

# Archer Tower One

## APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **Archer Tower One**.

| APPLICANT INFORMATION                                                                                                                      |                            |                                               |                                  |                                  |              |
|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-----------------------------------------------|----------------------------------|----------------------------------|--------------|
| LAST NAME<br>RICARDO                                                                                                                       | FIRST NAME<br>RONALD       | M.I.                                          | SSN<br>***-**-****               | DRIVER'S LICENSE #               |              |
| BIRTH DATE<br>10/31/1978                                                                                                                   | PHONE #1<br>(305) 299-4887 | ALTERNATE PHONE                               | EMAIL<br>capablanca031@gmail.com |                                  |              |
| CURRENT ADDRESS                                                                                                                            |                            |                                               |                                  |                                  |              |
| STREET ADDRESS<br>39 N Indigo Circle                                                                                                       |                            |                                               | CITY<br>Spring                   |                                  |              |
| STATE<br>TX                                                                                                                                | ZIP<br>77381               | DATE IN<br>8/4/2023                           | DATE OUT<br>current              | MONTHLY RENT<br>\$2,200.00 / Mo. |              |
| LANDLORD NAME<br>Self                                                                                                                      |                            |                                               | LANDLORD PHONE<br>(936) 900-2014 |                                  |              |
| PREVIOUS ADDRESS                                                                                                                           |                            |                                               |                                  |                                  |              |
| STREET ADDRESS<br>6640 NW 7th St                                                                                                           |                            |                                               | CITY<br>Miami                    |                                  |              |
| STATE<br>FL                                                                                                                                | ZIP<br>33126               | DATE IN<br>8/9/2022                           | DATE OUT<br>8/2/2024             | MONTHLY RENT<br>\$2,400.00 / Mo. |              |
| LANDLORD NAME<br>La Vida Apartments                                                                                                        |                            |                                               | LANDLORD PHONE<br>(305) 712-7877 |                                  |              |
| EMPLOYMENT & INCOME INFORMATION                                                                                                            |                            |                                               |                                  |                                  |              |
| OCCUPATION<br>User Experience Designer and Researcher                                                                                      |                            | EMPLOYER/COMPANY<br>Springboard Collaborative |                                  | SALARY<br>\$88,088.00/Yr.        |              |
| SUPERVISOR<br>Melissa Callaghan                                                                                                            |                            | SUPERVISOR PHONE<br>(925) 550-9871            | START DATE                       | END DATE<br>current              |              |
| EMPLOYER ADDRESS<br>1500 John F Kennedy Blvd                                                                                               |                            | CITY<br>Philadelphia                          | STATE<br>PA                      | ZIP<br>19102                     |              |
| BACKGROUND INFORMATION                                                                                                                     |                            |                                               |                                  |                                  |              |
| Have you ever filed for bankruptcy?<br>NO                                                                                                  |                            |                                               |                                  |                                  |              |
| Have you ever willfully or intentionally refused to pay rent when due?<br>NO                                                               |                            |                                               |                                  |                                  |              |
| Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name.<br>NO |                            |                                               |                                  |                                  |              |
| Have you ever been convicted of a crime? If yes, please provide Type of Offense, County, and State.<br>NO                                  |                            |                                               |                                  |                                  |              |
| ADDITIONAL INFORMATION                                                                                                                     |                            |                                               |                                  |                                  |              |
| AQUARIUM?<br>NO                                                                                                                            | WATERBED?<br>NO            | BOAT?<br>NO                                   | MOTORHOME?<br>NO                 | MOTORCYCLE?<br>NO                | OTHER?<br>NO |
| VEHICLE INFORMATION                                                                                                                        |                            |                                               |                                  |                                  |              |
| 1. MAKE<br>Mazda                                                                                                                           |                            | MODEL<br>CX-5                                 |                                  | YEAR<br>2022                     |              |
| COLOR<br>Carbon Grey                                                                                                                       |                            | PLATE<br>TLK1036                              |                                  | STATE<br>TX                      |              |

| OTHER INFORMATION                                       |                                                                                                                                                              |
|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HOW DID YOU HEAR ABOUT THIS PROPERTY?<br>Streeteasy.com |                                                                                                                                                              |
| UNIT APPLYING FOR:                                      | PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION<br>We own this car outright. Paid in full. No risk of repossession. |

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 **Archer Tower One** 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 **Archer Tower One** 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 **Archer Tower One**, 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 **Archer Tower One** 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 **Archer Tower One**, 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 FOR RONALD RICARDO SUBMITTED ONLINE on August 14, 2024



**Signed by RONALD RICARDO**  
Wed Aug 14 2024 04:55:24 PM EDT  
Key: 4BA22C0C; IP Address: 10.33.14.18

RONALD RICARDO (*Applicant*)

Date

The following charge(s) will appear on your card statement as "Archer Tower One"

| Application Fee for RONALD RICARDO - Charge Details                                                       |                  |                  |            |
|-----------------------------------------------------------------------------------------------------------|------------------|------------------|------------|
| Name on Card                                                                                              | Account Number   | Reference Number | Authorized |
| Ronald Ricardo                                                                                            | XXXXXXXXXXXX9666 | 14955470         | \$20.00    |
| This card has been authorized for the amount above and will be charged when the application is processed. |                  |                  |            |

**California Required Notices**

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

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

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

**Avisos obligatorios en el estado de California**

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

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

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

**Rental Report for RONALD RICARDO****The property's screening criteria result****DECLINE**

This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

**Score for RONALD RICARDO: 658**

|                                                | Importance       | Result |
|------------------------------------------------|------------------|--------|
| AI Score                                       | Pass/Fail        | 👍      |
| No Credit                                      | Pass/Conditional | 👍      |
| Total annual income to rent ratio exceeds 30.0 | Pass/Fail        | 👎      |
| May have been through a bankruptcy             | Pass/Fail        | 👍      |
| No rental collections                          | Pass/Fail        | 👍      |

**NOTIFICATION(S)****SPECIAL CONDITION: income to rent ratio**

On-Site.com identified an income to rent ratio that failed on this report; the property's screening criteria is set to automatically Decline.



# Rental Report for RONALD RICARDO, 8/15/2024 at Archer Tower One

| Credit Quick Summary                         |                                              |  |
|----------------------------------------------|----------------------------------------------|--|
| Total annual income (reported by Applicant)  | \$88,088.00                                  |  |
| Total combined annual income to rent ratio   | 22.56 (based on rent of \$3,905.00)          |  |
| Total number of accounts                     | 22                                           |  |
| Accounts with no late payments               | 22 (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                    | \$34,477.00 (\$0.00 past due)                |  |
| Outstanding revolving debt                   | \$34,477.00 (23% 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   |
|--------------------|------------------|----------------|
| <b>Name:</b>       | RONALD RICARDO   | RONALD RICARDO |
| <b>SSN:</b>        | ***_**_****      | ***_**_****    |
| <b>Birth Date:</b> | 10/**/1978       | 10/**/1978     |

| Addresses | From Application                            | From Equifax                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|           | 39 N Indigo Circle<br>Spring, TX 77381 - US | <p>39 N INDIGO CIR.<br/>SPRING, TX 77381 (Applicant)<br/>Reported 8/2024</p> <p>1111 SW 1ST AVE. 1520<br/>MIAMI, FL 33130 (Applicant)<br/>Reported 8/2024</p> <p>1227 SW 3RD ST. 204<br/>MIAMI, FL 33135 (Applicant)<br/>Reported 2/2024</p> <p>5670 NW 116TH AVE. 108<br/>MIAMI, FL 33178 (Applicant)<br/>Reported 10/2023</p> <p>880 E 26TH ST.<br/>HIALEAH, FL 33013 (Applicant)<br/>Reported 10/2023</p> <p>1451 S MIAMI AVE. 2102<br/>MIAMI, FL 33130 (Applicant)<br/>Reported 3/2014</p> <p>133 NE 2ND AVE. 2401<br/>MIAMI, FL 33132 (Applicant)<br/>Reported 9/2013</p> <p>1015 SW 44TH AVE.<br/>MIAMI, FL 33134 (Applicant)<br/>Reported 3/2012</p> <p>185 SE 14TH TER. 1512<br/>MIAMI, FL 33131 (Applicant)<br/>Reported 8/2011</p> <p>1625 79TH STREET CSWY 1204<br/>NORTH BAY VILLAGE, FL 33141 (Applicant)<br/>Reported 12/2010</p> |

