APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION			
LAST NAME Hourihan	FIRST NAME Zoey	M.I.	SUFFIX
SSN ***-**-****	BIRTH DATE 11/1/1993	PHONE - TYPE (516) 263 - 7752 - Mobile	
EMAIL zoeyhourihan@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 685 1st Ave	CITY New York	STATE NY	ZIP 10016
DATE IN	DATE OUT current	MONTHLY RENT $5,673.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Capital Markets Director	EMPLOYER/COMPANY Figure Technologies		
SUPERVISOR Elena Catania	SUPERVISOR PHONE (707) 889 - 3221	SALARY $250,000.00/Yr.	START DATE
EMPLOYER ADDRESS 5 Bryant Park	CITY New York	STATE NY	ZIP 10016

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	Have you ever willfully refused to pay rent when due? NO
Have you ever been evicted from a tenancy or left owing money? NO	Have you ever been convicted of a crime? NO
Preferred Mailing Address: 685 1st Ave, New York, NY 10016 - US	

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Zoey Hourihan*

Signed by Zoey Hourihan
Thu Aug 22 2024 03:48:40 PM EDT
Key: 456E0763; IP Address: 207.38.154.171

Zoey Hourihan *(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
zoey e hourihan	XXXXXXXXXXXX3966	14985284	$21.50

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

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION			
LAST NAME Save	**FIRST NAME** Akshay	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 7/10/1993	**PHONE - TYPE** (407) 617 - 7825 - Mobile	
EMAIL akshaysave10@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 685 1st Avenue	**CITY** New York	**STATE** NY	**ZIP** 10016
DATE IN	**DATE OUT** current	**MONTHLY RENT** $5,673.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Resident Physician	**EMPLOYER/COMPANY** NYU Langone Health		
SUPERVISOR Ivonne Monterrey	**SUPERVISOR PHONE** (646) 276 - 6619	**SALARY** $98,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS 550 1st Avenue	**CITY** New York	**STATE** NY	**ZIP** 10016

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
Have you ever been evicted from a tenancy or left owing money? NO	**Have you ever been convicted of a crime?** NO
Preferred Mailing Address: 685 1st Avenue, New York, NY 10016 - US	

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Akshay Save (Occupant)*

Signed by Akshay Save
Thu Aug 22 2024 03:57:24 PM EDT
Key: DB5D5279; IP Address: 207.38.154.171

Akshay Save *(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**
Akshay Save	XXXXXXXXXXXX7959	14985311	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Zoey Hourihan

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

Score for Zoey Hourihan: 679

		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	
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	

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

NOTIFICATION(S)

APPLICANT: Equifax Credit File Frozen

There is a freeze on this credit file, meaning that it is inaccessible unless the applicant contacts the credit bureau to release the freeze. We recommend to release the freeze for at least five days. Once the applicant releases the file, contact us and we will attempt to process the screening report.

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)	$250,000.00
Total combined annual income to rent ratio	39.06 (based on rent of $6,400.00)
Total number of accounts	8
Accounts with no late payments	7 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (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	$20,388.00 ($0.00 past due)
Outstanding revolving debt	$20,388.00 (53% 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)	$18,116.00
Rental History records found	0

Identity	From Application	From TransUnion
Name:	Zoey Hourihan	ZOEY ELIZABETH HOURIHAN
SSN:	***-**-****	***-**-****
Birth Date:	11/**/1993	11/**/1993

Addresses	From Application	From TransUnion
	685 1st Ave New York, NY 10016 - US	685 1ST 11G NEW YORK, NY 10016 (Applicant) Reported 10/2023 303 E 33RD 6C NEW YORK, NY 10016 (Applicant) Reported 6/2021 377 E 33RD 16M NEW YORK, NY 10016 (Applicant)

Employment	From Application	From TransUnion
Applicant:	Capital Markets Director Figure Technologies $250,000.00/Yr. Total annual Income: $250,000.00	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Zoey Hourihan	Multistate Search	8/22/2017 - 8/22/2024	8/22/2024	8/22/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Zoey Hourihan	8/22/2024	8/22/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Zoey Hourihan	8/22/2024	8/22/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	679	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 TransUnion

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	637	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information You have too many collection agency accounts that are unpaid

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).

Collections

From TransUnion

Client Name	Date	Last Active	Orig. Amount	Balance	Comments
09 LEENA PLANTATION (Applicant) Collection Agency -	6/2024		$17,849.00	$18,005.00	DISPUTE RESOLVED REPORTED BY GRANTOR
09 BOCA CITY WALK (Applicant) Collection Agency -	5/2024		$110.00	$111.00	PLACED FOR COLLECTION

Credit Accounts

From TransUnion

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD (Applicant)	11/2019	7/2024	0	0	0	$0.00	$20,388.00

Monthly Payment	High Credit	Type	Comments
	$20,388.00	REVOLVING	Rate/Status 01: Paid or paying as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DPT ED/AIDV (Applicant)	8/2011	3/2016	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
2/16		12/15		10/15		8/15		6/15		4/15		2/15		12/14		10/14		8/14		6/14		4/14	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BRCLYSBANKDE (Applicant)	7/2018	5/2019	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,740.00	REVOLVING	INACTIVE ACCOUNT Rate/Status 01: Paid or paying 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
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
JPMCB CARD (Applicant)	8/2015	4/2024	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,155.00	REVOLVING	Rate/Status 01: Paid or paying 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
6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITI (Applicant)	1/2017	2/2022	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,966.00	REVOLVING	INACTIVE ACCOUNT Rate/Status 01: Paid or paying 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
11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BK OF AMER (Applicant)	9/2022	7/2024	1	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,671.00	REVOLVING	Rate/Status 01: Paid or paying as agreed			

Payment History

0	0	0	0	0	0	0	1	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	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SOFIBANK N.A (Applicant)	7/2020	6/2022	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$892.00	REVOLVING	CANCELED BY CREDIT GRANTOR Rate/Status 01: Paid or paying 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
AMEX (Applicant)	11/2009		0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 01: Paid or paying 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
4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18		12/17		10/17		8/17		6/17	

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.

