

## 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<br>Summersgill                                                           |                                      | FIRST NAME<br>Kevin                                         |              |
| M.I.<br>M.                                                                         |                                      | SUFFIX                                                      |              |
| SSN<br>***-**-****                                                                 | BIRTH DATE<br>6/19/1974              | PHONE - TYPE<br>(347) 672 - 8423 - Mobile                   |              |
| EMAIL<br>kevin.summersgill@gmail.com                                               |                                      |                                                             |              |
| CURRENT ADDRESS                                                                    |                                      |                                                             |              |
| STREET ADDRESS<br>Apt 39C, 235 East 40 Street                                      |                                      | CITY<br>New York                                            | STATE<br>NY  |
| ZIP<br>10016                                                                       |                                      |                                                             |              |
| DATE IN                                                                            | DATE OUT<br>current                  | MONTHLY RENT<br>\$9,450.00 / Mo.                            |              |
| EMPLOYMENT & INCOME INFORMATION                                                    |                                      |                                                             |              |
| OCCUPATION<br>Chief of Service                                                     |                                      | EMPLOYER/COMPANY<br>United Nations Secretariat              |              |
| SUPERVISOR<br>Karen Lock                                                           | SUPERVISOR PHONE<br>(347) 392 - 9722 | SALARY<br>\$309,704.00/Yr.                                  | START DATE   |
| EMPLOYER ADDRESS<br>760 United Nations Plaza                                       | CITY<br>New York                     | STATE<br>NY                                                 | ZIP<br>10017 |
| BACKGROUND INFORMATION                                                             |                                      |                                                             |              |
| Have you ever filed for bankruptcy?<br>NO                                          |                                      | Have you ever willfully refused to pay rent when due?<br>NO |              |
| Have you ever been evicted from a tenancy or left owing money?<br>NO               |                                      | Have you ever been convicted of a crime?<br>NO              |              |
| Preferred Mailing Address:<br>Apt 39C, 235 East 40 Street, New York, NY 10016 - US |                                      |                                                             |              |

## APPLICATION CONSENT

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

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

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

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

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

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

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

☒ Application consent was digitally accepted by Kevin M. Summersgill



**Signed by Kevin M. Summersgill**

Wed Sep 11 2024 11:28:12 AM EDT

Key: 095A787E; IP Address: 173.239.211.237

Kevin M. Summersgill (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 |
|-------------------|------------------|------------------|------------|
| Kevin Summersgill | XXXXXXXXXXXX4968 | 15051386         | \$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 Kevin M. Summersgill****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 Kevin M. Summersgill: 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        | 👎         |
| May have been through a bankruptcy                    |           | Pass/Fail        | 👍         |
| No unpaid rental collections                          |           | Pass/Fail        | 👍         |
| Criminal and Other Public Records: Felony Convictions |           | Pass/Fail        | 👍         |
| Total Considered Felony Convictions                   | None      | Pass/Fail        | 👍         |
| Alcohol                                               | None ever | Pass/Fail        | 👍         |
| Bad Check                                             | None ever | Pass/Fail        | 👍         |
| Criminal Other                                        | None ever | Pass/Fail        | 👍         |
| Drug Manufacture Distribution                         | None ever | Pass/Fail        | 👍         |
| Drug Marijuana Use                                    | None ever | Pass/Fail        | 👍         |
| Drug Meth Manufacture                                 | None ever | Pass/Fail        | 👍         |
| Drug Use                                              | None ever | Pass/Fail        | 👍         |
| Fraud                                                 | None ever | Pass/Fail        | 👍         |
| Government Obstruction                                | None ever | Pass/Fail        | 👍         |



# Rental Report for Kevin M. Summersgill, 9/11/2024 for 6E at 685 First Ave

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

The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.

**APPLICANT: no matching name found**

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

**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)  | \$309,704.00                           | This applicant has no credit accounts on file |
| Total combined annual income to rent ratio   | 35.8 (based on rent of \$8,650.00)     |                                               |
| Total number of accounts                     | 0                                      |                                               |
| Accounts with no late payments               | 0 (0 unpaid past due)                  |                                               |
| Accounts paid 30-59 days past due            | 0 (0 unpaid past due)                  |                                               |
| Accounts paid 60-89 days past due            | 0 (0 unpaid past due)                  |                                               |
| Accounts paid more than 90 days past due     | 0 (0 unpaid past due)                  |                                               |
| Total outstanding balance                    | \$0.00 (\$0.00 past due)               |                                               |
| Outstanding revolving debt                   | \$0.00 (0% of limit) (\$0.00 past due) |                                               |
| Outstanding loan balance                     | \$0.00 (\$0.00 past due)               |                                               |
| Bankruptcies, foreclosures, and legal items  | 0                                      |                                               |
| Collection total balance (includes past due) | \$0.00                                 |                                               |
| Rental History records found                 | 0                                      |                                               |

| Identity           | From Application     | From Equifax |
|--------------------|----------------------|--------------|
| <b>Name:</b>       | Kevin M. Summersgill |              |
| <b>SSN:</b>        | ***-**-****          |              |
| <b>Birth Date:</b> | 6/**/1974            |              |

| Addresses | From Application                                       | From Equifax |
|-----------|--------------------------------------------------------|--------------|
|           | Apt 39C, 235 East 40 Street<br>New York, NY 10016 - US |              |

| Employment        | From Application                                                                                        | From Equifax |
|-------------------|---------------------------------------------------------------------------------------------------------|--------------|
| <b>Applicant:</b> | Chief of Service<br>United Nations Secretariat<br>\$309,704.00/Yr. Total annual Income:<br>\$309,704.00 |              |

**Criminal and Other Public Records**

| Requested For                      | Location Searched | Period Searched       | Requested | Returned  |
|------------------------------------|-------------------|-----------------------|-----------|-----------|
| Kevin M. Summersgill               | Multistate Search | 9/11/2017 - 9/11/2024 | 9/11/2024 | 9/11/2024 |
| <b>Results</b><br>No Records Found |                   |                       |           |           |

**National Sex Offender Registry History**

| Requested For                      | Date Requested | Date Returned |
|------------------------------------|----------------|---------------|
| Kevin M. Summersgill               | 9/11/2024      | 9/11/2024     |
| <b>Results</b><br>No Records Found |                |               |

**Restricted Person Search**

| Requested For                      | Requested | Returned  |
|------------------------------------|-----------|-----------|
| Kevin M. Summersgill               | 9/11/2024 | 9/11/2024 |
| <b>Results</b><br>No Records Found |           |           |



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**Rental Report for Kazumi Summersgill (Occupant)****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 Kazumi Summersgill (Occupant): No Credit**

|                                                       |           | Importance     | Result    |
|-------------------------------------------------------|-----------|----------------|-----------|
| AI Score                                              |           | Not Considered | No Credit |
| 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      | 👍         |



# Rental Report for Kazumi Summersgill (Occupant), 9/11/2024 for 6E at 685 First Ave

|                                                            |           |                |                                                                                       |
|------------------------------------------------------------|-----------|----------------|---------------------------------------------------------------------------------------|
| 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: no SSN provided

No SSN for the primary applicant has been provided. Please check if you entered the SSN accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

## Criminal and Other Public Records

| Requested For                             | Location Searched | Period Searched       | Requested | Returned  |
|-------------------------------------------|-------------------|-----------------------|-----------|-----------|
| Kazumi Summersgill (Occupant)             | Multistate Search | 9/11/2017 - 9/11/2024 | 9/11/2024 | 9/11/2024 |
| <b>Results</b><br><i>No Records Found</i> |                   |                       |           |           |

| National Sex Offender Registry History                |                                    |                                   |
|-------------------------------------------------------|------------------------------------|-----------------------------------|
| <b>Requested For</b><br>Kazumi Summersgill (Occupant) | <b>Date Requested</b><br>9/11/2024 | <b>Date Returned</b><br>9/11/2024 |
| <b>Results</b><br><i>No Records Found</i>             |                                    |                                   |



