APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
DIMAIO	JACK	J.	Jr.

SSN	BIRTH DATE	PHONE - TYPE
-**-*	3/15/1967	(917) 658 - 6785 - Mobile

EMAIL
JACK@JDIMAIO.COM

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
29 EAST GATE RD	HUNTINGTON	NY	11743

DATE IN	DATE OUT	MONTHLY RENT
	current	$0.00 / Yr.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
CEO	MEAD PARK MANAGEMENT

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
		$0.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
70 EAST 55TH STREET	NEW YORK	NY	10022

OTHER INCOME DESCRIPTION	MONTHLY INCOME
INVESTMENTS	$10,000,000.00/Yr.

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

❑

Window Guards:

❑

Were you referred by a broker?

NO

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

NO

Preferred Mailing Address:

29 EAST GATE RD, HUNTINGTON, NY 11743 - US

Initials: J.D. FC8F74DA

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by JACK J. DIMAIO, Jr. (Guarantor)*

Signed by JACK J. DIMAIO, Jr.
Fri Aug 23 2024 10:27:58 AM EDT
Key: FC8F74DA; IP Address: 47.187.141.115

JACK J. DIMAIO, Jr. *(Guarantor)* *Date*

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

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
JACK DIMAIO	XXXXXXXXXXXX4007	14987376	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: J.D. FC8F74DA

Rental Application for **The Copper**

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
DIMAIO	SARAH	E.	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	11/18/2001	(631) 553 - 9894 - Mobile

EMAIL
SDIMAIO5@ICLOUD.COM

EMERGENCY CONTACT

NAME	ADDRESS
Kathy DiMaio	29 east gate road, Lloyd harbor, 40 11743

PHONE	EMAIL ADDRESS	RELATIONSHIP
(516) 946 - 1633	Jdsdjd@gmail.com	mother

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
29 east gate road	Lloyd harbor	NY	11743

DATE IN	DATE OUT	MONTHLY RENT
	current	$0.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Production assistant	Fox nation

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Sean McCourt	(646) 479 - 5190	$60,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
1211 avenue of Americas	New York	NY	10036

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

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

Window Guards:

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

Were you referred by a broker?

NO

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

NO

Preferred Mailing Address:

29 east gate road, Lloyd harbor, NY 11743 - US

Initials: S.D. D7556512

APPLICATION CONSENT

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

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

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

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☒ *Application consent was digitally accepted by SARAH E. DIMAIO*

Signed by SARAH E. DIMAIO
Fri Aug 23 2024 11:15:08 AM EDT
Key: D7556512; IP Address: 174.229.45.212

SARAH E. DIMAIO *(Applicant)* *Date*

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

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
SARAH DIMAIO	XXXXXXXXXXXX1370	14987487	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: S.D. D7556512

APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION			
LAST NAME Campisi	**FIRST NAME** Kate	**M.I.** A.	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 2/26/2002	**PHONE - TYPE** (631) 827-9340 - Mobile	
EMAIL katecampisi123@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 284 Vineyard Rd	**CITY** Halesite	**STATE** NY	**ZIP** 11743
DATE IN	**DATE OUT** current	**MONTHLY RENT** / Mo.	

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

SUPPLEMENTAL QUESTIONS
Will the tenant be receiving stove knob covers from property? ☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.
Window Guards: ☒ No children 10 years of age or younger live in my apartment
Were you referred by a broker? NO
I (we) have seen the actual apartment for which I (we) are applying?: NO
Preferred Mailing Address: 284 Vineyard Rd, Halesite, NY 11743 - US

Initials: ________

APPLICATION CONSENT

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

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

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

☒ *Application consent was digitally accepted by Kate A. Campisi*

Kate A. Campisi *(Applicant)* *Date*

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

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
SARAH DIMAIO	XXXXXXXXXXXX1370	14996754	$21.50
Transaction		**Transaction Date**	**Charged**
T2408261355_ZI0QI0		8/26/2024 10:55 AM PDT	$21.50

Initials: ________

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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Rental Report for SARAH E. DIMAIO

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

Score for SARAH E. DIMAIO: 730

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Employment verification must not be Verified False		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	

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

NOTIFICATION(S)

APPLICANT: no matching SSN found

The SSN for the primary applicantdoes not match the names or aliases on file. Please check if you entered the SSN accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

Credit Quick Summary	
Total annual income (reported by Applicant)	$60,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $8,296.19)
Total number of accounts	2
Accounts with no late payments	2 (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	$3,767.00 ($0.00 past due)
Outstanding revolving debt	$3,767.00 (6% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	SARAH E. DIMAIO	SARAH DIMAIO
SSN:	***-**-****	***-**-****
Birth Date:	11/**/2001	11/**/2001

Addresses	From Application	From Equifax
	29 east gate road Lloyd harbor, NY 11743 - US	29 E GATE RD. HUNTINGTON, NY 11743 (Applicant) Reported 8/2024

Employment	From Application	From Equifax
Applicant:	Production assistant Fox nation $60,000.00/Yr. Total annual Income: $60,000.00	

Employment Verifications

From RealPage

Requested For SARAH E. DIMAIO Requested Date 8/26/2024	**Employer** Fox nation	**Position Held** Production assistant	**Annual Salary** $60,000.00	**Supervisor** Sean McCourt (646) 479 - 5190
	Results Pending			

Criminal and Other Public Records				
Requested For SARAH E. DIMAIO	**Location Searched** Multistate Search	**Period Searched** 8/26/2017 - 8/26/2024	**Requested** 8/26/2024	**Returned** 8/26/2024
Results *No Records Found*				

National Sex Offender Registry History		
Requested For SARAH E. DIMAIO	**Date Requested** 8/26/2024	**Date Returned** 8/26/2024
Results *No Records Found*		

Restricted Person Search

Requested For	Requested	Returned
SARAH E. DIMAIO	8/26/2024	8/26/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	730	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	735	You have too few credit accounts The date that you opened your oldest account is too recent Too few of your bankcard or other revolving accounts have high limits You have too many inquiries on your credit report.

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	3/2022	7/2024					$3,767.00

Monthly Payment	High Credit	Type	Comments
	$67,113.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYCAPITAL/ULTA (Applicant)	2/2023	4/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$134.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23

Previous Credit Inquiries

From Equifax

3/2024	COMENITYCAPITAL/ALPH (Applicant)

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Rental Report for JACK J. DIMAIO, Jr. (Guarantor)

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

Score for JACK J. DIMAIO, Jr. (Guarantor): 833

		Importance	Result
AI Score		Pass/Fail	👍
Total annual income to rent ratio exceeds 80.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	👍
No unpaid rental collections		Pass/Fail	👍
Employment verification must not be Verified False		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	👍
Total Considered Felony Convictions	None	Pass/Fail	👍
Alcohol	None ever	Pass/Fail	👍
Bad Check	None ever	Pass/Fail	👍
Criminal Other	None ever	Pass/Fail	👍
Drug Manufacture Distribution	None ever	Pass/Fail	👍
Drug Marijuana Use	None ever	Pass/Fail	👍
Drug Meth Manufacture	None ever	Pass/Fail	👍
Drug Use	None ever	Pass/Fail	👍
Fraud	None ever	Pass/Fail	👍
Government Obstruction	None ever	Pass/Fail	👍