| Employment | From Application                                                                                                            | From Equifax |
|------------|-----------------------------------------------------------------------------------------------------------------------------|--------------|
| Applicant: | User Experience Designer and Researcher<br>Springboard Collaborative<br>\$88,088.00/Yr. Total annual Income:<br>\$88,088.00 | ART MUSEUM   |

| Restricted Person Search        |                        |                       |
|---------------------------------|------------------------|-----------------------|
| Requested For<br>RONALD RICARDO | Requested<br>8/15/2024 | Returned<br>8/15/2024 |
| Results<br>No Records Found     |                        |                       |

| Risk Models                                         |                                                                                                                                                                                                                                                                                                              |                                                                                                      |
|-----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| From RealPage                                       |                                                                                                                                                                                                                                                                                                              |                                                                                                      |
| Risk Model Name<br>RealPage AI Score<br>(Applicant) | Score<br>658                                                                                                                                                                                                                                                                                                 | Score Factors<br>Tradeline scoring<br>Debt-to-income ratio<br>Credit Score<br>Rental Payment History |
|                                                     | Description<br>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<br>Credit Score<br>(Applicant) | Score<br>617                                                                                                                                                                                                                       | Score Factors<br>Total of all balances on bankcard or revolving accounts is too high<br>The date that you opened your oldest account is too recent<br>Balances on bankcard or revolving accounts too high compared to credit limits<br>No open installment accounts in your credit file |
|                                                | Description<br>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). |                                                                                                                                                                                                                                                                                         |

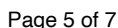
| Credit Accounts                                        |                                                                                                                                                                                      |                            |                   |                                                   |     |          |                        |
|--------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-------------------|---------------------------------------------------|-----|----------|------------------------|
| From Equifax                                           |                                                                                                                                                                                      |                            |                   |                                                   |     |          |                        |
| Account Name<br>BANK OF AMERICA<br>(Applicant)         | Opened<br>9/2023                                                                                                                                                                     | Last Active<br>6/2024      | 30-59             | 60-89                                             | 90+ | Past Due | Balance<br>\$11,785.00 |
|                                                        | Monthly Payment<br>\$117.00                                                                                                                                                          | High Credit<br>\$11,835.00 | Type<br>REVOLVING | Comments<br>Rate/Status 1: Pays account as agreed |     |          |                        |
|                                                        | Payment History                                                                                                                                                                      |                            |                   |                                                   |     |          |                        |
|                                                        | <div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div></div> <div>7/245/243/241/2411/23</div>                 |                            |                   |                                                   |     |          |                        |
| Account Name<br>CAPITAL ONE BANK<br>USA<br>(Applicant) | Opened<br>7/2023                                                                                                                                                                     | Last Active<br>6/2024      | 30-59             | 60-89                                             | 90+ | Past Due | Balance<br>\$9,975.00  |
|                                                        | Monthly Payment<br>\$99.00                                                                                                                                                           | High Credit<br>\$10,039.00 | Type<br>REVOLVING | Comments<br>Rate/Status 1: Pays account as agreed |     |          |                        |
|                                                        | Payment History                                                                                                                                                                      |                            |                   |                                                   |     |          |                        |
|                                                        | <div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div><div>0</div></div> <div>7/245/243/241/2411/239/23</div> |                            |                   |                                                   |     |          |                        |



## Rental Report for RONALD RICARDO, 8/15/2024 at Archer Tower One

|                                                     |                                                                                                                                    |                            |                   |                                                   |     |          |                       |
|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-------------------|---------------------------------------------------|-----|----------|-----------------------|
| Account Name<br>JPMCB CARD SERVICES<br>(Applicant)  | Opened<br>7/2023                                                                                                                   | Last Active<br>6/2024      | 30-59             | 60-89                                             | 90+ | Past Due | Balance<br>\$6,482.00 |
|                                                     | Monthly Payment<br>\$64.00                                                                                                         | High Credit<br>\$6,482.00  | Type<br>REVOLVING | Comments<br>Rate/Status 1: Pays account as agreed |     |          |                       |
|                                                     | Payment History<br><div><div>0000000000</div><div>7/245/243/241/2411/239/23</div></div>                                            |                            |                   |                                                   |     |          |                       |
| Account Name<br>AMERICAN EXPRESS<br>(Applicant)     | Opened<br>11/2023                                                                                                                  | Last Active<br>7/2024      | 30-59             | 60-89                                             | 90+ | Past Due | Balance<br>\$6,005.00 |
|                                                     | Monthly Payment<br>\$120.00                                                                                                        | High Credit<br>\$6,005.00  | Type<br>REVOLVING | Comments<br>Rate/Status 1: Pays account as agreed |     |          |                       |
|                                                     | Payment History<br><div><div>0000000000</div><div>8/246/244/242/2412/23</div></div>                                                |                            |                   |                                                   |     |          |                       |
| Account Name<br>JPMCB CARD SERVICES<br>(Applicant)  | Opened<br>2/2024                                                                                                                   | Last Active<br>6/2024      | 30-59             | 60-89                                             | 90+ | Past Due | Balance<br>\$77.00    |
|                                                     | Monthly Payment<br>\$35.00                                                                                                         | High Credit<br>\$656.00    | Type<br>REVOLVING | Comments<br>Rate/Status 1: Pays account as agreed |     |          |                       |
|                                                     | Payment History<br><div><div>000000</div><div>7/245/243/24</div></div>                                                             |                            |                   |                                                   |     |          |                       |
| Account Name<br>JPMCB CARD SERVICES<br>(Applicant)  | Opened<br>6/2024                                                                                                                   | Last Active<br>6/2024      | 30-59             | 60-89                                             | 90+ | Past Due | Balance<br>\$65.00    |
|                                                     | Monthly Payment<br>\$40.00                                                                                                         | High Credit<br>\$65.00     | Type<br>REVOLVING | Comments<br>Rate/Status 1: Pays account as agreed |     |          |                       |
|                                                     | Payment History<br><div><div>0</div><div>7/24</div></div>                                                                          |                            |                   |                                                   |     |          |                       |
| Account Name<br>AMERICAN EXPRESS<br>(Applicant)     | Opened<br>3/2019                                                                                                                   | Last Active<br>7/2024      | 30-59             | 60-89                                             | 90+ | Past Due | Balance<br>\$60.00    |
|                                                     | Monthly Payment<br>\$40.00                                                                                                         | High Credit<br>\$11,206.00 | Type<br>REVOLVING | Comments<br>Rate/Status 1: Pays account as agreed |     |          |                       |
|                                                     | Payment History<br><div><div>00000000000000000000000000</div><div>8/246/244/242/2412/2310/238/236/234/232/2312/2210/22</div></div> |                            |                   |                                                   |     |          |                       |
| Account Name<br>WELLS FARGO CARD SER<br>(Applicant) | Opened<br>3/2023                                                                                                                   | Last Active<br>7/2024      | 30-59             | 60-89                                             | 90+ | Past Due | Balance<br>\$28.00    |
|                                                     | Monthly Payment<br>\$25.00                                                                                                         | High Credit<br>\$10,651.00 | Type<br>REVOLVING | Comments<br>Rate/Status 1: Pays account as agreed |     |          |                       |
|                                                     | Payment History<br><div><div>00000000000000000000</div><div>8/246/244/242/2412/2310/238/236/234/23</div></div>                     |                            |                   |                                                   |     |          |                       |

## Rental Report for RONALD RICARDO, 8/15/2024 at Archer Tower One

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# Rental Report for RONALD RICARDO, 8/15/2024 at Archer Tower One

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| Account Name<br>AMERICAN HONDA<br>FINAN<br>(Applicant) | Opened<br>3/2018                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Last Active<br>12/2020    | 30-59               | 60-89                                                           | 90+ | Past Due | Balance<br>\$0.00 |
|                                                        | Monthly<br>Payment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | High Credit<br>\$8,001.00 | Type<br>INSTALLMENT | Comments<br>FIXED RATE<br>Rate/Status 1: Pays account as agreed |     |          |                   |
|                                                        | Payment History<br><div><div>00000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000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|                           |                     |                                                                 |     |          |                   |

