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
Liang	JINGWEI		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	7/6/1995	(646) 852 - 0127 - Mobile

EMAIL
cinwellliang@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
Ethan Pan	685 1st avenue, New York, 40 10016

PHONE	EMAIL ADDRESS	RELATIONSHIP
(646) 330 - 1895	ethan.yiqi.pan@icloud.com	friend

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
685 1st Avenue	New York	NY	10016

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

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Vice President	JP Morgan Chase

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Marco Pistoia	(914) 245 - 2358	$320,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
450 W 33rd St	New York	NY	10001

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:
685 1st Avenue, New York, NY 10016 - 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 JINGWEI Liang*

Signed by JINGWEI Liang
Fri Dec 27 2024 04:22:59 PM EST
Key: 9F1500E6; IP Address: 96.232.112.188

JINGWEI Liang *(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**
JINGWEI Liang	XXXXXXXXXXXX7262	15379545	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Rental Report for JINGWEI Liang

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 JINGWEI Liang: 561

		Importance	Result
AI Score		Pass/Conditional	
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: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)
The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.

Credit Quick Summary	
Total annual income (reported by Applicant)	$320,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $7,140.00)
Total number of accounts	1
Accounts with no late payments	1 (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	$5,290.00 ($0.00 past due)
Outstanding revolving debt	$5,290.00 (100% 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:	JINGWEI Liang	JINGWEI LIANG
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1995	7/**/1995

Addresses	From Application	From Equifax
	685 1st Avenue New York, NY 10016 - US	21 W END AVE. 3409 NEW YORK, NY 10023 (Applicant) Reported 12/2024

Employment	From Application	From Equifax
Applicant:	Vice President JP Morgan Chase $320,000.00/Yr. Total annual Income: $320,000.00	

Criminal and Other Public Records				
Requested For JINGWEI Liang	**Location Searched** Multistate Search	**Period Searched** 1/1/2018 - 1/1/2025	**Requested** 1/1/2025	**Returned** 1/1/2025
Results *No Records Found*				

National Sex Offender Registry History		
Requested For JINGWEI Liang	**Date Requested** 1/1/2025	**Date Returned** 1/1/2025
Results *No Records Found*		

Restricted Person Search		
Requested For JINGWEI Liang	**Requested** 1/1/2025	**Returned** 1/1/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	561	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)	557	You have too few credit accounts The balances on your accounts are too high compared to loan amounts The date that you opened your oldest account is too recent Too many of your open bankcard or revolving accounts have a balance

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
JPMCB CARD SERVICES (Applicant)	9/2023	11/2024					$5,290.00

Monthly Payment	High Credit	Type	Comments
$52.00	$5,290.00	REVOLVING	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
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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 Renzi Qian

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 Renzi Qian: 756

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
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: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)
The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.

Credit Quick Summary	
Total annual income (reported by Applicant)	$96,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $7,140.00)
Total number of accounts	5
Accounts with no late payments	5 (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	$41,576.00 ($0.00 past due)
Outstanding revolving debt	$35.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$41,541.00 ($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:	Renzi Qian	RENZI QIAN
SSN:	***-**-****	***-**-****
Birth Date:	12/**/1998	12/**/1998

Addresses	From Application	From Equifax
	2765 windwood Dr, apt 195 Ann Arbor, MI 48105 - US	2455 LANCASHIRE DR. 2B ANN ARBOR, MI 48105 (Applicant) Reported 1/2025 2765 WINDWOOD DR. 195 ANN ARBOR, MI 48105 (Applicant) Reported 12/2024 3 COURT SQ. 4907 LONG ISLAND CITY, NY 11101 (Applicant) Reported 6/2024 1962 W LIBERTY ST. 3 ANN ARBOR, MI 48103 (Applicant) Reported 6/2022 3165 E MICHIGAN AVE. 441 LANSING, MI 48912 (Applicant) Reported 5/2022 3338 BEAUJARDIN DR. 822 LANSING, MI 48910 (Applicant) Reported 10/2020 3333 BEAUJARDIN DR. LANSING, MI 48910 (Applicant) Reported 7/2020

Employment	From Application	From Equifax
Applicant:	Senior operations manager Wolverines Hotpot LLC $8,000.00/Mo. Total annual Income: $96,000.00	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Renzi Qian	Multistate Search	1/1/2018 - 1/1/2025	1/1/2025	1/1/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Renzi Qian	1/1/2025	1/1/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Renzi Qian	1/1/2025	1/1/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	756	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)	769	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high

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
TOYOTA FINANCIAL SER (Applicant)	5/2023	9/2024					$41,541.00

Monthly Payment	High Credit	Type	Comments
$1,479.00	$61,123.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	6/2021	11/2024					$35.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,755.00	OPEN ACCOUNT	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
JPMCB CARD SERVICES (Applicant)	1/2020	11/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,307.00	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
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 EXPRESS (Applicant)	8/2019						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,536.00	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
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
BANK OF AMERICA (Applicant)	9/2018	7/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$412.00	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
1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22	

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.

JPMORGAN CHASE & CO.

Message from Jamie Dimon, Chairman and CEO

Congratulations on your new opportunity as you grow your career with JPMorgan Chase. We're building the best and most respected financial services company in the world, and we would not be the exceptional company we are today without talented people like you.

We constantly remind ourselves that one of the most important things we can do for our employees is to build a healthy, vibrant company that creates opportunities. In your new role, you will have plenty of opportunities to grow, so take advantage of them.

Here are a few suggestions: Learn new skills and build your expertise. Help us find new ways we can continually innovate faster, better and more efficiently. Take the time to partner, collaborate and communicate effectively. And continue to do your best work for our clients, customers and communities. All the while, you'll be supported by colleagues who care about your development and welcome your feedback as we drive our business forward.

Remember, your success is fundamental to our success. You are part of a diverse, inclusive culture that differentiates us from our peers and sets a positive example for industries to follow. It's how we do business at JPMorgan Chase – and you are a critical part of it.

I wish you all the best in your exciting new role.

Jamie

20-Nov-2024

WILL JINGWEI LIANG
685 1ST AVE
NEW YORK,
NEW YORK
NY
10016
UNITED STATES

Dear WILL JINGWEI,

We are pleased to offer you the position of Vice President Applied Research Lead with JPMorgan Chase*, which we will refer to as "the Firm." We are excited about you joining our company.

We expect you to start on 11-Dec-2024, reporting to Marco Pistoia and carrying out your role at 450 W 33rd St.

This letter includes details of your position, compensation, terms and conditions of your offer and next steps. This offer is contingent upon your acceptance. If you do not accept the offer within a reasonable timeframe from the date of delivery, we will consider it withdrawn.

Your Pay:
Your annual base salary will be $225,000.00 (less applicable taxes and deductions). It will cover all the hours you work, keeping in mind that your hours may vary based on business needs. We'll pay you consistent with JPMorgan Chase & Co. practices, and your position isn't eligible for overtime.

Incentive Compensation:
You will be eligible for annual incentive awards under the JPMorgan Chase Performance-Based Incentive Compensation Plan. Your target incentive compensation for performance year 2025 will be USD 100,000.00. We will pay the actual incentive in a combination of cash and forfeitable equity as decided by JPMorgan Chase & Co. for similarly situated employees, subject to the terms and conditions of the award agreement. You must be employed with us on each vesting date to receive that portion of the equity award.

Your actual incentive compensation award for performance year 2025 is subject to the complete discretion of JPMorgan Chase & Co., and could be higher or lower than this target incentive compensation, based on a number of factors, including your individual achievement, the results of your business unit and the overall performance of JPMorgan Chase. Any incentive compensation award will be subject to applicable taxes and the JPMorgan Chase Bonus Recoupment Policy.

If your employment ends or you give us notice of your resignation before the payment date for Incentive Plan awards, you won't be eligible for any payments.

During your employment any commitment as to an amount or timing of an incentive award must be in writing signed by a Managing Director or equivalent of the firm and a human resources officer at the level of Vice-President or above.

Stipulation Cash/Stock Award:
To the extent that Section 409A of the Internal Revenue Code is applicable to any payment of cash or award hereunder, each payment and award is intended to comply with Section 409A of the Code, and this offer letter and each award pursuant to such offer letter shall be interpreted in a manner consistent with such intent.

Forfeited Incentive Compensation Award:
We understand that upon joining JPMorgan Chase & Co. you will forfeit your eligibility to receive an incentive award from your current employer. You will be granted a one-time award of USD 50,000.00 (less applicable taxes and deductions). This payment will be paid as soon as administratively practical and typically within 60 days after your start date.

If your employment with JPMorgan Chase & Co. terminates for any reason other than job elimination within 12 months after your start date, you must repay to JPMorgan Chase & Co. the full amount of this cash payment, net of taxes within 30 days of your termination date. You agree that JPMorgan Chase & Co. may satisfy all or part of this repayment obligation by withholding, to the fullest extent permitted by law, any amounts not yet paid to you at the time you leave JPMorgan Chase & Co.. Such payments are subject to applicable taxes and are not eligible for the savings plan or other benefits.

Special Award:
You have told us that, if you accept this employment offer, you will need to reimburse your former employer for certain payments or expenses. If you provide us with satisfactory written proof of the required reimbursement and its terms and conditions within 60 days after your start date, we will pay you a one-time payment equal to the lesser of a) the amount you are required to reimburse your former employer, less applicable taxes or b) USD 60,000.00, less applicable taxes and deductions. We will only provide this award for certain types of reimbursements that you are required to make to your employer, such as relocation, tuition, and work authorization expenses.

If your employment with JPMorgan Chase & Co. terminates for any reason other than job elimination within 12 months after your start date, you must repay to JPMorgan Chase & Co. the full amount of this cash payment, net of taxes within 30 days of your termination date. You agree that JPMorgan Chase & Co. may satisfy all or part of this repayment obligation by withholding, to the fullest extent permitted by law, any amounts not yet paid to you at the time you leave JPMorgan Chase & Co..

Returning to JPMorgan Chase:
If you previously worked for JPMorgan Chase or a heritage organization, your prior service may be recognized for certain policies, programs or benefits in accordance with the applicable terms and conditions.

High Risk Role::
This position has been identified as a High Risk Role based on the systems required and responsibilities involved. So, we will require enhanced screening, including both criminal and credit background checks, and/or other screening that you must successfully complete before your start date.

Notice Period:
If you decide to end your employment with JPMorgan Chase & Co., you will provide your manager with written notice of your resignation in accordance with the Firm's Notice Period Policy in effect on the date you tender your resignation. You must provide advance written notice in accordance with the minimum periods of time set forth under that policy, based on your job title and business area. In any case, you are required to provide advance written notice of no less than 30 Days. If you have a separate agreement that provides for a longer notice period than the Notice Period Policy requires for your business area, the longer notice period will apply to you. You acknowledge and agree that your notice obligations are reasonable and that, in addition to any monetary damages, equitable relief such as enjoining your breach is appropriate if you breach or threaten to breach these obligations. You understand that during the notice period you will receive your salary, but you will not be eligible to receive any incentive awards.

Former Employer - No Restriction:
You confirm that you are not restricted from accepting employment or performing any duties with JPMorgan Chase & Co., whether by contract (express or implied) or otherwise, or from the solicitation of customers

and/or employees or hiring employees of your former employer or any other party. You also confirm that you understand and agree that JPMorgan Chase & Co. does not seek to violate any enforceable obligations you may have with your former or current employers. You further confirm that you won't disclose to JPMorgan Chase & Co. or use in connection with your employment at JPMorgan Chase & Co. any protected trade secrets or protected confidential or proprietary materials of another entity, including any prior employer.

Employment Screening/Processing:
This offer of employment is subject to your ability to be physically present at your designated JPMC work location.

This offer and, as applicable, your continued of employment, is also subject to your satisfactory completion of all pre-employment processing and employment screening processes, including various background checks, fingerprint processing, drug screening (if applicable), and Government employment screening (if applicable), as well as execution of any other forms necessary for employment. This offer and your continued employment is contingent upon your ability to establish identity and valid employment eligibility by completing a Form I-9 on the new hire portal. We will verify your employment eligibility through the E-Verify Program, which allows employers to electronically compare information taken from the Form I-9 against records of the Social Security Administration and the Department of Homeland Security.

Please be prepared to present your identity and employment eligibility documents before your first day so we can resolve any issues before your new opportunity begins.

We will update you throughout the pre-employment process on steps you need to complete before your start date. You will receive an email to begin your onboarding experience, which will include instructions for completing your background screening. The screening partner will contact you directly for our routine background checks and required forms. If you have any questions, please contact the JPMorgan Chase Pre-Employment team at 1-844-275-5762.

