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 Deinnocentiis	**FIRST NAME** Benjamin		**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 2/2/2000	**PHONE - TYPE** (347) 215 - 0967 - Mobile		
EMAIL bdeinnocentiis@gmail.com				

CURRENT ADDRESS				
STREET ADDRESS 130 lees hill rd		**CITY** Basking Ridge	**STATE** NJ	**ZIP** 07920
DATE IN	**DATE OUT** current	**MONTHLY RENT** $0.00 / Mo.		

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Analyst	**EMPLOYER/COMPANY** AQR		
SUPERVISOR Trevor Horton	**SUPERVISOR PHONE** (203) 742 - 3842	**SALARY** $150,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS 2 Greenwich Plaza Greenwich, CT 06830 United States	**CITY** Greenwich	**STATE** CT	**ZIP** 06830

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
Have you ever been evicted from a tenancy or left owing money? NO	**Have you ever been convicted of a crime?** NO
Preferred Mailing Address: 130 lees hill rd, Basking Ridge, NJ 07920 - 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 Benjamin Deinnocentiis*

Signed by Benjamin Deinnocentiis
Sun Sep 22 2024 09:02:16 AM EDT
Key: E7B42E0A; IP Address: 71.187.221.154

Benjamin Deinnocentiis *(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
Benjamin Deinnocentiis	XXXXXXXXXXXX1046	15088890	$21.50

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

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Farmer	Quincy		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	3/22/1999	(973) 803 - 6334 - Mobile

EMAIL
qrcfarmer@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
Dr. Elise Carman	14 Carriage Way, Montclair, 37 07042

PHONE	EMAIL ADDRESS	RELATIONSHIP
(973) 930 - 8042	escarman@yahoo.com	mother

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
14 Carriage Way	Montclair	NJ	07042

DATE IN	DATE OUT	MONTHLY RENT
	current	$2,000.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Private Equity Associate	Sterling Investment Partners

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Dan Yu	(203) 226 - 2452	$270,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
285 Riverside Ave	Westport	CT	06880

BACKGROUND INFORMATION

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

VEHICLE INFORMATION

1. MAKE	MODEL	YEAR
Audi	Q3	2019
COLOR	**PLATE**	**STATE**
White	N51UZB	NJ

Preferred Mailing Address:
14 Carriage Way, Montclair, NJ 07042 - US

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☒ *Application consent was digitally accepted by Quincy Farmer*

Signed by Quincy Farmer
Sun Sep 22 2024 09:16:41 AM EDT
Key: 62B18CC5; IP Address: 66.65.74.21

Quincy Farmer *(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
Quincy Farmer	XXXXXXXXXXXX2650	15088894	$21.50

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

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Bond	Brian		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	2/8/1999	(973) 508 - 8220 - Mobile

EMAIL
Brianbond99@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
Alan Bond	80 Bellevue avenue, Montclair, 37 07043

PHONE	EMAIL ADDRESS	RELATIONSHIP
(973) 900 - 4137	Absqrd@aol.com	father

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
219 mulberry street	New York	NY	10012

DATE IN	DATE OUT	MONTHLY RENT
	current	$2,450.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
ABS Investment Banker	Morgan Stanley

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Michael Mullen	(212) 296 - 8436	$150,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
1585 Broadway	New York	NY	10036

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?	Have you ever willfully refused to pay rent when due?
NO	NO

Have you ever been evicted from a tenancy or left owing money?	Have you ever been convicted of a crime?
NO	NO

Preferred Mailing Address:
219 mulberry street, New York, NY 10012 - US

APPLICATION CONSENT

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☒ *Application consent was digitally accepted by Brian Bond*

Signed by Brian Bond
Mon Sep 23 2024 08:55:59 AM EDT
Key: 2F28F759; IP Address: 174.204.134.196

Brian Bond *(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**
Brian Bond	XXXXXXXXXXXX2001	15088937	$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 Quincy Farmer

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

Score for Quincy Farmer: 730

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$270,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $14,430.00)
Total number of accounts	8
Accounts with no late payments	7 (1 unpaid past due)
Accounts paid 30-59 days past due	1 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$8,358.00 ($63.00 past due)
Outstanding revolving debt	$8,358.00 (14% of limit) ($63.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$63.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Quincy Farmer	QUINCY FARMER
SSN:	***-**-****	***-**-****
Birth Date:	3/**/1999	3/**/1999

Addresses	From Application	From Equifax
	14 Carriage Way Montclair, NJ 07042 - US	14 CARRIAGE WAY MONTCLAIR, NJ 07042 (Applicant) Reported 9/2024 851 RIFLE CAMP RD. WOODLAND PARK, NJ 07424 (Applicant) Reported 9/2024 219 MULBERRY ST. 8 NEW YORK, NY 10012 (Applicant) Reported 8/2024 350 W 43RD ST. 45C NEW YORK, NY 10036 (Applicant) Reported 1/2024

Employment	From Application	From Equifax
Applicant:	Private Equity Associate Sterling Investment Partners $270,000.00/Yr. Total annual Income: $270,000.00	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Quincy Farmer	Multistate Search	9/29/2017 - 9/29/2024	9/29/2024	9/29/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Quincy Farmer	9/29/2024	9/29/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Quincy Farmer	9/29/2024	9/29/2024

Results
No Records Found

Risk Models

From RealPage

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

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

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	701	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information Too many bankcard or revolving accounts with delinquent or derogatory status

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

Credit Accounts

From Equifax

Account Name
JPMCB CARD SERVICES (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
6/2021	7/2024					$5,868.00

Monthly Payment	High Credit	Type	Comments
$148.00	$17,777.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name
JPMCB CARD SERVICES (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
2/2022	7/2024					$2,345.00

Monthly Payment	High Credit	Type	Comments
$58.00	$9,896.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name
BEST BUY/CBNA (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
2/2024	6/2024				$63.00	$107.00

Monthly Payment	High Credit	Type	Comments
$44.00	$283.00	REVOLVING	Rate/Status 2: Not more than two payments past due

Payment History

0	0	0	0	0	0
8/ 24		6/ 24		4/ 24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	6/2021	8/2024					$38.00

Monthly Payment	High Credit	Type	Comments
$38.00	$2,595.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	12/2018	5/2023	1	0	0		$0.00

Monthly Payment	High Credit	Type	Comments
	$2,215.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/DSNB (Applicant)	11/2020	11/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$179.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PAYPAL (Applicant)	4/2019	5/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$20.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPSTART NETWORK INC (Applicant)	6/2022	12/2023					

Monthly Payment	High Credit	Type	Comments
	$25,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

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Rental Report for Brian Bond

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

Score for Brian Bond: 731

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$150,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $14,430.00)
Total number of accounts	3
Accounts with no late payments	3 (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	$47,076.00 ($0.00 past due)
Outstanding revolving debt	$15,797.00 (31% of limit) ($0.00 past due)
Outstanding loan balance	$31,279.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Brian Bond	BRIAN F. BOND BRIAN F BOND
SSN:	***-**-****	***-**-****
Birth Date:	2/**/1999	2/**/1999

Addresses	From Application	From Equifax
	219 mulberry street New York, NY 10012 - US	350 W 43RD ST. 45C NEW YORK, NY 10036 (Applicant) Reported 9/2024 1 DUFFIELD ST. 314 BROOKLYN, NY 11201 (Applicant) Reported 9/2024 80 BELLEVUE AVE. MONTCLAIR, NJ 07043 (Applicant) Reported 9/2024 219 MULBERRY ST. 8 NEW YORK, NY 10012 (Applicant) Reported 8/2024

Employment	From Application	From Equifax
Applicant:	ABS Investment Banker Morgan Stanley $150,000.00/Yr. Total annual Income: $150,000.00	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Brian Bond	Multistate Search	9/29/2017 - 9/29/2024	9/29/2024	9/29/2024

Results

No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Brian Bond	9/29/2024	9/29/2024

Results

No Records Found

Restricted Person Search

Requested For	Requested	Returned
Brian Bond	9/29/2024	9/29/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	731	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

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

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	688	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information Total of all balances on bankcard or revolving accounts is too high

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SALLIE MAE (Applicant)	10/2020	8/2024					$31,279.00

Monthly Payment	High Credit	Type	Comments
$589.00	$32,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	3/2022	8/2024					$9,899.00

Monthly Payment	High Credit	Type	Comments
	$11,040.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	8/2018	8/2024					$5,898.00

Monthly Payment	High Credit	Type	Comments
$194.00	$6,712.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

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 Benjamin Deinnocentiis

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

Score for Benjamin Deinnocentiis: 801

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$150,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $14,430.00)
Total number of accounts	4
Accounts with no late payments	4 (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	$5,827.00 ($0.00 past due)
Outstanding revolving debt	$5,827.00 (8% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Benjamin Deinnocentiis	BENJAMIN DEINNOCENTIIS
SSN:	***-**-****	***-**-****
Birth Date:	2/**/2000	2/**/2000

Addresses	From Application	From Equifax
	130 lees hill rd Basking Ridge, NJ 07920 - US	130 LEES HILL RD. BASKING RIDGE, NJ 07920 (Applicant) Reported 9/2024 130 COLLEGE PL. STATEN ISLAND, NY 10304 (Applicant) Reported 7/2021

Employment	From Application	From Equifax
Applicant:	Analyst AQR $150,000.00/Yr. Total annual Income: $150,000.00	

Criminal and Other Public Records				
Requested For Benjamin Deinnocentiis	**Location Searched** Multistate Search	**Period Searched** 9/29/2017 - 9/29/2024	**Requested** 9/29/2024	**Returned** 9/29/2024
Results *No Records Found*				

National Sex Offender Registry History		
Requested For Benjamin Deinnocentiis	**Date Requested** 9/29/2024	**Date Returned** 9/29/2024
Results *No Records Found*		

Restricted Person Search		
Requested For Benjamin Deinnocentiis	**Requested** 9/29/2024	**Returned** 9/29/2024
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	801	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description	
	RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	753	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high
	Description	
	This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
APPLE CARD - GS BANK (Applicant)	2/2020	7/2024					$2,934.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$30.00	$9,008.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	7/2024	8/2024					$2,488.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$55,751.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

0	0
9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	8/2022	8/2024					$405.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$40.00	$8,348.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/DSNB (Applicant)	2/2020	1/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

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

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

We the People

Of the United States,
in Order to form a more perfect Union,
establish Justice, insure domestic Tranquility,
provide for the common defence,
promote the general Welfare, and secure
the Blessings of Liberty to ourselves and
our Posterity, do ordain and establish this
Constitution for the United States of America.

3

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT
PASAPORTE

USA

UNITED STATES OF AMERICA

Type / Type / Tipo: P
Code / Code / Código: USA
Passport No. / No. du Passeport / No. de Pasaporte: 595892939

Surname / Nom / Apellidos
DE INNOCENTIIS

Given Names / Prénoms / Nombres
BENJAMIN ANTHONY

Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento
02 Feb 2000

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

Sex / Sexe / Sexo
M

Date of issue / Date de délivrance / Fecha de expedición
25 Jan 2019

Authority / Autorité / Autoridad
United States
Department of State

Date of expiration / Date d'expiration / Fecha de caducidad
24 Jan 2029

Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 27

USA

USADE<INNOCENTIIS<<BENJAMIN<ANTHONY<<<<<<<<

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

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

Your first name and middle initial: BENJAMIN A.	Last name: DE INNOCENTIIS	Your social security number: 131 88 6801
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions.: 130 LEES HILL ROAD	Apt. no.	Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse
City, town, or post office. If you have a foreign address, also complete spaces below.: BASKING RIDGE	State: NJ ZIP code: 07920	
Foreign country name	Foreign province/state/county	Foreign postal code

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

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

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

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

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

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

Income

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

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)		1a	76,318.
b	Household employee wages not reported on Form(s) W-2		1b	
c	Tip income not reported on line 1a (see instructions)		1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)		1d	
e	Taxable dependent care benefits from Form 2441, line 26		1e	
f	Employer-provided adoption benefits from Form 8839, line 29		1f	
g	Wages from Form 8919, line 6		1g	
h	Other earned income (see instructions)		1h	
i	Nontaxable combat pay election (see instructions)	1i		
z	Add lines 1a through 1h		1z	76,318.
2a	Tax-exempt interest	2a	b Taxable interest 2b	495.
3a	Qualified dividends	3a 24.	b Ordinary dividends 3b	90.
4a	IRA distributions	4a	b Taxable amount 4b	
5a	Pensions and annuities	5a	b Taxable amount 5b	
6a	Social security benefits	6a	b Taxable amount 6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐			
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐		7	-3,000.
8	Additional income from Schedule 1, line 10		8	22.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**		9	73,925.
10	Adjustments to income from Schedule 1, line 26		10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**		11	73,925.
12	**Standard deduction or itemized deductions** (from Schedule A)		12	13,850.
13	Qualified business income deduction from Form 8995 or Form 8995-A		13	
14	Add lines 12 and 13		14	13,850.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**		15	60,075.

