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 |
|---|---|---|---|
| Luo | Yi | | |

| SSN | BIRTH DATE | PHONE - TYPE |
|---|---|---|
| ***-**-**** | 9/29/2003 | (646) 912 - 2680 - Mobile |

| EMAIL |
|---|
| yluo5506@gmail.com |

## CURRENT ADDRESS

| STREET ADDRESS | CITY | STATE | ZIP |
|---|---|---|---|
| 626 1st ave | New York | NY | 10016 |

| DATE IN | DATE OUT | MONTHLY RENT |
|---|---|---|
| | current | $7,000.00 / Mo. |

## EMPLOYMENT & INCOME INFORMATION

| OTHER INCOME DESCRIPTION | MONTHLY INCOME |
|---|---|
| student | $0.00/Yr. |

## BACKGROUND INFORMATION

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

## 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:**

626 1st ave, New York, NY 10016 - US

Initials: Y.L. D371A39B

## 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 Yi Luo*

**Signed by Yi Luo**
Thu Sep 26 2024 09:55:30 PM EDT
Key: D371A39B; IP Address: 98.116.180.201

Yi Luo *(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** |
| Ziyan Huo | XXXXXXXXXXXX6518 | 15104364 | $21.50 |

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

Initials: Y.L. D371A39B

**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 Yi Luo

| 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 Yi Luo: No Credit**

| | | Importance | Result |
|---|---|---|---|
| AI Score | | Not Considered | No Credit |
| No Credit | | Pass/Conditional | |
| Total annual income to rent ratio exceeds 40.0 | | Pass/Fail | 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 | |

**NOTIFICATION(S)**

**APPLICANT: no matching name found**

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

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

| Credit Quick Summary | | |
|---|---|---|
| Total annual income (reported by Applicant) | $0.00 | *This applicant has no credit accounts on file* |
| Total **verified** annual income | Pending | |
| Total **verified** combined annual income to rent ratio | Pending (based on rent of $6,162.85) | |
| Total number of accounts | 0 | |
| Accounts with no late payments | 0 (0 unpaid past due) | |
| Accounts paid 30-59 days past due | 0 (0 unpaid past due) | |
| Accounts paid 60-89 days past due | 0 (0 unpaid past due) | |
| Accounts paid more than 90 days past due | 0 (0 unpaid past due) | |
| Total outstanding balance | $0.00 ($0.00 past due) | |
| Outstanding revolving debt | $0.00 (0% of limit) ($0.00 past due) | |
| Outstanding loan balance | $0.00 ($0.00 past due) | |
| Bankruptcies, foreclosures, and legal items | 0 | |
| Collection total balance (includes past due) | $0.00 | |
| Rental History records found | 0 | |

| Identity | From Application | From Equifax |
|---|---|---|
| **Name:** | Yi Luo | |
| **SSN:** | ***-**-**** | |
| **Birth Date:** | 9/**/2003 | |

| Addresses | From Application | From Equifax |
|---|---|---|
| | 626 1st ave<br>New York, NY 10016 - US | |

| Employment | From Application | From Equifax |
|---|---|---|
| **Applicant:** | N/A (Auto-generated placeholder)<br>N/A<br>$0.00/Mo. Total annual Income: $0.00 | |

**Employment Verifications**

From RealPage

| Requested For / Requested Date | Employer | Position Held | Annual Salary | Supervisor |
|---|---|---|---|---|
| Requested For<br>Yi Luo<br>Requested Date<br>9/26/2024 | N/A | N/A (Auto-generated placeholder) | $0.00 | N/A |
| | **Results**<br>Pending | | | |

**Criminal and Other Public Records**

| Requested For | Location Searched | Period Searched | Requested | Returned |
|---|---|---|---|---|
| Yi Luo | Multistate Search | 9/26/2017 - 9/26/2024 | 9/26/2024 | 9/26/2024 |

**Results**
*No Records Found*

**National Sex Offender Registry History**

| Requested For | Date Requested | Date Returned |
|---|---|---|
| Yi Luo | 9/26/2024 | 9/26/2024 |

**Results**
*No Records Found*

| Restricted Person Search | | |
|---|---|---|
| **Requested For**<br>Yi Luo | **Requested**<br>9/26/2024 | **Returned**<br>9/26/2024 |
| **Results**<br>*No Records Found* | | |

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

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

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

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

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

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

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

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

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

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

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

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

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

## A Summary of Your Additional Rights in New York

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

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

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

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

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

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.

