APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Li	Zijin		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	1/4/2006	(347) 758 - 0887 - Mobile

EMAIL
qqzj2018@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
75 Third Avenue	New York	NY	10003

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$2,512.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

BACKGROUND INFORMATION

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

Preferred Mailing Address:

75 Third Avenue, New York, NY 10003 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.

2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.

3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.

4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

APPLICATION CONSENT

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **685 First 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 **685 First 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 **685 First 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 **685 First 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 **685 First 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 consent was digitally accepted by Zijin Li*

Signed by Zijin Li
Tue Dec 10 2024 12:11:09 PM EST
Key: 3C65A650; IP Address: 216.165.95.162

Zijin Li *(Applicant)* *Date*

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

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Zijin Li	XXXXXXXXXXXX5526	15332577	$21.50

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

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 Zijin Li

The property's screening criteria result	
PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Zijin Li: No Credit

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

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

NOTIFICATION(S)

APPLICANT: no matching name found
The name for the primary applicant does not match any records on file. Please check if you entered the name accurately and re-run the report if necessary. This warning means that the applicant fraudulently submitted incorrect information or that the record on file is incorrect. You should carefully verify the information on the application before proceeding.

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

Credit Quick Summary		
Total annual income (reported by Applicant)	$0.00	*This applicant has no credit accounts on file*
Total **verified** annual income	Pending	
Total **verified** combined annual income to rent ratio	Pending (based on rent of $5,350.00)	
Total number of accounts	0	
Accounts with no late payments	0 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	$0.00 ($0.00 past due)	
Outstanding revolving debt	$0.00 (0% of limit) ($0.00 past due)	
Outstanding loan balance	$0.00 ($0.00 past due)	
Bankruptcies, foreclosures, and legal items	0	
Collection total balance (includes past due)	$0.00	
Rental History records found	0	

Identity	From Application	From Equifax
Name:	Zijin Li	
SSN:	***-**-****	
Birth Date:	1/**/2006	

Addresses	From Application	From Equifax
	75 Third Avenue New York, NY 10003 - US	

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

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Zijin Li	Multistate Search	12/12/2017 - 12/12/2024	12/12/2024	12/12/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Zijin Li	12/12/2024	12/12/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Zijin Li	12/12/2024	12/12/2024

Results
No Records Found

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates 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.

National Student Clearinghouse ®
2300 Dulles Station Blvd., Suite 300, Herndon, Virginia 20171
PH (703) 742-4200 FX (703) 742-4239
www.studentclearinghouse.org

IMPORTANT: If you are forwarding this certificate to a 3rd-party, we advise that you print your policy, account or other identifying information on each page.

Policy/Acct. Holder Name

Policy/Account/Group or Other ID #

Current Enrollment Verification Certificate

Transaction ID#: 039690594

Date/Time Notified: 12/04/2024 20:39 EST

The National Student Clearinghouse as Authorized Certifying Agent for

NEW YORK UNIVERSITY

verifies the enrollment below for

ZIJIN LI

The student's current anticipated graduation date is 05/12/2028.

This document should not be used for loan deferment verification purposes. Those verifications are handled by lenders using online access to the Clearinghouse. Refer lenders with questions to service@studentclearinghouse.org.

Term Start Date	Term End Date	Enrollment Status	Status Effective Date	Date Certified by School
09/03/2024	12/20/2024	Full Time	09/03/2024	11/19/2024
		- END OF RECORD -		

This is to certify that the information concerning the above named student is true and accurate as of the printed date. We appreciate your acceptance of this computer-generated certification form through the National Student Clearinghouse.

This information verified has been obtained directly and exclusively from the individual's educational institution. The Clearinghouse specifically disclaims any responsibility or liability for errors or omissions in information supplied to the Clearinghouse by an educational institution, including direct, indirect, incidental, special, or consequential damages based in contract, tort, or any other cause of action, resulting from the use of information supplied by the educational institution and verified.

中华人民共和国外交部请各国军政机关对持照人予以通行的便利和必要的协助。

The Ministry of Foreign Affairs of the People's Republic of China requests all civil and military authorities of foreign countries to allow the bearer of this passport to pass freely and afford assistance in case of need.

中华人民共和国 PEOPLE'S REPUBLIC OF CHINA

护照
PASSPORT

类型/Type
P

国家码/Country Code
CHN

护照号码/Passport No.
EJ9430819

姓名/Name
李子衿
LI, ZIJIN

性别/Sex
女/F

国籍/Nationality
中国/CHINESE

出生日期/Date of birth
04 JAN 2006

出生地点/Place of birth
甘肃/GANSU

签发日期/Date of issue
03 3月/MAR 2023

签发地点/Place of issue
甘肃/GANSU

有效期至/Date of expiry
02 3月/MAR 2033

签发机关/Authority
中华人民共和国国家移民管理局
National Immigration Administration,PRC

持照人签名/Bearer's signature
李子衿

1908055509

POCHNLI<<ZIJIN<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<
EJ94308199CHN0601049F3303023MAOONHNDPBMGA064

44

签证 VISAS

44

VISA UNITED STATES OF AMERICA

Issuing Post Name
BEIJING

Control Number
20240931030003

Surname
LI

Given Name
ZIJIN

Visa Type /Class
R F1

Passport Number
EJ9430819

Sex
F

Birth Date
04JAN2006

Nationality
CHIN

Entries
M

Issue Date
08APR2024

Expiration Date
01APR2029

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Annotation
N0035313238
NEW YORK UNIVERSITY

P6938788

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EJ94308199CHN0601049F2904010F1BEJ3JKNX132493
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APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

Apartment - SELECTED			
Apartment # 16S	**Move-In Date** January 15, 2025	**Security Deposit** $5,350.00	**Rental Rate** $5,350.00

APPLICANT INFORMATION				
LAST NAME Chen	**FIRST NAME** Hui		**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 6/6/1973	**PHONE - TYPE** (404) 840-9501 - Mobile		
EMAIL philambler@gmail.com				

CURRENT ADDRESS			
STREET ADDRESS 849 Mentelle Dr NE	**CITY** Atlanta	**STATE** GA	**ZIP** 30308
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $0.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION	
OTHER INCOME DESCRIPTION Real Estate Investment	**MONTHLY INCOME** $300,000.00/Yr.

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
Have you ever been evicted from a tenancy or left owing money? NO	**Have you ever been convicted of a crime?** NO
Preferred Mailing Address: 849 Mentelle Dr NE, Atlanta, GA 30308 - US	

NEW YORK CITY TENANT FAIR CHANCE ACT

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I understand that **685 First 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 **685 First 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 **685 First 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 **685 First 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 consent was digitally accepted by Hui Chen (Guarantor)*

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

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Hui Chen	XXXXXXXXXXXX1878	15338930	$21.50
Transaction		**Transaction Date**	**Charged**
T2412120944_TN9LA1		12/12/2024 9:00 AM PST	$21.50

Rental Report for Hui Chen (Guarantor)

The property's screening criteria result

PENDING	There is screening pending and no overall recommendation yet. Any scores are preliminary, and do not necessarily reflect the final recommendation.

