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	FIRST NAME	M.I.	SUFFIX
Gallichio	Malek	L.	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	4/15/2002	(561) 903 - 5378 - Mobile

EMAIL
malekgallichio@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
42 Rue de Sevre	Paris		75007

DATE IN	DATE OUT	MONTHLY RENT
	current	$3,500.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OTHER INCOME DESCRIPTION	MONTHLY INCOME
Student	$7,000.00/Mo.

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

Preferred Mailing Address:
42 Rue de Sevre, Paris, Paris 75007 - FR

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.
2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.
3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.
4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

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 Malek L. Gallichio*

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 Gallichio	FIRST NAME Sereen	M.I. L.	SUFFIX
SSN ***-**-****	BIRTH DATE 9/12/2003	PHONE - TYPE (561) 825 - 8648 - Mobile	
EMAIL sereenlgallichio@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS Rue 5 Blv de la Mecque	CITY Casablanca	STATE	ZIP 20000
DATE IN	DATE OUT current	MONTHLY RENT $0.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION STUDENT	EMPLOYER/COMPANY STUDENT		
SUPERVISOR STUDENT	SUPERVISOR PHONE (561) 825 - 8648	SALARY $7,000.00/Mo.	START DATE
EMPLOYER ADDRESS 685 1st Ave	CITY Manhattan	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: Rue 5 Blv de la Mecque, Casablanca, Casablanca 20000 - MA	

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

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 Sereen L. Gallichio*

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

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Malek Gallichio	XXXXXXXXXXXX4866	15050943	$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 Malek L. Gallichio

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 Malek L. Gallichio: No Credit

		Importance	Result
AI Score		Not Considered	No Credit
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	
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: International address entered. Credit screening not run.
Credit screening was not run for the applicant because an international address was entered.

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.

Criminal and Other Public Records				
Requested For Malek L. Gallichio	**Location Searched** Multistate Search	**Period Searched** 11/15/2017 - 11/15/2024	**Requested** 11/15/2024	**Returned** 11/15/2024
Results *No Records Found*				

National Sex Offender Registry History		
Requested For Malek L. Gallichio	**Date Requested** 11/15/2024	**Date Returned** 11/15/2024
Results *No Records Found*		

Restricted Person Search		
Requested For Malek L. Gallichio	**Requested** 11/15/2024	**Returned** 11/15/2024
Results *No Records Found*		

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.

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

September 24, 2024 through October 22, 2024
Account Number: **000000317560529**

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	

00121010 DRE 021 219 29724 NNNNNNNNNNN 1 000000000 15 0000
MALEK L GALLICHIO
OR LEILA L GALLICHIO
1 BELL SLIP APT 29B
BROOKLYN NY 11222-7640

01210100201000000022

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$530.73**
Deposits and Additions	7,757.36
ATM & Debit Card Withdrawals	-281.25
Electronic Withdrawals	-5,000.00
Fees	-15.00
Ending Balance	**$2,991.84**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$530.73**
09/24	Card Purchase 09/23 Mta*Nyct Paygo New York NY Card 2128	-2.90	527.83
09/24	Card Purchase 09/23 Associated Supermarket Brooklyn NY Card 2128	-2.29	525.54
09/25	Card Purchase 09/24 Mta*Nyct Paygo New York NY Card 2128	-2.90	522.64
09/26	Card Purchase 09/25 Mta*Nyct Paygo New York NY Card 2128	-2.90	519.74
09/27	Card Purchase 09/26 Mta*Nyct Paygo New York NY Card 2128	-2.90	516.84
09/30	Card Purchase 09/27 Mta*Nyct Paygo New York NY Card 2128	-2.90	513.94
10/01	Card Purchase 09/29 Sams Deli X-Press Corp Brooklyn NY Card 2128	-6.24	507.70
10/01	Card Purchase 09/30 Mta*Nyct Paygo New York NY Card 2128	-2.90	504.80
10/02	Card Purchase 09/30 Mta*Nyct Paygo New York NY Card 2128	-2.90	501.90
10/02	Card Purchase 10/01 Mta*Nyct Paygo New York NY Card 2128	-2.90	499.00
10/03	Card Purchase 10/02 Mta*Nyct Paygo New York NY Card 2128	-2.90	496.10
10/07	Book Transfer Credit B/O: Attijariwafa Bank Casablanca Morocco MA Org:/00 0333 H 000300031 Mme Laraqui Laila Ref: Frais De Sejour 10/2024 Trn: 8274267281Fs	**1,207.49**	1,703.59
10/07	Card Purchase 10/04 Soho News International New York NY Card 2128	-2.08	1,701.51
10/07	Card Purchase 10/07 Sq *Blank Street Brooklyn NY Card 2128	-3.21	1,698.30
10/07	International Incoming Wire Fee	-15.00	1,683.30
10/08	Card Purchase 10/07 Mta*Nyct Paygo New York NY Card 2128	-2.90	1,680.40
10/09	Card Purchase 10/07 Sams Deli X-Press Corp Brooklyn NY Card 2128	-11.44	1,668.96
10/09	Card Purchase 10/08 Mta*Nyct Paygo New York NY Card 2128	-2.90	1,666.06

CHASE

September 24, 2024 through October 22, 2024
Account Number: **000000317560529**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
10/09	Card Purchase 10/08 Skyline Gourmet Brooklyn NY Card 2128	-2.08	1,663.98
10/10	Card Purchase 10/08 Sams Deli X-Press Corp Brooklyn NY Card 2128	-4.16	1,659.82
10/10	Card Purchase 10/09 Mta*Nyct Paygo New York NY Card 2128	-2.90	1,656.92
10/10	Card Purchase 10/09 Tst*Sophies Cuban Cuisi Brooklyn NY Card 2128	-15.23	1,641.69
10/11	Deposit 4990023610	**500.00**	2,141.69
10/11	Card Purchase 10/10 Mta*Nyct Paygo New York NY Card 2128	-2.90	2,138.79
10/15	Zelle Payment From Sereen L Gallichio 22065081787	**49.87**	2,188.66
10/15	Recurring Card Purchase 10/11 Apple.Com/Bill 866-712-7753 CA Card 2128	-2.99	2,185.67
10/15	Card Purchase 10/11 Mta*Nyct Paygo New York NY Card 2128	-2.90	2,182.77
10/15	Card Purchase 10/11 Mta*Nyct Paygo New York NY Card 2128	-2.90	2,179.87
10/15	Card Purchase 10/11 Mta*Nyct Paygo New York NY Card 2128	-2.90	2,176.97
10/15	Card Purchase 10/11 Mta*Nyct Paygo New York NY Card 2128	-2.90	2,174.07
10/15	Card Purchase 10/11 Mta*Nyct Paygo New York NY Card 2128	-2.90	2,171.17
10/15	Card Purchase 10/11 Mta*Nyct Paygo New York NY Card 2128	-2.90	2,168.27
10/15	Card Purchase 10/12 Mta*Nyct Paygo New York NY Card 2128	-2.90	2,165.37
10/15	Card Purchase 10/12 Mta*Nyct Paygo New York NY Card 2128	-2.10	2,163.27
10/15	Card Purchase 10/14 Mta*Nyct Paygo New York NY Card 2128	-2.90	2,160.37
10/16	ATM Cash Deposit 10/16 4 Metrotech Ctr Brooklyn NY Card 2128	**500.00**	2,660.37
10/16	Online Transfer From Chk ...8395 Transaction#: 22397880003	**5,000.00**	7,660.37
10/16	Card Purchase 10/15 Mta*Nyct Paygo New York NY Card 2128	-2.90	7,657.47
10/16	Card Purchase 10/15 Tst*Sophies Cuban Cuisi Brooklyn NY Card 2128	-19.35	7,638.12
10/16	Card Purchase 10/15 Mta*Nyct Paygo New York NY Card 2128	-2.90	7,635.22
10/16	10/16 Online Transfer To Chk ...1580 Transaction#: 22397876041	-3,000.00	4,635.22
10/17	ATM Cash Deposit 10/17 4 Metrotech Ctr Brooklyn NY Card 2128	**500.00**	5,135.22
10/17	Card Purchase 10/16 Mta*Nyct Paygo New York NY Card 2128	-2.90	5,132.32
10/17	10/17 Online Transfer To Chk ...1580 Transaction#: 22411549745	-2,000.00	3,132.32
10/18	Card Purchase 10/17 Mta*Nyct Paygo New York NY Card 2128	-2.90	3,129.42
10/18	Card Purchase 10/17 Mta*Nyct Paygo New York NY Card 2128	-2.90	3,126.52
10/21	Card Purchase 10/12 Musesacademy*Appstar 213-4230499 De Card 2128	-19.99	3,106.53
10/21	Recurring Card Purchase 10/12 Musesacademy*Appstar 213-4230499 De Card 2128	-19.49	3,087.04
10/21	Card Purchase 10/18 Mta*Nyct Paygo New York NY Card 2128	-2.90	3,084.14
10/21	Card Purchase 10/18 Chick Fil A 3600912 Sloatsburg NY Card 2128	-13.44	3,070.70
10/21	Card Purchase 10/18 Ag Travel Plaza 3601101 Wallkill NY Card 2128	-5.22	3,065.48
10/21	Recurring Card Purchase 10/19 Apple.Com/Bill 866-712-7753 CA Card 2128	-12.47	3,053.01
10/21	Card Purchase 10/20 Starbucks Store 62914 Lake George NY Card 2128	-26.72	3,026.29
10/21	Card Purchase 10/20 Starbucks Store 62914 Lake George NY Card 2128	-4.23	3,022.06
10/21	Card Purchase 10/21 Sq *Concord Market Brooklyn NY Card 2128	-5.00	3,017.06
10/22	Card Purchase 10/21 Mta*Nyct Paygo New York NY Card 2128	-2.90	3,014.16
10/22	Card Purchase 10/21 Mta*Nyct Paygo New York NY Card 2128	-2.90	3,011.26
10/22	Card Purchase 10/21 Associated Supermarket Brooklyn NY Card 2128	-19.42	2,991.84
	Ending Balance		**$2,991.84**