**Department of Homeland Security**
U.S. Immigration and Customs Enforcement

I-20, Certificate of Eligibility for Nonimmigrant Student Status
OMB NO. 1653-0038

## SEVIS ID: N0033481165

| | | |
|---|---|---|
| **SURNAME/PRIMARY NAME**<br>Luo | **GIVEN NAME**<br>Yi | **Class of Admission**<br>**F-1**<br>**ACADEMIC AND LANGUAGE** |
| **PREFERRED NAME**<br>Yi Luo | **PASSPORT NAME** | |
| **COUNTRY OF BIRTH**<br>CHINA | **COUNTRY OF CITIZENSHIP**<br>CHINA | |
| **CITY OF BIRTH**<br>Shanghai | **DATE OF BIRTH**<br>29 SEPTEMBER 2003 | |
| **FORM ISSUE REASON**<br>INITIAL ATTENDANCE | **ADMISSION NUMBER** | |

## SCHOOL INFORMATION

| | |
|---|---|
| **SCHOOL NAME**<br>New York University<br>New York University | **SCHOOL ADDRESS**<br>383 LAFAYETTE ST, NEW YORK, NY 10003 |
| **SCHOOL OFFICIAL TO CONTACT UPON ARRIVAL**<br>Nabila Mehjabeen<br>International Student Advisor | **SCHOOL CODE AND APPROVAL DATE**<br>NYC214F00169000<br>15 JANUARY 2003 |

## PROGRAM OF STUDY

| | | |
|---|---|---|
| **EDUCATION LEVEL**<br>BACHELOR'S | **MAJOR 1**<br>General Studies 24.0102 | **MAJOR 2**<br>None 00.0000 |
| **PROGRAM ENGLISH PROFICIENCY**<br>Required | **ENGLISH PROFICIENCY NOTES**<br>Student is proficient | **EARLIEST ADMISSION DATE**<br>24 DECEMBER 2022 |
| **START OF CLASSES**<br>23 JANUARY 2023 | **PROGRAM START/END DATE**<br>23 JANUARY 2023 - 23 DECEMBER 2026 | |

## FINANCIALS

| **ESTIMATED AVERAGE COSTS FOR:** 9 MONTHS | | **STUDENT'S FUNDING FOR:** 9 MONTHS | |
|---|---|---|---|
| Tuition and Fees | $ 56,500 | Personal Funds | $ 84,922 |
| Living Expenses | $ 24,378 | Funds From This School | $ |
| Expenses of Dependents (0) | $ | Funds From Another Source | $ |
| Health Insurance | $ 4,044 | On-Campus Employment | $ |
| TOTAL | $ 84,922 | TOTAL | $ 84,922 |

## REMARKS

## SCHOOL ATTESTATION

I certify under penalty of perjury that all information provided above was entered before I signed this form and is true and correct. I executed this form in the United States after review and evaluation in the United States by me or other officials of the school of the student's application, transcripts, or other records of courses taken and proof of financial responsibility, which were received at the school prior to the execution of this form. The school has determined that the above named student's qualifications meet all standards for admission to the school and the student will be required to pursue a full program of study as defined by 8 CFR 214.2(f)(6). I am a designated school official of the above named school and am authorized to issue this form.

**X** Nabila Mehjabeen

**SIGNATURE OF:** Nabila Mehjabeen, International Student Advisor

**DATE ISSUED** 03 August 2022

**PLACE ISSUED** NEW YORK,NY

## STUDENT ATTESTATION

I have read and agreed to comply with the terms and conditions of my admission and those of any extension of stay. I certify that all information provided on this form refers specifically to me and is true and correct to the best of my knowledge. I certify that I seek to enter or remain in the United States temporarily, and solely for the purpose of pursuing a full program of study at the school named above. I also authorize the named school to release any information from my records needed by DHS pursuant to 8 CFR 214.3(g) to determine my nonimmigrant status. **Parent or guardian, and student, must sign if student is under 18.**

