1328 Fulton

APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **1328 Fulton**.

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Arikawe	Nimota		***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
7/19/1996	(917) 932-6333		narikawe@gmail.com

RELATIONSHIP TO TENANT

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
1620 Fulton Street	Brooklyn	NY	11213

DATE IN	DATE OUT	LANDLORD NAME	LANDLORD PHONE
12/1/2022	current	The Garnet	(929) 359-0420

REASON FOR LEAVING	OWN OR RENT	APARTMENT #	MONTHLY RENT
Moving in with partner	Rent		$2,741.00 / Mo.

PREVIOUS ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
141-28 247th Street	Rosedale	NY	11422

DATE IN	DATE OUT	LANDLORD NAME	LANDLORD PHONE
5/1/2022	11/30/2022		

REASON FOR LEAVING	OWN OR RENT	APARTMENT #	MONTHLY RENT
Lived with mother, moved out to a different borough (Brooklyn)	Rent		/ Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Pharmacist	Novo Nordisk	$170,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Adam Wufsus		6/15/2022	current

EMPLOYER ADDRESS	CITY	STATE	ZIP
800 Scudders Mill Road	Plainsboro	NJ	08536

EMERGENCY CONTACT

NAME	ADDRESS
Modupe Otufale	141-28 247th street, Rosedale, 40 11422

PHONE	RELATIONSHIP	E-MAIL
(929) 284-9200	Mother	applefabrics@yahoo.com

BUSINESS/PROFESSIONAL REFERENCE

NAME	ADDRESS

PHONE	RELATIONSHIP	E-MAIL

IN THE EVENT OF DEATH - CONTACT

NAME	RELATIONSHIP	PHONE
Yolanda Omigie	Friend	9173786997

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?
NO

Have you ever willfully or intentionally refused to pay rent when due?
NO

Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name.
NO

Have you ever been convicted of a crime? If yes, please provide Type of Offense, County, and State.
NO

ADDITIONAL INFORMATION

AQUARIUM?	WATERBED?	BOAT?	MOTORHOME?	MOTORCYCLE?	OTHER?
NO	NO	NO	NO	NO	NO

VEHICLE INFORMATION

1. MAKE	MODEL	YEAR
Toyota	Rav4	2022

COLOR	PLATE	STATE
Silver	KYL9585	NY

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY? MNS Agent	
IF THE APARTMENT YOU'RE APPLYING FOR IS NO LONGER AVAILABLE, ARE THERE ANY OTHER APARTMENTS IN THE BUILDING OR OTHER BUILDINGS THAT YOU'RE INTERESTED IN?	
UNIT APPLYING FOR: 404	**PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION**
DESIRED MOVE IN DATE: 12/1/2024	
I (WE) HAVE SEEN THE ACTUAL APARTMENT FOR WHICH I (WE) ARE APPLYING?: YES	

I hereby apply to lease an Apartment and agree that the rental is to be payable the 1st day of each month in advance. I warrant that all statements above set forth are true.

I hereby give my permission to communicate with my current and former landlord or property manager for the purpose of discussing any and all of the facts and circumstances of my current or former tenancy, as well as the other information listed above. I also give my permission to communicate with my current employer(s) and /or supervisor(s) for the purpose of verifying the employment information listed above. I understand there are no limitations or restrictions regarding what may be discussed or revealed. I am aware that a credit history, eviction search and criminal background check will be done in conjunction with my application. I understand that I may have the right to make a written request within a reasonable period of time to receive additional, detailed information about the nature and scope of this investigation.

By submitting this application, I hereby consent to the delivery of all notices or disclosures required by law via any medium so chosen by the community or On-Site Manager, Inc. DBA On-Site, including but not limited to email or other electronic transmission. Notices shall be deemed received upon being sent.

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 FOR NIMOTA ARIKAWE SUBMITTED ONLINE on November 11, 2024

Signed by Nimota Arikawe
Mon Nov 11 2024 11:40:09 PM EST
Key: 0FC99CF2; IP Address: 10.33.14.18

Nimota Arikawe *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"1328 Fulton"*

Application Fee for Nimota Arikawe - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Nimota Arikawe	XXXXXXXXXXXX8401	15246578	$20.70

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


NEW YORK STATE USA
NOT FOR FEDERAL PURPOSES
DRIVER LICENSE
Commissioner of Motor Vehicles
ID 288 974 106
Class D
ARIKAWE
NIMOTA,K
100 UNION DR 132-4
ALBANY, NY 12208
Sex F Height 5'-05" Eyes BRO
DOB 07/19/1996
Expires 07/19/2029
E NONE
R NONE
Issued 08/07/2021
JUL 96
EXCELSIOR

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 Nimota Arikawe

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Nimota Arikawe: 857

		Importance	Result
AI Score		Pass/Fail	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	
May have been through a bankruptcy		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	No more than 1	Pass/Fail	
Alcohol	No more than 1 ever	Pass/Fail	
Bad Check	No more than 1 ever	Pass/Fail	
Criminal Other	No more than 1 ever	Pass/Fail	
Drug Manufacture Distribution	No more than 1 ever	Pass/Fail	
Drug Marijuana Use	No more than 1 ever	Pass/Fail	
Drug Meth Manufacture	No more than 1 ever	Pass/Fail	
Drug Use	No more than 1 ever	Pass/Fail	
Fraud	No more than 1 ever	Pass/Fail	
Government Obstruction	No more than 1 ever	Pass/Fail	
Kidnapping	No more than 1 ever	Pass/Fail	
Property Destruction	No more than 1 ever	Pass/Fail	
Property Other	No more than 1 ever	Pass/Fail	
Property Theft	No more than 1 ever	Pass/Fail	
Prostitution	No more than 1 ever	Pass/Fail	
Sex Offense Coerced	No more than 1 ever	Pass/Fail	
Sex Offense Willful	No more than 1 ever	Pass/Fail	
Society Other	No more than 1 ever	Pass/Fail	
Violent Fatal	No more than 1 ever	Pass/Fail	
Violent Non Fatal	No more than 1 ever	Pass/Fail	
Weapons	No more than 1 ever	Pass/Fail	
Wildlife	No more than 1 ever	Pass/Fail	
Is not a registered sex offender		Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$170,000.00
Total combined annual income to rent ratio	102.46 (based on rent of $3,855.00)
Total number of accounts	19
Accounts with no late payments	19 (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	$32,367.00 ($0.00 past due)
Outstanding revolving debt	$275.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$32,092.00 ($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:	Nimota Arikawe	NIMOTA K. ARIKAWE
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1996	7/**/1996