2023 W-2 and Earnings Summary

	Wages, Tips, Other Comp. Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages and Tips Box 5 of W-2
Gross Pay	$212,567.69	$212,567.69	$212,567.69
Less: Non-Taxable Earnings	$0.00	$0.00	$0.00
Less: Retirement Deductions	($22,500.00)	N/A	N/A
Less: Other Pre-tax Deductions	($150.00)	($150.00)	($150.00)
Less: Third Party Sick Pay	$0.00	$0.00	$0.00
Less: Excess Wages	N/A	$52,217.69**	N/A
Total Reported Wages	**$189,917.69**	**$160,200.00**	**$212,417.69**

	Fed Income Box 2 of W-2	Social Security Box 4 of W-2	Medicare Box 6 of W-2
Tax Withheld	**$35,486.43**	**$9,932.40**	**$3,191.82**

	NY State Wages, Tips, etc. Box 16 of W-2
Gross Pay	$212,567.69
Less: Non-Taxable Earnings	$0.00
Less: Retirement Deductions	($22,500.00)
Less: Other Pre-tax Deductions	($150.00)
Less: Third Party Sick Pay	$0.00
Total Reported Wages	**$189,917.69****

	NY State Income Tax Box 17 of W-2
Tax Withheld	**$12,968.20**

ZOEY HOURIHAN
685 1ST AVENUE 11G
NEW YORK CITY, NY 10016

The Form W-2 Box 1 wages are the Gross Wages as of your last pay statement for the year minus any non-taxable earnings or deductions, plus any additional compensation received after the last pay statement. Gross pay may not match Box 1 wages due to deductions for retirement deferrals, health insurance, or other Sec. 125 cafeteria plan deductions, etc.

**"Excess wages" are Social Security wages that exceed the contribution base of $160,200.00.
***The New York Department of Taxation requires state wages in Box 16 to be the same as federal wages reported in Box 1.

Form W-2 Wage and Tax Statement 2023

Copy C — For EMPLOYEE'S RECORDS

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

OMB No. 1545-0008
Department of Treasury - Internal Revenue Service

Control number: 0RK13 A3RV 00195

Employer's name, address, and ZIP code:
FIGURE LENDING LLC
SARA PRIOLA SOLE MBR
100 W LIBERTY ST
RENO NV 89501

Employee's name, address, and ZIP code:
ZOEY HOURIHAN
685 1ST AVENUE 11G
NEW YORK CITY NY 10016

1 Wages, tips, other comp.	189917.69	2 Federal income tax withheld	35486.43
3 Social security wages	160200.00	4 Social security tax withheld	9932.40
5 Medicare wages and tips	212417.69	6 Medicare tax withheld	3191.82
7 Social security tips		8 Allocated tips	
9		10 Dependent care benefits	
11 Nonqualified plans		12a DD	8727.40
		12b D	22500.00
13 Statutory employee / Retirement plan X / Third-party sick pay		12c	
		12d	
Employee's social security no.	034-76-5381	14	
Employer ID number (EIN)	82-4227262		

15 St.	Employer's state ID number	16 State wages, tips, etc.	17 State income tax
NY	824227262	189917.69	12968.20

18 Local wages, tips, etc.	19 Local income tax	20 Locality name
189917.69	7566.90	New York Ci

Form W-2 Wage and Tax Statement 2023

Copy B — To Be Filed With Employee's FEDERAL Tax Return.

This information is being furnished to the IRS.

OMB No. 1545-0008
Department of Treasury - Internal Revenue Service

Control number: 0RK13 A3RV 00195

Employer's name, address, and ZIP code:
FIGURE LENDING LLC
SARA PRIOLA SOLE MBR
100 W LIBERTY ST
RENO NV 89501

Employee's name, address, and ZIP code:
ZOEY HOURIHAN
685 1ST AVENUE 11G
NEW YORK CITY NY 10016

1 Wages, tips, other comp.	189917.69	2 Federal income tax withheld	35486.43
3 Social security wages	160200.00	4 Social security tax withheld	9932.40
5 Medicare wages and tips	212417.69	6 Medicare tax withheld	3191.82
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11 Nonqualified plans		12a DD	8727.40
		12b D	22500.00
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		12d	
Employee's social security no.	034-76-5381	14	
Employer ID number (EIN)	82-4227262		

15 St.	Employer's state ID number	16 State wages, tips, etc.	17 State income tax
NY	824227262	189917.69	12968.20

18 Local wages, tips, etc.	19 Local income tax	20 Locality name
189917.69	7566.90	New York Ci

Form W-2 Wage and Tax Statement 2023

Copy 2 — To Be Filed With Employee's State, City, or Local Income Tax Return.

OMB No. 1545-0008
Department of Treasury - Internal Revenue Service

Control number: 0RK13 A3RV 00195

Employer's name, address, and ZIP code:
FIGURE LENDING LLC
SARA PRIOLA SOLE MBR
100 W LIBERTY ST
RENO NV 89501

Employee's name, address, and ZIP code:
ZOEY HOURIHAN
685 1ST AVENUE 11G
NEW YORK CITY NY 10016

1 Wages, tips, other comp.	189917.69	2 Federal income tax withheld	35486.43
3 Social security wages	160200.00	4 Social security tax withheld	9932.40
5 Medicare wages and tips	212417.69	6 Medicare tax withheld	3191.82
7 Social security tips		8 Allocated tips	
9		10 Dependent care benefits	
11 Nonqualified plans		12a DD	8727.40
		12b D	22500.00
13 Statutory employee / Retirement plan X / Third-party sick pay		12c	
		12d	
Employee's social security no.	034-76-5381	14	
Employer ID number (EIN)	82-4227262		

15 St.	Employer's state ID number	16 State wages, tips, etc.	17 State income tax
NY	824227262	189917.69	12968.20

18 Local wages, tips, etc.	19 Local income tax	20 Locality name
189917.69	7566.90	New York Ci

Form W-2 Wage and Tax Statement 2023

Copy 2 — To Be Filed With Employee's State, City, or Local Income Tax Return.

OMB No. 1545-0008
Department of Treasury - Internal Revenue Service

Control number: 0RK13 A3RV 00195

Employer's name, address, and ZIP code:
FIGURE LENDING LLC
SARA PRIOLA SOLE MBR
100 W LIBERTY ST
RENO NV 89501

Employee's name, address, and ZIP code:
ZOEY HOURIHAN
685 1ST AVENUE 11G
NEW YORK CITY NY 10016

1 Wages, tips, other comp.	189917.69	2 Federal income tax withheld	35486.43
3 Social security wages	160200.00	4 Social security tax withheld	9932.40
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NY	824227262	189917.69	12968.20

18 Local wages, tips, etc.	19 Local income tax	20 Locality name
189917.69	7566.90	New York Ci

Notice to Employee

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

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

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

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

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

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

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

Instructions for Employee

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

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

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

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

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

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

(*Instructions for Employee* continued on back of Copy 2.)