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

#### A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

#### CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

## **A Summary of Your Additional Rights in New York**

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

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

### **Equifax Security Freeze**

P.O. Box 105788

Atlanta, GA 30348

(800) 685-1111

<https://www.freeze.equifax.com>

### **Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013

(888) 397-3742

<https://www.experian.com/freeze/center.html>

### **TransUnion LLC**

P.O. Box 2000

Chester, PA 19022-2000

(888) 909-8872

[www.transunion.com/personal-credit/credit-disputes/credit-freezes.page](http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page)

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

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

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

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

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

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

July 30, 2024

Prospective Landlord  
for  
Kevin and Kazumi Summersgill

Re: Letter of Reference

I am writing to provide a reference for Kevin and Kazumi Summersgill, who rented an apartment from me at 235 East 40<sup>th</sup> Street, #39C, New York, NY 10016 for the past two years. I am pleased to say that the Summersgill family has been an exemplary tenant throughout their stay.

During their tenancy, they consistently paid their rent on time and in full. They took great care of the property, maintaining it in excellent condition and adhering to all lease agreements. On multiple occasions, they went above and beyond to keep the apartment in good shape, promptly reporting any issues and ensuring that they were resolved quickly.

Kevin and Kazumi Summersgill were always respectful and considerate towards the building staff. They maintained a cordial relationship with neighbors and contributed to a pleasant and harmonious community atmosphere. They demonstrated a high level of responsibility and reliability, making them one of the best tenants I have had the pleasure of renting to.

I have no hesitation in recommending Kevin and Kazumi Summersgill as tenants. I am confident that they will be a positive addition to any building community and will continue to demonstrate the same level of responsibility and care in their future residence.

If you have any questions or require further information, please feel free to contact me at +1212 972 2279 or [sdadlani@mac.com](mailto:sdadlani@mac.com)

Sincerely,



---

Sundeep Dadlani  
555 West 59<sup>th</sup> Street, TH 3A  
New York NY 10019  
+1 212 972 2279

## Screenshot of prior lease

### LEASE OF A CONDOMINIUM UNIT

The Landlord and Tenant agree to lease the Unit and the Landlord's interest in the Common Elements located in the Condominium located at The Vanderbilt Condominium, 235 E. 40<sup>th</sup> Street, New York, New York (Premises):

LANDLORD: Sundeep Dadlani TENANT: Kevin and Kazumi Summersgill  
555 West 59th Street, TH-3A ADDRESS: 235 East 40th Street, Apt. 39C  
New York, NY 10019 FOR: New York, NY 10016  
 NOTICES: \_\_\_\_\_

Unit (and terraces if any) 39CD Garage Space (If any) None  
 Bank \_\_\_\_\_

Lease Date May 12, 2022 Term: 2 Years, 10 Days Yearly Rent See Below table  
 Broker David Glick/Douglas Elliman Real Estate Begin 07/15/2022 Monthly Rent See Below table  
 End 07/24/2024 Security See Below table

Declarant of Condominium: ZWW Vanderbilt Associates  
 Name of Condominium The Vanderbilt Condominium

| Term         | Start   | End     | Monthly Rent | Period Rent | Security Deposit |
|--------------|---------|---------|--------------|-------------|------------------|
| 1Yr          | 7/15/22 | 7/14/23 | \$9,000      | \$108,000   | \$9,000          |
| 1Yr, 10 Days | 7/15/23 | 7/24/24 | \$9,450      | \$116,448   | \$9,450          |

#### 1. Lease is subject and subordinate

This lease ~~is lease~~ is subject and subordinate to (A) the By-Laws, Rules and Regulations and Provisions of the Declaration establishing a Plan for Condominium Ownership of the Premises and (B) Powers of Attorney granted to the Board of Managers, leases, agreements, mortgages, renewals, modifications, consolidation, replacement and extensions to which the Declaration or the Unit are presently or may in the future be subject. Tenant shall not perform any act, or fail to perform an act, if the performance or failure to perform would be a violation of or default in the Declaration or a document referred to in (B). Tenant shall not exercise any right or privilege under this Lease, the performance of which would be a default in or violation of the Declaration or a document referred to in subdivision (B). Tenant must promptly execute any certificate(s) that Landlord request to show that this Lease is so subject and subordinate. Tenant authorizes Landlord to sign these certificate(s) for Tenant. Tenant acknowledges that Tenant has had the opportunity to read the Declaration of Condominium Ownership for the Condominium, including the By-Laws. Tenant agrees to observe and be bound by all the terms contained in it which apply to the occupant or user of the Unit or a use of Condominium common areas and facilities. Tenant agrees to observe all the Rules and Regulations of the Association and Board of Managers.

UNITED NATIONS



NATIONS UNIES

NEW YORK, N.Y. 10017

IN REPLY,  
PLEASE QUOTE FILE NO. DMSPC/INDEX# 10117857

DATE: 09 September 2024

*\*To whom it may concern:*

This is to certify that : **Mr. Kevin Summersgill**

is a staff member of the United Nations Secretariat.

Date of appointment : **24 May 2021**

Type of appointment : **Fixed Term**

Functional Title : **Chief of Service**

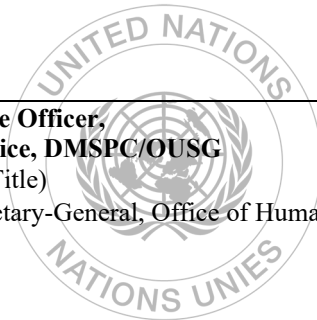
Gross salary per annum : **USD \$266,408.76**  
*(including post adjustment  
for cost of living where  
applicable)*

Kindly note that the United Nations can only provide employment details on this official verification form.

A handwritten signature in blue ink, reading 'Chunlin Tang', is written over a horizontal line.

**Chunlin Tang, Finance Officer,  
Business Partner Service, DMSPC/OUSG**  
(Signature, Name and Title)

(For the Assistant Secretary-General, Office of Human Resources  
Management)





## STATEMENT OF EARNINGS AND DEDUCTIONS

## RELEVÉ DES EMOLUMENTS ET RETENUES

**Contract Type** :Fixed Term      **Spouse:**Y      **Pay Date** :27-Jun-2024      **Index No** :10117857  
**Pension Remun** :USD 290,368.00      **Child** :2      **PayPeriod** :01-Jun-2024 - 30-Jun-2024      **Name** :Kevin Michael SUMMERSGILL  
**Cat-Grd-Step** :D-1-05      **Org** :DMSPC BTAD ME  
**DutyStn** :New York

