APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Bao	Jeff		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	6/6/2002	(516) 413 - 8808 - Mobile

EMAIL
jeff6248@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
Johnny Shen	460W 42nd St, New York, 40 10036

PHONE	EMAIL ADDRESS	RELATIONSHIP
(347) 610 - 1822	i@johnnyshen.com	brother

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
4500 Centre Avenue	Pittsburgh	PA	15213-1487

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

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
CFO	Happy Dragon

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Jianping Yao	(347) 610 - 1807	$220,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
30-04 146th St	Flushing	NY	11354

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
BMW	X3M	2022
COLOR	**PLATE**	**STATE**
Grey	KUX1664	NY

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

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

Window Guards:

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

Were you referred by a broker?

NO

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

NO

Preferred Mailing Address:

4500 Centre Avenue, Pittsburgh, PA 15213-1487 - US

Initials: J.B. 99107062

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Jeff Bao*

Signed by Jeff Bao
Sat Sep 21 2024 11:41:02 PM EDT
Key: 99107062; IP Address: 24.186.222.89

Jeff Bao *(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**
Jeff Bao	XXXXXXXXXXXX7829	15087696	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: J.B. 99107062

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 Jeff Bao

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 Jeff Bao: 855

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$220,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $5,969.23)
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	$591.00 ($0.00 past due)
Outstanding revolving debt	$591.00 (6% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Jeff Bao	JEFF BAO
SSN:	***-**-****	***-**-****
Birth Date:	6/**/2002	6/**/2002

Addresses	From Application	From Equifax
	4500 Centre Avenue Pittsburgh, PA 15213-1487 - US	235 BROOKVILLE RD. GLEN HEAD, NY 11545 (Applicant) Reported 9/2024 605 W 42ND ST PH 1S NEW YORK, NY 10036 (Applicant) Reported 8/2024

Employment	From Application	From Equifax
Applicant:	CFO Happy Dragon $220,000.00/Yr. Total annual Income: $220,000.00	

Employment Verifications

From RealPage

Requested For	Employer	Position Held	Annual Salary	Supervisor
Requested For Jeff Bao Requested Date 9/23/2024	**Employer** Happy Dragon	**Position Held** CFO	**Annual Salary** $220,000.00	**Supervisor** Jianping Yao (347) 610 - 1807
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Jeff Bao	Multistate Search	9/23/2017 - 9/23/2024	9/23/2024	9/23/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Jeff Bao	9/23/2024	9/23/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Jeff Bao	9/23/2024	9/23/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	855	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)	804	Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies The date that you opened your oldest account is too recent

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	5/2024	8/2024					$410.00

Monthly Payment	High Credit	Type	Comments
$40.00	$1,839.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0
9/24		7/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	7/2012	7/2024					$115.00

Monthly Payment	High Credit	Type	Comments
$25.00	$486.00	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
CITICARDS CBNA (Applicant)	4/2013	8/2024					$66.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$35.00	$3,609.00	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
JPMCB CARD SERVICES (Applicant)	12/2020	8/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,248.00	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	

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Your first name and middle initial	Last name	Your social security number
Jeff	Bao	067 92 8127
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.
235 Brookville Rd	

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Glen Head	NY	115453330
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	203,730.
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	203,730.
2a	Tax-exempt interest	2a	0.	b Taxable interest 2b	14,986.
3a	Qualified dividends	3a	227.	b Ordinary dividends 3b	461.
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	-820.
8	Additional income from Schedule 1, line 10			8	25,340.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	243,697.
10	Adjustments to income from Schedule 1, line 26			10	340.
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	243,357.
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	15.
14	Add lines 12 and 13			14	13,865.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	229,492.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	52,231.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	52,231.
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	52,231.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	1,480.
24	Add lines 22 and 23. This is your **total tax**	24	53,711.

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	30,575.		
b	Form(s) 1099	25b	0.		
c	Other forms (see instructions)	25c	0.		
d	Add lines 25a through 25c			25d	30,575.
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	2,606.		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	2,606.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	33,181.