Instructions for Employee (*Continued from back of Copy B*.)

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

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

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

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

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

A—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

B—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

C—Taxable cost of group-term life insurance over $50,000 (included in boxes 1, 3 (up to the social security wage base), and 5)

D—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.

E—Elective deferrals under a section 403(b) salary reduction agreement

F—Elective deferrals under a section 408(k)(6) salary reduction SEP

G—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan

H—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.

J—Nontaxable sick pay (information only, not included in box 1, 3, or 5)

K—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.

(*Instructions for Employee* continued on back of Copy C.)

Instructions for Employee (*Continued from back of Copy 2*.)

Box 12. *(continued)*

L—Substantiated employee business expense reimbursements (nontaxable)

M—Uncollected social security or RRTA tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

N—Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

P—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces (not included in box 1, 3, or 5)

Q—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.

R—Employer contributions to your Archer MSA. Report on Form 8853.

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan (not included in box 1)

T—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.

V—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.

W—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.

Y—Deferrals under a section 409A nonqualified deferred compensation plan

Z—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.

AA—Designated Roth contributions under a section 401(k) plan

BB—Designated Roth contributions under a section 403(b) plan

DD—Cost of employer-sponsored health coverage. **The amount reported with code DD is not taxable.**

EE—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a tax-exempt organization section 457(b) plan.

FF—Permitted benefits under a qualified small employer health reimbursement arrangement

GG—Income from qualified equity grants under section 83(i)

HH—Aggregate deferrals under section 83(i) elections as of the close of the calendar year

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

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

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

(See also *Notice to Employee* on back of Copy B.)

FIGURE

FIGURE LENDING LLC
650 S. Tryon Street, 8th Floor
Charlotte, NC 28202

July 15, 2024

Zoey Hourihan
685 1ST AVENUE
NEW YORK CITY, NY 10016

Dear Zoey,

Please accept this letter as confirmation of your compensation adjustment. This adjustment is effective on July 9, 2024. Your new salary will be $200,000 and will be reflected on the paycheck you receive on July 31, 2024. This represents an increase of 5.26% to your base pay.

We appreciate all your hard work and dedication to the Capital Markets team and Figure as a whole. Your contributions are noticed and appreciated!

If you have any questions regarding this change, please don’t hesitate to contact People Operations or your manager.

Congratulations, we look forward to watching you continue to soar in this role!

Your People Operations Team

Earnings Statement

HOURIHAN, ZOEY

Pay Date:	08/15/2024	Company: 0RK13 - FIGURE LENDING LLC	Emp #: A3RV
Period Start:	07/25/2024	100 W LIBERTY ST	Dept: LD - Capital Markets
Period End:	08/08/2024	RENO NV 89501 (628) 236-5820	Pay Basis: Salary

	Rate Hours / Units	Current Period	Year To Date	
Earnings				
Regular		8333.33	113737.16	
Holiday		0.00	5846.16	
Bonus		0.00	42625.00	
Gross		**8333.33**	**162208.32**	
W/H Taxes				
Federal W/H(S)		1564.10	26145.35	
Medicare		120.83	2352.02	
Social Security		516.67	10056.92	
New York State W/H(S/0)		504.32	10355.81	
New York City, NY - Resident Local		332.23	5587.26	
Deductions				
401K %		0.00	23000.00	
Voluntary Life Employee		0.55	8.25	
Net Pay		**5294.63**	**84702.71**	Voucher No. 584262828DD
Net Pay Distribution				
Direct Deposit Net Check		5294.63	84702.71	A/C:3450

Employee Benefits, Allowances, and Other	Current Period	Year To Date	YTD Taken	Available
ER Dental Memo *	19.18	287.70	*Memo Only	
ER Medical Memo *	394.94	5924.10	*Memo Only	
ER Vision Memo *	4.93	73.95	*Memo Only	
Floating Holiday Hours **		8.00	0.00	8.00

**Accruals balances are accurate as of processing 08/13/2024 01:40 am

Voucher No. 584262828DD

FIGURE LENDING LLC

DATE: 08/15/2024

Dept: LD

Net Pay: **5294.63**

Five Thousand Two Hundred Ninety Four And 63/100 Dollars

HOURIHAN, ZOEY
685 1ST AVENUE
11G
NEW YORK CITY, NY 10016

For Record Purposes Only

****NON-NEGOTIABLE****

CHASE

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

April 11, 2024 through May 10, 2024
Account Number: **000000952983450**

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	

01219838 DRE 802 219 13224 NNNNNNNNNNN 1 000000000 08 0000
ZOEY E HOURIHAN
685 1ST AVE
APT 11G
NEW YORK NY 10016-2331

12198380201000000022

Introducing Paze℠ — an easy and secure way to check out online with Chase debit and credit cards

We'll soon include qualifying Chase debit and credit cards in Paze, a new digital bank wallet used at checkout with participating online businesses, where your card number will never be shared.

Please visit the Paze FAQs at chase.com/paze for more information, including details on eligibility, how Paze works and what to do if you don't want to participate. We'll notify you when your Chase card(s) is ready to use with Paze.

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$10,488.67**
Deposits and Additions	16,711.72
Checks Paid	-1,500.00
ATM & Debit Card Withdrawals	-55.91
Electronic Withdrawals	-20,933.89
Ending Balance	**$4,710.59**

A Monthly Service Fee was **not** charged to your Chase College Checking account. Here are the 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℠ network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $16,840.32. Note: some deposits may be listed on your previous statement)
- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
  (Your average ending day balance in this account was $8,687.32)

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
04/15	Figure Lending L Payroll PPD ID: 1824227262	$4,281.39
04/17	Venmo Cashout PPD ID: 5264681992	221.60
04/17	Venmo Cashout PPD ID: 5264681992	45.00
04/24	Venmo Cashout PPD ID: 5264681992	9.00
04/25	Figure Technolog Expensify PPD ID: 1270239450	43.62

DEPOSITS AND ADDITIONS *(continued)*

DATE	DESCRIPTION	AMOUNT
04/26	Online Transfer From Sav ...6468 Transaction#: 20583860242	2,000.00
04/29	Venmo Cashout PPD ID: 5264681992	250.00
04/29	Venmo Cashout PPD ID: 5264681992	225.00
04/30	Figure Lending L Payroll PPD ID: 1824227262	5,354.73
04/30	Figure Lending L Payroll PPD ID: 1824227262	4,281.38
Total Deposits and Additions		**$16,711.72**