Score for Hui Chen (Guarantor): 819

		Importance	Result
AI Score		Pass/Fail	👍
Total annual income to rent ratio exceeds 80.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	👍
No unpaid rental collections		Pass/Fail	👍
Criminal and Other Public Records: Felony Convictions		Pass/Fail	👍
Total Considered Felony Convictions	None	Pass/Fail	👍
Alcohol	None ever	Pass/Fail	👍
Bad Check	None ever	Pass/Fail	👍
Criminal Other	None ever	Pass/Fail	👍
Drug Manufacture Distribution	None ever	Pass/Fail	👍
Drug Marijuana Use	None ever	Pass/Fail	👍
Drug Meth Manufacture	None ever	Pass/Fail	👍
Drug Use	None ever	Pass/Fail	👍
Fraud	None ever	Pass/Fail	👍
Government Obstruction	None ever	Pass/Fail	👍
Kidnapping	None ever	Pass/Fail	👍

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$300,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $5,350.00)
Total number of accounts	39
Accounts with no late payments	39 (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	$1,647,126.00 ($0.00 past due)
Outstanding revolving debt	$13,293.00 (1% of limit) ($0.00 past due)
Outstanding loan balance	$1,633,833.00 ($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:	Hui Chen (Guarantor)	HUI CHEN
SSN:	***-**-****	***-**-****
Birth Date:	6/**/1973	6/**/1973

Addresses	From Application	From Equifax

	849 Mentelle Dr NE Atlanta, GA 30308 - US	849 MENTELLE DR NE ATLANTA, GA 30308 (Applicant) Reported 12/2024 5637 HOBART ST. 4 PITTSBURGH, PA 15217 (Applicant) Reported 5/2017 808 GREENWOOD AVE NE 206 ATLANTA, GA 30306 (Applicant) Reported 8/2015 5385 AUDOBON AVE. 301 INVER GROVE, MN 55077 (Applicant) Reported 2/2015 1064 NEWTON RD. 3 IOWA CITY, IA 52246 (Applicant) Reported 12/2014 742 MONROE DR NE 11 ATLANTA, GA 30308 (Applicant) Reported 7/2011 1383 AMARYLLIS LN. SAINT PAUL, MN 55123 (Applicant) Reported 3/2011 1122 CRESCENT AVE NE 8 ATLANTA, GA 30309 (Applicant) Reported 3/2011 228 HAWKEYE CT. IOWA CITY, IA 52246 (Applicant) Reported 3/2011 5425 AUDOBON AVE. 202 INVER GROVE, MN 55077 (Applicant) Reported 3/2011

Employment	From Application	From Equifax
Applicant:	N/A (Auto-generated placeholder) N/A $0.00/Mo. Total annual Income: $300,000.00	DATA SCIENTIST VERITIV U OF I

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Hui Chen (Guarantor)	Multistate Search	12/12/2017 - 12/12/2024	12/12/2024	12/12/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Hui Chen (Guarantor)	12/12/2024	12/12/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Hui Chen	12/12/2024	12/12/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	819	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)	771	Total of all balances on bankcard or revolving accounts is too high The date that you opened your oldest account is too recent The balances on your accounts are too high compared to loan amounts Open real estate account balances are too high compared to their loan amounts

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 INTERNET MO (Applicant)	2/2021	11/2024					$315,412.00

Monthly Payment	High Credit	Type	Comments
$2,269.00	$342,300.00	MORTGAGE	FREDDIE MAC ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN INTERNET MO (Applicant)	2/2021	11/2024					$252,422.00

Monthly Payment	High Credit	Type	Comments
$1,725.00	$273,750.00	MORTGAGE	FREDDIE MAC ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN INTERNET MO (Applicant)	12/2017	11/2024					$191,243.00

Monthly Payment	High Credit	Type	Comments
$1,875.00	$221,200.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN INTERNET MO (Applicant)	2/2021	11/2024					$186,354.00

Monthly Payment	High Credit	Type	Comments
$1,204.00	$202,500.00	MORTGAGE	FREDDIE MAC ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	
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 INTERNET MO (Applicant)	2/2021	11/2024					$182,526.00

Monthly Payment	High Credit	Type	Comments
$1,296.00	$198,750.00	MORTGAGE	FREDDIE MAC ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	
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 INTERNET MO (Applicant)	2/2021	11/2024					$165,307.00

Monthly Payment	High Credit	Type	Comments
$1,208.00	$180,000.00	MORTGAGE	FREDDIE MAC ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	
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 INTERNET MO (Applicant)	3/2021	11/2024					$131,539.00

Monthly Payment	High Credit	Type	Comments
$888.00	$142,500.00	MORTGAGE	FREDDIE MAC ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	
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 INTERNET MO (Applicant)	2/2021	11/2024					$130,615.00

Monthly Payment	High Credit	Type	Comments
$980.00	$141,750.00	MORTGAGE	FREDDIE MAC ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	
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 INTERNET MO (Applicant)	5/2017	11/2024					$78,415.00

Monthly Payment	High Credit	Type	Comments
$1,435.00	$138,750.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	
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
CAPITAL ONE BANK USA (Applicant)	4/2022	10/2024					$9,261.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$92.00	$18,433.00	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
WELLS FARGO CARD SER (Applicant)	7/2019	10/2024					$4,032.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$41.00	$13,133.00	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
AMERICAN INTERNET MO (Applicant)	12/2017	11/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$150,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN INTERNET MO (Applicant)	7/2015	1/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$89,642.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
AMERICAN INTERNET MO (Applicant)	1/2015	1/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$49,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
AMERICAN INTERNET MO (Applicant)	10/2012	1/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$44,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
AMERICAN INTERNET MO (Applicant)	2/2012	2/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$44,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN INTERNET MO (Applicant)	7/2014	1/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$32,860.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
AMERICAN INTERNET MO (Applicant)	6/2012	11/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$28,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN INTERNET MO (Applicant)	12/2011	11/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$25,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	1/2018	10/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$18,410.00	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
CITICARDS CBNA (Applicant)	2/2010	1/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$9,710.00	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
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
JPMCB CARD SERVICES (Applicant)	12/2006	6/2009					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,457.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	11/2016	9/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,212.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	9/2007	10/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,422.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	12/2015	9/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,043.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	10/2015	4/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,007.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY 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	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	10/2018	5/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,831.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	5/2016	9/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,898.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	8/2015	11/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,483.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER BANK (Applicant)	2/2010	5/2017					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,420.00	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
6/21		4/21		2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	8/2018	12/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,105.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	12/2010	12/2013					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,075.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
THD/CBNA (Applicant)	4/2015	9/2016					$0.00

Monthly Payment	High Credit	Type	Comments
	$2,047.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	2/2016	3/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,806.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	10/2010	1/2015					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,649.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	4/2016						$0.00

Monthly Payment	High Credit	Type	Comments
	$1,409.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	4/2015	5/2015					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,344.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	10/2009	10/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,028.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/JC PENNEYS (Applicant)	8/2008	8/2008					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$237.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Your first name and middle initial: HUI	Last name: CHEN	**Your social security number**: 482-33-6194
If joint return, spouse's first name and middle initial: HUA	Last name: AI	**Spouse's social security number**: 179-82-4199
Home address (number and street). If you have a P.O. box, see instructions.: 849 MENTELLE DR NE	Apt. no.:	**Presidential Election Campaign** Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund.
City, town, or post office. If you have a foreign address, also complete spaces below.: Atlanta	State: GA / ZIP code: 30308	
Foreign country name:	Foreign province/state/county: / Foreign postal code:	☐ **You** ☐ **Spouse**

Filing Status — Check only one box.