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

August 22, 2024 through September 23, 2024
Account Number: 000000317560529

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	

00118166 DRE 021 219 26824 NNNNNNNNNNN 1 000000000 15 0000
MALEK L GALLICHIO
OR LEILA L GALLICHIO
1 BELL SLIP APT 29B
BROOKLYN NY 11222-7640

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We're updating our Deposit Account Agreement, including the Arbitration section

On November 17, 2024, we're updating section *X. Arbitration; Resolving Disputes* in the Deposit Account Agreement. We've included excerpts of the more significant updates at the end of this statement. The Arbitration section explains how potential disputes and claims are handled between us. **You can opt out of arbitration any time before January 16, 2025, by calling us at 1-800-935-9935**.

You can view the full updated section in the Deposit Account Agreement which will be available on November 17 at **chase.com/disclosures** or by visiting a branch. The new agreement will include these changes as well as any additional updates occurring at this time.

If you have any questions, please call the number on this statement.

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$285.04**
Deposits and Additions	5,761.12
ATM & Debit Card Withdrawals	-128.33
Electronic Withdrawals	-5,372.10
Fees	-15.00
Ending Balance	**$530.73**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$285.04**
09/05	Card Purchase 09/04 Staples 00111062 Manhattan NY Card 2128	-19.86	265.18
09/06	Deposit 2094698848	**1,500.00**	1,765.18
09/06	09/06 Payment To Chase Card Ending IN 4866	-1,000.00	765.18
09/09	ATM Cash Deposit 09/09 32 University Pl New York NY Card 2128	**500.00**	1,265.18
09/09	Card Purchase 09/06 Mta*Nyct Paygo New York NY Card 2128	-2.90	1,262.28
09/09	Card Purchase 09/06 Mta*Nyct Paygo New York NY Card 2128	-2.90	1,259.38
09/09	Card Purchase 09/06 Mta*Nyct Paygo New York NY Card 2128	-2.90	1,256.48
09/09	Card Purchase 09/06 Mta*Nyct Paygo New York NY Card 2128	-2.90	1,253.58
09/09	Card Purchase 09/07 Mta*Nyct Paygo New York NY Card 2128	-2.90	1,250.68

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
09/09	09/07 Payment To Chase Card Ending IN 3745	-500.00	750.68
09/09	09/07 Payment To Chase Card Ending IN 4866	-200.00	550.68
09/10	Book Transfer Credit B/O: Attijariwafa Bank Casablanca Morocco MA Org:/00 0333 H 000300031 Mme Laraqui Laila Ref: Frais De Sejour 09/2024 Trn: 8326516254Fs	**1,211.25**	1,761.93
09/10	Deposit 1235520772	**2,500.00**	4,261.93
09/10	Card Purchase 09/09 Mta*Nyct Paygo New York NY Card 2128	-2.90	4,259.03
09/10	Card Purchase 09/09 Mta*Nyct Paygo New York NY Card 2128	-2.90	4,256.13
09/10	Card Purchase 09/09 Mta*Nyct Paygo New York NY Card 2128	-2.90	4,253.23
09/10	International Incoming Wire Fee	-15.00	4,238.23
09/11	Card Purchase 09/11 Tst* Naya - 15 Metrotec Brooklyn NY Card 2128	-16.16	4,222.07
09/11	09/11 Payment To Chase Card Ending IN 4866	-2,000.00	2,222.07
09/11	09/11 Payment To Chase Card Ending IN 3745	-1,200.00	1,022.07
09/11	Recurring Card Purchase 09/11 Apple.Com/Bill 866-712-7753 CA Card 2128	-2.99	1,019.08
09/12	Applecard Gsbank Payment 59676867 Web ID: 9999999999	-472.10	546.98
09/13	Card Purchase 09/12 Mta*Nyct Paygo New York NY Card 2128	-2.90	544.08
09/16	Zelle Payment From Sereen L Gallichio 21729899102	**49.87**	593.95
09/16	Card Purchase 09/10 Mta*Nyct Paygo New York NY Card 2128	-2.90	591.05
09/16	Card Purchase 09/13 Mta*Nyct Paygo New York NY Card 2128	-2.90	588.15
09/16	Card Purchase 09/13 Mta*Nyct Paygo New York NY Card 2128	-2.90	585.25
09/16	Card Purchase 09/13 Mta*Nyct Paygo New York NY Card 2128	-2.90	582.35
09/17	Card Purchase 09/16 Mta*Nyct Paygo New York NY Card 2128	-2.90	579.45
09/17	Card Purchase 09/16 Chipotle 2895 Brooklyn NY Card 2128	-12.36	567.09
09/18	Card Purchase 09/18 Sq *Concord Market Brooklyn NY Card 2128	-12.29	554.80
09/19	Card Purchase 09/18 Mta*Nyct Paygo New York NY Card 2128	-2.90	551.90
09/20	Recurring Card Purchase 09/19 Apple.Com/Bill 866-712-7753 CA Card 2128	-12.47	539.43
09/20	Card Purchase 09/19 Mta*Nyct Paygo New York NY Card 2128	-2.90	536.53
09/23	Card Purchase 09/20 Mta*Nyct Paygo New York NY Card 2128	-2.90	533.63
09/23	Card Purchase 09/20 Mta*Nyct Paygo New York NY Card 2128	-2.90	530.73
	Ending Balance		**$530.73**

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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.

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JPMorgan Chase Bank, N.A. Member FDIC

The following are excerpts of the more significant updates to *Section X. Arbitration; Resolving Disputes* to be published November 17, 2024:

- **What claims or disputes subject to arbitration?:**
  Claims or disputed factual or legal issues that arise out of or relate in any way to any aspect of our relationship or interactions with each other, including but not limited to your deposit account, transactions involving your deposit account, whether actual, potential, canceled, or other transactions, any product, service, or agreement with us, or interactions of any kind with Chase employees are subject to arbitration.
- **Can I (customer) cancel or opt out of this agreement to arbitrate?:**
  You have the right to opt out of this agreement to arbitrate if you tell us within sixty (60) days of opening your account, or by January 16, 2025, whichever is later. The exclusive way to opt out is by calling us at 1-800-935-9935. Any other method, form, or means of opting out will be treated as invalid or ineffective. Requests to opt out made more than sixty (60) days after opening your account or by January 16, 2025, whichever is later, will be invalid.
- **Does arbitration apply to Claims involving third parties?:**
  For purposes of arbitration, "you" includes any person who is listed on your account or claims a right or interest in your account, and "we" and "us" includes JPMorgan Chase Bank, N.A., all its affiliates, third-party beneficiaries of this agreement and all third parties who are regarded as agents or representatives of ours in connection with a Claim.
- **How does arbitration work?:**
  Arbitration between us shall be administered by the American Arbitration Association ("AAA"), which will apply its Consumer Arbitration Rules in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules to mass arbitration matters. A single arbitrator shall conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator shall conduct each mass arbitration case. The Parties agree that, upon motion by either of us, the arbitrator or Merits Arbitrator shall have the power to decide dispositive issues of law prior to hearing, consistent with Federal Rules of Civil Procedure 12 and 56. All pleadings, information and documents exchanged, and the arbitrator's ruling shall be treated as confidential and have no precedential value. However, if either Party seeks to confirm the arbitrator's decision in court, the Parties agree that the documents necessary for such confirmation need not be filed under seal.
  Who will pay for costs?:
  Each Party will be responsible for the arbitration costs as allocated by the applicable AAA rules (www.adr.org). However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately rules in your favor, you will be entitled to reimbursement by Chase for all fees you paid to the AAA.
  <u>NEW SECTION</u>: What about mass arbitration matters?:
  You agree that these additional requirements ("Mass Arbitration Procedures") shall apply to your Claim if it is filed as part of a "mass arbitration," which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation of all claimants is the same or coordinated across the cases. You agree to these procedures even though they may delay the arbitration of your individual claim. If at any point you are unsatisfied with the speed by which your matter is proceeding, you are free to withdraw your arbitration demand and proceed in small claims court if the Claim is in that court's jurisdiction and proceeds on an individual basis.
  1. **<u>Mass Arbitration Filing Requirements:</u>**
     In addition to the requirements set forth in the AAA Mass Arbitration Supplementary Rules, you agree that upon commencing a case with the AAA, you will provide your name, full Chase account number, mailing address, telephone number, email address, a factual description of every disputed transaction for which you seek compensation (date, amount, and transaction type) and/or event (date, location, and individuals involved), explanation of the basis of your Claim, an itemized calculation of all alleged damages, and, if represented by counsel, a signed statement authorizing us to share information regarding your account and the Claim with them. You agree and understand that failure to provide this information may result in dismissal of your Claim, though you have the right to refile once you provide the information described in the previous sentence.
  2. **<u>Process Arbitrator Appointment:</u>**
     You and Chase agree that before an arbitrator is assigned to determine the merit of your claim, a "Process Arbitrator" will be appointed. The Process Arbitrator will have the authority to ensure these Mass Arbitration Procedures and the AAA rules are followed. The Parties agree that the Process Arbitrator will be selected by the process set forth in AAA Mass Arbitration Supplementary Rule MA-7(a). In short, each Party will receive a list of proposed Process Arbitrators provided by the AAA and will meet and confer to identify a mutually-agreeable candidate. If the Parties cannot agree, they will submit their preferences to the AAA, and the AAA will select a Process Arbitrator.

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3. **Matters To Be Decided by a Process Arbitrator:**
In addition to the authority outlined in AAA Mass Arbitration Supplementary Rules, the parties agree that the Process Arbitrator shall be empowered to resolve any dispute regarding whether your Claim should be dismissed because, for example, you failed to comply with the Mass Arbitration Filing Requirements, any other requirements outlined in this agreement, or any other reason. You agree that if the Process Arbitrator finds you failed to comply with any requirement, your claim will be dismissed, without prejudice to refiling once the deficiencies are remedied. The Process Arbitrator will also have the power to decide whether, based on the information submitted in the Mass Arbitration Filing Requirements, other threshold eligibility issues for your case to proceed, including but not limited to whether you had an account at Chase, experienced the transaction, fee, or event at issue, or otherwise cannot pursue the claim due to a clear legal or factual deficiency, and to dismiss your claim as appropriate. The Process Arbitrator shall have the power to determine whether or not a given dispute regarding these Mass Arbitration Filing Requirements and/or Procedures are within their jurisdiction. The Process Arbitrator shall be authorized to afford any relief or impose any sanctions available under Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law.
4. **Mass Arbitration Procedures:**
Following the resolution of any disputes within the jurisdiction of the Process Arbitrator, if any, counsel for the claimants and counsel for Chase shall each select fifteen (15) cases (per side) to proceed first in individual arbitration proceedings on the merits of each claim. Unless the Parties otherwise agree, in no event shall any individual Merits Arbitrator be assigned more than three (3) cases. No AAA per case fee shall be assessed in connection with any case until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. The Parties agree that each side shall have the right to have fifteen (15) cases of their choosing proceed to final hearing before the process described in this section moves forward. After the first thirty (30) cases are resolved, counsel will meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties are unable to resolve the remaining cases after the conclusion of the initial thirty (30) proceedings and conferring in good faith, each side shall select another fifteen (15) cases (per side) to proceed to individual arbitration proceedings. Each of these thirty (30) cases shall be assigned to a different Merits Arbitrator, though if the Parties otherwise agree, a single Merits Arbitrator may be assigned up to three (3) cases. No AAA per case fee shall be assessed in connection with the remaining cases until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. After this second set of thirty (30) cases are resolved, counsel will again meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties do not reach a global resolution after the second set of cases are resolved, on either Party's motion, the Process Arbitrator can decide to expedite the proceedings by forgoing more rounds of case selection and instead assigning Merits Arbitrators to all of the remaining cases at once. If no motion is made, this Mass Arbitration Procedure shall continue with thirty (30) cases in each set of proceedings, consistent with the parameters identified above. You and Chase agree to engage in these Mass Arbitration Procedures in good faith, which includes an agreement to pay the Parties' respective case fee if your case is selected. Any dispute regarding any aspect of the specific Mass Arbitration Procedures outlined in this section shall be resolved by the Process Arbitrator.
5. **Interpretation and Enforcement of Mass Arbitration Provision:**
Any dispute regarding the interpretation or enforcement of these mass arbitration procedures shall be decided by the Process Arbitrator or, in cases that have been released to merits proceedings, the Merits Arbitrator. Their decisions regarding the mass arbitrations process and procedures shall be considered interlocutory in nature and not subject to immediate judicial review. If any terms of these Mass Arbitration Procedures are found to be legally unenforceable for any reason, then the proceedings shall otherwise continue in arbitration in accordance with AAA's Mass Arbitration Supplementary rules.

PASSPORT
PASSEPORT / PASAPORTE

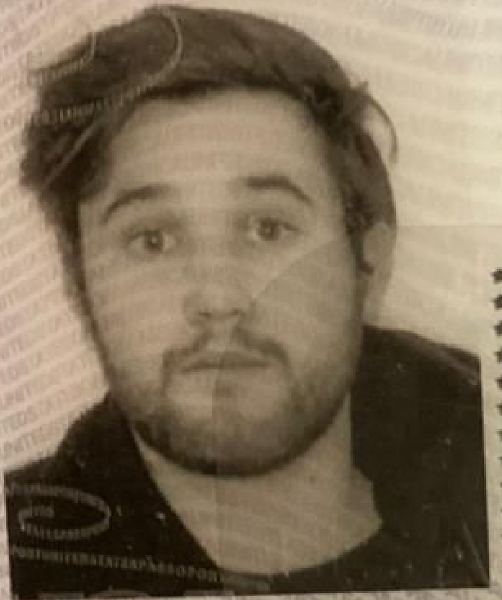
THE UNITED STATES OF AMERICA

USA

Type/Type/Tipo
P

Code/Code/Código
USA

Passport No./No. du Passeport/No. de Pasaporte
A03501111



Surname/Nom/Apellidos
GALLICHIO

Given names/Prénoms/Nombres
MALEK LARAQUI

Nationality/Nationalité/Nacionalidad
UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento
15 APR 2002

Sex/Sexe/Sexo
M

Place of birth/Lieu de naissance/Lugar de nacimiento
NEW YORK, U.S.A.

Date of issue/Date de délivrance/Fecha de expedición
10 MAR 2022

Date of expiration/Date d'expiration/Fecha de caducidad
09 MAR 2032

Authority/Autorité/Autoridad
UNITED STATES DEPARTMENT OF STATE

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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 Gallichio	**FIRST NAME** Sereen		**M.I.** L.	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 9/12/2003	**PHONE - TYPE** (561) 825 - 8648 - Mobile		
EMAIL sereenlgallichio@gmail.com				

CURRENT ADDRESS				
STREET ADDRESS Rue 5 Blv de la Mecque		**CITY** Casablanca	**STATE**	**ZIP** 20000
DATE IN	**DATE OUT** current	**MONTHLY RENT** $0.00 / Mo.		