Attach Sch. B if required.

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

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	8,524.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	8,524.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	8,524.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
24	Add lines 22 and 23. This is your **total tax**	24	8,524.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	6,622.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	6,622.
26	2023 estimated tax payments and amount applied from 2022 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	6,622.

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

Refund

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

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions	37	1,902.
38	Estimated tax penalty (see instructions)	38	

Third Party Designee

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

Designee's name M.DEINNOCENTIIS CPA Phone no. 917-902-0192 Personal identification number (PIN) 86469

Sign Here

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

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

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

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

Phone no. 9179020192 Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
M.DEINNOCENTIIS CPA	M.DEINNOCENTIIS CPA	04/11/24	P01376469	☐ Self-employed

Firm's name DELMASTRO & DEINNOCENTIIS C.P.A., PLLC Phone no. 917-902-0192

Firm's address 364 WAINWRIGHT AVENUE STATEN ISLAND, NY 10312 Firm's EIN 26-0250580

September 27, 2024

To Whom It May Concern:

Benjamin De Innocentiis began employment at AQR Capital Management, LLC, located at One Greenwich Plaza, Suite 130, Greenwich, CT 06830 on June 18, 2024 and as of today, September 27, 2024 he is currently employed as an Analyst in our Business Development department. His current base salary is $115,000 and he is eligible for an annual discretionary bonus.

If you have any questions, please contact me at 203-742-6812 or at laura.warner@aqr.com .

Sincerely,

Laura Warner

Laura Warner
Human Resources

2023 W-2 and EARNINGS SUMMARY

Employee Reference Copy

W-2 Wage and Tax Statement **2023**

Copy C for employee's records. OMB No. 1545-0008

d Control number	Dept.	Corp.	Employer use only
60117186 V4W		CPM5	C 14948

c Employer's name, address, and ZIP code

GOLDMAN SACHS & CO LLC
30 HUDSON STREET 4TH FLOOR
JERSEY CITY, NJ 07302

e/f Employee's name, address, and ZIP code

BENJAMIN A DE INNOCENTIIS
130 LEES HILL RD
BASKING RIDGE, NJ 07920

b Employer's FED ID number 13-5108880	a Employee's SSA number XXX-XX-6801
1 Wages, tips, other comp. 76318.15	2 Federal income tax withheld 6622.09
3 Social security wages 80272.87	4 Social security tax withheld 4976.92
5 Medicare wages and tips 80272.87	6 Medicare tax withheld 1163.96
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 C 41.76
14 Other 49.79 FLI 174.69 UI/HC/WD	12b D 3954.72
	12c
	12d
	13 Stat emp / Ret. plan X / 3rd party sick pay

15 State	Employer's state ID no.	16 State wages, tips, etc.
NJ	135-108-880/000	79018.15
17 State income tax 1805.91		18 Local wages, tips, etc.
19 Local income tax		20 Locality name

2023 W-2 AND EARNING SUMMARY

THIS SUMMARY SECTION IS INCLUDED WITH YOUR W-2 TO HELP DESCRIBE THIS PORTION IN MORE DETAIL. THE REVERSE SIDE INCLUDES GENERAL INFORMATION THAT YOU MAY ALSO FIND HELPFUL.

BOX 1 WAGES	76,318.15	SOCIAL SECURITY TAX	4,976.92
FED. INCOME TAX	6,622.09	MEDICARE TAX	1,163.96

STATE AND LOCAL	WAGES	TAX	SUI/SDI
NEW JERSEY	79,018.15	1,805.91	174.69

EMPLOYEES W-4 PROFILE. TO CHANGE YOUR EMPLOYEE W-4 PROFILE INFORMATION, FILE A NEW W-4 WITH YOUR PAYROLL DEPARTMENT.

EMPLOYEE ID: 60117186

BENJAMIN A DE INNOCENTIIS
130 LEES HILL RD
BASKING RIDGE, NJ 07920

Social Security Number: XXX-XX-6801

1 Wages, tips, other comp. 76318.15	2 Federal income tax withheld 6622.09
3 Social security wages 80272.87	4 Social security tax withheld 4976.92
5 Medicare wages and tips 80272.87	6 Medicare tax withheld 1163.96
d Control number 60117186 V4W / Dept.	Corp. CPM5 / Employer use only C 14948

c Employer's name, address, and ZIP code

GOLDMAN SACHS & CO LLC
30 HUDSON STREET 4TH FLOOR
JERSEY CITY, NJ 07302

b Employer's FED ID number 13-5108880	a Employee's SSA number XXX-XX-6801
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a See instructions for box 12 C 41.76
14 Other 49.79 FLI 174.69 UI/HC/WD	12b D 3954.72
	12c
	12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay

e/f Employee's name, address and ZIP code

BENJAMIN A DE INNOCENTIIS
130 LEES HILL RD
BASKING RIDGE, NJ 07920

15 State	Employer's state ID no.	16 State wages, tips, etc.
NJ	135-108-880/000	79018.15
17 State income tax 1805.91		18 Local wages, tips, etc.
19 Local income tax		20 Locality name

Federal Filing Copy

W-2 Wage and Tax Statement **2023** OMB No. 1545-0008

Copy B to be filed with employee's Federal Income Tax Return.

1 Wages, tips, other comp. 76318.15	2 Federal income tax withheld 6622.09
3 Social security wages 80272.87	4 Social security tax withheld 4976.92
5 Medicare wages and tips 80272.87	6 Medicare tax withheld 1163.96
d Control number 60117186 V4W / Dept.	Corp. CPM5 / Employer use only C 14948

c Employer's name, address, and ZIP code

GOLDMAN SACHS & CO LLC
30 HUDSON STREET 4TH FLOOR
JERSEY CITY, NJ 07302

b Employer's FED ID number 13-5108880	a Employee's SSA number XXX-XX-6801
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a C 41.76
14 Other 49.79 FLI 174.69 UI/HC/WD	12b D 3954.72
	12c
	12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay

e/f Employee's name, address and ZIP code

BENJAMIN A DE INNOCENTIIS
130 LEES HILL RD
BASKING RIDGE, NJ 07920

15 State	Employer's state ID no.	16 State wages, tips, etc.
NJ	135-108-880/000	79018.15
17 State income tax 1805.91		18 Local wages, tips, etc.
19 Local income tax		20 Locality name

NJ. State Filing Copy

W-2 Wage and Tax Statement **2023** OMB No. 1545-0008

Copy 2 to be filed with employee's State Income Tax Return.

1 Wages, tips, other comp. 76318.15	2 Federal income tax withheld 6622.09
3 Social security wages 80272.87	4 Social security tax withheld 4976.92
5 Medicare wages and tips 80272.87	6 Medicare tax withheld 1163.96
d Control number 60117186 V4W / Dept.	Corp. CPM5 / Employer use only C 14948

c Employer's name, address, and ZIP code

GOLDMAN SACHS & CO LLC
30 HUDSON STREET 4TH FLOOR
JERSEY CITY, NJ 07302

b Employer's FED ID number 13-5108880	a Employee's SSA number XXX-XX-6801
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a C 41.76
14 Other 49.79 FLI 174.69 UI/HC/WD	12b D 3954.72
	12c
	12d
	13 Stat emp. / Ret. plan X / 3rd party sick pay

e/f Employee's name, address and ZIP code

BENJAMIN A DE INNOCENTIIS
130 LEES HILL RD
BASKING RIDGE, NJ 07920

15 State	Employer's state ID no.	16 State wages, tips, etc.
NJ	135-108-880/000	79018.15
17 State income tax 1805.91		18 Local wages, tips, etc.
19 Local income tax		20 Locality name

City or Local Filing Copy

W-2 Wage and Tax Statement **2023** OMB No. 1545-0008

Copy 2 to be filed with employee's City or Local Income Tax Return.

Instructions for Employee

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

L—Substantiated employee business expense reimbursements (nontaxable)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

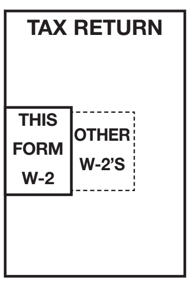
Department of the Treasury - Internal Revenue Service

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

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

IMPORTANT NOTE:

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



Department of the Treasury - Internal Revenue Service

Notice to Employee

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

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

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

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

Department of the Treasury - Internal Revenue Service

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

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

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

Department of the Treasury - Internal Revenue Service

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	040
DJB	060179	000097		0000370381	1

Earnings Statement

AQR CAPITAL MANAGEMENT, LLC
ONE GREENWICH PLAZA STE 130
GREENWICH, CT 06830

Period Beginning: 09/01/2024
Period Ending: 09/15/2024
Pay Date: 09/13/2024

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

BENJAMIN DE INNOCENTIIS
130 LEE'S HILL RD
BASKING RIDGE NJ 07920

Earnings	rate	salary/hours	this period	year to date
Regular	4791.67	86.67	4,791.67	27,939.12
Fringe Ltd			8.19	49.14
Ins Fringe			6.25	37.50
Gross Pay			**$4,806.11**	28,025.76

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-654.15	3,936.62
	Social Security Tax	-297.98	1,737.60
	Medicare Tax	-69.69	406.37
	CT State Income Tax	-230.50	1,387.99
	Other		
	Fringe Ltd	-8.19	49.14
	Life Ins Fring	-6.25	37.50
	401K	-287.50*	862.50
	Concur T&E		-679.73
	Net Pay	**$3,251.85**	
	Checking #3	-3,251.85	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $4,518.61

Important Notes

YOUR COMPANY'S PHONE NUMBER IS 203-742-3600

BASIS OF PAY: SALARY

UNLIMITED SICK LEAVE AVAILABLE

Additional Tax Withholding Information

Taxable Marital Status:
CT: Single
NJ: Single
Exemptions/Allowances:
CT: Filing Status F
NJ: 0,Table A

AQR CAPITAL MANAGEMENT, LLC
ONE GREENWICH PLAZA STE 130
GREENWICH, CT 06830

Advice number: **00000370381**
Pay date: 09/13/2024

Deposited to the account of	**account number**	**transit ABA**	**amount**
BENJAMIN DE INNOCENTIIS	xxxxx5736	xxxx xxxx	$3,251.85

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	040
DJB	060179	000097		0000330419	1

Earnings Statement

AQR CAPITAL MANAGEMENT, LLC
ONE GREENWICH PLAZA STE 130
GREENWICH, CT 06830

Period Beginning: 08/01/2024
Period Ending: 08/15/2024
Pay Date: 08/15/2024

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

BENJAMIN DE INNOCENTIIS
130 LEE'S HILL RD
BASKING RIDGE NJ 07920

Earnings	rate	salary/hours	this period	year to date
Regular	4791.67	86.67	4,791.67	18,355.78
Fringe Ltd			8.19	32.76
Ins Fringe			6.25	25.00
Gross Pay			**$4,806.11**	18,413.54

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-654.15	2,628.32
	Social Security Tax	-297.98	1,141.64
	Medicare Tax	-69.69	267.00
	CT State Income Tax	-230.50	926.99
	Other		
	Fringe Ltd	-8.19	32.76
	Life Ins Fring	-6.25	25.00
	401K	-287.50*	287.50
	Net Pay	**$3,251.85**	
	Checking #3	-3,251.85	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $4,518.61

Important Notes

YOUR COMPANY'S PHONE NUMBER IS 203-742-3600

BASIS OF PAY: SALARY

UNLIMITED SICK LEAVE AVAILABLE

Additional Tax Withholding Information

Taxable Marital Status:
CT: Single
NJ: Single
Exemptions/Allowances:
CT: Filing Status F
NJ: 0,Table A