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
1192 ^		04/22	$1,500.00
Total Checks Paid			**$1,500.00**

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

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

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/30	Card Purchase 04/29 Gristedes # 533 New York NY Card 0623	$55.91
Total ATM & Debit Card Withdrawals		**$55.91**

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/11	Bk of Amer Visa Online Pmt Ckf673931172POS Web ID: 9500000000	$201.17
04/15	Wealthfront EDI Pymnts 5C3A475423Ff44 Web ID: 4271967207	200.00
04/15	Irs Usataxpymt PPD ID: 3387702000	71.00
04/16	04/16 Payment To Chase Card Ending IN 3966	1,206.74
04/17	Wealthfront EDI Pymnts Ad0098E26Bbc49 Web ID: 4271967207	2,000.00
04/18	Venmo Payment 1033824396875 Web ID: 3264681992	750.00
04/18	Venmo Payment 1033832060478 Web ID: 3264681992	559.99
04/18	Venmo Payment 1033832066555 Web ID: 3264681992	98.57
04/18	Venmo Payment 1033832084086 Web ID: 3264681992	13.33
04/18	Venmo Payment 1033832054673 Web ID: 3264681992	11.33
04/18	Venmo Payment 1033832072419 Web ID: 3264681992	8.00
04/18	Venmo Payment 1033832078570 Web ID: 3264681992	8.00
04/18	Venmo Payment 1033832122759 Web ID: 3264681992	5.34
04/22	Venmo Payment 1033897382463 Web ID: 3264681992	10.00
04/26	Venmo Payment 1033988387944 Web ID: 3264681992	740.00
04/29	Wealthfront EDI Pymnts 0515B46F989C4B Web ID: 4271967207	200.00
04/30	685 1St Ave LLC Web Pmts W40Vh Web ID: 9000369606	5,707.69
04/30	04/30 Payment To Chase Card Ending IN 3966	6,652.10
05/01	Wealthfront EDI Pymnts 5C9D2D9B93Cf4D Web ID: 4271967207	500.00
05/08	Venmo Payment 1034246813163 Web ID: 3264681992	647.17
05/08	Zelle Payment To David S 20715792408	1,275.49
05/10	Venmo Payment 1034299165849 Web ID: 3264681992	67.97
Total Electronic Withdrawals		**$20,933.89**

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.

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CHASE

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

May 11, 2024 through June 12, 2024
Account Number: **000000952983450**

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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ZOEY E HOURIHAN
685 1ST AVE
APT 11G
NEW YORK NY 10016-2331

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CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$4,710.59**
Deposits and Additions	19,477.03
Checks Paid	-1,200.00
Electronic Withdrawals	-18,843.54
Ending Balance	**$4,144.08**

A Monthly Service Fee was **not** charged to your Chase College Checking account. Here are the 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℠ network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $19,477.03. Note: some deposits may be listed on your previous statement)

- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
  (Your average ending day balance in this account was $7,565.19)

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
05/13	Venmo Cashout PPD ID: 5264681992	$2,200.00
05/13	Venmo Cashout PPD ID: 5264681992	200.00
05/15	Figure Lending L Payroll PPD ID: 1824227262	4,281.39
05/15	The Realreal St-B7H2Q0B St-B7H2Q0B2I0I8 CCD ID: 1800948598	15.15
05/21	Venmo Cashout PPD ID: 5264681992	3,120.00
05/28	Venmo Cashout PPD ID: 5264681992	2,200.00
05/30	Venmo Cashout PPD ID: 5264681992	525.00
05/31	Figure Lending L Payroll PPD ID: 1824227262	4,281.39
06/03	Sofi Bank Transfer Zhourihan Web ID: 9039430511	0.10
06/05	Venmo Cashout PPD ID: 5264681992	85.00
06/10	Venmo Cashout PPD ID: 5264681992	2,569.00
Total Deposits and Additions		**$19,477.03**

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
1181 ^		05/24	$200.00
1185 * ^		05/14	1,000.00
Total Checks Paid			**$1,200.00**

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

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

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
05/13	Wealthfront EDI Pymnts C0C4Ba8718Fd47 Web ID: 4271967207	$200.00
05/13	Bk of Amer Visa Online Pmt Ckf673931172POS Web ID: 9500000000	44.00
05/16	05/16 Payment To Chase Card Ending IN 3966	4,421.20
05/21	Wealthfront EDI Pymnts 206859066E4142 Web ID: 4271967207	400.00
05/28	Wealthfront EDI Pymnts 499Fbe11A8Ee49 Web ID: 4271967207	200.00
05/28	Venmo Payment 1034622680948 Web ID: 3264681992	250.00
05/28	Venmo Payment 1034621521458 Web ID: 3264681992	180.00
06/03	06/02 Payment To Chase Card Ending IN 3966	3,466.72
06/04	685 1St Ave LLC Web Pmts Bjb2M Web ID: 9000369606	5,808.00
06/10	Wealthfront EDI Pymnts D65603Eb63Ae4D Web ID: 4271967207	200.00
06/10	06/10 Payment To Chase Card Ending IN 3966	3,629.62
06/11	Bk of Amer Visa Online Pmt Ckf673931172POS Web ID: 9500000000	44.00
Total Electronic Withdrawals		**$18,843.54**

CHASE

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

June 13, 2024 through July 11, 2024
Account Number: **000000952983450**

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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ZOEY E HOURIHAN
685 1ST AVE
APT 11G
NEW YORK NY 10016-2331

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

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."