|                                       | <i>Current Month</i> |           | <i>Retroactive</i> | <i>Total in Base Currency (USD)</i>            |
|---------------------------------------|----------------------|-----------|--------------------|------------------------------------------------|
| <b>Earnings</b>                       |                      |           |                    |                                                |
| Gross Salary                          | USD                  | 12,466.58 |                    | 12,466.58                                      |
| Post Adjustment ( 88.40 )             | USD                  | 8,414.13  |                    | 8,414.13                                       |
| Rental Subsidy                        | USD                  | 2,693.87  |                    | 2,693.87                                       |
| Dependency Allowance (Spouse)         | USD                  | 1,075.94  |                    | 1,075.94                                       |
| Dependency Allowance (Child)          | USD                  | 488.17    |                    | 488.17                                         |
|                                       |                      |           |                    | <b><u>Total:</u></b> <b><u>25,138.69</u></b>   |
| <b>Deductions</b>                     |                      |           |                    |                                                |
| Staff Assessment                      | USD                  | 2,948.33  |                    | 2,948.33                                       |
| Staff Member's Pension Contribution   | USD                  | 1,911.59  |                    | 1,911.59                                       |
| Voluntary contribution to OSLA        | USD                  | 4.76      |                    | 4.76                                           |
| Dental Insurance Contribution (Cigna) | USD                  | 144.46    |                    | 144.46                                         |
| Medical Insurance Contribution (BCBS) | USD                  | 1,824.80  |                    | 1,824.80                                       |
|                                       |                      |           |                    | <b><u>Total:</u></b> <b><u>6,833.94</u></b>    |
|                                       |                      |           |                    | <b><u>Net Pay:</u></b> <b><u>18,304.75</u></b> |
| <b>Organization's Contribution</b>    |                      |           |                    |                                                |
| UN Medical Insurance Subsidy (BCBS)   | USD                  | 1,034.47  |                    | 1,034.47                                       |
| UN Dental Insurance Subsidy (Cigna)   | USD                  | 67.49     |                    | 67.49                                          |
| Organization's Pension Contribution   | USD                  | 3,823.18  |                    | 3,823.18                                       |
|                                       |                      |           |                    | <b><u>Total:</u></b> <b><u>4,925.14</u></b>    |

**Salary Apportionment**

| <i>Payment Mode</i>                                | <i>Name of Bank/Third Party</i>     | <i>Amount in Base Curr(USD)</i> | <i>Amount in Disbur. Curr</i> |
|----------------------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| Bank/EFT                                           | UNITED NATIONS FEDERAL CREDIT UNION | 18,304.75                       | USD 18,304.75                 |
| <b><u>Net Salary Apportionment Total:(USD)</u></b> |                                     | <b><u>18,304.75</u></b>         |                               |



| Cumulative Payments for the Period from |                          | 01-Jan-2024 to 30-Jun-2024            | In Base Currency: USD   |
|-----------------------------------------|--------------------------|---------------------------------------|-------------------------|
| <b>Earnings</b>                         |                          | <b>Deductions</b>                     |                         |
| Gross Salary                            | 73,826.48                | Staff Member's Pension Contribution   | 11,248.12               |
| Post Adjustment                         | 49,144.29                | Staff Assessment                      | 17,397.98               |
| Dependency Allowance (Spouse)           | 6,334.37                 | Dental Insurance Contribution (Cigna) | 850.49                  |
| Dependency Allowance (Child)            | 2,929.02                 | Medical Insurance Contribution (BCBS) | 10,743.09               |
| Rental Subsidy                          | 16,711.74                | Voluntary contribution to OSLA        | 28.20                   |
| <b>Total:</b>                           | <b><u>148,945.90</u></b> |                                       | <b><u>40,267.88</u></b> |



## STATEMENT OF EARNINGS AND DEDUCTIONS

## RELEVÉ DES EMOLUMENTS ET RETENUES

**Contract Type** : Fixed Term      **Spouse:** Y      **Pay Date** : 30-Jul-2024      **Index No** : 10117857  
**Pension Remun** : USD 290,368.00      **Child** : 2      **PayPeriod** : 01-Jul-2024 - 31-Jul-2024      **Name** : Kevin Michael SUMMERSGILL  
**Cat-Grd-Step** : D-1-05      **Org** : DMSPC BTAD ME  
**DutyStn** : New York

|                                       | <i>Current Month</i> |           | <i>Retroactive</i> | <i>Total in Base Currency (USD)</i> |
|---------------------------------------|----------------------|-----------|--------------------|-------------------------------------|
| <b>Earnings</b>                       |                      |           |                    |                                     |
| Gross Salary                          | USD                  | 12,466.58 |                    | 12,466.58                           |
| Post Adjustment ( 88.40 )             | USD                  | 8,414.13  |                    | 8,414.13                            |
| EG Claim                              | USD                  | 36,303.14 |                    | 36,303.14                           |
| Rental Subsidy                        | USD                  | 2,074.59  |                    | 2,074.59                            |
| Dependency Allowance (Spouse)         | USD                  | 1,075.94  |                    | 1,075.94                            |
| Dependency Allowance (Child)          | USD                  | 488.17    |                    | 488.17                              |
|                                       |                      |           |                    | <b>Total:</b> <b>60,822.55</b>      |
| <b>Deductions</b>                     |                      |           |                    |                                     |
| Staff Assessment                      | USD                  | 2,948.33  |                    | 2,948.33                            |
| Staff Member's Pension Contribution   | USD                  | 1,911.59  |                    | 1,911.59                            |
| Voluntary contribution to OSLA        | USD                  | 4.76      |                    | 4.76                                |
| EG ADV Recovery                       | USD                  | 42,556.02 |                    | 42,556.02                           |
| Dental Insurance Contribution (Cigna) | USD                  | 129.26    |                    | 129.26                              |
| Medical Insurance Contribution (BCBS) | USD                  | 1,805.79  |                    | 1,805.79                            |
|                                       |                      |           |                    | <b>Total:</b> <b>49,355.75</b>      |
|                                       |                      |           |                    | <b>Net Pay:</b> <b>11,466.80</b>    |
| <b>Organization's Contribution</b>    |                      |           |                    |                                     |
| UN Medical Insurance Subsidy (BCBS)   | USD                  | 1,310.81  |                    | 1,310.81                            |
| UN Dental Insurance Subsidy (Cigna)   | USD                  | 82.69     |                    | 82.69                               |
| Organization's Pension Contribution   | USD                  | 3,823.18  |                    | 3,823.18                            |
|                                       |                      |           |                    | <b>Total:</b> <b>5,216.68</b>       |

## Salary Apportionment

| <i>Payment Mode</i> | <i>Name of Bank/Third Party</i>             | <i>Amount in Base Curr(USD)</i> | <i>Amount in Disbur. Curr</i> |
|---------------------|---------------------------------------------|---------------------------------|-------------------------------|
| Bank/EFT            | JPMORGAN CHASE BANK, N.A.                   | 11,466.80                       | USD 11,466.80                 |
|                     | <b>Net Salary Apportionment Total:(USD)</b> | <b>11,466.80</b>                |                               |



| Cumulative Payments for the Period from |                   | 01-Jan-2024 to 31-Jul-2024            | In Base Currency: USD |
|-----------------------------------------|-------------------|---------------------------------------|-----------------------|
| <i><b>Earnings</b></i>                  |                   | <i><b>Deductions</b></i>              |                       |
| Gross Salary                            | 86,293.06         | EG ADV Recovery                       | 42,556.02             |
| Post Adjustment                         | 57,558.42         | Staff Member's Pension Contribution   | 13,159.71             |
| EG Claim                                | 36,303.14         | Staff Assessment                      | 20,346.31             |
| Dependency Allowance (Spouse)           | 7,410.31          | Dental Insurance Contribution (Cigna) | 979.75                |
| Dependency Allowance (Child)            | 3,417.19          | Medical Insurance Contribution (BCBS) | 12,548.88             |
| Rental Subsidy                          | 18,786.33         | Voluntary contribution to OSLA        | 32.96                 |
| <b>Total:</b>                           | <b>209,768.45</b> |                                       | <b>89,623.63</b>      |