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$10,000,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $8,296.19)
Total number of accounts	27
Accounts with no late payments	25 (0 unpaid past due)
Accounts paid 30-59 days past due	2 (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	$256,639.00 ($0.00 past due)
Outstanding revolving debt	$62,195.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$194,444.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	JACK J. DIMAIO, Jr. (Guarantor)	JACK J. DEMAIO, JR. JACK JOHN DIMAIO, JR. JACK DIMAIO, JR.
SSN:	***-**-****	***-**-****
Birth Date:	3/**/1967	3/**/1967

Addresses	From Application	From Equifax
	29 EAST GATE RD HUNTINGTON, NY 11743 - US	29 E GATE RD. HUNTINGTON, NY 11743 (Applicant) Reported 8/2024 711 WINDING BEND CIR. HIGHLAND VILLAGE, TX 75077 (Applicant) Reported 8/2022 1395 RIDGE RD. SYOSSET, NY 11791 (Applicant) Reported 4/2015 1392 RIDGE RD. LAUREL HOLLOW, NY 11791 (Applicant) Reported 9/2009 245 PARK AVE FL 44 AVE FL 44TH NEW YORK, NY 10167 (Applicant) Reported 9/2009 56 VISTA DR. SYOSSET, NY 11791 (Applicant) Reported 9/2009

Employment	From Application	From Equifax
Applicant:	CEO MEAD PARK MANAGEMENT $0.00/Yr. Total annual Income: $10,000,000.00	CREDIT S FIRST BOSTO

Employment Verifications
From RealPage

Requested For JACK J. DIMAIO, Jr. (Guarantor) Requested Date 8/26/2024	Employer MEAD PARK MANAGEMENT	Position Held CEO	Annual Salary $0.00	Supervisor
	Results Pending			

Criminal and Other Public Records				
Requested For	**Location Searched**	**Period Searched**	**Requested**	**Returned**
JACK J. DIMAIO, Jr. (Guarantor)	Multistate Search	8/26/2017 - 8/26/2024	8/26/2024	8/26/2024
Results				
No Records Found				

National Sex Offender Registry History		
Requested For	**Date Requested**	**Date Returned**
JACK J. DIMAIO, Jr. (Guarantor)	8/26/2024	8/26/2024
Results		
No Records Found		

Restricted Person Search		
Requested For	**Requested**	**Returned**
JACK J. DIMAIO, Jr.	8/26/2024	8/26/2024
Results		
No Records Found		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	833	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	785	Total of all balances on bankcard or revolving accounts is too high You have too many delinquent or derogatory accounts The worst payment status on your accounts is delinquent or derogatory Lack of sufficient credit history on bankcard or revolving accounts
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PORSCHE CREDIT CORPO (Applicant)	12/2023	6/2024					$92,568.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$3,091.00	$120,557.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0
7/24		5/24		3/24		1/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	5/1989	7/2024					$56,582.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$206,881.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	6/2021	7/2024					$44,424.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$2,019.00	$109,939.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
GMFNANCIAL (Applicant)	11/2023	7/2024					$28,728.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,064.00	$38,304.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0
8/24		6/24		4/24		2/24		12/23

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PORSCHE CREDIT CORPO (Applicant)	7/2023	6/2024					$28,724.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,151.00	$44,907.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0
7/24		5/24		3/24		1/24		11/23		9/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	5/1989	7/2024					$3,767.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$67,113.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	1/1994	6/2024					$962.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$40.00	$23,241.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
GS BANK USA-GENERAL (Applicant)	10/1992	6/2024					$884.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$29.00	$16,432.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB - HOME LENDING (Applicant)	3/2022	6/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$9,180,000.00	MORTGAGE	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0
8/22		6/22		4/22

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WFBNA HOME LENDING (Applicant)	10/2015	2/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$9,180,000.00	MORTGAGE	VARIABLE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/22		2/22		12/21		10/21		8/21		6/21		4/21		2/21		12/20		10/20		8/20		6/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	10/2018	5/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$128,073.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/21		4/21		2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PORSCHE CREDIT CORPO (Applicant)	7/2017	3/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$122,821.00	INSTALLMENT	LEASE - FULL TERMINATION Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PORSCHE CREDIT CORPO (Applicant)	3/2013	9/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$92,163.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PORSCHE CREDIT CORPO (Applicant)	3/2020	5/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$85,162.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/21		4/21		2/21		12/20		10/20		8/20		6/20		4/20

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	12/2015	10/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$84,189.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	6/2021	6/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$75,873.00	INSTALLMENT	ACCOUNT ASSUMED BY ANOTHER PARTY Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PORSCHE CREDIT CORPO (Applicant)	8/2015	6/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$63,468.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ALLY FINANCIAL (Applicant)	9/2014	3/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$59,678.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	9/2019	3/2020	1	0	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$0.00	$52,736.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	3/2019	5/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$46,243.00	INSTALLMENT	LEASE - EARLY TERMINATION Rate/Status 2: Not more than two payments past due			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
GMFNANCIAL (Applicant)	12/2017	11/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$39,429.00	INSTALLMENT	LEASE - FULL TERMINATION FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	11/2018	8/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$36,642.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0
10/19		8/19		6/19		4/19		2/19		12/18

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	11/2012	10/2015					$0.00

Monthly Payment	High Credit	Type	Comments
	$36,196.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
LINCOLN AUTOMOTIVE F (Applicant)	1/2021	12/2023	2	0	0		$0.00

Monthly Payment	High Credit	Type	Comments
	$34,884.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	6/1994	5/2016					$0.00

Monthly Payment	High Credit	Type	Comments
	$10,115.00	OVERDRAFT/RESERVE	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	11/1989						$0.00

Monthly Payment	High Credit	Type	Comments
	$5,522.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BROOKS BROTHERS / CB (Applicant)	4/2021						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21	

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

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 Kate A. Campisi

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

Score for Kate A. Campisi: 759

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Bank Verifications			PENDING
Bank verification must not be Verified False or Any Negative Reference		Pass/Fail	PENDING
Bank verification must not be Unable to Verify		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	

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

NOTIFICATION(S)

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.