Benefits:
JPMorgan Chase provides a comprehensive benefits program for our employees and their eligible dependents. For details about the various plans and how to enroll in them, please visit the new hire portal during your onboarding process.

As an employee, JPMorgan Chase & Co. provides certain benefit materials electronically via company email and/or Intranet (accessible from work and home). By accepting this offer, you consent to receiving documents electronically, including summary plan descriptions, plan prospectuses, etc. for the JPMorgan Chase Benefits Program. If you prefer a paper copy, you can request it from the applicable call center for that benefit plan.

Vacation:
Under J.P. Morgan's current policy, you will be eligible for 4 Weeks of vacation per year, and your allocation for this year will depend on your start date. Part-time employees hired to work 20 or more hours weekly generally receive paid time off based on the standard weekly scheduled hours entered into the system of record at the time of hire.

Terms & Conditions
Review all the information in this letter to confirm that it reflects our discussions to date. This document will legally supersede anything we've communicated previously verbally or in writing. If anything needs to change, we will need a new document that refers to this offer and both you and JPMorgan Chase & Co. will need to sign it.

This offer of employment is subject to all the terms, conditions and attachments included in this document, the Binding Arbitration Agreement and all Firm policies and procedures, including but not limited to the JPMorgan Chase Code of Conduct.

Introductory Period and "At-Will" Employment:
Your first 90 days on the job are an introductory period. It lets us evaluate how you're adjusting to your new job and our organization. Plus it's the time during which we can make sure that you understand your role and responsibilities and our performance standards and policies. You are an "at-will" employee both during and after this introductory period, which means that either you or JPMorgan Chase & Co. can end your employment at any time, for any or no reason

Non-Solicitation Obligations
The Company considers its customer and supplier relationships - as well as its relationships with its employees, officers and contractors – to be valuable assets. Certain restrictions will apply during your employment and for one year after you leave the firm, in accordance with applicable law.

You are not permitted to, directly or indirectly, for yourself or for any other party, without the prior written consent of the Head of Human Resources of JPMorgan Chase:

- solicit, induce or encourage any of the Firm's current employees to leave the Firm or to apply for employment elsewhere;
- hire anyone who was employed by the Firm on the date your employment ended, unless the individual's job ended more than six months before the date you hire them or because his or her job was eliminated; or
- attempt to or solicit, encourage or divert from doing business with the Firm, any current customers, suppliers, or other persons or entities you serviced or whose name you learned during your employment with the Firm.

If you have any other questions, please contact me at .

Once again, we look forward to having you join us.

Sincerely,

Swati Nemlekar

*Your formal legal employer is JPMorgan Chase Bank, National Association

Appendix: Systems Monitoring Activities and Cross-Border Transfers:

The following provides a summary of how JPMorgan Chase & Co., its affiliates and its subsidiaries and the entity that employs you, or for which you provide services (collectively, "JPMC"), conducts Systems monitoring. JPMC may conduct monitoring to the extent permitted by applicable law.

JPMC conducts monitoring of JPMC's physical facilities and its equipment and systems (collectively, the "Systems"). System monitoring applies to your JPMC equipment, your personal equipment when accessing the Systems, and the communications, information, and materials conveyed or accessed using the Systems. Monitoring activities may include the monitoring and logging of traffic and usage data of all electronic communications; monitoring of telephone calls to or from JPMC work telephones as permitted by applicable laws and subject to any required notices; monitoring of the contents of electronic communications, files, databases, applications, and internet usage; and logging hours worked and physical presence at JPMC's facilities if applicable. JPMC may at all times monitor, access, retrieve, record and review information obtained from the monitoring activities for various purposes, such as preventing and investigating activities that may violate JPMC's policies and ensuring compliance with legal or regulatory obligations. While conducting monitoring activities, JPMC may obtain and process personal information about you and others that may reside on the Systems.

The monitoring activities (including JPMC's collection and processing of personal or other information) are required for purposes of your employment or work assignment to promote adherence to applicable policies and regulations. Subject to applicable laws and regulations, if you object to this processing, JPMC may prohibit you from using the Systems; terminate offers of employment or work assignment; and, for employees, take disciplinary action against you, up to and including termination of your employment with JPMC.

JPMC may disclose the information it obtains in connection with monitoring activities to JPMC affiliates and to third parties, service providers, regulators, supervisory bodies, law enforcement and other government agencies. Information obtained from the monitoring activities may be used as the basis to take disciplinary actions, up to and including termination or other legal action, for violations of JPMC's policies or applicable laws.

In addition to the monitoring activities discussed above, JPMC may obtain and store other information related to your employment or other working relationship, such as your compensation information, performance information, benefits information and other workplace-related data. JPMC may transfer such information, and the information it obtains in connection with monitoring activities, to countries other than the country in which the information originally was collected, including to the United States.

Understanding Obligations under the Firm's Personal Account Dealing Policy (PAD):

The Personal Account Dealing Policy (Policy) of JPMorgan Chase & Co. (firm or JPMC) is designed to help prevent and detect violations of securities laws and industry conduct standards and to minimize actual or perceived conflicts of interest that could arise due to personal investing activities.

PAD Compliance will notify you if the position you are being offered is considered to be subject to the Policy. You will remain subject for the duration of your time working in a subject group, unless notified otherwise of a change in subject status. Unless otherwise notified, you will continue to be subject to the provisions of the Policy even during leaves of absence from the firm, including, but not limited to, garden leave or medical leave.

You as well as your Connected Persons are subject to the provisions of this Policy and will need to be familiar with the obligations set forth in this policy. Connected Persons includes your spouse, domestic partner or minor children (even if financially independent) as well as anyone to whom you provide significant financial support or for which you, or anyone listed above, has or shares the power, directly or indirectly, to make investment decisions.

Once subject to the Policy, you must disclose and certify your Covered Accounts (which include accounts of your Connected Persons). You will be required to maintain your self-directed Covered Accounts with one of the firm's Approved Brokers and preclear all purchases, sales, pledges and gifts (received and given) of publicly traded and privately held financial instruments, unless listed as specifically exempt. Pre-approval confirmations must be received prior to executing the trade or investment. The firm may impose periodic restrictions on personal trading in certain financial securities. These restrictions can apply to all firm subject Workforce Members and their Connected Persons or may be limited to certain groups. Subject Workforce Members and their Connected Persons are not permitted to recommend or transact in the financial instruments of an issuer while in the possession of material non-public information (MNPI) regarding that issuer.

If you are a seasonal or short term employee the following requirements will apply:

JPMorgan Chase requires that seasonal workers refrain from trading in Covered Accounts for the time period that you are employed in a short term training program. Please verify that you will comply with the following personal trading requirements:

1. For the duration of the short term program I am joining I will not trade in any of my Covered Accounts
2. I understand that the Firm has the right to request account information for any of my Covered

Accounts

3. If there is an extenuating circumstance that would compel me to place a trade in my Covered Accounts, I will obtain pre-approval of the trade by the Personal Account Dealing Group and I would be responsible for supplying all confirmations and statements to the Personal Account Dealing Group for that trade

*The term Covered Accounts refers to any securities accounts no matter where they are located and includes, but is not limited to, those accounts that are established, maintained or controlled (either directly or indirectly) by you, your spouse, domestic partner or minor children (even if financially independent), anyone to whom you provide significant financial support, and in which the employee has a direct or indirect financial interest.

Global Personal Trading Policy:

The Personal Account Dealing of JPMorgan Chase & Co. is designed to help prevent and detect violations of securities laws and industry conduct standards and to minimize actual or perceived conflicts of interest that could arise due to personal investing activities. This Policy includes requirements for disclosing Covered Accounts, maintaining certain accounts at one of the firm's Approved Brokers, preclearing trades, and restrictions and prohibitions on certain types of trading activity. This Policy is subject to any applicable local laws and rules and should be read in conjunction with Supplements (regional/LOB) as well as the firm's Code of Conduct.

Intellectual Property Requirements:

I will promptly make full written disclosure to JPMC and hereby assign to JPMC, or its designee, all my right, title, and interest in and to any and all inventions, discoveries, creations, developments, concepts, ideas, processes, trademarks, trade secrets, logos, domain names, works, written or otherwise, or any other type of intellectual property, whether or not patentable or registrable under copyright or similar laws or able to be maintained as a trade secret, which I may solely or jointly conceive or develop or reduce to practice, or cause to be conceived or developed or reduced to practice, during the period of time I am in the employ of JPMC, which are directly or indirectly related to the business of JPMC (collectively "Inventions"). I further acknowledge that all original works of authorship which are made by me (solely or jointly with others) within the scope of and during the period of my employment with JPMC and which are protectable by copyright are "works made for hire," as that term is defined in the United States Copyright Act. I understand and agree that the decision whether or not to commercialize or market any Invention developed by me solely or jointly with others is within JPMC's sole discretion and for JPMC's sole benefit and that no royalty will be due to me as a result of JPMC's efforts to commercialize or market any such Invention. I further agree to disclose in writing within 30 days of my start date any and all Inventions which were made by me prior to my employment with JPMC (collectively "Prior Inventions"), which belong to me in whole or in part, and which are not assigned to the JPMC hereunder; or, if no such disclosure is made within the requisite time period, I represent that there are no such Prior Inventions. If in the course of my employment with JPMC, I incorporate into a JPMC product, process, method, or machine a Prior Invention owned by me or in which I have an interest, JPMC is hereby granted and shall have a nonexclusive, royalty-free, irrevocable, perpetual, worldwide license to make, have made, modify, use, and sell such Prior Invention. I agree to assist JPMC, or its designee, in every proper way to secure JPMC's rights in the Inventions and any copyrights, patents, mask work rights, or other intellectual property rights relating thereto in any and all countries, including the disclosure to JPMC of all pertinent information and data with respect thereto, the execution of all applications, specifications, oaths, assignments and all other instruments which JPMC shall deem necessary in order to apply for and obtain such rights and in order to assign and convey to JPMC the sole and exclusive rights, title, and interest in and to such Inventions, and any copyrights, patents, mask work rights, or other intellectual property rights relating thereto. I further agree that my obligation to execute or cause to be executed, when it is in my power to do so, any such instrument or papers shall continue after the termination of my employment with JPMC for any reason. If JPMC is unable because of my mental or physical incapacity or for any other reason to secure my signature to apply for or to pursue any application for any United States or foreign patents or copyright registrations covering Inventions or original works of authorship assigned to JPMC as above, then I hereby irrevocably designate and appoint JPMC and its duly authorized officers and agents as my agent and attorney-in-fact, to act for and in my behalf and stead to execute and file any such applications and to do all other lawfully permitted acts to further the prosecution and issuance of letters patent or copyright registrations thereon with the same legal force and effect as if executed by me.

Acceptance and Code Affirmation:

Upon signing this letter I accept the terms and conditions described above.

I hereby affirm that I have read, understand, and am in compliance with the JPMorgan Chase ("JPMC") Code of Conduct and all internal JPMC policies that apply to me. I agree, as a condition of my employment, to remain in compliance with the Code of Conduct and all applicable JPMC policies.

I understand that I must conduct myself in a way that is consistent with the Code of Conduct, demonstrating compliance with the principles and intent of the Code of Conduct, and applicable laws and regulations.

I also affirm that I have reported any potential or actual violations of the Code of Conduct, JPMC policies, or laws or regulations applicable to JPMC's business, as required by the Code of Conduct. I understand that failure to do so can result in disciplinary action, up to and including termination of employment.

I understand that the Code of Conduct may be updated periodically, as necessary; and that the current version is posted on the JPMorgan Chase intranet as well as on its public website.

Independent Auditor Tax Services to Employees of JPMorgan Chase and its Affiliates:

To be in compliance with the Public Company Accounting Oversight Board (PCAOB) Rule 3523, it is JPMorgan Chase's (JPMC) policy that PricewaterhouseCoopers (PwC) cannot provide any tax services to employees of JPMC or any of its controlled entities (hereafter referred to as JPMC employee). This restriction is regardless of whether the individual is in a financial reporting oversight role or not, and whether PwC is engaged by the individual or by JPMC. PwC is also prohibited from providing any tax services to a spouse of a JPMC employee if the work is related to a joint tax return. Exceptions to this policy will be reviewed on a case-by-case basis and will require the approval of the JPMC Controller.