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION STUDENT	**EMPLOYER/COMPANY** STUDENT		
SUPERVISOR STUDENT	**SUPERVISOR PHONE** (561) 825 - 8648	**SALARY** $7,000.00/Mo.	**START DATE**
EMPLOYER ADDRESS 685 1st Ave	**CITY** Manhattan	**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: Rue 5 Blv de la Mecque, Casablanca, Casablanca 20000 - MA	

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 Sereen L. Gallichio*

Signed by Sereen L. Gallichio
Tue Sep 10 2024 10:59:55 PM EDT
Key: 461E0849; IP Address: 70.107.208.145

Sereen L. Gallichio *(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**
Malek Gallichio	XXXXXXXXXXXX4866	15050943	$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 Sereen L. Gallichio

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 Sereen L. Gallichio: No Credit

		Importance	Result
AI Score		Not Considered	No Credit
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	
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: International address entered. Credit screening not run.
Credit screening was not run for the applicant because an international address was entered.

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.

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Sereen L. Gallichio	Multistate Search	11/15/2017 - 11/15/2024	11/15/2024	11/15/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Sereen L. Gallichio	11/15/2024	11/15/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Sereen L. Gallichio	11/15/2024	11/15/2024

Results
No Records Found

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.

BANQUE POPULAIRE RIVES DE PARIS
proche et engagée

JE CONSERVE CE DOCUMENT

Votre Agence :
SEVRES DUROC
66 RUE DE SEVRES
75007 PARIS

Votre Conseiller :
Dominik MAZAN
dominik.mazan@rivesparis.banquepopulaire.fr
Tél : 01 71 39 11 14

MLLE SEREEN GALLICHIO
42 RUE DE SEVRES
75007 PARIS

0008 0004 20241003*222202*EXTCL02*P171383*00004867*00000001/00000002*00012926*0*

Votre relevé de compte n°9 au 03/10/2024

MESSAGE DE VOTRE BANQUE

Nous vous adressons les principales conditions tarifaires applicables à partir du 01/01/2025 également disponibles sur notre site internet et en agence.
Pour plus d'information, contactez votre conseiller.

DETAIL DES OPERATIONS DE VOTRE COMPTE CHEQUES N° 24192032005

MLLE SEREEN GALLICHIO

IBAN : FR76 1020 7000 8524 1920 3200 525
BIC : CCBPFRPPMTG

DATE COMPTA	LIBELLE / REFERENCE		DATE OPERATION	DATE VALEUR	MONTANT
	SOLDE CREDITEUR AU 05/09/2024				2 187,81 €
06/09 ☞	ANNUL COTIS CRISTAL ESS CONTRAT CNV0056569358 XCCNV084 2024082600019732000001	0019732	05/09	26/08	1,00 €
09/09	070924 CB****0683 MTA*NYCT PAYGO US NEW YORK 2,90USD 1 EURO = 1,106870	BNKQCE1	09/09	09/09	- 2,62 €
09/09	080924 CB****0683 MTA*NYCT PAYGO US NEW YORK 2,90USD 1 EURO = 1,106870	BNKQCE2	09/09	09/09	- 2,62 €
09/09	060924 CB****0683 UBER *TRIP HELPNL help.uber.co 15,67USD 1 EURO = 1,107420	BNKQCE3	09/09	09/09	- 14,15 €
10/09 ☞	FRAIS PAIEMENT ETRANGER XCPCB200 2024090900021426000001 REF OPERATION : 080924 MTA*NYCT	0021426	09/09	09/09	- 0,07 €
10/09 ☞	FRAIS PAIEMENT ETRANGER XCPCB200 2024090900021427000001 REF OPERATION : 060924 UBER *TRI	0021427	09/09	09/09	- 0,41 €
10/09 ☞	FRAIS PAIEMENT ETRANGER XCPCB200 2024090900021425000001 REF OPERATION : 070924 MTA*NYCT	0021425	09/09	09/09	- 0,07 €
10/09	PRLV SEPA BPCE Vie PREV 124FY553022 ASSURANCE FAMIL NAEX05032412400008239463001	05XZ83R	10/09	10/09	- 1,84 €
11/09	090924 CB****0683 MTA*NYCT PAYGO US NEW YORK 2,90USD 1 EURO = 1,106870	BQVT966	11/09	11/09	- 2,62 €
12/09 ☞	FRAIS PAIEMENT ETRANGER XCPCB200 2024091100019343000001 REF OPERATION : 090924 MTA*NYCT	0019343	11/09	11/09	- 0,07 €

DATE COMPTA	LIBELLE / REFERENCE		DATE OPERATION	DATE VALEUR	MONTANT
14/09 ☞	ANNUL FRAIS PAIEMENT ETR FRAIS PAIEMENT ETRANGER XCPCB200 20240909000021425000001	0021425	13/09	09/09	0,07 €
14/09 ☞	ANNUL FRAIS PAIEMENT ETR FRAIS PAIEMENT ETRANGER XCPCB200 20240909000021426000001	0021426	13/09	09/09	0,07 €
14/09 ☞	ANNUL FRAIS PAIEMENT ETR FRAIS PAIEMENT ETRANGER XCPCB200 20240909000021427000001	0021427	13/09	09/09	0,41 €
14/09 ☞	ANNUL FRAIS PAIEMENT ETR FRAIS PAIEMENT ETRANGER XCPCB200 20240911000019343000001	0019343	13/09	11/09	0,07 €
14/09 ☞	ANNUL FRAIS PAIEMENT ETR FRAIS PAIEMENT ETRANGER XCPCB200 20240904000018871000001	0018871	13/09	04/09	0,21 €
16/09	PRLV SEPA BPCE ASSURANCE BPCE Assurance Prelevement HABIT HABITATION 015707471	060IKVH	16/09	16/09	- 35,79 €
16/09	100924 CB****0683 MTA*NYCT PAYGO US NEW YORK 2,90USD 1 EURO = 1,102661	BZ5HU8I	16/09	16/09	- 2,63 €
16/09	110924 CB****0683 MTA*NYCT PAYGO US NEW YORK 2,90USD 1 EURO = 1,102661	BZ5HU8J	16/09	16/09	- 2,63 €
16/09	110924 CB****0683 MTA*NYCT PAYGO US NEW YORK 2,90USD 1 EURO = 1,102661	BZ5HU8K	16/09	16/09	- 2,63 €
16/09	130924 CB****0683 MTA*NYCT PAYGO US NEW YORK 2,90USD 1 EURO = 1,098484	BZ5HU8L	16/09	16/09	- 2,64 €
16/09	130924 CB****0683 JoeAndTheJuice_US New York 4,68USD 1 EURO = 1,101176	BZ5HU8M	16/09	16/09	- 4,25 €
16/09	150924 CB****0683 NORDSTROM RACK US NEW YORK 89,39USD 1 EURO = 1,106996	BZ5MJI3	16/09	16/09	- 80,75 €
17/09	160924 CB****0683 CVS/PHARMACY 1US MANHATTAN 6,61USD 1 EURO = 1,107202	C0T0XPY	17/09	17/09	- 5,97 €
18/09	160924 CB****0683 MTA*NYCT PAYGO US NEW YORK 2,90USD 1 EURO = 1,106870	C2GKJS9	18/09	18/09	- 2,62 €
18/09	170924 CB****0683 CVS/PHARMACY 0US BROOKLYN 18,61USD 1 EURO = 1,107079	C2GKJSA	18/09	18/09	- 16,81 €
19/09	180924 CB****0683 UBER *TRIP NL HELP.UBER.CO 5,00EUR 1 EURO = 1,000000	C443YMV	19/09	19/09	- 5,00 €
19/09	180924 CB****0683 UBER *TRIP NL HELP.UBER.CO 12,06EUR 1 EURO = 1,000000	C443YMW	19/09	19/09	- 12,06 €
19/09	170924 CB****0683 UBER *TRIP NL HELP.UBER.CO 12,08EUR 1 EURO = 1,000000	C443YMX	19/09	19/09	- 12,08 €
19/09	170924 CB****0683 UBER *TRIP NL HELP.UBER.CO 15,51EUR 1 EURO = 1,000000	C443YMY	19/09	19/09	- 15,51 €
20/09	190924 CB****0683 UBER *TRIP NL HELP.UBER.CO 2,00EUR 1 EURO = 1,000000	C5RN98A	20/09	20/09	- 2,00 €
20/09	180924 CB****0683 UBER *TRIP NL HELP.UBER.CO 12,10EUR 1 EURO = 1,000000	C5RN98B	20/09	20/09	- 12,10 €
20/09	180924 CB****0683 UBER *TRIP NL HELP.UBER.CO 13,28EUR 1 EURO = 1,000000	C5RN98C	20/09	20/09	- 13,28 €