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total combined annual income to rent ratio	6.03 (based on rent of $9,955.43)
Total number of accounts	2
Accounts with no late payments	2 (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	$31,972.00 ($0.00 past due)
Outstanding revolving debt	$31,972.00 (72% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Kate A. Campisi	KATE CAMPISI
SSN:	***-**-****	***-**-****
Birth Date:	2/**/2002	2/**/2002

Addresses	From Application	From Equifax
	284 Vineyard Rd Halesite, NY 11743 - US	284 VINEYARD RD. HALESITE, NY 11743 (Applicant) Reported 8/2024

Employment	From Application	From Equifax
Applicant:	Total annual Income: $0.00	

Bank Verifications

From RealPage

Requested For / Requested Date	Bank Name	Account Number	Results	
Requested For Kate A. Campisi Requested Date 8/26/2024			Pending	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Kate A. Campisi	Multistate Search	8/26/2017 - 8/26/2024	8/26/2024	8/26/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Kate A. Campisi	8/26/2024	8/26/2024

Results
No Records Found

Restricted Person Search		
Requested For Kate A. Campisi	**Requested** 8/26/2024	**Returned** 8/26/2024
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	759	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	720	You have too few credit accounts Too many of your open bankcard or revolving accounts have a balance Too few of your bankcard or other revolving accounts have high limits
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	7/2022	6/2024					$22,389.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$26,130.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	10/2000	7/2024					$9,583.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$336.00	$18,263.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

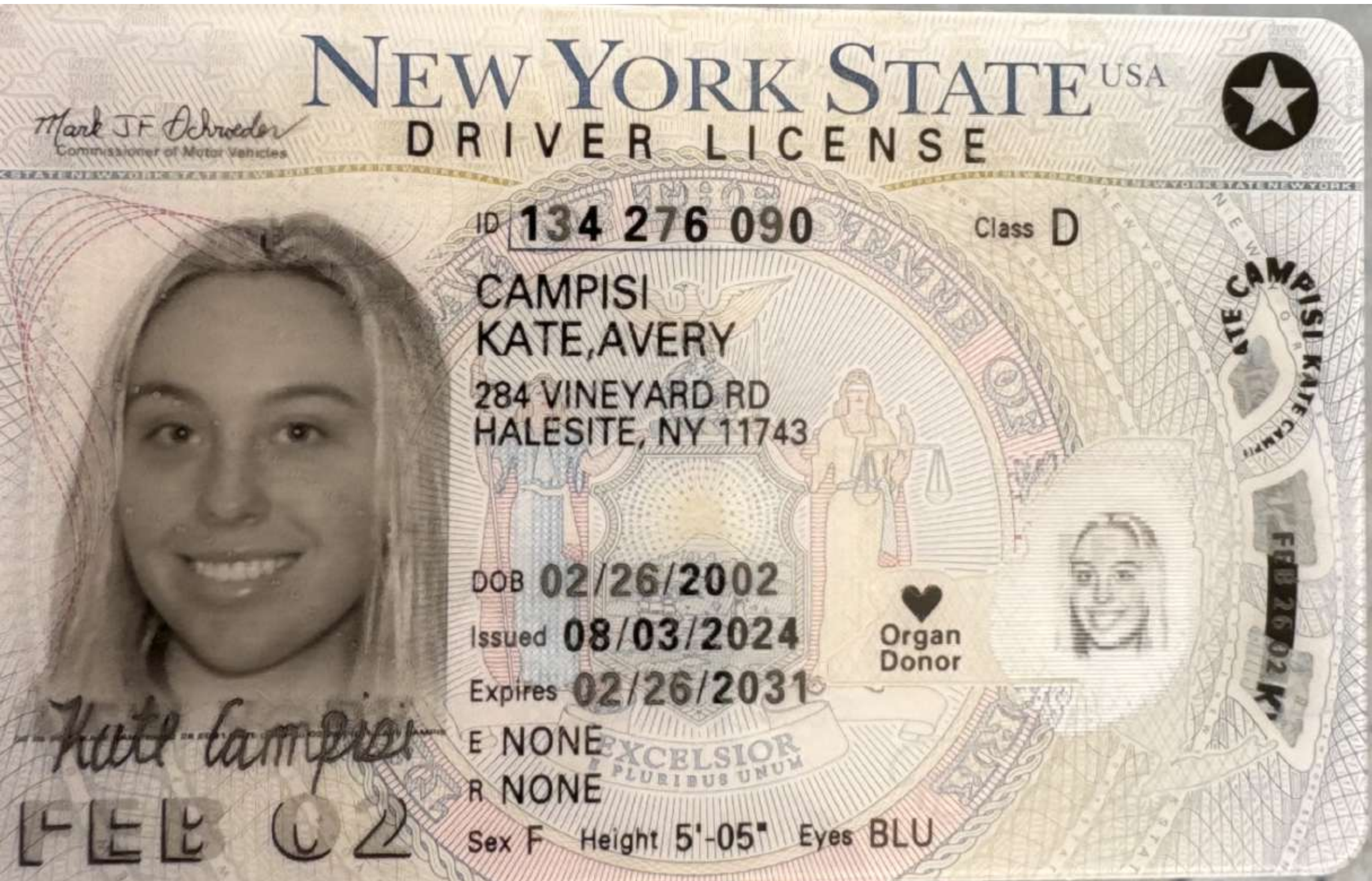
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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

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

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

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

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


NEW YORK STATE USA
DRIVER LICENSE
Mark JF Schroeder
Commissioner of Motor Vehicles
ID 134 276 090
Class D
CAMPISI
KATE,AVERY
284 VINEYARD RD
HALESITE, NY 11743
DOB 02/26/2002
Issued 08/03/2024
Expires 02/26/2031
E NONE
R NONE
Sex F Height 5'-05" Eyes BLU
Organ Donor
EXCELSIOR
E PLURIBUS UNUM
FEB 02
KATE CAMPISI KATE CAMPISI
FEB 26 02

J.P.Morgan

August 12, 2024

To Whomever It May Concern:

We are writing at the request of Jack Dimaio Jr.

This letter is to confirm that JPMorgan Chase Bank, N.A. ("J.P. Morgan") has maintained a relationship with Jack Dimaio Jr. since 1989. Year-to-date, Jack Dimaio Jr. has had an annual investment income of $1,255,538. In 2023, Jack Dimaio Jr. had an annual investment income of $1,928,549. In 2022, Jack Dimaio Jr. had an annual investment income of $1,182,848. J.P. Morgan cannot guarantee future income or returns of investments. **Past performance of investments is not a reliable indicator of future results.**

It has been our pleasure to have Jack Dimaio Jr. as our client.

Please do not hesitate to contact me at 212-464-0781.

Sincerely,
Andrew D Hayes
Managing Director


3
SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR
PASSPORT
PASSEPORT
PASAPORTE
USA
UNITED STATES OF AMERICA
P
USA
555034299
Surname
DIMAIO
Given Names
JACK JOHN
Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA
Date of birth / Date de naissance / Fecha de nacimiento
15 Mar 1967
Sex / Sexe / Sexo
M
Place of birth / Lieu de naissance / Lugar de nacimiento
NEW YORK, U.S.A.
Authority / Autorité / Autoridad
United States
Department of State
Date of issue / Date de délivrance / Fecha de expedición
02 Nov 2016
Date of expiration / Date d'expiration / Fecha de caducidad
01 Nov 2026
Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 27
USA
USADIMAIO<<JACK<JOHN<<<<<<<<<<<<<<<<<<<<<<<
5034299 8USA6703152M2611011116081719<175526

GRASSI
ADVISORY GROUP

August 19, 2024

To whom it may concern:

You have requested that we provide you with certain information regarding Mr. Jack DiMaio Jr. (hereinafter referred to as "our client"). Our client has consented to our provision of the requested information.

We have prepared the income tax returns for our client during the period from 2020 through 2022. Those income tax returns have each included Schedule B, Schedule D and Schedule E.