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$4,144.08**
Deposits and Additions	47,424.85
Checks Paid	-14,664.80
ATM & Debit Card Withdrawals	-540.15
Electronic Withdrawals	-25,023.25
Fees	-11.00
Ending Balance	**$11,329.73**

A Monthly Service Fee was **not** charged to your Chase College Checking account. Here are the 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℠ network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $22,241.53. Note: some deposits may be listed on your previous statement)
- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
  (Your average ending day balance in this account was $21,941.61)

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
06/13	Figure Lending L Expensify PPD ID: 1270239450	$132.66
06/14	Figure Lending L Payroll PPD ID: 1824227262	4,281.38
06/14	Figure Lending L Payroll PPD ID: 1824227262	901.85
06/18	Online Transfer From Sav ...6468 Transaction#: 21140508636	20,000.00
06/20	Venmo Cashout PPD ID: 5264681992	78.86
06/21	Venmo Cashout PPD ID: 5264681992	2,500.00
06/21	Venmo Cashout PPD ID: 5264681992	20.00
06/21	Venmo Cashout PPD ID: 5264681992	20.00
06/24	Venmo Cashout PPD ID: 5264681992	2,282.50
06/27	Venmo Cashout PPD ID: 5264681992	250.00
06/28	Figure Lending L Payroll PPD ID: 1824227262	4,281.38
06/28	Venmo Cashout PPD ID: 5264681992	1,500.00
07/01	Venmo Cashout PPD ID: 5264681992	250.00
07/08	Online Transfer From Sav ...6468 Transaction#: 21329933281	5,000.00
07/09	Online Transfer From Sav ...6468 Transaction#: 21352537072	1,000.00
07/09	Poshmark Inc Poshmark PPD ID: 1894552437	24.00
07/10	Sofi Securities ACH PPD ID: 2561673990	3,059.90
07/10	Online Transfer From Sav ...6468 Transaction#: 21365223672	1,752.32
07/11	Venmo Cashout PPD ID: 5264681992	90.00
Total Deposits and Additions		**$47,424.85**

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
1188 ^		07/08	$14,664.80
Total Checks Paid			**$14,664.80**

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ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
06/13	Non-Chase ATM Withdraw 06/13 Rua Do Loreto 45 - 47 Misericordia Card 0623	$190.40
06/20	Card Purchase 06/20 Tst* Bourke Street Bake New York NY Card 0623	13.75
07/01	Non-Chase ATM Withdraw 06/29 1801 Ocean Avenue Belmar NJ Card 0623	168.00
07/01	Non-Chase ATM Withdraw 06/29 1801 Ocean Avenue Belmar NJ Card 0623	168.00
Total ATM & Debit Card Withdrawals		**$540.15**

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
06/18	06/18 Payment To Chase Card Ending IN 3966	$2,072.17
06/18	Zelle Payment To Lark Hesbacher Tyler Jpm99Aixngi7	900.00
06/20	Venmo Payment 1035111096803 Web ID: 3264681992	154.11
06/24	Wealthfront EDI Pymnts 74E20CDA89D841 Web ID: 4271967207	200.00
06/24	06/24 Payment To Chase Card Ending IN 3966	4,319.45
06/27	Venmo Payment 1035276068253 Web ID: 3264681992	1,000.00
07/02	685 1St Ave LLC Web Pmts 865Cp Web ID: 9000369606	5,808.00
07/03	685 1St Ave LLC Web Pmts Xqdjp Web ID: 9000369606	304.53
07/08	Wealthfront EDI Pymnts 530Aed10B99642 Web ID: 4271967207	200.00
07/09	Newport Beach Ho Web Pay Longwood Web ID: 2474011035	7,704.88
07/09	Venmo Payment 1035537629450 Web ID: 3264681992	338.11
07/10	07/10 Payment To Chase Card Ending IN 3966	2,000.00
07/11	Bk of Amer Visa Online Pmt Ckf673931172POS Web ID: 9500000000	22.00
Total Electronic Withdrawals		**$25,023.25**

FEES

DATE	DESCRIPTION	AMOUNT
06/13	Non-Chase ATM Fee-With	$5.00
07/01	Non-Chase ATM Fee-With	3.00
07/01	Non-Chase ATM Fee-With	3.00
Total Fees		**$11.00**

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

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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.

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CHASE

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

July 24, 2024 through August 05, 2024

Account Number: **000005622123059**

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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ZOEY E HOURIHAN
685 1ST AVE
APT 11G
NEW YORK NY 10016-2331

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SAVINGS SUMMARY

Chase Savings

	AMOUNT
Beginning Balance	**$0.00**
Deposits and Additions	12,300.03
Ending Balance	**$12,300.03**
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.03
Interest Paid Year-to-Date	$0.03

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$0.00**
07/25	Online Transfer From Chk ...3450 Transaction#: 21511166258	**2,000.00**	2,000.00
07/26	Remote Online Deposit 1	**3,000.00**	5,000.00
07/26	Online Transfer From Chk ...3450 Transaction#: 21521088561	**6,200.00**	11,200.00
07/31	Online Transfer From Sav ...6468 Transaction#: 21568644448	**1,100.00**	12,300.00
08/05	Interest Payment	**0.03**	12,300.03
	Ending Balance		**$12,300.03**

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- 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.

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JPMorgan Chase Bank, N.A. Member FDIC

wealthfront

ACCOUNT INFORMATION
zoey hourihan
Individual Automated Investing Account
8W141589

ACCOUNT HOLDER
zoey hourihan
303 East 33rd St
^6c
New York, NY 10016

Monthly Statement for July 1 - 31, 2024

My Personal Investment Account

July 1, 2024	Starting Balance	$106,749.55
July 31, 2024	Ending Balance	$90,820.34

I. Holdings as of July 31, 2024

ETFs / STOCKS

Security	Symbol/CUSIP	Shares	Share Price	Value
ISHARES TR CORE DIV GRWTH	DGRO	55	$60.3000	$3,316.50
iShares Core MSCI Emerging Markets ETF	IEMG	87	$53.9400	$4,692.78
ISHARES TR CORE S&P TTL STK	ITOT	8	$121.0200	$968.16
iShares S&P National AMT-Free Muni	MUB	77	$107.6800	$8,291.36
Schwab U.S. Broad Market ETF	SCHB	88	$64.0200	$5,633.76
Schwab Dow Jones U.S. Dividend 100 Index	SCHD	7	$82.5800	$578.06
Schwab International Equity ETF	SCHF	94	$39.5200	$3,714.88
Vanguard FTSE Developed Markets ETF	VEA	248	$50.9100	$12,625.68
Vanguard Dividend Appreciation	VIG	33	$189.7900	$6,263.07
Vanguard Total Stock Market ETF	VTI	124	$272.5700	$33,798.68
Vanguard FTSE Emerging Markets ETF	VWO	242	$44.2900	$10,718.18
Total				**$90,601.11**

MONEY MARKET FUNDS

Security	Symbol/CUSIP	Shares	Share Price	Value
RBC US Government Money Market Fund	TIMXX	219.23	$1.0000	$219.23
Total				**$219.23**

CASH

Currency	Value
US Dollar	$0.00

Total Holdings	**$90,820.34**

II. Account Activity

Deposits/Credits to Wealthfront Brokerage

Date	Method	Status	Amount
7/8/2024	ACH	Received	$200.00
7/22/2024	ACH	Received	$200.00
Total			**$400.00**

