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
Hoehn	Daniela		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	3/8/1978	(646) 468 - 8030 - Mobile

EMAIL
daniela.hoehn@astrazeneca.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
149 Ocean Lane	Arverne	NY	11692

DATE IN	DATE OUT	MONTHLY RENT
	current	$0.00 / Wk.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Physician Global Clinical Lead	AstraZeneca

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Rob Chen MD PhD	(303) 913 - 4146	$380,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
430 E 29th street	New York	NY	10016

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:

149 Ocean Lane, Arverne, NY 11692 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

Initials: D.H. 0C23942F

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 Daniela Hoehn*

Signed by Daniela Hoehn
Fri Oct 4 2024 03:24:24 PM EDT
Key: 0C23942F; IP Address: 170.85.70.209

Daniela Hoehn *(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**
Daniela Hoehn	XXXXXXXXXXXX5009	15130490	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: D.H. 0C23942F

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.

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Rental Report for Daniela Hoehn

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 Daniela Hoehn: 883

		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)	$380,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $6,250.00)
Total number of accounts	14
Accounts with no late payments	13 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$10,220.00 ($0.00 past due)
Outstanding revolving debt	$10,220.00 (1% 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:	Daniela Hoehn	DANIELA HOEHN
SSN:	***-**-****	***-**-****
Birth Date:	3/**/1978	3/**/1978

Addresses	From Application	From Equifax

	149 Ocean Lane Arverne, NY 11692 - US	149 OCEAN LN. ARVERNE, NY 11692 (Applicant) Reported 10/2024 503 QUEEN ST. PHILADELPHIA, PA 19147 (Applicant) Reported 8/2020 241 S 6TH ST. 1307 PHILADELPHIA, PA 19106 (Applicant) Reported 5/2019 2200 BENJAMIN FRANKLIN PKWY PHILADELPHIA, PA 19130 (Applicant) Reported 3/2018 1500 LOCUST ST. 4310 PHILADELPHIA, PA 19102 (Applicant) Reported 6/2017 860 W 181ST ST. 69 NEW YORK, NY 10033 (Applicant) Reported 10/2016 3 HERMANN MUSEUM CIRCLE DR. 1201 HOUSTON, TX 77004 (Applicant) Reported 12/2013 200 RECTOR PL. 10G NEW YORK, NY 10280 (Applicant) Reported 6/2013 515 W 59TH ST. 20H NEW YORK, NY 10019 (Applicant) Reported 3/2011 230 W 55TH ST. 26E NEW YORK, NY 10019 (Applicant) Reported 3/2011

Employment	From Application	From Equifax
Applicant:	Physician Global Clinical Lead AstraZeneca $380,000.00/Yr. Total annual Income: $380,000.00	

Employment Verifications

From RealPage

	Employer	**Position Held**	**Annual Salary**	**Supervisor**
Requested For Daniela Hoehn Requested Date 10/5/2024	AstraZeneca	Physician Global Clinical Lead	$380,000.00	Rob Chen MD PhD (303) 913 - 4146
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Daniela Hoehn	Multistate Search	10/5/2017 - 10/5/2024	10/5/2024	10/5/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Daniela Hoehn	10/5/2024	10/5/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Daniela Hoehn	10/5/2024	10/5/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	883	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)	831	Total of all balances on bankcard or revolving accounts is too high The balances on your accounts are too high compared to loan amounts 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
AMERICAN EXPRESS (Applicant)	4/2017	8/2024					$9,701.00

Monthly Payment	High Credit	Type	Comments
$194.00	$18,352.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	9/2019	8/2024					$414.00

Monthly Payment	High Credit	Type	Comments
$40.00	$1,926.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	10/2011	8/2024					$105.00