- ☐ Single
- ☒ Married filing jointly (even if only one had income)
- ☐ Married filing separately (MFS)
- ☐ Head of household (HOH)
- ☐ Qualifying surviving spouse (QSS)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: ______________

Digital Assets At any time during 2023, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) . . . ☐ **Yes** ☒ **No**

Standard Deduction **Someone can claim:** ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness **You:** ☐ Were born before January 2, 1959 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1959 ☐ Is blind

Dependents (see instructions): If more than four dependents, see instructions and check here . . ☐

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
JOYEE	CHEN	321-31-6144	Daughter	☒	☐
JORAY	CHEN	072-37-5052	Son	☒	☐
				☐	☐
				☐	☐

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see instructions.

Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	246,370
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	5,000
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	251,370
2a	Tax-exempt interest 2a — b Taxable interest	2b	3,482
3a	Qualified dividends 3a 47 — b Ordinary dividends	3b	47
4a	IRA distributions 4a — b Taxable amount	4b	
5a	Pensions and annuities 5a — b Taxable amount	5b	
6a	Social security benefits 6a — b Taxable amount	6b	0
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8	Additional income from Schedule 1, line 10	8	126,343
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	381,242
10	Adjustments to income from Schedule 1, line 26	10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	381,242
12	**Standard deduction or itemized deductions** (from Schedule A)	12	27,700
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	25,269
14	Add lines 12 and 13	14	52,969
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	328,273

Standard Deduction for—
- Single or Married filing separately, $13,850
- Married filing jointly or Qualifying surviving spouse, $27,700
- Head of household, $20,800
- If you checked any box under *Standard Deduction*, see instructions.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	65,581
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	65,581
19	Child tax credit or credit for other dependents from Schedule 8812	19	4,000
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	4,000
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	61,581
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	5,093
24	Add lines 22 and 23. This is your **total tax**	24	66,674

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	50,480		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c	556		
d	Add lines 25a through 25c			25d	51,036
26	2023 estimated tax payments and amount applied from 2022 return			26	3,902
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31	15,000		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	15,000
33	Add lines 25d, 26, and 32. These are your **total payments**			33	69,938

Refund

Direct deposit? See instructions.

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	3,264
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	
b	Routing number ____ **c** Type: ☐ Checking ☐ Savings				
d	Account number ____				
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36	3,212		

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	0
38	Estimated tax penalty (see instructions)	38	52		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ☒ **Yes.** Complete below. ☐ **No**

Designee's name: David Yang — Phone no.: (678) 701-5499 — Personal identification number (PIN): 11997

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
ChenHui	09/27/24	DATA SCIENTIST	
Spouse's signature. If a joint return, both must sign.	**Date**	**Spouse's occupation**	**If the IRS sent you an Identity Protection PIN, enter it here (see inst.)**
	09/27/24	DATA SCIENTIST	
Phone no. (404) 840-9501	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
Dawei Yang CPA	Dawei Yang CPA	9/27/2024	P00627122	☐ Self-employed

Firm's name: General Financial Group, Inc — Phone no.: (678) 701-5499

Firm's address: 2700 North Berkeley Lake Rd Ste A20, Duluth, GA 30096 — Firm's EIN: 26-4138195

SEND INQUIRIES TO:

Delta Community CREDIT UNION

P.O. Box 20541 Atlanta, GA 30320-2541
www.DeltaCommunityCU.com

ACCOUNTS ARE **NON-TRANSFERABLE** EXCEPT ON THE BOOKS OF THIS CREDIT UNION.

BIG STONE BRIDGE LLC
OWNER HUI CHEN
849 MENTELLE DRIVE
ATLANTA GA 30308

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS AND ELECTRONIC TRANSFER ERRORS.

ACCOUNT NUMBER	0880146279
STATEMENT PERIOD	FROM 10/01/24 THRU 10/31/24
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	1

THE FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

**DEBITS: New Loans, Refinanced Loans, Add-Ons or Principal Reversal.

Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
10/01	ID 0001	BUSINESS SAVINGS Balance Forward					5.00
10/31		Ending Balance					5.00
		Dividends Paid Year to Date				0.00	
10/01	ID 0050	VALUE CHECKING 7682768 Balance Forward					14620.18
10/02		Withdrawal ACH PAYROLLTAX				312.66-	14307.52
		TYPE: TAX DEBIT CO: PAYROLLTAX					
10/03		Draft 309 Tracer 904301160003401				175.00-	14132.52
10/03		Draft 310 Tracer 904301160003606				4000.00-	10132.52
10/04		Deposit Transfer From Share 0070				9867.48	20000.00
		[*] PAYMENT FUND					
10/15		Withdrawal ACH CONSTELLATIONPWR				46.27-	19953.73
		TYPE: BILLPAY CO: CONSTELLATIONPWR					
		NAME: RIVERDALE VILLAS HUI C					
10/15		Withdrawal ACH CONSTELLATIONPWR				111.90-	19841.83
		TYPE: BILLPAY CO: CONSTELLATIONPWR					
		NAME: RIVERDALE VILLAS HUI C					
10/15		Draft 306 Tracer 905501160005216				550.05-	19291.78
10/16		Withdrawal ACH IC FEE CLAYTONCO				2.15-	19289.63
		TYPE: WEB PAYMNT CO: IC FEE CLAYTONCO					
10/16		Withdrawal ACH GPC				17.38-	19272.25
		TYPE: GPC EBILL CO: GPC NAME: Hui chen					
10/16		Withdrawal ACH GPC				17.69-	19254.56
		TYPE: GPC EBILL CO: GPC NAME: Hui Chen					
10/16		Withdrawal ACH GPC				17.69-	19236.87
		TYPE: GPC EBILL CO: GPC NAME: Hui Chen					
10/16		Withdrawal ACH GPC				18.72-	19218.15
		TYPE: GPC EBILL CO: GPC NAME: Hui Chen					
10/16		Withdrawal ACH GPC				20.33-	19197.82
		TYPE: GPC EBILL CO: GPC NAME: Hui Chen					
10/16		Withdrawal ACH GPC				21.42-	19176.40
		TYPE: GPC EBILL CO: GPC NAME: Hui Chen					
10/16		Withdrawal ACH GPC				22.03-	19154.37
		TYPE: GPC EBILL CO: GPC NAME: Hui Chen					
10/16		Withdrawal ACH GPC				22.50-	19131.87
		TYPE: GPC EBILL CO: GPC NAME: Hui chen					
10/16		Withdrawal ACH GPC				22.95-	19108.92
		TYPE: GPC EBILL CO: GPC NAME: Hui Chen					
10/16		Withdrawal ACH GPC				23.29-	19085.63
		TYPE: GPC EBILL CO: GPC NAME: Hui chen					

--- Continued on following page ---

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www.DeltaCommunityCU.com

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS AND ELECTRONIC TRANSFER ERRORS.