## STATEMENT OF EARNINGS AND DEDUCTIONS

## RELEVÉ DES EMOLUMENTS ET RETENUES

**Contract Type** :Fixed Term      **Spouse:**Y      **Pay Date** :29-Aug-2024      **Index No** :10117857  
**Pension Remun** :USD 290,368.00      **Child** :2      **PayPeriod** :01-Aug-2024 - 31-Aug-2024      **Name** :Kevin Michael SUMMERSGILL  
**Cat-Grd-Step** :D-1-05      **Org** :DMSPC BTAD ME  
**DutyStn** :New York

|                                       | <i>Current Month</i> |           | <i>Retroactive</i> | <i>Total in Base Currency (USD)</i>            |
|---------------------------------------|----------------------|-----------|--------------------|------------------------------------------------|
| <b>Earnings</b>                       |                      |           |                    |                                                |
| Gross Salary                          | USD                  | 12,466.58 |                    | 12,466.58                                      |
| Post Adjustment ( 88.40 )             | USD                  | 8,414.13  |                    | 8,414.13                                       |
| Dependency Allowance (Spouse)         | USD                  | 1,075.94  |                    | 1,075.94                                       |
| Dependency Allowance (Child)          | USD                  | 488.17    |                    | 488.17                                         |
|                                       |                      |           |                    | <b><u>Total:</u></b> <b><u>22,444.82</u></b>   |
| <b>Deductions</b>                     |                      |           |                    |                                                |
| Staff Assessment                      | USD                  | 2,948.33  |                    | 2,948.33                                       |
| Staff Member's Pension Contribution   | USD                  | 1,911.59  |                    | 1,911.59                                       |
| Voluntary contribution to OSLA        | USD                  | 4.76      |                    | 4.76                                           |
| Dental Insurance Contribution (Cigna) | USD                  | 129.26    |                    | 129.26                                         |
| Medical Insurance Contribution (BCBS) | USD                  | 1,805.79  |                    | 1,805.79                                       |
|                                       |                      |           |                    | <b><u>Total:</u></b> <b><u>6,799.73</u></b>    |
|                                       |                      |           |                    | <b><u>Net Pay:</u></b> <b><u>15,645.09</u></b> |
| <b>Organization's Contribution</b>    |                      |           |                    |                                                |
| UN Medical Insurance Subsidy (BCBS)   | USD                  | 1,310.81  |                    | 1,310.81                                       |
| UN Dental Insurance Subsidy (Cigna)   | USD                  | 82.69     |                    | 82.69                                          |
| Organization's Pension Contribution   | USD                  | 3,823.18  |                    | 3,823.18                                       |
|                                       |                      |           |                    | <b><u>Total:</u></b> <b><u>5,216.68</u></b>    |

**Salary Apportionment**

| <i>Payment Mode</i>                                | <i>Name of Bank/Third Party</i> | <i>Amount in Base Curr(USD)</i> | <i>Amount in Disbur. Curr</i> |
|----------------------------------------------------|---------------------------------|---------------------------------|-------------------------------|
| Bank/EFT                                           | JPMORGAN CHASE BANK, N.A.       | 15,645.09                       | USD 15,645.09                 |
| <b><u>Net Salary Apportionment Total:(USD)</u></b> |                                 | <b><u>15,645.09</u></b>         |                               |



| Cumulative Payments for the Period from |                          | 01-Jan-2024 to 31-Aug-2024            | In Base Currency: USD   |
|-----------------------------------------|--------------------------|---------------------------------------|-------------------------|
| <i><b>Earnings</b></i>                  |                          | <i><b>Deductions</b></i>              |                         |
| Gross Salary                            | 98,759.64                | EG ADV Recovery                       | 42,556.02               |
| Post Adjustment                         | 65,972.55                | Staff Member's Pension Contribution   | 15,071.30               |
| EG Claim                                | 36,303.14                | Staff Assessment                      | 23,294.64               |
| Dependency Allowance (Spouse)           | 8,486.25                 | Dental Insurance Contribution (Cigna) | 1,109.01                |
| Dependency Allowance (Child)            | 3,905.36                 | Medical Insurance Contribution (BCBS) | 14,354.67               |
| Rental Subsidy                          | 18,786.33                | Voluntary contribution to OSLA        | 37.72                   |
| <b>Total:</b>                           | <b><u>232,213.27</u></b> |                                       | <b><u>96,423.36</u></b> |



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

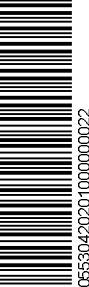
June 27, 2024 through July 09, 2024  
Primary Account: 000000611866198

#### 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

00553042 DRE 802 219 19224 NNNNNNNNNN 1 000000000 06 0000

KEVIN SUMMERGILL  
OR KAZUMI SUMMERGILL  
235 E40 STREET APT 39C  
NEW YORK NY 10016



### CONSOLIDATED BALANCE SUMMARY

#### ASSETS

##### Checking & Savings

|                      | ACCOUNT         | BEGINNING BALANCE<br>THIS PERIOD | ENDING BALANCE<br>THIS PERIOD |
|----------------------|-----------------|----------------------------------|-------------------------------|
| Chase Total Checking | 000000611866198 | \$0.00                           | \$3,219.31                    |
| Chase Savings        | 000005037503598 | 0.00                             | 100.00                        |
| <b>Total</b>         |                 | <b>\$0.00</b>                    | <b>\$3,319.31</b>             |
| <b>TOTAL ASSETS</b>  |                 | <b>\$0.00</b>                    | <b>\$3,319.31</b>             |

### CHASE TOTAL CHECKING

KEVIN SUMMERGILL  
OR KAZUMI SUMMERGILL

Account Number: 000000611866198

### CHECKING SUMMARY

|                              | AMOUNT            |
|------------------------------|-------------------|
| <b>Beginning Balance</b>     | <b>\$0.00</b>     |
| Deposits and Additions       | 3,500.00          |
| ATM & Debit Card Withdrawals | -164.00           |
| Electronic Withdrawals       | -116.69           |
| <b>Ending Balance</b>        | <b>\$3,219.31</b> |

### TRANSACTION DETAIL

| DATE  | DESCRIPTION                                                    | AMOUNT | BALANCE       |
|-------|----------------------------------------------------------------|--------|---------------|
|       | <b>Beginning Balance</b>                                       |        | <b>\$0.00</b> |
| 06/27 | Online Transfer From Chk ...5922 Transaction#: 21222228922     | 500.00 | 500.00        |
| 07/01 | 06/29 Online Transfer To Chk ...6275 Transaction#: 21249111830 | -50.00 | 450.00        |
| 07/01 | 06/29 Online Transfer To Chk ...5922 Transaction#: 21250068373 | -30.00 | 420.00        |



TRANSACTION DETAIL

(continued)

| DATE           | DESCRIPTION                                                        | AMOUNT   | BALANCE    |
|----------------|--------------------------------------------------------------------|----------|------------|
| 07/02          | Online Transfer From Chk ...5922 Transaction#: 21280481018         | 3,000.00 | 3,420.00   |
| 07/02          | 07/02 Online Transfer To Chk ...6275 Transaction#: 21281017964     | -36.69   | 3,383.31   |
| 07/09          | Card Purchase 07/08 Usps PO Boxes Online 800-344-7779 DC Card 7997 | -164.00  | 3,219.31   |
| Ending Balance |                                                                    |          | \$3,219.31 |

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

- **Have electronic deposits made into this account totaling \$500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow<sup>SM</sup> network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**  
(You did not have an electronic deposit this statement period)
- **OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**  
(Your lowest beginning day balance was \$420.00)
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**  
(Your average beginning day balance of qualifying linked deposits and investments was \$2,175.26)

CHASE SAVINGS

KEVIN SUMMERSGILL

Account Number: 000005037503598

OR KAZUMI SUMMERSGILL

SAVINGS SUMMARY

|                                            | AMOUNT   |
|--------------------------------------------|----------|
| Beginning Balance                          | \$0.00   |
| Deposits and Additions                     | 100.00   |
| Ending Balance                             | \$100.00 |
| Annual Percentage Yield Earned This Period | 0.00%    |

TRANSACTION DETAIL

| DATE           | DESCRIPTION                                                | AMOUNT | BALANCE  |
|----------------|------------------------------------------------------------|--------|----------|
|                | Beginning Balance                                          |        | \$0.00   |
| 06/28          | Online Transfer From Chk ...5922 Transaction#: 21236100783 | 100.00 | 100.00   |
| Ending Balance |                                                            |        | \$100.00 |



June 27, 2024 through July 09, 2024  
Primary Account: **000000611866198**

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**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.