Addresses	From Application	From Equifax
	1620 Fulton Street Brooklyn, NY 11213 - US	16327 130TH AVE. JAMAICA, NY 11434 (Applicant) Reported 11/2024 1620 FULTON ST. 9K BROOKLYN, NY 11213 (Applicant) Reported 11/2024 34 DECATUR ST. 2 EAST BOSTON, MA 02128 (Applicant) Reported 10/2024 14128 247TH ST. ROSEDALE, NY 11422 (Applicant) Reported 8/2023 100 UNION DR. 132-4 ALBANY, NY 12208 (Applicant) Reported 6/2019

Employment	From Application	From Equifax
Applicant:	Pharmacist Novo Nordisk $170,000.00/Yr. Total annual Income: $170,000.00	

Criminal and Other Public Records				
Requested For Nimota Arikawe	**Location Searched** Multistate Search	**Period Searched** 11/12/2017 - 11/12/2024	**Requested** 11/12/2024	**Returned** 11/12/2024
Results *No Records Found*				

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Nimota Arikawe	11/12/2024	11/12/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Nimota Arikawe	11/12/2024	11/12/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	857	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)	806	Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information The balance amount paid down on your open student loan accounts is too low 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
DEPT OF ED/AIDVANTAG (Applicant)	9/2016	8/2024					$5,684.00

Monthly Payment	High Credit	Type	Comments
	$5,500.00	INSTALLMENT	FIXED RATE 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
DEPT OF ED/AIDVANTAG (Applicant)	8/2017	8/2024					$5,198.00

Monthly Payment	High Credit	Type	Comments
	$5,000.00	INSTALLMENT	FIXED RATE 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
DEPT OF ED/AIDVANTAG (Applicant)	8/2015	8/2024					$4,672.00

Monthly Payment	High Credit	Type	Comments
	$4,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2014	8/2024					$3,686.00

Monthly Payment	High Credit	Type	Comments
	$4,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2013	8/2024					$3,620.00

Monthly Payment	High Credit	Type	Comments
	$3,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2014	8/2024					$2,599.00

Monthly Payment	High Credit	Type	Comments
	$2,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2013	8/2024					$2,573.00

Monthly Payment	High Credit	Type	Comments
	$2,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2015	8/2024					$2,466.00

Monthly Payment	High Credit	Type	Comments
	$2,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	9/2016	8/2024					$1,594.00

Monthly Payment	High Credit	Type	Comments
	$2,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	4/2024	9/2024					$177.00

Monthly Payment	High Credit	Type	Comments
	$3,186.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0
10/24		8/24		6/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Joint)	6/2021	10/2024					$98.00

Monthly Payment	High Credit	Type	Comments
$40.00	$2,463.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	5/2019	8/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$33,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2018	8/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$33,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	5/2019	3/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$18,929.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2018	2/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$17,589.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22	
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)	8/2016						$0.00

Monthly Payment	High Credit	Type	Comments
	$8,767.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22	
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 (Joint)	10/2017	9/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$7,630.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22	
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
AMEX/DSNB (Applicant)	7/2018	7/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$263.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

3/22		1/22		11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20	
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
SYNCB/OLD NAVY DC (Applicant)	5/2018	5/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$12.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

NOTICE OF ADVERSE ACTION

November 12, 2024

Dear Nimota Arikawe:

Thank you for submitting your application for rental housing to: 1328 Fulton; 1328 Fulton Street, Brooklyn, NY 11216.

1. We are unable to offer you a lease on the terms that you requested.

Our decision about your application was based in whole or in part on information contained in a consumer report from a consumer reporting agency, RP On-Site, LLC ("On-Site"), 2201 Lakeside Blvd, Richardson, TX 75082; (877) 222-0384; www.renterrelations.com. The report includes information provided by On-Site and the following other consumer reporting agency(ies):

Credit Information Provider(s):
Equifax
P.O. Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com

Neither On-Site nor any other consumer reporting agency listed in this notice made the decision to take the adverse action and they are unable to provide the specific reasons why we chose to take the adverse action.

2. You have the right, under the Fair Credit Reporting Act ("FCRA"), to know the information contained in your file at each consumer reporting agency and to dispute any information that you believe is inaccurate or incomplete. If any person takes adverse action against you based in whole or in part on any information contained in a consumer report, you also have the right to a free copy of the report if you request it no later than 60 days after your receipt of the adverse action notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute it with the relevant consumer reporting agency.

3. If you would like to review the consumer report that we used to evaluate your application, you can do so by visiting On-Site's applicant help center at www.renterrelations.com and requesting a free copy of your rental report. You can also reach On-Site at the address or phone number listed above.

4. After you receive your rental report, you may submit a dispute to the relevant consumer reporting agency (listed above) about any information in the report that you believe is inaccurate or incomplete. You may also submit your dispute of any information in the report that was provided by another consumer reporting agency to On-Site and they will forward your dispute to the relevant provider. Both you and 1328 Fulton will be notified by On-Site via email of any updates made to the information.