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	20,530.
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.)
		Officer/Quality Assurance	
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. (516)413-8808	Email address		

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

Employment Offer Letter

To: Jeff Bao

Address: 235 Brookville Rd

City, State, ZIP: Glen Head, NY, 11545

Subject: Employment Offer for Chief Financial Officer

Dear Jeff,

We are pleased to extend an offer of employment to you for the position of Chief Financial Officer at Happy Dragon of New York. We believe that your skills and experience will be a valuable addition to our team.

Position Details:

- Title: Chief Financial Officer
- Reporting To: Jianping Yao
- Location: 30-04 146^{th} St Flushing, NY 11354

We are excited about the prospect of you joining the Happy Dragon family and contributing to our mission. If you have any questions or need further information, please feel free to contact us at hr@happydragonschool.com.

We look forward to welcoming you to our team!

Sincerely,

Jianping Yao

Executive Director

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

June 29, 2024 through July 31, 2024
Account Number: **000000638585585**

CUSTOMER SERVICE INFORMATION

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

00277126 DRE 802 210 21424 NNNNNNNNNNN 1 000000000 69 0000
JEFF BAO
235 BROOKVILLE RD
GLEN HEAD NY 11545-3330

02771260101000000021

CHECKING SUMMARY

Chase Private Client Checking

	AMOUNT
Beginning Balance	**$43,935.40**
Deposits and Additions	1,905.38
Electronic Withdrawals	-6,696.87
Ending Balance	**$39,143.91**

Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.37
Interest Paid Year-to-Date	$2.12

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

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$43,935.40**
07/01	Zelle Payment From Brian Chu 21253453894	**40.00**	43,975.40
07/02	07/02 Payment To Chase Card Ending IN 2980	-602.82	43,372.58
07/02	07/02 Payment To Chase Card Ending IN 3623	-780.82	42,591.76
07/09	Nintendo lat Paypal 1035558774753 Web ID: 770510487C	-21.71	42,570.05
07/11	07/11 Payment To Chase Card Ending IN 2980	-451.73	42,118.32
07/15	Zelle Payment From Andrew W Kwon 21401085147	**30.00**	42,148.32
07/15	Zelle Payment From Brian Chu 21401070584	**30.00**	42,178.32
07/19	07/19 Payment To Chase Card Ending IN 3623	-1,839.79	40,338.53
07/22	FL Capital Greys Patob-P2P 1771073 Web ID: T592475686	**1,805.00**	42,143.53
07/22	Zelle Payment To Johnny Shen 21480238818	-3,000.00	39,143.53
07/26	Happy Dragon of Bvc PPD ID: 9135016000	**0.01**	39,143.54
07/31	Interest Payment	**0.37**	39,143.91
	Ending Balance		**$39,143.91**

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

CHASE PRIVATE CLIENT

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

August 01, 2024 through August 30, 2024

Account Number: **000000638585585**

CUSTOMER SERVICE INFORMATION

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

00276070 DRE 802 210 24424 NNNNNNNNNNN 1 000000000 69 0000

JEFF BAO
235 BROOKVILLE RD
GLEN HEAD NY 11545-3330

02760700301000000023

We're changing Safe Deposit Box annual rent and benefits

As of November 17, 2024, we're making the following changes to Safe Deposit Box annual rent and benefits:

- We'll no longer offer discounted boxes for customers who don't have a Chase Private Client Checking℠ account.
    - If you have a Chase Private Client Checking account, you'll receive a 20% discount on your annual rent.
    - If you don't have a Chase Private Client Checking account, your box will be subject to the full annual rent amount.
- We'll no longer offer free annual rent for any box.
- The renewal notice you receive after November 17, 2024, will show your updated annual rental amount. This updated amount will include a rent increase and applicable discount if you have a Chase Private Client Checking account.

As a reminder, we currently do not rent new Safe Deposit Boxes. If you have any questions or no longer need your Safe Deposit Box, you can visit the branch where the box is located to close it and remove your contents.