**X**

**SIGNATURE OF:** Yi Luo | **DATE**

**NAME OF PARENT OR GUARDIAN** | **X** **SIGNATURE** | **ADDRESS (city/state or province/country)** | **DATE**

**SEVIS ID:** N0033481165 (F-1) **NAME:** Yi Luo

**EMPLOYMENT AUTHORIZATIONS**

**CHANGE OF STATUS/CAP-GAP EXTENSION**

**AUTHORIZED REDUCED COURSE LOAD**

**CURRENT SESSION DATES**

| CURRENT SESSION START DATE | CURRENT SESSION END DATE |
|---|---|
| | |

**TRAVEL ENDORSEMENT**

This page, when properly endorsed, may be used for re-entry of the student to attend the same school after a temporary absence from the United States. Each endorsement is valid for one year.

| Designated School Official | TITLE | SIGNATURE | DATE ISSUED | PLACE ISSUED |
|---|---|---|---|---|
| Nabila Mehjabeen | DSO | X Nabila Mehjabeen | 08/03/2022 | NY, NY |
| | | X | | |
| | | X | | |
| | | X | | |

## INSTRUCTIONS TO STUDENTS

**STUDENT ATTESTATION.** You should read everything on this page carefully. Be sure that you understand the terms and conditions concerning your admission and stay in the United States as a nonimmigrant student before signing the student attestation on page 1 of the Form I-20 A-B. The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

**FORM I-20.** The Form I-20 (this form) is the primary document to show that you have been admitted to school in the United States and that you are authorized to apply for admission to the United States in F-1 class of admission. You must have your Form I-20 with you at all times. If you lose your Form I-20, you must request a new one from your designated school official (DSO) at the school named on your Form I-20.

**VISA APPLICATION.** You must give this Form I-20 to the U.S. consular officer at the time you apply for a visa (unless you are exempt from visa requirements). If you have a Form I-20 from more than one school, be sure to present the Form I-20 for the school you plan to attend. Your visa will include the name of that school, and you must attend that school upon entering the United States. You must also provide evidence of support for tuition and fees and living expenses while you are in the United States.

**ADMISSION.** When you enter the United States, you must present the following documents to the officer at the port of entry: 1) a Form I-20; 2) a valid F-1 visa(unless you are exempt from visa requirements); 3) a valid passport; and 4) evidence of support for tuition and fees and living expenses while you are in the United States. The agent should return all documents to you before you leave the inspection area.

**REPORT TO SCHOOL NAMED ON YOUR FORM I-20 AND VISA.** Upon your first entry to the United States, you must report to the DSO at the school named on your Form I-20 and your F-1 visa (unless you are exempt from visa requirements). If you decide to attend another school before you enter the United States, you must present a Form I-20 from the new school to a U.S. consular officer for a new F-1 visa that names the new school. Failure to enroll in the school, by the program start date on your Form I-20 may result in the loss of your student status and subject you to deportation.

**EMPLOYMENT.** Unlawful employment in the United States is a reason for terminating your F-1 status and deporting you from the United States. You may be employed on campus at your school. You may be employed off-campus in curricular practical training (CPT) if you have written permission from your DSO. You may apply to U.S. Citizenship and Immigration Services (USCIS) for off-campus employment authorization in three circumstances: 1) employment with an international organization; 2) severe and unexpected economic hardship; and 3) optional practical training (OPT) related to your degree. You must have written authorization from USCIS before you begin work. Contact your DSO for details. Your spouse or child (F-2 classification) may not work in the United States

**PERIOD OF STAY.** You may remain in the United States while taking a full course of study or during authorized employment after your program. F-1 status ends and you are required to leave the United States on the earliest of the following dates: 1) the program end date on your Form I-20 plus 60 days; 2) the end date of your OPT plus 60 days; or 3) the termination of your program for any other reason. Contact your DSO for details.

**EXTENSION OF PROGRAM.** If you cannot complete the education program by the program end date on page 1 of your Form I-20, you should contact your DSO at least 15 days before the program end date to request an extension.

**SCHOOL TRANSFER.** To transfer schools, first notify the DSO at the school you are attending of your plan to transfer, then obtain a Form I-20 from the DSO at the school you plan to attend. Return the Form I-20 for the new school to the DSO at that school within 15 days after beginning attendance at the new school. The DSO will then report the transfer to the Department of Homeland Security (DHS). You must enroll in the new school at the next session start date. The DSO at the new school must update your registration in SEVIS.

**NOTICE OF ADDRESS.** When you arrive in the United States, you must report your U.S. address to your DSO. If you move, you must notify your DSO of your new address within 10 days of the change of address. The DSO will update SEVIS with your new address.