ACCOUNT NUMBER	0880146279
STATEMENT PERIOD	FROM 10/01/24 | THRU 10/31/24
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	2

BIG STONE BRIDGE LLC
OWNER HUI CHEN
849 MENTELLE DRIVE
ATLANTA GA 30308

THE FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

**DEBITS: New Loans, Refinanced Loans, Add-Ons or Principal Reversal.

Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	**FINANCE CHARGE**	Fees or Charges	Transaction Amount	NEW BALANCE
10/16		Withdrawal ACH GPC				31.23-	19054.40
		TYPE: GPC EBILL CO: GPC NAME: Hui chen					
10/16		Withdrawal ACH GPC				51.17-	19003.23
		TYPE: GPC EBILL CO: GPC NAME: Hui Chen					
10/16		Withdrawal ACH GPC				130.51-	18872.72
		TYPE: GPC EBILL CO: GPC NAME: Hui chen					
10/16		Withdrawal ACH GPC				415.77-	18456.95
		TYPE: GPC EBILL CO: GPC NAME: Hui chen					
10/16		Withdrawal ACH CLAYTON COUNTY				3646.44-	14810.51
		TYPE: UTILITY CO: CLAYTON COUNTY					
10/17		Withdrawal ACH PAYROLLTAX				504.98-	14305.53
		TYPE: TAX DEBIT CO: PAYROLLTAX					
10/21		Draft 312 Tracer 906101160004951				550.00-	13755.53
10/22		Draft 313 Tracer 906201160006820				125.00-	13630.53
10/24		Draft 307 Tracer 906401160000692				575.00-	13055.53
10/28		Draft 314 Tracer 906801160005682				800.00-	12255.53
10/29		Draft 315 Tracer 906901160008923				200.00-	12055.53
10/31		Ending Balance					12055.53
		Dividends Paid Year to Date				0.00	

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	15.00
Total Overdraft Fees	0.00	0.00

Number	Amount	Number	Amount	Number	Amount
306	550.05	310	4000.00	314	800.00
307	575.00	312*	550.00	315	200.00
309*	175.00	313	125.00		

* Asterisk next to number indicates skip in number sequence

Posting Date		Transaction Description	Transaction Amount	NEW BALANCE
10/01	ID 0060	BUSINESS MONEY MARKET Balance Forward		0.00
10/31		Ending Balance		0.00
		Dividends Paid Year to Date	0.00	

Posting Date		Transaction Description	Transaction Amount	NEW BALANCE
10/01	ID 0070	BUSINESS CHECKING 7682776 Balance Forward		228244.21
10/01		Deposit ACH Big Stone Bridge	209.00	228453.21

--- Continued on following page ---

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ATLANTA GA 30308

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ACCOUNT NUMBER	0880146279
STATEMENT PERIOD	FROM 10/01/24 THRU 10/31/24
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	3

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Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
		TYPE: Net Settle CO: Big Stone Bridge					
10/01		Deposit ACH APPFOLIO SV9T				1155.00	229608.21
		TYPE: 8666481536 CO: APPFOLIO SV9T					
10/03		Deposit ACH APPFOLIO SV9T				2015.00	231623.21
		TYPE: 8666481536 CO: APPFOLIO SV9T					
10/04		Deposit ACH JONESBORO HOUSIN				651.00	232274.21
		TYPE: S8-HAP CO: JONESBORO HOUSIN					
10/04		Deposit ACH APPFOLIO SV9T				1200.00	233474.21
		TYPE: 8666481536 CO: APPFOLIO SV9T					
10/04		Deposit ACH APPFOLIO SV9T				2329.00	235803.21
		TYPE: 8666481536 CO: APPFOLIO SV9T					
10/04		Deposit ACH Big Stone Bridge				4110.00	239913.21
		TYPE: Net Settle CO: Big Stone Bridge					
10/04		Withdrawal Transfer				31583.24-	208329.97
		To CHEN,HUI XXXXXXXXXX Share 0010					
		[*] PAYMENT FUND					
10/04		Withdrawal Transfer To Share 0050				9867.48-	198462.49
		[*] PAYMENT FUND					
10/07		Deposit ACH Big Stone Bridge				5280.00	203742.49
		TYPE: Net Settle CO: Big Stone Bridge					
10/07		Deposit ACH APPFOLIO SV9T				7115.00	210857.49
		TYPE: 8666481536 CO: APPFOLIO SV9T					
10/08		Deposit ACH Big Stone Bridge				2060.00	212917.49
		TYPE: Net Settle CO: Big Stone Bridge					
10/09		Deposit ACH Big Stone Bridge				1070.00	213987.49
		TYPE: Net Settle CO: Big Stone Bridge					
10/09		Deposit ACH PayNearMe				1285.00	215272.49
		TYPE: EDI PYMNTS CO: PayNearMe					
10/09		Deposit ACH APPFOLIO SV9T				2538.00	217810.49
		TYPE: 8666481536 CO: APPFOLIO SV9T					
10/09		Deposit ACH APPFOLIO SV9T				9188.50	226998.99
		TYPE: 8666481536 CO: APPFOLIO SV9T					
10/10		Deposit ACH PayNearMe				2490.00	229488.99
		TYPE: EDI PYMNTS CO: PayNearMe					
10/10		Deposit ACH Big Stone Bridge				6685.00	236173.99
		TYPE: Net Settle CO: Big Stone Bridge					
10/11		Deposit ACH APPFOLIO SV9T				750.00	236923.99
		TYPE: 8666481536 CO: APPFOLIO SV9T					
10/15		Deposit ACH Big Stone Bridge				10.00	236933.99
		TYPE: Net Settle CO: Big Stone Bridge					

--- Continued on following page ---

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DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
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Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
10/15		Deposit ACH APPFOLIO SV9T TYPE: 8666481536 CO: APPFOLIO SV9T				1340.00	238273.99
10/16		Deposit ACH APPFOLIO SV9T TYPE: 8666481536 CO: APPFOLIO SV9T				956.08	239230.07
10/16		Deposit ACH Big Stone Bridge TYPE: Net Settle CO: Big Stone Bridge				1225.00	240455.07
10/17		Withdrawal Transfer ~@! [*] PAYMENT To CHEN,HUI XXXXXXXXXX Share 0010				20000.00-	220455.07
10/18		Deposit ACH APPFOLIO SV9T TYPE: 8666481536 CO: APPFOLIO SV9T				87.50	220542.57
10/18		Deposit by Check				851.00	221393.57
10/21		Deposit ACH APPFOLIO SV9T TYPE: 8666481536 CO: APPFOLIO SV9T				80.00	221473.57
10/22		Deposit ACH APPFOLIO SV9T TYPE: 8666481536 CO: APPFOLIO SV9T				2085.00	223558.57
10/23		Deposit ACH Big Stone Bridge TYPE: Net Settle CO: Big Stone Bridge				1070.00	224628.57
10/24		Deposit ACH APPFOLIO SV9T TYPE: 8666481536 CO: APPFOLIO SV9T				400.00	225028.57
10/29		Deposit ACH APPFOLIO SV9T TYPE: 8666481536 CO: APPFOLIO SV9T				1240.00	226268.57
10/30		Deposit ACH APPFOLIO SV9T TYPE: 8666481536 CO: APPFOLIO SV9T				400.00	226668.57
10/30		Deposit ACH Big Stone Bridge TYPE: Net Settle CO: Big Stone Bridge				2312.00	228980.57
10/31		Deposit ACH APPFOLIO SV9T TYPE: 8666481536 CO: APPFOLIO SV9T				209.00	229189.57
10/31		Deposit Dividend 0.250% Annual Percentage Yield Earned 0.25% from 10/01/24 through 10/31/24 Based on Average Daily Balance of 224,628.33				47.70	229237.27
10/31		Ending Balance					229237.27
		Dividends Paid Year to Date				403.47	