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

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

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

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

CHASE PRIVATE CLIENT

August 01, 2024 through August 30, 2024
Account Number: **000000638585585**

CHECKING SUMMARY

Chase Private Client Checking

	AMOUNT
Beginning Balance	**$39,143.91**
Deposits and Additions	25,556.93
Electronic Withdrawals	-25,280.09
Ending Balance	**$39,420.75**

Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.25
Interest Paid Year-to-Date	$2.37

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

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$39,143.91**
08/02	08/02 Payment To Chase Card Ending IN 3623	-1,714.88	37,429.03
08/05	Zelle Payment From Brian Chu 21628400992	**6.50**	37,435.53
08/06	08/06 Payment To Chase Card Ending IN 2980	-1,053.22	36,382.31
08/06	08/06 Payment To Chase Card Ending IN 3623	-328.42	36,053.89
08/07	Remote Online Deposit 1	**3,292.71**	39,346.60
08/08	Zelle Payment To Angie Huang Jpm99Alnd5Rl	-5,000.00	34,346.60
08/08	08/08 Payment To Chase Card Ending IN 3623	-9,574.31	24,772.29
08/09	Zelle Payment To Angie Huang Jpm99Alpogdk	-5,000.00	19,772.29
08/14	Lemonade Insuran Lemonade I St-H8A4O9O3Y9P6 CCD ID: 1800948598	**450.02**	20,222.31
08/14	Lemonade Insuran Lemonade I St-H3Y8O4X6Q6E0 CCD ID: 1800948598	**159.62**	20,381.93
08/14	Lemonade Insuran Lemonade I St-M8A5G7M2O8D8 CCD ID: 1800948598	**140.03**	20,521.96
08/14	Lemonade Insuran Lemonade I St-K0D9D4E0K2S0 CCD ID: 1800948598	**125.00**	20,646.96
08/20	Remote Online Deposit 1	**3,055.70**	23,702.66
08/20	Remote Online Deposit 1	**2,812.17**	26,514.83
08/21	08/20 Payment To Chase Card Ending IN 2980	-1,430.48	25,084.35
08/21	08/20 Payment To Chase Card Ending IN 3623	-1,178.78	23,905.57
08/22	Happy Dragon of Payroll PPD ID: 9117571000	**6,620.74**	30,526.31
08/22	Happy Dragon of Payroll PPD ID: 9117571000	**3,053.59**	33,579.90
08/22	Moving Up Childr Payroll PPD ID: 9117571000	**3,040.07**	36,619.97
08/22	Star Paradise IN Payroll PPD ID: 9117571000	**2,145.52**	38,765.49
08/27	Remote Online Deposit 1	**655.01**	39,420.50
08/30	Interest Payment	**0.25**	39,420.75
	Ending Balance		**$39,420.75**

12760700302000000063

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

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

- **What claims or disputes subject to arbitration?:**
  Claims or disputed factual or legal issues that arise out of or relate in any way to any aspect of our relationship or interactions with each other, including but not limited to your deposit account, transactions involving your deposit account, whether actual, potential, canceled, or other transactions, any product, service, or agreement with us, or interactions of any kind with Chase employees are subject to arbitration.
- **Can I (customer) cancel or opt out of this agreement to arbitrate?:**
  You have the right to opt out of this agreement to arbitrate if you tell us within sixty (60) days of opening your account, or by January 16, 2025, whichever is later. The exclusive way to opt out is by calling us at 1-800-935-9935. Any other method, form, or means of opting out will be treated as invalid or ineffective. Requests to opt out made more than sixty (60) days after opening your account or by January 16, 2025, whichever is later, will be invalid.
- **Does arbitration apply to Claims involving third parties?:**
  For purposes of arbitration, "you" includes any person who is listed on your account or claims a right or interest in your account, and "we" and "us" includes JPMorgan Chase Bank, N.A., all its affiliates, third-party beneficiaries of this agreement and all third parties who are regarded as agents or representatives of ours in connection with a Claim.
- **How does arbitration work?:**
  Arbitration between us shall be administered by the American Arbitration Association ("AAA"), which will apply its Consumer Arbitration Rules in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules to mass arbitration matters. A single arbitrator shall conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator shall conduct each mass arbitration case. The Parties agree that, upon motion by either of us, the arbitrator or Merits Arbitrator shall have the power to decide dispositive issues of law prior to hearing, consistent with Federal Rules of Civil Procedure 12 and 56. All pleadings, information and documents exchanged, and the arbitrator's ruling shall be treated as confidential and have no precedential value. However, if either Party seeks to confirm the arbitrator's decision in court, the Parties agree that the documents necessary for such confirmation need not be filed under seal.