**REENTRY.** F-1 students may leave the United States and return within a period of five months.To return, you must have: 1) a valid passport; 2) a valid F-1 student visa (unless you are exempt from visa requirements); and 3) your Form I-20, page 2, properly endorsed for reentry by your DSO. If you have been out of the United States for more than five months, contact your DSO

**AUTHORIZATION TO RELEASE INFORMATION BY SCHOOL.** DHS requires your school to provide DHS with your name, country of birth, current address, immigration status, and certain other information on a regular basis or upon request. Your signature on the Form I-20 authorizes the named school to release such information from your records.

**PENALTY.** To maintain your nonimmigrant student status, you must: 1) remain a full-time student at your authorized school; 2) engage only in authorized employment; and 3) keep your passport valid. Failure to comply with these regulations will result in the loss of your student status and subject you to deportation.

## INSTRUCTIONS TO SCHOOLS

Failure to comply with 8 CFR 214.3(k) and 8 CFR 214.4 when issuing Forms I-20 will subject you and your school to criminal prosecution. If you issue this form improperly, provide false information, or fail to submit required reports, DHS may withdraw its certification of your school for attendance by nonimmigrant students.

**ISSUANCE OF FORM I-20.** DSOs may issue a Form I-20 for any nonimmigrant your school has accepted for a full course of study if that person: 1) plans to apply to enter the United States in F-1 status; 2) is in the United States as an F-1 nonimmigrant and plans to transfer to your school; or 3) is in the United States and will apply to change nonimmigrant status to F-1. DSOs may also issue the Form I-20 to the spouse or child (under the age of 21) of an F-1 student to use to enter or remain in the United States as an F-2 dependent. DSOs must sign where indicated at the bottom of page 1 of the Form I-20 to attest that the form is completed and issued in accordance with regulations.

**ENDORSEMENT OF PAGE 2 FOR REENTRY.** If there have been no substantive changes in information, DSOs may endorse page 2 of the Form I-20 for the student and/or the F-2 dependents to reenter the United States. If there have been substantive changes, the DSO should issue and sign a new Form I-20 that includes those changes.

**RECORDKEEPING.** DHS may request information concerning the student's immigration status for various reasons. DSOs should retain all evidence of academic ability and financial resources on which admission was based, until SEVIS shows the student's record completed or terminated.

**AUTHORITY FOR COLLECTING INFORMATION.** Authority for collecting the information on this and related student forms is contained in 8 U.S.C. 1101 and 1184. The Department of State and DHS use this information to determine eligibility for the benefits requested.The law provides severe penalties for knowingly and willfully falsifying or concealing a material fact, or using any false document in the submission of this form.

**REPORTING BURDEN.** U.S. Immigration and Customs Enforcement collects this information as part of its agency mission under the Department of Homeland Security. The estimated average time to review the instructions, search existing data sources, gather and maintain the needed data, and complete and review the collection of information is 30 minutes (.50 hours) per response. An agency may not conduct or sponsor, and a person is not required to respond to an information collection unless a form displays a currently valid OMB Control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Office of the Chief Information Officer/Forms Management Branch, U.S. Immigration and Customs Enforcement. 801 I Street NW Stop 5800, Washington, DC 20536-5800. Do not send the form to this address.

NEW YORK UNIVERSITY

To Whom It May Concern:

**ADMISSION VERIFICATION FOR Yi (Lauren) Luo (NYU ID: N19809458)**

Please consider this document as verification of admission to New York University as a full time undergraduate student.

**Full Name (as stated on application):** Luo, Yi (Lauren)
**Date of Birth:** 29 September, 2003
**Countries of Citizenship:** China

**NYU School/College:** School of Professional Studies
**Anticipated Degree:** Bachelor of Science
**Anticipated Major:** Real Estate

**Anticipated Start Date:** 23 January, 2023
**Anticipated Graduation Date:** 15 May, 2026

Please see the following website for anticipated tuition and additional costs for the academic year:

https://www.nyu.edu/students/student-information-and-resources/student-visa-and-immigration/newly-admitted/before-you-arrive/estimated-expenses.html

Please do not hesitate to contact us should you require additional information or clarification.