Withdrawals/Debits from Wealthfront Brokerage

Date	Method	Status	Amount
7/15/2024	ACH	Disbursed	-$9,000.00
7/16/2024	ACH	Disbursed	-$10,000.00
Total			**-$19,000.00**

TRADES

Trade Date	Security	Symbol/ CUSIP	Type	Shares	Share Price	Value
7/1/2024	ISHARES TR CORE DIV GRWTH	DGRO	Sell	2	$57.5310	$115.06
7/1/2024	RBC US Government Money Market Fund	TIMXX	Buy	0.79	$1.0000 (as of 6/30/2024)	$0.79
7/1/2024	RBC US Government Money Market Fund	TIMXX	Buy	101.6	$1.0000	$101.60
7/2/2024	ISHARES TR CORE DIV GRWTH	DGRO	Sell	1	$57.4900	$57.49
7/2/2024	RBC US Government Money Market Fund	TIMXX	Buy	154.37	$1.0000	$154.37
7/2/2024	RBC US Government Money Market Fund	TIMXX	Buy	96.37	$1.0000	$96.37
7/2/2024	Vanguard FTSE Developed Markets ETF	VEA	Buy	1	$49.3963	$49.40
7/2/2024	Vanguard Dividend Appreciation	VIG	Buy	1	$182.3650	$182.37
7/3/2024	RBC US Government Money Market Fund	TIMXX	Sell	174.28	$1.0000	$174.28
7/5/2024	RBC US Government Money Market Fund	TIMXX	Buy	26.3	$1.0000	$26.30
7/5/2024	Vanguard Dividend Appreciation	VIG	Buy	1	$183.0392	$183.04
7/8/2024	RBC US Government Money Market Fund	TIMXX	Buy	200	$1.0000	$200.00
7/8/2024	RBC US Government Money Market Fund	TIMXX	Sell	183.04	$1.0000	$183.04
7/8/2024	Vanguard FTSE Developed Markets ETF	VEA	Buy	1	$50.4775	$50.48

Trade Date	Security	Symbol/ CUSIP	Type	Shares	Share Price	Value
7/8/2024	Vanguard FTSE Developed Markets ETF	VEA	Buy	1	$50.4890	$50.49
7/8/2024	Vanguard FTSE Emerging Markets ETF	VWO	Buy	2	$44.7399	$89.48
7/9/2024	RBC US Government Money Market Fund	TIMXX	Sell	190.45	$1.0000	$190.45
7/12/2024	ISHARES TR CORE DIV GRWTH	DGRO	Sell	4	$58.9303	$235.72
7/12/2024	iShares Core MSCI Emerging Markets ETF	IEMG	Sell	18	$55.8342	$1,005.02
7/12/2024	ISHARES TR CORE S&P TTL STK	ITOT	Sell	21	$122.0400	$2,562.84
7/12/2024	iShares S&P National AMT-Free Muni	MUB	Sell	17	$107.2720	$1,823.62
7/12/2024	Schwab International Equity ETF	SCHF	Sell	26	$39.9216	$1,037.96
7/12/2024	Vanguard FTSE Developed Markets ETF	VEA	Buy	1	$51.4572	$51.46
7/12/2024	Vanguard FTSE Developed Markets ETF	VEA	Sell	2	$51.3737	$102.75
7/12/2024	Vanguard Dividend Appreciation	VIG	Sell	2	$186.6250	$373.25
7/12/2024	Vanguard Tax-Exempt Bond ETF	VTEB	Buy	1	$50.4550	$50.46
7/12/2024	Vanguard Tax-Exempt Bond ETF	VTEB	Buy	1	$50.4599	$50.46
7/12/2024	Vanguard Total Stock Market ETF	VTI	Sell	7	$274.8250	$1,923.78
7/12/2024	Vanguard FTSE Emerging Markets ETF	VWO	Buy	1	$45.6473	$45.65
7/12/2024	Vanguard FTSE Emerging Markets ETF	VWO	Sell	2	$45.6350	$91.27

Trade Date	Security	Symbol/ CUSIP	Type	Shares	Share Price	Value
7/15/2024	ISHARES TR CORE DIV GRWTH	DGRO	Sell	20	$59.2750	$1,185.50
7/15/2024	iShares Core MSCI Emerging Markets ETF	IEMG	Sell	27	$55.2225	$1,491.01
7/15/2024	ISHARES TR CORE S&P TTL STK	ITOT	Sell	39	$122.7325	$4,786.57
7/15/2024	iShares S&P National AMT-Free Muni	MUB	Buy	1	$107.2100	$107.21
7/15/2024	iShares S&P National AMT-Free Muni	MUB	Sell	8	$107.1923	$857.54
7/15/2024	Schwab International Equity ETF	SCHF	Sell	42	$39.6850	$1,666.77
7/15/2024	RBC US Government Money Market Fund	TIMXX	Buy	8,958.18	$1.0000	$8,958.18
7/15/2024	RBC US Government Money Market Fund	TIMXX	Sell	9,000	$1.0000	$9,000.00
7/15/2024	Vanguard FTSE Developed Markets ETF	VEA	Sell	1	$51.0700	$51.07
7/15/2024	Vanguard Tax-Exempt Bond ETF	VTEB	Sell	2	$50.3850	$100.77
7/15/2024	Vanguard FTSE Emerging Markets ETF	VWO	Sell	1	$45.1050	$45.11
7/16/2024	RBC US Government Money Market Fund	TIMXX	Buy	10,077.13	$1.0000	$10,077.13
7/16/2024	RBC US Government Money Market Fund	TIMXX	Sell	10,000	$1.0000	$10,000.00
7/22/2024	iShares Core MSCI Emerging Markets ETF	IEMG	Buy	1	$53.8575	$53.86
7/22/2024	iShares Core MSCI Emerging Markets ETF	IEMG	Buy	2	$53.8599	$107.72
7/22/2024	RBC US Government Money Market Fund	TIMXX	Buy	200	$1.0000	$200.00

Trade Date	Security	Symbol/ CUSIP	Type	Shares	Share Price	Value
7/23/2024	RBC US Government Money Market Fund	TIMXX	Sell	161.58	$1.0000	$161.58
7/29/2024	iShares Core MSCI Emerging Markets ETF	IEMG	Buy	1	$53.0399	$53.04
7/29/2024	Schwab International Equity ETF	SCHF	Sell	57	$38.8200	$2,212.74
7/29/2024	Vanguard FTSE Developed Markets ETF	VEA	Buy	1	$49.9800	$49.98
7/29/2024	Vanguard FTSE Developed Markets ETF	VEA	Buy	43	$49.9996	$2,149.98
7/30/2024	RBC US Government Money Market Fund	TIMXX	Sell	40.26	$1.0000	$40.26