Monthly Payment	High Credit	Type	Comments
$40.00	$13,122.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIZENS ONE HOME LO (Applicant)	7/2015	8/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$499,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	6/2013	9/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$220,000.00	MORTGAGE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	12/2018	12/2021	1	0	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$29,059.00	INSTALLMENT	LEASE - FULL TERMINATION Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3/22		1/22		11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	4/2016	3/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$16,884.00	INSTALLMENT	LEASE - FULL TERMINATION 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
5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18		1/18		11/17		9/17		7/17	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	9/2009	5/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,709.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	9/2006	2/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,479.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	3/2017	1/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,211.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	11/2015	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,575.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	10/2006	7/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$957.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18		12/17	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BLOOMINGDALES (Applicant)	6/2017	6/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$851.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST 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
12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD BANK (Applicant)	2/2015						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

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Rental Report for Scott Hutchinson (Occupant)

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 Scott Hutchinson (Occupant): 789

		Importance	Result
AI Score		Pass/Fail	👍
No Credit		Pass/Conditional	👍
No unpaid rental collections		Pass/Fail	👍
Criminal and Other Public Records: Felony Convictions		Pass/Fail	👍
Total Considered Felony Convictions	None	Pass/Fail	👍
Alcohol	None ever	Pass/Fail	👍
Bad Check	None ever	Pass/Fail	👍
Criminal Other	None ever	Pass/Fail	👍
Drug Manufacture Distribution	None ever	Pass/Fail	👍
Drug Marijuana Use	None ever	Pass/Fail	👍
Drug Meth Manufacture	None ever	Pass/Fail	👍
Drug Use	None ever	Pass/Fail	👍
Fraud	None ever	Pass/Fail	👍
Government Obstruction	None ever	Pass/Fail	👍
Kidnapping	None ever	Pass/Fail	👍
Property Destruction	None ever	Pass/Fail	👍

Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
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)	$300,000.00
Total combined annual income to rent ratio	90.67 (based on rent of $7,500.00)
Total number of accounts	8
Accounts with no late payments	7 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	1 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$6,974.00 ($0.00 past due)
Outstanding revolving debt	$6,974.00 (1% 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:	Scott Hutchinson (Occupant)	SCOTT M. HUTCHINSON
SSN:	***-**-****	***-**-****
Birth Date:	3/**/1974	3/**/1974

Addresses	From Application	From Equifax
	149 OCEAN LANE ARVERNE, NY 11692 - US	149 OCEAN LN. 1 ARVERNE, NY 11692 (Applicant) Reported 9/2024 503 QUEEN ST. PHILADELPHIA, PA 19147 (Applicant) Reported 9/2020 2200 BENJAMIN FRANKLIN PKWY PHILADELPHIA, PA 19130 (Applicant) Reported 7/2019 241 S 6TH ST. 1307 PHILADELPHIA, PA 19106 (Applicant) Reported 5/2019 1500 LOCUST ST. 4310 PHILADELPHIA, PA 19102 (Applicant) Reported 10/2016 860 W 181ST ST. 69 NEW YORK, NY 10033 (Applicant) Reported 10/2016 5 TUDOR CITY PL. 911 NEW YORK, NY 10017 (Applicant) Reported 2/2015 802 CLEVELAND ST. 4127 HOUSTON, TX 77019 (Applicant) Reported 3/2013 2121 ALLEN PKWY 1084 HOUSTON, TX 77019 (Applicant) Reported 7/2012 3 HERMANN MUSEUM CIRCLE DR. 1 HOUSTON, TX 77004 (Applicant) Reported 12/2011

On-Site

Employment	From Application	From Equifax
Applicant:	Enterprise Account Executive Canon Solutions America $300,000.00/Yr. Total annual Income: $300,000.00	MCS CANON

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Scott Hutchinson (Occupant)	Multistate Search	10/5/2017 - 10/5/2024	10/5/2024	10/5/2024

Results

No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Scott Hutchinson (Occupant)	10/5/2024	10/5/2024