Rental Report for RONALD RICARDO, 8/15/2024 at Archer Tower One

|                                          |                    |                       |                   |                                                   |     |          |                   |
|------------------------------------------|--------------------|-----------------------|-------------------|---------------------------------------------------|-----|----------|-------------------|
| Account Name<br>U.S. BANK<br>(Applicant) | Opened<br>2/2013   | Last Active<br>2/2014 | 30-59             | 60-89                                             | 90+ | Past Due | Balance<br>\$0.00 |
|                                          | Monthly<br>Payment | High Credit<br>\$0.00 | Type<br>REVOLVING | Comments<br>Rate/Status 1: Pays account as agreed |     |          |                   |

|                           |                                  |
|---------------------------|----------------------------------|
| Previous Credit Inquiries |                                  |
| From Equifax              |                                  |
| 7/2023                    | CAPITAL ONE BANK USA (Applicant) |



Para información en español, visite [www.consumerfinance.gov/learnmore](http://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](http://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](http://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](http://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](http://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](http://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<br>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<br>1700 G Street, N.W.<br>Washington, DC 20552<br>b. Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(877) 382-4357                                                                                                                                                                                                                                                                                             |
| 2. To the extent not included in item 1 above:<br>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks<br>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.<br>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations<br>d. Federal Credit Unions | a. Office of the Comptroller of the Currency<br>Customer Assistance Group<br>1301 McKinney Street, Suite 3450<br>Houston, TX 77010-9050<br>b. Federal Reserve Consumer Help Center<br>P.O. Box 1200<br>Minneapolis, MN 55480<br>c. FDIC Consumer Response Center<br>1100 Walnut Street, Box #11<br>Kansas City, MO 64106<br>d. National Credit Union Administration<br>Office of Consumer Financial Protection (OCFP)<br>Division of Consumer Compliance Policy and Outreach<br>1775 Duke Street<br>Alexandria, VA 22314 |
| 3. Air carriers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Asst. General Counsel for Aviation<br>Enforcement & Proceedings<br>Aviation Consumer Protection Division<br>Department of Transportation<br>1200 New Jersey Avenue, S.E.<br>Washington, DC 20590                                                                                                                                                                                                                                                                                                                         |
| 4. Creditors Subject to the Surface Transportation Board                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Office of Proceedings, Surface<br>Transportation Board<br>Department of Transportation<br>395 E Street, S.W.<br>Washington, DC 20423                                                                                                                                                                                                                                                                                                                                                                                     |
| 5. Creditors Subject to the Packers and Stockyards Act, 1921                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Nearest Packers and Stockyards<br>Administration area supervisor                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 6. Small Business Investment Companies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Associate Deputy Administrator for Capital<br>Access<br>United States Small Business<br>Administration<br>409 Third Street, S.W., Suite 8200<br>Washington, DC 20416                                                                                                                                                                                                                                                                                                                                                     |
| 7. Brokers and Dealers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Securities and Exchange Commission<br>100 F Street, N.E.<br>Washington, DC 20549                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Farm Credit Administration<br>1501 Farm Credit Drive<br>McLean, VA 22102-5090                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(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](http://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.



DRIVER LICENSE

Director: *Steven C. McRae*



# DRIVER LICENSE

4d. DL: 49903084

3. DOB: 10/31/1978

1. RICARDO

2. RONALD

8. 39 N INDIGO CIRCLE  
SPRING, TX 77381

12. Rest: NONE

16. Hgt: 6'-01"

15. Sex: M

18. Eyes: HAZ

5. DD: 08221321103121117933

9. Class: C

4b. Exp: 10/31/2031

4a. Iss: 10/11/2023

DONOR



## 2023 W-2 and EARNINGS SUMMARY



|                                                                                                                   |                         |                                 |                   |                    |  |
|-------------------------------------------------------------------------------------------------------------------|-------------------------|---------------------------------|-------------------|--------------------|--|
| Employee Reference Copy                                                                                           |                         | Wage and Tax Statement          |                   | 2023               |  |
| Copy C for employee's records.                                                                                    |                         | OMB No. 1545-0008               |                   |                    |  |
| d Control number                                                                                                  | Dept.                   | Corp.                           | Employer use only |                    |  |
| 011182                                                                                                            | NCT3/FC1                | 000004                          | A                 |                    |  |
| c Employer's name, address, and ZIP code                                                                          |                         |                                 |                   |                    |  |
| ADP TOTALSOURCE FL XVI<br>INC<br>SPRINGBOARD COLLABORATIV<br>10200 SUNSET DRIVE<br>MIAMI FL 33173<br>Batch #09597 |                         |                                 |                   |                    |  |
| e/f Employee's name, address, and ZIP code                                                                        |                         |                                 |                   |                    |  |
| RONALD RICARDO<br>39 NORTH INDIGO CIRCLE<br>SPRING TX 77381                                                       |                         |                                 |                   |                    |  |
| b Employer's FED ID number                                                                                        |                         | a Employee's SSA number         |                   |                    |  |
| 65-0161093                                                                                                        |                         | XXX-XX-3649                     |                   |                    |  |
| 1 Wages, tips, other comp.                                                                                        |                         | 2 Federal income tax withheld   |                   |                    |  |
| 85414.49                                                                                                          |                         | 10276.30                        |                   |                    |  |
| 3 Social security wages                                                                                           |                         | 4 Social security tax withheld  |                   |                    |  |
| 90995.33                                                                                                          |                         | 5641.71                         |                   |                    |  |
| 5 Medicare wages and tips                                                                                         |                         | 6 Medicare tax withheld         |                   |                    |  |
| 90995.33                                                                                                          |                         | 1319.43                         |                   |                    |  |
| 7 Social security tips                                                                                            |                         | 8 Allocated tips                |                   |                    |  |
| 9                                                                                                                 |                         | 10 Dependent care benefits      |                   |                    |  |
| 11 Nonqualified plans                                                                                             |                         | 12a See instructions for box 12 |                   |                    |  |
|                                                                                                                   |                         | C 44.98                         |                   |                    |  |
| 14 Other                                                                                                          |                         | 12b E 5580.84                   |                   |                    |  |
|                                                                                                                   |                         | 12c W 1300.00                   |                   |                    |  |
|                                                                                                                   |                         | 12d DD 4923.25                  |                   |                    |  |
| 13 Stat emp                                                                                                       |                         | Ret. plan                       |                   | 3rd party sick pay |  |
| X                                                                                                                 |                         |                                 |                   |                    |  |
| 15 State                                                                                                          | Employer's state ID no. | 16 State wages, tips, etc.      |                   |                    |  |
| TX                                                                                                                |                         |                                 |                   |                    |  |
| 17 State income tax                                                                                               |                         | 18 Local wages, tips, etc.      |                   |                    |  |
| 19 Local income tax                                                                                               |                         | 20 Locality name                |                   |                    |  |

This blue section is your Earnings Summary which provides more detailed information on the generation of your W-2 statement. The reverse side includes instructions and other general information.

## 1. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

|                              | Wages, Tips, other Compensation<br>Box 1 of W-2 | Social Security Wages<br>Box 3 of W-2 | Medicare Wages<br>Box 5 of W-2 |
|------------------------------|-------------------------------------------------|---------------------------------------|--------------------------------|
| Gross Pay                    | 93,014.21                                       | 93,014.21                             | 93,014.21                      |
| Plus GTL (C-Box 12)          | 44.98                                           | 44.98                                 | 44.98                          |
| Less 403(b) (E-Box 12)       | 5,580.84                                        | N/A                                   | N/A                            |
| Less Other Cafe 125          | 763.86                                          | 763.86                                | 763.86                         |
| Less Cafe 125 HSA (W-Box 12) | 1,300.00                                        | 1,300.00                              | 1,300.00                       |
| Reported W-2 Wages           | 85,414.49                                       | 90,995.33                             | 90,995.33                      |