AQR CAPITAL MANAGEMENT, LLC
ONE GREENWICH PLAZA STE 130
GREENWICH, CT 06830

Advice number: **00000330419**
Pay date: 08/15/2024

Deposited to the account of	account number	transit ABA	amount
BENJAMIN DE INNOCENTIIS	xxxxx5736	xxxx xxxx	$3,251.85

NON-NEGOTIABLE

FIDELITY ACCOUNT BENJAMIN A DE INNOCENTIIS - INDIVIDUAL

▶ **Account Number: Z26-113671**

Envelope # BQRGTZBBCDXFX

BENJAMIN ANTHONY DE INNOCENTIIS
130 LEES HILL RD
BASKING RIDGE NJ 07920-5513

Your Account Value: $170,966.69

Change from Last Period: ▼ $4,048.36

	This Period	Year-to-Date
Beginning Account Value	**$175,015.05**	**$152,270.97**
Additions	-	68,100.00
Subtractions	-	-254.98
Transaction Costs, Fees & Charges	-	*-254.98*
Change in Investment Value *	-4,048.36	-49,149.30
**Ending Account Value ** **	**$170,966.69**	**$170,966.69**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$170,966.69	

* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*

** *Excludes unpriced securities.*

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666

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H02849122220240831

INVESTMENT REPORT
August 1, 2024 - August 31, 2024

Account Summary

Account # Z26-113671
BENJAMIN ANTHONY DE INNOCENTIIS - INDIVIDUAL

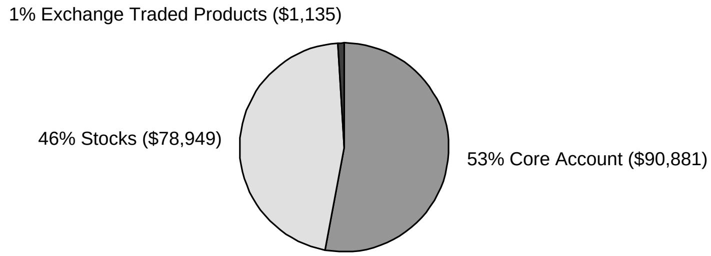
Account Value: $170,966.69

Change in Account Value ▼ $4,048.36

	This Period	Year-to-Date
Beginning Account Value	**$175,015.05**	**$152,270.97**
Additions	**-**	**68,100.00**
Deposits	-	37,400.00
Securities Transferred In	-	30,700.00
Subtractions	**-**	**-254.98**
Transaction Costs, Fees & Charges	-	-254.98
Change in Investment Value *	**-4,048.36**	**-49,149.30**
Ending Account Value	**$170,966.69**	**$170,966.69**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$170,966.69	

* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*

Account Holdings



Top Holdings

Description	Value	Percent of Account
Fidelity Government Money Market	$90,881	53%
Nio INC Spon Ads Each Rep 1 Ord Shs Class A	50,899	30
Advanced Micro Devices INC	22,432	13
Total	**$164,213**	**96%**

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Taxable	**$381.47**	**$2,624.68**
Dividends	381.47	2,624.68
Total	**$381.47**	**$2,624.68**

Margin Information (as of August 31, 2024)

Maximum amount you can borrow $32,702.81

Account # Z26-113671
BENJAMIN ANTHONY DE INNOCENTIIS - INDIVIDUAL

Margin Information (as of August 31, 2024) (continued)

Maximum rate that could currently apply	13.57%

Holdings

Core Account

Description	Beginning Market Value Aug 1, 2024	Quantity Aug 31, 2024	Price Per Unit Aug 31, 2024	Ending Market Value Aug 31, 2024	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2024	EAI ($) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 4.96%	$90,499.93	90,881.400	$1.0000	$90,881.40	not applicable	not applicable	$4,531.56 4.990%
Total Core Account (53% of account holdings)	**$90,499.93**			**$90,881.40**			**$4,531.56**

Exchange Traded Products

Includes exchange-traded funds (ETFs), exchange-traded notes (ETNs), and other exchange-traded vehicles.

Description	Beginning Market Value Aug 1, 2024	Quantity Aug 31, 2024	Price Per Unit Aug 31, 2024	Ending Market Value Aug 31, 2024	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2024	EAI ($) / EY (%)
Equity ETPs							
M **GLOBAL X FDS AUTONMOUS EV ETF** (DRIV)	$1,169.50	50.000	$22.7100	$1,135.50	$1,402.00 t	-$266.50	$20.37 1.790%
Total Equity ETPs(1% of account holdings)	$1,169.50			1,135.50	1,402.00	-266.50	20.37
Total Exchange Traded Products (1% of account holdings)	**$1,169.50**			**$1,135.50**	**$1,402.00**	**-$266.50**	**$20.37**

Stocks

Description	Beginning Market Value Aug 1, 2024	Quantity Aug 31, 2024	Price Per Unit Aug 31, 2024	Ending Market Value Aug 31, 2024	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2024	EAI ($) / EY (%)
Common Stock							
M **ADVANCED MICRO DEVICES INC**(AMD)	$21,816.48	151.000	$148.5600	$22,432.56	$6,988.28 t	$15,444.28	- -

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Holdings

Account # Z26-113671
BENJAMIN ANTHONY DE INNOCENTIIS - INDIVIDUAL

Stocks (continued)

	Description	Beginning Market Value Aug 1, 2024	Quantity Aug 31, 2024	Price Per Unit Aug 31, 2024	Ending Market Value Aug 31, 2024	Total Cost Basis	Unrealized Gain/Loss Aug 31, 2024	EAI ($) / EY (%)
	Common Stock (continued)							
M	**ENERGOUS CORP COM NEW** (WATT)	4.55	5.000	0.8850	4.42	600.00 t	-595.58	- -
M	**FUELCELL ENERGY INC COM** (FCEL)	26.33	52.000	0.4048	21.04	988.00 t	-966.96	- -
M	**LI AUTO INC SPN ADS ECH REP 2 ORD SHS CL** A (LI)	2,961.00	150.000	19.4600	2,919.00	4,193.50 t	-1,274.50	- -
M	**MICROSOFT CORP** (MSFT)	836.70	2.000	417.1400	834.28	588.00 t	246.28	6.00 0.720
M	**NIO INC SPON ADS EACH REP 1 ORD SHS** CLASS A (NIO)	55,939.56	12,599.000	4.0400	50,899.96	314,356.79 t	-263,456.83	- -
M	**RETRACTABLE TECHNOLOGIES INC** (RVP)	115.00	100.000	0.9353	93.53	1,062.80 t	-969.27	- -
M	**UWM HOLDINGS CORPORATION COM CL A** (UWMC)	840.00	100.000	9.4000	940.00	670.60 t	269.40	40.00 4.260
M	**XPENG INC SPON ADS EACH REP 2 CL A ORD** SHS (XPEV)	806.00	100.000	8.0500	805.00	3,689.96 t	-2,884.96	- -
	Total Common Stock (46% of account holdings)	$83,345.62			$78,949.79	$333,137.93	-$254,188.14	$46.00
	Total Stocks (46% of account holdings)	**$83,345.62**			**$78,949.79**	**$333,137.93**	**-$254,188.14**	**$46.00**
	Total Holdings				**$170,966.69**	**$334,539.93**	**-$254,454.64**	**$4,597.93**

EAI & EY ***Estimated Annual Income (EAI) & Estimated Yield (EY)*** *- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts.* ***For calculation details, refer to the "Additional Information and Endnotes" section.***

Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

t *Third-party provided*

Holdings

Account # Z26-113671
BENJAMIN ANTHONY DE INNOCENTIIS - INDIVIDUAL

M *Position held in margin account.*

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
08/30	**FIDELITY GOVERNMENT MONEY MARKET**	31617H102	Dividend Received	-	-	$381.47
Total Dividends, Interest & Other Income						**$381.47**

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
08/30	CASH	You Bought	**FIDELITY GOVERNMENT MONEY MARKET** @ 1	381.470	$1.0000	$381.47	$90,881.40
Total Core Fund Activity						**$381.47**	

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Estimated Cash Flow *(Rolling as of August 31, 2024)*

Account # Z26-113671
BENJAMIN ANTHONY DE INNOCENTIIS - INDIVIDUAL

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
September 2024	--	--	$2	--	$378	--	$380
October	--	--	10	--	378	--	388
November	--	--	--	--	378	--	378
December	--	--	2	--	378	--	380
January 2025	--	--	10	10	378	--	398
February	--	--	--	--	378	--	378
March	--	--	2	--	378	--	380
April	--	--	10	--	378	--	388
May	--	--	--	--	378	--	378
June	--	--	2	--	378	--	380
July	--	--	10	10	378	--	398
August	--	--	--	--	378	--	378
Total	**--**	**--**	**$48**	**$20**	**$4,536**	**--**	**$4,604**

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available

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Additional Information and Endnotes

Account # Z26-113671
BENJAMIN ANTHONY DE INNOCENTIIS - INDIVIDUAL

The following interested party information is on file for your account:

AQR CAPITAL MGMT
COMPLIANCE DEPT
2 GREENWICH PLZ STE 3
GREENWICH CT 06830-6353

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

Please go to Fidelity.com/disclosures to review important legal and regulatory disclosures. Historical statements, confirms and other regulatory documents are available to access and download at Fidelity.com/statements.

For more information about your statement, please refer to our **Frequently Asked Questions** document at **Fidelity.com/statements** .

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Information About Your Fidelity Statement

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Additional Investments with Fidelity Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.
Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.
Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.
Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.
Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).
Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).
Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.
Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. $1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.
Executing Orders on the Floor of the NYSE The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.
SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to $500,000 (including cash claims limited to $250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.
Fidelity Investments Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.
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588130.55.0

MR_CE _BQRGTZBBCDXFX_BBBBB 20240830 S

We the People

Of the United States,
in Order to form a more perfect Union,
establish Justice, insure domestic Tranquility,
provide for the common defence,
promote the general Welfare, and secure
the Blessings of Liberty to ourselves and
our Posterity, do ordain and establish this
Constitution for the United States of America.

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT
PASAPORTE

USA

UNITED STATES OF AMERICA

Type / Type / Tipo
P

Code / Code / Codigo
USA

Passport No. / No. du Passeport / No. de Pasaporte
563529756

Surname / Nom / Apellidos
FARMER

Given Names / Prénoms / Nombres
QUINCY REED CARMAN

Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento
22 Mar 1999

Sex / Sexe / Sexo
M

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

Date of issue / Date de délivrance / Fecha de expedición
29 Aug 2017

Authority / Autorité / Autoridad
United States
Department of State

Date of expiration / Date d'expiration / Fecha de caducidad
28 Aug 2027

Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 27

USA

P<USAFARMER<<QUINCY<REED<CARMAN<<<<<<<<<<<<<<

5635297566USA9903229M2708285284771279<592896

NEW YORK STATE USA

DRIVER LICENSE

NOT FOR FEDERAL PURPOSES

Mark JF Schroeder
Commissioner of Motor Vehicles

ID 719 436 325

Class D

FARMER
QUINCY,REED CARMAN
219 MULBERRY ST 8
NEW YORK, NY 10012

DOB 03/22/1999
Issued 03/05/2024
Expires 03/22/2028
E NONE
R B

Organ Donor

MAR 99

Sex M Height 6'-02" Eyes BRO

MAR 99

QUINCY FARMER

Doc# 4IZBQJ6E05

dmv.ny.gov

I hereby make an anatomical gift v2.0

SIGNATURE

ENTER ADDRESS CHANGE

(You must notify DMV within 10 days)

Restrictions:
B Corrective Lenses

01223 005812721 81

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

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

Your first name and middle initial	Last name	Your social security number
Quincy R	Farmer	158 04 2608
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
219 Mulberry St		8
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
New York	NY	100125737
Foreign country name	Foreign province/state/county	Foreign postal code

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

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

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

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

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

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

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

Income

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

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

Attach Sch. B if required.

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	198,315.
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	0.
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	198,315.
2a	Tax-exempt interest	2a	b Taxable interest	2b	
3a	Qualified dividends	3a	b Ordinary dividends	3b	
4a	IRA distributions	4a	b Taxable amount	4b	
5a	Pensions and annuities	5a	b Taxable amount	5b	
6a	Social security benefits	6a	b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	
8	Additional income from Schedule 1, line 10			8	0.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	198,315.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	198,315.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	13,850.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	
14	Add lines 12 and 13			14	13,850.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	184,465.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	37,861.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	37,861.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	37,861.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	3.
24	Add lines 22 and 23. This is your **total tax**	24	37,864.