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

--- Continued on following page ---

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AUDIOLINE	404-715-4627 or 1-800-334-7536
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Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	**FINANCE CHARGE**	Fees or Charges	Transaction Amount	NEW BALANCE
		Total Dividends Paid Year to Date				403.47	

CHECK RECONCILEMENT THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT			
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
		TOTAL	

PERIOD ENDING

1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO ADD ANY DIVIDEND

2. ENTER DRAFT BALANCE SHOWN ON THIS STATEMENT HERE	$
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE ON THIS STATEMENT +	$
+	$
+	$
TOTAL (2 PLUS 3)	$
4. IN YOUR DRAFT REGISTER, CHECK OFF ALL PAID AND, IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID DRAFTS.	
5. SUBTRACT TOTAL CHECKS OUTSTANDING -	$
6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE	$

IF YOU DO NOT BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR CHECK REGISTER. COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER

CONVENIENT ONLINE TOOLS AVAILABLE AT www.DeltaCommunityCU.com

To change your address online, just log into your Online Banking account at www.DeltaCommunityCU.com, click on the **Member Service** tab and go to **Account Tool & Information.** Many other convenient and time-saving tools, services and information are at your disposal behind the **Member Service** tab. You can sign up to receive statements online, in lieu of paper statements, as well as request check reorders online, check account balances, make online deposits, check your Reward Point balance and much more. Some of these, in addition to other great online tools, can be accessed right from the **myCU** page under **Tools and Services** so be sure to familiarize yourself with all the helpful tools that make online banking.

THE STATEMENT BELOW PERTAINS TO OPEN-END 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 on a separate sheet at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

- 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.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the front of this statement which is listed after the words "send inquiries to", or telephone us at the telephone number shown in the "direct inquiries to" area as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. For consumer accounts, we must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared. For business accounts, refer to your Electronic Fund Transfers disclosure for additional information.

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

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

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DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	1

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Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	**FINANCE CHARGE**	Fees or Charges	Transaction Amount	NEW BALANCE
11/01		ID 0001 BUSINESS SAVINGS Balance Forward					5.00
11/30		Ending Balance					5.00
		Dividends Paid Year to Date				0.00	
11/01		ID 0050 VALUE CHECKING 7682768 Balance Forward					12055.53
11/04		Withdrawal ACH PAYROLLTAX TYPE: TAX DEBIT CO: PAYROLLTAX				503.41-	11552.12
11/04		Withdrawal ACH PAYPAL TYPE: INST XFER CO: PAYPAL NAME: HUI CHEN				2569.63-	8982.49
11/04		Draft 316 Tracer 907501160006539				400.00-	8582.49
11/05		Draft 317 Tracer 907601160011277				200.00-	8382.49
11/08		Draft 318 Tracer 907901160005619				200.00-	8182.49
11/10		Deposit Transfer From Share 0070 [*] PAYMENT FUND				11817.51	20000.00
11/15		Withdrawal ACH IC FEE CLAYTONCO TYPE: WEB PAYMNT CO: IC FEE CLAYTONCO				2.15-	19997.85
11/15		Withdrawal ACH GPC TYPE: GPC EBILL CO: GPC NAME: Hui chen				17.38-	19980.47
11/15		Withdrawal ACH GPC TYPE: GPC EBILL CO: GPC NAME: Hui Chen				17.38-	19963.09
11/15		Withdrawal ACH GPC TYPE: GPC EBILL CO: GPC NAME: Hui Chen				17.38-	19945.71
11/15		Withdrawal ACH GPC TYPE: GPC EBILL CO: GPC NAME: Hui Chen				17.84-	19927.87
11/15		Withdrawal ACH GPC TYPE: GPC EBILL CO: GPC NAME: Hui Chen				20.30-	19907.57
11/15		Withdrawal ACH GPC TYPE: GPC EBILL CO: GPC NAME: Hui chen				22.01-	19885.56
11/15		Withdrawal ACH GPC TYPE: GPC EBILL CO: GPC NAME: Hui chen				23.34-	19862.22
11/15		Withdrawal ACH GPC TYPE: GPC EBILL CO: GPC NAME: Hui Chen				23.34-	19838.88
11/15		Withdrawal ACH GPC TYPE: GPC EBILL CO: GPC NAME: Hui Chen				24.64-	19814.24
11/15		Withdrawal ACH GPC TYPE: GPC EBILL CO: GPC NAME: Hui chen				31.17-	19783.07
11/15		Withdrawal ACH GPC TYPE: GPC EBILL CO: GPC NAME: Hui Chen				32.06-	19751.01
11/15		Withdrawal ACH GPC				37.23-	19713.78

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Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
		TYPE: GPC EBILL CO: GPC NAME: Hui Chen					
11/15		Withdrawal ACH CONSTELLATIONPWR				48.26-	19665.52
		TYPE: BILLPAY CO: CONSTELLATIONPWR					
		NAME: RIVERDALE VILLAS HUI C					
11/15		Withdrawal ACH GPC				75.32-	19590.20
		TYPE: GPC EBILL CO: GPC NAME: Hui chen					
11/15		Withdrawal ACH CONSTELLATIONPWR				110.91-	19479.29
		TYPE: BILLPAY CO: CONSTELLATIONPWR					
		NAME: RIVERDALE VILLAS HUI C					
11/15		Withdrawal ACH GPC				410.30-	19068.99
		TYPE: GPC EBILL CO: GPC NAME: Hui chen					
11/15		Withdrawal ACH CLAYTON COUNTY				3496.14-	15572.85
		TYPE: UTILITY CO: CLAYTON COUNTY					
11/18		Draft 320 Tracer 908901160006075				225.00-	15347.85
11/19		Withdrawal ACH PAYROLLTAX				284.07-	15063.78
		TYPE: TAX DEBIT CO: PAYROLLTAX					
11/19		Withdrawal ACH PAYPAL				1653.26-	13410.52
		TYPE: INST XFER CO: PAYPAL					
		NAME: HUI CHEN					
11/19		Draft 321 Tracer 909001160009304				5000.00-	8410.52
11/25		Draft 319 Tracer 909601160006247				543.00-	7867.52
11/26		Draft 322 Tracer 909701160009037				200.00-	7667.52
11/30		Ending Balance					7667.52
		Dividends Paid Year to Date				0.00	

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	15.00
Total Overdraft Fees	0.00	0.00

Number	Amount	Number	Amount	Number	Amount
316	400.00	319	543.00	322	200.00
317	200.00	320	225.00		
318	200.00	321	5000.00		

11/01	ID 0060 BUSINESS MONEY MARKET Balance Forward		0.00
11/30	Ending Balance		0.00