Results

No Records Found

Restricted Person Search

Requested For	Requested	Returned
Scott Hutchinson	10/5/2024	10/5/2024

Results

No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	789	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)	742	You have either very few loans or too many loans with recent delinquencies You have too many delinquent or derogatory accounts Lack of sufficient credit history on bankcard or revolving accounts 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
AMERICAN EXPRESS (Applicant)	2/2018	8/2024					$6,974.00

Monthly Payment	High Credit	Type	Comments
$139.00	$16,636.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIZENS ONE HOME LO (Applicant)	7/2015	8/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$499,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIMORTGAGE (Applicant)	3/2003	3/2015					$0.00

Monthly Payment	High Credit	Type	Comments
	$178,800.00	MORTGAGE	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JOVIA FINANCIAL CRED (Applicant)	8/2016	10/2019	0	1	0		$0.00

Monthly Payment	High Credit	Type	Comments
	$36,834.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18		1/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD AUTO FINANCE (Applicant)	6/2020	8/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$20,398.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0
9/20	7/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	12/2010	8/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$14,076.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST 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
12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21		4/21		2/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD BANK (Applicant)	2/2015						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	REVOLVING	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
M & T BANK (Applicant)	11/2008						$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	OVERDRAFT/RESERVE	Rate/Status 1: Pays account as agreed

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.

AstraZeneca Pharmaceuticals LP 1800 Concord Pike PO Box 15437 Wilmington, DE 19850-5437 +18553934056
Daniela Hoehn 149 Ocean Lane Arverne, NY 11692

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Daniela Hoehn	AstraZeneca Pharmaceuticals LP	22484520	09/16/2024	09/30/2024	09/30/2024	

	Gross Pay	Pre Tax Deductions	Employee Taxes	Post Tax Deductions	Net Pay
Current	149,435.34	0.00	68,307.93	0.00	81,127.41
YTD	157,352.01	0.00	71,200.24	0.00	86,151.77

Earnings						
Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount
Regular Salary	09/16/2024 - 09/30/2024	0	0	15,833.34	0	23,750.01
Sign On Bonus	09/16/2024 - 09/30/2024	0	0	133,602.00	0	133,602.00
Earnings				149,435.34		157,352.01

Employee Taxes		
Description	Amount	YTD
OASDI	9,264.99	9,755.82
Medicare	2,166.81	2,281.60
Federal Withholding	33,486.81	34,950.91
State Tax - NY	16,755.23	17,232.47
City Tax - NY	6,329.07	6,643.59
NY SDI - NYSDI	1.30	2.60
New York Paid Family Leave - NYPI	303.72	333.25
Employee Taxes	68,307.93	71,200.24

Taxable Wages		
Description	Amount	YTD
OASDI - Taxable Wages	149,435.34	157,352.01
Medicare - Taxable Wages	149,435.34	157,352.01
Federal Withholding - Taxable Wages	149,435.34	157,352.01
State Tax Taxable Wages - NY	149,435.34	157,352.01
City Tax Taxable Wages - NY	149,435.34	157,352.01

	Federal	State
Marital Status	Single or Married filing separately	Single or Married filing separately
Allowances	0	0
Additional Withholding	0	

Payment Information				
Bank	Account Name	Account Number	USD Amount	Amount
JPMorgan Chase	Chase checking	******4123		81,127.41 USD

AstraZeneca Pharmaceuticals LP 1800 Concord Pike PO Box 15437 Wilmington, DE 19850-5437 +18553934056
Daniela Hoehn 149 Ocean Lane Arverne, NY 11692

Name	Company	Employee ID	Pay Period Begin	Pay Period End	Check Date	Check Number
Daniela Hoehn	AstraZeneca Pharmaceuticals LP	22484520	09/01/2024	09/15/2024	09/13/2024	30009015

	Gross Pay	Pre Tax Deductions	Employee Taxes	Post Tax Deductions	Net Pay
Current	7,916.67	0.00	2,892.31	0.00	5,024.36
YTD	7,916.67	0.00	2,892.31	0.00	5,024.36

