cupertino CA Card 8789	33.63	1,156.44
07/08	Card Purchase 07/06 Lyft *Ride Thu 7Pm Lyft.Com CA Card 8789	-121.50	1,034.94
07/08	Card Purchase 07/05 Community Liquor Stor Ventnor City NJ Card 8789	-24.39	1,010.55
07/08	Payment Sent 07/06 Apple Cash Sent Mone 1InfiniLOOP CA Card 8789	-61.00	949.55
07/08	Recurring Card Purchase 07/06 Business Insider Businessinsid NY Card 8789	-12.95	936.60
07/08	Card Purchase 07/07 Njt Rail My-Tix 973-378-6339 NJ Card 8789	-23.50	913.10
07/08	Card Purchase 07/07 Lyft *Ride Sun 5Pm Lyft.Com CA Card 8789	-9.99	903.11
07/08	Card Purchase 07/07 Pret A Manager Kiosk Philadelphia PA Card 8789	-24.30	878.81
07/08	Card Purchase With Pin 07/07 Septa Fare Machine Philadelphia PA Card 8789	-9.25	869.56
07/08	Card Purchase 07/08 Lyft *Ride Sun 7Pm Lyft.Com CA Card 8789	-15.99	853.57
07/08	Card Purchase 07/07 Njt Rail My-Tix 973-378-6339 NJ Card 8789	-19.25	834.32
07/08	Card Purchase 07/07 Sq *Madison Cafe & Gril New York NY Card 8789	-22.88	811.44
07/08	Affirm Inc Affirm Pay 4787436 Web ID: 0000317218	-14.63	796.81
07/08	Capital One Mobile Pmt 3Xsya1JC02Mcskz Web ID: 9279744380	-35.00	761.81
07/08	Capital One Mobile Pmt 3Xsya2Gz0J9X4Yg Web ID: 9279744380	-30.00	731.81
07/09	Albert Cash Jakobsandman Web ID: 1475215705	211.00	942.81
07/09	Payment Received 07/09 Earnin Cdiif_B Palo Alto CA Card 8789	100.00	1,042.81



19383590504000000065



June 13, 2024 through July 11, 2024
Account Number: 000000802927464

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
07/09	Card Purchase 07/08 Tst* Pod39 F&B New York NY Card 8789	-34.55	1,008.26
07/09	Card Purchase 07/08 Tst* Pod39 F&B New York NY Card 8789	-31.81	976.45
07/09	Card Purchase 07/08 Tst* Ae Rf NY NY Card 8789	-311.30	665.15
07/09	Credit One Bank Payment 67474418 Web ID: Web000004	-67.95	597.20
07/09	Empower Inc 1000505752 PPD ID: 1811879144	-8.00	589.20
07/09	Pnc Bank NA Online Pym 043000091294788 Web ID: 9044021740	-80.00	509.20
07/09	Capital One Mobile Pmt 3Xtd46Pyjmiig60 Web ID: 9279744380	-99.00	410.20
07/09	Capital One Mobile Pmt 3Xtd4Aj50Ysnovn Web ID: 9279744380	-44.00	366.20
07/10	Card Purchase 07/09 Lyft *Ride Mon 7Pm Lyft.Com CA Card 8789	-12.99	353.21
07/10	Card Purchase 07/09 Chunnu News New York NY Card 8789	-29.12	324.09
07/10	Card Purchase 07/09 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	321.34
07/10	Card Purchase 07/09 Aramark Lord Abbett Jersey City NJ Card 8789	-3.82	317.52
07/10	Card Purchase 07/09 Path Tapp Paygo Cp New Jersey NJ Card 8789	-2.75	314.77
07/10	Card Purchase 07/09 Gristedes # 533 New York NY Card 8789	-85.34	229.43
07/11	Zelle Payment From David Levine 21371276141	450.00	679.43
07/11	Payment Sent 07/10 Apple Cash Sent Mone 1Infinielloop CA Card 8789	-250.00	429.43
07/11	Recurring Card Purchase 07/10 Espn Plus 800-7271800 NY Card 8789	-10.99	418.44
07/11	ATM Withdrawal 07/11 405 Lexington Ave New York NY Card 8789	-315.00	103.44
07/11	Card Purchase 07/11 Credit Genie Connecti Conshohocken PA Card 8789	-4.99	98.45
Ending Balance			\$98.45