Binding Arbitration Agreement:

JPMorgan Chase believes that if a dispute related to an employee's or former employee's employment arises, it is in the best interests of both the individual and JPMorgan Chase to resolve the dispute without litigation. Most such disputes are resolved internally through the Firm's Performance, Discipline and Workplace Concerns Policy. When such disputes are not resolved internally, JPMorgan Chase provides for their resolution by binding arbitration as described in this Binding Arbitration Agreement ("Agreement"). "JPMorgan Chase" and the "Firm" as used in this Agreement mean JPMorgan Chase & Co. and all of its direct and indirect subsidiaries.

This Agreement will be governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. section 1 et seq.

As a condition of and in consideration of my employment with JPMorgan Chase, I agree with JPMorgan Chase as follows:

1. SCOPE: Any and all "Covered Claims" (as defined below) between me and JPMorgan Chase or its officers, directors, shareholders, employees, agents, or employee benefit plans sponsored by the Firm (collectively "Covered Parties" or "Parties", individually each a "Covered Party" or "Party") shall be submitted to and resolved by final and binding arbitration in accordance with this Agreement.

2. COVERED CLAIMS: "Covered Claims" include all legally protected employment-related claims and defenses to those claims, excluding those set forth below in Paragraphs 3 and 4 of this Agreement, that I now have or in the future may have which arise out of or relate to my employment or separation from employment with JPMorgan Chase and all legally protected employment-related claims that JPMorgan Chase has or in the future may have against me and defenses to those claims, including, but not limited to, claims of employment discrimination or harassment if protected by applicable federal, state or local law, and retaliation for raising discrimination or harassment claims, failure to pay wages, bonuses or other compensation, tortious acts, wrongful, retaliatory and/or constructive discharge, breach of an express or implied contract, promissory estoppel, unjust enrichment, and violations of any other common law, federal, state, or local statute, ordinance, regulation or public policy, including, but not limited to Title VII of the Civil Rights Act of 1964, the Civil Rights Acts of 1866 and 1991, the Age Discrimination in Employment Act of 1967, the Older Workers Benefit Protection Act of 1990, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, the Family and Medical Leave Act of 1993, the Fair Labor Standards Act of 1938, the Equal Pay Act of 1963, Section 1981 of the Civil Rights Act, and the Worker Adjustment and Retraining Notification Act.

3. EXCLUDED CLAIMS: This Agreement does not cover, and the following claims are not subject to arbitration under this Agreement:
(a) any criminal complaint or proceeding;
(b) any claims covered by state unemployment insurance, state or federal disability insurance, and/or state workers' compensation benefit laws, except that claims for retaliation pursuant to these laws shall be subject to arbitration under this Agreement;
(c) any claim under the National Labor Relations Act;
(d) claims for benefits under a plan that is governed by Employee Retirement Income Security Act of 1974 ("ERISA"); and
(e) any other claims precluded under federal law from being subject to mandatory arbitration.

Further, this Agreement also does not cover any action seeking only emergency, temporary or preliminary injunctive relief (including a temporary restraining order) in a court of competent jurisdiction in accordance with applicable law, so long as that action is brought on an individual basis and not on a consolidated basis or as part of a collective or class action, and subject to the following:

- In the event such relief is sought by a Covered Party, who is not otherwise subject to the arbitration requirements of the Financial Industry Regulatory Authority ("FINRA"), after the court issues a ruling concerning emergency, temporary or preliminary injunctive relief, the parties must submit such claim if otherwise considered a Covered Claim to arbitration pursuant to this Agreement, and

- In connection with any such action related to post-employment restrictions (e.g., actions to enforce rights to trade secrets, or agreements not to compete or solicit customers or employees) on a Covered Party who is otherwise subject to the arbitration requirements of FINRA (absent this Agreement), in order for the Covered Parties to have available to them the expedited arbitration procedures provided by FINRA, after the court issues a ruling concerning emergency, temporary or preliminary injunctive relief, the parties must submit such claim if otherwise considered a Covered Claim to arbitration before FINRA in accordance with its expedited arbitration procedures under FINRA Rule 13804.

4. CLASS ACTION/COLLECTIVE ACTION WAIVER: All Covered Claims under this Agreement must be submitted on an individual basis. No claims may be arbitrated on a class or collective basis unless required by applicable law. Covered Parties expressly waive any right with respect to any Covered Claims to submit, initiate, or participate in a representative capacity or as a plaintiff, claimant or member in a class action, collective action, or other representative or joint action, regardless of whether the action is filed in arbitration or in court. Furthermore, if a court orders that a class, collective, or other representative or joint action should proceed, in no event will such action proceed in the arbitration forum, subject to applicable law. Claims may not be joined or consolidated in arbitration with disputes brought by other individual(s), unless agreed to in writing by all parties or required by applicable law. To the extent there is a question of enforceability of class or collective arbitration, it shall be decided only by a court, not an arbitrator.

The arbitrator's authority to resolve disputes and make awards under this Agreement is limited to disputes between: (i) an individual and JPMorgan Chase; and (ii) the individual and any current or former officers, directors, employees and agents, if such individual is sued for conduct within the scope of their employment. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration.

I retain the right to challenge the validity of this Agreement upon grounds that may exist at law or equity and will not be subject to any form of retaliation for asserting such rights.

5. ADMINISTRATIVE AGENCIES: I understand that this Agreement does not preclude me from filing an administrative claim or charge with the Equal Employment Opportunity Commission ("EEOC") and/or state and local human rights agencies to investigate alleged violations of laws enforced by the EEOC or those agencies. However, I understand that I am not required to initiate an administrative agency proceeding before pursuing a Covered Claim under this Agreement. In the event I file such an administrative proceeding, I understand that I cannot pursue Covered Claims under this Agreement without first exhausting all required administrative remedies, such as obtaining a right to sue notice from the EEOC in order to arbitrate federal discrimination claims that require such a notice. By responding to administrative agencies, JPMorgan Chase does not waive its right to enforce this Agreement and the arbitrator shall treat a decision of an administrative agency in the same manner as it would be treated by a court of law.

6. INITIATING ARBITRATION: Arbitration under this Agreement shall be conducted before a single neutral arbitrator of the American Arbitration Association ("AAA")(unless the Parties agree upon another mutually acceptable arbitrator, in which case the arbitration will be conducted before such mutually acceptable arbitrator) in accordance with and selected pursuant to the rules and procedures of the Employment Arbitration Rules of the AAA ("AAA Rules") to the extent the AAA Rules do not conflict with the terms of this Agreement or applicable law. The AAA Rules will govern issues not explicitly addressed by this Agreement. Where there is a conflict between this Agreement and the AAA Rules, this Agreement will govern. Where there is a conflict between applicable law and the AAA rules and/or this Agreement, the applicable law will govern. I understand that arbitration under this Agreement will occur in the state where I am currently or was most recently employed by the Firm, unless otherwise agreed by the Parties. Information about AAA is available from its website www.adr.org. A Covered Party may contact them directly at 1-800-778-7879. A Covered Party who is otherwise subject to the arbitration requirements of FINRA who wishes to pursue arbitration of a Covered Claim, must file such Covered Claim with AAA (or other mutually acceptable arbitrator), except as otherwise provided in Paragraph 3 of this Agreement.

To initiate arbitration:

- A Covered Party must send a written demand for arbitration to any office of the AAA (or if another mutually acceptable arbitrator has been agreed to by the Parties, to the offices of such other arbitrator). The Covered Party submitting the demand for arbitration must also simultaneously send a copy of the written demand for arbitration to the other Party (if being sent to JPMorgan Chase, the copy should be sent to CT Corporation (also known as Corporation Trust Company), the Firm's Registered Agent in each state).

- Both of the following must be included in the demand for arbitration:

(a) A statement of the nature of the dispute, including the alleged act or omission at issue, the names of the parties involved in the dispute, the amount in controversy, if any, the remedy sought to resolve the issue (including the dollar amount, if any), the mailing address for future correspondence and the legal counsel, if any, and

(b) Any required filing fee. If a Covered Claim is filed by me, the filing fee is $100 payable by check, money order or any other method of payment permitted by the AAA (or another mutually acceptable arbitrator agreed to by the parties). In the event the filing fee required by the state or federal court in which the Covered Claim could have been brought is less than $100, JPMorgan Chase agrees to refund to me the difference between $100 and such state or federal court filing fee within 30 days of receiving notice of payment. Any demand received by the AAA (or another mutually acceptable arbitrator agreed to by the Parties) that is not accompanied by the required filing fee will be returned.

Nothing in this Agreement releases a Covered Party from any obligation to comply with timely filing requirements and statutes of limitations under applicable law, statutes, or regulations. Thus, whether or not a Covered Party chooses to mediate a Covered Claim before initiating an arbitration or file with administrative agencies, his/her arbitration must still be initiated as an arbitration within the applicable administrative, statutory or judicial filing time frame, as required by law, and the demand for arbitration must be received at the address above within the time period allowed pursuant to the statute, regulation or other law applicable to the alleged act or omission giving rise to the dispute. Nothing in this Agreement is intended or should be construed to shorten or extend the statute(s) of limitations and/or filing periods that exist under applicable law.

The submission and timing of any response to an arbitration demand shall be in accordance with AAA's Rules, which currently provides that a response be filed within 15 days after the date of the letter from the AAA (or other mutually agreed to arbitrator) acknowledging receipt of the demand for arbitration.

7. ARBITRATION PROCEEDINGS: The arbitrator will conduct the hearing as expeditiously as possible, while ensuring that all Parties have the opportunity to present evidence and arguments and ensuring that the Agreement is followed. The arbitrator will set the date, time, and place of the hearing, and AAA (or other arbitration provider mutually agreed to by the parties) will notify the Parties at least 30 calendar days in advance, unless the Parties otherwise agree. In the event the hearing cannot reasonably be completed in one day, the arbitrator will schedule the hearing to be continued on a date or dates that is/are convenient to both Parties. The arbitrator will make every effort to select a reasonably convenient location for the continued arbitration, without incurring additional expense, if possible.

(a) Fees: All ordinary and reasonable administrative expenses of the arbitration, including fees for a single arbitrator, hearing room expenses, travel expenses of the arbitrator, the AAA representatives (if applicable), and any witnesses produced at the arbitrator's specific request and not otherwise called by a party, will be paid completely by JPMorgan Chase. The fees and expenses of any witness, expert, consultant, interpreter and others retained or consulted by a party shall be paid by the party requiring the presence of such persons, subject to applicable law. JPMorgan Chase will not pay for fees or costs incurred as a result of deliberate and inappropriate delay or absence caused by employees or their counsel, as determined by the arbitrator and permitted by applicable law. Except as otherwise provided by law, all attorney's fees shall be paid by the party that incurs them. Nothing in this Agreement is intended or should be construed to require employees to bear any type of expense that they would not otherwise bear if the Parties were to litigate a Covered Claim in a court of law.

(b) Legal Representation and Language Interpreter: The Parties (if desired) may use the services of legal counsel and/or a language interpreter. The Parties utilizing such services are responsible for making and paying all fee and other arrangements directly with the legal counsel and/or interpreter, subject to applicable law. Nothing in this Agreement is intended or should be construed to require employees to bear any type of expense that they would not otherwise bear if the Parties were to litigate a Covered Claim in a court of law.

(c) Attendance at and Confidentiality of Arbitration Hearing: The Covered Party, a JPMorgan Chase corporate representative of its choosing, and the arbitrator must be present at the hearing. In addition, an official recorder and legal counsel (for any party) also may attend the hearing. Further, the Parties may call witnesses to testify at the arbitration. Unless the parties agree otherwise, the arbitrator shall exclude witnesses (other than the represented Parties) from the hearing during the testimony of any other witness. The arbitrator, the Parties and their representatives must maintain the confidentiality of the hearings unless the law provides otherwise.

(d) Discovery: Discovery requests and the provision of discovery must be consistent with this Agreement, general standards of due process, the Rules of AAA and the expedited nature of arbitration. The guidelines below are only guidelines, do not establish a minimum or maximum of discovery, and will be applied subject to these principles. Thus, there may be cases which warrant more or less discovery than that outlined below.

- At least 20 days before the arbitration hearing, the Parties must submit the names and addresses of the witnesses each party intends to produce and any documents each party intends to present. The Parties may add to such information up to 10 days before the hearing. All such submissions are final after that point absent a finding of good cause by the arbitrator.