5. We obtained your AI Score from our screening services provider, On-Site, and used it as a factor in our decision.

Your AI Score is: **857** Date: **November 12, 2024**

Scores range from a low of 0 to a high of 1000.

Key factors that adversely affected your AI score are:

- Tradeline scoring
- Debt-to-income ratio
- Credit Score
- Rental Payment History

6. We also obtained your credit score(s) and used it as a factor in our decision. Your credit score is a number that reflects the information in your credit report and can change, depending on how the information in your credit report changes.

Your **Equifax** Credit Score: **806** Date: **November 12, 2024**

Scores range from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

- Lack of sufficient credit history on bankcard or revolving accounts
- Lack of sufficient relevant first mortgage account information
- The balance amount paid down on your open student loan accounts is too low
- The date that you opened your oldest account is too recent

Please contact us if you have any questions about this notice or our rental criteria.

Sincerely,

Fulton Street Development LLC

A Summary of Your Rights Under the Fair Credit Reporting Act

https://www.realpage.com/your-rights-under-fair-credit-reporting-act/

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.

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
NVN	900726	000750	PRIN	0000330141	1

PAGE 5

NOVO NORDISK INC
800 SCUDDERS MILL ROAD
PLAINSBORO, NJ 08536

Earnings Statement

Period Beginning: 07/29/2024
Period Ending: 08/11/2024
Pay Date: 08/16/2024

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

NIMOTA KIKELOMO ARIKAWE
14128 247TH ST
ROSEDALE NY 11422-2134

Earnings

Earnings	rate	hours	this period	year to date
Regular	6681.92	80.00	6,681.92	112,050.64
Bonus Inhouse				54,081.79
Payflex				200.00
Way To Go!				1,354.42
Gross Pay			**$6,681.92**	167,686.85

Deductions

Statutory	this period	year to date
Federal Income Tax	-1 ,007.41	29,894.91
Social Security Tax	-406 .14	10,257.96
Medicare Tax	-94 .98	2,399.04
NY State Income Tax	-342 .01	12,455.70
NY SDI Tax	-1 .20	20.40
NY Paid Family Leave Ins		333.25
Other		
Dental Premium	-4 .57*	77.69
Hsa	-117 .31*	1,994.20
Medical Premium	-17 .76*	301.92
Peruseauto	-75 .00	1,275.00
Pretax 401K	-668 .19*	7,675.04
401K Roth Ira	-133 .64	9,281.43
Net Pay	**$3,813.71**	
Checking 1	-3 ,763.71	
Saving 1	-50 .00	
Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $5,874.09

Other Benefits and Information

Other Benefits and Information	this period	total to date
Co Contrib 1%	66.82	1,661.34
Co Contrib 8%	534.55	13,290.53
G.T.L.	8.24	137.86
Hlth Plan Value	443.98	7,547.66
Hst Fed Exempt	30.77	523.09
Pensnable Wages	6,681.92	
401K Hours	80.00	

Important Notes

YOUR COMPANY PHONE NUMBER IS 855-411-5290

UNCAPPED SICK TIME

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
Exemptions/Allowances:
NY: 0

EMPLOYEE ID NUMBER 12011464

NOVO NORDISK INC
800 SCUDDERS MILL ROAD
PLAINSBORO, NJ 08536

Advice number: **00000330141**
Pay date: 08/16/2024

Deposited to the account of	account number	transit ABA	amount
NIMOTA KIKELOMO ARIKAWE	xxxxxx9401	xxxx xxxx	$50.00
	xxxxxx5579	xxxx xxxx	$3,763.71

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
NVN	900726	000750	PRIN	0000350139	1

PAGE 4

NOVO NORDISK INC
800 SCUDDERS MILL ROAD
PLAINSBORO, NJ 08536

Earnings Statement

Period Beginning: 08/12/2024
Period Ending: 08/25/2024
Pay Date: 08/30/2024

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

NIMOTA KIKELOMO ARIKAWE
14128 247TH ST
ROSEDALE NY 11422-2134

Earnings	rate	hours	this period	year to date
Regular	6681.92	80.00	6,681.92	118,732.56
Bonus Inhouse				54,081.79
Payflex				200.00
Way To Go!				1,354.42
Gross Pay			**$6,681.92**	174,368.77

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-1 ,007.41	30,902.32
	Social Security Tax	-195 .24	10,453.20
	Medicare Tax	-94 .98	2,494.02
	NY State Income Tax	-342 .01	12,797.71
	NY SDI Tax	-1 .20	21.60
	NY Paid Family Leave Ins		333.25
	Other		
	Dental Premium	-4 .57*	82.26
	Hsa	-117 .31*	2,111.51
	Medical Premium	-17 .76*	319.68
	Peruseauto	-75 .00	1,350.00
	Pretax 401K	-668 .19*	8,343.23
	401K Roth Ira	-133 .64	9,415.07
	Net Pay	**$4,024.61**	
	Checking 1	-3 ,974.61	
	Saving 1	-50 .00	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $5,874.09

Other Benefits and Information	this period	total to date
Co Contrib 1%	66.82	1,728.16
Co Contrib 8%	534.55	13,825.08
G.T.L.	8.24	146.10
Hlth Plan Value	443.98	7,991.64
Hst Fed Exempt	30.77	553.86
Pensnable Wages	6,681.92	
401K Hours	80.00	

Important Notes

YOUR COMPANY PHONE NUMBER IS 855-411-5290

UNCAPPED SICK TIME

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
Exemptions/Allowances:
NY: 0

EMPLOYEE ID NUMBER 12011464

NOVO NORDISK INC
800 SCUDDERS MILL ROAD
PLAINSBORO, NJ 08536

Advice number: **00000350139**
Pay date: 08/30/2024

Deposited to the account of	account number	transit ABA	amount
NIMOTA KIKELOMO ARIKAWE	xxxxxx9401	xxxx xxxx	$50.00
	xxxxxx5579	xxxx xxxx	$3,974.61