--- Continued on following page ---

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Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
		Dividends Paid Year to Date				0.00	
11/01	ID 0070 BUSINESS CHECKING 7682776 Balance Forward						229237.27
11/01		Deposit ACH APPFOLIO SV9T				2605.00	231842.27
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/02		Withdrawal Transfer				31583.57-	200258.70
		To CHEN,HUI XXXXXXXXXX Share 0010					
		[*] MORTGAGE PAYMENT					
11/04		Deposit ACH APPFOLIO SV9T				2015.00	202273.70
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/05		Deposit ACH JONESBORO HOUSIN				651.00	202924.70
		TYPE: S8-HAP CO: JONESBORO HOUSIN					
11/05		Deposit ACH Big Stone Bridge				1805.00	204729.70
		TYPE: Net Settle CO: Big Stone Bridge					
11/05		Deposit ACH APPFOLIO SV9T				7873.00	212602.70
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/06		Deposit ACH Big Stone Bridge				2120.00	214722.70
		TYPE: Net Settle CO: Big Stone Bridge					
11/06		Deposit ACH APPFOLIO SV9T				3075.00	217797.70
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/07		Deposit ACH PayNearMe				2035.00	219832.70
		TYPE: EDI PYMNTS CO: PayNearMe					
11/07		Deposit ACH APPFOLIO SV9T				5290.00	225122.70
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/07		Deposit ACH Big Stone Bridge				11630.00	236752.70
		TYPE: Net Settle CO: Big Stone Bridge					
11/08		Deposit ACH PayNearMe				1090.00	237842.70
		TYPE: EDI PYMNTS CO: PayNearMe					
11/08		Deposit ACH APPFOLIO SV9T				3375.00	241217.70
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/08		Deposit ACH Big Stone Bridge				4465.00	245682.70
		TYPE: Net Settle CO: Big Stone Bridge					
11/10		Withdrawal Transfer To Share 0050				11817.51-	233865.19
		[*] PAYMENT FUND					
11/13		Deposit ACH Big Stone Bridge				1120.00	234985.19
		TYPE: Net Settle CO: Big Stone Bridge					
11/13		Deposit ACH APPFOLIO SV9T				1852.50	236837.69
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/15		Deposit ACH APPFOLIO SV9T				1207.00	238044.69
		TYPE: 8666481536 CO: APPFOLIO SV9T					
		--- Continued on following page ---					

SEND INQUIRIES TO:

Delta Community CREDIT UNION

P.O. Box 20541 Atlanta, GA 30320-2541
www.DeltaCommunityCU.com

ACCOUNTS ARE **NON-TRANSFERABLE** EXCEPT ON THE BOOKS OF THIS CREDIT UNION.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS AND ELECTRONIC TRANSFER ERRORS.

ACCOUNT NUMBER	0880146279
STATEMENT PERIOD	FROM 11/01/24 THRU 11/30/24
DIRECT INQUIRIES TO:	404-715-4725 or 1-800-544-3328
AUDIOLINE	404-715-4627 or 1-800-334-7536
PAGE	4

BIG STONE BRIDGE LLC
OWNER HUI CHEN
849 MENTELLE DRIVE
ATLANTA GA 30308

THE FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

**DEBITS: New Loans, Refinanced Loans, Add-Ons or Principal Reversal.

Posting Date	Effective Date	Transaction Description	Payment, Credits Or Debits**	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
11/18		Deposit ACH Big Stone Bridge				200.00	238244.69
		TYPE: Net Settle CO: Big Stone Bridge					
11/19		Deposit ACH APPFOLIO SV9T				415.00	238659.69
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/19		Deposit ACH Big Stone Bridge				1190.00	239849.69
		TYPE: Net Settle CO: Big Stone Bridge					
11/21		Deposit ACH Big Stone Bridge				930.00	240779.69
		TYPE: Net Settle CO: Big Stone Bridge					
11/22		Deposit ACH APPFOLIO SV9T				523.50	241303.19
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/25		Deposit ACH APPFOLIO SV9T				80.00	241383.19
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/26		Deposit ACH APPFOLIO SV9T				80.00	241463.19
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/27		Deposit ACH Big Stone Bridge				1192.00	242655.19
		TYPE: Net Settle CO: Big Stone Bridge					
11/29		Deposit ACH APPFOLIO SV9T				500.00	243155.19
		TYPE: 8666481536 CO: APPFOLIO SV9T					
11/29		Deposit ACH Big Stone Bridge				2476.50	245631.69
		TYPE: Net Settle CO: Big Stone Bridge					
11/30		Deposit Dividend 0.250%				48.12	245679.81
		Annual Percentage Yield Earned 0.25% from 11/01/24 through 11/30/24					
		Based on Average Daily Balance of 234,153.68					
11/30		Ending Balance					245679.81
		Dividends Paid Year to Date				451.59	

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

Total Dividends Paid Year to Date 451.59

Delta Community Credit Union's Annual Meeting will be held Monday, March 17, 2025 at 4:30 p.m. ET in the Delta Community Conference Center (3300 Riverwood Parkway, Suite 100, Atlanta, GA 30339).

The Board of Directors election procedures can be viewed at DeltaCommunityCU.com.

CHECK RECONCILEMENT THIS FORM IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKING ACCOUNT

LIST DRAFTS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT			
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT
		TOTAL	

PERIOD ENDING

1. SUBTRACT FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON THIS STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO ADD ANY DIVIDEND

2. ENTER DRAFT BALANCE SHOWN ON THIS STATEMENT HERE		$
3. ENTER DEPOSITS MADE LATER THAN THE ENDING DATE ON THIS STATEMENT	+	$
	+	$
	+	$
	TOTAL (2 PLUS 3)	$
4. IN YOUR DRAFT REGISTER, CHECK OFF ALL PAID AND, IN AREA PROVIDED AT LEFT, LIST NUMBERS AND AMOUNTS OF ALL UNPAID DRAFTS.		
5. SUBTRACT TOTAL CHECKS OUTSTANDING	-	$
6. THIS AMOUNT SHOULD EQUAL YOUR DRAFT REGISTER BALANCE		$

IF YOU DO NOT BALANCE

VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR CHECK REGISTER. COMPARE THE DOLLAR AMOUNTS OF CHECKS LISTED ON THIS STATEMENT WITH THE CHECK AMOUNTS LISTED IN YOUR CHECK REGISTER COMPARE THE DOLLAR AMOUNTS OF DEPOSITS LISTED ON THIS STATEMENT WITH THE DEPOSIT AMOUNTS RECORDED IN YOUR CHECK REGISTER

CONVENIENT ONLINE TOOLS AVAILABLE AT www.DeltaCommunityCU.com

To change your address online, just log into your Online Banking account at www.DeltaCommunityCU.com, click on the **Member Service** tab and go to **Account Tool & Information.** Many other convenient and time-saving tools, services and information are at your disposal behind the **Member Service** tab. You can sign up to receive statements online, in lieu of paper statements, as well as request check reorders online, check account balances, make online deposits, check your Reward Point balance and much more. Some of these, in addition to other great online tools, can be accessed right from the **myCU** page under **Tools and Services** so be sure to familiarize yourself with all the helpful tools that make online banking.

