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 Karen Brenseke

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 Karen Brenseke: 848

	Importance	Result
AI Score	Pass/Fail	
No Credit	Pass/Conditional	
Total annual income to rent ratio exceeds 30.0	Pass/Fail	
May have been through a bankruptcy	Pass/Fail	
No rental collections	Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$180,000.00
Total combined annual income to rent ratio	74.82 (based on rent of $3,475.00)
Total number of accounts	14
Accounts with no late payments	14 (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	$3,507.00 ($0.00 past due)
Outstanding revolving debt	$3,507.00 (7% 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:	Karen Brenseke	KAREN R. BRENSEKE
SSN:	***-**-****	***-**-****
Birth Date:	8/**/1995	8/**/1995

Addresses	From Application	From Equifax
	50 Quebec Drive Huntington Station, NY 11746 - US	50 QUEBEC DR. HUNTINGTON STATION, NY 11746 (Applicant) Reported 11/2024

Employment	From Application	From Equifax
Applicant:	Finance Bloomberg LP $180,000.00/Yr. Total annual Income: $180,000.00	

Restricted Person Search		
Requested For Karen Brenseke	**Requested** 11/23/2024	**Returned** 11/23/2024
Results *No Records Found*		

Risk Models		
From RealPage		
Risk Model Name	**Score**	**Score Factors**
RealPage AI Score (Applicant)	848	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)	798	Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies The date that you opened your oldest account is too recent

Description

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	3/2018	9/2024					$3,507.00

Monthly Payment	High Credit	Type	Comments
$70.00	$9,627.00	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
10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Joint)	8/2015	8/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$5,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD BANK (Applicant)	12/2016	8/2024					$0.00

Monthly Payment	High Credit	Type	Comments
$35.00	$4,935.00	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
10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Joint)	8/2014	4/2019					$0.00

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

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
FORDHAM UNIVERSITY (Applicant)	2/2014	1/2021					$0.00

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

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CBNA/MEIJER INC (Applicant)	5/2021	7/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$3,534.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR 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 (Joint)	8/2013	1/2021					$0.00

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

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Joint)	8/2016	9/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,750.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
DEPT OF ED (Joint)	8/2015	8/2020					$0.00

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

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Joint)	8/2014	2/2019					$0.00

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Joint)	8/2013	8/2020					$0.00

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

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BLOOMINGDALES (Applicant)	3/2017	12/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,030.00	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 (Joint)	8/2016	1/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/VICTORI (Applicant)	3/2016	4/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$132.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR 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
6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18	

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.