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	36,390.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	2.		
d	Add lines 25a through 25c			25d	36,392.
26	2023 estimated tax payments and amount applied from 2022 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	36,392.

Refund

Direct deposit? See instructions.

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

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	1,472.
38	Estimated tax penalty (see instructions)	38			

Third Party Designee

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

Designee's name | Phone no. | Personal identification number (PIN)

Sign Here

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

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

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

Phone no. (973)803-6334 | Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
Kirk Anderson	Kirk Anderson	04/09/2024	P02188814	☐ Self-employed

Firm's name Intuit Inc | Phone no.

Firm's address 7535 Torrey Santa Fe Road San Diego CA 92129 | Firm's EIN 77-0034661

Form W-2 Wage and Tax Statement 2023

Copy C, for employee's records

c Employer's name, address, and ZIP code	CENTERVIEW PARTNERS LLC 31 WEST 52ND STREET 22ND FLOOR NEW YORK NY 10019
d Control number	0021-0021FW68 0000000655 - D 20 9
Void	
Department of the Treasury - Internal Revenue Service	OMB No. 1545-0008
b Employer identification number (EIN)	20-0834979
a Employee's social security number	158-04-2608
1 Wages, tips, other compensation	198315.00
2 Federal income tax withheld	36390.00
3 Social security wages	160200.00
4 Social security tax withheld	9932.40
5 Medicare wages and tips	200314.92
6 Medicare tax withheld	2907.40
7 Social Security Tips	
8 Allocated Tips	
10 Dependent care benefits	
11 Nonqualified plans	
13 Statutory employee	
13 Retirement plan	X
13 Third-party sick pay	
e Employee's name, address, and ZIP code	QUINCY R C FARMER 350 WEST 43RD STREET #45C NEW YORK NY 10036
12 See instructions for box 12	C 390.00 D 1999.92
14 Other	NYSDI 31.20 NYPFL 399.43

15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
NY	200834979	198315.00	14757.27	198315.00	7885.31	NY NYC

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

Form W-2 Wage and Tax Statement 2023

Copy B, to be filed with employee's FEDERAL tax return

c Employer's name, address, and ZIP code	CENTERVIEW PARTNERS LLC 31 WEST 52ND STREET 22ND FLOOR NEW YORK NY 10019
d Control number	0021-0021FW68 0000000655 - D 20 9
Void	
Department of the Treasury - Internal Revenue Service	OMB No. 1545-0008
b Employer identification number (EIN)	20-0834979
a Employee's social security number	158-04-2608
1 Wages, tips, other compensation	198315.00
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5 Medicare wages and tips	200314.92
6 Medicare tax withheld	2907.40
7 Social Security Tips	
8 Allocated Tips	
10 Dependent care benefits	
11 Nonqualified plans	
13 Statutory employee	
13 Retirement plan	X
13 Third-party sick pay	
e Employee's name, address, and ZIP code	QUINCY R C FARMER 350 WEST 43RD STREET #45C NEW YORK NY 10036
12 See instructions for box 12	C 390.00 D 1999.92
14 Other	NYSDI 31.20 NYPFL 399.43

15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
NY	200834979	198315.00	14757.27	198315.00	7885.31	NY NYC

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

Form W-2 Wage and Tax Statement 2023

Copy 2, to be filed with employee's tax return for NY

c Employer's name, address, and ZIP code	CENTERVIEW PARTNERS LLC 31 WEST 52ND STREET 22ND FLOOR NEW YORK NY 10019
d Control number	0021-0021FW68 0000000655 - D 20 9
Void	
Department of the Treasury - Internal Revenue Service	OMB No. 1545-0008
b Employer identification number (EIN)	20-0834979
a Employee's social security number	158-04-2608
1 Wages, tips, other compensation	198315.00
2 Federal income tax withheld	36390.00
3 Social security wages	160200.00
4 Social security tax withheld	9932.40
5 Medicare wages and tips	200314.92
6 Medicare tax withheld	2907.40
7 Social Security Tips	
8 Allocated Tips	
10 Dependent care benefits	
11 Nonqualified plans	
13 Statutory employee	
13 Retirement plan	X
13 Third-party sick pay	
e Employee's name, address, and ZIP code	QUINCY R C FARMER 350 WEST 43RD STREET #45C NEW YORK NY 10036
12 See instructions for box 12	C 390.00 D 1999.92
14 Other	NYSDI 31.20 NYPFL 399.43

15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
NY	200834979	198315.00	14757.27	198315.00	7885.31	NY NYC

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

Form W-2 Wage and Tax Statement 2023

c Employer's name, address, and ZIP code	
d Control number	
Void	X
Department of the Treasury - Internal Revenue Service	OMB No. 1545-0008
b Employer identification number (EIN)	
a Employee's social security number	
1 Wages, tips, other compensation	
2 Federal income tax withheld	
3 Social security wages	
4 Social security tax withheld	
5 Medicare wages and tips	
6 Medicare tax withheld	
7 Social Security Tips	
8 Allocated Tips	
10 Dependent care benefits	
11 Nonqualified plans	
13 Statutory employee	
13 Retirement plan	
13 Third-party sick pay	
e Employee's name, address, and ZIP code	
12 See instructions for box 12	
14 Other	

15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

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

Notice to Employee

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

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

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

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

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

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

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

Instructions for Employee

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

L—Substantiated employee business expense reimbursements (nontaxable)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PRIVATE AND CONFIDENTIAL

By Electronic Mail to: qrcfarmer@gmail.com

April 5, 2024

Quincy Farmer
219 Mulberry Street #8
New York, NY 10012

Dear Quincy,

I am very pleased to offer you employment with Sterling Investment Partners Advisers, L.L.C. (the "Company"), a private investment firm based in Westport, CT. This offer is contingent upon a background check. This letter sets forth the terms of the Company's offer:

Title:	Associate
Start Date:	To be mutually agreed upon, but not later than July 15, 2024.
Salary:	$160,000 annually, payable on a semi-monthly basis.
Performance Bonus:	An annual bonus may be paid at the Company's sole discretion based on your and our funds' performance. The expectation is $110,000 on an annualized basis for strong performance, with bonuses paid on approximately June 30th of each year. The bonus for the annual period ending June 30, 2025, will be prorated based on the portion of such period you are at the Company.
Retirement / 401(k):	The Company maintains a 401(k) plan for the benefit of its employees. Employees may elect to contribute a portion of their income to the 401(k) plan, at their sole discretion.
Health/Life Insurance:	Beginning on your first day of work. A description of the insurance coverages will be sent under separate cover, subject to your acceptance of this offer.
Vacation:	15 business days per year, plus all New York Stock Exchange holidays and other office-specific closures. Unused vacation days may not be carried over from year to year.

PRIVATE AND CONFIDENTIAL

You will be expected to read Sterling's Code of Ethics and Compliance Manual prior to or immediately upon joining Sterling, will be expected to complete the questionnaire contained therein that is required of all Sterling employees, and will be expected to agree to comply with such Code and Compliance Manual.

You will be an "at will" employee of the Company. Except as required in the faithful performance of your duties, you shall not disclose, disseminate or use any confidential or proprietary information that you receive regarding the company and its affiliates. Upon termination of your employment with the Company for any reason, you will promptly return any written confidential or proprietary information in your possession to the Company.

This offer of employment will expire at 9:00PM EST on April 7th, 2024, and we must have your written acceptance of this offer by then.

Within your first three days of employment, and possibly from time to time thereafter, you must show proof of identity and legal right to work in the United States as required by and in accordance with the process and procedures of the United States Immigration Reform and Control Act (IRCA).

Please indicate your acceptance of this offer by signing below and returning it to me. We are confident that your future at the Company will be exciting, challenging and rewarding. If you have any questions regarding this offer or your transition to the Company, please do not hesitate to call me at 917-733-5625, or Dan at 267-566-9697.

We very much look forward to working with you.

Sincerely,

James Soldano,
Partner
Sterling Investment Partners
285 Riverside Avenue, Suite 300
Westport, CT 06880

ACCEPTED:

Signature:______________________________

Date: 4/6/2024

STERLING
INVESTMENT PARTNERS

September 20, 2024

To whom it may concern,

Quincy Farmer is an Associate at Sterling Investment Partners since July 29, 2024.

Quincy's current annual base salary is $160,000. Subject to the annual performance review, Quincy is expected to receive moderate base salary increase and consistent bonus compensation in the coming years.

Please feel free to contact me if you have any questions.

Best regards,

Patty Xu
Chief Financial Officer

EARNINGS STATEMENT

trinet

Sterling Investment Partners Advisers IV, LLC
DBA : Sterling Investment Partners A

285 Riverside Avenue
Suite 300
Westport, CT 06880

Check No: 6349846

Check Date: 09/13/2024

Pay Period: 09/01/2024 - 09/15/2024

Quincy Farmer

NON-NEGOTIABLE

14 Carriage Way
Montclair , NJ 07042-2118

Employee ID : 00010784792

Location: Sterling Investment Partner-HQ

Business Title: Associate

Department: 9GQUUADEPT

Pay Rate: $160,000.00 Annual

Net Pay

USD **$4,328.88**

Current Hours and Earnings

Description	Earnings Range	Rate	Hours	Units	Earnings
Holiday		76.923	8.00	0.00	615.38
Regular		0.000	0.00	0.00	6,051.29
Gross Pay			**8.00**	**0.00**	**6,666.67**
Fed Taxable Gross					**6,400.73**

YTD Hours and Earnings

Description	Hours	Units	Earnings
Holiday	8.00	0.00	615.38
Regular	272.00	0.00	21,051.29
Gross Pay	**280.00**	**0.00**	**21,666.67**
Fed Taxable Gross			**20,868.87**

Taxes and Deductions

Taxes	Current	Plan Year	Year-to-Date
Fed Withholdng	1,100.28		3,418.17
Fed MED/EE	92.81		302.60
Fed OASDI/EE	396.85		1,293.87
CT Withholdng	447.41		1,458.73
CT FML/EE	32.00		104.34
NJ Withholdng	0.00		0.00
Total Taxes	**2,069.35**		**6,577.71**
Before-Tax Deductions	**Current**	**Plan Year**	**Year-to-Date**
Aetna PPO	118.70	0.00	356.10
Aetna Vision	1.78	0.00	5.34
General Use FSA without HSA	145.46	436.36	436.36
Total Before Tax Deductions	**265.94**	**436.36**	**797.80**
After-Tax Deductions	**Current**		**Year-to-Date**
Supplemental AD and D	2.50		7.50
Total After Tax Deductions	**2.50**		**7.50**
Total Deductions	**268.44**		**805.30**
Net Pay	**4,328.88**		**14,283.66**

Tax Withholding

Description	Federal	NJ State
Marital Status	Single	Single
Allowance/Credit	0.00	0.00
Addl. Income	0.00	0.00
Deductions	0.00	
Addl. Amt.	0.00	0.00

Company-Paid Benefits

Taxable Benefits	Current	Year-to-Date
Total Taxable	**0.00**	**0.00**
Non-Taxable Benefits	**Current**	**Year-to-Date**
Aetna PPO	474.80	1,424.40
Life and AD&D	1.02	3.06
Total Non-Taxable	**475.82**	**1,427.46**
Total Benefits	**475.82**	**1,427.46**

Time Off

Description
Start Balance
+Earned
-Taken
+Adjustments
End Balance

Direct Deposit

Account Type	Account No.	Deposit Amount
Checking	8279	4328.88
Total		**4328.88**

EARNINGS STATEMENT

Sterling Investment Partners Advisers IV, LLC
DBA : Sterling Investment Partners A

285 Riverside Avenue
Suite 300
Westport, CT 06880

Check No: 6172628

Check Date: 08/30/2024

Pay Period: 08/16/2024 - 08/31/2024

Quincy Farmer

NON-NEGOTIABLE

14 Carriage Way
Montclair , NJ 07042-2118

Employee ID : 00010784792
Location: Sterling Investment Partner-HQ
Business Title: Associate