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
NVN	900726	000750	PRIN	0000370139	1

PAGE 9

NOVO NORDISK INC
800 SCUDDERS MILL ROAD
PLAINSBORO, NJ 08536

Earnings Statement

Period Beginning: 08/26/2024
Period Ending: 09/08/2024
Pay Date: 09/13/2024

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

NIMOTA KIKELOMO ARIKAWE
14128 247TH ST
ROSEDALE NY 11422-2134

Earnings	rate	hours	this period	year to date
Regular	6681.92	80.00	6,681.92	125,414.48
Bonus Inhouse				54,081.79
Payflex				200.00
Way To Go!				1,354.42
Gross Pay			**$6,681.92**	181,050.69

Deductions		this period	year to date
Statutory			
	Federal Income Tax	-1,007.41	31,909.73
	Medicare Tax	-94.98	2,589.00
	NY State Income Tax	-342.01	13,139.72
	NY SDI Tax	-1.20	22.80
	Social Security Tax		10,453.20
	NY Paid Family Leave Ins		333.25
Other			
	Dental Premium	-4.57*	86.83
	Hsa	-117.31*	2,228.82
	Medical Premium	-17.76*	337.44
	Peruseauto	-75.00	1,425.00
	Pretax 401K	-668.19*	9,011.42
	401K Roth Ira	-133.64	9,548.71
	Net Pay	**$4,219.85**	
	Checking 1	-4,169.85	
	Saving 1	-50.00	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $5,874.09

Other Benefits and Information	this period	total to date
Co Contrib 1%	66.82	1,794.98
Co Contrib 8%	534.55	14,359.63
G.T.L.	8.24	154.34
Hlth Plan Value	443.98	8,435.62
Hst Fed Exempt	30.77	584.63
Pensnable Wages	6,681.92	
401K Hours	80.00	

Important Notes

YOUR COMPANY PHONE NUMBER IS 855-411-5290

UNCAPPED SICK TIME

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
Exemptions/Allowances:
NY: 0

EMPLOYEE ID NUMBER 12011464

NOVO NORDISK INC
800 SCUDDERS MILL ROAD
PLAINSBORO, NJ 08536

Advice number: **00000370139**
Pay date: 09/13/2024

Deposited to the account of	account number	transit ABA	amount
NIMOTA KIKELOMO ARIKAWE	xxxxxx9401	xxxx xxxx	$50.00
	xxxxxx5579	xxxx xxxx	$4,169.85

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
NVN	900726	000750	PRIN	0000390139	1

Earnings Statement

NOVO NORDISK INC
800 SCUDDERS MILL ROAD
PLAINSBORO, NJ 08536

Period Beginning: 09/09/2024
Period Ending: 09/22/2024
Pay Date: 09/27/2024

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

NIMOTA KIKELOMO ARIKAWE
14128 247TH ST
ROSEDALE NY 11422-2134

Earnings	rate	hours	this period	year to date
Regular	6681.92	80.00	6,681.92	132,096.40
Bonus Inhouse				54,081.79
Payflex				200.00
Way To Go!				1,354.42
Gross Pay			**$6,681.92**	187,732.61

Deductions		this period	year to date
Statutory			
	Federal Income Tax	-1,007.41	32,917.14
	Medicare Tax	-94.99	2,683.99
	NY State Income Tax	-342.01	13,481.73
	NY SDI Tax	-1.20	24.00
	Social Security Tax		10,453.20
	NY Paid Family Leave Ins		333.25
Other			
	Dental Premium	-4.57*	91.40
	Hsa	-117.31*	2,346.13
	Medical Premium	-17.76*	355.20
	Peruseauto	-75.00	1,500.00
	Pretax 401K	-668.19*	9,679.61
	401K Roth Ira	-133.64	9,682.35
	Net Pay	**$4,219.84**	
	Checking 1	-4,169.84	
	Saving 1	-50.00	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $5,874.09

Other Benefits and Information	this period	total to date
Co Contrib 1%	66.82	1,861.80
Co Contrib 8%	534.55	14,894.18
G.T.L.	8.24	162.58
Hlth Plan Value	443.98	8,879.60
Hst Fed Exempt	30.77	615.40
Pensnable Wages	6,681.92	
401K Hours	80.00	

Important Notes

YOUR COMPANY PHONE NUMBER IS 855-411-5290

UNCAPPED SICK TIME

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
Exemptions/Allowances:
NY: 0

EMPLOYEE ID NUMBER 12011464

NOVO NORDISK INC
800 SCUDDERS MILL ROAD
PLAINSBORO, NJ 08536

Advice number: **00000390139**
Pay date: 09/27/2024

Deposited to the account of	account number	transit ABA	amount
NIMOTA KIKELOMO ARIKAWE	xxxxxx9401	xxxx xxxx	$50.00
	xxxxxx5579	xxxx xxxx	$4,169.84

NON-NEGOTIABLE

Form **8879**
(Rev. January 2021)
Department of the Treasury
Internal Revenue Service

IRS *e-file* Signature Authorization

▶ **ERO must obtain and retain completed Form 8879.**
▶ **Go to *www.irs.gov/Form8879* for the latest information.**

OMB No. 1545-0074

Submission Identification Number (SID) ▶ 12562620240840ab2qnt

Taxpayer's name	Social security number
NIMOTA ARIKAWE	064-86-2156
Spouse's name	Spouse's social security number

Part I **Tax Return Information — Tax Year Ending December 31,** 2023 (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

Note: Form 1040-SS filers use line 4 only. Leave lines 1, 2, 3, and 5 blank.