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling \$500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNowSM network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(Your total electronic deposits this period were \$20,444.21. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**
(Your lowest beginning day balance was \$56.42)
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**
(Your average beginning day balance of qualifying linked deposits and investments was \$1,380.50)

OVERDRAFT FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees	\$.00	\$68.00



June 13, 2024 through July 11, 2024
Account Number: **000000802927464**

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:

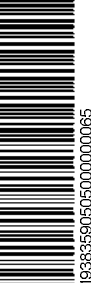
- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

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 CoverageSM, 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 AssistSM, 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 SapphireSM Checking and Chase Private Client CheckingSM 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.

Pay Details

JAKOB HUNTER SANDMAN 225 E 39TH ST APT 28C NEW YORK, NY 10016 USA	Employee Number	001880	Pay Group	Semi Monthly
	SSN	XXX-XX-XXXX	Location	New Jersey Headquarters
	Job	Research Analyst	Organization	INV01 - Investments
	Pay Rate	\$96.1501	Area	EQ01 - Equity
	Pay Frequency	Semi-Monthly	Function	USEQ - U.S. Equities
			Focus	E25 - Value & Dividend

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
Annual Bonus			\$125,000.00	\$125,000.00
GTL Imputed	0.0000	\$0.0000	\$0.00	\$67.20
HSA Employer	0.0000	\$0.0000	\$0.00	\$1,666.60
Regular Salary	0.0000	\$0.0000	\$0.00	\$135,000.06
Retro pay	0.0000	\$0.0000	\$0.00	\$1,666.67
Total Hours Worked 0.0000 Total Hours 0.0000				

Deductions

Deduction	Pre-Tax	Employee Current	Employee YTD	Employer Current	Employer YTD
401K Deferral	Yes	\$0.00	\$5,633.31	\$0.00	\$0.00
401k Loan 1	No	\$0.00	\$2,077.65	\$0.00	\$0.00
Dental	Yes	\$0.00	\$183.60	\$0.00	\$428.40
GTL Imputed	No	\$0.00	\$67.20	\$0.00	\$0.00
HSA Employer	No	\$0.00	\$1,666.60	\$0.00	\$0.00
Vision	Yes	\$0.00	\$43.20	\$0.00	\$48.80
401k/Roth ER	Yes	\$0.00	\$0.00	\$0.00	\$3,416.73
Cigna Bas Life	No	\$0.00	\$0.00	\$0.00	\$150.66
HSA	Yes	\$0.00	\$0.00	\$0.00	\$1,666.60
LTD	Yes	\$0.00	\$0.00	\$0.00	\$359.39
Medical	Yes	\$0.00	\$0.00	\$0.00	\$8,534.80
STD	Yes	\$0.00	\$0.00	\$0.00	\$302.80

Taxes

Tax	Current	YTD
Federal Income Tax	\$27,500.00	\$50,729.52
Employee Medicare	\$2,366.06	\$4,345.41
Social Security Employee Tax	\$1,468.96	\$9,932.40
NJ State Income Tax	\$13,247.67	\$20,486.69
NY State Income Tax	\$1,377.33	\$1,733.07
New York R	\$5,312.50	\$10,435.87
NJ State Family Leave Ins	\$11.08	\$94.08
NJ Unemployment Employee	\$0.00	\$157.22
NJ Workforce Dev Employee	\$0.00	\$17.48

Paid Time Off

Plan	Taken	Current	Balance
No records found			

Net Pay Distribution

Account Number	Account Type	Amount
xxxxx7464	Checking	\$73,716.40
Total		\$73,716.40

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	\$125,000.00	\$125,000.00	\$51,283.60	\$0.00	\$73,716.40
YTD	\$263,400.53	\$255,873.82	\$97,931.74	\$9,671.56	\$155,797.23