Department: 9GQUUADEPT
Pay Rate: $160,000.00 Annual

Net Pay
USD **$4,328.90**

Current Hours and Earnings

Description	Earnings Range	Rate	Hours	Units	Earnings
Regular		0.000	0.00	0.00	6,666.67
Gross Pay			**0.00**	**0.00**	**6,666.67**
Fed Taxable Gross					**6,400.74**

YTD Hours and Earnings

Description	Hours	Units	Earnings
Regular	200.00	0.00	15,000.00
Gross Pay	**200.00**	**0.00**	**15,000.00**
Fed Taxable Gross			**14,468.14**

Taxes and Deductions

Taxes	Current		Year-to-Date
Fed Withholdng	1,100.28		2,317.89
Fed MED/EE	92.81		209.79
Fed OASDI/EE	396.84		897.02
CT Withholdng	447.41		1,011.32
CT FML/EE	32.00		72.34
NJ Withholdng	0.00		0.00
Total Taxes	**2,069.34**		**4,508.36**
Before-Tax Deductions	**Current**	**Plan Year**	**Year-to-Date**
Aetna PPO	118.70	0.00	237.40
Aetna Vision	1.78	0.00	3.56
General Use FSA without HSA	145.45	290.90	290.90
Total Before Tax Deductions	**265.93**	**290.90**	**531.86**
After-Tax Deductions	**Current**		**Year-to-Date**
Supplemental AD and D	2.50		5.00
Total After Tax Deductions	**2.50**		**5.00**
Total Deductions	**268.43**		**536.86**
Net Pay	**4,328.90**		**9,954.78**

Tax Withholding

Description	Federal	NJ State
Marital Status	Single	Single
Allowance/Credit	0.00	0.00
Addl. Income	0.00	0.00
Deductions	0.00	
Addl. Amt.	0.00	0.00

Company-Paid Benefits

Taxable Benefits	Current	Year-to-Date
Total Taxable	**0.00**	**0.00**
Non-Taxable Benefits	**Current**	**Year-to-Date**
Aetna PPO	474.80	949.60
Life and AD&D	1.02	2.04
Total Non-Taxable	**475.82**	**951.64**
Total Benefits	**475.82**	**951.64**

Time Off

Description
Start Balance
+Earned
-Taken
+Adjustments
End Balance

Direct Deposit

Account Type	Account No.	Deposit Amount
Checking	8279	4328.90
Total		**4328.90**

EARNINGS STATEMENT

trinet

Sterling Investment Partners Advisers IV, LLC
DBA : Sterling Investment Partners A

285 Riverside Avenue
Suite 300
Westport, CT 06880

Check No: 6024889

Check Date: 08/15/2024

Pay Period: 08/01/2024 - 08/15/2024

Quincy Farmer

NON-NEGOTIABLE

14 Carriage Way

Montclair , NJ 07042-2118

Employee ID : 00010784792

Location: Sterling Investment Partner-HQ

Business Title: Associate

Department: 9GQUUADEPT

Pay Rate: $160,000.00 Annual

Net Pay

USD **$4,328.88**

Current Hours and Earnings

Description	Earnings Range	Rate	Hours	Units	Earnings
Regular		0.000	0.00	0.00	6,666.67
Gross Pay			**0.00**	**0.00**	**6,666.67**
Fed Taxable Gross					**6,400.74**

YTD Hours and Earnings

Description	Hours	Units	Earnings
Regular	112.00	0.00	8,333.33
Gross Pay	**112.00**	**0.00**	**8,333.33**
Fed Taxable Gross			**8,067.40**

Taxes and Deductions

Taxes	Current		Year-to-Date
Fed Withholdng	1,100.28		1,217.61
Fed MED/EE	92.81		116.98
Fed OASDI/EE	396.85		500.18
CT Withholdng	447.41		563.91
CT FML/EE	32.01		40.34
NJ Withholdng	0.00		0.00
Total Taxes	**2,069.36**		**2,439.02**
Before-Tax Deductions	**Current**	**Plan Year**	**Year-to-Date**
Aetna PPO	118.70	0.00	118.70
Aetna Vision	1.78	0.00	1.78
General Use FSA without HSA	145.45	145.45	145.45
Total Before Tax Deductions	**265.93**	**145.45**	**265.93**
After-Tax Deductions	**Current**		**Year-to-Date**
Supplemental AD and D	2.50		2.50
Total After Tax Deductions	**2.50**		**2.50**
Total Deductions	**268.43**		**268.43**
Net Pay	**4,328.88**		**5,625.88**

Tax Withholding

Description	Federal	NJ State
Marital Status	Single	Single
Allowance/Credit	0.00	0.00
Addl. Income	0.00	0.00
Deductions	0.00	
Addl. Amt.	0.00	0.00

Company-Paid Benefits

Taxable Benefits	Current	Year-to-Date
Total Taxable	**0.00**	**0.00**
Non-Taxable Benefits	**Current**	**Year-to-Date**
Aetna PPO	474.80	474.80
Life and AD&D	1.02	1.02
Total Non-Taxable	**475.82**	**475.82**
Total Benefits	**475.82**	**475.82**

Time Off

Description
Start Balance
+Earned
-Taken
+Adjustments
End Balance

Direct Deposit

Account Type	Account No.	Deposit Amount
Checking	8279	4328.88
Total		**4328.88**

Fidelity

Positions

Overview Dividend View Fund Performance Closed Positions As of Sep-24-2024 9:53 p.m. ET

Symbol	Last Price	Last Price Change	$ Today's Gain/Loss	% Today's Gain/Loss	$ Total Gain/Loss	% Total Gain/Loss	Current Value	% of Account	Quantity	Average Cost Basis	Cost Basis Total	52-Week Range
Individual X77968109												
SPAXX HELD IN MONEY MAR…							$1,362.59	3.93%				
FXAIX FIDELITY 500 INDEX F…	$199.67	+$0.50	+$11.70	+0.25%	+$2,240.73	+92.08%	$4,674.07	13.50%	23.409	$103.95	$2,433.34[a]	--
QQQ INVESCO QQQ TR UNI…	$485.37	+$2.33	+$27.09	+0.48%	+$1,884.45	+50.11%	$5,644.36	16.30%	11.629	$323.32	$3,759.91	$342.17 $503.52
SPY SPDR S&P500 ETF TR…	$571.30	+$1.63	+$15.85	+0.28%	+$1,346.50	+31.98%	$5,556.46	16.04%	9.726	$432.86	$4,209.96	$409.21 $572.88
SWPPX SCHWAB S & P 500 IN…	$88.74	+$0.22	+$29.09	+0.24%	+$2,584.34	+28.23%	$11,736.48	33.89%	132.257	$69.20	$9,152.14[a]	--
VTI VANGUARD INDEX FD…	$282.87	+$0.71	+$14.20	+0.25%	+$1,896.20	+50.41%	$5,657.40	16.34%	20	$188.06	$3,761.20	$202.44 $283.00
Account Total			**+$97.93**	**+0.28%**	**+$9,952.22**	**+42.68%**	**$34,631.36**					

Securities Priced Today **+$97.93**

Securities Not Priced Today **$0.00**

Some securities, such as mutual funds, are not priced until after the market closes.

Important Information

a Average Cost.

E Indicates an Earnings event exists within 5 calendar days. Earnings beat or miss is based on the actual earnings compared to the I/B/E/S consensus estimate.

D Indicates a Dividend or Capital Gains Distribution exists.

Indicates that the security has not priced today. Some securities, such as mutual funds, are not priced until after the market closes.

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Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so investors may have a gain or loss when shares are sold. Current performance may be higher or lower than what is quoted, and investors should visit Fidelity.com/performance for most recent month-end performance.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.

Options trading entails significant risk and is not appropriate for all investors. Certain complex options strategies carry additional risk. Before trading options, please read Characteristics and Risks of Standardized Options. Supporting documentation for any claims, if applicable, will be furnished upon request.

Fidelity Stock Plan Services, LLC, provides recordkeeping and/or administrative services to your company's equity compensation plan, in addition to any services provided directly to the plan by your company or its service providers.

Investment advisory services are provided through Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser, for a fee. Brokerage services are provided through Fidelity Brokerage Services LLC (FBS). Both are Fidelity Investments companies. Fidelity advisors are licensed representatives of FPWA and registered representatives of FBS. Whether a Fidelity advisor provides advisory or brokerage services to you will depend on the products and services you choose.

IMPORTANT: The projections or other information generated by the Planning & Guidance Center's Retirement Analysis regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.

Fidelity Crypto® is offered by Fidelity Digital Assets℠. Investing involves risk, including risk of total loss. Crypto as an asset class is highly volatile, can become illiquid at any time, and is for investors with a high risk tolerance. Crypto may also be more susceptible to market manipulation than securities. Crypto is not insured by the Federal Deposit Insurance Corporation or the Securities Investor Protection Corporation. Investors in crypto do not benefit from the same regulatory protections applicable to registered securities. Fidelity Crypto® accounts and custody and trading of crypto in such accounts are provided by Fidelity Digital Asset Services, LLC, which is chartered as a limited purpose trust company by the New York State Department of Financial Services to engage in virtual currency business (NMLS ID 1773897). Brokerage services in support of securities trading are provided by Fidelity Brokerage Services LLC ("FBS"), and related custody services are provided by National Financial Services LLC ("NFS"), each a registered broker-dealer and member NYSE and SIPC. Neither FBS nor NFS offer crypto as a direct investment nor provide trading or custody services for such assets. Fidelity Crypto and Fidelity Digital Assets are service marks of FMR LLC. Fidelity Crypto® risk disclosure | Fidelity Crypto® complaints & disclosures

Before investing in any mutual fund or exchange-traded fund, you should consider its investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus, an offering circular, or, if available, a summary prospectus containing this information. Read it carefully.

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Additional important information

Sterling Investment Partners A

Earnings Period : August 7, 2024 - September 13, 2024

Quincy Farmer

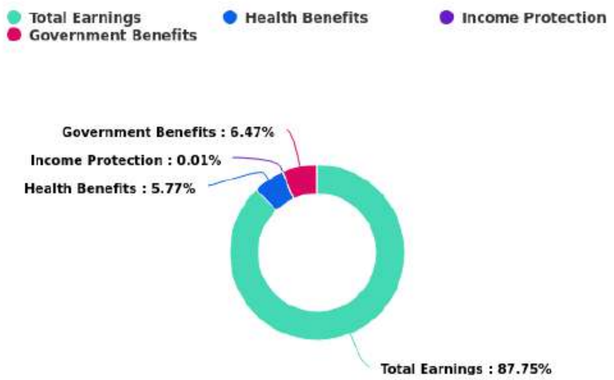
ZIP Code: 07042-2118

Total Earnings		Total Benefits		Total Compensation
$21,666.67	+	$3,023.93	=	$24,690.60

	Your Contribution	Compared to	Company Contribution
Total Earnings	--		$21,666.67
Regular Pay*	--		$21,666.67
Total Benefits	$1,960.07		$3,023.93
Health Benefits	$356.10		$1,424.40
Medical	$356.10		$1,424.40
Income Protection	$7.50		$3.06
Life Insurance	$7.50		$3.06
Government Benefits	$1,596.47		$1,596.47
Social Security and Medicare	$1,596.47		$1,596.47

Regular Pay* = Regular Pay as used herein means all regular wages other than commissions, bonuses, double-time or equity.

Your Total Compensation Package



Your Total Paid Hours	280.00 hrs
Regular**	280.00 hrs

In addition to the compensation and benefits mentioned above, we also provide you with:

- Employee Assistance Program
- Flexible Spending Account

Regular** = All non-OT hours paid plus any holiday hours, PTO/vacation, sick, or other hours for which pay was provided for not working.