THE STATEMENT BELOW PERTAINS TO OPEN-END 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 on a separate sheet at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

- 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.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the front of this statement which is listed after the words "send inquiries to", or telephone us at the telephone number shown in the "direct inquiries to" area as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. For consumer accounts, we must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared. For business accounts, refer to your Electronic Fund Transfers disclosure for additional information.

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

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

CHASE PRIVATE CLIENT

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

November 01, 2024 through November 29, 2024
Primary Account: **000003963015269**

CUSTOMER SERVICE INFORMATION

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

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HUI CHEN
849 MENTELLE DR NE
ATLANTA GA 30308-1611

00742610101000000021

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Private Client Savings	000003963015269	$50,005.38	$50,006.16
Total		**$50,005.38**	**$50,006.16**

CD & Retirement	ACCOUNT	INTEREST RATE / APY*	MATURITY DATE	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
CD Balance plus Interest Earned Not Paid $101,511.06	000100082139637	1.73% 1.75%	12/22/24	101,318.80	101,318.80
CD Balance plus Interest Earned Not Paid $103,047.15	000100081661567	1.73% 1.75%	01/04/25	102,366.48	102,915.37
Total				**$203,685.28**	**$204,234.17**

* The Annual Percentage Yield (APY) for your CD / Retirement CD is calculated using the term and deposit amount as of the issue / renewal date or maintenance effective date. The APY assumes interest will remain on deposit until maturity.

TOTAL ASSETS	**$253,690.66**	**$254,240.33**

CHASE PRIVATE CLIENT SAVINGS

HUI CHEN

Account Number: 000003963015269

SAVINGS SUMMARY

	AMOUNT
Beginning Balance	**$50,005.38**
Deposits and Additions	0.78
Ending Balance	**$50,006.16**
Annual Percentage Yield Earned This Period	0.02%
Interest Paid This Period	$0.78
Interest Paid Year-to-Date	$17.93

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$50,005.38**
11/29	Interest Payment	**0.78**	50,006.16
	Ending Balance		**$50,006.16**

You earned a higher interest rate on your Chase Private Client Savings account during this statement period because you had a qualifying Chase Private Client Checking account.

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

Income Statement - 12 Month

Big Stone Bridge LLC

Properties: Riverdale Villas - 6428 Church St Riverdale, GA 30274

Fund Type: All

Period Range: Jan 2024 to Dec 2024

Level of Detail: Detail View

Include Zero Balance GL Accounts: No

Account Name	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Total
Operating Income & Expense													
Income													
RENTS													
Rent Income	44,879.16	43,286.25	48,481.21	47,354.50	45,241.64	51,799.50	48,623.80	52,304.07	49,548.00	54,095.44	54,618.50	53,898.50	594,130.57
Section 8 Rent	2,349.00	1,382.00	3,216.00	2,233.00	2,035.00	2,233.00	3,524.00	2,197.00	1,492.00	1,492.00	1,492.00	1,492.00	25,137.00
Water Fee	3,072.75	2,725.02	2,991.26	3,200.49	2,941.94	3,258.33	3,035.82	3,341.77	3,141.00	3,363.87	3,386.00	3,330.00	37,788.25
Trash Fee	488.71	420.00	476.13	510.00	468.39	520.67	471.77	531.13	500.00	536.77	547.00	540.00	6,010.57
Total RENTS	**50,789.62**	**47,813.27**	**55,164.60**	**53,297.99**	**50,686.97**	**57,811.50**	**55,655.39**	**58,373.97**	**54,681.00**	**59,488.08**	**60,043.50**	**59,260.50**	**663,066.39**
Association Income	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	120.00
FEES													
NSF Fees Collected	140.00	0.00	70.00	35.00	-35.00	105.00	0.00	0.00	35.00	0.00	140.00	0.00	490.00
Pet Fee-Non Refundable	50.00	10.00	30.00	50.00	30.00	44.17	55.00	305.00	55.00	35.00	39.50	-130.00	573.67
Application Fee Income	0.00	80.00	85.00	160.00	0.00	0.00	250.00	170.00	165.00	675.00	575.00	0.00	2,160.00
Late Fee	1,134.00	555.05	688.00	867.50	212.00	513.50	241.50	652.00	820.50	915.50	486.25	422.00	7,507.80
Utility Reimbursement Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37.23	0.00	37.23
Total FEES	**1,324.00**	**645.05**	**873.00**	**1,112.50**	**207.00**	**662.67**	**546.50**	**1,127.00**	**1,075.50**	**1,625.50**	**1,277.98**	**292.00**	**10,768.70**
Miscellaneous Income	0.00	0.00	-200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-65.00	0.00	-265.00
Total Operating Income	**52,123.62**	**48,468.32**	**55,847.60**	**54,420.49**	**50,903.97**	**58,484.17**	**56,211.89**	**59,510.97**	**55,766.50**	**61,123.58**	**61,266.48**	**59,562.50**	**673,690.09**
Expense													
Advertising	0.00	0.00	250.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00
CLEANING AND MAINTENANCE													
General	0.00	-100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	0.00	-50.00

Income Statement - 12 Month

Account Name	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Total
Maintenance Labor													
Cleaning and Maintenance -Other	0.00	0.00	0.00	0.00	-200.00	0.00	130.00	0.00	0.00	0.00	0.00	0.00	-70.00
Total CLEANING AND MAINTENANCE	**0.00**	**-100.00**	**0.00**	**0.00**	**-200.00**	**0.00**	**130.00**	**0.00**	**0.00**	**0.00**	**50.00**	**0.00**	**-120.00**
LEGAL AND OTHER PROFESSIONAL FEES													
Other	0.00	-270.00	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-70.00
Total LEGAL AND OTHER PROFESSIONAL FEES	**0.00**	**-270.00**	**200.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**-70.00**
MANAGEMENT FEES													
Vendor Discounts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300.00	0.00	0.00	0.00	300.00
Total MANAGEMENT FEES	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**300.00**	**0.00**	**0.00**	**0.00**	**300.00**
REPAIRS													
Plumbing	0.00	0.00	-50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-50.00
Repairs - Other	0.00	0.00	-70.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-70.00
Total REPAIRS	**0.00**	**0.00**	**-120.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**-120.00**
UTILITIES													
Electricity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-66.00	0.00	0.00	0.00	-66.00
Total UTILITIES	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**-66.00**	**0.00**	**0.00**	**0.00**	**-66.00**
CAPITAL EXPENSES													
Appliances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-300.00	0.00	-300.00
Furniture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-200.00	0.00	0.00	0.00	-200.00
Total CAPITAL EXPENSES	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**-200.00**	**0.00**	**-300.00**	**0.00**	**-500.00**
Total Operating Expense	**0.00**	**-370.00**	**330.00**	**0.00**	**-200.00**	**0.00**	**130.00**	**0.00**	**34.00**	**0.00**	**-250.00**	**0.00**	**-326.00**

Income Statement - 12 Month

Account Name	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Total
NOI - Net Operating Income	**52,123.62**	**48,838.32**	**55,517.60**	**54,420.49**	**51,103.97**	**58,484.17**	**56,081.89**	**59,510.97**	**55,732.50**	**61,123.58**	**61,516.48**	**59,562.50**	**674,016.09**
Total Income	52,123.62	48,468.32	55,847.60	54,420.49	50,903.97	58,484.17	56,211.89	59,510.97	55,766.50	61,123.58	61,266.48	59,562.50	673,690.09
Total Expense	0.00	-370.00	330.00	0.00	-200.00	0.00	130.00	0.00	34.00	0.00	-250.00	0.00	-326.00
Net Income	**52,123.62**	**48,838.32**	**55,517.60**	**54,420.49**	**51,103.97**	**58,484.17**	**56,081.89**	**59,510.97**	**55,732.50**	**61,123.58**	**61,516.48**	**59,562.50**	**674,016.09**