Sincerely,

Jonathan B. Williams
Assistant Vice President, Undergraduate Admissions

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P.O. Box 15284
Wilmington, DE 19850

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**Customer service information**

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

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

YI LUO
626 1ST AVE APT W33C
NEW YORK, NY 10016-3956

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

# Your Bank of America Advantage Savings Preferred Rewards Platinum Honors

for July 24, 2024 to August 22, 2024

Account number: 4830 9917 5877

**YI LUO**

## Account summary

| | |
|---|---|
| Beginning balance on July 24, 2024 | $86,884.99 |
| Deposits and other additions | 32,002.31 |
| ATM and debit card subtractions | -0.00 |
| Other subtractions | -64,819.25 |
| Service fees | -0.00 |
| **Ending balance on August 22, 2024** | **$54,068.05** |

*Annual Percentage Yield Earned this statement period: 0.04%.*
*Interest Paid Year To Date: $23.38.*


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Better Money Habits helps you make sense of your money and take charge of your financial life. You have the power to pursue your savings, credit and general money goals with education, tools — and confidence.

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When you use the QRC feature certain information is collected from your mobile device for business purposes.

SSM-08-23-0879.B | 5898098

# 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.

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## Deposits and other additions

| Date | Description | Amount |
|---|---|---|
| 07/29/24 | Online Banking transfer from CHK 5851 Confirmation# 4418492679 | 2,000.00 |
| 07/31/24 | Online Banking transfer from CHK 5851 Confirmation# 4844750965 | 30,000.00 |
| 08/22/24 | Interest Earned | 2.31 |
| **Total deposits and other additions** | | **$32,002.31** |

## Withdrawals and other subtractions

### Other subtractions

| Date | Description | Amount |
|---|---|---|
| 07/29/24 | Online Banking transfer to CHK 5851 Confirmation# 4413795012 | -2,000.00 |
| 07/29/24 | Online Banking transfer to CHK 5851 Confirmation# 4627885538 | -2,000.00 |
| 07/29/24 | Online Banking transfer to CHK 5851 Confirmation# 4729922921 | -2,000.00 |
| 07/30/24 | Online Banking transfer to CHK 5851 Confirmation# 5036723208 | -6,000.00 |
| 07/30/24 | Online Banking transfer to CHK 5851 Confirmation# 4837868988 | -4,000.00 |
| 08/01/24 | Online Banking transfer to CHK 5851 Confirmation# 4353323782 | -1,000.00 |
| 08/02/24 | NYUNIVERSITY DES:NYU ID:2523141 INDN:YI LUO CO ID:5135562308 WEB | -33,319.25 |
| 08/06/24 | Online Banking transfer to CHK 5851 Confirmation# 4994852265 | -2,000.00 |
| 08/07/24 | Zelle payment to RODRIGUEZ-JAQUEZ MEDICAL PLLC Conf# gfutvtocs | -1,500.00 |
| 08/07/24 | Zelle payment to YOUQING LIN Conf# jf31748u7 | -100.00 |
| 08/09/24 | Online Banking transfer to CHK 5851 Confirmation# 4724337135 | -1,000.00 |
| 08/12/24 | Zelle payment to DONG DENG Conf# ou8y3h8n8 | -100.00 |
| 08/13/24 | Online Banking transfer to CHK 5851 Confirmation# 4159750278 | -1,000.00 |
| 08/14/24 | Zelle payment to XIN ZHANG Conf# nr4v5wwkr | -200.00 |
| 08/14/24 | Zelle payment to JIE XIA Conf# n4t35s7es | -100.00 |

*continued on the next page*

Security tips

Tips to help protect yourself from trending scams:

- Don't be pressured to act quickly — it could be an imposter trying to steal your money.
- If asked to transfer money unexpectedly, use caution — it could be a scam.
- Never grant remote access or download apps at the request of someone you don't know.

**Learn more about trending scams.**
Scan the code or visit **bofa.com/HelpProtectYourself**.

When you use the QRC feature certain information is collected from your mobile device for business purposes. SSM-01-24-2353.B | 6172088

# Withdrawals and other subtractions - continued

## Other subtractions - continued

| Date | Description | Amount |
|---|---|---|
| 08/15/24 | Online Banking transfer to CHK 5851 Confirmation# 5073568628 | -1,000.00 |
| 08/19/24 | Online Banking transfer to CHK 5851 Confirmation# 4110132263 | -3,000.00 |
| 08/19/24 | Online Banking transfer to CHK 5851 Confirmation# 4210459769 | -2,500.00 |
| 08/22/24 | Online Banking transfer to CHK 5851 Confirmation# 4234973474 | -2,000.00 |
| **Total other subtractions** | | **-$64,819.25** |

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! 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.