Earnings						
Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount
Regular Salary	09/09/2024 - 09/15/2024	0	0	7,916.67	0	7,916.67
Earnings				7,916.67		7,916.67

Employee Taxes		
Description	Amount	YTD
OASDI	490.83	490.83
Medicare	114.79	114.79
Federal Withholding	1,464.10	1,464.10
State Tax - NY	477.24	477.24
City Tax - NY	314.52	314.52
NY SDI - NYSDI	1.30	1.30
New York Paid Family Leave - NYPI	29.53	29.53
Employee Taxes	2,892.31	2,892.31

Taxable Wages		
Description	Amount	YTD
OASDI - Taxable Wages	7,916.67	7,916.67
Medicare - Taxable Wages	7,916.67	7,916.67
Federal Withholding - Taxable Wages	7,916.67	7,916.67
State Tax Taxable Wages - NY	7,916.67	7,916.67
City Tax Taxable Wages - NY	7,916.67	7,916.67

	Federal	State
Marital Status	Single or Married filing separately	Single or Married filing separately
Allowances	0	0
Additional Withholding	0	

Payment Information				
Bank	Account Name	Account Number	USD Amount	Amount
(Check)				5,024.36 USD

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
DANIELA HOEHN
Statement Period: August 25, 2024 - September 24, 2024
Number of Days in Statement Period: 31

00002842 TAMXDS092524125443 12 000000000 003
DANIELA HOEHN
149 OCEAN LN
ARVERNE NY 11692

Summary of My Accounts

Product Name	Number	Ending Balance
High Yield Savings Account	xxxxxxxx6115	$247,129.26
Total		$247,129.26

Customer Service Information

Customer Care:
Contact us at 1-800-446-6307

Visit Us Online:
personalsavings.americanexpress.com

Written Inquiries:
American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): DANIELA HOEHN
High Yield Savings Account: xxxxxxxx6115

Account Summary

Date	Transactions	Amount
08/25/2024	**Balance Last Statement**	**$246,259.58**
	Total Debits This Period	**$0.00**
	Total Credits This Period	**$869.68**
09/24/2024	**Ending Balance**	**$247,129.26**
	Interest Credited This Period	**$869.68**
	Interest Credited Year-to-Date	**$7,547.16**
	Interest Earned 8/25/2024 to 9/24/2024	**31 Days**
	Annual Interest Rate*	**4.16240%**
	Annual Percentage Yield (APY)*	**4.25%**
	Annual Percentage Yield Earned This Period	**4.24%**

* Please note that the Interest Rate and the Annual Percentage Yield (APY) noted above reflect the rates in effect as of the last day of this statement period. If rates were adjusted during the statement period, the rates reflected above may not have been the rate applied throughout the entire statement period.

In Case of Errors or Questions About Your Electronic Transfers (EFTs).

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, please contact us as soon as you can.

Direct Inquiries To:
Customer Care Telephone Number:
1-800-446-6307
Written Inquiries:
P.O. Box 30384, Sandy, UT 84130-0384

We must hear from you no later than 60 calendar days after we sent the FIRST statement on which the problem or error appeared.

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

If you notify us orally, we may require that you send us your complaint or question in writing within 10 business days.

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

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
DANIELA HOEHN

Account Owner(s): DANIELA HOEHN
High Yield Savings Account: xxxxxxxx6115 (continued)

Account Activity

Date	Transactions	Debits	Credits	Balance
08/25/2024	**Beginning Balance**			**$246,259.58**
09/24/2024	Interest Payment		$869.68	$247,129.26
09/24/2024	**Ending Balance**			**$247,129.26**

Personal Savings

American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
DANIELA HOEHN
Statement Period: July 25, 2024 - August 24, 2024
Number of Days in Statement Period: 31

00002901 TAMXDS082524125155 12 000000000 003
DANIELA HOEHN
149 OCEAN LN
ARVERNE NY 11692

Summary of My Accounts

Product Name	Number	Ending Balance
High Yield Savings Account	xxxxxxxx6115	$246,259.58
Total		$246,259.58