LORD ABBETT®

90 Hudson Street
11th Floor
Jersey City, NJ 07302
201-827-2177

Pay Statement	
Period Start Date	07/01/2024
Period End Date	07/15/2024
Pay Date	07/15/2024
Document	1076691
Net Pay	\$4,850.55

Pay Details

JAKOB HUNTER SANDMAN 225 E 39TH ST APT 28C NEW YORK, NY 10016 USA	Employee Number	001880	Pay Group	Semi Monthly
	SSN	XXX-XX-XXXX	Location	New Jersey Headquarters
	Job	Research Analyst	Organization	INV01 - Investments
	Pay Rate	\$96.1501	Area	EQ01 - Equity
	Pay Frequency	Semi-Monthly	Function	USEQ - U.S. Equities
			Focus	E25 - Value & Dividend

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
GTL Imputed			\$4.50	\$58.50
HSA Employer			\$83.33	\$1,083.29
Regular Salary	86.670000	\$96.1501	\$8,333.33	\$108,333.29
Total Hours Worked 86.670000		Total Hours 86.670000		

Deductions

Deduction	Pre-Tax	Employee Current	Employee YTD	Employer Current	Employer YTD
401K Deferral	Yes	\$166.67	\$3,416.71	\$0.00	\$0.00
401k Loan 1	No	\$321.87	\$3,547.17	\$0.00	\$0.00
Dental	Yes	\$12.79	\$166.27	\$19.18	\$249.34
GTL Imputed	No	\$4.50	\$58.50	\$0.00	\$0.00
HSA Employer	No	\$83.33	\$1,083.29	\$0.00	\$0.00
Vision	Yes	\$2.16	\$28.08	\$2.44	\$31.72
401k/Roth ER	Yes	\$0.00	\$0.00	\$166.67	\$2,375.01
Cigna Bas Life	No	\$0.00	\$0.00	\$9.30	\$120.90
HSA	Yes	\$0.00	\$0.00	\$83.33	\$1,083.29
LTD	Yes	\$0.00	\$0.00	\$23.33	\$303.29
Medical	Yes	\$0.00	\$0.00	\$452.37	\$5,880.81
STD	Yes	\$0.00	\$0.00	\$15.14	\$196.82

Taxes

Tax	Current	YTD
Federal Income Tax	\$1,520.51	\$19,466.63
Employee Medicare	\$120.68	\$1,568.86
Social Security Employee Tax	\$516.02	\$6,708.24
NJ State Income Tax	\$475.00	\$6,087.50
NY State Income Tax	\$14.81	\$198.78
New York R	\$324.70	\$4,168.00
NJ State Family Leave Ins	\$7.57	\$98.41
NJ Unemployment Employee	\$0.00	\$161.78
NJ Workforce Dev Employee	\$0.00	\$17.99

Paid Time Off

Plan	Taken	Current	Balance
No records found			

Net Pay Distribution

Account Number	Account Type	Amount
xxxxx7464	Checking	\$4,850.55
Total		\$4,850.55

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	\$8,421.16	\$8,156.21	\$2,979.29	\$591.32	\$4,850.55
YTD	\$109,475.08	\$104,780.73	\$38,476.19	\$8,300.02	\$62,698.87



LORD ABBETT®

90 Hudson Street
11th Floor
Jersey City, NJ 07302
201-827-2177

Pay Statement	
Period Start Date	06/01/2024
Period End Date	06/15/2024
Pay Date	06/14/2024
Document	1074971
Net Pay	\$4,850.56

Pay Details

JAKOB HUNTER SANDMAN 225 E 39TH ST APT 28C NEW YORK, NY 10016 USA	Employee Number	001880	Pay Group	Semi Monthly
	SSN	XXX-XX-XXXX	Location	New Jersey Headquarters
	Job	Research Analyst	Organization	INV01 - Investments
	Pay Rate	\$96.1501	Area	EQ01 - Equity
	Pay Frequency	Semi-Monthly	Function	USEQ - U.S. Equities
			Focus	E25 - Value & Dividend

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
GTL Imputed			\$4.50	\$49.50
HSA Employer			\$83.33	\$916.63
Regular Salary	86.670000	\$96.1501	\$8,333.33	\$91,666.63
Total Hours Worked 86.670000		Total Hours 86.670000		