BANQUE POPULAIRE
RIVES DE PARIS
proche et engagée

VOTRE COMPTE CHEQUES N° 24192032005 — RELEVE N° 9 AU 03/10/2024

DATE COMPTA	LIBELLE / REFERENCE		DATE OPERATION	DATE VALEUR	MONTANT
20/09	180924 CB****0683 UBER *TRIP NL HELP.UBER.CO 21,81EUR 1 EURO = 1,000000	C5RN98D	20/09	20/09	- 21,81 €
21/09	190924 CB****0683 UBER *TRIP NL HELP.UBER.CO 28,89EUR 1 EURO = 1,000000	C7F6R36	21/09	21/09	- 28,89 €
21/09	200924 CB****0683 UBER *TRIP GB HELP.UBER.CO 29,95GBP 1 EURO = 0,839170	C7F6R37	21/09	21/09	- 35,69 €
25/09	FRAIS PRELEVEMENT REJETE XCEBR022 20240924001621370000001 28/6*PRLV BASIC FIT II SA*29,99	0162137	01/07	24/09	- 12,00 €
25/09	COMMISSION INTERVENTION XCEBR400 20240924001621380000001 28/6*PRLV BASIC FIT II SA*29,99	0162138	01/07	24/09	- 8,00 €
25/09	PRLV SEPA FREE MOBILE FM-53670877-1	063N51L	25/09	25/09	- 20,43 €
27/09	COTIS CRISTAL ESSENTIEL XCCNV084 20240926000178090000001 CONTRAT CNV0056569358	0017809	26/09	26/09	- 1,00 €
27/09	PRLV SEPA Bouygues Telec 09xxxxx433 BT1150MMF9H12	0643O7S	27/09	27/09	- 19,99 €
28/09	260924 CB****0683 SAMS DELI X-PREUS BROOKLYN 17,68USD 1 EURO = 1,112649	CIZYCTG	28/09	28/09	- 15,89 €
30/09	VIR ETRANGER SEREEN GALLICHIO	T865213	30/09	30/09	- 1 200,00 €
	SOLDE CREDITEUR AU 30/09/2024				**572,72 €**
01/10	FRAIS VIR ETRANGER EMIS XCVEP022 20240930000304630000001 REF OPERATION : T865213	0030463	30/09	30/09	- 12,85 €
01/10	FRAIS DOSSIER VIREMENT XCVEP023 20240930000304640000001 VIR NON TELETRA T865213	0030464	30/09	30/09	- 5,35 €
01/10	VIR DE 1 093,66EUR FRAIS DE SEJOUR 09/2024 MME LARAQUI LAILA	AA14JD7	01/10	01/10	1 093,66 €
	TOTAL DES MOUVEMENTS DEBITEURS				**- 1 635,12 €**
	TOTAL DES MOUVEMENTS CREDITEURS				**1 095,49 €**
	SOLDE CREDITEUR AU 03/10/2024*				**1 648,18 €**

RECAPITULATIF DES FRAIS ET SERVICES BANCAIRES

06/09	ANNUL COTIS CRISTAL ESS	0019732	05/09	26/08	1,00 €
10/09	FRAIS PAIEMENT ETRANGER	0021426	09/09	09/09	- 0,07 €
10/09	FRAIS PAIEMENT ETRANGER	0021427	09/09	09/09	- 0,41 €
10/09	FRAIS PAIEMENT ETRANGER	0021425	09/09	09/09	- 0,07 €
12/09	FRAIS PAIEMENT ETRANGER	0019343	11/09	11/09	- 0,07 €
14/09	ANNUL FRAIS PAIEMENT ETR	0021425	13/09	09/09	0,07 €
14/09	ANNUL FRAIS PAIEMENT ETR	0021426	13/09	09/09	0,07 €
14/09	ANNUL FRAIS PAIEMENT ETR	0021427	13/09	09/09	0,41 €
14/09	ANNUL FRAIS PAIEMENT ETR	0019343	13/09	11/09	0,07 €
14/09	ANNUL FRAIS PAIEMENT ETR	0018871	13/09	04/09	0,21 €
25/09	FRAIS PRELEVEMENT REJETE	0162137	01/07	24/09	- 12,00 €
25/09	COMMISSION INTERVENTION	0162138	01/07	24/09	- 8,00 €
27/09	COTIS CRISTAL ESSENTIEL	0017809	26/09	26/09	- 1,00 €
01/10	FRAIS VIR ETRANGER EMIS	0030463	30/09	30/09	- 12,85 €
01/10	FRAIS DOSSIER VIREMENT	0030464	30/09	30/09	- 5,35 €

0008 0004 20241003*222202*EXTCL02*P171383*00004867*00000002/00000002*00012927*0*

VOTRE COMPTE CHEQUES N° 24192032005				RELEVE N° 9 AU 03/10/2024
DATE COMPTA	**LIBELLE / REFERENCE**	**DATE OPERATION**	**DATE VALEUR**	**MONTANT**
	TOTAL DU 06/09/2024 AU 03/10/2024			**- 37,99 €**

(*) Sous réserve des opérations en cours d'enregistrement et d'une provision suffisante et disponible lors de l'arrêté du solde du compte réalisé en fin de journée.
Ce document ne justifie pas la déduction de la TVA ou de la charge en matière d'impôt direct.

DETAIL DE VOS MOUVEMENTS SEPA

VOTRE COMPTE CHEQUES N° 24192032005 — RELEVE N° 9 AU 03/10/2024

DATE	DETAIL DE VOS PRELEVEMENTS SEPA RECUS	DEBIT
10/09	BPCE Vie FR23ZZZ153729 *NAEX0503241240000823946 3001 22420365414XPE4243 2 FY553022* *PREV 124FY553022 ASSURANCE FAMILLE*	1,84 €
16/09	BPCE ASSURANCES IARD FR06ZZZ396147 *HABITATION 015707471 709633083* *BPCE Assurance Prelevement HABITATION 015707471*	35,79 €
25/09	FREE MOBILE FR07ZZZ591778 *FM-53670877-1 fmpmt-2024675943*	20,43 €
27/09	Bouygues Telecom FR35ZZZ418323 *BT1150MMF9H12 PAGP01108KDR7J* *09xxxxx433*	19,99 €

INFORMATIONS COMPLEMENTAIRES

En cas de découvert non autorisé, des agios au taux débiteur de 18,000% l'an, calculé sur la base du taux TBBDB de 8,900% + 9,100 points l'an à la date du 26/09/2024, seront prélevés sur votre compte, dans la limite du taux de l'usure, ainsi que, le cas échéant, des commissions ou frais bancaires selon les conditions et tarifs des opérations et services bancaires disponibles en agence et sur internet.

Information à l'attention des clients particuliers : Les coordonnées du service à contacter en cas de réclamation, ainsi que celles du médiateur compétent en cas de litige persistant, sont disponibles sur la brochure tarifaire et sur le site internet de votre établissement.

Garantie de vos dépôts : Vos dépôts sont éligibles à la garantie des dépôts du Fonds de Garantie des Dépôts et de Résolution, sous réserve des exclusions prévues par les textes en vigueur. Reportez-vous à la plaquette FGDR disponible sur le site internet de notre établissement ou au formulaire d'information communiqué annuellement ou sur demande, par votre conseiller. Concernant le Livret A, le Livret de Développement Durable et Solidaire et le Livret d'Epargne Populaire, leurs montants sont intégralement garantis par l'Etat.

Banque Populaire Rives de Paris, Société anonyme coopérative de Banque Populaire à capital variable -552 002 313 RCS Paris - Société immatriculée au Registre des Intermédiaires en Assurance sous le N° 07 022 545 - Siège social : 80, boulevard Auguste Blanqui 75204 Paris Cedex 13 - Les coordonnées du service à contacter en cas de réclamation, ainsi que celles du médiateur compétent en cas de litige persistant, sont disponibles sur la brochure tarifaire et sur le site internet de votre Banque.