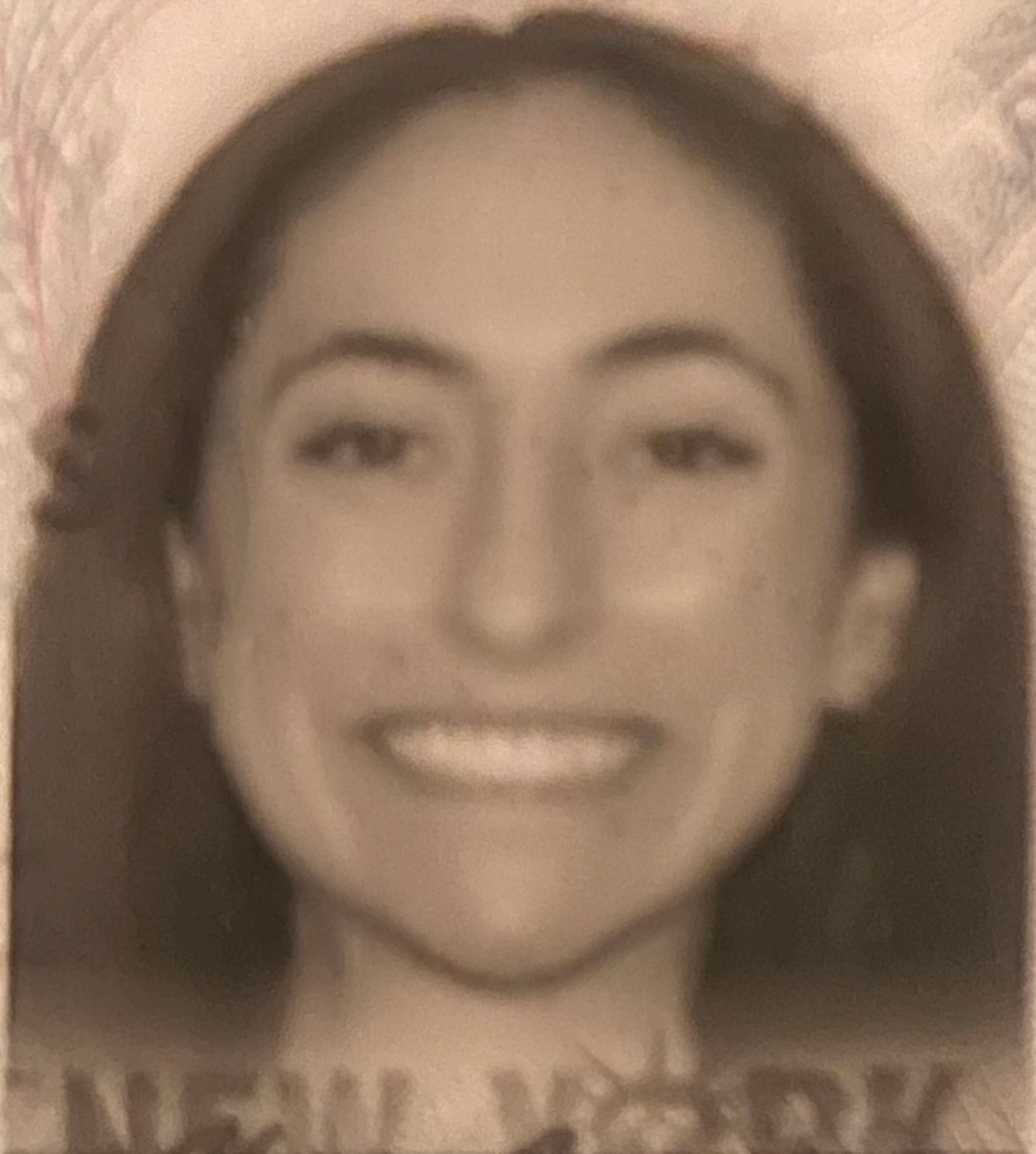
If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for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

DRIVER LICENSE

ID 311 628 029 Class D



BRENSEKE
KAREN,ROSE
50 QUEBEC DR
HUNTINGTN STA, NY 11746

DOB 08/17/1995
Issued 08/26/2024
Expires 08/17/2032
E NONE
R NONE
Sex F Height 5'-06" Eyes BRO

Organ Donor

NEW YORK

AUG 95

150 CLERMONT AVE

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 **150 CLERMONT AVE**.

APPLICANT INFORMATION				
LAST NAME Brenseke	FIRST NAME Karen	M.I.	SSN ***-**-****	DRIVER'S LICENSE #
BIRTH DATE 8/17/1995	PHONE #1 (631) 678-5633	ALTERNATE PHONE	EMAIL kbrenseke@gmail.com	
CURRENT ADDRESS				
STREET ADDRESS 50 Quebec Drive			CITY Huntington Station	
STATE NY	ZIP 11746	DATE IN 7/1/2022	DATE OUT current	MONTHLY RENT $300.00 / Mo.
LANDLORD NAME Sharon Brenseke			LANDLORD PHONE (631) 827-6936	
EMPLOYMENT & INCOME INFORMATION				
OCCUPATION Finance		EMPLOYER/COMPANY Bloomberg LP		SALARY $180,000.00/Yr.
SUPERVISOR Will not disclose		SUPERVISOR PHONE	START DATE	END DATE current
EMPLOYER ADDRESS 731 Lexington Avenue		CITY New York	STATE NY	ZIP 11746