Deductions

Deduction	Pre-Tax	Employee Current	Employee YTD	Employer Current	Employer YTD
401K Deferral	Yes	\$166.67	\$3,083.37	\$0.00	\$0.00
401k Loan 1	No	\$321.87	\$2,903.43	\$0.00	\$0.00
Dental	Yes	\$12.79	\$140.69	\$19.18	\$210.98
GTL Imputed	No	\$4.50	\$49.50	\$0.00	\$0.00
HSA Employer	No	\$83.33	\$916.63	\$0.00	\$0.00
Vision	Yes	\$2.16	\$23.76	\$2.44	\$26.84
401k/Roth ER	Yes	\$0.00	\$0.00	\$166.67	\$2,041.67
Cigna Bas Life	No	\$0.00	\$0.00	\$9.30	\$102.30
HSA	Yes	\$0.00	\$0.00	\$83.33	\$916.63
LTD	Yes	\$0.00	\$0.00	\$23.33	\$256.63
Medical	Yes	\$0.00	\$0.00	\$452.37	\$4,976.07
STD	Yes	\$0.00	\$0.00	\$15.14	\$166.54

Taxes

Tax	Current	YTD
Federal Income Tax	\$1,520.51	\$16,425.61
Employee Medicare	\$120.68	\$1,327.50
Social Security Employee Tax	\$516.01	\$5,676.20
NJ State Income Tax	\$475.00	\$5,137.50
NY State Income Tax	\$14.81	\$169.16
New York R	\$324.70	\$3,518.60
NJ State Family Leave Ins	\$7.57	\$83.27
NJ Unemployment Employee	\$0.00	\$161.78
NJ Workforce Dev Employee	\$0.00	\$17.99

Paid Time Off

Plan	Taken	Current	Balance
No records found			

Net Pay Distribution

Account Number	Account Type	Amount
xxxxx7464	Checking	\$4,850.56
Total		\$4,850.56

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	\$8,421.16	\$8,156.21	\$2,979.28	\$591.32	\$4,850.56
YTD	\$92,632.76	\$88,468.31	\$32,517.61	\$7,117.38	\$52,997.77



LORD ABBETT®

90 Hudson Street
11th Floor
Jersey City, NJ 07302
201-827-2177

Pay Statement	
Period Start Date	06/16/2024
Period End Date	06/30/2024
Pay Date	06/28/2024
Document	1075767
Net Pay	\$4,850.55

Pay Details

JAKOB HUNTER SANDMAN 225 E 39TH ST APT 28C NEW YORK, NY 10016 USA	Employee Number	001880	Pay Group	Semi Monthly
	SSN	XXX-XX-XXXX	Location	New Jersey Headquarters
	Job	Research Analyst	Organization	INV01 - Investments
	Pay Rate	\$96.1501	Area	EQ01 - Equity
	Pay Frequency	Semi-Monthly	Function	USEQ - U.S. Equities
			Focus	E25 - Value & Dividend

Earnings

Pay Type	Hours	Pay Rate	Current	YTD
GTL Imputed			\$4.50	\$54.00
HSA Employer			\$83.33	\$999.96
Regular Salary	86.670000	\$96.1501	\$8,333.33	\$99,999.96
Total Hours Worked 86.670000		Total Hours 86.670000		

Deductions

Deduction	Pre-Tax	Employee Current	Employee YTD	Employer Current	Employer YTD
401K Deferral	Yes	\$166.67	\$3,250.04	\$0.00	\$0.00
401k Loan 1	No	\$321.87	\$3,225.30	\$0.00	\$0.00
Dental	Yes	\$12.79	\$153.48	\$19.18	\$230.16
GTL Imputed	No	\$4.50	\$54.00	\$0.00	\$0.00
HSA Employer	No	\$83.33	\$999.96	\$0.00	\$0.00
Vision	Yes	\$2.16	\$25.92	\$2.44	\$29.28
401k/Roth ER	Yes	\$0.00	\$0.00	\$166.67	\$2,208.34
Cigna Bas Life	No	\$0.00	\$0.00	\$9.30	\$111.60
HSA	Yes	\$0.00	\$0.00	\$83.33	\$999.96
LTD	Yes	\$0.00	\$0.00	\$23.33	\$279.96
Medical	Yes	\$0.00	\$0.00	\$452.37	\$5,428.44
STD	Yes	\$0.00	\$0.00	\$15.14	\$181.68