STATE OF GEORGIA

Secretary of State

Corporations Division
313 West Tower
2 Martin Luther King, Jr. Dr.
Atlanta, Georgia 30334-1530

ANNUAL REGISTRATION

Electronically Filed
Secretary of State
Filing Date: 1/8/2024 8:07:26 AM

BUSINESS INFORMATION	
CONTROL NUMBER	21202334
BUSINESS NAME	Big Stone Bridge LLC
BUSINESS TYPE	Domestic Limited Liability Company
EFFECTIVE DATE	01/08/2024
ANNUAL REGISTRATION PERIOD	2024

PRINCIPAL OFFICE ADDRESS	
ADDRESS	1143 Sells Ave #16, Atlanta, GA, 30310, USA

REGISTERED AGENT

NAME	ADDRESS	COUNTY
Andrew Folkner	3500 Lenox Road, One Alliance Center 4th floor, Atlanta, GA, 30326, USA	Fulton

AUTHORIZER INFORMATION	
AUTHORIZER SIGNATURE	Hui Chen
AUTHORIZER TITLE	Organizer

2025

CITY OF RIVERDALE

Date Issued: 12/11/2024

Expires: 08/31/2025

This is to Certify that:	Riverdale Villas Apartment
DBA:	Riverdale Villas Apartment
Owner:	Hui Chen
Located At:	6428 CHURCH ST

The City of Riverdale has granted a Business Certificate for carrying on the following type(s) of business:

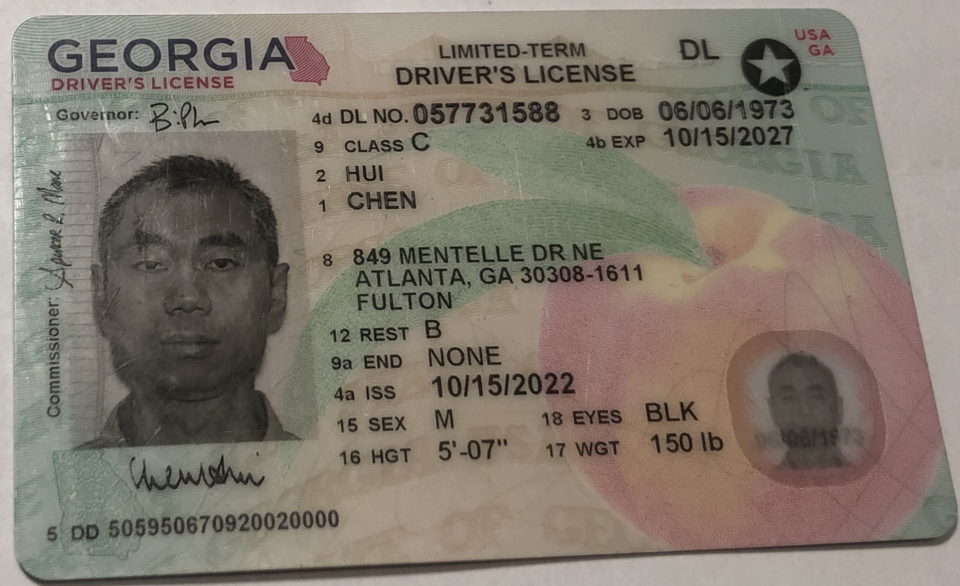
Residential Property Managers

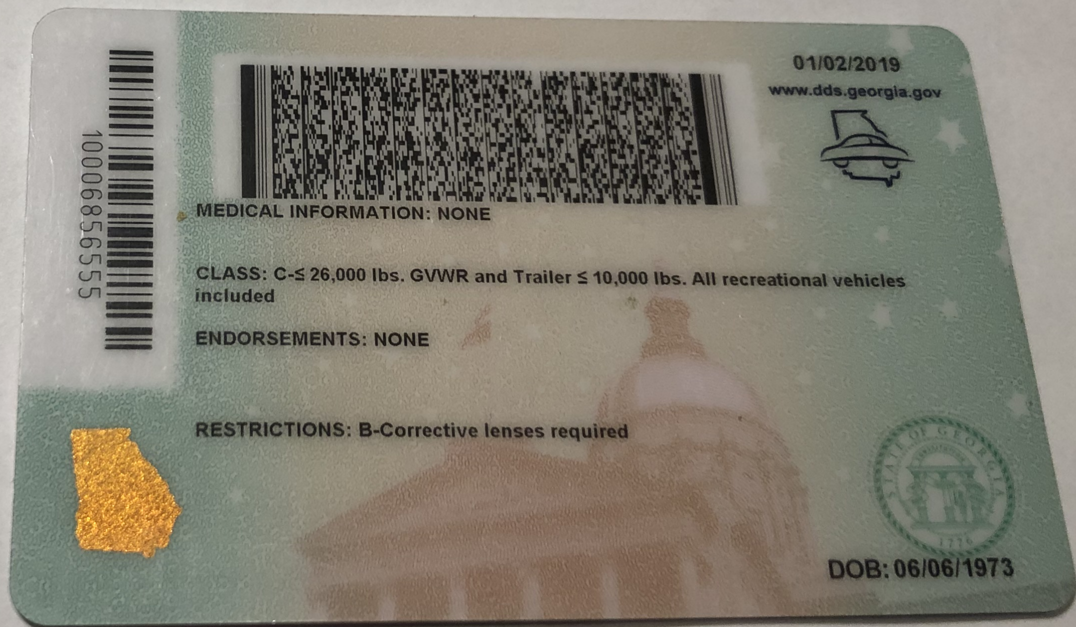
Zoning Comments: Multi-family Apartment Units

NON-TRANSFERABLE

This certificate must be displayed within the business, in a conspicuous place. Business services must be notified of any changes of address or ownership. This certificate is subject to be revoked if abused.

Certificate #: BL22-000065


GEORGIA
DRIVER'S LICENSE
LIMITED-TERM
DRIVER'S LICENSE
DL
USA
GA
Governor:
4d DL NO. 057731588
3 DOB 06/06/1973
9 CLASS C
4b EXP 10/15/2027
2 HUI
1 CHEN
8 849 MENTELLE DR NE
ATLANTA, GA 30308-1611
FULTON
12 REST B
9a END NONE
4a ISS 10/15/2022
15 SEX M
18 EYES BLK
16 HGT 5'-07"
17 WGT 150 lb
Commissioner:
5 DD 505950670920020000


01/02/2019
www.dds.georgia.gov
10006856555
MEDICAL INFORMATION: NONE
CLASS: C-≤ 26,000 lbs. GVWR and Trailer ≤ 10,000 lbs. All recreational vehicles included
ENDORSEMENTS: NONE
RESTRICTIONS: B-Corrective lenses required
STATE OF GEORGIA
DOB: 06/06/1973