We prepared the income tax returns noted above based on the documentation and other information provided to us by our client. We did not audit, review, or otherwise verify the accuracy of such documentation or information at any time, and we have not and do not express an opinion or give any other form of assurances regarding the same. By providing you with this letter, we have not established with you any direct or indirect client, contractual or quasi-contractual relationship. We do not understand or anticipate that you or any third party will rely on the information contained in this letter as a basis for entering into or continuing any contractual or other relationship with our client. We fully expect that before you or any third party decides to enter into any such relationship with our client, that you and/or that third party will exercise an appropriate level of independent due diligence. Accordingly, any use of this information is solely your responsibility and judgment. By accepting this letter, you acknowledge all of the above, and also that we are under no obligation to provide you or any third party with any additional information at any time, including but not limited to any changes or corrections to any of the information we have provided in this letter concerning our client.

Thank you.

Very Truly Yours,

Grassi Advisory Group, Inc.

IGOR

Igor Bochenkov, CPA, MST
Partner

50 JERICHO QUADRANGLE, STE. 200, JERICHO, NY 11753
P: 516.256.3500 • F: 516.256.3510 • GRASSIADVISORS.COM
NEW YORK | NEW JERSEY | MASSACHUSETTS | FLORIDA

Form **1040** Department of the Treasury - Internal Revenue Service

U.S. Individual Income Tax Return **2022** OMB No. 1545-0074 IRS Use Only - Do not write or staple in this space.

CLIENT COPY

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

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

Your first name and middle initial	Last name	Your social security number
JACK J.	DIMAIO JR.	[redacted]
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
KATHRYN	DIMAIO	[redacted]

Home address (number and street). If you have a P.O. box, see instructions. Apt. no.
29 EAST GATE ROAD

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code
LLOYD HARBOR NY 11743

Foreign country name | Foreign province/state/county | Foreign postal code

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Digital Assets At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

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

Age/Blindness You: ☐ Were born before January 2, 1958 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1958 ☐ Is blind

Dependents (see instructions): If more than four dependents, see instr. and check here ☐

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	Credit for other dependents
SARAH E DIMAIO	[redacted]	DAUGHTER		X

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions) STMT 1	1a	29,292.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	29,292.

Attach Sch. B if required.

2a	Tax-exempt interest	2a	45,033.	b Taxable interest	2b	427,344.
3a	Qualified dividends	3a	660,501.	b Ordinary dividends	3b	1,314,047.
4a	IRA distributions	4a		b Taxable amount	4b	
5a	Pensions and annuities	5a		b Taxable amount	5b	
6a	Social security benefits	6a		b Taxable amount	6b	

Standard Deduction for -
- Single or Married filing separately, $12,950
- Married filing jointly or Qualifying surviving spouse, $25,900
- Head of household, $19,400
- If you checked any box under Standard Deduction, see instructions.

c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	1,042,851.
8	Other income from Schedule 1, line 10	8	-572,144.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	2,241,390.
10	Adjustments to income from Schedule 1, line 26	10	5,299.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	2,236,091.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	655,780.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
14	Add lines 12 and 13	14	655,780.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	1,580,311.

LHA **For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.** Form **1040** (2022)

213921 12-15-22

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	277,700.
	17	Amount from Schedule 2, line 3			17	4,982.
	18	Add lines 16 and 17			18	282,682.
	19	Child tax credit or credit for other dependents from Schedule 8812			19	
	20	Amount from Schedule 3, line 8			20	200.
	21	Add lines 19 and 20			21	200.
	22	Subtract line 21 from line 18. If zero or less, enter -0-			22	282,482.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	10,598.
	24	Add lines 22 and 23. This is your **total tax**			24	293,080.
Payments	25	Federal income tax withheld from:				
	a	Form(s) W-2 SEE STATEMENT 5	25a	1,893.		
	b	Form(s) 1099	25b			
	c	Other forms (see instructions)	25c			
	d	Add lines 25a through 25c			25d	1,893.
If you have a qualifying child, attach Sch. EIC.	26	2022 estimated tax payments and amount applied from 2021 return			26	
	27	Earned income credit (EIC)	27			
	28	Additional child tax credit from Schedule 8812	28			
	29	American opportunity credit from Form 8863, line 8	29			
	30	Reserved for future use	30			
	31	Amount from Schedule 3, line 15	31	624,000.		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	624,000.
	33	Add lines 25d, 26, and 32. These are your **total payments**			33	625,893.
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	332,813.
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	322,320.
Direct deposit? See instructions.	b	Routing number [redacted] c Type: ☒ Checking ☐ Savings				
	d	Account number [redacted]				
	36	Amount of line 34 you want **applied to your 2023 estimated tax**	36			
Amount You Owe	37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	
	38	Estimated tax penalty (see instructions)	38	10,493.		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ☒ **Yes.** Complete below. ☐ **No**

Designee's name IGOR BOCHENKOV Phone no. 516-256-3500 Personal identification number (PIN) 35218

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature | Date | Your occupation: BOND TRADER | If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Joint return? See instructions. Keep a copy for your records.

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation: HOMEMAKER | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

Phone no. 212-832-1110 Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
IGOR BOCHENKOV	IGOR BOCHENKOV	10/14/23	P01325218	☐ Self-employed

Firm's name GRASSI & CO. CPA'S, P.C. Phone no. 516-256-3500

Firm's address 50 JERICHO QUADRANGLE, SUITE 200 JERICHO, NY 11753 Firm's EIN 11-3266576

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2022)

Form **1040** Department of the Treasury - Internal Revenue Service (99)

U.S. Individual Income Tax Return **2021** OMB No. 1545-0074 IRS Use Only - Do not write or staple in this space.

Filing Status Check only one box.
☐ Single ☒ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying widow(er) (QW)
If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent ▶

Your first name and middle initial	Last name	Your social security number
JACK J.	DIMAIO JR.	[redacted]
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
KATHRYN	DIMAIO	[redacted]

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
29 EAST GATE ROAD		
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
LLOYD HARBOR	NY	11743
Foreign country name	Foreign province/state/county	Foreign postal code

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

At any time during 2021, did you receive, sell, exchange, or otherwise dispose of any financial interest in any virtual currency? ☐ Yes ☒ No

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

Age/Blindness **You:** ☐ Were born before January 2, 1957 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1957 ☐ Is blind

Dependents (see instructions): If more than four dependents, see instr. and check here ▶ ☐

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) ✓ if qualifies for (see instructions): Child tax credit	Credit for other dependents
SARAH E DIMAIO	[redacted]	DAUGHTER	☐	☒

Attach Sch. B if required.

1	Wages, salaries, tips, etc. Attach Form(s) W-2 STMT 1			1	13,616.
2a	Tax-exempt interest	2a	20,785.	2b b Taxable interest	496,334.
3a	Qualified dividends	3a	432,735.	3b b Ordinary dividends	782,329.
4a	IRA distributions	4a		4b b Taxable amount	
5a	Pensions and annuities	5a		5b b Taxable amount	
6a	Social security benefits	6a		6b b Taxable amount	
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐			7	-3,000.
8	Other income from Schedule 1, line 10			8	573,582.
9	Add lines 1, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income** ▶			9	1,862,861.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income** ▶			11	1,862,861.
12a	**Standard deduction or itemized deductions** (from Schedule A)	12a	904,087.		
b	Charitable contributions if you take the standard deduction (see instr.)	12b			
c	Add lines 12a and 12b			12c	904,087.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	
14	Add lines 12c and 13			14	904,087.
15	**Taxable income.** Subtract line 14 from line 11. If zero or less, enter -0-			15	958,774.