BANQUE POPULAIRE
RIVES DE PARIS
proche et engagée

JE CONSERVE CE DOCUMENT

Votre Agence :
SEVRES DUROC
66 RUE DE SEVRES
75007 PARIS

MLLE SEREEN GALLICHIO
42 RUE DE SEVRES
75007 PARIS

Votre Conseiller :
Dominik MAZAN
dominik.mazan@rivesparis.banquepopulaire.fr
Tél : 01 71 39 11 14

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Votre relevé de compte n°8 au 05/09/2024

DETAIL DES OPERATIONS DE VOTRE COMPTE CHEQUES N° 24192032005

MLLE SEREEN GALLICHIO

IBAN : FR76 1020 7000 8524 1920 3200 525
BIC : CCBPFRPPMTG

DATE COMPTA	LIBELLE / REFERENCE		DATE OPERATION	DATE VALEUR	MONTANT
	SOLDE CREDITEUR AU 05/08/2024				**422,70 €**
06/08	☞ ANNUL COTIS CRISTAL ESS CONTRAT CNV0056569358 XCCNV084 20240726000172260000001	0017226	05/08	26/07	1,00 €
08/08	VIR DE 1 098,73EUR FRAIS DE SEJOUR MOIS DE JUILLET2 MME LARAQUI LAILA	A887TT5	08/08	08/08	1 098,73 €
09/08	PRLV SEPA BPCE Vie PREV 124FY553022 ASSURANCE FAMIL NAEX05032412400008239463001	05QA7YD	09/08	09/08	- 1,84 €
16/08	PRLV SEPA BPCE ASSURANCE +REPRESENTATION+ BPCE Assurance HABITATION 015707471	05SWQA5	16/08	16/08	- 24,30 €
26/08	PRLV SEPA FREE MOBILE FM-53670877-1	05V61XB	26/08	26/08	- 29,99 €
27/08	☞ FRAIS PRELEVEMENT REJETE XCEBR022 20240824001456430000001 12/6*PRLV BASIC FIT II SA*29,99	0145643	13/06	24/08	- 12,00 €
27/08	☞ COMMISSION INTERVENTION XCEBR400 20240824001456440000001 12/6*PRLV BASIC FIT II SA*29,99	0145644	13/06	24/08	- 8,00 €
27/08	☞ FRAIS PRELEVEMENT REJETE XCEBR022 20240824001456460000001 17/6*PRLV BPCE ASSURANCES*24,30	0145646	21/06	24/08	- 5,00 €
27/08	☞ COTIS CRISTAL ESSENTIEL XCCNV084 20240826000197320000001 CONTRAT CNV0056569358	0019732	26/08	26/08	- 1,00 €
27/08	260824 CB****0683 SUMUP *MASSENAFR VILLIERS LE 70,00EUR 1 EURO = 1,000000	B22QP4G	27/08	27/08	- 70,00 €
28/08	PRLV SEPA Bouygues Telec 09xxxxx433 BT1150MMF9H12	05VI25L	28/08	28/08	- 19,99 €
28/08	260824 CB****0683 UBER *TRIP NL HELP.UBER.CO 3,00EUR 1 EURO = 1,000000	B3QAB4D	28/08	28/08	- 3,00 €
28/08	260824 CB****0683 UBER *TRIP NL HELP.UBER.CO 63,06EUR 1 EURO = 1,000000	B3QAB4E	28/08	28/08	- 63,06 €

VOTRE COMPTE CHEQUES N° 24192032005 — RELEVE N° 8 AU 05/09/2024

DATE COMPTA		LIBELLE / REFERENCE		DATE OPERATION	DATE VALEUR	MONTANT
30/08		VIR DE 1 095,02EUR FRAIS DE SEJOUR 08 / 2024 MME LARAQUI LAILA	A8UA54W	30/08	30/08	1 095,02 €
30/08		280824 CB****0683 SIREN57611 US NEW YORK 6,53USD 1 EURO = 1,114334	B71D0ZW	30/08	30/08	- 5,86 €
31/08	☞	FRAIS PAIEMENT ETRANGER XCPCB200 20240830000206200000001 REF OPERATION : 280824 SIREN5761	0020620	30/08	30/08	- 0,17 €
		SOLDE CREDITEUR AU 31/08/2024				**2 373,24 €**
04/09		030924 CB****0683 DD/BR 358650 US MONMOUTH 7,97USD 1 EURO = 1,103878	BFB1R1M	04/09	04/09	- 7,22 €
05/09	☞	FRAIS PAIEMENT ETRANGER XCPCB200 20240904000188710000001 REF OPERATION : 030924 DD/BR 35	0018871	04/09	04/09	- 0,21 €
05/09		PRLV SEPA TotalEnergies Prelevement TotalEnergies Electr DEMP014973227	05XSHEB	05/09	05/09	- 178,00 €
		TOTAL DES MOUVEMENTS DEBITEURS				**- 429,64 €**
		TOTAL DES MOUVEMENTS CREDITEURS				**2 194,75 €**
		SOLDE CREDITEUR AU 05/09/2024*				**2 187,81 €**

		RECAPITULATIF DES FRAIS ET SERVICES BANCAIRES				
06/08	☞	ANNUL COTIS CRISTAL ESS	0017226	05/08	26/07	1,00 €
27/08	☞	FRAIS PRELEVEMENT REJETE	0145643	13/06	24/08	- 12,00 €
27/08	☞	COMMISSION INTERVENTION	0145644	13/06	24/08	- 8,00 €
27/08	☞	FRAIS PRELEVEMENT REJETE	0145646	21/06	24/08	- 5,00 €
27/08	☞	COTIS CRISTAL ESSENTIEL	0019732	26/08	26/08	- 1,00 €
31/08	☞	FRAIS PAIEMENT ETRANGER	0020620	30/08	30/08	- 0,17 €
05/09	☞	FRAIS PAIEMENT ETRANGER	0018871	04/09	04/09	- 0,21 €
		TOTAL DU 06/08/2024 AU 05/09/2024				**- 25,38 €**

(*) Sous réserve des opérations en cours d'enregistrement et d'une provision suffisante et disponible lors de l'arrêté du solde du compte réalisé en fin de journée.
Ce document ne justifie pas la déduction de la TVA ou de la charge en matière d'impôt direct.

DETAIL DE VOS MOUVEMENTS SEPA

VOTRE COMPTE CHEQUES N° 24192032005 — RELEVE N° 8 AU 05/09/2024

DATE	DETAIL DE VOS PRELEVEMENTS SEPA RECUS	DEBIT
09/08	BPCE Vie FR23ZZZ153729 *NAEX050324124000082394630 01 22417656571XPE4213 2 FY553022* *PREV 124FY553022 ASSURANCE FAMILLE*	1,84 €
16/08	BPCE ASSURANCES IARD FR06ZZZ396147 *HABITATION 015707471 703724542* *+REPRESENTATION+ BPCE Assurance Prelevement HABITATION 015707471*	24,30 €
26/08	FREE MOBILE FR07ZZZ591778 *FM-53670877-1 fmpmt-2006723500*	29,99 €
28/08	Bouygues Telecom FR35ZZZ418323 *BT1150MMF9H12 PAGP0110894ECV* *09xxxxx433*	19,99 €
05/09	TotalEnergies Electricite et Gaz F FR03ZZZ488157 *DEMP014973227 0114245660-209512218484* *Prelevement TotalEnergies Electricite et Gaz France-Reference client 1* *14245660*	178,00 €

BANQUE POPULAIRE RIVES DE PARIS

proche et engagée

INFORMATION PREALABLE AU PRELEVEMENT DES FRAIS LIES A DES IRREGULARITES ET INCIDENTS

PRELEVES A COMPTER DU 24/09/2024 SUR VOTRE COMPTE N° 24192032005

DATE	OPERATIONS	MONTANT
01/07	FRAIS PRELEVEMENT REJETE *28/6*PRLV BASIC FIT II SA*29,99€*	12,00 €
01/07	COMMISSION INTERVENTION *28/6*PRLV BASIC FIT II SA*29,99€*	8,00 €

Nous vous invitons à consulter la brochure tarifaire en vigueur, disponible sur le site internet de notre établissement ou en agence, pour connaître l ensemble des frais liés aux irrégularités et incidents ainsi que les éventuels plafonnements en fonction de votre situation.

INFORMATIONS COMPLEMENTAIRES

En cas de découvert non autorisé, des agios au taux débiteur de 18,000% l'an, calculé sur la base du taux TBBDB de 8,900% + 9,100 points l'an à la date du 28/08/2024, seront prélevés sur votre compte, dans la limite du taux de l'usure, ainsi que, le cas échéant, des commissions ou frais bancaires selon les conditions et tarifs des opérations et services bancaires disponibles en agence et sur internet.

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TONALITE+ 08 01 01 00 41 - (appel non surtaxé) - Code : 022026

Information à l'attention des clients particuliers : Les coordonnées du service à contacter en cas de réclamation, ainsi que celles du médiateur compétent en cas de litige persistant, sont disponibles sur la brochure tarifaire et sur le site internet de votre établissement.