  Who will pay for costs?:
  Each Party will be responsible for the arbitration costs as allocated by the applicable AAA rules (www.adr.org). However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately rules in your favor, you will be entitled to reimbursement by Chase for all fees you paid to the AAA.

  <u>NEW SECTION</u>: What about mass arbitration matters?:
  You agree that these additional requirements ("Mass Arbitration Procedures") shall apply to your Claim if it is filed as part of a "mass arbitration," which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation of all claimants is the same or coordinated across the cases. You agree to these procedures even though they may delay the arbitration of your individual claim. If at any point you are unsatisfied with the speed by which your matter is proceeding, you are free to withdraw your arbitration demand and proceed in small claims court if the Claim is in that court's jurisdiction and proceeds on an individual basis.

  1. **<u>Mass Arbitration Filing Requirements:</u>**
     In addition to the requirements set forth in the AAA Mass Arbitration Supplementary Rules, you agree that upon commencing a case with the AAA, you will provide your name, full Chase account number, mailing address, telephone number, email address, a factual description of every disputed transaction for which you seek compensation (date, amount, and transaction type) and/or event (date, location, and individuals involved), explanation of the basis of your Claim, an itemized calculation of all alleged damages, and, if represented by counsel, a signed statement authorizing us to share information regarding your account and the Claim with them. You agree and understand that failure to provide this information may result in dismissal of your Claim, though you have the right to refile once you provide the information described in the previous sentence.
  2. **<u>Process Arbitrator Appointment:</u>**
     You and Chase agree that before an arbitrator is assigned to determine the merit of your claim, a "Process Arbitrator" will be appointed. The Process Arbitrator will have the authority to ensure these Mass Arbitration Procedures and the AAA rules are followed. The Parties agree that the Process Arbitrator will be selected by the process set forth in AAA Mass Arbitration Supplementary Rule MA-7(a). In short, each Party will receive a list of proposed Process Arbitrators provided by the AAA and will meet and confer to identify a mutually-agreeable candidate. If the Parties cannot agree, they will submit their preferences to the AAA, and the AAA will select a Process Arbitrator.

3. **Matters To Be Decided by a Process Arbitrator:**
In addition to the authority outlined in AAA Mass Arbitration Supplementary Rules, the parties agree that the Process Arbitrator shall be empowered to resolve any dispute regarding whether your Claim should be dismissed because, for example, you failed to comply with the Mass Arbitration Filing Requirements, any other requirements outlined in this agreement, or any other reason. You agree that if the Process Arbitrator finds you failed to comply with any requirement, your claim will be dismissed, without prejudice to refiling once the deficiencies are remedied. The Process Arbitrator will also have the power to decide whether, based on the information submitted in the Mass Arbitration Filing Requirements, other threshold eligibility issues for your case to proceed, including but not limited to whether you had an account at Chase, experienced the transaction, fee, or event at issue, or otherwise cannot pursue the claim due to a clear legal or factual deficiency, and to dismiss your claim as appropriate. The Process Arbitrator shall have the power to determine whether or not a given dispute regarding these Mass Arbitration Filing Requirements and/or Procedures are within their jurisdiction. The Process Arbitrator shall be authorized to afford any relief or impose any sanctions available under Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law.