## 2. Employee Name and Address.

RONALD RICARDO  
39 NORTH INDIGO CIRCLE  
SPRING TX 77381

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|                                                                                                   |                         |                                 |                   |
|---------------------------------------------------------------------------------------------------|-------------------------|---------------------------------|-------------------|
| 1 Wages, tips, other comp.                                                                        |                         | 2 Federal income tax withheld   |                   |
| 85414.49                                                                                          |                         | 10276.30                        |                   |
| 3 Social security wages                                                                           |                         | 4 Social security tax withheld  |                   |
| 90995.33                                                                                          |                         | 5641.71                         |                   |
| 5 Medicare wages and tips                                                                         |                         | 6 Medicare tax withheld         |                   |
| 90995.33                                                                                          |                         | 1319.43                         |                   |
| d Control number                                                                                  | Dept.                   | Corp.                           | Employer use only |
| 011182                                                                                            | NCT3/FC1                | 000004                          | A                 |
| c Employer's name, address, and ZIP code                                                          |                         |                                 |                   |
| ADP TOTALSOURCE FL XVI<br>INC<br>SPRINGBOARD COLLABORATIV<br>10200 SUNSET DRIVE<br>MIAMI FL 33173 |                         |                                 |                   |
| b Employer's FED ID number                                                                        |                         | a Employee's SSA number         |                   |
| 65-0161093                                                                                        |                         | XXX-XX-3649                     |                   |
| 7 Social security tips                                                                            |                         | 8 Allocated tips                |                   |
| 9                                                                                                 |                         | 10 Dependent care benefits      |                   |
| 11 Nonqualified plans                                                                             |                         | 12a See instructions for box 12 |                   |
|                                                                                                   |                         | C 44.98                         |                   |
| 14 Other                                                                                          |                         | 12b E 5580.84                   |                   |
|                                                                                                   |                         | 12c W 1300.00                   |                   |
|                                                                                                   |                         | 12d DD 4923.25                  |                   |
| 13 Stat emp                                                                                       |                         | Ret. plan                       |                   |
| X                                                                                                 |                         | 3rd party sick pay              |                   |
| e/f Employee's name, address and ZIP code                                                         |                         |                                 |                   |
| RONALD RICARDO<br>39 NORTH INDIGO CIRCLE<br>SPRING TX 77381                                       |                         |                                 |                   |
| 15 State                                                                                          | Employer's state ID no. | 16 State wages, tips, etc.      |                   |
| TX                                                                                                |                         |                                 |                   |
| 17 State income tax                                                                               |                         | 18 Local wages, tips, etc.      |                   |
| 19 Local income tax                                                                               |                         | 20 Locality name                |                   |
| Federal Filing Copy                                                                               |                         |                                 |                   |
| W-2                                                                                               |                         | Wage and Tax Statement          |                   |
| 2023                                                                                              |                         | 2023                            |                   |
| Copy B to be filed with employee's Federal Income Tax Return.                                     |                         |                                 |                   |

|                                                                                                   |                         |                                 |                   |
|---------------------------------------------------------------------------------------------------|-------------------------|---------------------------------|-------------------|
| 1 Wages, tips, other comp.                                                                        |                         | 2 Federal income tax withheld   |                   |
| 85414.49                                                                                          |                         | 10276.30                        |                   |
| 3 Social security wages                                                                           |                         | 4 Social security tax withheld  |                   |
| 90995.33                                                                                          |                         | 5641.71                         |                   |
| 5 Medicare wages and tips                                                                         |                         | 6 Medicare tax withheld         |                   |
| 90995.33                                                                                          |                         | 1319.43                         |                   |
| d Control number                                                                                  | Dept.                   | Corp.                           | Employer use only |
| 011182                                                                                            | NCT3/FC1                | 000004                          | A                 |
| c Employer's name, address, and ZIP code                                                          |                         |                                 |                   |
| ADP TOTALSOURCE FL XVI<br>INC<br>SPRINGBOARD COLLABORATIV<br>10200 SUNSET DRIVE<br>MIAMI FL 33173 |                         |                                 |                   |
| b Employer's FED ID number                                                                        |                         | a Employee's SSA number         |                   |
| 65-0161093                                                                                        |                         | XXX-XX-3649                     |                   |
| 7 Social security tips                                                                            |                         | 8 Allocated tips                |                   |
| 9                                                                                                 |                         | 10 Dependent care benefits      |                   |
| 11 Nonqualified plans                                                                             |                         | 12a See instructions for box 12 |                   |
|                                                                                                   |                         | C 44.98                         |                   |
| 14 Other                                                                                          |                         | 12b E 5580.84                   |                   |
|                                                                                                   |                         | 12c W 1300.00                   |                   |
|                                                                                                   |                         | 12d DD 4923.25                  |                   |
| 13 Stat emp                                                                                       |                         | Ret. plan                       |                   |
| X                                                                                                 |                         | 3rd party sick pay              |                   |
| e/f Employee's name, address and ZIP code                                                         |                         |                                 |                   |
| RONALD RICARDO<br>39 NORTH INDIGO CIRCLE<br>SPRING TX 77381                                       |                         |                                 |                   |
| 15 State                                                                                          | Employer's state ID no. | 16 State wages, tips, etc.      |                   |
| TX                                                                                                |                         |                                 |                   |
| 17 State income tax                                                                               |                         | 18 Local wages, tips, etc.      |                   |
| 19 Local income tax                                                                               |                         | 20 Locality name                |                   |
| State Reference Copy                                                                              |                         |                                 |                   |
| W-2                                                                                               |                         | Wage and Tax Statement          |                   |
| 2023                                                                                              |                         | 2023                            |                   |
| Copy 2 to be filed with employee's State Income Tax Return.                                       |                         |                                 |                   |

|                                                                                                   |                         |                                 |                   |
|---------------------------------------------------------------------------------------------------|-------------------------|---------------------------------|-------------------|
| 1 Wages, tips, other comp.                                                                        |                         | 2 Federal income tax withheld   |                   |
| 85414.49                                                                                          |                         | 10276.30                        |                   |
| 3 Social security wages                                                                           |                         | 4 Social security tax withheld  |                   |
| 90995.33                                                                                          |                         | 5641.71                         |                   |
| 5 Medicare wages and tips                                                                         |                         | 6 Medicare tax withheld         |                   |
| 90995.33                                                                                          |                         | 1319.43                         |                   |
| d Control number                                                                                  | Dept.                   | Corp.                           | Employer use only |
| 011182                                                                                            | NCT3/FC1                | 000004                          | A                 |
| c Employer's name, address, and ZIP code                                                          |                         |                                 |                   |
| ADP TOTALSOURCE FL XVI<br>INC<br>SPRINGBOARD COLLABORATIV<br>10200 SUNSET DRIVE<br>MIAMI FL 33173 |                         |                                 |                   |
| b Employer's FED ID number                                                                        |                         | a Employee's SSA number         |                   |
| 65-0161093                                                                                        |                         | XXX-XX-3649                     |                   |
| 7 Social security tips                                                                            |                         | 8 Allocated tips                |                   |
| 9                                                                                                 |                         | 10 Dependent care benefits      |                   |
| 11 Nonqualified plans                                                                             |                         | 12a See instructions for box 12 |                   |
|                                                                                                   |                         | C 44.98                         |                   |
| 14 Other                                                                                          |                         | 12b E 5580.84                   |                   |
|                                                                                                   |                         | 12c W 1300.00                   |                   |
|                                                                                                   |                         | 12d DD 4923.25                  |                   |
| 13 Stat emp                                                                                       |                         | Ret. plan                       |                   |
| X                                                                                                 |                         | 3rd party sick pay              |                   |
| e/f Employee's name, address and ZIP code                                                         |                         |                                 |                   |
| RONALD RICARDO<br>39 NORTH INDIGO CIRCLE<br>SPRING TX 77381                                       |                         |                                 |                   |
| 15 State                                                                                          | Employer's state ID no. | 16 State wages, tips, etc.      |                   |
| TX                                                                                                |                         |                                 |                   |
| 17 State income tax                                                                               |                         | 18 Local wages, tips, etc.      |                   |
| 19 Local income tax                                                                               |                         | 20 Locality name                |                   |
| City or Local Reference Copy                                                                      |                         |                                 |                   |
| W-2                                                                                               |                         | Wage and Tax Statement          |                   |
| 2023                                                                                              |                         | 2023                            |                   |
| Copy 2 to be filed with employee's City or Local Income Tax Return.                               |                         |                                 |                   |

Instructions for Employee

**Box 1.** Enter this amount on the wages line of your tax return.

**Box 2.** Enter this amount on the federal income tax withheld line of your tax return.

**Box 5.** You may be required to report this amount on Form 8959. See the Form 1040 instructions to determine if you are required to complete Form 8959.

**Box 6.** This amount includes the 1.45% Medicare tax withheld on all Medicare wages and tips shown in box 5, as well as the 0.9% Additional Medicare Tax on any of those Medicare wages and tips above \$200,000.