Taxes

Tax	Current	YTD
Federal Income Tax	\$1,520.51	\$17,946.12
Employee Medicare	\$120.68	\$1,448.18
Social Security Employee Tax	\$516.02	\$6,192.22
NJ State Income Tax	\$475.00	\$5,612.50
NY State Income Tax	\$14.81	\$183.97
New York R	\$324.70	\$3,843.30
NJ State Family Leave Ins	\$7.57	\$90.84
NJ Unemployment Employee	\$0.00	\$161.78
NJ Workforce Dev Employee	\$0.00	\$17.99

Paid Time Off

Plan	Taken	Current	Balance
No records found			

Net Pay Distribution

Account Number	Account Type	Amount
xxxxx7464	Checking	\$4,850.55
Total		\$4,850.55

Pay Summary

	Gross	FIT Taxable Wages	Taxes	Deductions	Net Pay
Current	\$8,421.16	\$8,156.21	\$2,979.29	\$591.32	\$4,850.55
YTD	\$101,053.92	\$96,624.52	\$35,496.90	\$7,708.70	\$57,848.32

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 Moroz		FIRST NAME Valeriia	
SSN ***-**-****		BIRTH DATE 2/18/1997	PHONE - TYPE (267) 334 - 3078 - Mobile
ID TYPE PASSPORT		NUMBER FL045374	COUNTRY UA
EMAIL leramoroz97@gmail.com			
CURRENT ADDRESS			
STREET ADDRESS 630 Master Street		CITY Philadelphia	STATE PA
DATE IN	DATE OUT current	MONTHLY RENT \$1,000.00 / Mo.	
EMPLOYMENT & INCOME INFORMATION			
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	
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: 630 Master Street, Philadelphia, PA 19122 - 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 **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 Valeriia Moroz



Signed by Valeriia Moroz

Tue Jul 30 2024 05:36:03 PM EDT

Key: 58CEEE03; IP Address: 71.199.58.69

Valeriia Moroz (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
Valeriia Moroz	XXXXXXXXXXXX5255	14901850	\$21.50

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

Initials:



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 Jakob Sandman**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 Jakob Sandman: 571

		Importance	Result
AI Score		Pass/Conditional	👉
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	👍
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	👍



Rental Report for Jakob Sandman, 7/19/2024 at The Copper

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	

Credit Quick Summary		
Total annual income (reported by Applicant)	\$325,000.00	
Total verified annual income	\$325,000.00	
Total verified combined annual income to rent ratio	Pending (based on rent of \$6,113.88)	
Total number of accounts	16	
Accounts with no late payments	15 (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	1 (0 unpaid past due)	
Total outstanding balance	\$33,468.00 (\$0.00 past due)	
Outstanding revolving debt	\$8,096.00 (20% of limit) (\$0.00 past due)	
Outstanding loan balance	\$25,372.00 (\$0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	\$0.00	
Rental History records found	0	

Identity	From Application	From Equifax
Name:	Jakob Sandman	JAKOB HUNTER SANDMAN
SSN:	***_**_****	***_**_****
Birth Date:	1/**/1998	1/**/1998
Driver's License #:	504509042 / NY	

Addresses	From Application	From Equifax
	150 E 44th St Apt #40H New York, NY 10017 - US	150 E 44TH ST. 40H NEW YORK, NY 10017 (Applicant) Reported 7/2024 20 THORNBURY LN. NEWTOWN, PA 18940 (Applicant) Reported 7/2024 225 E 39TH ST. 28C NEW YORK, NY 10016 (Applicant) Reported 6/2024 35 HUDSON ST. 3101 JERSEY CITY, NJ 07302 (Applicant) Reported 4/2024 122 LUDLOW ST. 1D NEW YORK, NY 10002 (Applicant) Reported 6/2023 44 DISPATCH WASHINGTON CROSSING, PA 18977 (Applicant) Reported 12/2022