DIVIDENDS

Date	Type	Security	Symbol/ CUSIP	Shares	Taxable Value	Tax-Exempt Value[1]	Total Value
6/30/2024	Cash	RBC US Government Money Market Fund	TIMXX	--	$0.79	$0.00	$0.79
7/1/2024	Cash	Schwab U.S. Broad Market ETF	SCHB	--	$17.89	$0.00	$17.89
7/1/2024	Cash	Schwab Dow Jones U.S. Dividend 100 Index	SCHD	--	$5.77	$0.00	$5.77
7/1/2024	Cash	Schwab International Equity ETF	SCHF	--	$77.94	$0.00	$77.94

Date	Type	Security	Symbol/ CUSIP	Shares	Taxable Value	Tax-Exempt Value[1]	Total Value
7/2/2024	Cash	Vanguard Dividend Appreciation	VIG	--	$29.67	$0.00	$29.67
7/2/2024	Cash	Vanguard Total Stock Market ETF	VTI	--	$124.70	$0.00	$124.70
7/5/2024	Cash	iShares S&P National AMT-Free Muni	MUB	--	$0.00	$26.30	$26.30
Total					**$256.76**	**$26.30**	**$283.06**

1. Dividend income that is not subject to federal income tax, but may still be subject to state income tax or the Alternative Minimum Tax (AMT).

FEES

Charge Date	Description	Amount	Note
7/2/2024	Wealthfront Advisory Fee For June 2024	$18.69	The fee on an annual basis is 0.25% of assets under management (excluding assets managed for free).

Miscellaneous Credits[2]

Date	Description	Amount
Total		**$0.00**

2. This Miscellaneous Credits section relates to cash credits applied to your account by Wealthfront for any reason, including pursuant to promotions and contests conducted by Wealthfront. Wealthfront reserves the right to amend the amount of any cash credit, including subtracting some or all of the credit from your account, if it deems there was an error in the application of the credit. Please note, such cash credits may constitute taxable income, and you are responsible for all applicable federal, state, and local taxes and all fees and expenses related to the acceptance of such credits. You should confer with your personal tax advisor regarding the tax consequences of your receipt of cash credits. If applicable, Wealthfront will issue to you the appropriate IRS Form 1099 (or other appropriate form) that includes the value of any cash credits.

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For more information on how Wealthfront Brokerage LLC calculates interest, and associated risks, please see the Margin Handbook at https://www.wealthfront.com/static/documents/wbc/margin_handbook.pdf. Portfolio Line of Credit is a margin lending product offered exclusively to clients of Wealthfront Advisers by Wealthfront Brokerage LLC. You should consider the risks and benefits specific to margin when evaluating your options.

Funds invested after the money market sweep cutoff may be held as a free credit balance until the next sweep on the following business day and will not earn interest.

An investment in the Money Market Fund we offer is neither insured nor guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. There is no guarantee that the Money Market Fund will be able to maintain its value.

The prices of securities have been obtained from quotation services and other independent sources if available. Prices are typically based on the closing price. If no price is available from a quotation service or other independent source, the market price is shown as Not Available ("NA"). The prices on your monthly statement are provided as general information, and we do not guarantee the accuracy of any security's price. Wealthfront Brokerage will provide order routing details upon request as required under applicable regulations. Please send your request to support@wealthfront.com. All confirmations are generated on the trade date and are available for viewing on your Wealthfront Adviser's dashboard under "Taxes and Documents" on the following day. Money market fund purchases are included on your monthly statements.

You have the right to receive any cash balance to which you are entitled, less any amounts you owe on any of your accounts (such as advisory fees or interest). Your cash balance is not segregated and may be used by Wealthfront Brokerage in its business, subject to the limitations of U.S. Securities Exchange Commission Rule 15c3-3. What this means is that although your cash balance is not segregated, a bank account for the exclusive benefit of Wealthfront Brokerage customers has a cash balance set aside to ensure that your funds are safe.

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Promptly report any inaccuracy or discrepancy in your account, within 10 business days after statement availability and follow up in writing any oral communications by calling 844-995-8437 or emailing support@wealthfront.com. Any oral communications should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). View Wealthfront Brokerage LLC's most recent Statement of Financial Condition https://www.wealthfront.com/static/documents/WB_Financial_Statement.pdf.

Please note, the Wealthfront Advisers management fee, which is calculated as a percentage of Assets Under Management (AUM), includes accrued interest in your accounts. Accrued interest refers to the interest that has accumulated, but has not yet paid out, on your U.S. Treasury securities following the last interest payment date and as of the date of this statement. Wealthfront Advisers utilizes third party data services for the purpose of calculating such accrued interest

Treasury securities are generally non-callable and not subject to early redemption prior to their stated maturity date. However, should an extraordinary circumstance occur, you may receive lower yield.