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

QUINCY FARMER
ELISE S CARMAN
14 CARRIAGE WAY
MONTCLAIR, NJ 07042-2118

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Plus Banking Preferred Rewards Platinum

for August 22, 2024 to September 19, 2024

Account number: 3810 5573 8279

QUINCY FARMER ELISE S CARMAN

Account summary

Beginning balance on August 22, 2024	$9,281.16
Deposits and other additions	9,658.78
Withdrawals and other subtractions	-1,723.20
Checks	-0.00
Service fees	-0.00
Ending balance on September 19, 2024	**$17,216.74**

Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at **bofa.com/helpprotectyourself**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
08/29/24	Zelle payment from Claire Conway for "did this work?"; Conf# 0IPDRV2K6	1.00
08/30/24	TRINET DES:PAYROLL ID:00010784792 INDN:FARMER,QUINCY CO ID:8481304650 PPD	4,328.90
08/30/24	Zelle payment from Claire Conway Conf# 0IPFSY04D	1,000.00
09/13/24	TRINET DES:PAYROLL ID:00010784792 INDN:FARMER,QUINCY CO ID:8481304650 PPD	4,328.88
Total deposits and other additions		**$9,658.78**

Withdrawals and other subtractions

Date	Description	Amount
08/23/24	AMERICAN EXPRESS DES:ACH PMT ID:A8082 INDN:Quincy Farmer CO ID:3133133497 WEB	-40.00
08/26/24	Zelle payment to GISELLE JEWELERS SERVICES LLC Conf# ewlb5zs16	-40.00
08/26/24	CHASE CREDIT CRD DES:AUTOPAY ID:000000000666061 INDN:FARMER QUINCY CO ID:4760039224 PPD	-40.00
08/26/24	CHASE CREDIT CRD DES:AUTOPAY ID:000000000693463 INDN:FARMER QUINCY CO ID:4760039224 PPD	-40.00
09/03/24	Zelle payment to Winston Conf# v76t2s3fl	-60.00
09/03/24	Zelle payment to Friend Conf# tmdp130fa	-200.00
09/03/24	VENMO DES:PAYMENT ID:1036670830100 INDN:QUINCY FARMER CO ID:3264681992 WEB	-71.99
09/06/24	Zelle payment to JHONNY ROJAS Conf# wwrb19hmo	-75.00
09/06/24	VENMO DES:PAYMENT ID:1036751618669 INDN:QUINCY FARMER CO ID:3264681992 WEB	-50.00
09/11/24	Rocket Money DES:Premium ID:ST-P9U3A5K5N9M7 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-8.71
09/16/24	Zelle payment to mom for "Car + coffee"; Conf# u9oczj1n6	-737.50

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
09/16/24	Zelle payment to mom for "Whatever"; Conf# x3a0v87cn	-50.00
09/16/24	VENMO DES:PAYMENT ID:1036923535975 INDN:QUINCY FARMER CO ID:3264681992 WEB	-142.50
09/16/24	VENMO DES:PAYMENT ID:1036923144679 INDN:QUINCY FARMER CO ID:3264681992 WEB	-142.50
09/16/24	VENMO DES:PAYMENT ID:1036918184921 INDN:QUINCY FARMER CO ID:3264681992 WEB	-15.00
09/17/24	PLANET FIT DES:CLUB FEES ID:2426002135314 INDN:QUINCY FARMER CO ID:1710602737 PPD PMT INFO:401-865-6300	-10.00
Total withdrawals and other subtractions		**-$1,723.20**

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Great news! You can now withdraw up to $2,000 from any of our ATMs.

We are excited to let you know that we have increased your daily ATM withdrawal limit to $2,000 when you use your Bank of America debit or ATM card, making it more convenient to access cash at any ATM. Do not worry, if you have set up a personalized daily ATM limit, it will remain in place.

If you have any questions, please call the number on this statement. If you need a new or replacement debit or ATM card, you can order one through Online Banking or our Mobile app.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

QUINCY FARMER
ELISE S CARMAN
14 CARRIAGE WAY
MONTCLAIR, NJ 07042-2118

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Plus Banking Preferred Rewards Gold

for July 23, 2024 to August 21, 2024

Account number: 3810 5573 8279

QUINCY FARMER ELISE S CARMAN

Account summary

Beginning balance on July 23, 2024	$4,922.96
Deposits and other additions	5,625.88
Withdrawals and other subtractions	-1,267.68
Checks	-0.00
Service fees	-0.00
Ending balance on August 21, 2024	**$9,281.16**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
08/08/24	TRINET DES:PAYROLL ID:00010784792 INDN:FARMER,QUINCY CO ID:8481304650 PPD	1,297.00
08/15/24	TRINET DES:PAYROLL ID:00010784792 INDN:FARMER,QUINCY CO ID:8481304650 PPD	4,328.88
Total deposits and other additions		**$5,625.88**

Withdrawals and other subtractions

Date	Description	Amount
07/23/24	AMERICAN EXPRESS DES:ACH PMT ID:A9626 INDN:Quincy Farmer CO ID:3133133497 WEB	-20.98
07/25/24	Zelle payment to Winston Conf# zf52u5d62	-70.00
07/25/24	CHASE CREDIT CRD DES:AUTOPAY ID:000000000326576 INDN:FARMER QUINCY CO ID:4760039224 PPD	-17.99
08/12/24	Rocket Money DES:Premium ID:ST-O6A1K7R0S9V3 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-8.71
08/14/24	Zelle payment to mom for "Cash I just took plus cash last week"; Conf# tqadfbjvp	-140.00
08/19/24	Zelle payment to JAZMINE MORALES Conf# t14xcdtay	-100.00
08/19/24	Zelle payment to JAZMINE MORALES Conf# t22io615n	-650.00
08/19/24	Zelle payment to JAZMINE MORALES Conf# vimb2vuiw	-250.00
08/19/24	PLANET FIT DES:CLUB FEES ID:2422903416768 INDN:QUINCY FARMER CO ID:1710602737 PPD PMT INFO:401-865-6300	-10.00
Total withdrawals and other subtractions		**-$1,267.68**

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

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Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Great news! Soon, you will be able to withdraw up to $2,000 from any ATM.

We are excited to let you know that in August 2024, we are increasing your daily ATM withdrawal limit to $2,000 when you use your Bank of America debit or ATM card, making it more convenient to access cash at any ATM. Do not worry, if you have set up a personalized daily ATM limit, it will remain in place.

If you have any questions, please call the number on this statement. If you need a new or replacement debit or ATM card, you can order one through Online Banking or our Mobile app.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

QUINCY FARMER
ELISE S CARMAN
219 MULBERRY ST APT 8
NEW YORK, NY 10012-5737

Your Adv Plus Banking Preferred Rewards Gold

for June 19, 2024 to July 22, 2024

Account number: 3810 5573 8279

QUINCY FARMER ELISE S CARMAN

Account summary

Beginning balance on June 19, 2024	$13,960.61
Deposits and other additions	14,227.13
Withdrawals and other subtractions	-23,084.78
Checks	-180.00
Service fees	-0.00
Ending balance on July 22, 2024	**$4,922.96**

Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at **bofa.com/helpprotectyourself**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
06/24/24	VENMO DES:CASHOUT ID:1035181230641 INDN:QUINCY FARMER CO ID:5264681992 PPD	283.67
06/28/24	CENTERVIEW PARTN DES:PAYROLL ID:07933200002012X INDN:FARMER, QUINCY R C CO ID:9001725973 PPD	3,540.07
07/03/24	Zelle payment from EBONY GOLDMAN Conf# 0YBI1ODP2	60.00
07/05/24	CENTERVIEW PARTN DES:PAYROLL ID:08000500014541X INDN:FARMER, QUINCY R C CO ID:9001725973 PPD	10,118.40
07/09/24	VENMO DES:CASHOUT ID:1035537739015 INDN:QUINCY FARMER CO ID:5264681992 PPD	110.00
07/15/24	CENTERVIEW PARTN DES:PAYROLL ID:08106600004908X INDN:FARMER, QUINCY R C CO ID:9001725973 PPD	114.99
Total deposits and other additions		**$14,227.13**

Withdrawals and other subtractions

Date	Description	Amount
06/24/24	219 Mulberry LLC DES:WEB PMTS ID:9NT7N INDN:Quincy Farmer CO ID:9000661585 WEB	-4,700.00
06/24/24	VENMO DES:PAYMENT ID:1035205295930 INDN:QUINCY FARMER CO ID:3264681992 WEB	-49.00
06/24/24	AMERICAN EXPRESS DES:ACH PMT ID:A9264 INDN:Quincy Farmer CO ID:3133133497 WEB	-42.85
06/25/24	AMERICAN EXPRESS DES:ACH PMT ID:M4164 INDN:Quincy Farmer CO ID:1133133497 WEB	-4,191.73
06/25/24	GOLDMAN SACHS BA DES:COLLECTION ID:000300066647015 INDN:Farmer,Quincy CO ID:0124085260 WEB	-266.00
06/25/24	CHASE CREDIT CRD DES:AUTOPAY ID:000000000334531 INDN:FARMER QUINCY CO ID:4760039224 PPD	-40.00
06/25/24	CHASE CREDIT CRD DES:AUTOPAY ID:000000000320348 INDN:FARMER QUINCY CO ID:4760039224 PPD	-17.99

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
06/26/24	CHASE CREDIT CRD DES:EPAY ID:7616708393 INDN:QUINCY FARMER CO ID:5760039224 WEB	-2,969.65
06/26/24	CHASE CREDIT CRD DES:EPAY ID:7616709012 INDN:QUINCY FARMER CO ID:5760039224 WEB	-139.14
06/27/24	Zelle payment to Winston Conf# wo27fxm2y	-60.00
06/27/24	AMERICAN EXPRESS DES:ACH PMT ID:M8682 INDN:Quincy Farmer CO ID:1133133497 WEB	-321.36
07/01/24	Zelle payment to Winston Conf# sdu9aosdk	-60.00
07/01/24	VENMO DES:PAYMENT ID:1035349749858 INDN:QUINCY FARMER CO ID:3264681992 WEB	-23.24
07/08/24	VENMO DES:PAYMENT ID:1035463507145 INDN:QUINCY FARMER CO ID:3264681992 WEB	-41.51
07/09/24	CHASE CREDIT CRD DES:EPAY ID:7649051380 INDN:QUINCY FARMER CO ID:5760039224 WEB	-9,828.10
07/11/24	Rocket Money DES:Premium ID:ST-U6P0G7W0H5K7 INDN:ROCKET MONEY INC CO ID:1800948598 CCD	-8.71
07/12/24	Zelle payment to John Mckee Conf# wcg5luzht	-76.00
07/15/24	VENMO DES:PAYMENT ID:1035605320208 INDN:QUINCY FARMER CO ID:3264681992 WEB	-16.50
07/17/24	PLANET FIT DES:CLUB FEES ID:2419803649198 INDN:QUINCY FARMER CO ID:1710602737 PPD PMT INFO:401-865-6300	-10.00
07/18/24	VENMO DES:PAYMENT ID:1035718567953 INDN:QUINCY FARMER CO ID:3264681992 WEB	-223.00
Total withdrawals and other subtractions		**-$23,084.78**

Checks

Date	Check #	Amount
07/16/24	126	-180.00
Total checks		**-$180.00**
Total # of checks		**1**

Service fees

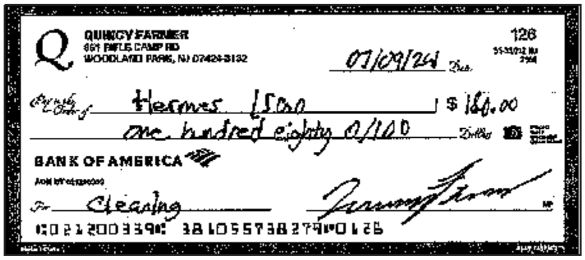
Date	Transaction description	Amount
07/09/24	Preferred Rewards-Stop Pymt Fee Waiver of $30	-0.00
Total service fees		**-$0.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Check images