---

**Adding an owner under age 25**

You can avoid the monthly fee on Bank of America Advantage Savings and Bank of America Advantage SafeBalance Banking® accounts when at least one owner is under the age of 25. Keep in mind, when you add an owner to an account that is already open, it could take up to three business days for it to be updated and qualify for the fee to be waived.

To add an owner to your account, go to bankofamerica.com/appointments and schedule an appointment at a financial center. The new owner will need to come with you and each of you will need to bring your driver's license or other government-issued identification. However, if they are under age 18 without a form of ID, they can apply in person with you.

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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

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

YI LUO
626 1ST AVE APT W33C
NEW YORK, NY 10016-3956

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

# Your Bank of America Advantage Savings Preferred Rewards Platinum Honors

for August 23, 2024 to September 20, 2024

Account number: 4830 9917 5877

**YI LUO**

## Account summary

| | |
|---|---|
| Beginning balance on August 23, 2024 | $54,068.05 |
| Deposits and other additions | 1.61 |
| ATM and debit card subtractions | -0.00 |
| Other subtractions | -12,525.21 |
| Service fees | -0.00 |
| **Ending balance on September 20, 2024** | **$41,544.45** |

*Annual Percentage Yield Earned this statement period: 0.04%.*
*Interest Paid Year To Date: $24.99.*

¿Estados de cuenta en español?
¡Podemos hacerlos para usted!

Llame al **800.688.6086** o visite
su centro financiero más cercano.

Se aplican exclusiones. No se encuentra disponible para cuentas Comerciales, Merrill, Private Bank y Pequeñas Empresas.

Statements in Spanish?
We can do that for you!

Call **800.432.1000**, or visit
your nearest financial center.

Exclusions apply. Not available for Commercial, Merrill, Private Bank and Small Business accounts.

SSM-01-24-0025.B | 6170664

# 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.

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# Deposits and other additions

| Date | Description | Amount |
|---|---|---|
| 09/20/24 | Interest Earned | 1.61 |
| **Total deposits and other additions** | | **$1.61** |

# Withdrawals and other subtractions

## Other subtractions

| Date | Description | Amount |
|---|---|---|
| 08/26/24 | Zelle payment to YONG YAN Conf# h9wtt7pp8 | -264.21 |
| 08/26/24 | Zelle payment to FLOWERS BY JENN LLC Conf# cga6mwnr2 | -600.00 |
| 08/27/24 | Zelle payment to YIKUN CAI Conf# nu0xoizjl | -56.00 |
| 09/03/24 | Zelle payment to SHUANG LIU Conf# rqg9ni4gm | -100.00 |
| 09/03/24 | Zelle payment to YIKUN CAI Conf# lfno9tl4f | -49.00 |
| 09/03/24 | Online Banking transfer to CHK 5851 Confirmation# 4230946294 | -1,000.00 |
| 09/06/24 | Online Banking transfer to CHK 5851 Confirmation# 4665088039 | -1,000.00 |
| 09/09/24 | Zelle payment to WEI ZHENG Conf# qsu265qwm | -70.00 |
| 09/09/24 | Zelle payment to HANXIN ZHANG Conf# l3t58n51i | -330.00 |
| 09/09/24 | Zelle payment to YANMEI SUN Conf# pdpjki54d | -266.00 |
| 09/09/24 | Zelle payment to YANMEI SUN Conf# pad7py007 | -40.00 |
| 09/09/24 | Zelle payment to X PARTY K LLC Conf# m1x632j50 | -200.00 |
| 09/09/24 | Zelle payment to YANMEI SUN Conf# l3iqsixem | -228.00 |
| 09/12/24 | Online Banking transfer to CHK 5851 Confirmation# 5018662958 | -1,000.00 |
| 09/13/24 | Online Banking transfer to CHK 5851 Confirmation# 4225784130 | -1,000.00 |
| 09/16/24 | Zelle payment to WEI ZHENG Conf# jvon0sxn8 | -54.00 |
| 09/17/24 | Zelle payment to YIKUN CAI Conf# jkwgn4qgd | -59.00 |

*continued on the next page*

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**Investing in securities involves risk, and there is always potential of losing money when you invest in securities.**
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**Investment products: Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value**

SSM-04-24-0468.B | 6562022

# Withdrawals and other subtractions - continued

## Other subtractions - continued

| Date | Description | Amount |
|---|---|---|
| 09/20/24 | Online Banking transfer to CHK 5851 Confirmation# 4884896089 | -2,000.00 |
| 09/20/24 | Zelle payment to XIN LIN Conf# nfjgkhm8p | -209.00 |
| 09/20/24 | Online Banking transfer to CHK 5851 Confirmation# 4386967703 | -4,000.00 |
| **Total other subtractions** | | **-$12,525.21** |

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.