Employment	From Application	From Equifax
Applicant:	Equity Investments Research Analyst Lord Abbett \$200,000.00/Yr. Equity Investments Research Analyst Lord Abbett \$125,000.00/Yr. Total annual Income: \$325,000.00	



Rental Report for Jakob Sandman, 7/19/2024 at The Copper

Employment Verifications

From RealPage

Requested For Jakob Sandman Requested Date 7/19/2024	Employer Lord Abbett	Position Held Equity Investments Research Analyst	Annual Salary \$200,000.00	Supervisor John Hardy (201) 827 - 2898
	Results Verified Correct	Verified Position Research Analyst	Verified Annual Salary \$200,000.00	Contact John Hardy (Portfolio Manager - Jakob's direct leader)
	Status Active	Hire Date 7/15/2019	Bonus Received This Year \$125,000.00	

Comments From On-Site.com

7/30 12:29 PM EDT (JGONZALES9) - Verified correct from the returned web form.
 7/29 11:22 AM EDT - Employment verification webform returned from jhardy@lordabbett.com
 7/29 10:55 AM EDT (VOL) - Emailed employment verification webform to jhardy@lordabbett.com
 7/29 10:54 AM EDT (VOL) - Setting back to pending for additional 2 business days.
 7/29 10:54 AM EDT (VOL) - *Pay stubs on file* - Total YTD Compensation as of:
 7/15: \$108,333.29
 6/28: \$99,999.96
 10/30: \$135,000.06
 7/26 11:08 AM EDT (VOL) - At this time, discontinuing verification(s) because we have been pending further information for 5 business days. We will mark pending if we receive further information.
 7/26 11:08 AM EDT (VOL) - We emailed applicant at jakesandman97@gmail.com to obtain current employment letter or last 2 consecutive pay stubs.
 7/25 1:00 PM EDT (VOL) - Left a message for the applicant at (215) 431-8661 to obtain current employment letter or last 2 consecutive pay stubs.
 7/24 10:43 AM EDT (VOL) - We emailed applicant at jakesandman97@gmail.com to obtain current employment letter or last 2 consecutive pay stubs.
 7/23 11:00 AM EDT (VOL) - Left a message for the applicant at (215) 431-8661 to obtain current employment letter or last 2 consecutive pay stubs.
 7/22 10:54 AM EDT (VOL) - We emailed applicant at jakesandman97@gmail.com to obtain current employment letter or last 2 consecutive pay stubs.
 Company Name: Lord Abbett
 Job Title: Equity Investments Research Analyst

Requested For Jakob Sandman Requested Date 7/19/2024	Employer Lord Abbett	Position Held Equity Investments Research Analyst	Annual Salary \$125,000.00	Supervisor John Hardy (201) 827 - 2898
	Results Verified Correct	Verified Annual Salary \$0.00	Contact See notes (See notes)	

Comments From On-Site.com

7/22 11:00 AM EDT (VOL) - Duplicate, verified correct.
 Company Name: Lord Abbett
 Job Title: Equity Investments Research Analyst

Criminal and Other Public Records

Requested For Jakob Sandman	Location Searched Multistate Search	Period Searched 7/19/2017 - 7/19/2024	Requested 7/19/2024	Returned 7/19/2024
Results No Records Found				

National Sex Offender Registry History

Requested For Jakob Sandman	Date Requested 7/19/2024	Date Returned 7/19/2024
Results No Records Found		

Restricted Person Search		
Requested For Jakob Sandman	Requested 7/19/2024	Returned 7/19/2024
Results No Records Found		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 571	Score Factors Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax		
Risk Model Name Credit Score (Applicant)	Score 560	Score Factors The date that you opened your oldest account is too recent The balances on your accounts are too high compared to loan amounts Balances on bankcard or revolving accounts too high compared to credit limits Lack of sufficient relevant real estate account information
	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).	