1	Adjusted gross income	1	190,823.
2	Total tax	2	36,093.
3	Federal income tax withheld from Form(s) W-2 and Form(s) 1099	3	34,580.
4	Amount you want refunded to you	4	
5	Amount you owe	5	1,513.

Part II **Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)**

Under penalties of perjury, I declare that I have examined a copy of the income tax return (original or amended) I am now authorizing, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from the income tax return (original or amended) I am now authorizing. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS **(a)** an acknowledgement of receipt or reason for rejection of the transmission, **(b)** the reason for any delay in processing the return or refund, and **(c)** the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at **1-888-353-4537**. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for the income tax return (original or amended) I am now authorizing and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

☒ I authorize Muritala Tax (ERO firm name) to enter or generate my PIN 6 2 1 5 6 (**Enter five digits, but don't enter all zeros**) as my signature on the income tax return (original or amended) I am now authorizing.

☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ ______________________ Date ▶ ______________

Spouse's PIN: check one box only

☐ I authorize ______________ (ERO firm name) to enter or generate my PIN ☐☐☐☐☐ (**Enter five digits, but don't enter all zeros**) as my signature on the income tax return (original or amended) I am now authorizing.

☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ ______________________ Date ▶ ______________

Practitioner PIN Method Returns Only—continue below

Part III **Certification and Authentication — Practitioner PIN Method Only**

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 1 2 5 6 2 6 1 1 1 7 1
Don't enter all zeros

I certify that the above numeric entry is my PIN, which is my signature for the electronic individual income tax return (original or amended) I am now authorized to file for tax year indicated above for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and **Pub. 1345,** Handbook for Authorized IRS *e-file* Providers of Individual Income Tax Returns.

ERO's signature ▶ ______________________ Date ▶ ______________

ERO Must Retain This Form — See Instructions
Don't Submit This Form to the IRS Unless Requested To Do So

Form **9325** (January 2017)

Department of the Treasury - Internal Revenue Service

Acknowledgement and General Information for Taxpayers Who File Returns Electronically

Thank you for participating in IRS *e-file*.

064-86-2156

Taxpayer name NIMOTA ARIKAWE

Taxpayer address (optional)

100 UNION DR 1324

ALBANY, NY 12208

1. ☒ Your federal income tax return for 2023 was filed electronically with the Andover Submission Processing Center. The electronic filing services were provided by Muritala Tax.

2. ☒ Your return was accepted on 03/24/2024 using a Personal Identification Number (PIN) as your electronic signature. You entered a PIN or authorized the Electronic Return Originator (ERO) to enter or generate a PIN for you. The Submission ID assigned to your return is 12562620240840ab2qnt.

3. ☐ Your return was accepted on __________ Allow 4 to 6 weeks for the processing of your return. The Earned Income Credit or a dependent's exemption on your return may be reduced or disallowed due to a child's name and social security number mismatch.

4. ☒ Your electronic funds withdrawal payment request was accepted for processing.

5. ☐ Your electronic funds withdrawal payment request was not accepted for processing. Refer to the "If You Owe Tax" section.

6. ☐ Your Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return, was accepted on __________ . The Submission ID assigned to your extension is __________.

DO NOT SEND A PAPER COPY OF YOUR RETURN TO THE IRS. IF YOU DO, IT WILL DELAY THE PROCESSING OF THE RETURN.

If You Need to Make a Change to Your Return

If you need to make a change or correct the return you filed electronically, you should send a Form 1040X, Amended U.S. Individual Income Tax Return, to the IRS Submission Processing Center that processes paper returns for your area. The address is available at *www.irs.gov*, or you can call the IRS toll-free at 1-800-829-1040.

If You Need to Ask About Your Refund

The IRS notifies your Electronic Return Originator (ERO) when your return is accepted, usually within 48 hours. If your return was not accepted, the IRS notifies your ERO of the reasons for rejection. If it has been more than three weeks since the IRS accepted your return and you have not received your refund, go to *www.irs.gov* and click on "Where's My Refund?" to view your refund status. Exception: If box 3 above is checked, allow 4 to 6 weeks for processing of your return. A notice will be sent to you advising of changes to your return.

Also, you can call the TeleTax line at 1-800-829-4477, for automated refund information. You should have available the first social security number shown on your return, your filing status, and the exact amount of the refund you expect. TeleTax gives you the date for mailing or depositing your refund. You should receive your refund check within 30 days of the date given by TeleTax, or within one week of that date, if you chose direct deposit. If you do not receive it by then, or if TeleTax does not give your refund information, call the Refund Hotline at 1-800-829-1954.

Form **8879**

(Rev. January 2021)

Department of the Treasury
Internal Revenue Service

IRS *e-file* Signature Authorization

▶ **ERO must obtain and retain completed Form 8879.**

▶ **Go to *www.irs.gov/Form8879* for the latest information.**

OMB No. 1545-0074

Submission Identification Number (SID) ▶

Taxpayer's name	**Social security number**
NIMOTA ARIKAWE	064-86-2156
Spouse's name	**Spouse's social security number**

Part I **Tax Return Information — Tax Year Ending December 31,** 2022 (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

Note: Form 1040-SS filers use line 4 only. Leave lines 1, 2, 3, and 5 blank.

1	Adjusted gross income	**1**	105,658.
2	Total tax	**2**	16,113.
3	Federal income tax withheld from Form(s) W-2 and Form(s) 1099	**3**	17,056.
4	Amount you want refunded to you	**4**	943.
5	Amount you owe	**5**	

Part II **Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)**

Under penalties of perjury, I declare that I have examined a copy of the income tax return (original or amended) I am now authorizing, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from the income tax return (original or amended) I am now authorizing. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS **(a)** an acknowledgement of receipt or reason for rejection of the transmission, **(b)** the reason for any delay in processing the return or refund, and **(c)** the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at **1-888-353-4537**. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for the income tax return (original or amended) I am now authorizing and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

☒ I authorize Muritala Tax (ERO firm name) to enter or generate my PIN 6 2 1 5 6 (Enter five digits, but don't enter all zeros) as my signature on the income tax return (original or amended) I am now authorizing.

☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ Date ▶

Spouse's PIN: check one box only

☐ I authorize ______ (ERO firm name) to enter or generate my PIN ☐☐☐☐☐ (Enter five digits, but don't enter all zeros) as my signature on the income tax return (original or amended) I am now authorizing.

☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ Date ▶

Practitioner PIN Method Returns Only—continue below

Part III **Certification and Authentication — Practitioner PIN Method Only**

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 1 2 5 6 2 6 1 1 1 7 1

Don't enter all zeros

I certify that the above numeric entry is my PIN, which is my signature for the electronic individual income tax return (original or amended) I am now authorized to file for tax year indicated above for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and **Pub. 1345,** Handbook for Authorized IRS *e-file* Providers of Individual Income Tax Returns.

ERO's signature ▶ Date ▶

ERO Must Retain This Form — See Instructions
Don't Submit This Form to the IRS Unless Requested To Do So

SANTA BARBARA TAX PRODUCTS GROUP, LLC
CIVISTA BANK
REFUND TRANSFER APPLICATION AND AGREEMENT

IMPORTANT DISCLOSURES:
PLEASE READ

If you are owed federal or state tax refunds, you have a right to choose how you will receive these refunds. There are several options available to you. Some options cost money and some options are free. Please read about these options below and on the next page.

You can file your tax return electronically or by paper and obtain your federal tax refund(s) directly from the Internal Revenue Service ("IRS") for free. Additionally, you can file your state tax return(s) electronically or by paper and obtain your state tax refund(s) directly from the applicable state taxing authority for free. If you file your federal tax return electronically, you can receive refund checks directly from the IRS through the U.S. Postal Service in 21 days from the time you file your federal tax return or the IRS can deposit your refund(s) directly into your bank account in less than 21 days from the time you file your federal tax return unless there are delays by the IRS. If you file a federal paper return through the U.S. Postal Service you can receive refund checks directly from the IRS through the U.S. Postal Service in 6 to 8 weeks from the time the IRS receives your federal return or the IRS can deposit your refund(s) directly into your bank account in 6 to 8 weeks from the time the IRS receives your federal return. However, if your federal return contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will issue your refund(s) no earlier than February 15, 2023. Please consult your applicable state taxing authority's website for details on when you can expect to receive your state tax refund(s). If your federal or state tax returns are electronically filed by a professional, you may have to pay certain fees related to electronic filing such as transmitter fees and electronic filing fees in addition to the fee charged by your tax preparer for preparing your taxes. Throughout the remainder of the document, the words "tax return(s)", "income tax return(s)", "tax refund(s)" and "refund(s)" refer to both federal and state, unless otherwise specifically denoted.

You can file your tax return(s) electronically, select a Refund Transfer ("RT") for an additional fee (the "RT Processing Fee"), and have your income tax refund(s) processed through a processor using banking services of a financial institution. An RT allows your refund(s) to be deposited into a bank account intended as a temporary deposit account ("Deposit Account") at Civista Bank ("Bank") and deducts your tax preparation and other fees you authorize from your refund(s). The balance is delivered to you via the disbursement method you select. If you file your tax return(s) electronically and select an RT, the IRS or applicable state taxing authority will deposit your refund(s) with Bank. Upon Bank's receipt of your refund(s), Santa Barbara Tax Products Group, LLC, a division of Green Dot Corporation, a Delaware corporation ("Servicer"), a processor, will deduct and pay from your refund(s) the RT Processing Fee, any fees charged by your tax preparer for the preparation and filing of your tax return(s) and any other amounts authorized by you, and disburse the balance of your refund proceeds to you. Unless there are delays by the IRS, federal tax refunds are received in less than 21 days from the time you file your federal tax return electronically. However, if your federal tax return contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will issue your federal tax refund no earlier than February 15, 2023. Please consult your applicable state taxing authority's website for details on when you can expect to receive your state tax refund(s). An RT Processing Fee of $39.95 is charged to process your federal or state tax refunds. The RT Processing Fee will be increased by $10.00 if Servicer processes federal and state refunds for you (and an additional $10.00 fee will be incurred for each state if multiple state returns are processed). In connection with an RT, in addition to the RT Processing Fee, you may have to pay certain other charges and fees, including a transmission fee, a technology fee and an electronic filing fee that may be payable to the transmitter or your tax preparer. Additional fees may apply depending on the disbursement method you select.

An RT is not necessary to obtain your refund(s). If you have an existing bank account you do not need an RT, which requires the payment of a fee, in order to receive a direct deposit from the IRS or applicable state taxing authority. You may consult the IRS website (IRS.gov) or website of the applicable state taxing authority for information about tax refund processing.

If you select an RT, no prior debt you may owe to Bank will be deducted from your refund(s). You can change your income tax withholdings which might result in you receiving additional funds throughout the year rather

TD Bank
America's Most Convenient Bank®

E **STATEMENT OF ACCOUNT**

Go paperless. Scan the QR code to opt in to paperless statements.