**Box 8.** This amount is **not** included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions.

You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

**Box 10.** This amount includes the total dependent care benefits that your employer paid to you or incurred on your behalf (including amounts from a section 125 (cafeteria) plan). Any amount over your employer's plan limit is also included in box 1. See Form 2441.

**Box 11.** This amount is (a) reported in box 1 if it is a distribution made to you from a nonqualified deferred compensation or nongovernmental section 457(b) plan, or (b) included in box 3 and/or box 5 if it is a prior year deferral under a nonqualified or section 457(b) plan that became taxable for social security and Medicare taxes this year because there is no longer a substantial risk of forfeiture of your right to the deferred amount. This box shouldn't be used if you had a deferral and a distribution in the same calendar year. If you made a deferral and received a distribution in the same calendar year, and you are or will be age 62 by the end of the calendar year, your employer should file Form SSA-131, Employer Report of Special Wage Payments, with the Social Security Administration and give you a copy.

**Box 12.** The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of \$22,500 (\$15,500 if you only have SIMPLE plans; \$25,500 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to \$22,500. Deferrals under code H are limited to \$7,000.

However, if you were at least age 50 in 2023, your employer may have allowed an additional deferral of up to \$7,500 (\$3,500 for section 401(k) (11) and 408(p) SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals. For code G, the limit on elective deferrals may be higher for the last 3 years before you reach retirement age. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

**Note:** If a year follows code D through H, S, Y, AA, BB, or EE, you made a make-up pension contribution for a prior year(s) when you were in military service. To figure whether you made excess deferrals, consider these amounts for the year shown, not the current year. If no year is shown, the contributions are for the current year.

- A**—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.
- B**—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.
- C**—Taxable cost of group-term life insurance over \$50,000 (included in boxes 1, 3 (up to the social security wage base), and 5)
- D**—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.
- E**—Elective deferrals under a section 403(b) salary reduction agreement
- F**—Elective deferrals under a section 408(k)(6) salary reduction SEP
- G**—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan
- H**—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.
- J**—Nontaxable sick pay (information only, not included in box 1, 3, or 5)
- K**—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.
- L**—Substantiated employee business expense reimbursements (nontaxable)
- M**—Uncollected social security or RRTA tax on taxable cost of group-term life insurance over \$50,000 (former employees only). See the Form 1040 instructions.
- N**—Uncollected Medicare tax on taxable cost of group-term life insurance over \$50,000 (former employees only). See the Form 1040 instructions.
- P**—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces (not included in box 1, 3, or 5)
- Q**—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.
- R**—Employer contributions to your Archer MSA. Report on Form 8853.

- S**—Employee salary reduction contributions under a section 408(p) SIMPLE plan (not included in box 1)
- T**—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.
- V**—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.
- W**—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.
- Y**—Deferrals under a section 409A nonqualified deferred compensation plan
- Z**—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.
- AA**—Designated Roth contributions under a section 401(k) plan
- BB**—Designated Roth contributions under a section 403(b) plan
- DD**—Cost of employer-sponsored health coverage. **The amount reported with code DD is not taxable.**
- EE**—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a tax-exempt organization section 457(b) plan.
- FF**—Permitted benefits under a qualified small employer health reimbursement arrangement
- GG**—Income from qualified equity grants under section 83(i)
- HH**—Aggregate deferrals under section 83(i) elections as of the close of the calendar year

**Box 13.** If the "Retirement plan" box is checked, special limits may apply to the amount of traditional IRA contributions you may deduct. See Pub. 590-A.

**Box 14.** Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy's parsonage allowance and utilities. Railroad employers use this box to report railroad retirement (RRTA) compensation, Tier 1 tax, Tier 2 tax, Medicare tax, and Additional Medicare Tax. Include tips reported by the employee to the employer in railroad retirement (RRTA) compensation.

**Note:** Keep **Copy C** of Form W-2 for at least 3 years after the due date for filing your income tax return. However, to help **protect your social security benefits**, keep Copy C until you begin receiving social security benefits, just in case there is a question about your work record and/or earnings in a particular year.

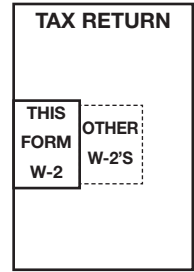
Department of the Treasury - Internal Revenue Service

NOTE: THESE ARE SUBSTITUTE WAGE AND TAX STATEMENTS AND ARE ACCEPTABLE FOR FILING WITH YOUR FEDERAL, STATE AND LOCAL/CITY INCOME TAX RETURNS.

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

IMPORTANT NOTE:

In order to insure efficient processing, attach this W-2 to your tax return like this (following agency instructions):



Notice to Employee

**Do you have to file?** Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

**Earned income credit (EIC).** You may be able to take the EIC for 2023 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EIC if your investment income is more than the specified amount for 2023 or if income is earned for services provided while you were an inmate at a penal institution. For 2023 income limits and more information, visit [www.irs.gov/EITC](http://www.irs.gov/EITC). See also Pub. 596. **Any EIC that is more than your tax liability is refunded to you, but only if you file a tax return.**

**Employee's social security number (SSN).** For your protection, this form may show only the last four digits of your SSN. However, your employer has reported your complete SSN to the IRS and the Social Security Administration (SSA).

**Clergy and religious workers.** If you aren't subject to social security and Medicare taxes, see Pub. 517.

**Corrections.** If your name, SSN, or address is incorrect, correct Copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the SSA to correct any name, SSN, or money amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all corrections made so you may file them with your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-1213. You may also visit the SSA website at [www.SSA.gov](http://www.SSA.gov).

**Cost of employer-sponsored health coverage (if such cost is provided by the employer).** The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only. **The amount reported with code DD is not taxable.**

**Credit for excess taxes.** If you had more than one employer in 2023 and more than \$9,932.40 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than \$5,821.20 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.

# Earnings Statement



SPRINGBOARD COLLABORATIVE  
TWO PENN CENTER STE 1160 1500 JOHN F KENNEDY BLVD  
PHILADELPHIA, PA 19102  
#484-202-0494

Period Beginning: 06/29/2024  
Period Ending: 07/12/2024  
Pay Date: 07/12/2024

Filing Status: Married filing jointly  
Exemptions/Allowances:  
Federal: Optional Higher Withholding Table

**RONALD RICARDO**  
**39 NORTH INDIGO CIRCLE**  
**SPRING TX 77381**

| Earnings            | rate    | salary/hours | this period       | year to date |
|---------------------|---------|--------------|-------------------|--------------|
| Regular             | 3455.77 | 80.00        | 3,455.77          | 48,380.78    |
| PPDHW               |         |              |                   | 350.00       |
| <b>Gross Pay</b>    |         |              | <b>\$3,455.77</b> | 48,730.78    |
| <b>Deductions</b>   |         |              |                   |              |
| <b>Statutory</b>    |         |              |                   |              |
| Federal Income Tax  |         |              | -364.21           | 5,175.94     |
| Social Security Tax |         |              | -209.46           | 2,954.10     |
| Medicare Tax        |         |              | -48.99            | 690.88       |
| <b>Other</b>        |         |              |                   |              |
| CLIENT 403b         |         |              | -207.35*          | 2,902.90     |
| Hlth Spnd Acct      |         |              | -50.00*           | 700.00       |
| Medical             |         |              | -29.16*           | 408.24       |
| Met Trm Lif Ee      |         |              | -6.00             | 58.00        |
| MIr Rebate          |         |              |                   | -30.12       |
| <b>Net Pay</b>      |         |              | <b>\$2,540.60</b> |              |
| Checking            |         |              | -2,540.60         | 26,370.84    |
| Checking 2Nd        |         |              |                   | 8,500.00     |
| Checking 3Rd        |         |              |                   | 1,000.00     |
| <b>Net Check</b>    |         |              | <b>\$0.00</b>     |              |

| Other Benefits and Information | this period | total to date |
|--------------------------------|-------------|---------------|
| Client Match                   | 207.35      | 2,902.90      |
| Group Term Life                | 1.73        | 24.22         |
| Pto Hours Bal                  | 136.00      |               |
| Totl Hrs Worked                | 80.00       |               |

## Important Notes

ADP TotalSource, Inc., A Professional Employer Organization  
10200 Sunset Drive, Miami, FL 33173  
1-844-448-0325