4. **Mass Arbitration Procedures:**
Following the resolution of any disputes within the jurisdiction of the Process Arbitrator, if any, counsel for the claimants and counsel for Chase shall each select fifteen (15) cases (per side) to proceed first in individual arbitration proceedings on the merits of each claim. Unless the Parties otherwise agree, in no event shall any individual Merits Arbitrator be assigned more than three (3) cases. No AAA per case fee shall be assessed in connection with any case until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. The Parties agree that each side shall have the right to have fifteen (15) cases of their choosing proceed to final hearing before the process described in this section moves forward. After the first thirty (30) cases are resolved, counsel will meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties are unable to resolve the remaining cases after the conclusion of the initial thirty (30) proceedings and conferring in good faith, each side shall select another fifteen (15) cases (per side) to proceed to individual arbitration proceedings. Each of these thirty (30) cases shall be assigned to a different Merits Arbitrator, though if the Parties otherwise agree, a single Merits Arbitrator may be assigned up to three (3) cases. No AAA per case fee shall be assessed in connection with the remaining cases until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. After this second set of thirty (30) cases are resolved, counsel will again meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties do not reach a global resolution after the second set of cases are resolved, on either Party's motion, the Process Arbitrator can decide to expedite the proceedings by forgoing more rounds of case selection and instead assigning Merits Arbitrators to all of the remaining cases at once. If no motion is made, this Mass Arbitration Procedure shall continue with thirty (30) cases in each set of proceedings, consistent with the parameters identified above. You and Chase agree to engage in these Mass Arbitration Procedures in good faith, which includes an agreement to pay the Parties' respective case fee if your case is selected. Any dispute regarding any aspect of the specific Mass Arbitration Procedures outlined in this section shall be resolved by the Process Arbitrator.

5. **Interpretation and Enforcement of Mass Arbitration Provision:**
Any dispute regarding the interpretation or enforcement of these mass arbitration procedures shall be decided by the Process Arbitrator or, in cases that have been released to merits proceedings, the Merits Arbitrator. Their decisions regarding the mass arbitrations process and procedures shall be considered interlocutory in nature and not subject to immediate judicial review. If any terms of these Mass Arbitration Procedures are found to be legally unenforceable for any reason, then the proceedings shall otherwise continue in arbitration in accordance with AAA's Mass Arbitration Supplementary rules.

12760700303000000063

This Page Intentionally Left Blank

EARNINGS STATEMENT

HAPPY DRAGON OF USA INC
(Legal Address)
98-25 Horace Harding Expressway
Corona, NY 11368
Phone: +17182715637

(Work address)
30-04 146th St
Queens, NY 11354
Phone: +17182715637

PAID TO:
Jeff Bao

235 Brookville Rd
Glen Head, NY 11545
SSN: ...8127

ADVICE OF DEPOSIT

PAY PERIOD:
08/05/2024 - 08/18/2024

PAY DATE:
08/22/2024

GROSS PAY:
$4,615.38

NET PAY:
$3,053.59

TIME OFF	USED (HOURS)	ACCRUED (HOURS)	BALANCE (HOURS)
Bereavement Leave	0.00	-	Unlimited
Jury Duty Leave	0.00	-	Unlimited
Paid Safe and Sick Leave	0.00	2.67	2.67

EARNINGS	RATE	HOURS	CURRENT	YTD
Salary	-	-	$4,615.38	$101,538.36
HWB	-	-	$0.00	$1,000.00

EMPLOYEE TAXES WITHHELD	CURRENT	YTD
Federal Income Tax	$957.97	$27,962.08
Medicare	$66.92	$1,486.80
Social Security	$286.15	$6,357.37
SDI Withholding - NY	$1.20	$12.00
State Withholding - NY	$245.85	$8,452.90
FLI Withholding - NY	$3.70	$333.25