NIMOTA ARIKAWE
14128 247TH ST
ROSEDALE NY 114222134

Statement Period: Aug 24 2024-Sep 23 2024
Cust Ref #: 4373705579-630-E-***
Primary Account #: 437-3705579

TD Convenience Checking

NIMOTA ARIKAWE

Account # 437-3705579

ACCOUNT SUMMARY

Beginning Balance	507.57	Average Collected Balance	2,921.60
Electronic Deposits	14,848.46	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	13,976.88	Annual Percentage Yield Earned	0.00%
Ending Balance	1,379.15	Days in Period	31

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	$0.00	$0.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
08/26	ACH DEPOSIT, PAYPAL TRANSFER ****525213212	1,040.00
08/27	ACH DEPOSIT, ALLY BANK P2P NIMOTA K ARIKAW	600.00
08/28	ACH DEPOSIT, NOVO NORDISK INC DIRECT DEP ****74843780NVN	3,974.61
09/04	ACH DEPOSIT, ALLY BANK P2P NIMOTA K ARIKAW	973.00
09/05	ACH DEPOSIT, ALLY BANK P2P NIMOTA K ARIKAW	2,741.00
09/11	ACH DEPOSIT, NOVO NORDISK INC DIRECT DEP ****75555900NVN	4,169.85
09/12	TD ZELLE RECEIVED, 425600B0AN7W Zelle MODUPE OTUFALE	250.00
09/12	ACH DEPOSIT, DISCOVER BANK PREARRANGE 9401	850.00
09/17	CCD DEPOSIT, NOVO NORDISK PAYMENTS A****1200845523	50.00
09/20	TD ZELLE RECEIVED, 426400M0CY0R Zelle MODUPE OTUFALE	200.00
	Subtotal:	14,848.46

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
08/26	TD ATM DEBIT AP, *****30057420002, AUT 082624 DDA WITHDRAW AP 885 6TH AVENUE NEW YORK * NY	80.00
08/27	TD ZELLE SENT, 424000C0G0M2 Zelle OPEYEMI OLANIYAN	600.00
08/27	TD ZELLE SENT, 424000A0HG37 Zelle BAIRTA UBUSHAEVA	155.00
09/04	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****966271	300.00
09/04	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****970697	2,315.00
09/04	ELECTRONIC PMT-WEB, THE GARNET WEB PMTS 3WJWT	171.00
09/04	ELECTRONIC PMT-WEB, ADVS ED SERV WEB STUDNTLOAN 6QAQDUAOA61	1,500.67
09/04	TD ZELLE SENT, 424800D0JS2A Zelle KAMALDEEN ABDULRAZA	131.00
09/05	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****036721	1,040.00

How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1 Ending Balance		1,379.15
2 Total Deposits	+	
3 Sub Total		
4 Total Withdrawals	-	
5 Adjusted Balance		

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

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

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

TD Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

NIMOTA ARIKAWE

Page:	3 of 3
Statement Period:	Aug 24 2024-Sep 23 2024
Cust Ref #:	4373705579-630-E-***
Primary Account #:	437-3705579

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
09/05	ACH DEBIT, BANK OF MONTREAL FP PYMT/CR ****_1064218	12.21
09/06	ELECTRONIC PMT-WEB, VENMO PAYMENT ****750173209	7.00
09/06	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****473122	2,600.00
09/12	TD ZELLE SENT, 425600E0L5TC Zelle MODUPE OTUFALE	850.00
09/16	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****510700	540.00
09/16	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****512617	560.00
09/17	ELECTRONIC PMT-WEB, ADVS ED SERV WEB STUDNTLOAN 6QBPS2KCOK1	1,250.00
09/17	ELECTRONIC PMT-WEB, ALLY BANK $TRANSFER ****3079623	1,865.00
	Subtotal:	13,976.88

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
08/23	507.57	09/06	924.30
08/26	1,467.57	09/11	5,094.15
08/27	1,312.57	09/12	5,344.15
08/28	5,287.18	09/16	4,244.15
09/04	1,842.51	09/17	1,179.15
09/05	3,531.30	09/20	1,379.15

E

STATEMENT OF ACCOUNT

NIMOTA ARIKAWE
14128 247TH ST
ROSEDALE NY 114222134

Page:	1 of 4
Statement Period:	Sep 24 2024-Oct 23 2024
Cust Ref #:	4373705579-630-E-***
Primary Account #:	437-3705579

ATM Balance Inquiry Fee Changes Effective June 28, 2024

GOOD NEWS! We've eliminated the non-TD ATM balance inquiry fee.
Beginning June 28, 2024, we no longer charge the non-TD ATM balance inquiry fee when conducting balance inquiries at an ATM that we do not own or operate. Please note that fees may still apply for withdrawals and transfers at non-TD ATMs as well as surcharges from the ATM owner or network, including for balance inquiries.

TD Convenience Checking

NIMOTA ARIKAWE

Account # 437-3705579

ACCOUNT SUMMARY

Beginning Balance	1,379.15	Average Collected Balance	3,629.80
Deposits	1,600.00	Interest Earned This Period	0.00
Electronic Deposits	24,799.54	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Electronic Payments	22,987.76	Days in Period	30
Ending Balance	4,790.93		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	$0.00	$0.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/07	DEPOSIT	1,600.00
	Subtotal:	1,600.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
09/24	ACH DEPOSIT, ALLY BANK P2P NIMOTA K ARIKAW	2,800.00
09/25	ACH DEPOSIT, NOVO NORDISK INC DIRECT DEP ****32883661NVN	4,169.84
09/26	TD ZELLE RECEIVED, 427000J0DMX3 Zelle MODUPE OTUFALE	200.00
09/27	TD ZELLE RECEIVED, 427100I0ET4O Zelle ORIGHOMIS YEMBRA	95.00
09/30	TD ZELLE RECEIVED, 427300O0IKDO Zelle MODUPE OTUFALE	300.00
09/30	ATM CASH DEPOSIT, *****30057420002 AUT 092824 ATM CASH DEPOSIT 490 ROACKAWAY TURNPIKE LAWRENCE * NY	1,700.00
09/30	ACH DEPOSIT, ALLY BANK P2P NIMOTA K ARIKAW	2,599.00
10/04	TD ZELLE RECEIVED, 427800A0E75L Zelle MODUPE OTUFALE	200.00
10/04	ACH DEPOSIT, ALLY BANK P2P NIMOTA K ARIKAW	2,741.00
10/09	ACH DEPOSIT, NOVO NORDISK INC DIRECT DEP ****32688738NVN	4,169.85
10/10	TD ZELLE RECEIVED, 428400G04V49 Zelle MODUPE OTUFALE	200.00
10/15	CCD DEPOSIT, NOVO NORDISK PAYMENTS A****1200946210	50.00