BASIS OF PAY: SALARY

## Additional Tax Withholding Information

Exemptions/Allowances:  
TX: No State Income Tax

\* Excluded from federal taxable wages

Your federal taxable wages this period are  
\$3,169.26

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Advice number: 00000280053  
Pay date: 07/12/2024

| Deposited to the account of | account number | transit | ABA  | amount     |
|-----------------------------|----------------|---------|------|------------|
| RONALD RICARDO              | xxxxxx5184     | xxxx    | xxxx | \$2,540.60 |

THIS IS NOT A CHECK

**NON-NEGOTIABLE**

| CO. | FILE   | DEPT.  | CLOCK | VCHR. NO.  | 581 |
|-----|--------|--------|-------|------------|-----|
| FC1 | 011182 | 000004 |       | 0000300053 | 1   |

# Earnings Statement



SPRINGBOARD COLLABORATIVE  
TWO PENN CENTER STE 1160 1500 JOHN F KENNEDY BLVD  
PHILADELPHIA, PA 19102  
#484-202-0494

Period Beginning: 07/13/2024  
Period Ending: 07/26/2024  
Pay Date: 07/26/2024

Filing Status: Married filing jointly  
Exemptions/Allowances:  
Federal: Optional Higher Withholding Table

RONALD RICARDO  
39 NORTH INDIGO CIRCLE  
SPRING TX 77381

| Earnings            | rate    | salary/hours | this period       | year to date |
|---------------------|---------|--------------|-------------------|--------------|
| Regular             | 3455.77 | 80.00        | 3,455.77          | 51,836.55    |
| PPDHW               |         |              |                   | 350.00       |
| <b>Gross Pay</b>    |         |              | <b>\$3,455.77</b> | 52,186.55    |
| <b>Deductions</b>   |         |              |                   |              |
| <b>Statutory</b>    |         |              |                   |              |
| Federal Income Tax  |         |              | -364.21           | 5,540.15     |
| Social Security Tax |         |              | -209.46           | 3,163.56     |
| Medicare Tax        |         |              | -48.98            | 739.86       |
| <b>Other</b>        |         |              |                   |              |
| CLIENT 403b         |         |              | -207.35*          | 3,110.25     |
| Hlth Spnd Acct      |         |              | -50.00*           | 750.00       |
| Medical             |         |              | -29.16*           | 437.40       |
| Met Trm Lif Ee      |         |              | -6.00             | 64.00        |
| Mlr Rebate          |         |              |                   | -30.12       |
| <b>Net Pay</b>      |         |              | <b>\$2,540.61</b> |              |
| Checking            |         |              | -2,540.61         | 28,911.45    |
| Checking 2Nd        |         |              |                   | 8,500.00     |
| Checking 3Rd        |         |              |                   | 1,000.00     |
| <b>Net Check</b>    |         |              | <b>\$0.00</b>     |              |

| Other Benefits and Information | this period | total to date |
|--------------------------------|-------------|---------------|
| Client Match                   | 207.35      | 3,110.25      |
| Group Term Life                | 1.73        | 25.95         |
| Pto Hours Bal                  | 136.00      |               |
| Totl Hrs Worked                | 80.00       |               |

## Important Notes

ADP TotalSource, Inc., A Professional Employer Organization  
10200 Sunset Drive, Miami, FL 33173  
1-844-448-0325

BASIS OF PAY: SALARY

## Additional Tax Withholding Information

Exemptions/Allowances:  
TX: No State Income Tax

\* Excluded from federal taxable wages

Your federal taxable wages this period are  
\$3,169.26

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Advice number: 00000300053  
Pay date: 07/26/2024

| Deposited to the account of | account number | transit ABA | amount     |
|-----------------------------|----------------|-------------|------------|
| RONALD RICARDO              | xxxxxx5184     | xxxx xxxx   | \$2,540.61 |

THIS IS NOT A CHECK

NON-NEGOTIABLE

# Earnings Statement



SPRINGBOARD COLLABORATIVE  
TWO PENN CENTER STE 1160 1500 JOHN F KENNEDY BLVD  
PHILADELPHIA, PA 19102  
#484-202-0494

Period Beginning: 07/27/2024  
Period Ending: 08/09/2024  
Pay Date: 08/09/2024

Filing Status: Married filing jointly  
Exemptions/Allowances:  
Federal: Optional Higher Withholding Table

**RONALD RICARDO**  
**39 NORTH INDIGO CIRCLE**  
**SPRING TX 77381**

| Earnings            | rate    | salary/hours | this period       | year to date |
|---------------------|---------|--------------|-------------------|--------------|
| Regular             | 3455.77 | 80.00        | 3,455.77          | 55,292.32    |
| PPDHW               |         |              |                   | 350.00       |
| <b>Gross Pay</b>    |         |              | <b>\$3,455.77</b> | 55,642.32    |
| <b>Deductions</b>   |         |              |                   |              |
| <b>Statutory</b>    |         |              |                   |              |
| Federal Income Tax  |         |              | -370.62           | 5,910.77     |
| Social Security Tax |         |              | -211.26           | 3,374.82     |
| Medicare Tax        |         |              | -49.41            | 789.27       |
| <b>Other</b>        |         |              |                   |              |
| CLIENT 403b         |         |              | -207.35*          | 3,317.60     |
| Hlth Spnd Acct      |         |              | -50.00*           | 800.00       |
| Medical             |         |              |                   | 437.40       |
| Met Trm Lif Ee      |         |              |                   | 64.00        |
| Mlr Rebate          |         |              |                   | -30.12       |
| <b>Net Pay</b>      |         |              | <b>\$2,567.13</b> |              |
| Checking            |         |              | -2,567.13         | 31,478.58    |
| Checking 2Nd        |         |              |                   | 8,500.00     |
| Checking 3Rd        |         |              |                   | 1,000.00     |
| <b>Net Check</b>    |         |              | <b>\$0.00</b>     |              |

| Other Benefits and Information | this period | total to date |
|--------------------------------|-------------|---------------|
| Client Match                   | 207.35      | 3,317.60      |
| Group Term Life                | 1.73        | 27.68         |
| Pto Hours Bal                  | 136.00      |               |
| Totl Hrs Worked                | 80.00       |               |

## Important Notes

ADP TotalSource, Inc., A Professional Employer Organization  
10200 Sunset Drive, Miami, FL 33173  
1-844-448-0325

BASIS OF PAY: SALARY

## Additional Tax Withholding Information

Exemptions/Allowances:  
TX: No State Income Tax

\* Excluded from federal taxable wages

Your federal taxable wages this period are  
\$3,198.42

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Advice number: 00000320057  
Pay date: 08/09/2024

| Deposited to the account of | account number | transit | ABA  | amount     |
|-----------------------------|----------------|---------|------|------------|
| RONALD RICARDO              | xxxxxx5184     | xxxx    | xxxx | \$2,567.13 |

THIS IS NOT A CHECK

**NON-NEGOTIABLE**



75 N. Fair Oaks Avenue  
Pasadena, CA 91103  
Return Service Requested



Last statement: May 31, 2024  
This statement: June 30, 2024  
Total days in statement period: 30

RONALD RICARDO  
39 N INDIGO CIR  
SPRING TX 77381

Page 1 of 2  
5260640587  
( 0)

Direct inquiries to:  
855-462-2652

CIT Bank, A Div Of First Citizens  
75 N. Fair Oaks Avenue  
Pasadena CA 91103

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**THANK YOU FOR BANKING WITH US!**

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## Platinum Savings

|                            |             |
|----------------------------|-------------|
| Account number             | 5260640587  |
| Low balance                | \$0.00      |
| Average balance            | \$21,266.84 |
| Avg collected balance      | \$21,266    |
| Interest paid year to date | \$314.67    |

### DAILY ACTIVITY

| Date  | Description                                                               | Additions | Subtractions | Balance     |
|-------|---------------------------------------------------------------------------|-----------|--------------|-------------|
| 05-31 | Beginning balance                                                         |           |              | \$12,038.65 |
| 06-04 | ' ACH Credit<br>WELLS FARGO IFI DDA TO DDA<br>INTFITRVOS<br>INTFITRVOSPPD | 400.00    |              | 12,438.65   |
| 06-04 | ' ACH Credit<br>APA TREAS 310 MISC PAY<br>9101036151<br>9101036151PPD     | 55,000.00 |              | 67,438.65   |
| 06-06 | ' ACH Credit<br>WELLS FARGO IFI DDA TO DDA<br>INTFITRVOS<br>INTFITRVOSPPD | 429.00    |              | 67,867.65   |
| 06-11 | ' ACH Debit<br>TREASURY DIRECT TREAS DRCT<br>9051736158<br>9051736158PPD  |           | -65,459.46   | 2,408.19    |