**Adding an owner under age 25**

You can avoid the monthly fee on Bank of America Advantage Savings and Bank of America Advantage SafeBalance Banking® accounts when at least one owner is under the age of 25. Keep in mind, when you add an owner to an account that is already open, it could take up to three business days for it to be updated and qualify for the fee to be waived.

To add an owner to your account, go to bankofamerica.com/appointments and schedule an appointment at a financial center. The new owner will need to come with you and each of you will need to bring your driver's license or other government-issued identification. However, if they are under age 18 without a form of ID, they can apply in person with 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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Docusign Envelope ID: 7A1EC4C5-AF27-4FA4-9530-12F6BC2AFDF8

# Lease Rental Bond

**Bond Number**: GTR0000009179
**Principals:** Yi Luo

| | |
|---|---|
| **Bond Term:** | As Noted Below |
| **Coverage:** | $61,630 |
| **Rent Coverage:** | $55,467 |
| **Security Deposit Coverage:** | $6,163.00 |

KNOW ALL PERSONS BY THESE PRESENTS,

that **HUDSON INSURANCE COMPANY** , as surety (the “Surety") is held and firmly bound unto American Copper Building LLC, as Landlord (the “Landlord"), in the penal sum of sixty-one thousand, six hundred thirty ($61,630), for the payment of which sum well and truly to be made, the Surety, bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal has by written agreement entered into a Lease/Rental Agreement (the “Contract") with the Landlord for the lease of 626 1st Avenue, Apt W16L, New York, NY 10016 from on or about October 30, 2024 to October 29, 2025 for the rental sum of six thousand, one hundred sixty-three dollars ($6163) per month.

WHEREAS, the Principal has by written agreement entered into a Lease/Rental Agreement (the “Contract") with the Landlord for the lease of 626 1st Avenue, Apt W16L, New York, NY 10016 from on or about October 30, 2024 to the earlier of, the final expiration date of the lease and renewal leases signed thereafter, the lease termination date as agreed upon by the Principal and Landlord at the time of or after the signing of the initial Lease, the date the Principal has surrendered possession of the apartment, under the Contract for the security deposit amount of six thousand, one hundred sixty-three dollars ($6,163.00).

NOW, THEREFORE, THE CONDITION OF THIS OBLIGATION IS SUCH, THAT if the Principal shall promptly and faithfully perform the Contract with the Landlord and pay all lease/rental charges thereunder, then this obligation shall be null and void; otherwise it shall remain in full force and effect.

PROVIDED AND SUBJECT TO THE CONDITIONS PRECEDENT:

1. Whenever the Principal shall be, and declared by the Landlord to be in default under the Contract, the Landlord having performed the Landlord's obligations thereunder and having complied with the Bond General Terms and Conditions and Program Agreement if such Program Agreement has been executed.