How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	4,790.93
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

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

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

TD Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

NIMOTA ARIKAWE

Statement Period: Sep 24 2024-Oct 23 2024
Cust Ref #: 4373705579-630-E-***
Primary Account #: 437-3705579

DAILY ACCOUNT ACTIVITY

Electronic Deposits (continued)

POSTING DATE	DESCRIPTION	AMOUNT
10/15	TD ZELLE RECEIVED, 428800P04PDY Zelle OPEYEMI OLANIYAN	1,000.00
10/16	ACH DEPOSIT, ALLY BANK P2P NIMOTA K ARIKAW	140.00
10/17	TD ZELLE RECEIVED, 429100C0LXFH Zelle MODUPE OTUFALE	200.00
10/21	ATM CASH DEPOSIT, *****30057420002 AUT 102024 ATM CASH DEPOSIT 252 ATLANTIC AVENUE BROOKLYN * NY	20.00
10/21	ATM CASH DEPOSIT, *****30057420002 AUT 102024 ATM CASH DEPOSIT 252 ATLANTIC AVENUE BROOKLYN * NY	45.00
10/23	ACH DEPOSIT, NOVO NORDISK INC DIRECT DEP ****72180218NVN	4,169.85
	Subtotal:	24,799.54

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
09/25	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M4806	3,000.00
09/27	ELECTRONIC PMT-WEB, ADVS ED SERV WEB STUDNTLOAN 6QCIF1K7RB1	1,000.00
10/01	ELECTRONIC PMT-WEB, ADVS ED SERV WEB STUDNTLOAN 6QCR1R50AO1	2,598.17
10/02	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****176009	373.00
10/02	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M7706	450.00
10/02	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****183285	755.00
10/02	ELECTRONIC PMT-WEB, ALLY BANK $TRANSFER ****1615301	1,710.00
10/02	ELECTRONIC PMT-WEB, DISCOVER BANK NET/MOBILE 9401	2,000.00
10/03	TD ATM DEBIT AP, *****30057420002, AUT 100324 DDA WITHDRAW AP RA034893 BROOKLYN * NY	60.00
10/04	ELECTRONIC PMT-WEB, THE GARNET WEB PMTS KB79X	171.00
10/08	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****724915	2,600.00
10/08	ELECTRONIC PMT-WEB, ALLY BANK $TRANSFER ****4966383	200.00
10/08	TD ZELLE SENT, 428200D06VFB Zelle OWURACHAN	1,000.00
10/09	ELECTRONIC PMT-WEB, DISCOVER BANK NET/MOBILE 9401	1,600.00
10/15	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****396328	140.00
10/15	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M8626	277.59
10/15	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****401293	468.00
10/15	TD ZELLE SENT, 428900D0MDN0 Zelle BAIRTA UBUSHAEVA	155.00
10/15	TD ZELLE SENT, 428900G0F8C5 Zelle OPEYEMI OLANIYAN	500.00
10/15	TD ZELLE SENT, 428900C0HLMD Zelle LATAVIA WATSON	170.00
10/16	ELECTRONIC PMT-WEB, ADVS ED SERV WEB STUDNTLOAN 6QE4PAV5VT1	1,000.00
10/16	ELECTRONIC PMT-WEB, ALLY BANK $TRANSFER ****2821991	2,065.00
10/16	TD ZELLE SENT, 429000P08SPW Zelle MODUPE OTUFALE	275.00
10/17	ELECTRONIC PMT-WEB, CHASE CREDIT CRD EPAY ****204291	100.00

NIMOTA ARIKAWE

Statement Period: Sep 24 2024-Oct 23 2024
Cust Ref #: 4373705579-630-E-***
Primary Account #: 437-3705579

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
10/18	TD ATM DEBIT AP, *****30057420002, AUT 101824 DDA WITHDRAW AP 885 6TH AVE NEW YORK * NY	100.00
10/21	TD ZELLE SENT, 429400G04TEZ Zelle MODUPEOLU FASAWE	20.00
10/21	ELECTRONIC PMT-WEB, ALLY BANK $TRANSFER ****7832127	200.00
	Subtotal:	22,987.76

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
09/23	1,379.15	10/07	5,666.82
09/24	4,179.15	10/08	1,866.82
09/25	5,348.99	10/09	4,436.67
09/26	5,548.99	10/10	4,636.67
09/27	4,643.99	10/15	3,976.08
09/30	9,242.99	10/16	776.08
10/01	6,644.82	10/17	876.08
10/02	1,356.82	10/18	776.08
10/03	1,296.82	10/21	621.08
10/04	4,066.82	10/23	4,790.93

novo nordisk®

11/12/2024

To Whom It May Concern:

Nimota Arikawe has been employed by Novo Nordisk Inc. since 6/13/22.

Nimota's title is Medical Liaison - HEMOGLOBINOPATHIES NY / NJ. They are a regular, full-time employee.

If you require additional information, please do not hesitate to contact Ask HR at 855-411-5290.

Sincerely,

Keith Glende
Sr. Business Support Specialist
Ask HR
Human Resources

Novo Nordisk Inc.
Human Resources
HR Employee Services

800 Scudders Mill Road
Plainsboro, New Jersey 08536
USA

Telephone:
855-411-5290

Internet:
www.novonordisk-us.com