- In general, the Parties may take the depositions of all expert witnesses and up to 3 other individuals. Any individual who certifies he/she has no direct knowledge of the facts should not be deposed as a fact witness. At least 10 days' prior notice should be given by the party requesting a deposition and advance efforts should be made to mutually agree on deposition dates, including the time and place for any depositions to be taken. The party requesting the deposition is responsible for all related costs for that deposition. Discovery must be completed at least 20 days before the hearing. The arbitrator may alter the timing and scope of discovery as necessary or upon request of the Parties.

- The arbitrator will resolve discovery disputes and may expand or restrict the scope of discovery within his or her reasonable discretion, and the rules of AAA consistent with the expedited nature of arbitration.

(e) Prehearing Motions: The arbitrator is authorized to consider and rule on prehearing motions, including discovery motions, motions to dismiss and summary judgment on the claims, provided that the other party has reasonable notice and time to respond to any such prehearing motions. Any dispute which fails to state a claim upon which relief may be granted under applicable law (including, but not limited to claims that are barred by the applicable statute of limitations or mandated timeframe for filing such claim, or that are barred by an enforceable release, or involve a claim against someone who was not associated with the conduct at issue) is subject to dismissal without an evidentiary hearing. Any ruling regarding such motion shall be made consistent with the Form of Decision and Scope of Relief sections in this Agreement.

(f) Time of Decision: The arbitrator will make the decision within 30 days of the close of the hearing or as soon as possible thereafter, unless otherwise agreed to by the Parties or otherwise specified by law.

(g) Form of Decision: The decision will be in writing and signed by the arbitrator. Unless otherwise agreed to by the Parties, the decision will include a summary of claims arbitrated and decided, a reasoned opinion setting forth any findings of fact or conclusions of law, and damages and other relief (if any) granted. All decisions shall be executed in the manner required by law. The decision will be final and binding upon the Parties, and appeal of the decision to a court shall be limited as provided by the FAA. Within seven (7) calendar days after the date of issuance of the decision, I may request the arbitrator permit disclosure of the type of damages and amount awarded.

(h) Scope of Relief: The arbitrator may grant any remedy or relief that would have been available to the parties had the matter been heard in court, including the award of monetary damages and the imposition of requirements on the Parties (including injunctive relief), as permitted by applicable law. The arbitrator may award only such relief as may be granted for a Covered Claim brought in court on an individual basis under applicable law. The arbitrator may award punitive or exemplary damages or attorneys' fees as provided or limited by applicable law. Nothing in this Agreement is intended or should be construed to limit the remedies that otherwise would be available to the Parties in a court of law.

(i) Enforcement of Arbitration Decision/Judicial Procedure: The decision of the arbitrator may be enforced under the terms of the FAA to the maximum extent possible. Either party may have an arbitration decision enforced in a court of law in accordance with applicable the FAA. If this occurs, neither the arbitrator nor AAA will be involved in the court proceedings.

If a court determines that the decision is not completely enforceable, it will be enforced and binding on both parties to the maximum extent permitted by law.

8. SEVERABILITY: If any part of this Agreement is held to be void or unenforceable, the remainder of the Agreement will be enforceable and any part may be severed from the remainder as appropriate, to the extent permitted by law. For example, if a court determines that a particular provision of this Agreement is in conflict with a mandatory provision of applicable law in that jurisdiction, such provision(s) will not be enforced in that jurisdiction, but the exclusivity of the Agreement and its use of arbitration as the sole and exclusive forum for all Covered Claims within its scope shall not be affected. Except as expressly precluded by federal law, any dispute as to the arbitrability of a particular issue or claim pursuant to this Agreement is to be resolved in arbitration. Notwithstanding the foregoing, any issue concerning the validity of the class, collective, or representative or joint action waiver provided in Paragraph 4 of this Agreement must be decided by a court with jurisdiction over the Parties, and an arbitrator does not have authority to consider the issue of the validity of the waiver. If for any reason the class, collective, or representative or joint action waiver is found to be unenforceable, the class, collective, or representative or joint action may only be heard in court and may not be arbitrated under this Agreement.

9. AMENDMENT OR TERMINATION OF AGREEMENT: JPMorgan Chase reserves the right to amend, modify or discontinue this Agreement at any time in its sole discretion to the extent permitted by applicable law. Such amendments may be made by publishing them on the JPMorgan Chase Intranet or by separate notification to me and shall be effective 30 calendar days after such amendments are provided to me and will apply on a going-forward basis only. Amendment, modification or discontinuation of the Agreement will not affect pending arbitration proceedings. Continuation of my employment after receiving such amendments or modifications will be considered my acceptance of the amended terms.

This Agreement does not alter the voluntary ("at will") nature of my employment relationship with the Firm, nor does it afford any rights or remedies not otherwise available under applicable law. Of course, this Agreement does not require that JPMorgan Chase initiate arbitration before taking corrective action of any kind, including termination of employment.

This Attachment is incorporated into and made part of the Offer Letter for LIANG, WILL JINGWEI dated 20-Nov-2024.

Notice and Acknowledgement of Pay Rate and Payday
Notice for Exempt Employees

You are being provided with the following information pursuant to New York State Labor Code Section 195.1. Once you have reviewed this information, please sign and date

Employer Information
Name: JPMorgan Chase Bank, National Association
Hiring employer is not a staffing agency/business
Doing Business As (DBA) Name(s): J.P.Morgan, Chase, JPMorgan Chase
Address of Main Office: 1111 Polaris Parkway, Columbus, OH 43240
Phone: 1-844-275-5762

Proposed Start Date 11-Dec-2024

Pay Information
You will be paid consistent with the firm's policies at an annualized base salary rate of $225,000.00.

- You are exempt from overtime.
- There will be no allowances taken.
- Your regularly scheduled Pay Dates are the 15th and the last business day of each month.
- You are an at-will employee and as such are not subject to an agreement guaranteeing employment for any period of time .

- You may be eligible to receive incentive compensation

Employee Acknowledgement
On this day, I received notice of my pay rate, overtime rate (if eligible), allowances, and designated payday.

I also received the opportunity to contact the JP Morgan Chase & Co. Pre-Employment Team at 1-844-275-5762 to receive this notice in Chinese, Korean, Spanish or another language if English is not my primary language.

By entering my first and last name below I am confirming my acceptance for this role based on the job offer presented to me, and am agreeing to be bound by the terms & conditions contained in the offer letter.

Accepted By: WILL JINGWEI LIANG

Accepted Date: 2024-11-20T02:07:02.286+00:00

IP Address: 100.38.100.35

CHASE

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

October 11, 2024 through November 13, 2024
Account Number: **000000952727977**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679

We accept operator relay calls

01279376 DRE 802 219 31924 NNNNNNNNNNN 1 000000000 08 0000
JINGWEI LIANG
21 W END AVE APT 3409
NEW YORK NY 10023-8108

12793760201000000022

Please review our overdraft service options at the end of this statement

We've included an overview of our overdraft services and fees that are available for personal checking account(s) at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card Coverage℠ are not available for Chase High School Checking℠, Chase Secure Checking℠ and Chase First Checking℠.
- Overdraft Protection is not available for Chase Secure Checking℠ and Chase First Checking℠.

If you have questions, please visit **chase.com/overdraft** or call us at the number on this statement. We accept operator relay calls.

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	**$68.69**
Deposits and Additions	10,675.27
ATM & Debit Card Withdrawals	-176.11
Electronic Withdrawals	-7,631.06
Fees	-25.00
Ending Balance	**$2,911.79**

Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.03
Interest Paid Year-to-Date	$0.39

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$68.69**
10/15	UBS Securities L Payroll PPD ID: 1133873456	**5,146.79**	5,215.48
10/15	Zelle Payment To Yiqi 22391348623	-2,000.00	3,215.48
10/16	UBS Bu Batch CTX ID: 980186363	**323.41**	3,538.89
10/30	Zelle Payment To Yu Zhang 22541215726	-2,000.00	1,538.89
10/31	UBS Securities L Payroll PPD ID: 1133873456	**5,012.22**	6,551.11
11/01	Card Purchase 10/31 Mta*Nyct Paygo New York NY Card 9202	-2.90	6,548.21
11/01	Card Purchase 11/01 Mta*Nyct Paygo New York NY Card 9202	-2.90	6,545.31

CHASE

October 11, 2024 through November 13, 2024
Account Number: **000000952727977**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
11/01	Zelle Payment To Yu Zhang 22582951305	-1,100.00	5,445.31
11/04	UBS Bu Batch CTX ID: 980186363	**192.82**	5,638.13
11/04	Card Purchase 11/02 Dd *Doordash Dashmar Www.Doordash. CA Card 9202	-29.29	5,608.84
11/04	11/02 Payment To Chase Card Ending IN 7262	-2,025.06	3,583.78
11/04	Card Purchase 11/02 Hole IN th* Hole IN Www.Holeinthe NY Card 9202	-97.36	3,486.42
11/04	Card Purchase 11/02 H Mart New York NY Card 9202	-43.66	3,442.76
11/04	Chase Credit Crd Autopay PPD ID: 4760039224	-40.00	3,402.76
11/12	Zelle Payment To Mengqian Tang 22668626425	-66.00	3,336.76
11/12	Zelle Payment To Nicholas Spadaro Jpm99Aqyxb5H	-400.00	2,936.76
11/13	Interest Payment	**0.03**	2,936.79
11/13	Monthly Service Fee	-25.00	2,911.79
	Ending Balance		**$2,911.79**

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Premier Plus Checking account. Here are the two ways you can avoid this fee during any statement period.

- **Have an average qualifying deposit and investment balance of at least $15,000.00 during your statement period.**
  (Your average qualifying deposit and investment balance was $3,167.00)

  Talk to a banker about transferring your balances to Chase today!

- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**
  (You do not have a qualifying Chase mortgage)

  Talk to a banker about a Chase mortgage!

Stop in today and explore all Chase has to offer.

12793760202000000062

Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage℠, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**
  We **do** authorize and pay overdrafts for the following types of transactions:
  - Checks and other transactions made using your checking account number
  - Recurring debit card transactions (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**
  If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

- **What fees will I be charged if Chase pays my overdraft?**
  If we authorize and pay an overdraft, we'll charge you a $34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50 (maximum of 3 fees per business day, up to $102).

  We won't charge you an Overdraft Fee in the following circumstances:
  - With Chase Overdraft Assist℠, we won't charge an Overdraft Fee if you're overdrawn by $50 or less at the end of the business day **OR** if you're overdrawn by more than $50 and you bring your account balance to overdrawn by $50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
  - We won't charge an Overdraft Fee for transactions that are $5 or less.
  - We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
  - For Chase Sapphire℠ Checking and Chase Private Client Checking℠ accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**
  If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile® to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.

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

November 14, 2024 through December 11, 2024
Account Number: **000000952727977**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

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JINGWEI LIANG
21 W END AVE APT 3409
NEW YORK NY 10023-8108

12815170101000000021

CHECKING SUMMARY

Chase Premier Plus Checking

	AMOUNT
Beginning Balance	**$2,911.79**
Deposits and Additions	10,128.40
Electronic Withdrawals	-12,454.86
Fees	-25.00
Ending Balance	**$560.33**

Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.04
Interest Paid Year-to-Date	$0.43

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$2,911.79**
11/15	UBS Securities L Payroll PPD ID: 1133873456	**5,012.22**	7,924.01
11/18	Zelle Payment To Yiqi 22759645074	-2,000.00	5,924.01
11/20	UBS Bu Batch CTX ID: 980186363	**103.92**	6,027.93
11/29	UBS Securities L Payroll PPD ID: 1133873456	**5,012.22**	11,040.15
11/29	11/28 Payment To Chase Card Ending IN 7262	-2,793.86	8,246.29
12/02	Zelle Payment To Zheng Jin Jpm99As215Jv	-42.00	8,204.29
12/02	Zelle Payment To Yu Zhang 22896027359	-3,612.00	4,592.29
12/06	Zelle Payment To Jacob Watkins 22968032373	-7.00	4,585.29
12/10	12/10 Payment To Chase Card Ending IN 7262	-4,000.00	585.29
12/11	Interest Payment	**0.04**	585.33
12/11	Monthly Service Fee	-25.00	560.33
	Ending Balance		**$560.33**

WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?

A monthly Service Fee was charged to your Chase Premier Plus Checking account. Here are the two ways you can avoid this fee during any statement period.

- **Have an average qualifying deposit and investment balance of at least $15,000.00 during your statement period.**
  (Your average qualifying deposit and investment balance was $5,633.00)

  Talk to a banker about transferring your balances to Chase today!

- **OR, authorize us to make automatic payments to your qualifying Chase mortgage from your Chase account.**
  (You do not have a qualifying Chase mortgage)

  Talk to a banker about a Chase mortgage!