Account number: 3810 5573 8279
Check number: 126 | Amount: $180.00


QUINCY FARMER
651 RIFLE CAMP RD
WOODLAND PARK, NJ 07424-3132

126

07/09/24

Pay to the Order of Hermes Lisan $ 180.00

one hundred eighty 0/100 Dollars

BANK OF AMERICA

For Clearing

⑆021200339⑆ 3810557382 79⑈0126

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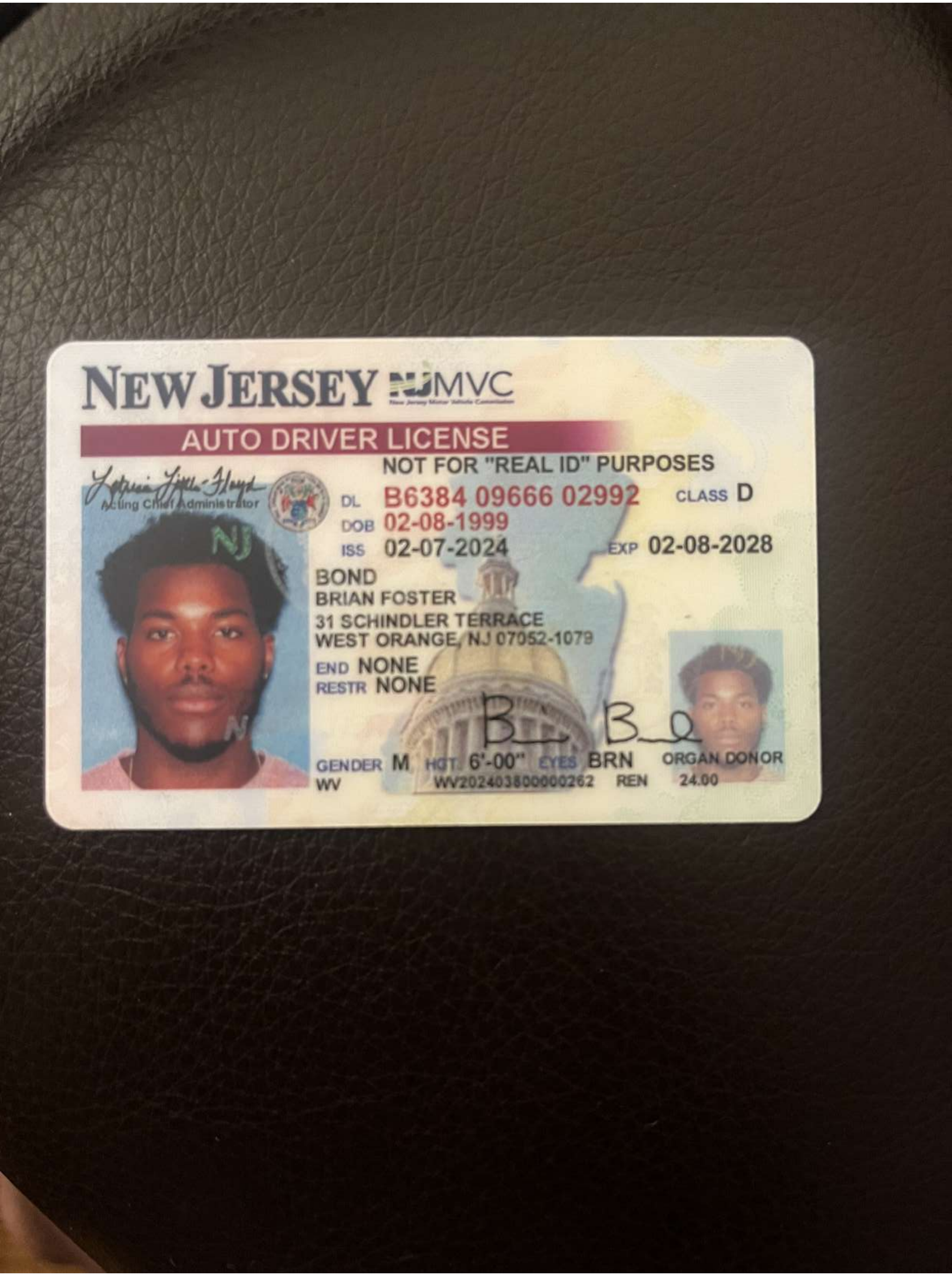
NEW JERSEY
NJMVC
New Jersey Motor Vehicle Commission
AUTO DRIVER LICENSE
NOT FOR "REAL ID" PURPOSES
Acting Chief Administrator
DL B6384 09666 02992
CLASS D
DOB 02-08-1999
ISS 02-07-2024
EXP 02-08-2028
BOND
BRIAN FOSTER
31 SCHINDLER TERRACE
WEST ORANGE, NJ 07052-1079
END NONE
RESTR NONE
GENDER M
HGT 6'-00"
EYES BRN
ORGAN DONOR
WV
WV202403800000262
REN
24.00

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return 2023

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

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

Your first name and middle initial	Last name	Your social security number
Brian	Bond	156 04 6340
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
219 Mulberry Street		8
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
New York	NY	10012
Foreign country name	Foreign province/state/county	Foreign postal code

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

Filing Status Check only one box.
- ☒ Single
- ☐ Married filing jointly (even if only one had income)
- ☐ Married filing separately (MFS)
- ☐ Head of household (HOH)
- ☐ Qualifying surviving spouse (QSS)

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

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

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

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

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

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

Income

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

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

Attach Sch. B if required.

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	146,702.
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	0.
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	146,702.
2a	Tax-exempt interest	2a	0.	2b	b Taxable interest
3a	Qualified dividends	3a	16.	3b	b Ordinary dividends 19.
4a	IRA distributions	4a		4b	b Taxable amount
5a	Pensions and annuities	5a		5b	b Taxable amount
6a	Social security benefits	6a		6b	b Taxable amount
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	
8	Additional income from Schedule 1, line 10			8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	146,721.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	146,721.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	13,850.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	0.
14	Add lines 12 and 13			14	13,850.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	132,871.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐		16	25,287.
17	Amount from Schedule 2, line 3		17	
18	Add lines 16 and 17		18	25,287.
19	Child tax credit or credit for other dependents from Schedule 8812		19	
20	Amount from Schedule 3, line 8		20	
21	Add lines 19 and 20		21	
22	Subtract line 21 from line 18. If zero or less, enter -0-		22	25,287.
23	Other taxes, including self-employment tax, from Schedule 2, line 21		23	0.
24	Add lines 22 and 23. This is your **total tax**		24	25,287.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	24,663.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	24,663.
26	2023 estimated tax payments and amount applied from 2022 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	24,663.

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

Refund

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

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	624.
38	Estimated tax penalty (see instructions)	38			

Third Party Designee

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

Designee's name | Phone no. | Personal identification number (PIN)

Sign Here

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Finance	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no. (973)508-8220	Email address		

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

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
Firm's name Self-Prepared				Phone no.
Firm's address				Firm's EIN

Morgan Stanley

Morgan Stanley, Human Resources
1585 Broadway
New York, NY 10036

September 25, 2024

Re: Brian Foster Bond (88RGK)

To Whom It May Concern:

We wish to verify employment with Morgan Stanley on behalf of Brian Foster Bond. Mr. Bond joined the Firm May 29, 2019 until August 7, 2020, and was rehired July 12, 2021. Mr. Bond currently holds the position of Analyst 3 within our Fixed Income Division.

Mr. Bond's annualized base salary is currently $125,000.00. In addition to base salary, Mr. Bond received a 2023 year-end discretionary bonus of $50,000.00.

I hope this will be of assistance to you. If you have any questions, please contact employmentverification@morganstanley.com.

Best regards,

Kim Cannon

Vice President
Morgan Stanley Human Resources

EMP #
88RGK
Cost Center: 3Q22

E A R N I N G S   S T A T E M E N T

Period Beginning: 09/01/2024
Period Ending: 09/15/2024
Check Date: 09/13/2024
Pers. No 10035072

Basis of Pay: Salary

Brian Foster Bond
219 Mulberry Street, Apt. 8
New York NY 10012

Earnings	Rate	Hours/Units	Amount	Year-To-Date
Salary Exempt		80.00	5,208.33	88,541.61
Year End Discretio				50,000.00
Gross Pay			5,208.33	138,541.61
Tax Deductions: Federal				
Withholding Tax			700.76-	22,930.52-
EE Social Security Tax			315.90-	8,475.22-
EE Medicare Tax			73.88-	1,982.11-
Tax Deductions: New York				
Withholding Tax			246.10-	10,043.06-
EE Family Leave Insur				333.25-
Tax Deductions: New York City				
Withholding Tax			179.11-	5,173.31-
Additional Deductions				
*Std Medical EE pre-tax			98.88-	1,680.96-
*Dental EE pre-tax			14.33-	243.61-
*401k EE pretax			364.58-	6,197.86-
LTD EE after-tax			16.76-	284.92-
Annual Appeal One Time				25.00-
Total Net Pay			3,198.03	81,171.79

Other Benefits and Information

	This Period	Year-to-Date
II-Club Dues & G		80.00

Payment Method	Amount
Direct Deposit	3,198.03

Messages

Overtime eligible employees can view their sick time balance in eTime (http://etime). Others can view their balance in Workday. (http://workday).

Your federal taxable wages 4,730.54

*Excluded from Federal Taxable Wages

Morgan Stanley & Co LLC
750 7th Ave,6th Floor- Payroll
New York NY 10019
Phone 18776747411

Check Date:09/13/2024

T H I S I S N O T A C H E C K !!!

N O N - N E G O T I A B L E

Deposited to the account of:	Payment Type	Account No.	Bank/Check No.		Amount
Brian Foster Bond	Bank transfer	XXXXX0465839	021000322	USD	3,198.03

EMP #
88RGK
Cost Center: 3Q22

E A R N I N G S   S T A T E M E N T

Period Beginning: 08/16/2024
Period Ending: 08/31/2024
Check Date: 08/30/2024
Pers. No 10035072

Basis of Pay: Salary

Brian Foster Bond
219 Mulberry Street, Apt. 8
New York NY 10012

Earnings	Rate	Hours/Units	Amount	Year-To-Date
Salary Exempt		88.00	5,208.33	83,333.28
Year End Discretio				50,000.00
Gross Pay			5,208.33	133,333.28
Tax Deductions: Federal				
Withholding Tax			702.96-	22,229.76-
EE Social Security Tax			316.52-	8,159.32-
EE Medicare Tax			74.03-	1,908.23-
Tax Deductions: New York				
Withholding Tax			247.27-	9,796.96-
EE Family Leave Insur				333.25-
Tax Deductions: New York City				
Withholding Tax			179.54-	4,994.20-
Additional Deductions				
*Std Medical EE pre-tax			98.88-	1,582.08-
*Dental EE pre-tax			14.33-	229.28-
*401k EE pretax			364.58-	5,833.28-
LTD EE after-tax			16.76-	268.16-
Annual Appeal One Time				25.00-
Total Net Pay			3,193.46	77,973.76

Other Benefits and Information

	This Period	Year-to-Date
II-Club Dues & G	10.00	80.00

Payment Method	Amount
Direct Deposit	3,193.46

Messages

Overtime eligible employees can view their sick time balance in eTime (http://etime). Others can view their balance in Workday. (http://workday).

Your federal taxable wages 4,740.54

*Excluded from Federal Taxable Wages

Morgan Stanley & Co LLC
750 7th Ave,6th Floor- Payroll
New York NY 10019
Phone 18776747411

Check Date:08/30/2024

T H I S   I S   N O T   A   C H E C K !!!   N O N - N E G O T I A B L E

Deposited to the account of:	Payment Type	Account No.	Bank/Check No.		Amount
Brian Foster Bond	Bank transfer	XXXXX0465839	021000322	USD	3,193.46

EMP #
88RGK
Cost Center: 3Q22

E A R N I N G S   S T A T E M E N T

Period Beginning:	08/01/2024
Period Ending:	08/15/2024
Check Date:	08/15/2024
Pers. No	10035072

Basis of Pay: Salary

Brian Foster Bond
219 Mulberry Street, Apt. 8
New York NY 10012

Earnings	Rate	Hours/Units	Amount	Year-To-Date
Salary Exempt		88.00	5,208.33	78,124.95
Year End Discretio				50,000.00
Gross Pay			5,208.33	128,124.95
Tax Deductions: Federal				
Withholding Tax			700.76-	21,526.80-
EE Social Security Tax			315.90-	7,842.80-
EE Medicare Tax			73.88-	1,834.20-
Tax Deductions: New York				
Withholding Tax			246.10-	9,549.69-
EE Family Leave Insur				333.25-
Tax Deductions: New York City				
Withholding Tax			179.11-	4,814.66-
Additional Deductions				
*Std Medical EE pre-tax			98.88-	1,483.20-
*Dental EE pre-tax			14.33-	214.95-
*401k EE pretax			364.58-	5,468.70-
LTD EE after-tax			16.76-	251.40-
Annual Appeal One Time				25.00-
Total Net Pay			3,198.03	74,780.30

Other Benefits and Information

	This Period	Year-to-Date
II-Club Dues & G		70.00

Payment Method	Amount
Direct Deposit	3,198.03

Messages

Overtime eligible employees can view their sick time balance in eTime (http://etime). Others can view their balance in Workday. (http://workday).