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PASSPORT
PASSEPORT / PASAPORTE

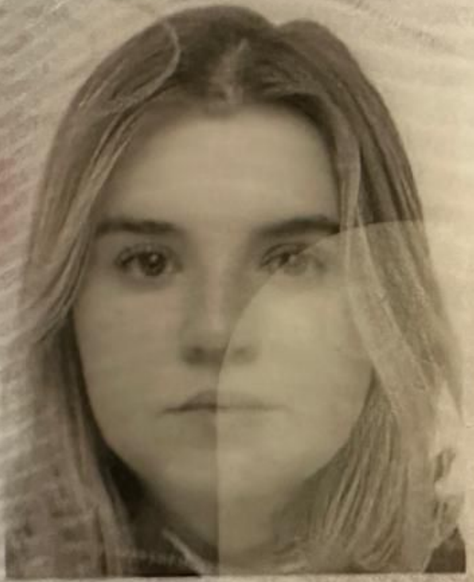
THE UNITED STATES OF AMERICA

USA

Type/Type/Tipo
P

Code/Code/Código
USA

Passport No./No. du Passeport/No. de Pasaporte
A35273623



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Surname/Nom/Apellidos
GALLICHIO

Given names/Prénoms/Nombres
SEREEN LARAQUI

Nationality/Nationalité/Nacionalidad
UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento
12 SEP 2003

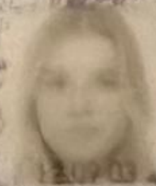
Sex/Sexe/Sexo
F

Place of birth/Lieu de naissance/Lugar de nacimiento
MOROCCO

Date of issue/Date de délivrance/Fecha de expedición
22 FEB 2024

Date of expiration/Date d'expiration/Fecha de caducidad
21 FEB 2034

Authority/Autorité/Autoridad
UNITED STATES DEPARTMENT OF STATE



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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	FIRST NAME	M.I.	SUFFIX
Taheraly	Sabir		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	12/11/1970	(347) 501 - 0753 - Mobile

EMAIL
sabir@jamaligarden.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
114 first avenue	new york	NY	10009

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$0.00 / 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

A child under 6 years of age (5 years or younger) lives in my apartment:
NO

Preferred Mailing Address:
114 first avenue, new york, NY 10009 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

Pursuant to the laws of the federal government, New York State, and NYC Admin. Code § 20-807 et seq., we are required to provide you with the following disclosure:

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

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 Sabir Taheraly (Guarantor)*

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

Application Fee - Charge Details			
Name on Card Malek Gallichio	**Account Number** XXXXXXXXXXXX4866	**Reference Number** 15245774	**Authorized** $21.50
Transaction T2411111727_LJ9PK6		**Transaction Date** 11/11/2024 2:27 PM PST	**Charged** $21.50

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 Sabir Taheraly (Guarantor)

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 Sabir Taheraly (Guarantor): 864

		Importance	Result
AI Score		Pass/Fail	Pass
Total annual income to rent ratio exceeds 80.0		Pass/Fail	Fail
May have been through a bankruptcy		Pass/Fail	Pass
No unpaid rental collections		Pass/Fail	Pass
Criminal and Other Public Records: Felony Convictions		Pass/Fail	Pass
Total Considered Felony Convictions	None	Pass/Fail	Pass
Alcohol	None ever	Pass/Fail	Pass
Bad Check	None ever	Pass/Fail	Pass
Criminal Other	None ever	Pass/Fail	Pass
Drug Manufacture Distribution	None ever	Pass/Fail	Pass
Drug Marijuana Use	None ever	Pass/Fail	Pass
Drug Meth Manufacture	None ever	Pass/Fail	Pass
Drug Use	None ever	Pass/Fail	Pass
Fraud	None ever	Pass/Fail	Pass
Government Obstruction	None ever	Pass/Fail	Pass
Kidnapping	None ever	Pass/Fail	Pass

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)

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	0.0 (based on rent of $6,000.00)
Total number of accounts	11
Accounts with no late payments	11 (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	$2,953.00 ($0.00 past due)
Outstanding revolving debt	$2,953.00 (3% 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:	Sabir Taheraly (Guarantor)	SABIR TAHERALY
SSN:	***-**-****	***-**-****
Birth Date:	12/**/1970	12/**/1970

Addresses	From Application	From Equifax
	114 first avenue new york, NY 10009 - US	114 1ST AVE FL 2 NEW YORK, NY 10009 (Applicant) Reported 11/2024 149 W 28TH ST. NEW YORK, NY 10001 (Applicant) Reported 8/2018 370 MARLBOROUGH RD. BROOKLYN, NY 11226 (Applicant) Reported 11/2010

Employment	From Application	From Equifax
Applicant:	Total annual Income: $0.00	SAIFEE HARDWARE INC

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Sabir Taheraly (Guarantor)	Multistate Search	11/15/2017 - 11/15/2024	11/15/2024	11/15/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Sabir Taheraly (Guarantor)	11/15/2024	11/15/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Sabir Taheraly	11/15/2024	11/15/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	864	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)	813	Lack of sufficient relevant first mortgage account information Lack of sufficient credit history on bankcard or revolving accounts You have either very few loans or too many loans with recent delinquencies The balances on your accounts are too high compared to loan amounts

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
JPMCB CARD SERVICES (Applicant)	8/2024	10/2024					$1,714.00

Monthly Payment	High Credit	Type	Comments
$40.00	$7,489.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0
11/24		9/24

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	2/1991	10/2024					$706.00

Monthly Payment	High Credit	Type	Comments
	$24,086.00	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
11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	1/2016	9/2024					$533.00

Monthly Payment	High Credit	Type	Comments
$40.00	$25,694.00	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
10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	11/2004	5/2016					$0.00

Monthly Payment	High Credit	Type	Comments
	$18,967.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MAZDA FINANCIAL SERV (Applicant)	7/2020	5/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$15,008.00	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
6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UNIVERSAL CD CBNA (Applicant)	11/1997	9/2013					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,251.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITY BANK/PTTRYB (Applicant)	11/2009	5/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,413.00	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	0	0	0	0	0	0	0	0
3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE (Applicant)	12/2022	12/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,322.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0
3/23		1/23

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK/BANANA (Applicant)	10/2013	8/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,208.00	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
11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/SUNGLASS HUT (Applicant)	1/2016	12/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$141.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/JC PENNEYS (Applicant)	4/1998						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Previous Credit Inquiries	
From Equifax	
12/2022	CAP1/SAKS FIFTH AVEN (Applicant)

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.

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2023
OMB No. 1545-0074 | IRS Use Only—Do not write or staple in this space.

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

Your first name and middle initial: SABIR	Last name: TAHERALY	Your social security number: 121 72 0446
If joint return, spouse's first name and middle initial: FARIDA	Last name: TAHERALY	Spouse's social security number: 120 86 5485
Home address (number and street). If you have a P.O. box, see instructions.: 114 FIRST AVENUE-2ND FLOOR	Apt. no.	**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
City, town, or post office. If you have a foreign address, also complete spaces below.: NEW YORK	State: NY	ZIP code: 10009
Foreign country name	Foreign province/state/county	Foreign postal code

Filing Status Check only one box.
- ☐ Single
- ☒ Married filing jointly (even if only one had income)
- ☐ 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:

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

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

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

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

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	Credit for other dependents
IBRAHIM	TAHERALY	088-90-3883	Son	☐	☒
SARRAH	TAHERALY	070-94-8001	Daughter	☐	☒
				☐	☐
				☐	☐

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)	1a	99,975.
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	0.
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	99,975.
2a	Tax-exempt interest 2a / b Taxable interest	2b	0.
3a	Qualified dividends 3a / b Ordinary dividends	3b	
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	
8	Additional income from Schedule 1, line 10	8	1,245,921.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	1,345,896.
10	Adjustments to income from Schedule 1, line 26	10	29,552.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	1,316,344.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	247,119.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	167,683.
14	Add lines 12 and 13	14	414,802.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	901,542.

Attach Sch. B if required.

Standard Deduction for—
- Single or Married filing separately, $13,850
- Married filing jointly or Qualifying surviving spouse, $27,700
- Head of household, $20,800
- If you checked any box under *Standard Deduction*, see instructions.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	263,485.
17	Amount from Schedule 2, line 3	17	0.
18	Add lines 16 and 17	18	263,485.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	263,485.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	67,613.
24	Add lines 22 and 23. This is your **total tax**	24	331,098.