Stop in today and explore all Chase has to offer.

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

JPMorgan Chase & Co.

Pay Statement

Employer Name	Employer Address	State - Employer BIN
JPMorgan Chase Bank, National Association	1111 Polaris Parkway Columbus, OH 43240	NY - 1349946501
Employee Name	**Payroll Company**	**FLSA Status**
WILL JINGWEI LIANG	0802	Salaried Exempt
Employee Address	**Department**	**Base Rate**
685 1ST AVE New York, NY 10016	393297	225,000.00
Person Number (SID)	**Payroll**	**Shift Diff (% of Eligible Wages)**
F761042	Semimonthly	N/A

Pay Date	Pay Period Begin Date	Pay Period End Date
12/13/2024	12/01/2024	12/15/2024

Summary

Description	Current Amount	YTD Amount
Gross Pay	59,375.00	59,375.00
Total Taxes	26,568.24	26,568.24
Total Deductions	0.00	0.00
Net Pay	32,806.76	32,806.76

Earnings

Description	Earnings Begin Date	Earnings End Date	Hours	Rate	Multiplier	Current Amount	YTD Amount
Sign On Award	12/15/2024	12/15/2024				50,000.00	50,000.00
Regular Salary	12/01/2024	12/15/2024				9,375.00	9,375.00
Earnings Total						**59,375.00**	**59,375.00**

Taxable Benefits

Description	Current Amount	YTD Amount

Taxes

Description	Current Amount	YTD Amount	Taxable Wages	YTD Taxable Wages
City Withheld (NY/New York/New York)	2,501.50	2,501.50	59,375.00	59,375.00
SIT Withheld (NY)	6,426.18	6,426.18	59,375.00	59,375.00
SDI Employee Withheld (NY)	1.30	1.30	9,375.00	9,375.00
Family Leave Insurance Employee Withheld (NY)	221.47	221.47	59,375.00	59,375.00
FIT Withheld	12,875.60	12,875.60	59,375.00	59,375.00
Social Security Employee Withheld	3,681.25	3,681.25	59,375.00	59,375.00
Medicare Employee Withheld	860.94	860.94	59,375.00	59,375.00
Taxes Total	**26,568.24**	**26,568.24**		

Deductions

Description	Tax Type	Current Amount	YTD Amount
Before Tax Subtotal		**0.00**	**0.00**
After Tax Subtotal		**0.00**	**0.00**
Deductions Total		**0.00**	**0.00**

Tax Data

Type	Marital Status	Allowances	Addl. Amount
FEDERAL	Single or Married filing separately	0	0.00
STATE / NY - Work/Resident	Single or Head of household	0	0.00

Leave Balances

Description	Hours Taken	Available Hours
Sick Exempt	0.000	32.000

Net Pay Distribution

Payment Type	Payment Reference	Account Type	Account Number	Amount
Direct Deposit	132481027030	CHECKING	XXXXX7977	32,806.76

JPMORGAN CHASE & CO.

Pay Statement

Employer Name	Employer Address	State - Employer BIN
JPMorgan Chase Bank, National Association	1111 Polaris Parkway Columbus, OH 43240	NY - 1349946501
Employee Name	**Payroll Company**	**FLSA Status**
WILL LIANG	0802	Salaried Exempt
Employee Address	**Department**	**Base Rate**
685 1ST AVE New York, NY 10016	393297	225,000.00
Person Number (SID)	**Payroll**	**Shift Diff (% of Eligible Wages)**
F761042	Semimonthly	N/A

Pay Date	Pay Period Begin Date	Pay Period End Date
12/31/2024	12/16/2024	12/31/2024

Summary

Description	Current Amount	YTD Amount
Gross Pay	9,375.00	68,750.00
Total Taxes	3,473.22	30,041.46
Total Deductions	208.56	208.56
Net Pay	5,693.22	38,499.98

Earnings

Description	Earnings Begin Date	Earnings End Date	Hours	Rate	Multiplier	Current Amount	YTD Amount
Regular Salary	12/16/2024	12/31/2024				9,375.00	18,750.00
Sign On Award							50,000.00
Earnings Total						**9,375.00**	**68,750.00**

Taxable Benefits

Description	Current Amount	YTD Amount
Imputed Basic Life	1.50	1.50

Taxes

Description	Current Amount	YTD Amount	Taxable Wages	YTD Taxable Wages
City Withheld (NY/New York/New York)	367.70	2,869.20	9,167.94	68,542.94
SIT Withheld (NY)	558.57	6,984.75	9,167.94	68,542.94
SDI Employee Withheld (NY)	1.30	2.60	9,376.50	18,751.50
Family Leave Insurance Employee Withheld (NY)	34.97	256.44	9,376.50	68,751.50
FIT Withheld	1,809.34	14,684.94	9,167.94	68,542.94
Social Security Employee Withheld	568.41	4,249.66	9,167.94	68,542.94
Medicare Employee Withheld	132.93	993.87	9,167.94	68,542.94
Taxes Total	**3,473.22**	**30,041.46**		

Deductions

Description	Tax Type	Current Amount	YTD Amount
Medical	Before	102.50	102.50
Medical Adjustment	Before	95.62	95.62
Dental Maintenance Org	Before	5.40	5.40
Dental Maint Org Adjustment	Before	5.04	5.04
Before Tax Subtotal		**208.56**	**208.56**
After Tax Subtotal		**0.00**	**0.00**
Deductions Total		**208.56**	**208.56**

Tax Data

Type	Marital Status	Allowances	Addl. Amount
FEDERAL	Single or Married filing separately	0	0.00
STATE / NY - Work/Resident	Single or Head of household	0	0.00

Leave Balances

Description	Hours Taken	Available Hours
Sick Exempt	0.000	32.000

Net Pay Distribution

Payment Type	Payment Reference	Account Type	Account Number	Amount
Direct Deposit	133657557095	CHECKING	XXXXX7977	5,693.22

UBS

Employee Name: Jingwei Liang
Employee #: 43748569
Employee Address: 685 1st Avenue
28A
NYC, NY 10016
Department: RELL STAFFER - ANALYSTS
Business Title: Global Banking - Americas Real Estate, Lodging & Leisure
Pay Type: UBS US: Exempt

Pay Date: 11/15/2024
Pay Period: 11/1/2024 - 11/15/2024
Deposit Advice #: 855880345
Pay Frequency: Semi-Monthly
Pay Rate: $7,291.67
Federal Filing Status: Single
Federal 2c/Extra Withholding: No
Local Exemptions: 0 (New York City)
State Filing Status: (NY)
State Exemptions: 0 (NY)

Employer Name: UBS Securities LLC
Employer Phone: 855-827-6947
Employer Address: 1000 Harbor Blvd
Weehawken, NJ 07086

	Current 11/1/2024 - 11/15/2024			YTD As of 11/15/2024	
	Hours/Units	Rate	Amount	Hours/Units	Amount
Earnings			**$7,291.67**		**$108,996.24**
Regular Pay			$7,291.67		$58,996.24
Signon Bonus					$40,000.00
Transition PMT					$10,000.00
Taxable Benefits			**$13.25**		**$119.25**
Imp Income LTD					$7.25
Imp Inc GrpLife					$6.00
Imp Income LTD			$7.25		$58.00
Imp Inc GrpLife			$6.00		$48.00
Pre-Tax Deductions			**$332.75**		**$1,463.50**
Medical - ADJ					$285.00
Medical			$95.00		$570.00
Dental PPO ADJ					$57.00
Dental PPO			$19.00		$114.00
401(K) Pre Tax			$218.75		$437.50
Taxes			**$1,926.86**		**$35,372.22**
Fed W/H			$1,235.98		$21,336.32
NY W/H			$415.46		$9,294.83
NY DT EE			$1.30		$10.40
NY FLIT					$333.26
NYCCityW/H			$274.12		$4,397.41
Post-Tax Deductions			**$19.84**		**$178.56**
LTD Supp - ADJ					$41.34
LTD Supp			$13.78		$82.68
CriticIllns ADJ					$18.18
Critical Illnes			$6.06		$36.36
	Routing #	Account #	Amount		Amount
Net Pay			**$5,012.22**		**$71,981.96**
Direct Deposit	021000021	XXXXX7977	$5,012.22		

Accruals & Balances			
Sickness (Hours) Balance:	64.00 Hours	Sickness (Hours) Accrued:	64.00 Hours

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Employee Name:	Jingwei Liang	**Pay Date:**	10/31/2024		
Employee #:	43748569	**Pay Period:**	10/16/2024 - 10/31/2024		
Employee Address:	685 1st Avenue 28A NYC, NY 10016	**Deposit Advice #:**	849863257		
		Pay Frequency:	Semi-Monthly		
		Pay Rate:	$7,291.67		
Department:	RELL STAFFER - ANALYSTS	**Federal Filing Status:**	Single		
Employer Name:	UBS Securities LLC	**Business Title:**	Global Banking - Americas Real Estate, Lodging & Leisure	**Federal 2c/Extra Withholding:**	No
Employer Phone:	855-827-6947	**Pay Type:**	UBS US: Exempt	**Local Exemptions:**	0 (New York City)
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086			**State Filing Status:**	(NY)
				State Exemptions:	0 (NY)

	Current 10/16/2024 - 10/31/2024			YTD As of 10/31/2024	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings			**$7,291.67**		**$101,704.57**
Regular Pay			$7,291.67		$51,704.57
Signon Bonus					$40,000.00
Transition PMT					$10,000.00
Taxable Benefits			**$13.25**		**$106.00**
Imp Income LTD					$7.25
Imp Inc GrpLife					$6.00
Imp Income LTD			$7.25		$50.75
Imp Inc GrpLife			$6.00		$42.00
Pre-Tax Deductions			**$332.75**		**$1,130.75**
Medical - ADJ					$285.00
Medical			$95.00		$475.00
Dental PPO ADJ					$57.00
Dental PPO			$19.00		$95.00
401(K) Pre Tax			$218.75		$218.75
Taxes			**$1,926.86**		**$33,445.36**
Fed W/H			$1,235.98		$20,100.34
NY W/H			$415.46		$8,879.37
NY DT EE			$1.30		$9.10
NY FLIT					$333.26
NYCCityW/H			$274.12		$4,123.29
Post-Tax Deductions			**$19.84**		**$158.72**
LTD Supp - ADJ					$41.34
LTD Supp			$13.78		$68.90
CriticIllns ADJ					$18.18
Critical Illnes			$6.06		$30.30
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$5,012.22**		**$66,969.74**
Direct Deposit	021000021	XXXXX7977	$5,012.22		

Accruals & Balances			
Sickness (Hours) Balance:	64.00 Hours	Sickness (Hours) Accrued:	64.00 Hours

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UBS

Employer Name:	UBS Securities LLC	**Employee Name:**	Jingwei Liang	**Pay Date:**	10/15/2024
Employer Phone:	855-827-6947	**Employee #:**	43748569	**Pay Period:**	10/1/2024 - 10/15/2024
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086	**Employee Address:**	21 West End Avenue 3409 NYC, NY 10023	**Deposit Advice #:**	842705721
		Department:	RELL STAFFER - ANALYSTS	**Pay Frequency:**	Semi-Monthly
		Business Title:	Global Banking - Americas Real Estate, Lodging & Leisure	**Pay Rate:**	$7,291.67
		Pay Type:	UBS US: Exempt	**Federal Filing Status:**	Single
				Federal 2c/Extra Withholding:	No
				Local Exemptions:	0 (New York City)
				State Filing Status:	(NY)
				State Exemptions:	0 (NY)

	Current 10/1/2024 - 10/15/2024			YTD As of 10/15/2024	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings			**$7,291.67**		**$94,412.90**
Regular Pay			$7,291.67		$44,412.90
Signon Bonus					$40,000.00
Transition PMT					$10,000.00
Taxable Benefits			**$13.25**		**$92.75**
Imp Income LTD					$7.25
Imp Inc GrpLife					$6.00
Imp Income LTD			$7.25		$43.50
Imp Inc GrpLife			$6.00		$36.00
Pre-Tax Deductions			**$114.00**		**$798.00**
Medical - ADJ					$285.00
Medical			$95.00		$380.00
Dental PPO ADJ					$57.00
Dental PPO			$19.00		$76.00
Taxes			**$2,011.04**		**$31,518.50**
Fed W/H			$1,288.48		$18,864.36
NY W/H			$429.68		$8,463.91
NY DT EE			$1.30		$7.80
NY FLIT			$8.16		$333.26
NYCCityW/H			$283.42		$3,849.17
Post-Tax Deductions			**$19.84**		**$138.88**
LTD Supp - ADJ					$41.34
LTD Supp			$13.78		$55.12
CriticIllns ADJ					$18.18
Critical Illnes			$6.06		$24.24
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$5,146.79**		**$61,957.52**
Direct Deposit	021000021	XXXXX7977	$5,146.79		