Your federal taxable wages 4,730.54

*Excluded from Federal Taxable Wages

Morgan Stanley & Co LLC
750 7th Ave,6th Floor- Payroll
New York NY 10019
Phone 18776747411

Check Date:08/15/2024

T H I S   I S   N O T   A   C H E C K !!!   N O N - N E G O T I A B L E

Deposited to the account of:	Payment Type	Account No.	Bank/Check No.		Amount
Brian Foster Bond	Bank transfer	XXXXX0465839	021000322	USD	3,198.03

MERRILL
A BANK OF AMERICA COMPANY

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Client service information

1.800.MERRILL (1.800.637.7455)

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

BRIAN F BOND
1 DUFFIELD ST APT 314
BROOKLYN, NY 11201-2234

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Plus Banking Preferred Rewards Platinum

for August 14, 2024 to September 11, 2024

Account number: 4830 8046 5839

BRIAN F BOND

Account summary

Beginning balance on August 14, 2024	$50,036.77
Deposits and other additions	7,391.49
ATM and debit card subtractions	-0.00
Other subtractions	-2,888.89
Checks	-0.00
Service fees	-0.00
Ending balance on September 11, 2024	**$54,539.37**

Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

Learn more about trending scams at **bofa.com/helpprotectyourself**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts client) (20 business days if you are a new client, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Merrill Lynch makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and member SIPC, and other subsidiaries of Bank of America Corporation.

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation.

Important disclosure information listed on the "Important Information for Bank Deposit Accounts" page.

Deposits and other additions

Date	Description	Amount
08/14/24	Online Banking transfer from CHK 7383 Confirmation# 1460461547	1,000.00
08/15/24	16-MORGAN STANLE DES:PAYROLL ID:88RGK INDN:Brian Foster Bond CO ID:3132655998 PPD	3,198.03
08/30/24	16-MORGAN STANLE DES:PAYROLL ID:88RGK INDN:Brian Foster Bond CO ID:3132655998 PPD	3,193.46
Total deposits and other additions		**$7,391.49**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
08/15/24	SALLIE MAE BANK DES:AUTOPAY ID:BR_BRIAN BOND INDN:5852500044521497R CO ID:1463634998 WEB	-592.08
08/15/24	AMERICAN EXPRESS DES:ACH PMT ID:M9204 INDN:Brian Bond CO ID:1133133497 WEB	-552.00
08/19/24	LYFT RIDE DES:PAYMENTS ID:043000098731340 INDN:BOND BRIAN CO ID:9049042264 WEB	-36.78
08/19/24	LYFT RIDE DES:PAYMENTS ID:043000091330336 INDN:BOND BRIAN CO ID:9049042264 WEB	-28.63
08/19/24	LYFT RIDE DES:PAYMENTS ID:043000091329052 INDN:BOND BRIAN CO ID:9049042264 WEB	-19.34
08/19/24	LYFT RIDE DES:PAYMENTS ID:043000096938570 INDN:BOND BRIAN CO ID:9049042264 WEB	-18.66
08/19/24	LYFT RIDE DES:PAYMENTS ID:043000096757300 INDN:BOND BRIAN CO ID:9049042264 WEB	-15.89
08/19/24	LYFT RIDE DES:PAYMENTS ID:043000096747172 INDN:BOND BRIAN CO ID:9049042264 WEB	-6.26

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
08/19/24	LYFT CANCEL FEE DES:PAYMENTS ID:043000091107384 INDN:BOND BRIAN CO ID:9049042264 WEB	-5.58
08/19/24	LYFT CANCEL FEE DES:PAYMENTS ID:043000096814980 INDN:BOND BRIAN CO ID:9049042264 WEB	-5.30
08/20/24	LYFT RIDE DES:PAYMENTS ID:043000092197538 INDN:BOND BRIAN CO ID:9049042264 WEB	-27.00
08/21/24	AMERICAN EXPRESS DES:ACH PMT ID:M4102 INDN:Brian Bond CO ID:1133133497 WEB	-1,000.00
08/26/24	LYFT RIDE DES:PAYMENTS ID:043000092205390 INDN:BOND BRIAN CO ID:9049042264 WEB	-31.37
08/27/24	AMERICAN EXPRESS DES:ACH PMT ID:M9466 INDN:Brian Bond CO ID:1133133497 WEB	-500.00
09/03/24	FD Sptsbk Casino DES:ViaTrustly ID: INDN:BRIAN BOND CO ID:1204577926 WEB	-50.00
Total other subtractions		**-$2,888.89**

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Great news! You can now withdraw up to $2,500 from any of our ATMs.

We are excited to let you know that we have increased your daily ATM withdrawal limit to $2,500 when you use your Bank of America debit or ATM card, making it more convenient to access cash at any ATM. Do not worry, if you have set up a personalized daily ATM limit, it will remain in place.

If you have any questions, please call the number on this statement. If you need a new or replacement debit or ATM card, you can order one through Online Banking or our Mobile app.

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MERRILL
A BANK OF AMERICA COMPANY

P.O. Box 15284
Wilmington, DE 19850

Client service information

1.800.MERRILL (1.800.637.7455)

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

BRIAN F BOND
219 MULBERRY ST APT 8
NEW YORK, NY 10012-5737

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Plus Banking

for July 13, 2024 to August 13, 2024

Account number: 4830 8046 5839

BRIAN F BOND

Account summary

Beginning balance on July 13, 2024	$47,677.94
Deposits and other additions	11,391.51
ATM and debit card subtractions	-0.00
Other subtractions	-9,032.68
Checks	-0.00
Service fees	-0.00
Ending balance on August 13, 2024	**$50,036.77**

Important disclosure information listed on the "Important Information for Bank Deposit Accounts" page.

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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- Tell us the dollar amount of the suspected error.

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For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
07/15/24	16-MORGAN STANLE DES:PAYROLL ID:88RGK INDN:Brian Foster Bond CO ID:3132655998 PPD	3,198.03
07/24/24	Online Banking transfer from CHK 7383 Confirmation# 2082359747	5,000.00
07/31/24	16-MORGAN STANLE DES:PAYROLL ID:88RGK INDN:Brian Foster Bond CO ID:3132655998 PPD	3,193.48
Total deposits and other additions		**$11,391.51**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
07/15/24	SALLIE MAE BANK DES:AUTOPAY ID:BR_BRIAN BOND INDN:5852500044521497R CO ID:1463634998 WEB	-592.08
07/15/24	LYFT RIDE DES:PAYMENTS ID:043000099148944 INDN:BOND BRIAN CO ID:9049042264 WEB	-33.99
07/17/24	Zelle payment to Rohan Abraham Conf# enm1ho45v	-223.00
07/17/24	AMERICAN EXPRESS DES:ACH PMT ID:M5402 INDN:Brian Bond CO ID:1133133497 WEB	-2,000.00
07/18/24	CON ED OF NY DES:CECONY ID:64190550000 INDN:BOND,BRIAN F CO ID:2462467002 CCD	-200.00
07/22/24	LYFT BIKE SCOOTE DES:PAYMENTS ID:043000092668330 INDN:BOND BRIAN CO ID:9049042264 WEB	-20.11
07/26/24	Zelle payment to Blake Djavaherian for "Furniture"; Conf# e40zvv6ys	-250.00
07/26/24	AMERICAN EXPRESS DES:ACH PMT ID:M5948 INDN:Brian Bond CO ID:1133133497 WEB	-2,000.00
07/29/24	LYFT RIDE DES:PAYMENTS ID:043000092725450 INDN:BOND BRIAN CO ID:9049042264 WEB	-53.16

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Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
08/02/24	LYFT BIKE SCOOTE DES:PAYMENTS ID:043000099478880 INDN:BOND BRIAN CO ID:9049042264 WEB	-8.74
08/02/24	LYFT BIKE SCOOTE DES:PAYMENTS ID:043000099479174 INDN:BOND BRIAN CO ID:9049042264 WEB	-8.35
08/05/24	LYFT RIDE DES:PAYMENTS ID:043000096340268 INDN:BOND BRIAN CO ID:9049042264 WEB	-16.02
08/06/24	AMERICAN EXPRESS DES:ACH PMT ID:M6472 INDN:Brian Bond CO ID:1133133497 WEB	-1,500.00
08/07/24	MSPBNA DES:ACH TRNSFR ID:114064434906 INDN:XXXXXXXXX CO ID:1391321258 PPD	-1,000.00
08/07/24	LYFT RIDE DES:PAYMENTS ID:043000099099084 INDN:BOND BRIAN CO ID:9049042264 WEB	-61.00
08/12/24	AMERICAN EXPRESS DES:ACH PMT ID:M7020 INDN:Brian Bond CO ID:1133133497 WEB	-1,000.00
08/13/24	LYFT RIDE DES:PAYMENTS ID:043000099012978 INDN:BOND BRIAN CO ID:9049042264 WEB	-66.23
Total other subtractions		**-$9,032.68**

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Great news! Soon, you will be able to withdraw up to $2,500 from any ATM.

We are excited to let you know that in August 2024, we are increasing your daily ATM withdrawal limit to $2,500 when you use your Bank of America debit or ATM card, making it more convenient to access cash at any ATM. Do not worry, if you have set up a personalized daily ATM limit, it will remain in place.

If you have any questions, please call the number on this statement. If you need a new or replacement debit or ATM card, you can order one through Online Banking or our Mobile app.

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P.O. Box 15284
Wilmington, DE 19850

Client service information

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En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

BRIAN F BOND
219 MULBERRY ST APT 8
NEW YORK, NY 10012-5737

Your Adv Plus Banking

for June 11, 2024 to July 12, 2024

Account number: 4830 8046 5839

BRIAN F BOND

Account summary

Beginning balance on June 11, 2024	$54,722.73
Deposits and other additions	6,391.50
ATM and debit card subtractions	-0.00
Other subtractions	-13,436.29
Checks	-0.00
Service fees	-0.00
Ending balance on July 12, 2024	**$47,677.94**

Important disclosure information listed on the "Important Information for Bank Deposit Accounts" page.

Important information about payment scams

We will never...

- call and ask you to send money using Zelle® to yourself or anyone else.
- contact you via phone or text to ask for a security code.
- reach out to you and ask you to send money or provide a code. If someone unfamiliar to you does this, it's likely a scam.

Treat Zelle® payments like cash – once you send money, you're unlikely to get it back.

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Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
06/14/24	16-MORGAN STANLE DES:PAYROLL ID:88RGK INDN:Brian Foster Bond CO ID:3132655998 PPD	3,198.03
06/28/24	16-MORGAN STANLE DES:PAYROLL ID:88RGK INDN:Brian Foster Bond CO ID:3132655998 PPD	3,193.47
Total deposits and other additions		**$6,391.50**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
06/13/24	AMERICAN EXPRESS DES:ACH PMT ID:M9504 INDN:Brian Bond CO ID:1133133497 WEB	-700.00
06/14/24	Zelle payment to Quincy Farmer Conf# c3bbsqg7j	-2,350.00
06/17/24	Zelle payment to Winston Griffths Conf# b76g6gb6l	-65.00
06/17/24	SALLIE MAE BANK DES:AUTOPAY ID:BR_BRIAN BOND INDN:5852500044521497R CO ID:1463634998 WEB	-592.08
06/17/24	LYFT RIDE DES:PAYMENTS ID:043000093850176 INDN:BOND BRIAN CO ID:9049042264 WEB	-10.30
07/01/24	AMERICAN EXPRESS DES:ACH PMT ID:M4278 INDN:Brian Bond CO ID:1133133497 WEB	-800.00
07/03/24	Online Banking payment to CRD 2787 Confirmation# 0101106913	-536.00
07/03/24	Online Banking transfer to CHK 7383 Confirmation# 1203563722	-60.00
07/03/24	Zelle payment to MANUEL SANTISTEBAN Conf# doz51fcfg	-126.35
07/09/24	NOOKLYN NYC DES:NOOKLYN NY ID:ST-Q3C4W9Q2D7J1 INDN:MOIZ MALIK CO ID:4270465600 CCD	-8,120.40
07/12/24	Zelle payment to John Mckee Conf# hglbyqkz8	-76.16
Total other subtractions		**-$13,436.29**

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.