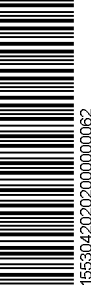
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete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

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

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**JPMorgan Chase Bank, N.A. Member FDIC**

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June 27, 2024 through July 09, 2024  
Primary Account: **000000611866198**

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

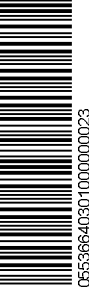
July 10, 2024 through August 08, 2024  
Primary Account: **000000611866198**

#### 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

00553664 DRE 802 219 22224 NNNNNNNNNN 1 000000000 06 0000

KEVIN SUMMERGILL  
OR KAZUMI SUMMERGILL  
235 E40 STREET APT 39C  
NEW YORK NY 10016



005536640301000000023

### CONSOLIDATED BALANCE SUMMARY

#### ASSETS

##### Checking & Savings

|                      | ACCOUNT         | BEGINNING BALANCE<br>THIS PERIOD | ENDING BALANCE<br>THIS PERIOD |
|----------------------|-----------------|----------------------------------|-------------------------------|
| Chase Total Checking | 000000611866198 | \$3,219.31                       | \$14,096.98                   |
| Chase Savings        | 000005037503598 | 100.00                           | 100.00                        |
| <b>Total</b>         |                 | <b>\$3,319.31</b>                | <b>\$14,196.98</b>            |
| <b>TOTAL ASSETS</b>  |                 | <b>\$3,319.31</b>                | <b>\$14,196.98</b>            |

### CHASE TOTAL CHECKING

KEVIN SUMMERGILL  
OR KAZUMI SUMMERGILL

Account Number: 000000611866198

### CHECKING SUMMARY

|                              | AMOUNT             |
|------------------------------|--------------------|
| <b>Beginning Balance</b>     | <b>\$3,219.31</b>  |
| Deposits and Additions       | 25,757.87          |
| ATM & Debit Card Withdrawals | -3,841.10          |
| Electronic Withdrawals       | -10,965.00         |
| Fees                         | -74.10             |
| <b>Ending Balance</b>        | <b>\$14,096.98</b> |

## TRANSACTION DETAIL

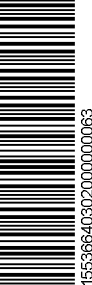
| DATE  | DESCRIPTION                                                                                                                                                                                                                                                                                                 | AMOUNT           | BALANCE           |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------------------|
|       | <b>Beginning Balance</b>                                                                                                                                                                                                                                                                                    |                  | <b>\$3,219.31</b> |
| 07/10 | Card Purchase 07/09 Mta*Nyct Paygo Recove 718-330-1234 NY Card 7997                                                                                                                                                                                                                                         | -2.90            | 3,216.41          |
| 07/11 | Card Purchase 07/10 Gristedes # 533 New York NY Card 8011                                                                                                                                                                                                                                                   | -8.08            | 3,208.33          |
| 07/11 | Card Purchase With Pin 07/11 Trader Joe S #54 Trade New York NY Card 8011                                                                                                                                                                                                                                   | -70.51           | 3,137.82          |
| 07/15 | Card Purchase With Pin 07/14 Macy's 002 420 Fu Brooklyn NY Card 8011                                                                                                                                                                                                                                        | -42.97           | 3,094.85          |
| 07/17 | Card Purchase 07/16 Usps Change of Addres 800-238-3150 TN Card 7997                                                                                                                                                                                                                                         | -1.10            | 3,093.75          |
| 07/18 | Card Purchase 07/17 Piece of Cake Moving 212-6517273 NY Card 7997                                                                                                                                                                                                                                           | -1,278.88        | 1,814.87          |
| 07/22 | United Nations 4019526460 PPD ID: 4106508980                                                                                                                                                                                                                                                                | <b>10,291.07</b> | 12,105.94         |
| 07/22 | Card Purchase 07/21 Staples Inc Staples.Com MA Card 7997                                                                                                                                                                                                                                                    | -47.87           | 12,058.07         |
| 07/22 | Card Purchase 07/21 Bravest New York NY Card 7997                                                                                                                                                                                                                                                           | -24.00           | 12,034.07         |
| 07/24 | Card Purchase 07/23 Calzedonia Soho - Cy87 New York NY Card 8011                                                                                                                                                                                                                                            | -67.50           | 11,966.57         |
| 07/24 | Card Purchase 07/23 Uniqlo USA LLC Uniqlo_U New York NY Card 8011                                                                                                                                                                                                                                           | -107.17          | 11,859.40         |
| 07/24 | Card Purchase 07/23 Joe The Juice New York New York NY Card 8011                                                                                                                                                                                                                                            | -12.74           | 11,846.66         |
| 07/24 | Card Purchase 07/23 Muji - Fifth Ave New York NY Card 8011                                                                                                                                                                                                                                                  | -19.80           | 11,826.86         |
| 07/25 | Card Purchase 07/24 Jfkt7 Brooklynrebel 141 Jamaica NY Card 8011                                                                                                                                                                                                                                            | -15.55           | 11,811.31         |
| 07/25 | Card Purchase 07/24 Hudson St1714 Jamaica NY Card 8011                                                                                                                                                                                                                                                      | -18.49           | 11,792.82         |
| 07/29 | Non-Chase ATM Withdraw 07/27 N Rail Leeds Leeds Card 7997                                                                                                                                                                                                                                                   | -273.00          | 11,519.82         |
| 07/29 | Card Purchase 07/28 Vip Taxis. Dublin Card 7997<br>Euro<br>38.00 X 1.087105 (Exchg Rte)                                                                                                                                                                                                                     | -41.31           | 11,478.51         |
| 07/29 | 07/29 Consumer Online International Wire A/C: Foreign Cur Bus Acct Bk 1 Columbus Newark De 197132107 US Org: 00000000611866198 Kevin Summersgill OR Kazumi Ben:/Gb87Nwbk56003640119068 Kevin Summersgill Ref: Family Expenses/Ocmt/Gbp2262,30/Exch/0.7541/Cntr/38922724/Cct/Lz35Plxp 00Aj Trn: 4921100211Re | -3,000.00        | 8,478.51          |
| 07/29 | Non-Chase ATM Withdraw 07/29 Point Cash D01 T1F2 Card 7997                                                                                                                                                                                                                                                  | -316.61          | 8,161.90          |
| 07/29 | Non-Chase ATM Fee-With                                                                                                                                                                                                                                                                                      | -5.00            | 8,156.90          |
| 07/29 | Non-Chase ATM Fee-With                                                                                                                                                                                                                                                                                      | -5.00            | 8,151.90          |
| 07/29 | Consumer Online Fx Intl Wire Fee                                                                                                                                                                                                                                                                            | -5.00            | 8,146.90          |
| 07/29 | Foreign Exch Rt ADJ Fee 07/28 Vip Taxis. Dublin Card 7997                                                                                                                                                                                                                                                   | -1.23            | 8,145.67          |
| 07/30 | United Nations 4019746229 PPD ID: 4106508980                                                                                                                                                                                                                                                                | <b>11,466.80</b> | 19,612.47         |
| 07/30 | Card Purchase 07/29 Guinness Storehouse Adm Dublin 8 Card 7997<br>Euro<br>72.00 X 1.086944 (Exchg Rte)                                                                                                                                                                                                      | -78.26           | 19,534.21         |
| 07/30 | Card Purchase 07/29 Sq *The Celt Dublin 1 Card 7997<br>Euro<br>198.10 X 1.087178 (Exchg Rte)                                                                                                                                                                                                                | -215.37          | 19,318.84         |
| 07/30 | Zelle Payment To Kazumi 21557693082                                                                                                                                                                                                                                                                         | -750.00          | 18,568.84         |
| 07/30 | 07/30 Online Transfer To Chk ...5922 Transaction#: 21557701010                                                                                                                                                                                                                                              | -750.00          | 17,818.84         |
| 07/30 | 07/30 Online Domestic Wire Transfer A/C: J One Corp New York NY 10017-6239 US Ref: Summersgill 5K 300E 39th Trn: 3163964212Es                                                                                                                                                                               | -3,465.00        | 14,353.84         |