Accruals & Balances			
Sickness (Hours) Balance:	64.00 Hours	Sickness (Hours) Accrued:	64.00 Hours

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UBS

Employee Name:	Jingwei Liang	**Pay Date:**	9/30/2024
Employee #:	43748569	**Pay Period:**	9/16/2024 - 9/30/2024
Employee Address:	21 West End Avenue 3409 NYC, NY 10023	**Deposit Advice #:**	834766804
		Pay Frequency:	Semi-Monthly
		Pay Rate:	$7,291.67
Department:	RELL STAFFER - ANALYSTS	**Federal Filing Status:**	Single
Business Title:	Global Banking - Americas Real Estate, Lodging & Leisure	**Federal 2c/Extra Withholding:**	No
Pay Type:	UBS US: Exempt	**Local Exemptions:**	0 (New York City)
		State Filing Status:	(NY)
		State Exemptions:	0 (NY)

Employer Name:	UBS Securities LLC
Employer Phone:	855-827-6947
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086

	Current 9/16/2024 - 9/30/2024			YTD As of 9/30/2024	
	Hours/Units	Rate	Amount	Hours/Units	Amount
Earnings			**$7,291.67**		**$87,121.23**
Regular Pay			$7,291.67		$37,121.23
Signon Bonus					$40,000.00
Transition PMT					$10,000.00
Taxable Benefits			**$13.25**		**$79.50**
Imp Income LTD					$7.25
Imp Inc GrpLife					$6.00
Imp Income LTD			$7.25		$36.25
Imp Inc GrpLife			$6.00		$30.00
Pre-Tax Deductions			**$114.00**		**$684.00**
Medical - ADJ					$285.00
Medical			$95.00		$285.00
Dental PPO ADJ					$57.00
Dental PPO			$19.00		$57.00
Taxes			**$2,030.10**		**$29,507.46**
Fed W/H			$1,288.48		$17,575.88
NY W/H			$429.68		$8,034.23
NY DT EE			$1.30		$6.50
NY FLIT			$27.22		$325.10
NYCCityW/H			$283.42		$3,565.75
Post-Tax Deductions			**$19.84**		**$119.04**
LTD Supp - ADJ					$41.34
LTD Supp			$13.78		$41.34
CriticIllns ADJ					$18.18
Critical Illnes			$6.06		$18.18
	Routing #	Account #	Amount		Amount
Net Pay			**$5,127.73**		**$56,810.73**
Direct Deposit	021000021	XXXXX7977	$5,127.73		

Accruals & Balances			
Sickness (Hours) Balance:	64.00 Hours	Sickness (Hours) Accrued:	64.00 Hours

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Employer Name:	UBS Securities LLC		
Employer Phone:	855-827-6947		
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086		
Employee Name:	Jingwei Liang	**Pay Date:**	9/13/2024
Employee #:	43748569	**Pay Period:**	9/1/2024 - 9/15/2024
Employee Address:	21 West End Avenue 3409 NYC, NY 10023	**Deposit Advice #:**	827697171
		Pay Frequency:	Semi-Monthly
		Pay Rate:	$7,291.67
Department:	RELL STAFFER - ANALYSTS	**Federal Filing Status:**	Single
Business Title:	Global Banking - Americas Real Estate, Lodging & Leisure	**Federal 2c/Extra Withholding:**	No
Pay Type:	UBS US: Exempt	**Local Exemptions:**	0 (New York City)
		State Filing Status:	(NY)
		State Exemptions:	0 (NY)

	Current 9/1/2024 - 9/15/2024			YTD As of 9/15/2024	
	Hours/Units	Rate	Amount	Hours/Units	Amount
Earnings			**$7,291.67**		**$79,829.56**
Regular Pay			$7,291.67		$29,829.56
Signon Bonus					$40,000.00
Transition PMT					$10,000.00
Taxable Benefits			**$13.25**		**$66.25**
Imp Income LTD					$7.25
Imp Inc GrpLife					$6.00
Imp Income LTD			$7.25		$29.00
Imp Inc GrpLife			$6.00		$24.00
Pre-Tax Deductions			**$114.00**		**$570.00**
Medical - ADJ					$285.00
Medical			$95.00		$190.00
Dental PPO ADJ					$57.00
Dental PPO			$19.00		$38.00
Taxes			**$2,030.10**		**$27,477.36**
Fed W/H			$1,288.48		$16,287.40
NY W/H			$429.68		$7,604.55
NY DT EE			$1.30		$5.20
NY FLIT			$27.22		$297.88
NYCCityW/H			$283.42		$3,282.33
Post-Tax Deductions			**$19.84**		**$99.20**
LTD Supp - ADJ					$41.34
LTD Supp			$13.78		$27.56
CriticIllns ADJ					$18.18
Critical Illnes			$6.06		$12.12
	Routing #	Account #	Amount		Amount
Net Pay			**$5,127.73**		**$51,683.00**
Direct Deposit	021000021	XXXXX7977	$5,127.73		

Accruals & Balances			
Sickness (Hours) Balance:	64.00 Hours	Sickness (Hours) Accrued:	64.00 Hours

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UBS

Employee Name:	Jingwei Liang	**Pay Date:**	8/30/2024		
Employee #:	43748569	**Pay Period:**	8/16/2024 - 8/31/2024		
Employee Address:	21 West End Avenue 3409 NYC, NY 10023	**Deposit Advice #:**	821330005		
		Pay Frequency:	Semi-Monthly		
		Pay Rate:	$7,291.67		
Department:	RELL STAFFER - ANALYSTS	**Federal Filing Status:**	Single		
Business Title:	Global Banking - Americas Real Estate, Lodging & Leisure	**Federal 2c/Extra Withholding:**	No		
Pay Type:	UBS US: Exempt	**Local Exemptions:**	0 (New York City)		
		State Filing Status:	(NY)		
		State Exemptions:	0 (NY)		

Employer Name: UBS Securities LLC

Employer Phone: 855-827-6947

Employer Address: 1000 Harbor Blvd
Weehawken, NJ 07086

	Current 8/16/2024 - 8/31/2024			YTD As of 8/31/2024	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings			**$7,291.67**		**$72,537.89**
Regular Pay			$7,291.67		$22,537.89
Signon Bonus					$40,000.00
Transition PMT					$10,000.00
Taxable Benefits			**$13.25**		**$53.00**
Imp Income LTD					$7.25
Imp Inc GrpLife					$6.00
Imp Income LTD			$7.25		$21.75
Imp Inc GrpLife			$6.00		$18.00
Pre-Tax Deductions			**$456.00**		**$456.00**
Medical - ADJ			$285.00		$285.00
Medical			$95.00		$95.00
Dental PPO ADJ			$57.00		$57.00
Dental PPO			$19.00		$19.00
Taxes			**$1,910.95**		**$25,447.26**
Fed W/H			$1,206.40		$14,998.92
NY W/H			$407.14		$7,174.87
NY DT EE			$1.30		$3.90
NY FLIT			$27.22		$270.66
NYCCityW/H			$268.89		$2,998.91
Post-Tax Deductions			**$79.36**		**$79.36**
LTD Supp - ADJ			$41.34		$41.34
LTD Supp			$13.78		$13.78
CriticIllns ADJ			$18.18		$18.18
Critical Illnes			$6.06		$6.06
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$4,845.36**		**$46,555.27**
Direct Deposit	021000021	XXXXX7977	$4,845.36		

Accruals & Balances			
Sickness (Hours) Balance:	64.00 Hours	Sickness (Hours) Accrued:	64.00 Hours

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Employer Name:	UBS Securities LLC	**Employee Name:**	Jingwei Liang
Employer Phone:	855-827-6947	**Employee #:**	43748569
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086	**Employee Address:**	21 West End Avenue 3409 NYC, NY 10023
		Department:	GB MGMT / HOLDING OU - TJ
		Business Title:	Global Banking Associate
		Pay Type:	UBS US: Exempt

Pay Date:	8/15/2024
Pay Period:	8/1/2024 - 8/15/2024
Deposit Advice #:	812934335
Pay Frequency:	Semi-Monthly
Pay Rate:	$7,291.67
Federal Filing Status:	Single
Federal 2c/Extra Withholding:	No
Local Exemptions:	0 (New York City)
State Filing Status:	(NY)
State Exemptions:	0 (NY)

	Current 8/1/2024 - 8/15/2024			YTD As of 8/15/2024	
	Hours/Units	Rate	Amount	Hours/Units	Amount
Earnings			**$7,291.67**		**$65,246.22**
Regular Pay			$7,291.67		$15,246.22
Signon Bonus					$40,000.00
Transition PMT					$10,000.00
Taxable Benefits			**$13.25**		**$39.75**
Imp Income LTD					$7.25
Imp Inc GrpLife					$6.00
Imp Income LTD			$7.25		$14.50
Imp Inc GrpLife			$6.00		$12.00
Taxes			**$2,069.72**		**$23,536.31**
Fed W/H			$1,315.84		$13,792.52
NY W/H			$437.09		$6,767.73
NY DT EE			$1.30		$2.60
NY FLIT			$27.22		$243.44
NYCCityW/H			$288.27		$2,730.02
	Routing #	Account #	Amount		Amount
Net Pay			**$5,221.95**		**$41,709.91**
Direct Deposit	021000021	XXXXX7977	$5,221.95		

Accruals & Balances			
Sickness (Hours) Balance:	64.00 Hours	Sickness (Hours) Accrued:	64.00 Hours

UBS

Employer Name:	UBS Securities LLC	**Employee Name:**	Jingwei Liang	**Pay Date:**	7/31/2024
Employer Phone:	855-827-6947	**Employee #:**	43748569	**Pay Period:**	7/16/2024 - 7/31/2024
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086	**Employee Address:**	21 West End Avenue 3409 NYC, NY 10023	**Deposit Advice #:**	806147846
				Pay Frequency:	Semi-Monthly
				Pay Rate:	$7,291.67
		Department:	GB MGMT / HOLDING OU - TJ	**Federal Filing Status:**	Single
		Business Title:	Global Banking Associate	**Federal 2c/Extra Withholding:**	No
		Pay Type:	UBS US: Exempt	**Local Exemptions:**	0 (New York City)
				State Filing Status:	(NY)
				State Exemptions:	0 (NY)

	Current 7/16/2024 - 7/31/2024			**YTD As of 7/31/2024**	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings			**$40,000.00**		**$57,954.55**
Regular Pay					$7,954.55
Signon Bonus			$40,000.00		$40,000.00
Transition PMT					$10,000.00
Taxable Benefits					**$26.50**
Imp Income LTD					$7.25
Imp Inc GrpLife					$6.00
Imp Income LTD					$7.25
Imp Inc GrpLife					$6.00
Taxes			**$15,329.20**		**$21,466.59**
Fed W/H			$8,800.00		$12,476.68
NY W/H			$4,680.00		$6,330.64
NY DT EE					$1.30
NY FLIT			$149.20		$216.22
NYCCityW/H			$1,700.00		$2,441.75
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$24,670.80**		**$36,487.96**
Direct Deposit	021000021	XXXXX7977	$24,670.80		

Accruals & Balances	
Sickness (Hours) Balance:	0.00 Hours

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UBS

Employee Name:	Jingwei Liang	**Pay Date:**	7/31/2024		
Employee #:	43748569	**Pay Period:**	7/16/2024 - 7/31/2024		
Employee Address:	21 West End Avenue 3409 NYC, NY 10023	**Deposit Advice #:**	806148556		
		Pay Frequency:	Semi-Monthly		
		Pay Rate:	$7,291.67		
Department:	GB MGMT / HOLDING OU - TJ	**Federal Filing Status:**	Single		
Business Title:	Global Banking Associate	**Federal 2c/Extra Withholding:**	No		
Pay Type:	UBS US: Exempt	**Local Exemptions:**	0 (New York City)		
		State Filing Status:	(NY)		
		State Exemptions:	0 (NY)		

Employer Name:	UBS Securities LLC
Employer Phone:	855-827-6947
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086