Customer Service Information

Customer Care:
Contact us at 1-800-446-6307

Visit Us Online:
personalsavings.americanexpress.com

Written Inquiries:
American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Owner(s): DANIELA HOEHN
High Yield Savings Account: xxxxxxxx6115

Account Summary

Date	Transactions	Amount
07/25/2024	Balance Last Statement	$245,392.96
	Total Debits This Period	$0.00
	Total Credits This Period	$866.62
08/24/2024	Ending Balance	$246,259.58
	Interest Credited This Period	$866.62
	Interest Credited Year-to-Date	$6,677.48
	Interest Earned 7/25/2024 to 8/24/2024	31 Days
	Annual Interest Rate*	4.16240%
	Annual Percentage Yield (APY)*	4.25%
	Annual Percentage Yield Earned This Period	4.24%

* Please note that the Interest Rate and the Annual Percentage Yield (APY) noted above reflect the rates in effect as of the last day of this statement period. If rates were adjusted during the statement period, the rates reflected above may not have been the rate applied throughout the entire statement period.

In Case of Errors or Questions About Your Electronic Transfers (EFTs).

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, please contact us as soon as you can.
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Customer Care Telephone Number:
1-800-446-6307
Written Inquiries:
P.O. Box 30384, Sandy, UT 84130-0384

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

If you notify us orally, we may require that you send us your complaint or question in writing within 10 business days.

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

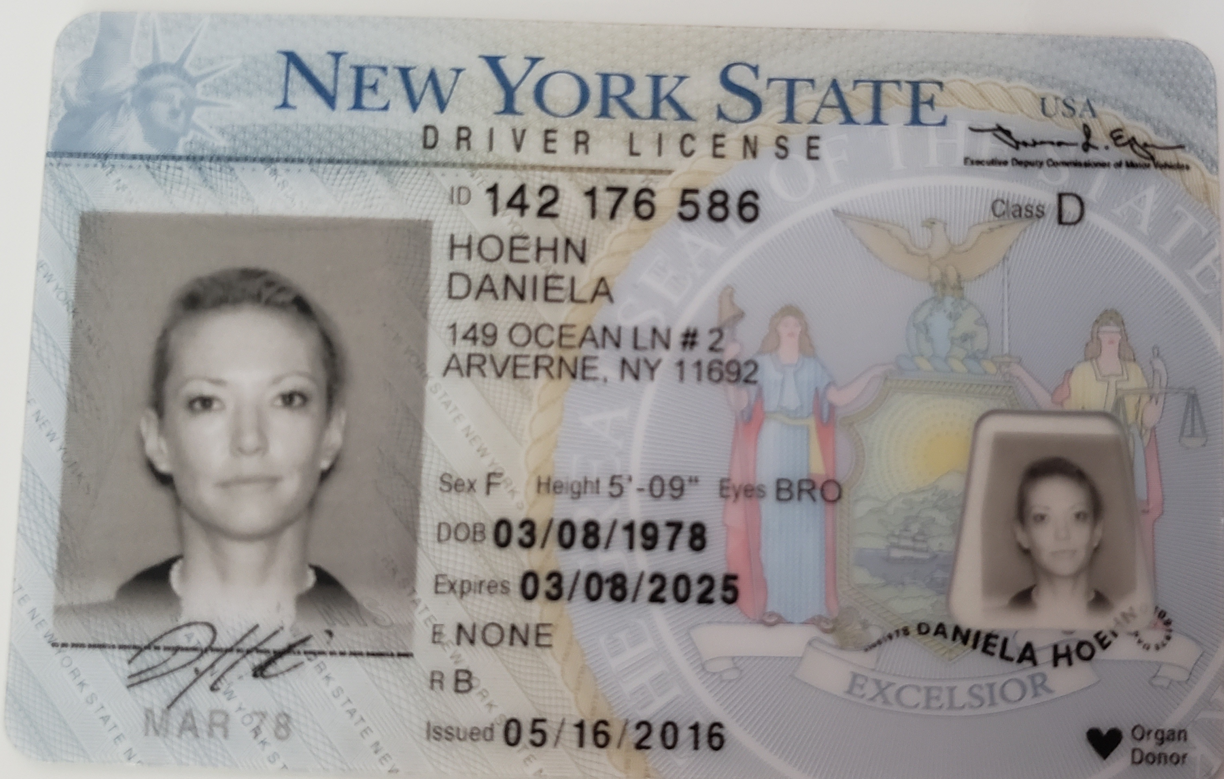
American Express National Bank
115 W Towne Ridge Parkway
Sandy, UT 84130-0384