EMPLOYER TAXES	CURRENT	YTD
Employer Medicare Tax	$66.92	$1,486.78
Federal Unemployment Insurance Tax	$0.00	$42.00
Social Security - Employer	$286.15	$6,357.35
New York MCTMT Employer Payroll Tax	$10.62	$10.62
New York Reemployment Fund	$0.00	$9.37
State Unemployment Insurance Tax - NY	$0.00	$253.12

DEDUCTIONS	CURRENT EMP. DEDUCTION	CURRENT CO. CONTRIBUTION	YTD EMP. DEDUCTION	YTD CO. CONTRIBUTION
NY MCTMT TR DIST MSC	$0.00	$0.00	$0.00	$106.64

SUMMARY	CURRENT	YTD
Gross Pay	$4,615.38	$102,538.36
Taxes	$1,561.79	$44,604.40
Employer Taxes	$363.69	$8,159.24
Net Pay	$3,053.59	$57,933.96
Acct# ...585 Trace: 021000024944262	$3,053.59	

EARNINGS STATEMENT

HAPPY DRAGON OF NEW YORK INC
(Work address)
30-04 146th St
Queens, NY 11354
Phone: +17182715637

PAID TO:
Jeff Bao

235 Brookville Rd
Glen Head, NY 11545
SSN: ...8127

ADVICE OF DEPOSIT

PAY PERIOD:
09/02/2024 - 09/15/2024

PAY DATE:
09/19/2024

GROSS PAY:
$12,307.69

NET PAY:
$6,805.42

TIME OFF	USED (HOURS)	ACCRUED (HOURS)	BALANCE (HOURS)
3 Week Paid Vacation	0.00	0.00	40.00
Bereavement Leave	0.00	-	Unlimited
Jury Duty Leave	0.00	-	Unlimited
Paid Safe and Sick Leave	0.00	4.83	4.83

EARNINGS	RATE	HOURS	CURRENT	YTD
Salary	-	31.36	$9,806.13	$59,113.86
WRB	-	-	$0.00	$5,250.00
Holiday Hours	-	8.00	$2,501.56	$2,501.56

EMPLOYEE TAXES WITHHELD	CURRENT	YTD
Federal Income Tax	$3,645.88	$13,156.06
Medicare	$178.46	$969.54
Social Security	$763.08	$4,145.66
SDI Withholding - NY	$1.20	$22.20
State Withholding - NY	$867.74	$4,069.94
FLI Withholding - NY	$45.91	$249.38

EMPLOYER TAXES	CURRENT	YTD
Employer Medicare Tax	$178.46	$969.56
Federal Unemployment Insurance Tax	$0.00	$42.00
Social Security - Employer	$763.08	$4,145.62
New York MCTMT Employer Payroll Tax	$73.85	$102.51
New York Reemployment Fund	$0.00	$9.38
State Unemployment Insurance Tax - NY	$0.00	$253.13

DEDUCTIONS	CURRENT EMP. DEDUCTION	CURRENT CO. CONTRIBUTION	YTD EMP. DEDUCTION	YTD CO. CONTRIBUTION
Life Deductions	$0.00	$3.23	$0.00	$6.46
Short Term Disability Deductions	$0.00	$12.68	$0.00	$25.36
Long Term Disability Deductions	$0.00	$8.79	$0.00	$25.12

SUMMARY	CURRENT	YTD
Gross Pay	$12,307.69	$66,865.42
Taxes	$5,502.27	$22,612.78
Employer Taxes	$1,015.39	$5,522.20
Net Pay	$6,805.42	$44,252.64
Acct# ...585 Trace: 021000029444399	$6,805.42	

EARNINGS STATEMENT

HAPPY DRAGON OF USA INC
(Legal Address)
98-25 Horace Harding Expressway
Corona, NY 11368
Phone: +17182715637