# Wells Fargo Everyday Checking

August 7, 2024 ■ Page 1 of 5



RONALD RICARDO  
39 N INDIGO CIR  
SPRING TX 77381-4703

## Questions?

Available by phone 24 hours a day, 7 days a week:  
We accept all relay calls, including 711  
1-800-TO-WELLS (1-800-869-3557)  
En español: 1-877-727-2932

Online: [wellsfargo.com](https://wellsfargo.com)  
Write: Wells Fargo Bank, N.A. (287)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

|                    |                                     |                       |                                     |
|--------------------|-------------------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input checked="" type="checkbox"/> | Direct Deposit        | <input checked="" type="checkbox"/> |
| Online Bill Pay    | <input type="checkbox"/>            | Auto Transfer/Payment | <input type="checkbox"/>            |
| Online Statements  | <input checked="" type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/>            |
| Mobile Banking     | <input checked="" type="checkbox"/> | Debit Card            | <input type="checkbox"/>            |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service     | <input type="checkbox"/>            |

## Other Wells Fargo Benefits

Does your family have a security phrase?  
Scammers can impersonate a loved one in trouble and ask you to send money quickly. A secret family code word or phrase can help to verify that it's really them. Share one with your family and remember to carefully verify all unexpected requests for money.

## Statement period activity summary

|                          |             |
|--------------------------|-------------|
| Beginning balance on 7/9 | \$358.36    |
| Deposits/Additions       | 23,941.45   |
| Withdrawals/Subtractions | - 14,264.79 |
| Ending balance on 8/7    | \$10,035.02 |

Account number: 6710135184  
RONALD RICARDO  
Florida account terms and conditions apply  
For Direct Deposit use  
Routing Number (RTN): 063107513

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

## Transaction history

| Date                  | Check Number | Description                                                                                           | Deposits/<br>Additions | Withdrawals/<br>Subtractions | Ending daily<br>balance |
|-----------------------|--------------|-------------------------------------------------------------------------------------------------------|------------------------|------------------------------|-------------------------|
| 7/11                  |              | Capital One Crcardpmt 240711 3Xtr8Q8Vmz6Qmfy Ronald Ricardo                                           |                        | 96.00                        | 262.36                  |
| 7/12                  |              | ADP Totalsource Direct Dep 240712 548093592230FC1 Ricardo,Ronald                                      | 2,540.60               |                              |                         |
| 7/12                  |              | Forbright Bank ACH Trans 41680493501 Checking Account                                                 |                        | 2,500.00                     | 302.96                  |
| 7/17                  |              | Capital One Online Pmt 240717 3Xv1J688Eo8Uo7Y Ronald Ricardo                                          |                        | 50.00                        | 252.96                  |
| 7/18                  |              | Zelle From Malena Gomez on 07/18 Ref # Bacp64Dudh8O NEW Ac                                            | 2,000.00               |                              |                         |
| 7/18                  |              | Fit Project ABC Club Fees 2419900149742 - Fitness Project 888-827-9262                                |                        | 1.78                         | 2,251.18                |
| 7/19                  |              | Citi Card Online Payment 240718 421437234136733 Ronald Ricardo                                        |                        | 2,049.31                     | 201.87                  |
| 7/22                  |              | Zelle From Malena Gomez on 07/20 Ref # Bacrh341Wqeg NEW Ac                                            | 2,000.00               |                              |                         |
| 7/22                  |              | Zelle From Malena Gomez on 07/22 Ref # Bacoeyexaw9 NEW Ac                                             | 2,000.00               |                              |                         |
| 7/22                  |              | Chase Credit Crd Autopay 240719 000000000994237 Ricardo Ronald                                        |                        | 57.00                        |                         |
| 7/22                  |              | Citi Card Online Payment 240721 421439029650939 Ronald Ricardo                                        |                        | 2,000.00                     | 2,144.87                |
| 7/23                  |              | Zelle From Malena Gomez on 07/23 Ref # Bacjiq8Dome1 NEW Ac                                            | 2,000.00               |                              |                         |
| 7/23                  |              | Citi Card Online Payment 240722 421440781830881 Ronald Ricardo                                        |                        | 2,000.00                     | 2,144.87                |
| 7/24                  |              | Citi Card Online Payment 240723 421441713671491 Ronald Ricardo                                        |                        | 2,000.00                     | 144.87                  |
| 7/25                  |              | Online Transfer Ref #lb0Nyrjgibt to Wells Fargo Active Cash VISA Card XXXXXXXXXXXX6185 on 07/25/24    |                        | 110.30                       |                         |
| 7/25                  |              | Capital One Online Pmt 240725 3Xwqfw853Gqcxem Ronald Ricardo                                          |                        | 100.00                       | -65.43                  |
| 7/26                  |              | ADP Totalsource Direct Dep 240726 315057506024FC1 Ricardo,Ronald                                      | 2,540.61               |                              |                         |
| 7/26                  |              | Zelle to Vazquez Carlos on 07/26 Ref #Rp0Sfxnd3Q Carrito DE Carlito. Thanks Bro.                      |                        | 100.00                       |                         |
| 7/26                  |              | Zelle to Pupo Grisel on 07/26 Ref #Rp0Sfxnfmv Por Cuidar DE LA Viejuca. Gracias                       |                        | 300.00                       | 2,075.18                |
| 7/29                  |              | Zelle From Malena Gomez on 07/27 Ref # Bacc29Q2L37L NEW Ac                                            | 800.00                 |                              |                         |
| 7/29                  |              | Citi Card Online Payment 240726 421444142708001 Ronald Ricardo                                        |                        | 800.00                       | 2,075.18                |
| 7/30                  |              | Online Transfer Ref #lb0P26H59T to Wells Fargo Active Cash VISA Card Commence Full Payment of Balance |                        | 1,075.18                     |                         |
| 7/30                  |              | Capital One Online Pmt 240730 3Xxs4Mxqe17Lcm6 Ronald Ricardo                                          |                        | 500.00                       | 500.00                  |
| 7/31                  |              | Springboard Coll Bvc Ezmlgpmkoxvwpqb Ronald Ricardo                                                   | 0.01                   |                              | 500.01                  |
| 8/1                   |              | Fit Project ABC Club Fees 2421300873381 - Fitness Project 888-827-9262                                |                        | 27.06                        | 472.95                  |
| 8/5                   |              | Zelle From Nereida Perez on 08/02 Ref # Bacwj7Gmcm0J                                                  | 568.70                 |                              |                         |
| 8/5                   |              | Capital One Online Pmt 240805 3Xz1Xw0Mxpx7Dpa Ronald Ricardo                                          |                        | 409.67                       | 631.98                  |
| 8/6                   |              | Cit Bank Div of Transfer Ricardo Ronald Ricardo Ronald*xxxxxxx0587*1240xxxxx\                         | 83.22                  |                              |                         |
| 8/6                   |              | Citicards Cash Reward 240805 811452775101619 Ronald Ricardo                                           | 88.49                  |                              |                         |
| 8/6                   |              | Forbright Bank ACH Trans Pay Off WF Cred Checking Account                                             | 9,319.82               |                              |                         |
| 8/6                   |              | Zelle to Gomez Malena on 08/06 Ref #Rp0Sgbcwp6 CC Cash Back Air Conditioner                           |                        | 88.49                        | 10,035.02               |
| Ending balance on 8/7 |              |                                                                                                       |                        |                              | 10,035.02               |
| Totals                |              |                                                                                                       | \$23,941.45            | \$14,264.79                  |                         |



Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

| Fee period 07/09/2024 - 08/07/2024                                        | Standard monthly service fee \$10.00 | You paid \$0.00                      |
|---------------------------------------------------------------------------|--------------------------------------|--------------------------------------|
| How to avoid the monthly service fee                                      | Minimum required                     | This fee period                      |
| Have any ONE of the following each fee period                             |                                      |                                      |
| • Minimum daily balance                                                   | \$500.00                             | -\$65.43 <input type="checkbox"/>    |
| • Total amount of qualifying electronic deposits                          | \$500.00                             | \$14,572.75 <input type="checkbox"/> |
| • Age of primary account owner                                            | 17 - 24                              | <input type="checkbox"/>             |
| • Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card | 1                                    | 0 <input type="checkbox"/>           |

RC/RC

 IMPORTANT ACCOUNT INFORMATION

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

This notice re-establishes that Wells Fargo has the right to conduct setoff for overdrawn deposit account balances, where applicable, and in accordance with your governing Deposit Account Agreement. When we exercise this right, we may reduce funds in any account you hold with us for purposes of paying the amount of the debt, either due or past due, that is owed to us as allowed by the laws governing your account. Our right of setoff won't apply if it would invalidate the tax-deferred status of any tax-deferred retirement account (e.g., a SEP or an IRA) you keep with us. To review a copy of your Deposit Account Agreement, including the provisions related to the right of setoff, please visit [wellsfargo.com/online-banking/consumer-account-fees/](https://wellsfargo.com/online-banking/consumer-account-fees/) or [wellsfargo.com/biz/fee-information/](https://wellsfargo.com/biz/fee-information/).