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

PET(S)			
1. TYPE dog	BREED mixed, chihuahua and lab		NAME Pepper
SEX female	AGE 4	WEIGHT 40 lbs	COLOR brown

VEHICLE INFORMATION		
1. MAKE ford	MODEL escape	YEAR 2018
COLOR grey	PLATE to provide later if needed	STATE NY

OTHER INFORMATION	
HOW DID YOU HEAR ABOUT THIS PROPERTY? Streeteasy.com	
UNIT APPLYING FOR: PH2	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION We currently live in a family home. We have one car and would be interested in learning about parking garage.

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 **150 CLERMONT AVE** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **150 CLERMONT AVE** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **150 CLERMONT AVE**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **150 CLERMONT AVE** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **150 CLERMONT AVE**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

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

APPLICATION FOR KAREN BRENSEKE SUBMITTED ONLINE on November 23, 2024

Signed by Karen Brenseke
Sat Nov 23 2024 11:07:20 AM EST
Key: 43E54692; IP Address: 10.33.14.19

Karen Brenseke *(Applicant)* *Date*

The following charge(s) will appear on your card statement as *"150 CLERMONT AVE"*

Application Fee for Karen Brenseke - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Karen Brenseke	XXXXXXXXXXXX4007	15282638	$20.00
This card has been authorized for the amount above and will be charged when the application is processed.			

Company:	Bloomberg LP	Net Pay:	3,723.43
Address:	731 Lexington Avenue	Pay Begin Dt:	01-NOV-2024
	New York, NY 10022	Pay End Dt:	15-NOV-2024
	(212) 318-2000	Check Dt:	15-NOV-2024

General

Name:	Brenseke,Karen	Business Unit:	SPC Specialist Sales
Emplid:	101465	Location:	NY - 731 Lexington Avenue
Address:	50 Quebec Drive	Department:	Specialists - AMER Sustainabil
	Huntington Station , NY 11746	Employee Type:	Salaried
		Pay Rate:	156,000.00

Tax Data

Fed Marital Status:	Single	State Marital Status:	Single or Head of Household
Fed Allowances:	0	State Allowances:	0
Fed Addl Amount:	0.00	State Addl Amount:	0.00

Payslip Summary

	Total Gross	Total Taxes	Total Deductions	Net Pay
This Period	6,500.00	2,064.07	712.50	3,723.43
YTD	159,199.00	51,860.95	17,727.50	89,610.55

Earnings

Description	Hours	Rate	This Period	YTD
Regular			6,500.00	136,125.00
Bonus				22,450.00
Exp Refund				249.00
Retro Sal				375.00
Total			6,500.00	159,199.00

Taxes

Tax	Code	This Period	YTD
Fed	MED/EE	93.40	2,258.11
Fed	OASDI/EE	399.40	9,655.38
Fed	Withholdng	1,195.10	29,304.09
NY	FLI/EE		333.25
NY	Withholdng	376.17	10,310.12
Total		2,064.07	51,860.95

Before Tax Deductions

Description	This Period	YTD
FSA Health	62.50	1,312.50
401(k) Savings Contribution		1,020.00
Transportation Pre-Tax		2,000.00
Total	62.50	4,332.50

After Tax Deductions

Description	This period	YTD
401(k) Savings Contribution	650.00	13,395.00
Total	650.00	13,395.00

Employer Benefits

Description	This period	YTD
Bloomberg Basic Life Insurance*	4.50	94.50
401(k) Savings Contribution	325.00	6,697.50
401(k) Savings Contribution		510.00
Total	329.50	7,302.00

* Taxable

Pay Distribution

Payslip Number	Account Type	Account Number	Amount
7830687	Checking	XXXXXX2459	3,723.43