Standard Deduction for -
- Single or Married filing separately, $12,550
- Married filing jointly or Qualifying widow(er), $25,100
- Head of household, $18,800
- If you checked any box under Standard Deduction, see instructions.

LHA **For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.** Form **1040** (2021)

113921 12-10-21

STMT 4

16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	219,749.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	219,749.
19	Nonrefundable child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	2,311.
21	Add lines 19 and 20			21	2,311.
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	217,438.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	61,289.
24	Add lines 22 and 23. This is your **total tax** ▶			24	278,727.
25	Federal income tax withheld from:				
a	Form(s) W-2 SEE STATEMENT 5	25a	916.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	916.
26	2021 estimated tax payments and amount applied from 2020 return			26	
27a	Earned income credit (EIC)	27a			
	Check here if you were born after January 1, 1998, and before January 2, 2004, and you satisfy all the other requirements for taxpayers who are at least age 18, to claim the EIC. See instr. ▶ ☐				
b	Nontaxable combat pay election 27b				
c	Prior year (2019) earned income 27c				
28	Refundable child tax credit or additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Recovery rebate credit. See instructions	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27a and 28 through 31. These are your **total other payments and refundable credits** ▶			32	
33	Add lines 25d, 26, and 32. These are your **total payments** ▶			33	916.

If you have a qualifying child, attach Sch. EIC.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐	35a	
▶ b	Routing number ▶ c Type: ☐ Checking ☐ Savings		
▶ d	Account number		
36	Amount of line 34 you want **applied to your 2022 estimated tax** ▶ 36		

Direct deposit? See instructions.

Amount You Owe

37	**Amount you owe.** Subtract line 33 from line 24. For details on how to pay, see instructions ▶	37	277,811.
38	Estimated tax penalty (see instructions) ▶ 38		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ▶ ☒ **Yes.** Complete below. ☐ **No**

Designee's name ▶IGOR BOCHENKOV Phone no. ▶516-256-3500 Personal identification number (PIN) ▶35218

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature | Date | Your occupation: BOND TRADER | If the IRS sent you an Identity Protection PIN, enter it here (see inst.) ▶

Joint return? See instructions. Keep a copy for your records.

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation: HOMEMAKER | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.) ▶

Phone no. 212-832-1110 Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
IGOR BOCHENKOV	IGOR BOCHENKOV	11/10/23	P01325218	☐ Self-employed

Firm's name ▶GRASSI & CO. CPA'S, P.C. Phone no. 516-256-3500

Firm's address ▶50 JERICHO QUADRANGLE, SUITE 200 JERICHO, NY 11753 ▶ Firm's EIN 11-3266576

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2021)

Form **1040** Department of the Treasury—Internal Revenue Service (99) **U.S. Individual Income Tax Return** **2020** OMB No. 1545-0074 IRS Use Only - Do not write or staple in this space.

Filing Status Check only one box. ☐ Single ☒ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying widow(er) (QW)

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

Your first name and middle initial	Last name	Your social security number
JACK J.	DIMAIO JR.	[redacted]
If joint return, spouse's first name and middle initial	**Last name**	**Spouse's social security number**
KATHRYN	DIMAIO	[redacted]

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
29 EAST GATE ROAD		
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
LLOYD HARBOR	NY	11743
Foreign country name	Foreign province/state/county	Foreign postal code

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

At any time during 2020, did you receive, sell, send, exchange, or otherwise acquire any financial interest in any virtual currency? ☐ Yes ☒ No

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

Age/Blindness **You:** ☐ Were born before January 2, 1956 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1956 ☐ Is blind

Dependents (see instructions): If more than four dependents, see instr. and check here ▶☐

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) ✓ if qualifies for (see instructions): Child tax credit	Credit for other dependents
JACK E DIMAIO	[redacted]	SON		X
SARAH E DIMAIO	[redacted]	DAUGHTER		X

Attach Sch. B if required.

1	Wages, salaries, tips, etc. Attach Form(s) W-2 STMT 1				1	1.
2a	Tax-exempt interest	2a	231,404.	b Taxable interest	2b	202,055.
3a	Qualified dividends	3a	254,925.	b Ordinary dividends	3b	610,515.
4a	IRA distributions	4a		b Taxable amount	4b	
5a	Pensions and annuities	5a		b Taxable amount	5b	
6a	Social security benefits	6a		b Taxable amount	6b	
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶☐				7	-3,000.
8	Other income from Schedule 1, line 9				8	-1,343,146.
9	Add lines 1, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income** ▶				9	-533,575.
10	Adjustments to income:					
a	From Schedule 1, line 22	10a				
b	Charitable contributions if you take the standard deduction. See instr.	10b				
c	Add lines 10a and 10b. These are your **total adjustments to income** ▶				10c	
11	Subtract line 10c from line 9. This is your **adjusted gross income** ▶				11	-533,575.
12	**Standard deduction or itemized deductions** (from Schedule A)				12	67,412.
13	Qualified business income deduction. Attach Form 8995 or Form 8995-A				13	
14	Add lines 12 and 13				14	67,412.
15	**Taxable income.** Subtract line 14 from line 11. If zero or less, enter -0-				15	0.

Standard Deduction for -
- Single or Married filing separately, $12,400
- Married filing jointly or Qualifying widow(er), $24,800
- Head of household, $18,650
- If you checked any box under Standard Deduction, see instructions.

LHA **For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.** Form **1040** (2020)

013921 12-11-20

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	0.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	0.
19	Child tax credit or credit for other dependents			19	
20	Amount from Schedule 3, line 7			20	
21	Add lines 19 and 20			21	
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	0.
23	Other taxes, including self-employment tax, from Schedule 2, line 10			23	
24	Add lines 22 and 23. This is your **total tax** ▶			24	0.
25	Federal income tax withheld from:				
a	Form(s) W-2	25a			
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	
26	2020 estimated tax payments and amount applied from 2019 return STATEMENT 4			26	680,718.
27	Earned income credit (EIC)	27			
28	Additional child tax credit. Attach Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29	2,000.		
30	Recovery rebate credit. See instructions	30			
31	Amount from Schedule 3, line 13	31			
32	Add lines 27 through 31. These are your **total other payments and refundable credits** ▶			32	2,000.
33	Add lines 25d, 26, and 32. These are your **total payments** ▶			33	682,718.

• If you have a qualifying child, attach Sch. EIC.
• If you have nontaxable combat pay, see instructions.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	682,718.
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ▶☐			35a	682,718.
▶ b	Routing number [redacted] ▶ c Type: ☒ Checking ☐ Savings				
▶ d	Account number [redacted]				
36	Amount of line 34 you want **applied to your 2021 estimated tax** ▶	36			

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe now** ▶			37	
	Note: Schedule H and Schedule SE filers, line 37 may not represent all of the taxes you owe for 2020. See Schedule 3, line 12e, and its instructions for details.				
38	Estimated tax penalty (see instructions) ▶	38			

For details on how to pay, see instructions.