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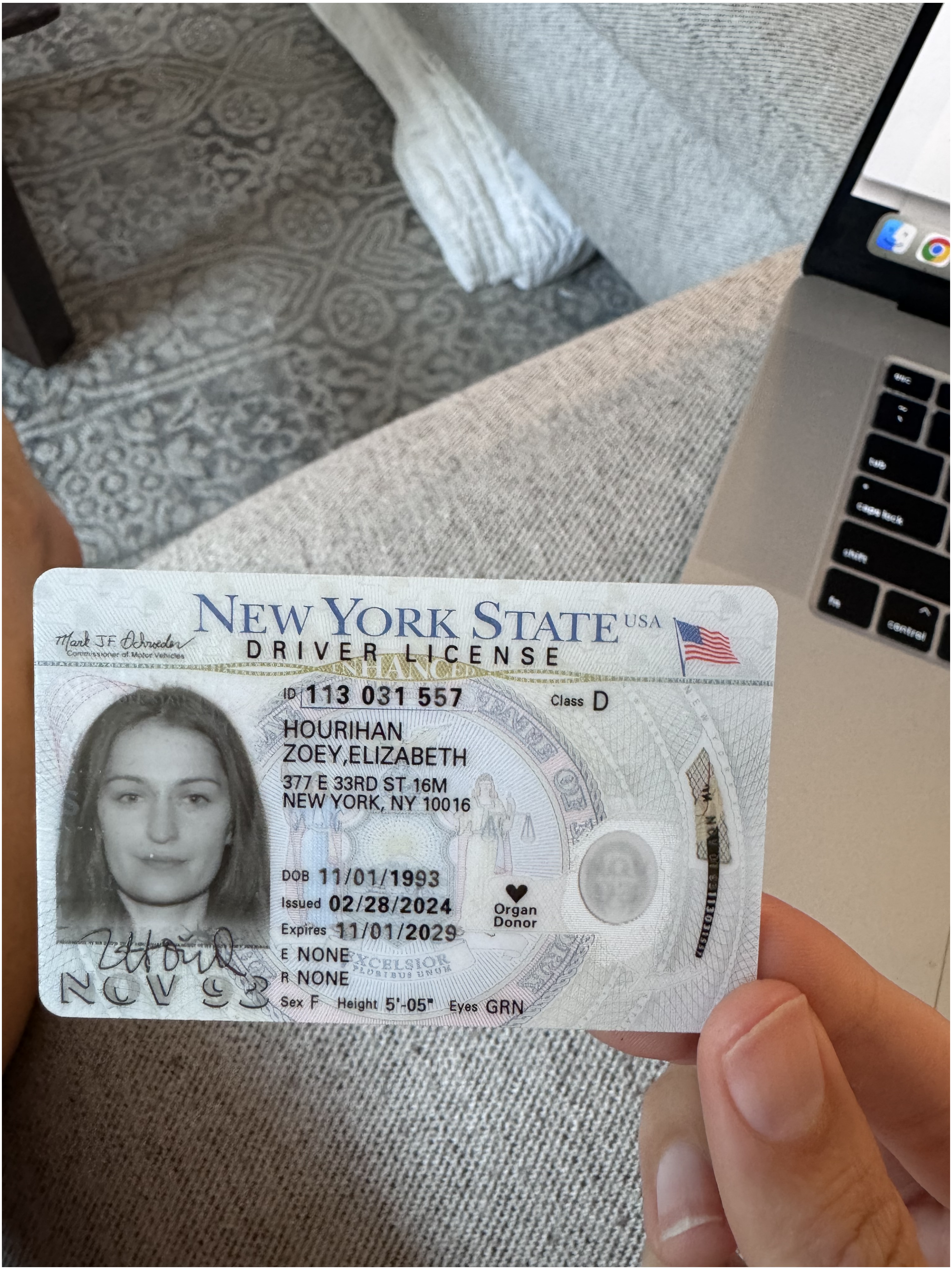
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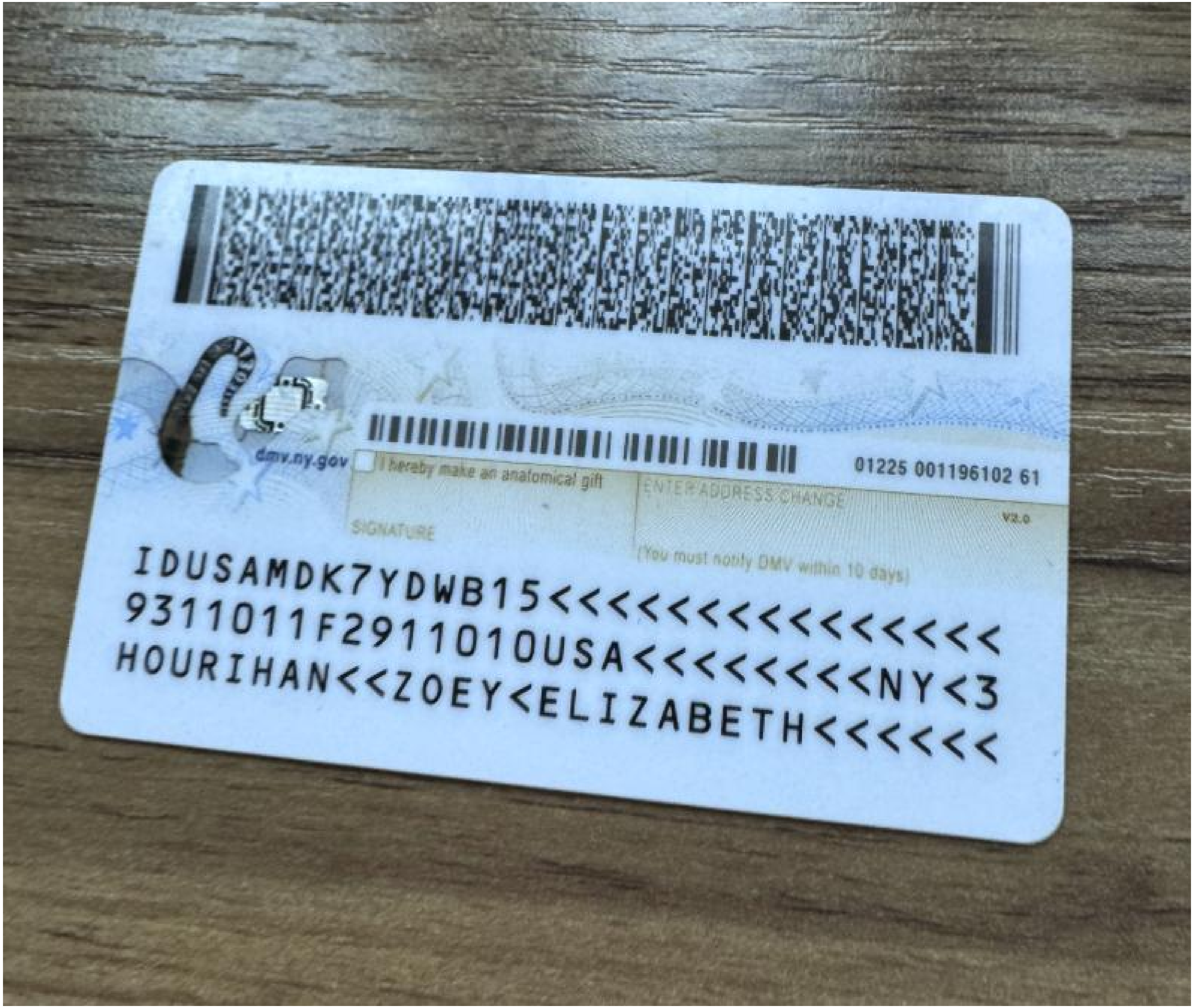

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