July 10, 2024 through August 08, 2024  
Primary Account: **000000611866198**

## TRANSACTION DETAIL *(continued)*

| DATE  | DESCRIPTION                                                                                                                                                                                                                                                                                                                | AMOUNT          | BALANCE   |
|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------|
| 07/30 | 07/30 Consumer Online International Wire A/C: Foreign Cur Bus Acct Bk 1<br>Columbus Newark De 197132107 US Org: 00000000611866198 Kevin<br>Summersgill OR Kazumi Ben:/Gb87Nwbk56003640119068 Kevin<br>Summersgill Ref: Family<br>Expenses/Ocmt/Gbp2265,00/Exch/0.7550/Cntr/32168362/Cct/Lz85Qtwe<br>00Ag Trn: 7050200212Re | -3,000.00       | 11,353.84 |
| 07/30 | Online Domestic Wire Fee                                                                                                                                                                                                                                                                                                   | -25.00          | 11,328.84 |
| 07/30 | Foreign Exch Rt ADJ Fee 07/29 Sq *The Celt Dublin 1 Card 7997                                                                                                                                                                                                                                                              | -6.46           | 11,322.38 |
| 07/30 | Consumer Online Fx Intl Wire Fee                                                                                                                                                                                                                                                                                           | -5.00           | 11,317.38 |
| 07/30 | Foreign Exch Rt ADJ Fee 07/29 Guinness Storehouse Adm Dublin 8 Card<br>7997                                                                                                                                                                                                                                                | -2.34           | 11,315.04 |
| 07/31 | Online Transfer From Chk ...5922 Transaction#: 21567618579                                                                                                                                                                                                                                                                 | <b>4,000.00</b> | 15,315.04 |
| 07/31 | Card Purchase 07/30 Boots 2718 Swords Card 8011<br>Euro<br>4.32 X 1.087963 (Exchg Rte)                                                                                                                                                                                                                                     | -4.70           | 15,310.34 |
| 07/31 | Foreign Exch Rt ADJ Fee 07/30 Boots 2718 Swords Card 8011                                                                                                                                                                                                                                                                  | -0.14           | 15,310.20 |
| 08/01 | Card Purchase 07/31 Laie Sf Marina Barcelona Card 7997<br>Euro<br>4.50 X 1.084444 (Exchg Rte)                                                                                                                                                                                                                              | -4.88           | 15,305.32 |
| 08/01 | Card Purchase 07/31 Laie Sf Marina Barcelona Card 7997<br>Euro<br>3.50 X 1.082857 (Exchg Rte)                                                                                                                                                                                                                              | -3.79           | 15,301.53 |
| 08/01 | Card Purchase 07/31 Hasta Los Andares Barcelona Card 7997<br>Euro<br>28.20 X 1.084043 (Exchg Rte)                                                                                                                                                                                                                          | -30.57          | 15,270.96 |
| 08/01 | Card Purchase 07/31 Uniqlo Las Glorias Barcelona Card 7997<br>Euro<br>89.60 X 1.083929 (Exchg Rte)                                                                                                                                                                                                                         | -97.12          | 15,173.84 |
| 08/01 | Card Purchase 07/31 LA Yaya Pbblenou Barcelona Card 7997<br>Euro<br>42.65 X 1.083939 (Exchg Rte)                                                                                                                                                                                                                           | -46.23          | 15,127.61 |
| 08/01 | Card Purchase 07/31 Puro Beach Barcelona Barcelona Card 7997                                                                                                                                                                                                                                                               | -240.60         | 14,887.01 |
| 08/01 | Foreign Exch Rt ADJ Fee 07/31 Uniqlo Las Glorias Barcelona Card 7997                                                                                                                                                                                                                                                       | -2.91           | 14,884.10 |
| 08/01 | Foreign Exch Rt ADJ Fee 07/31 LA Yaya Pbblenou Barcelona Card 7997                                                                                                                                                                                                                                                         | -1.38           | 14,882.72 |
| 08/01 | Foreign Exch Rt ADJ Fee 07/31 Hasta Los Andares Barcelona Card 7997                                                                                                                                                                                                                                                        | -0.91           | 14,881.81 |
| 08/01 | Foreign Exch Rt ADJ Fee 07/31 Laie Sf Marina Barcelona Card 7997                                                                                                                                                                                                                                                           | -0.14           | 14,881.67 |
| 08/01 | Foreign Exch Rt ADJ Fee 07/31 Laie Sf Marina Barcelona Card 7997                                                                                                                                                                                                                                                           | -0.11           | 14,881.56 |
| 08/02 | Card Purchase 07/31 Tmb Bus Transit Barcelona Card 7997<br>Euro<br>2.55 X 1.086275 (Exchg Rte)                                                                                                                                                                                                                             | -2.77           | 14,878.79 |
| 08/02 | Card Purchase 07/31 Tmb Bus Transit Barcelona Card 8011<br>Euro<br>2.55 X 1.086275 (Exchg Rte)                                                                                                                                                                                                                             | -2.77           | 14,876.02 |
| 08/02 | Card Purchase 08/01 Hilton Barcelona Diag Barcelona Card 7997<br>Euro<br>91.00 X 1.085055 (Exchg Rte)                                                                                                                                                                                                                      | -98.74          | 14,777.28 |
| 08/02 | Card Purchase 08/01 Taxi Lic. 4173 Barcelona Card 7997                                                                                                                                                                                                                                                                     | -18.40          | 14,758.88 |
| 08/02 | Card Purchase 08/01 Sips Bar Sl Barcelona Card 7997<br>Euro<br>51.00 X 1.085098 (Exchg Rte)                                                                                                                                                                                                                                | -55.34          | 14,703.54 |
| 08/02 | Card Purchase 08/01 Rumbia Restaurant Barcelona Card 7997<br>Euro<br>50.00 X 1.085200 (Exchg Rte)                                                                                                                                                                                                                          | -54.26          | 14,649.28 |