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ▶ ☒ **Yes.** Complete below. ☐ **No**

Designee's name ▶TONY PANEBIANCO Phone no. ▶516-256-3500 Personal identification number (PIN) ▶65677

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature | Date | Your occupation: BOND TRADER | If the IRS sent you an Identity Protection PIN, enter it here (see inst.) ▶

Joint return? See instructions. Keep a copy for your records.

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation: HOMEMAKER | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.) ▶

Phone no. 212-832-1110 Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
TONY PANEBIANCO	TONY PANEBIANCO	10/14/21	P00535677	☐ Self-employed

Firm's name ▶GRASSI & CO. CPA'S, P.C. Phone no. 516-256-3500

Firm's address ▶50 JERICHO QUADRANGLE, SUITE 200
JERICHO, NY 11753 ▶ Firm's EIN 11-3266576

your non USD TD will be set forth on a separate confirmation or other interest rate disclosure provided when your non-USD TD is established. That interest rate disclosure, as may be amended, is considered part of these terms.

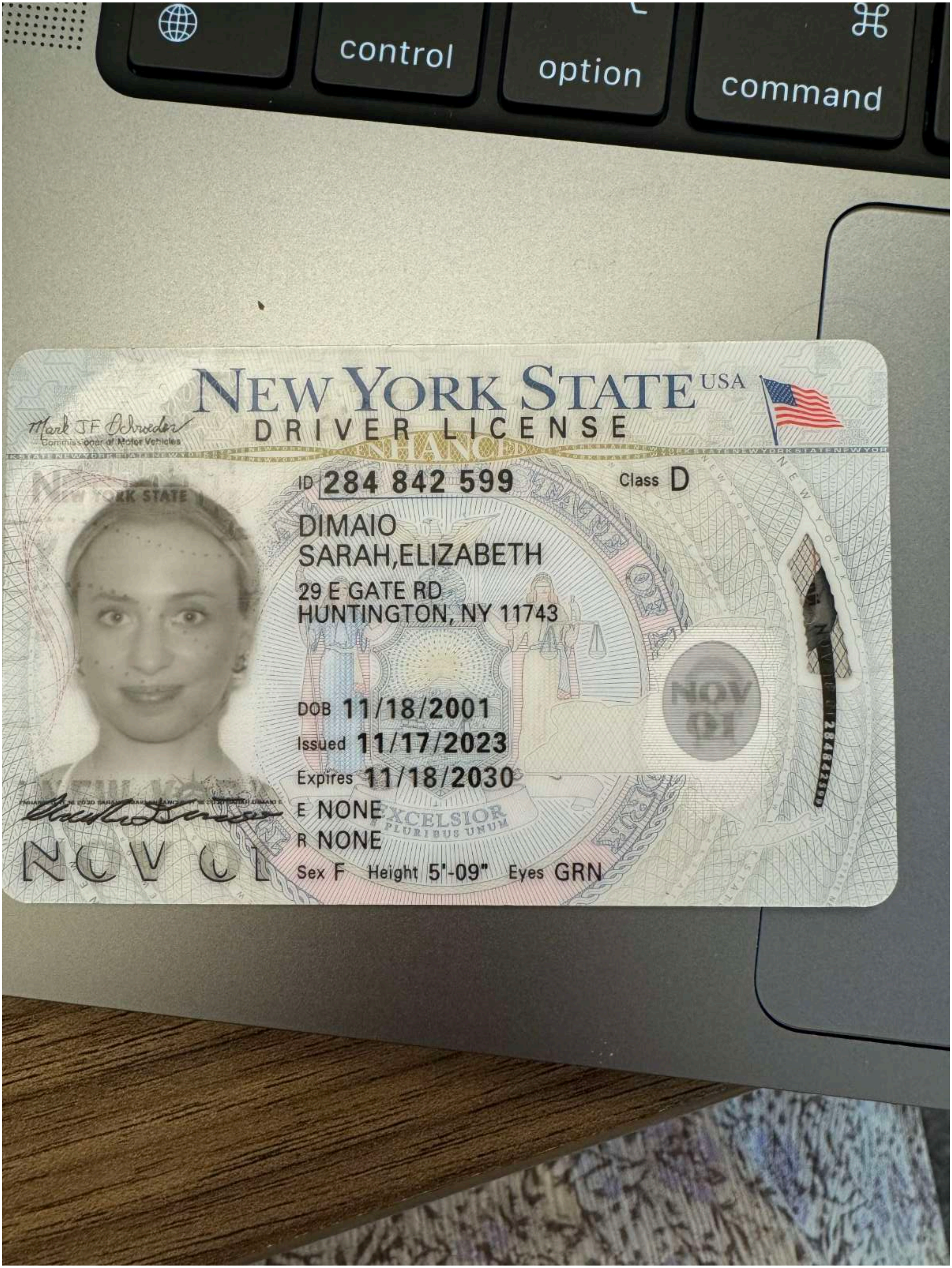
Maturity Conditions
Your non-U.S. TD will not renew automatically at maturity. We reserve the right to accelerate the maturity of your non-USD TD upon notice. No interest is earned or paid on the non-USD TD on or after the maturity date. As of the maturity date: (i) the non-USD TD terms, including the non-USD TD interest rate, will no longer apply to the respective Cash Deposit, and (ii) if designated as interest bearing, such Cash Deposit will earn interest in accordance with the interest rate and APY disclosure provided to you when the Asset Account was opened, as may have been amended from time to time.

Consolidated Summary

Assets	Account Number	Prior Period Value	Current Period Value	Change In Value
Checking				
Private Client Checking Plus	[redacted]	133,212.89	189,416.88	56,203.99
Savings				
Private Client Savings	[redacted]	804,824.53	881,408.20	76,583.67
Private Client Savings	[redacted]	5,001.52	5,002.48	0.96
Total Value		**$809,826.05**	**$886,410.68**	**$76,584.63**
Total Assets		**$943,038.94**	**$1,075,827.56**	**$132,788.62**

Consolidated Summary

Assets	Account Number	Prior Period Value	Current Period Value	Change In Value
Checking				
Private Client Checking Plus	[redacted]	189,416.88	154,056.52	(35,360.36)
Savings				
Private Client Savings	[redacted]	881,408.20	515,039.89	(366,368.31)
Private Client Savings	[redacted]	5,002.48	5,003.61	1.13
Total Value		**$886,410.68**	**$520,043.50**	**($366,367.18)**
Total Assets		**$1,075,827.56**	**$674,100.02**	**($401,727.54)**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NEW YORK STATE USA
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ENHANCED
Commissioner of Motor Vehicles
ID 284 842 599
Class D
DIMAIO
SARAH,ELIZABETH
29 E GATE RD
HUNTINGTON, NY 11743
DOB 11/18/2001
Issued 11/17/2023
Expires 11/18/2030
E NONE
R NONE
Sex F Height 5'-09" Eyes GRN
EXCELSIOR
PLURIBUS UNUM
NOV 01

Form **1040** Department of the Treasury - Internal Revenue Service (99)

U.S. Individual Income Tax Return 2021

OMB No. 1545-0074 | IRS Use Only - Do not write or staple in this space.