Paid Time Off including Sick Time and Safe & Sick Days: For your balance of available leave time under Bloomberg policies (including available time under specific leaves per NY, CA and SF law), consult HR<GO>

Company:	Bloomberg LP	Net Pay:	3,602.00
Address:	731 Lexington Avenue	Pay Begin Dt:	16-OCT-2024
	New York, NY 10022	Pay End Dt:	31-OCT-2024
	(212) 318-2000	Check Dt:	31-OCT-2024

General

Name:	Brenseke,Karen	Business Unit:	SPC Specialist Sales
Emplid:	101465	Location:	NY - 731 Lexington Avenue
Address:	50 Quebec Drive	Department:	Specialists - AMER Sustainabil
	Huntington Station , NY 11746	Employee Type:	Salaried
		Pay Rate:	156,000.00

Tax Data

Fed Marital Status:	Single	State Marital Status:	Single or Head of Household
Fed Allowances:	0	State Allowances:	0
Fed Addl Amount:	0.00	State Addl Amount:	0.00

Payslip Summary

	Total Gross	Total Taxes	Total Deductions	Net Pay
This Period	6,500.00	1,985.50	912.50	3,602.00
YTD	152,699.00	49,796.88	17,015.00	85,887.12

Earnings

Description	Hours	Rate	This Period	YTD
Regular			6,500.00	129,625.00
Bonus				22,450.00
Exp Refund				249.00
Retro Sal				375.00
Total			6,500.00	152,699.00

Taxes

Tax	Code	This Period	YTD
Fed	MED/EE	90.51	2,164.71
Fed	OASDI/EE	387.00	9,255.98
Fed	Withholdng	1,147.10	28,108.99
NY	FLI/EE		333.25
NY	Withholdng	360.89	9,933.95
Total		1,985.50	49,796.88

Before Tax Deductions

Description	This Period	YTD
FSA Health	62.50	1,250.00
Transportation Pre-Tax	200.00	2,000.00
401(k) Savings Contribution		1,020.00
Total	262.50	4,270.00

After Tax Deductions

Description	This period	YTD
401(k) Savings Contribution	650.00	12,745.00
Total	650.00	12,745.00

Employer Benefits

Description	This period	YTD
Bloomberg Basic Life Insurance*	4.50	90.00
401(k) Savings Contribution	325.00	6,372.50
401(k) Savings Contribution		510.00
Total	329.50	6,972.50

* Taxable

Pay Distribution

Payslip Number	Account Type	Account Number	Amount
7816262	Checking	XXXXXX2459	3,602.00

Paid Time Off including Sick Time and Safe & Sick Days: For your balance of available leave time under Bloomberg policies (including available time under specific leaves per NY, CA and SF law), consult HR<GO>

KAREN BRENSEKE
SHARON BRENSEKE
50 QUEBEC DRIVE
HUNTINGTON STA NY 11746

Page:	1 of 3
Statement Period:	Oct 24 2024-Nov 23 2024
Cust Ref #:	4286192459-630-E-***
Primary Account #:	428-6192459

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

KAREN BRENSEKE
SHARON BRENSEKE

Account # 428-6192459

ACCOUNT SUMMARY

Beginning Balance	2,652.91	Average Collected Balance	3,086.90
Electronic Deposits	12,222.48	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	14,010.10	Annual Percentage Yield Earned	0.00%
Ending Balance	865.29	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
10/29	ACH DEPOSIT, BLOOMBERG LP PAYROLL ****44544	3,602.00
11/05	ACH DEPOSIT, VENMO CASHOUT ****028879652	1,391.34
11/06	ACH DEPOSIT, VENMO CASHOUT ****051374537	690.66
11/08	ACH DEPOSIT, VENMO CASHOUT ****089738034	150.00
11/08	ACH DEPOSIT, VENMO CASHOUT ****095057199	2,329.41
11/12	ACH DEPOSIT, VENMO CASHOUT ****183880405	9.82
11/13	ACH DEPOSIT, BLOOMBERG LP PAYROLL ****44544	3,723.43
11/18	ACH DEPOSIT, VENMO CASHOUT ****301584874	325.82
	Subtotal:	12,222.48