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	9,802.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	0.		
d	Add lines 25a through 25c			25d	9,802.
26	2023 estimated tax payments and amount applied from 2022 return			26	507,820.
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	517,622.

Refund

Direct deposit? See instructions.

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	186,524.
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	0.
b	Routing number X X X X X X X X X — c Type: ☐ Checking ☐ Savings				
d	Account number X X X X X X X X X X X X X X X X X				
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36	186,524.		

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 | Phone no. | Personal identification number (PIN)

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.

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		BUSINESS EXECUTIVE	
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.)
		BUSINESS MANAGER	
Phone no. (347)501-0753	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
Mustali Hassanali	Mustali Hassanali	11/06/2024	P01078533	☒ Self-employed
Firm's name	M Hassanali CPA PLLC		Phone no.	(212)645-5955
Firm's address	400 Post Ave Suite 211 Westbury NY 11590		Firm's EIN	45-4854829

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

August 31, 2024 through September 30, 2024
Account Number: **000000521252921**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-888-994-5626**
Para Espanol:	1-888-994-5626
International Calls:	1-713-262-1679

We accept operator relay calls

00230291 DRE 802 210 27524 NNNNNNNNNNN 1 000000000 69 0000
FARIDA TAHERALY
OR SABIR H TAHERALY
OR ZAINAB TAHERALY
114 1ST AVE
NEW YORK NY 10009-5726

02302910101000000021

CHECKING SUMMARY

Chase Private Client Checking

	AMOUNT
Beginning Balance	**$477,043.56**
Ending Balance	**$477,043.56**
Annual Percentage Yield Earned This Period	0.00%

The monthly service fee for this account was waived as an added feature of a linked Chase Platinum Business Checking account.

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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CHASE PRIVATE CLIENT

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

October 01, 2024 through October 31, 2024

Account Number: **000000521252921**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-888-994-5626**
Para Espanol:	1-888-994-5626
International Calls:	1-713-262-1679
We accept operator relay calls	

00230001 DRE 802 210 30624 NNNNNNNNNNN 1 000000000 69 0000

FARIDA TAHERALY
OR SABIR H TAHERALY
OR ZAINAB TAHERALY
114 1ST AVE
NEW YORK NY 10009-5726

02300010201000000022

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.

CHECKING SUMMARY

Chase Private Client Checking

	AMOUNT
Beginning Balance	**$477,043.56**
Deposits and Additions	12,250.00
Ending Balance	**$489,293.56**
Annual Percentage Yield Earned This Period	0.00%

The monthly service fee for this account was waived as an added feature of a linked Chase Platinum Business Checking account.

TRANSACTION DETAIL

DATE	DESCRIPTION		AMOUNT	BALANCE
	Beginning Balance			**$477,043.56**
10/01	East Village Har Payroll	PPD ID: 9200502232	**12,250.00**	489,293.56
	Ending Balance			**$489,293.56**

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

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

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

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage℠, 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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SAIFEE HARDWARE INC
114 FIRST AVENUE
NY 10009

SABIR H TAHERALY
114 1ST AVENUE
2ND FL
NEW YORK, NY 10009

Direct Deposit

Employee Pay Stub Check number: DD3031 Pay Period: 09/05/2024 - 09/18/2024 Pay Date: 09/20/2024

Employee	SSN
SABIR H TAHERALY, 114 1ST AVENUE, 2ND FL, NEW YORK, NY 10009	***-**-0446

Earnings and Hours	Qty	Rate	Current	YTD Amount
Salary	0:00		3,845.16	73,058.04
Taxes			**Current**	**YTD Amount**
NY - Paid Family Leave			-14.34	-272.46
NY - City Resident			-150.48	-2,824.88
Medicare Employee Addl Tax			0.00	0.00
Federal Withholding			-645.00	-10,047.00
Social Security Employee			-238.40	-4,529.60
Medicare Employee			-55.75	-1,059.34
NY - Withholding			-211.78	-3,976.70
NY - Disability			-1.20	-22.80
			-1,316.95	-22,732.78
Net Pay			**2,528.21**	**50,325.26**

Direct Deposit			Amount
Checking - ******3195			2,528.21
Sick	**Accrued**	**Used**	**Available**
Current	0:00	0:00	40:00
YTD	0:00		

Memo

Direct Deposit

SAIFEE HARDWARE INC
114 FIRST AVENUE
NY 10009

SABIR H TAHERALY
114 1ST AVENUE
2ND FL
NEW YORK, NY 10009

Direct Deposit

Employee Pay Stub Check number: DD3057 Pay Period: 10/17/2024 - 10/30/2024 Pay Date: 11/01/2024

Employee	**SSN**
SABIR H TAHERALY, 114 1ST AVENUE, 2ND FL, NEW YORK, NY 10009	***-**-0446

Earnings and Hours	**Qty**	**Rate**	**Current**	**YTD Amount**
Salary	0:00		3,845.16	84,593.52
Taxes			**Current**	**YTD Amount**
NY - Paid Family Leave			-14.34	-315.48
NY - City Resident			-150.48	-3,276.32
Medicare Employee Addl Tax			0.00	0.00
Federal Withholding			-645.00	-11,982.00
Social Security Employee			-238.40	-5,244.80
Medicare Employee			-55.76	-1,226.61
NY - Withholding			-211.78	-4,612.04
NY - Disability			-1.20	-26.40
			-1,316.96	-26,683.65
Net Pay			**2,528.20**	**57,909.87**

Direct Deposit			**Amount**
Checking - ******3195			2,528.20
Sick	**Accrued**	**Used**	**Available**
Current	0:00	0:00	40:00
YTD	0:00		

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Direct Deposit

SAIFEE HARDWARE INC
114 FIRST AVENUE
NY 10009

SABIR H TAHERALY
114 1ST AVENUE
2ND FL
NEW YORK, NY 10009

Direct Deposit

Employee Pay Stub Check number: DD3065 Pay Period: 10/31/2024 - 11/13/2024 Pay Date: 11/15/2024

Employee	**SSN**
SABIR H TAHERALY, 114 1ST AVENUE, 2ND FL, NEW YORK, NY 10009	***-**-0446

Earnings and Hours	**Qty**	**Rate**	**Current**	**YTD Amount**
Salary	0:00		3,845.16	88,438.68
Taxes			**Current**	**YTD Amount**
NY - Paid Family Leave			-14.34	-329.82
NY - City Resident			-150.48	-3,426.80
Medicare Employee Addl Tax			0.00	0.00
Federal Withholding			-645.00	-12,627.00
Social Security Employee			-238.40	-5,483.20
Medicare Employee			-55.75	-1,282.36
NY - Withholding			-211.78	-4,823.82
NY - Disability			-1.20	-27.60
			-1,316.95	-28,000.60
Net Pay			**2,528.21**	**60,438.08**

Direct Deposit			**Amount**
Checking - ******3195			2,528.21
Sick	**Accrued**	**Used**	**Available**
Current	0:00	0:00	40:00
YTD	0:00		

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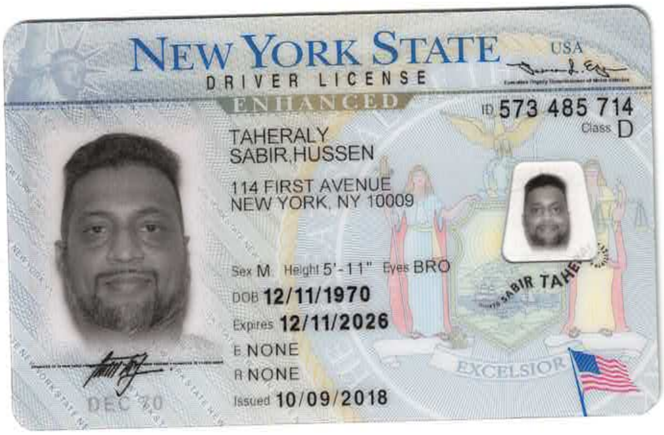
Direct Deposit


NEW YORK STATE
USA
DRIVER LICENSE
ENHANCED
ID 573 485 714
Class D
TAHERALY
SABIR,HUSSEN
114 FIRST AVENUE
NEW YORK, NY 10009
Sex M Height 5'-11" Eyes BRO
DOB 12/11/1970
Expires 12/11/2026
E NONE
R NONE
Issued 10/09/2018
DEC 70
EXCELSIOR

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dmv.ny.gov

I hereby make an anatomical gift

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