As a reminder, your Everyday Checking account monthly service fee is \$10 per fee period. You can avoid the \$10 monthly service fee if you meet any one of the following conditions during each fee period\*:

- \$500 minimum daily balance
- \$500 or more in total qualifying electronic deposits\*\*
- The primary account owner is 17 - 24 years old\*\*\*
- A linked Wells Fargo Campus ATM Card or Campus Debit Card\*\*\*\*
- A non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program\*\*\*\*\*

\*The fee period is the period used to calculate the monthly service fee. The fee period details are provided on the Monthly Service Fee Summary located in your account statement and in the Monthly Service Fee Summary section through Wells Fargo Online® in your Activity Summary or Wells Fargo Mobile® in Routing & Details.

\*\*A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP® network (real-time payment system) or FedNow Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g. an Original Credit Transaction). Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit.

\*\*\*When the primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee.

\*\*\*\*Eligibility is based on university and college participation in the Wells Fargo Campus Card program. Ask a banker or visit [wellsfargo.com/campuscard](https://wellsfargo.com/campuscard) for additional details.

\*\*\*\*\*You will receive your Worldwide Military Banking program benefits 45 days after your qualifying non-civilian military direct deposit is deposited into your eligible Wells Fargo checking account. For more information on the qualifying non-civilian military

**Forbright Bank**  
4445 Willard Ave, 10th Floor  
Chevy Chase, MD 20815



**RONALD RICARDO**  
39 N Indigo Circle  
Spring, TX 77381

www.forbrightbank.com  
Call us at 800-550-0159  
8:00 a.m. - 8:00 p.m. EST  
Monday - Friday

Growth Savings XXXXXXXX3501

Total Average  
Balance  
**\$61,661.29**

Total Interest Paid  
This Period  
**\$271.05**

Total Interest Paid  
Year-to-Date  
**\$356.35**

Statement Summary

| DEPOSIT ACCOUNTS | ACCOUNT NUMBER | BEGINNING<br>BALANCE | TOTAL<br>DEBITS | TOTAL<br>CREDITS | ENDING<br>BALANCE |
|------------------|----------------|----------------------|-----------------|------------------|-------------------|
| Growth Savings   | XXXXXX493501   | 59,085.30            | 0.00            | 3,685.75         | 62,771.05         |
| Total Balance    |                | 59,085.30            | 0.00            | 3,685.75         | 62,771.05         |

## ACCOUNT SUMMARY

|                                                                                                                                   |                                                                                                                         |                                                                                                                              |                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
|  <p>Beginning Balance<br/><b>\$59,085.30</b></p> |  <p>Total Debits<br/><b>\$0.00</b></p> |  <p>Total Credits<br/><b>\$3,685.75</b></p> |  <p>Ending Balance<br/><b>\$62,771.05</b></p> |
| <p>Average Balance<br/><b>\$61,661.29</b></p>                                                                                     | <p>Annual Percentage Yield Earned<br/><b>5.30%</b></p>                                                                  | <p>Interest Paid This Period<br/><b>\$271.05</b></p>                                                                         | <p>Interest Paid Year-to-Date<br/><b>\$356.35</b></p>                                                                            |

## Account Activity

| DATE  | DESCRIPTION                                                               | DEBIT | CREDIT   | BALANCE   |
|-------|---------------------------------------------------------------------------|-------|----------|-----------|
| 07/01 | Beginning Balance                                                         |       |          | 59,085.30 |
| 07/01 | ACH Transfer from Funds Transfer via Onl 063107513 DDA - Account ****5184 |       | 414.70   | 59,500.00 |
| 07/03 | ACH Transfer from Funds Transfer via Onl 063107513 DDA - Account ****5184 |       | 500.00   | 60,000.00 |
| 07/11 | ACH Transfer from Funds Transfer via Onl 063107513 DDA - Account ****5184 |       | 2,500.00 | 62,500.00 |
| 07/31 | Interest Paid                                                             |       | 271.05   | 62,771.05 |

Growth Savings XXXXXXXX3501

07/01/2024 - 07/31/2024 | 31 Days in Period

## Account Activity

| DATE  | DESCRIPTION    | DEBIT | CREDIT | BALANCE   |
|-------|----------------|-------|--------|-----------|
| 07/31 | Ending Balance |       |        | 62,771.05 |

## Fee Summary

| FEE DESCRIPTION | TOTAL FOR THIS PERIOD | TOTAL YEAR TO DATE |
|-----------------|-----------------------|--------------------|
|                 | \$0.00                | \$0.00             |



85 Willow Rd, Menlo Park, CA 94025  
help@robinhood.com

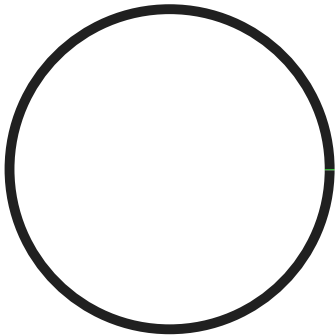
07/01/2024 to 07/31/2024

Ronald Ricardo Account #:105828537  
880 E 26TH ST, HIALEAH, FL 33013

Account Summary

|                        | Opening Balance | Closing Balance |
|------------------------|-----------------|-----------------|
| Brokerage Cash Balance | \$0.00          | \$0.00          |
| Deposit Sweep Balance  | \$5.15          | \$8.33          |
| Total Securities *     | \$6,387.90      | \$7,625.69      |
| Portfolio Value        | \$6,393.05      | \$7,634.02      |

Portfolio Allocation



- Cash and Cash Equivalents  
0.11%
- Equities  
99.89%
- Options  
0.00%

Income and Expense Summary

|                             | This Period | Year to Date |
|-----------------------------|-------------|--------------|
| Dividends                   | \$150.00    | \$879.69     |
| Capital Gains Distributions | \$0.00      | \$0.00       |
| Interest Earned             | \$0.00      | \$461.65     |
| Stock Lending               | \$3.18      | \$12.56      |

\* "Total Securities" includes those securities held in your account as well as those on loan through Stock Lending (identified herein as "Loaned Securities" or "Loaned Stocks"). The provisions of the Securities Investor Protection Act of 1970 may not protect you with respect to Loaned Securities.

As of the closing date of this statement, the annual percentage yield (APY) for customers enrolled in the brokerage cash sweep program is 0.01% for customers who are not subscribed to Robinhood Gold. For customers subscribed to Robinhood Gold or enrolled in a boosted rate promotion, the APY ranges from 5.00% - 5.50%. Program banks pay interest on your swept cash, minus any fees paid to Robinhood. Neither Robinhood Financial LLC nor any of its affiliates are banks. Investment products are not FDIC-insured, not bank guaranteed, and may lose value. Uninvested cash swept to the program banks is eligible for FDIC insurance up to applicable limits, subject to FDIC rules. The Securities Investor Protection Corporation has taken the position that uninvested cash swept to the program banks is not covered by the Securities Investor Protection Act.

This statement shall be conclusive if not objected to in writing within ten days (except with respect to debit card transactions). Errors and omissions exempted. Please address all communications to the firm and not to the individuals. Address changes or other material changes in your account should be directed to the office servicing your account. Kindly mention your account number. This statement should be retained for income tax purposes.

Robinhood Securities, LLC ("RHS") carries your account as the clearing broker by arrangement with your introducing broker-dealer, Robinhood Financial LLC ("RHF").

RHS is a Member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at [www.sipc.org](http://www.sipc.org).