2. Any claims must be presented to Surety, care of TheGuarantors via their online portal at www.theguarantors.com.

DATED as of this 1st day of October, 2024

**THE HUDSON INSURANCE COMPANY**

**By:**
(SEAL)

**(Surety)**

**Name:** Casey Lasda

**Title:** Attorney-In-Fact

VISA

UNITED STATES OF AMERICA

Issuing Post Name
SHANGHAI

Control Number
20211580020061

Surname
LUO

Given Name
YI

Visa Type /Class
R F1

Passport Number
EJ4056789

Sex
F

Birth Date
29SEP2003

Nationality
CHIN

Entries
M

Issue Date
10JUN2021

Expiration Date
06JUN2026

1000

Annotation
N0028314202
SADDLE RIVER DAY SCHOOL
NIE UNDER ALL P.P.S ON NOVEL CORONAVIRUS

N8979731

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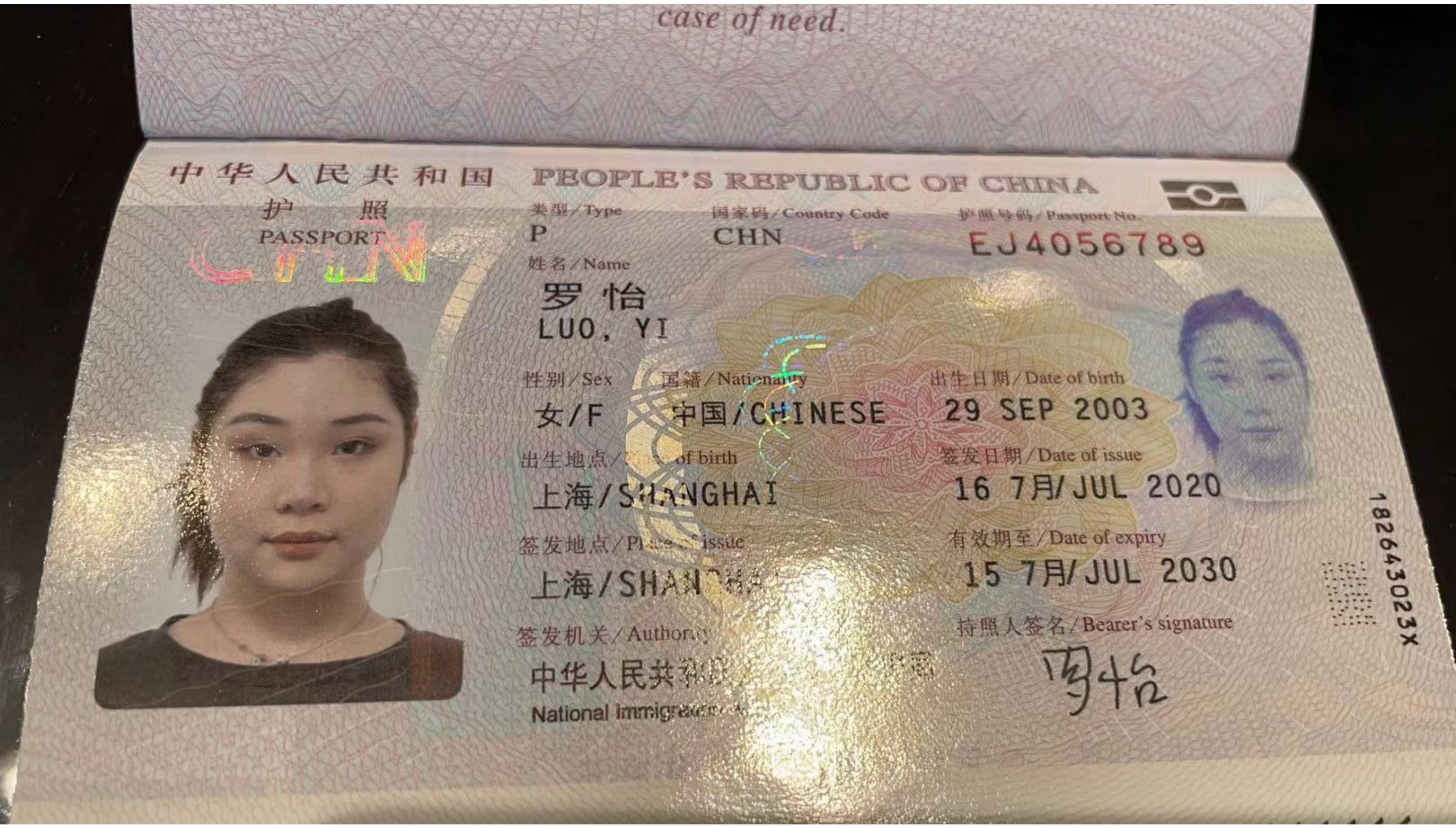
EJ40567892CHN0309297F2606060F1SHG2ZGB5102492



case of need.

中华人民共和国 PEOPLE'S REPUBLIC OF CHINA

护照 PASSPORT

类型/Type P

国家码/Country Code CHN

护照号码/Passport No. EJ4056789

姓名/Name

罗怡

LUO, YI

性别/Sex 女/F

国籍/Nationality 中国/CHINESE

出生日期/Date of birth 29 SEP 2003

出生地点/Place of birth 上海/SHANGHAI

签发日期/Date of issue 16 7月/JUL 2020

签发地点/Place of issue 上海/SHANGHAI

有效期至/Date of expiry 15 7月/JUL 2030

签发机关/Authority

中华人民共和国

National Immigration

持照人签名/Bearer's signature

罗怡

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