	Current 7/16/2024 - 7/31/2024			YTD As of 7/31/2024	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings			**$17,954.55**		**$17,954.55**
Regular Pay			$7,954.55		$7,954.55
Transition PMT			$10,000.00		$10,000.00
Taxable Benefits			**$26.50**		**$26.50**
Imp Income LTD			$7.25		$7.25
Imp Inc GrpLife			$6.00		$6.00
Imp Income LTD			$7.25		$7.25
Imp Inc GrpLife			$6.00		$6.00
Taxes			**$6,137.39**		**$6,137.39**
Fed W/H			$3,676.68		$3,676.68
NY W/H			$1,650.64		$1,650.64
NY DT EE			$1.30		$1.30
NY FLIT			$67.02		$67.02
NYCCityW/H			$741.75		$741.75
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$11,817.16**		**$11,817.16**
Direct Deposit	021000021	XXXXX7977	$11,817.16		

Accruals & Balances	
Sickness (Hours) Balance:	0.00 Hours

dayforce

Employer Name:	UBS Securities LLC	**Employee Name:**	Jingwei Liang	**Pay Date:**	7/31/2024
Employer Phone:	855-827-6947	**Employee #:**	43748569	**Pay Period:**	7/16/2024 - 7/31/2024
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086	**Employee Address:**	21 West End Avenue 3409 NYC, NY 10023	**Deposit Advice #:**	806148556
		Department:	GB MGMT / HOLDING OU - TJ	**Pay Frequency:**	Semi-Monthly
		Business Title:	Global Banking Associate	**Pay Rate:**	$7,291.67
		Pay Type:	UBS US: Exempt	**Federal Filing Status:**	Single
				Federal 2c/Extra Withholding:	No
				Local Exemptions:	0 (New York City)
				State Filing Status:	(NY)
				State Exemptions:	0 (NY)

Supplemental Earnings Statement

Earnings	Begin Date	End Date	Hours/Units	Rate	Amount
Regular Pay	7/1/2024	7/15/2024			$662.88
Total Hours Paid					

dayforce

Employee Name:	Will Liang	Pay Date:	12/15/2023		
Employee #:	43748569	Pay Period:	12/1/2023 - 12/15/2023		
Employee Address:	21 West End Ave 3409 New York City, NY 10024	Deposit Advice #:	701955566		
		Pay Frequency:	Semi-Monthly		
		Pay Rate:	$7,291.67		
Department:	GB MGMT / HOLDING OU - TJ	Federal Filing Status:	Single		
Business Title:	2023 Global Banking Summer Associate	Federal 2c/Extra Withholding:	No		
Pay Type:	UBS US: Exempt	Local Exemptions:	0 (New York City)		
		State Filing Status:	(NY)		
		State Exemptions:	0 (NY)		

Employer Name:	UBS Securities LLC
Employer Phone:	855-827-6947
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086

	Current 12/1/2023 - 12/15/2023			YTD As of 12/15/2023	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings			**$7,500.00**		**$43,306.83**
Regular Pay					$33,806.83
Transition PMT			$7,500.00		$9,500.00
Taxes			**$2,881.68**		**$13,173.45**
Fed W/H			$1,650.00		$8,136.14
NY W/H			$877.50		$3,101.61
NY DT EE			$1.30		$7.80
NY FLIT			$34.13		$197.05
NYCCityW/H			$318.75		$1,730.85
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$4,618.32**		**$30,133.38**
Direct Deposit	021000021	XXXXX7977	$4,618.32		

Accruals & Balances	
Sickness (Hours) Balance:	0.00 Hours

dayforce

Employee Name:	Will Liang	**Pay Date:**	8/15/2023		
Employee #:	43748569	**Pay Period:**	8/1/2023 - 8/15/2023		
Employee Address:	171 West 81st Street Apartment 3C New York City, NY 10024	**Deposit Advice #:**	651914981		
		Pay Frequency:	Semi-Monthly		
		Pay Rate:	$7,291.67		
Department:	RELL - INTERNS / FULL TIME CLASS	**Federal Filing Status:**	Single		
Employer Name:	UBS Securities LLC	**Business Title:**	2023 Global Banking Summer Associate	**Federal 2c/Extra Withholding:**	No
Employer Phone:	855-827-6947	**Pay Type:**	UBS US: Exempt	**Local Exemptions:**	0 (New York City)
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086			**State Filing Status:**	(NY)
				State Exemptions:	0 (NY)

	Current 8/1/2023 - 8/15/2023			YTD As of 8/15/2023	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings			**$5,965.91**		**$35,806.83**
Regular Pay			$5,965.91		$33,806.83
Transition PMT					$2,000.00
Taxes			**$1,618.52**		**$10,291.77**
Fed W/H			$1,018.32		$6,486.14
NY W/H			$340.14		$2,224.11
NY DT EE			$1.30		$6.50
NY FLIT			$27.15		$162.92
NYCCityW/H			$231.61		$1,412.10
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$4,347.39**		**$25,515.06**
Direct Deposit	021000021	XXXXX7977	$4,347.39		

Accruals & Balances	
Sickness (Hours) Balance:	0.00 Hours

UBS

Employer Name:	UBS Securities LLC	**Employee Name:**	Will Liang	**Pay Date:**	7/31/2023
Employer Phone:	855-827-6947	**Employee #:**	43748569	**Pay Period:**	7/16/2023 - 7/31/2023
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086	**Employee Address:**	171 West 81st Street Apartment 3C New York City, NY 10024	**Deposit Advice #:**	646122881
				Pay Frequency:	Semi-Monthly
				Pay Rate:	$7,291.67
		Department:	RELL - INTERNS / FULL TIME CLASS	**Federal Filing Status:**	Single
		Business Title:	2023 Global Banking Summer Associate	**Federal 2c/Extra Withholding:**	No
		Pay Type:	UBS US: Exempt	**Local Exemptions:**	0 (New York City)
				State Filing Status:	(NY)
				State Exemptions:	0 (NY)

	Current 7/16/2023 - 7/31/2023			**YTD As of 7/31/2023**	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings			**$7,291.67**		**$29,840.92**
Regular Pay			$7,291.67		$27,840.92
Transition PMT					$2,000.00
Taxes			**$2,095.54**		**$8,673.25**
Fed W/H			$1,336.50		$5,467.82
NY W/H			$436.61		$1,883.97
NY DT EE			$1.30		$5.20
NY FLIT			$33.17		$135.77
NYCCityW/H			$287.96		$1,180.49
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$5,196.13**		**$21,167.67**
Direct Deposit	021000021	XXXXX7977	$5,196.13		

Accruals & Balances	
Sickness (Hours) Balance:	0.00 Hours

dayforce

UBS

Employee Name:	Will Liang		**Pay Date:**	7/14/2023	
Employee #:	43748569		**Pay Period:**	7/1/2023 - 7/15/2023	
Employee Address:	171 West 81st Street Apartment 3C New York City, NY 10024		**Deposit Advice #:**	638335493	
			Pay Frequency:	Semi-Monthly	
			Pay Rate:	$7,291.67	
Department:	RELL - INTERNS / FULL TIME CLASS		**Federal Filing Status:**	Single	
Business Title:	2023 Global Banking Summer Associate		**Federal 2c/Extra Withholding:**	No	
Pay Type:	UBS US: Exempt		**Local Exemptions:**	0 (New York City)	
			State Filing Status:	(NY)	
			State Exemptions:	0 (NY)	

Employer Name: UBS Securities LLC

Employer Phone: 855-827-6947

Employer Address: 1000 Harbor Blvd
Weehawken, NJ 07086

	Current 7/1/2023 - 7/15/2023			YTD As of 7/15/2023	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings			**$7,291.67**		**$22,549.25**
Regular Pay			$7,291.67		$20,549.25
Transition PMT					$2,000.00
Taxes			**$2,095.55**		**$6,577.71**
Fed W/H			$1,336.50		$4,131.32
NY W/H			$436.61		$1,447.36
NY DT EE			$1.30		$3.90
NY FLIT			$33.18		$102.60
NYCCityW/H			$287.96		$892.53
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$5,196.12**		**$15,971.54**
Direct Deposit	021000021	XXXXX7977	$5,196.12		

Accruals & Balances	
Sickness (Hours) Balance:	0.00 Hours

UBS

Employee Name:	Will Liang	**Pay Date:**	6/30/2023
Employee #:	43748569	**Pay Period:**	6/16/2023 - 6/30/2023
Employee Address:	171 West 81st Street Apartment 3C New York City, NY 10024	**Deposit Advice #:**	632194657
		Pay Frequency:	Semi-Monthly
		Pay Rate:	$7,291.67
Department:	RELL - INTERNS / FULL TIME CLASS	**Federal Filing Status:**	Single
Business Title:	2023 Global Banking Summer Associate	**Federal 2c/Extra Withholding:**	No
Pay Type:	UBS US: Exempt	**Local Exemptions:**	0 (New York City)
		State Filing Status:	(NY)
		State Exemptions:	0 (NY)

Employer Name:	UBS Securities LLC
Employer Phone:	855-827-6947
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086

	Current 6/16/2023 - 6/30/2023			**YTD As of 6/30/2023**	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings			**$7,291.67**		**$15,257.58**
Regular Pay			$7,291.67		$13,257.58
Transition PMT					$2,000.00
Taxes			**$2,095.55**		**$4,482.16**
Fed W/H			$1,336.50		$2,794.82
NY W/H			$436.61		$1,010.75
NY DT EE			$1.30		$2.60
NY FLIT			$33.18		$69.42
NYCCityW/H			$287.96		$604.57
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$5,196.12**		**$10,775.42**
Direct Deposit	021000021	XXXXX7977	$5,196.12		

Accruals & Balances	
Sickness (Hours) Balance:	0.00 Hours

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UBS

Employee Name:	Will Liang	**Pay Date:**	6/15/2023
Employee #:	43748569	**Pay Period:**	6/1/2023 - 6/15/2023
Employee Address:	171 West 81st Street Apartment 3C New York City, NY 10024	**Deposit Advice #:**	627005850
		Pay Frequency:	Semi-Monthly
		Pay Rate:	$7,291.67
Department:	GB MGMT / HOLDING OU - TJ	**Federal Filing Status:**	Single
Business Title:	2023 Global Banking Summer Associate	**Federal 2c/Extra Withholding:**	No
Pay Type:	UBS US: Exempt	**Local Exemptions:**	0 (New York City)
		State Filing Status:	(NY)
		State Exemptions:	0 (NY)

Employer Name:	UBS Securities LLC
Employer Phone:	855-827-6947
Employer Address:	1000 Harbor Blvd Weehawken, NJ 07086

	Current 6/1/2023 - 6/15/2023			YTD As of 6/15/2023	
	Hours/Units	**Rate**	**Amount**	**Hours/Units**	**Amount**
Earnings			**$7,965.91**		**$7,965.91**
Regular Pay			$5,965.91		$5,965.91
Transition PMT			$2,000.00		$2,000.00
Taxes			**$2,386.61**		**$2,386.61**
Fed W/H			$1,458.32		$1,458.32
NY W/H			$574.14		$574.14
NY DT EE			$1.30		$1.30
NY FLIT			$36.24		$36.24
NYCCityW/H			$316.61		$316.61
	Routing #	**Account #**	**Amount**		**Amount**
Net Pay			**$5,579.30**		**$5,579.30**
Direct Deposit	021000021	XXXXX7977	$5,579.30		

Accruals & Balances	
Sickness (Hours) Balance:	0.00 Hours

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

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

SEVIS ID: N0033044951

SURNAME/PRIMARY NAME Liang	**GIVEN NAME** Jingwei	**Class of Admission**
PREFERRED NAME Jingwei Liang	**PASSPORT NAME**	**F-1**
COUNTRY OF BIRTH CHINA	**COUNTRY OF CITIZENSHIP** HONG KONG	
CITY OF BIRTH GUIYANG	**DATE OF BIRTH** 06 JULY 1995	**ACADEMIC AND LANGUAGE**
FORM ISSUE REASON CONTINUED ATTENDANCE	**ADMISSION NUMBER** 043393204A4	

SCHOOL INFORMATION

SCHOOL NAME Columbia University in the City of New York Columbia University	**SCHOOL ADDRESS** International Students and Scholars Office, 2960 Broadway, Mail Code 5724, New York, NY 10027
SCHOOL OFFICIAL TO CONTACT UPON ARRIVAL Chuchu Xu International Student Adviser	**SCHOOL CODE AND APPROVAL DATE** NYC214F00186000 30 JANUARY 2003