July 10, 2024 through August 08, 2024  
Primary Account: 000000611866198

## TRANSACTION DETAIL *(continued)*

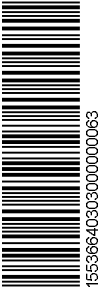
| DATE           | DESCRIPTION                                                                                           | AMOUNT  | BALANCE     |
|----------------|-------------------------------------------------------------------------------------------------------|---------|-------------|
| 08/02          | Card Purchase 08/01 Taxi Llic 5314 Sta. Coloma D Card 7997<br>Euro<br>15.00 X 1.085333 (Exchg Rte)    | -16.28  | 14,633.00   |
| 08/02          | Foreign Exch Rt ADJ Fee 08/01 Hilton Barcelona Diag Barcelona Card 7997                               | -2.96   | 14,630.04   |
| 08/02          | Foreign Exch Rt ADJ Fee 08/01 Sips Bar Sl Barcelona Card 7997                                         | -1.66   | 14,628.38   |
| 08/02          | Foreign Exch Rt ADJ Fee 08/01 Rumbia Restaurant Barcelona Card 7997                                   | -1.62   | 14,626.76   |
| 08/02          | Foreign Exch Rt ADJ Fee 08/01 Taxi Llic 5314 Sta. Coloma D Card 7997                                  | -0.48   | 14,626.28   |
| 08/02          | Foreign Exch Rt ADJ Fee 07/31 Tmb Bus Transit Barcelona Card 7997                                     | -0.08   | 14,626.20   |
| 08/02          | Foreign Exch Rt ADJ Fee 07/31 Tmb Bus Transit Barcelona Card 8011                                     | -0.08   | 14,626.12   |
| 08/05          | Card Purchase 08/02 Museu Picasso Barcelona Card 7997<br>Euro<br>42.00 X 1.083810 (Exchg Rte)         | -45.52  | 14,580.60   |
| 08/05          | Card Purchase 08/02 Puro Beach Barcelona Barcelona Card 7997                                          | -301.05 | 14,279.55   |
| 08/05          | Card Purchase 08/03 Hilton Barcelona Diag Barcelona Card 7997<br>Euro<br>14.00 X 1.092857 (Exchg Rte) | -15.30  | 14,264.25   |
| 08/05          | Card Purchase 08/03 Hilton Barcelona Diag Barcelona Card 7997<br>Euro<br>2.50 X 1.092000 (Exchg Rte)  | -2.73   | 14,261.52   |
| 08/05          | Card Purchase 08/04 Taxi Llic. 10215 Badalona Card 7997<br>Euro<br>18.90 X 1.092593 (Exchg Rte)       | -20.65  | 14,240.87   |
| 08/05          | Card Purchase 08/04 Taberna LA Dolores II Madrid Card 7997<br>Euro<br>28.90 X 1.092734 (Exchg Rte)    | -31.58  | 14,209.29   |
| 08/05          | Card Purchase 08/04 Cervantes Madrid Card 7997<br>Euro<br>43.50 X 1.092644 (Exchg Rte)                | -47.53  | 14,161.76   |
| 08/05          | Foreign Exch Rt ADJ Fee 08/04 Cervantes Madrid Card 7997                                              | -1.42   | 14,160.34   |
| 08/05          | Foreign Exch Rt ADJ Fee 08/02 Museu Picasso Barcelona Card 7997                                       | -1.36   | 14,158.98   |
| 08/05          | Foreign Exch Rt ADJ Fee 08/04 Taberna LA Dolores II Madrid Card 7997                                  | -0.94   | 14,158.04   |
| 08/05          | Foreign Exch Rt ADJ Fee 08/04 Taxi Llic. 10215 Badalona Card 7997                                     | -0.61   | 14,157.43   |
| 08/05          | Foreign Exch Rt ADJ Fee 08/03 Hilton Barcelona Diag Barcelona Card 7997                               | -0.45   | 14,156.98   |
| 08/05          | Foreign Exch Rt ADJ Fee 08/03 Hilton Barcelona Diag Barcelona Card 7997                               | -0.08   | 14,156.90   |
| 08/06          | Card Purchase 08/05 Licencia 11926 Rivas Vaciana Card 7997<br>Euro<br>22.40 X 1.092857 (Exchg Rte)    | -24.48  | 14,132.42   |
| 08/06          | Card Purchase 08/05 Hilton Madrid A Madrid Card 7997<br>Euro<br>18.00 X 1.092778 (Exchg Rte)          | -19.67  | 14,112.75   |
| 08/06          | Foreign Exch Rt ADJ Fee 08/05 Licencia 11926 Rivas Vaciana Card 7997                                  | -0.73   | 14,112.02   |
| 08/06          | Foreign Exch Rt ADJ Fee 08/05 Hilton Madrid A Madrid Card 7997                                        | -0.59   | 14,111.43   |
| 08/07          | Card Purchase 08/06 Wh Smith Aeropuerto Mad Madrid Card 7997<br>Euro<br>12.74 X 1.101256 (Exchg Rte)  | -14.03  | 14,097.40   |
| 08/07          | Foreign Exch Rt ADJ Fee 08/06 Wh Smith Aeropuerto Mad Madrid Card 7997                                | -0.42   | 14,096.98   |
| Ending Balance |                                                                                                       |         | \$14,096.98 |

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

- Have electronic deposits made into this account totaling \$500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or



July 10, 2024 through August 08, 2024  
Primary Account: 000000611866198



FedNow<sup>SM</sup> network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.  
(Your total electronic deposits this period were \$21,757.87. Note: some deposits may be listed on your previous statement)

- **OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.**  
(Your lowest beginning day balance was \$1,814.87)
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.**  
(Your average beginning day balance of qualifying linked deposits and investments was \$8,483.07)

## CHASE SAVINGS

KEVIN SUMMERSGILL

Account Number: 000005037503598

OR KAZUMI SUMMERSGILL

### SAVINGS SUMMARY

|                                            | AMOUNT   |
|--------------------------------------------|----------|
| Beginning Balance                          | \$100.00 |
| Ending Balance                             | \$100.00 |
| Annual Percentage Yield Earned This Period | 0.00%    |

#### WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR ACCOUNT?

A monthly Service Fee was charged to your Chase Savings. You can avoid this fee during any statement period by keeping a minimum daily balance in your account of \$300.00 or more.  
(Your minimum daily balance was \$100.00)

*Our account alerts can help keep you on top of your balance. Set up alerts today!*

#### 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.

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JPMorgan Chase Bank, N.A. Member FDIC



July 10, 2024 through August 08, 2024

Primary Account: **000000611866198**

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### Kevin Summersgill – breakdown of income

I recognise that as a UN staff member my income is not straightforward to understand affordability as it is TAX FREE and comprises a number of benefits including a complex rental subsidy scheme.

Please find below a breakdown of my income below were we to rent Apartment 6E– all of which can be verified using the sources listed.

| Income source        | Amount per annum(USD) | Comment                                                                                                                                                                                                           | Source                                                             |
|----------------------|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| Gross salary         | \$266,409             | As a Director (D-1 level, Salary Scale Step 5) my basic salary - i.e. salary plus cost of living adjustment for living in NYC, USA. NB this is <b><u>TAX FREE</u></b>                                             | Letter of employment                                               |
| Dependents allowance | \$18,756              | I receive \$1,075 (Spouse) and \$488 (Children) allowance per month                                                                                                                                               | Payslip                                                            |
| Rental subsidy       | \$24,646              | This is complex as it is dependent on family circumstances and the price of the rent. Taking the gross rent of \$8645, I would receive a rental subsidy of \$2,053.87 per month ( <b>see screenshot 1 below</b> ) | <a href="#">Link to public website – rental subsidy calculator</a> |
| Total (approx.)      | <b>\$309,811</b>      |                                                                                                                                                                                                                   |                                                                    |

### Tax free status

Regarding affordability – not income - please note that UN staff do not pay tax to the countries we are based in – in my case the US Government. Instead, we pay a rebate which is shared among all countries that fund the UN called a ‘Staff assessment’. In my case, this is \$2,948 per month (see payslip) – or \$35,376 per annum. This leaves me with a ‘Net’ or post tax income of **\$274,435**.