Filing Status Check only one box.
[X] Single [ ] Married filing jointly [ ] Married filing separately (MFS) [ ] Head of household (HOH) [ ] Qualifying widow(er) (QW)

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

Your first name and middle initial	Last name	Your social security number
SARAH E.	DIMAIO	131 90 1372
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
29 EAST GATE ROAD	

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
LLOYD HARBOR	NY	11743

Foreign country name	Foreign province/state/county	Foreign postal code

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. [ ] You [ ] Spouse

At any time during 2021, did you receive, sell, exchange, or otherwise dispose of any financial interest in any virtual currency? [ ] Yes [X] No

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

Age/Blindness **You:** [ ] Were born before January 2, 1957 [ ] Are blind **Spouse:** [ ] Was born before January 2, 1957 [ ] Is blind

Dependents (see instructions):
If more than four dependents, see instr. and check here ▶ [ ]

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) ✓ if qualifies for (see instructions): Child tax credit	Credit for other dependents

Attach Sch. B if required.

1	Wages, salaries, tips, etc. Attach Form(s) W-2				1	
2a	Tax-exempt interest	2a		b Taxable interest	2b	
3a	Qualified dividends	3a	4,425.	b Ordinary dividends	3b	11,536.
4a	IRA distributions	4a		b Taxable amount	4b	
5a	Pensions and annuities	5a		b Taxable amount	5b	
6a	Social security benefits	6a		b Taxable amount	6b	
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ [ ]				7	-3,000.
8	Other income from Schedule 1, line 10				8	
9	Add lines 1, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income** ▶				9	8,536.
10	Adjustments to income from Schedule 1, line 26				10	
11	Subtract line 10 from line 9. This is your **adjusted gross income** ▶				11	8,536.
12a	**Standard deduction or itemized deductions** (from Schedule A)	12a	1,100.			
b	Charitable contributions if you take the standard deduction (see instr.)	12b				
c	Add lines 12a and 12b				12c	1,100.
13	Qualified business income deduction from Form 8995 or Form 8995-A				13	5.
14	Add lines 12c and 13				14	1,105.
15	**Taxable income.** Subtract line 14 from line 11. If zero or less, enter -0-				15	7,431.

Standard Deduction for -
- Single or Married filing separately, $12,550
- Married filing jointly or Qualifying widow(er), $25,100
- Head of household, $18,800
- If you checked any box under Standard Deduction, see instructions.

STMT 2

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	303.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	303.
19	Nonrefundable child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	38.
21	Add lines 19 and 20	21	38.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	265.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
24	Add lines 22 and 23. This is your **total tax** ▶	24	265.
25	Federal income tax withheld from:		
a	Form(s) W-2 — 25a		
b	Form(s) 1099 — 25b		
c	Other forms (see instructions) — 25c		
d	Add lines 25a through 25c	25d	
26	2021 estimated tax payments and amount applied from 2020 return	26	
27a	Earned income credit (EIC) — 27a. Check here if you were born after January 1, 1998, and before January 2, 2004, and you satisfy all the other requirements for taxpayers who are at least age 18, to claim the EIC. See instr. ▶ ☐		
b	Nontaxable combat pay election — 27b		
c	Prior year (2019) earned income — 27c		
28	Refundable child tax credit or additional child tax credit from Schedule 8812 — 28		
29	American opportunity credit from Form 8863, line 8 — 29		
30	Recovery rebate credit. See instructions — 30		
31	Amount from Schedule 3, line 15 — 31		
32	Add lines 27a and 28 through 31. These are your **total other payments and refundable credits** ▶	32	
33	Add lines 25d, 26, and 32. These are your **total payments** ▶	33	

If you have a qualifying child, attach Sch. EIC.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐	35a	
▶ b	Routing number ▶ c Type: ☐ Checking ☐ Savings		
▶ d	Account number		
36	Amount of line 34 you want **applied to your 2022 estimated tax** ▶ 36		

Direct deposit? See instructions.

Amount You Owe

37	**Amount you owe.** Subtract line 33 from line 24. For details on how to pay, see instructions ▶	37	265.
38	Estimated tax penalty (see instructions) ▶ 38		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ▶ ☒ **Yes.** Complete below. ☐ **No**

Designee's name ▶TONY PANEBIANCO Phone no. ▶516-256-3500 Personal identification number (PIN) ▶65677

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature | Date | Your occupation: MINOR CHILD | If the IRS sent you an Identity Protection PIN, enter it here (see inst.) ▶

Joint return? See instructions. Keep a copy for your records.

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.) ▶

Phone no. 2128321110 Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
TONY PANEBIANCO	TONY PANEBIANCO	10/17/22	P00535677	☐ Self-employed

Firm's name ▶GRASSI & CO. CPA'S, P.C. Phone no. 516-256-3500

Firm's address ▶50 JERICHO QUADRANGLE, SUITE 200 JERICHO, NY 11753 ▶ Firm's EIN 11-3266576

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2021)

SEE STMT FOR INT AND PEN NOT INCLUDED. TOTAL DUE $280

Form **1040** Department of the Treasury - Internal Revenue Service

U.S. Individual Income Tax Return **2022** OMB No. 1545-0074 IRS Use Only - Do not write or staple in this space.

Filing Status Check only one box. [X] Single [ ] Married filing jointly [ ] Married filing separately (MFS) [ ] Head of household (HOH) [ ] Qualifying surviving spouse (QSS)

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

Your first name and middle initial	Last name	Your social security number
SARAH E.	DIMAIO	131 90 1372
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.			Apt. no.
29 EAST GATE ROAD			
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code	
LLOYD HARBOR	NY	11743	
Foreign country name	Foreign province/state/county	Foreign postal code	

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. [ ] You [ ] Spouse

Digital Assets At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) [ ] Yes [X] No

Standard Deduction Someone can claim: [X] You as a dependent [ ] Your spouse as a dependent

[ ] Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: [ ] Were born before January 2, 1958 [ ] Are blind **Spouse:** [ ] Was born before January 2, 1958 [ ] Is blind

Dependents (see instructions): If more than four dependents, see instr. and check here [ ]

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see instructions.

Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions) STMT 1	1a	2,608.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	2,608.
2a	Tax-exempt interest 2a / b Taxable interest	2b	155.
3a	Qualified dividends 3a 7,882. / b Ordinary dividends	3b	16,236.
4a	IRA distributions 4a / b Taxable amount	4b	
5a	Pensions and annuities 5a / b Taxable amount	5b	
6a	Social security benefits 6a / b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) [ ]		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here [ ]	7	-1,816.
8	Other income from Schedule 1, line 10	8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	17,183.
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	17,183.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	3,008.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	7.
14	Add lines 12 and 13	14	3,015.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	14,168.

Standard Deduction for -
- Single or Married filing separately, $12,950
- Married filing jointly or Qualifying surviving spouse, $25,900
- Head of household, $19,400
- If you checked any box under Standard Deduction, see instructions.

LHA **For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.** Form **1040** (2022)

213921 12-15-22

Tax and Credits

16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	628.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	628.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	68.
21	Add lines 19 and 20			21	68.
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	560.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	
24	Add lines 22 and 23. This is your **total tax**			24	560.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2 SEE STATEMENT 4	25a	62.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	62.
26	2022 estimated tax payments and amount applied from 2021 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31	500.		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	500.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	562.