Credit Accounts															
From Equifax															
Account Name DEPT OF ED/NELNET (Applicant)	Opened 8/2018	Last Active 5/2024	30-59	60-89	90+	Past Due	Balance \$5,469.00								
	Monthly Payment \$61.00	High Credit \$5,500.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed											
	Payment History														
	00000000000000000000000000 6/4/2/12/10/8/6/4/2/12/10/8/ 2424242323232323222222														
Account Name CAPITAL ONE BANK USA (Applicant)	Opened 6/2019	Last Active 5/2024	30-59	60-89	90+	Past Due	Balance \$4,547.00								
	Monthly Payment \$194.00	High Credit \$4,547.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed											
	Payment History														
	00000000000000000000000000 6/4/2/12/10/8/6/4/2/12/10/8/ 2424242323232323222222														



Rental Report for Jakob Sandman, 7/19/2024 at The Copper

Account Name DEPT OF ED/NELNET (Applicant)	Opened 8/2017	Last Active 5/2024	30-59	60-89	90+	Past Due	Balance \$4,451.00
	Monthly Payment \$48.00	High Credit \$4,500.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 00						

Rental Report for Jakob Sandman, 7/19/2024 at The Copper

Account Name DEPT OF ED/NELNET (Applicant)	Opened 3/2016	Last Active 5/2024	30-59	60-89	90+	Past Due	Balance \$1,728.00
	Monthly Payment \$18.00	High Credit \$1,750.00	Type INSTALLMENT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 000						



Rental Report for Jakob Sandman, 7/19/2024 at The Copper

[illegible]

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 Valeriia Moroz**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 Valeriia Moroz: 694

		Importance	Result
AI Score		Pass/Fail	👍
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	👍



Rental Report for Valeriia Moroz, 7/30/2024 at The Copper

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: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)

The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly 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 \$6,113.88)	
Total number of accounts	1	
Accounts with no late payments	1 (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	

Identity	From Application	From Equifax
Name:	Valeriia Moroz	VALERIIA MOROZ
SSN:	***_**_****	***_**_****
Birth Date:	2/**/1997	2/**/1997

Addresses	From Application	From Equifax
	630 Master Street Philadelphia, PA 19122 - US	517 POPLAR ST. 412 PHILADELPHIA, PA 19123 (Applicant) Reported 5/2024

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 Valeriia Moroz 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 Valeriia Moroz	Location Searched Multistate Search	Period Searched 7/30/2017 - 7/30/2024	Requested 7/30/2024	Returned 7/30/2024
Results No Records Found				

National Sex Offender Registry History

Requested For Valeriia Moroz	Date Requested 7/30/2024	Date Returned 7/30/2024
Results No Records Found		



Restricted Person Search		
Requested For Valeriia Moroz	Requested 7/30/2024	Returned 7/30/2024
Results No Records Found		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 694	Score Factors Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax		
Risk Model Name Credit Score (Applicant)	Score 700	Score Factors You have too few credit accounts The date that you opened your oldest account is too recent Too few of your bankcard or other revolving accounts have high limits The date you opened your newest bankcard or revolving account is too recent
	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).	

Credit Accounts							
From Equifax							
Account Name CAPITAL ONE BANK USA (Applicant)	Opened 1/2024	Last Active 6/2024	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$170.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 0 0 0 0 0 7/24 5/24 3/24						

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 from 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.

The passport of the citizen of Ukraine for travelling abroad
is the property of Ukraine

Іменем України Міністр закордонних справ України просить усіх, кого це може стосуватися, усіма можливими засобами полегшити поїздки пред'явника паспорта, надавати йому необхідну допомогу та захист.

In the name of Ukraine, the Minister of Foreign Affairs of Ukraine requests all those whom it may concern to facilitate in every possible way the travel of the bearer of this passport and to provide the bearer with all necessary assistance and protection.

HM № 616582

ПАСПОРТ
PASSPORT

УКРАЇНА



UKRAINE



Homep nacropta/ Passport No.

FL045374

УКРАЇНА/UKRAINE

Запис №/ Record No.

19970218-04586

M. KYIV/UKR

Орган, що видав/ Authority

3202

Підпис пред'явника/ *Holder's signature*

16 CI4/JAN 28

[illegible]

FL045374<5UKR9702189F28011641997021804586<88