This means Apartment 6E is significantly more affordable for me than if a US citizen applied earning the required income multiple of \$346,000 (40 X \$8,650) as their net income would be approximately **\$211,421** (**See screenshot 2 below**).

**See next page for screenshots 1 & 2**

**Screenshot 1 - Rental subsidy breakdown:** [Link to public website – rental subsidy calculator](#)

## Rent and Appointment Details

|                                        |                                                  |
|----------------------------------------|--------------------------------------------------|
| <i>Duty Station</i>                    | <div>United States ▼</div> <div>New York ▼</div> |
| <i>Post Adjustment</i>                 | <div>88.4 (Current) ▼ %</div>                    |
| <i>Completed years in duty station</i> | <div>0-4 years ▼</div>                           |
| <i>Grade</i>                           | <div>D1 ▼</div>                                  |
| <i>Step</i>                            | <div>5 ▼</div>                                   |

*Monthly rent* ⓘ

8,650.00

☒ USD
 ☐ N/A

(NB! Please contact the country office to ensure that the rent does not exceed the locally established max rent. A maximum rent has been established by UN for most HQ locations.)

*Override max rent amount*

USD

|                                                                                                           |                                         |
|-----------------------------------------------------------------------------------------------------------|-----------------------------------------|
| <i>Dependents</i> ⓘ                                                                                       |                                         |
| <input checked="" type="checkbox"/> Yes, either dependent spouse or in receipt of single parent allowance |                                         |
| <i>Living at dwelling</i> ⓘ                                                                               | <div>Staff and 1 child (with c ▼)</div> |
| <i>Children away at school</i> ⓘ                                                                          | <div>1 or 2 children ▼</div>            |
| <i>Electricity incl. in rent?</i> ⓘ                                                                       | <div>No ▼</div>                         |
| <i>Number of bedrooms?</i> ⓘ                                                                              | <div>2 ▼</div>                          |

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## Paycheck Calculator

Salary

\$

346,000

Pay frequency

Annual

State

New York

Calculate Tax

### Your estimated take home pay:

\$211,421.21

Annual

Monthly

Bi-weekly

#### Detailed tax breakdown:

38.90%

Total Tax

61.10%

Net pay

| Salary              | \$346,000.00  |
|---------------------|---------------|
| Federal Income Tax  | – \$86,807.88 |
| State Income Tax    | – \$21,301.91 |
| Social Security Tax | – \$21,452.00 |
| Medicare            | – \$5,017.00  |





## 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<br>Summersgill                                                    | FIRST NAME<br>Kazumi    | M.I.                                                        | SUFFIX      |
| SSN<br>***-**-****                                                          | BIRTH DATE<br>4/23/1970 | PHONE - TYPE<br>(347) 860 - 6809 - Mobile                   |             |
| EMAIL<br>kazumi.summersgill@gmail.com                                       |                         |                                                             |             |
| CURRENT ADDRESS                                                             |                         |                                                             |             |
| STREET ADDRESS<br>235 East 40th Street                                      |                         | CITY<br>New York                                            | STATE<br>NY |
| ZIP<br>10016                                                                |                         |                                                             |             |
| DATE IN                                                                     | DATE OUT<br>current     | MONTHLY RENT<br>\$9,450.00 / Mo.                            |             |
| EMPLOYMENT & INCOME INFORMATION                                             |                         |                                                             |             |
| BACKGROUND INFORMATION                                                      |                         |                                                             |             |
| Have you ever filed for bankruptcy?<br>NO                                   |                         | Have you ever willfully refused to pay rent when due?<br>NO |             |
| Have you ever been evicted from a tenancy or left owing money?<br>NO        |                         | Have you ever been convicted of a crime?<br>NO              |             |
| Preferred Mailing Address:<br>235 East 40th Street, New York, NY 10016 - US |                         |                                                             |             |

| APPLICATION CONSENT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>I hereby warrant that all statements set forth above are true.</p> <p>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 <b>685 First Ave</b> 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.</p> <p>I understand that <b>685 First Ave</b> 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.</p> <p>I understand that if an investigative consumer report is requested about me, I have the right to make a written request to <b>685 First Ave</b>, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.</p> <p>I consent to the delivery of all notices or disclosures required by law via any medium so chosen by <b>685 First Ave</b> 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.</p> <p>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 <b>685 First Ave</b>, 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 <a href="https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf">https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf</a>.</p> <p>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 (<a href="https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf">https://www.on-site.com/resources/consent/correctionLawArticle23a.pdf</a>)</p> <p><input checked="" type="checkbox"/> Application consent was digitally accepted by Kazumi Summersgill (Occupant)</p> |

**Signed by Kazumi Summersgill**

Wed Sep 11 2024 11:40:55 AM EDT

Key: E1FC8F51; IP Address: 104.234.140.81

Kazumi Summersgill (Applicant)

Date

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

| Application Fee - Charge Details                                                                          |                                    |                              |                       |
|-----------------------------------------------------------------------------------------------------------|------------------------------------|------------------------------|-----------------------|
| Name on Card<br>Kevin Summersgill                                                                         | Account Number<br>XXXXXXXXXXXX4968 | Reference Number<br>15051387 | Authorized<br>\$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 Kazumi Summersgill (Occupant)****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 Kazumi Summersgill (Occupant): No Credit**

|                                                       |           | Importance     | Result    |
|-------------------------------------------------------|-----------|----------------|-----------|
| AI Score                                              |           | Not Considered | No Credit |
| 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      | 👍         |



# Rental Report for Kazumi Summersgill (Occupant), 9/11/2024 for 6E at 685 First Ave

|                                                            |           |                |                                                                                       |
|------------------------------------------------------------|-----------|----------------|---------------------------------------------------------------------------------------|
| 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: no SSN provided

No SSN for the primary applicant has been provided. Please check if you entered the SSN accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

## Criminal and Other Public Records

| Requested For                             | Location Searched | Period Searched       | Requested | Returned  |
|-------------------------------------------|-------------------|-----------------------|-----------|-----------|
| Kazumi Summersgill (Occupant)             | Multistate Search | 9/11/2017 - 9/11/2024 | 9/11/2024 | 9/11/2024 |
| <b>Results</b><br><i>No Records Found</i> |                   |                       |           |           |

| National Sex Offender Registry History                |                                    |                                   |
|-------------------------------------------------------|------------------------------------|-----------------------------------|
| <b>Requested For</b><br>Kazumi Summersgill (Occupant) | <b>Date Requested</b><br>9/11/2024 | <b>Date Returned</b><br>9/11/2024 |
| <b>Results</b><br><i>No Records Found</i>             |                                    |                                   |



Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

#### A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

#### CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

## **A Summary of Your Additional Rights in New York**

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

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

### **Equifax Security Freeze**

P.O. Box 105788

Atlanta, GA 30348

(800) 685-1111

<https://www.freeze.equifax.com>

### **Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013

(888) 397-3742

<https://www.experian.com/freeze/center.html>

### **TransUnion LLC**

P.O. Box 2000

Chester, PA 19022-2000

(888) 909-8872

[www.transunion.com/personal-credit/credit-disputes/credit-freezes.page](http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page)

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

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

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

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

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

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

UNITED STATES  
OF AMERICA



Control Number

20221445550011

SUMMERGILL *former*

Visa Type /Class

R G4

100

Birth Date

Nationality

TZ2067148

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23APR1970

JPN

## Entrées

**Business Dates**

Expiration Date

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25MAY2022

12APR2026

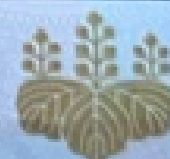
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### Annotation

SPOUSE OF A G4: SUMMERSGILL, KEVIN MICHAEL  
THE UNITED NATIONS  
NEW YORK, NY R49525

R4952569

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