Account Statement For:
DANIELA HOEHN

Account Owner(s): DANIELA HOEHN
High Yield Savings Account: xxxxxxxx6115 (continued)

Account Activity

Date	Transactions	Debits	Credits	Balance
07/25/2024	**Beginning Balance**			**$245,392.96**
08/24/2024	Interest Payment		$866.62	$246,259.58
08/24/2024	**Ending Balance**			**$246,259.58**


NEW YORK STATE
USA
DRIVER LICENSE
ID 142 176 586
Class D
HOEHN
DANIELA
149 OCEAN LN # 2
ARVERNE, NY 11692
Sex F Height 5'-09" Eyes BRO
DOB 03/08/1978
Expires 03/08/2025
E NONE
R B
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Issued 05/16/2016
DANIELA HOEHN
EXCELSIOR
Organ Donor

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
Hutchinson	Scott		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	3/1/1974	(917) 935 - 3630 - Mobile

EMAIL
shutch.shutch@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
DANIELA HOEHN	149 OCEAN LANE, New York, 40 11692

PHONE	EMAIL ADDRESS	RELATIONSHIP
(646) 468 - 8030	DHOEHNMD@GMAIL.COM	wife

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
149 OCEAN LANE	ARVERNE	NY	11692

DATE IN	DATE OUT	MONTHLY RENT
	current	$0.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Enterprise Account Executive	Canon Solutions America

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Trish Gerhart	(408) 468 - 2363	$300,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
125 Park Avenue	New York	NY	10017

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:

149 OCEAN LANE, ARVERNE, NY 11692 - US

Initials: S.H. 9C9DB148

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

APPLICATION CONSENT

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **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 Scott Hutchinson (Occupant)*

Signed by Scott Hutchinson
Fri Oct 4 2024 03:36:49 PM EDT
Key: 9C9DB148; IP Address: 146.184.0.84

Scott Hutchinson *(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**
Scott M Hutchinson	XXXXXXXXXXXX7111	15130527	$21.50

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

Initials: S.H. 9C9DB148

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 Scott Hutchinson (Occupant)

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 Scott Hutchinson (Occupant): 789

		Importance	Result
AI Score		Pass/Fail	👍
No Credit		Pass/Conditional	👍
No unpaid rental collections		Pass/Fail	👍
Criminal and Other Public Records: Felony Convictions		Pass/Fail	👍
Total Considered Felony Convictions	None	Pass/Fail	👍
Alcohol	None ever	Pass/Fail	👍
Bad Check	None ever	Pass/Fail	👍
Criminal Other	None ever	Pass/Fail	👍
Drug Manufacture Distribution	None ever	Pass/Fail	👍
Drug Marijuana Use	None ever	Pass/Fail	👍
Drug Meth Manufacture	None ever	Pass/Fail	👍
Drug Use	None ever	Pass/Fail	👍
Fraud	None ever	Pass/Fail	👍
Government Obstruction	None ever	Pass/Fail	👍
Kidnapping	None ever	Pass/Fail	👍
Property Destruction	None ever	Pass/Fail	👍

Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
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)	$300,000.00	
Total combined annual income to rent ratio	90.67 (based on rent of $7,500.00)	
Total number of accounts	8	
Accounts with no late payments	7 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	1 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	$6,974.00 ($0.00 past due)	
Outstanding revolving debt	$6,974.00 (1% 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:	Scott Hutchinson (Occupant)	SCOTT M. HUTCHINSON
SSN:	***-**-****	***-**-****
Birth Date:	3/**/1974	3/**/1974

Addresses	From Application	From Equifax
	149 OCEAN LANE ARVERNE, NY 11692 - US	149 OCEAN LN. 1 ARVERNE, NY 11692 (Applicant) Reported 9/2024 503 QUEEN ST. PHILADELPHIA, PA 19147 (Applicant) Reported 9/2020 2200 BENJAMIN FRANKLIN PKWY PHILADELPHIA, PA 19130 (Applicant) Reported 7/2019 241 S 6TH ST. 1307 PHILADELPHIA, PA 19106 (Applicant) Reported 5/2019 1500 LOCUST ST. 4310 PHILADELPHIA, PA 19102 (Applicant) Reported 10/2016 860 W 181ST ST. 69 NEW YORK, NY 10033 (Applicant) Reported 10/2016 5 TUDOR CITY PL. 911 NEW YORK, NY 10017 (Applicant) Reported 2/2015 802 CLEVELAND ST. 4127 HOUSTON, TX 77019 (Applicant) Reported 3/2013 2121 ALLEN PKWY 1084 HOUSTON, TX 77019 (Applicant) Reported 7/2012 3 HERMANN MUSEUM CIRCLE DR. 1 HOUSTON, TX 77004 (Applicant) Reported 12/2011

Employment	From Application	From Equifax
Applicant:	Enterprise Account Executive Canon Solutions America $300,000.00/Yr. Total annual Income: $300,000.00	MCS CANON

Criminal and Other Public Records				
Requested For	**Location Searched**	**Period Searched**	**Requested**	**Returned**
Scott Hutchinson (Occupant)	Multistate Search	10/5/2017 - 10/5/2024	10/5/2024	10/5/2024
Results *No Records Found*				

National Sex Offender Registry History		
Requested For	**Date Requested**	**Date Returned**
Scott Hutchinson (Occupant)	10/5/2024	10/5/2024
Results *No Records Found*		

Restricted Person Search		
Requested For	**Requested**	**Returned**
Scott Hutchinson	10/5/2024	10/5/2024
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	789	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)	742	You have either very few loans or too many loans with recent delinquencies You have too many delinquent or derogatory accounts Lack of sufficient credit history on bankcard or revolving accounts 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
AMERICAN EXPRESS (Applicant)	2/2018	8/2024					$6,974.00
	Monthly Payment $139.00	**High Credit** $16,636.00	**Type** REVOLVING	**Comments** Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIZENS ONE HOME LO (Applicant)	7/2015	8/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$499,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIMORTGAGE (Applicant)	3/2003	3/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$178,800.00	MORTGAGE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JOVIA FINANCIAL CRED (Applicant)	8/2016	10/2019	0	1	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$36,834.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18		1/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD AUTO FINANCE (Applicant)	6/2020	8/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,398.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0
9/20		7/20

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	12/2010	8/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$14,076.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST 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
12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21		4/21		2/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD BANK (Applicant)	2/2015						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
M & T BANK (Applicant)	11/2008						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	OVERDRAFT/RESERVE	Rate/Status 1: Pays account as agreed			

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:

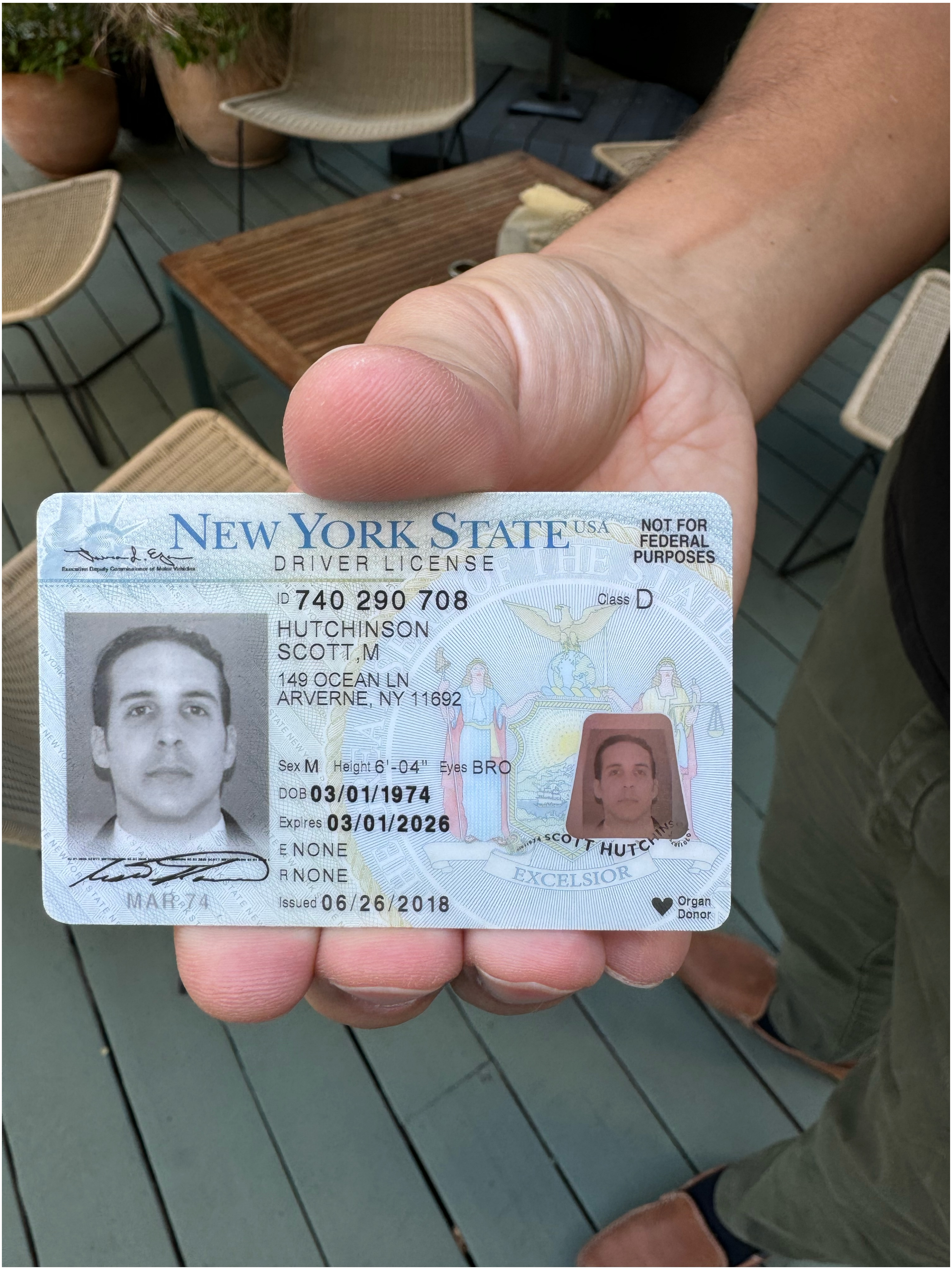
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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


NEW YORK STATE USA
NOT FOR FEDERAL PURPOSES
DRIVER LICENSE
ID 740 290 708
Class D
HUTCHINSON
SCOTT,M
149 OCEAN LN
ARVERNE, NY 11692
Sex M Height 6'-04" Eyes BRO
DOB 03/01/1974
Expires 03/01/2026
E NONE
R NONE
Issued 06/26/2018
MAR 74
EXCELSIOR
Organ Donor