If you have a qualifying child, attach Sch. EIC.

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	2.
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	
b	Routing number	c Type: ☐ Checking ☐ Savings			
d	Account number				
36	Amount of line 34 you want **applied to your 2023 estimated tax**	36	2.		

Direct deposit? See instructions.

Amount You Owe

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

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ☒ **Yes.** Complete below. ☐ **No**

Designee's name IGOR BOCHENKOV Phone no. 516-256-3500 Personal identification number (PIN) 35218

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature | Date | Your occupation: STUDENT | If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

Joint return? See instructions. Keep a copy for your records.

Phone no. 2128321110 Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
IGOR BOCHENKOV	IGOR BOCHENKOV	10/09/23	P01325218	☐ Self-employed

Firm's name GRASSI & CO. CPA'S, P.C. Phone no. 516-256-3500

Firm's address 50 JERICHO QUADRANGLE, SUITE 200 JERICHO, NY 11753 Firm's EIN 11-3266576

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2022)

CHASE

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

May 25, 2024 through June 27, 2024
Account Number: **000000855636889**

CUSTOMER SERVICE INFORMATION

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

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SARAH E DIMAIO
29 E GATE RD
LLOYD HARBOR NY 11743-1606

11008350101000000021

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$5,848.31**
Deposits and Additions	2,943.75
ATM & Debit Card Withdrawals	-1,895.74
Electronic Withdrawals	-140.00
Ending Balance	**$6,756.32**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$5,848.31**
05/30	Card Purchase 05/28 Aqua Car Wash & Detail Huntington NY Card 8148	-38.00	5,810.31
06/03	Remote Online Deposit 1	**1,000.00**	6,810.31
06/03	Remote Online Deposit 1	**500.00**	7,310.31
06/03	Remote Online Deposit 1	**500.00**	7,810.31
06/03	Remote Online Deposit 1	**500.00**	8,310.31
06/05	Card Purchase With Pin 06/05 Urban Outfitters 160 Huntington St NY Card 8148	-131.81	8,178.50
06/17	Card Purchase 06/14 Standard High Line F&B New York NY Card 8148	-13.98	8,164.52
06/17	Card Purchase 06/17 Flexstudios.Com 151-62244179 NY Card 8148	-181.57	7,982.95
06/17	Card Purchase With Pin 06/17 Athleta US 4799 Manhasset NY Card 8148	-186.65	7,796.30
06/18	Remote Online Deposit 1	**100.00**	7,896.30
06/18	Remote Online Deposit 1	**40.00**	7,936.30
06/20	Card Purchase Return 06/20 Zara.Com New York NY Card 8148	**85.58**	8,021.88
06/20	Card Purchase 06/19 Zara.Com New York NY Card 8148	-576.29	7,445.59
06/21	Zelle Payment From Mackenzie Schwertl 21168056170	**60.00**	7,505.59
06/24	Zelle Payment From Mackenzie Schwertl 21185066808	**12.00**	7,517.59
06/24	Card Purchase 06/24 Zara.Com New York NY Card 8148	-235.94	7,281.65
06/24	Card Purchase 06/23 Red Horse Market East Hampton NY Card 8148	-14.04	7,267.61
06/24	Zelle Payment To Caroline 21195114890	-130.00	7,137.61
06/26	Card Purchase Return 06/25 Zara.Com New York NY Card 8148	**146.17**	7,283.78

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION		AMOUNT	BALANCE
06/26	Card Purchase	06/25 Vanilla Sky 251002 Woodbury NY Card 8148	-230.18	7,053.60
06/27	Card Purchase	06/25 Zara USA 6463 Huntington St NY Card 8148	-287.28	6,766.32
06/27	Zelle Payment To Ohene Adu 21219192624		-10.00	6,756.32
	Ending Balance			**$6,756.32**

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

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (You did not have an electronic deposit this statement period)

- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
  (Your lowest beginning day balance was $5,810.31)

- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
  (Your average beginning day balance of qualifying linked deposits and investments was $7,295.70)

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

CHASE

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

June 28, 2024 through July 25, 2024
Account Number: **000000855636889**

CUSTOMER SERVICE INFORMATION

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

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SARAH E DIMAIO
29 E GATE RD
LLOYD HARBOR NY 11743-1606

11099160201000000022

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

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

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

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

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

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

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

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

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

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

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

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

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

How to view the Digital Services Agreement or Transfers Agreement:

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

CHASE

June 28, 2024 through July 25, 2024
Account Number: **000000855636889**

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$6,756.32**
Deposits and Additions	3,269.98
ATM & Debit Card Withdrawals	-2,722.32
Ending Balance	**$7,303.98**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$6,756.32**
07/08	Remote Online Deposit 1	**251.96**	7,008.28
07/11	Deposit 7500142256	**3,018.02**	10,026.30
07/11	Card Purchase With Pin 07/11 Bixby Collection Cold Spring H NY Card 8148	-264.39	9,761.91
07/15	Card Purchase 07/11 Greenwich Deli & Coffee New York NY Card 8148	-22.57	9,739.34
07/17	Card Purchase 07/16 Dunkin #308598 Q35 Greenvale NY Card 8148	-2.49	9,736.85
07/17	Card Purchase With Pin 07/17 10229 - Walt Whitman Huntington St NY Card 8148	-372.47	9,364.38
07/19	Card Purchase 07/17 Zara USA 6463 Huntington St NY Card 8148	-276.83	9,087.55
07/22	Card Purchase 07/19 Making Waves Ocean City Ocean City NJ Card 8148	-20.99	9,066.56
07/22	Card Purchase 07/19 Ta Dah 925 Ocean City NJ Card 8148	-69.00	8,997.56
07/22	Card Purchase 07/19 Island Gypsy - Ocean C Ocean City NJ Card 8148	-105.00	8,892.56
07/22	Card Purchase 07/21 Set Active Httpssetactiv CA Card 8148	-388.10	8,504.46
07/23	Card Purchase 07/23 Ann Taylor Ecommerce 800-342-5266 NY Card 8148	-318.94	8,185.52
07/24	Card Purchase 07/23 Nordrackcom8889666283 888-966-6283 CA Card 8148	-24.97	8,160.55
07/24	Card Purchase With Pin 07/24 Athleta US 5194 Woodbury NY Card 8148	-329.57	7,830.98
07/24	Card Purchase 07/24 Ann Taylor Ecommerce 800-342-5266 NY Card 8148	-18.84	7,812.14
07/25	Card Purchase 07/24 Ls Woodbury Sports 516-4960600 NY Card 8148	-332.42	7,479.72
07/25	Card Purchase 07/24 Vanilla Sky 251002 Woodbury NY Card 8148	-81.61	7,398.11
07/25	Card Purchase 07/24 Nordrackcom8889666283 888-966-6283 CA Card 8148	-94.13	7,303.98
	Ending Balance		**$7,303.98**

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

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow^{SM} network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (You did not have an electronic deposit this statement period)

- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
  (Your lowest beginning day balance was $6,756.32)

- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
  (Your average beginning day balance of qualifying linked deposits and investments was $8,013.00)

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

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Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

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

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

We can cover your overdrafts in three different ways:

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

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

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

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

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

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

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