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
10/24	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M7520	2,000.00
10/31	ELECTRONIC PMT-WEB, VENMO PAYMENT ****915321980	300.00
10/31	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M2364	3,507.10
11/07	ELECTRONIC PMT-WEB, VENMO PAYMENT ****071304837	40.00
11/07	ELECTRONIC PMT-WEB, VENMO PAYMENT ****068310021	46.00
11/08	DEBIT POS AP, *****30039434238, AUT 110824 DDA PURCHASE AP REGALA8666518724 RANCHO SANTA * CA	35.00

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	865.29
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.

KAREN BRENSEKE
SHARON BRENSEKE

Statement Period:	Oct 24 2024-Nov 23 2024
Cust Ref #:	4286192459-630-E-***
Primary Account #:	428-6192459

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/12	ELECTRONIC PMT-WEB, VENMO PAYMENT ****128483354	12.00
11/12	ELECTRONIC PMT-WEB, GOLDMAN SACHS BA COLLECTION ****00010007470	3,000.00
11/20	ELECTRONIC PMT-WEB, VENMO PAYMENT ****357425558	20.00
11/21	ELECTRONIC PMT-WEB, VENMO PAYMENT ****366928070	50.00
11/22	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT M9478	1,000.00
11/22	ELECTRONIC PMT-WEB, GOLDMAN SACHS BA COLLECTION ****00010007470	4,000.00
	Subtotal:	14,010.10

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
10/23	2,652.91	11/08	4,888.22
10/24	652.91	11/12	1,886.04
10/29	4,254.91	11/13	5,609.47
10/31	447.81	11/18	5,935.29
11/05	1,839.15	11/20	5,915.29
11/06	2,529.81	11/21	5,865.29
11/07	2,443.81	11/22	865.29

2023 W-2 and EARNINGS SUMMARY

Employee Reference Copy

W-2 Wage and Tax Statement 2023

OMB No. 1545-0008

Copy C for employee's records.

d Control number	0000101465 WKT
Dept.	
Corp.	N160
Employer use only	E S 2658
c Employer's name, address, and ZIP code	BLOOMBERG L P 731 LEXINGTON AVENUE NEW YORK, NY 10022
e/f Employee's name, address, and ZIP code	KAREN BRENSEKE 50 QUEBEC DRIVE HUNTINGTON STATION, NY 11746
b Employer's FED ID number	13-3417984
a Employee's SSA number	XXX-XX-4544
1 Wages, tips, other comp.	156871.34
2 Federal income tax withheld	29404.45
3 Social security wages	160200.00
4 Social security tax withheld	9932.40
5 Medicare wages and tips	168428.00
6 Medicare tax withheld	2442.21
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
11 Nonqualified plans	
12a See instructions for box 12	C 108.00
12b	D 11556.66
12c	AA 10943.34
12d	DD 9951.60
13 Stat emp. / Ret. plan / 3rd party sick pay	Ret. plan: X
14 Other	399.43 NY PFL
15 State	NY
Employer's state ID no.	133417984 1
16 State wages, tips, etc.	156871.34
17 State income tax	9941.89
18 Local wages, tips, etc.	
19 Local income tax	
20 Locality name	

```
This summary section is included with your W-2 to help describe this
portion in more detail. The reverse side includes general information that
you may also find helpful. The following reflects your final pay stub, plus
any adjustments made by your employer.
```

GROSS PAY	169,828.00	SOCIAL SECURITY TAX WITHHELD BOX 04 OF W-2	9,932.40
FED. INCOME TAX WITHHELD BOX 02 OF W-2	29,404.45	MEDICARE TAX WITHHELD BOX 06 OF W-2	2,442.21
STATE INCOME TAX BOX 17 OF W-2	9,941.89	SUI/SDI BOX 14 OF W-2	0.00
LOCAL INCOME TAX BOX 19 OF W-2	0.00		