(Work address)
30-04 146th St
Queens, NY 11354
Phone: +17182715637

ADVICE OF DEPOSIT

PAY PERIOD:
09/02/2024 - 09/15/2024

PAY DATE:
09/19/2024

GROSS PAY:
$4,615.38

NET PAY:
$3,057.29

THIS IS NOT A CHECK

PAID TO:
Jeff Bao

235 Brookville Rd
Glen Head, NY 11545
SSN: ...8127

TIME OFF	USED (HOURS)	ACCRUED (HOURS)	BALANCE (HOURS)
3 Week Paid Vacation	0.00	0.00	40.00
Bereavement Leave	0.00	-	Unlimited
Jury Duty Leave	0.00	-	Unlimited
Paid Safe and Sick Leave	0.00	4.83	4.83

EARNINGS	RATE	HOURS	CURRENT	YTD
Salary	-	15.24	$4,615.38	$110,769.12
WRB	-	-	$0.00	$6,000.00
HWB	-	-	$0.00	$1,000.00

EMPLOYEE TAXES WITHHELD	CURRENT	YTD
Federal Income Tax	$957.97	$31,198.02
Medicare	$66.92	$1,707.64
Social Security	$286.15	$7,301.67
SDI Withholding - NY	$1.20	$15.00
State Withholding - NY	$245.85	$9,646.60
FLI Withholding - NY	$0.00	$333.25

EMPLOYER TAXES	CURRENT	YTD
Employer Medicare Tax	$66.92	$1,707.62
Federal Unemployment Insurance Tax	$0.00	$42.00
Social Security - Employer	$286.15	$7,301.65
New York MCTMT Employer Payroll Tax	$27.69	$102.00
New York Reemployment Fund	$0.00	$9.37
State Unemployment Insurance Tax - NY	$0.00	$253.12

DEDUCTIONS	CURRENT EMP. DEDUCTION	CURRENT CO. CONTRIBUTION	YTD EMP. DEDUCTION	YTD CO. CONTRIBUTION
NY MCTMT TR DIST MSC	$0.00	$0.00	$0.00	$106.64
Life Deductions	$0.00	$0.00	$0.00	$3.23
Short Term Disability Deductions	$0.00	$0.00	$0.00	$12.68
Long Term Disability Deductions	$0.00	$0.00	$0.00	$7.54

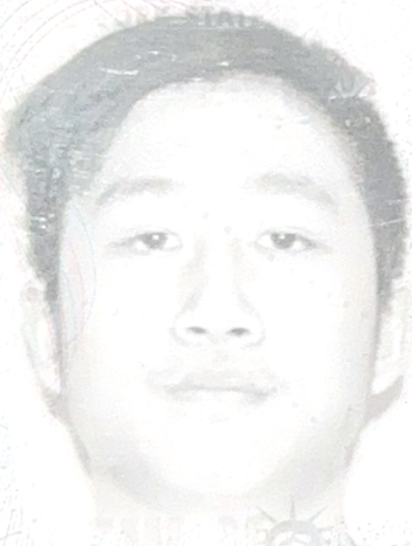
SUMMARY	CURRENT	YTD
Gross Pay	$4,615.38	$117,769.12
Taxes	$1,558.09	$50,202.18
Employer Taxes	$380.76	$9,415.76
Net Pay	$3,057.29	$67,566.94
Acct# ...585 Trace: 021000029444339	$3,057.29	

NEW YORK STATE USA

DRIVER LICENSE

ENHANCED

Mark JF Schroeder
Commissioner of Motor Vehicles



ID 595 491 866

Class D

BAO
JEFF

235 BROOKVILLE RD
GLEN HEAD, NY 11545

DOB 06/06/2002

Issued 05/24/2023

Expires 06/06/2031

E NONE

R B

Sex M Height 6'-01" Eyes BRO

EXCELSIOR
E PLURIBUS UNUM

JUN 02

R: B-Corrective Lenses

dmv.ny.gov

01225 000759551 55

I hereby make an anatomical gift

SIGNATURE

ENTER ADDRESS CHANGE

V2.0

(You must notify DMV within 10 days)

IDUSAXPTFWL3X07<<<<<<<<<<<<<<<
0206064M3106062USA<<<<<<<<NY<7
BAO<<JEFF<<<<<<<<<<<<<<<<<<<<<