To change your employee W-4 profile information
file a new W-4 with your payroll department

Social Security Number: XXX-XX-4544

KAREN BRENSEKE
50 QUEBEC DRIVE
HUNTINGTON STATION, NY 11746

	Federal Filing Copy	NY. State Filing Copy	City or Local Filing Copy
1 Wages, tips, other comp.	156871.34	156871.34	156871.34
2 Federal income tax withheld	29404.45	29404.45	29404.45
3 Social security wages	160200.00	160200.00	160200.00
4 Social security tax withheld	9932.40	9932.40	9932.40
5 Medicare wages and tips	168428.00	168428.00	168428.00
6 Medicare tax withheld	2442.21	2442.21	2442.21
d Control number	0000101465 WKT	0000101465 WKT	0000101465 WKT
Dept.			
Corp.	N160	N160	N160
Employer use only	E S 2658	E S 2658	E S 2658
c Employer's name, address, and ZIP code	BLOOMBERG L P 731 LEXINGTON AVENUE NEW YORK, NY 10022	BLOOMBERG L P 731 LEXINGTON AVENUE NEW YORK, NY 10022	BLOOMBERG L P 731 LEXINGTON AVENUE NEW YORK, NY 10022
b Employer's FED ID number	13-3417984	13-3417984	13-3417984
a Employee's SSA number	XXX-XX-4544	XXX-XX-4544	XXX-XX-4544
7 Social security tips			
8 Allocated tips			
9			
10 Dependent care benefits			
11 Nonqualified plans			
12a	C 108.00	C 108.00	C 108.00
12b	D 11556.66	D 11556.66	D 11556.66
12c	AA 10943.34	AA 10943.34	AA 10943.34
12d	DD 9951.60	DD 9951.60	DD 9951.60
13 Stat emp. / Ret. plan / 3rd party sick pay	Ret. plan: X	Ret. plan: X	Ret. plan: X
14 Other	399.43 NY PFL	399.43 NY PFL	399.43 NY PFL
e/f Employee's name, address and ZIP code	KAREN BRENSEKE 50 QUEBEC DRIVE HUNTINGTON STATION, NY 11746	KAREN BRENSEKE 50 QUEBEC DRIVE HUNTINGTON STATION, NY 11746	KAREN BRENSEKE 50 QUEBEC DRIVE HUNTINGTON STATION, NY 11746
15 State	NY	NY	NY
Employer's state ID no.	133417984 1	133417984 1	133417984 1
16 State wages, tips, etc.	156871.34	156871.34	156871.34
17 State income tax	9941.89	9941.89	9941.89
18 Local wages, tips, etc.			
19 Local income tax			
20 Locality name			

W-2 Wage and Tax Statement 2023 OMB No. 1545-0008 — Federal Filing Copy. Copy B to be filed with employee's Federal Income Tax Return.

W-2 Wage and Tax Statement 2023 OMB No. 1545-0008 — NY. State Filing Copy. Copy 2 to be filed with employee's State Income Tax Return.

W-2 Wage and Tax Statement 2023 OMB No. 1545-0008 — City or Local Filing Copy. Copy 2 to be filed with employee's City or Local Income Tax Return.

Bloomberg L.P.
731 Lexington Avenue
New York, NY 10022
United States of America
Bloomberg.com

Date: 23 Nov 2024

Re: Karen Brenseke

The above referenced individual has been an employee with Bloomberg L.P. (or one of its affiliates, if applicable) since 23 Jan 2017. Karen Brenseke currently holds the position of Workflow Sales Rep (Core) in our Specialists - AMER Sustainability & Comdty department.

If you should require any information regarding the above mentioned, feel free to contact the undersigned or Bloomberg Human Resources department at 1-(212)-617-0564.

Sincerely Yours,

Jennifer Behm
Human Resources Manager
Bloomberg Human Resources Department