PROGRAM OF STUDY

EDUCATION LEVEL MASTER'S	**MAJOR 1** Management Sciences and Quantitative Methods, Other 52.1399	**MAJOR 2** None 00.0000
PROGRAM ENGLISH PROFICIENCY Required	**ENGLISH PROFICIENCY NOTES** Student is proficient	**EARLIEST ADMISSION DATE** 23 JULY 2022
START OF CLASSES 22 AUGUST 2022	**PROGRAM START/END DATE** 22 AUGUST 2022 - 15 MAY 2024	

FINANCIALS

ESTIMATED AVERAGE COSTS FOR: 9 MONTHS		**STUDENT'S FUNDING FOR:** 9 MONTHS	
Tuition and Fees	$ 90,893	Personal Funds	$ 121,961
Living Expenses	$ 31,068	Funds From This School	$
Expenses of Dependents (0)	$	Funds From Another Source	$
Other	$	On-Campus Employment	$
TOTAL	$ 121,961	TOTAL	$ 121,961

REMARKS

SCHOOL ATTESTATION

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

X Chuchu Xu

SIGNATURE OF: Chuchu Xu, International Student Adviser	**DATE ISSUED** 26 December 2024	**PLACE ISSUED** New York,NY

STUDENT ATTESTATION

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

X

SIGNATURE OF: Jingwei Liang

27 December 2024
DATE

X

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

SEVIS ID: N0033044951 (F-1) NAME: Jingwei Liang

EMPLOYMENT AUTHORIZATIONS

TYPE	FULL/PART-TIME	STATUS	START DATE	END DATE
POST-COMPLETION OPT	FULL TIME	APPROVED	01 JULY 2024	30 JUNE 2025

EMPLOYER INFORMATION

TYPE	AUTHORIZATION DATES
POST-COMPLETION OPT	01 JULY 2024 - 30 JUNE 2025

EMPLOYER NAME	START DATE	END DATE	CITY & STATE
JP MORGAN CHASE	02 DECEMBER 2024		New York City, NY
UBS	15 JULY 2024	26 NOVEMBER 2024	NEW YORK CITY, NY

CHANGE OF STATUS/CAP-GAP EXTENSION

AUTHORIZED REDUCED COURSE LOAD

CURRENT SESSION DATES

CURRENT SESSION START DATE	CURRENT SESSION END DATE
N/A. Student is on post-completion practical training.	

TRAVEL ENDORSEMENT

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

Designated School Official	TITLE	SIGNATURE	DATE ISSUED	PLACE ISSUED
Chuchu Xu	DSO	X Chuchu Xu	12/26/2024	NY, NY
		X		
		X		
		X		

INSTRUCTIONS TO STUDENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

INSTRUCTIONS TO SCHOOLS

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

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

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

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

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

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

VISA

UNITED STATES OF AMERICA

Issuing Post Name
HONG KONG

Control Number
20221372430003

Surname
LIANG

Given Name
JINGWEI

Visa Type /Class
R F1

Passport Number	Sex	Birth Date	Nationality
H20591788	M	06JUL1995	HNK

Entries	Issue Date	Expiration Date	
M	19MAY2022	16MAY2027	1011

Annotation
N0033044951
COLUMBIA UNIVERSITY IN THE CITY OF NEW YORK

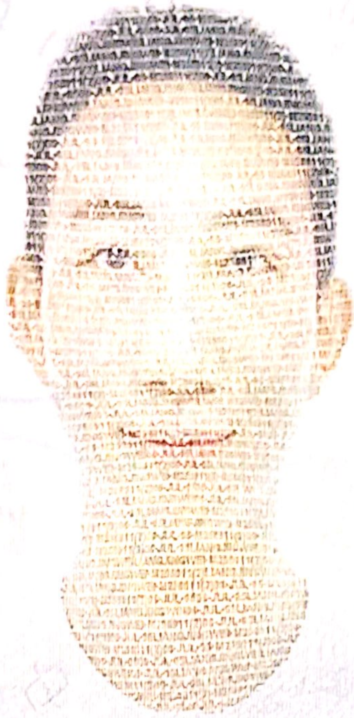
R1003636

**

VNUSALIANG<<JINGWEI<<<<<<<<<<<<<<<<<<<<<<<<<<<
H205917889HKG9507063M2705169F1HNKOPMBB251272

備註 / OBSERVATIONS

H20591788



H20591788

中華人民共和國香港特別行政區
HONG KONG SPECIAL ADMINISTRATIVE REGION, PEOPLE'S REPUBLIC OF CHINA

護照 / PASSPORT

類別 / TYPE: P

簽發國代碼 / CODE OF ISSUING STATE: CHN

護照號碼 / PASSPORT NO.: H20591788

HKPIC M258911(2)

姓 / SURNAME
梁 / LIANG

名 / GIVEN NAMES
景維 / JINGWEI

國籍 / NATIONALITY
CHINESE

性別 / SEX
M

簽發日期 / DATE OF ISSUE
10 OCT 20

簽發機關 / AUTHORITY
香港特別行政區入境事務處
IMMIGRATION DEPARTMENT, HONG KONG SPECIAL ADMINISTRATIVE REGION

出生日期 / DATE OF BIRTH
06 JUL 95

出生地點 / PLACE OF BIRTH
GUIZHOU

有效期至 / DATE OF EXPIRY
10 OCT 30

香港

P<CHNLIANG<<JINGWEI<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<
H205917889CHN9507063M3010105<M2589112<<<<<80

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
Qian	Renzi		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	12/3/1998	(517) 402 - 7249 - Mobile

EMAIL
qianrenz1998@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
2765 windwood Dr, apt 195	Ann Arbor	MI	48105

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$2,000.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Senior operations manager	Wolverines Hotpot LLC

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Terrance Liu	(646) 238 - 1836	$8,000.00/Mo.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
1771 Plymouth Rd Ste 104	Ann arbor	MI	48105

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:
2765 windwood Dr, apt 195, Ann Arbor, MI 48105 - 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 Renzi Qian*

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 Renzi Qian

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 Renzi Qian: 756

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
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: Applicant Social Security Number Has Never Been Issued or was Issued After June 2011 (Equifax)
The social security number listed on the application has never been issued or was issued after June 2011. This could mean that the number was entered incorrectly, it is a Credit Privacy Number (CPN), or it was accurately issued after 2011. You should verify the information thoroughly before proceeding.

Credit Quick Summary	
Total annual income (reported by Applicant)	$96,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $7,140.00)
Total number of accounts	5
Accounts with no late payments	5 (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	$41,576.00 ($0.00 past due)
Outstanding revolving debt	$35.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$41,541.00 ($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:	Renzi Qian	RENZI QIAN
SSN:	***-**-****	***-**-****
Birth Date:	12/**/1998	12/**/1998

Addresses	From Application	From Equifax
	2765 windwood Dr, apt 195 Ann Arbor, MI 48105 - US	2455 LANCASHIRE DR. 2B ANN ARBOR, MI 48105 (Applicant) Reported 1/2025 2765 WINDWOOD DR. 195 ANN ARBOR, MI 48105 (Applicant) Reported 12/2024 3 COURT SQ. 4907 LONG ISLAND CITY, NY 11101 (Applicant) Reported 6/2024 1962 W LIBERTY ST. 3 ANN ARBOR, MI 48103 (Applicant) Reported 6/2022 3165 E MICHIGAN AVE. 441 LANSING, MI 48912 (Applicant) Reported 5/2022 3338 BEAUJARDIN DR. 822 LANSING, MI 48910 (Applicant) Reported 10/2020 3333 BEAUJARDIN DR. LANSING, MI 48910 (Applicant) Reported 7/2020

Employment	From Application	From Equifax
Applicant:	Senior operations manager Wolverines Hotpot LLC $8,000.00/Mo. Total annual Income: $96,000.00	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Renzi Qian	Multistate Search	1/1/2018 - 1/1/2025	1/1/2025	1/1/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Renzi Qian	1/1/2025	1/1/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Renzi Qian	1/1/2025	1/1/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	756	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)	769	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high

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
TOYOTA FINANCIAL SER (Applicant)	5/2023	9/2024					$41,541.00

Monthly Payment	High Credit	Type	Comments
$1,479.00	$61,123.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	6/2021	11/2024					$35.00

Monthly Payment	High Credit	Type	Comments
	$2,755.00	OPEN ACCOUNT	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
JPMCB CARD SERVICES (Applicant)	1/2020	11/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$5,307.00	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
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 EXPRESS (Applicant)	8/2019						$0.00

Monthly Payment	High Credit	Type	Comments
	$2,536.00	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
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
BANK OF AMERICA (Applicant)	9/2018	7/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$412.00	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
1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22	

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.

Wolverines Hotpot LLC
1771 Plymouth Rd Ste 104,
Ann Arbor, MI 48105

May 3, 2024

RENZI Qian

Dear RENZI Qian,

Job Offer: Senior Operations Manager

We are delighted to extend an offer to you for the position of **Senior Operations Manager** at Wolverines Hotpot LLC. We believe your expertise and experience will significantly contribute to our team's success, and we are excited about the prospect of you joining us.

Position: Senior Operations Manager
Start Date: 7/15/24
Location: 1771 Plymouth Rd Ste 104, Ann Arbor, MI 48105

Compensation and Benefits:

1. **Base Salary:**
   Your base salary will be $8,000 per month, payable in bi-weekly installments. This salary reflects your expertise and the critical role you will play in the growth and management of our restaurant. Additionally, you may be eligible for performance-based bonuses, subject to company policies and your individual performance.
2. **Relocation Benefit:**
   To assist with your transition, we will provide a relocation benefit of $5,000. This benefit is designed to cover expenses such as moving services, temporary housing, and other relocation-related costs. We want to ensure that your move to Ann Arbor is as smooth and stress-free as possible.
3. **Air Ticket:**
   Wolverines Hotpot LLC will provide you with one round-trip air ticket to your home country during three-year Opt. This benefit is intended to help you maintain connections with your family and homeland, supporting your personal well-being and work-life balance.
4. **Annual Leave and Holidays:**
   You will be entitled to 15 days of annual leave and holidays each year. This paid time off is provided to ensure you have the opportunity to rest, recharge, and enjoy personal time. In addition, you will receive paid time off for all federal and state holidays observed by the company.
5. **Hours of Work:**
   Your regular working hours will be 40 per week. While the nature of the restaurant industry may require occasional evening and weekend work, we are committed to ensuring you maintain a healthy work-life balance.

6. **Place of Work:**
   Your primary place of work will be at our Ann Arbor location at 1771 Plymouth Rd Ste 104. However, you may be required to travel to other locations or attend industry events as part of your role. We believe your presence at the restaurant is crucial for effective management and team leadership.
7. **Duties:**
   As the Senior Restaurant Operations Manager, you will oversee the daily operations of our restaurant and marketing. Your responsibilities will include managing and mentoring staff, ensuring exceptional customer service, maintaining health and safety standards, and collaborating with the culinary team to innovate and refine our menu offerings. Your role is pivotal in driving the restaurant's success and achieving our business objectives.
8. **Health Insurance Benefit:**
   You will be eligible for our comprehensive health insurance plan, which includes medical, dental, and vision coverage. This benefit is designed to support your health and well-being, providing access to a range of healthcare services. Detailed information about the health insurance plan will be provided upon your start date.

Acceptance: To accept this offer, please sign and return the enclosed copy of this letter by 5/31/24. We are eager to welcome you to Wolverines Hotpot LLC and look forward to a fruitful and collaborative working relationship.

If you have any questions, please do not hesitate to contact me at 347-348-5851 or zhaozhenhua777@gmail.com .

Sincerely,

Eric Zhao
Chief Executive Officer
Wolverines Hotpot LLC

Enclosure: Job Offer Acceptance

Acknowledgment and Acceptance

I, RENZI Qian, accept the offer of employment as Senior Restaurant Operations Manager with Wolverines Hotpot LLC, as outlined in this letter.

Signature: Renzi Qian
Date: 5/15/24

Please let me know if there are any other details or specific points you would like to include.

CHASE

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

October 12, 2024 through November 14, 2024
Account Number: **000000202091770**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00078500 DRE 021 219 32024 NNNNNNNNNNN 1 000000000 09 0000
RENZI QIAN
2455 LANCASHIRE DR APT 2B
ANN ARBOR MI 48105-1366

00785000201000000022

Please review our overdraft service options at the end of this statement

We've included an overview of our overdraft services and fees that are available for personal checking account(s) at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card Coverage℠ are not available for Chase High School Checking℠, Chase Secure Checking℠ and Chase First Checking℠.
- Overdraft Protection is not available for Chase Secure Checking℠ and Chase First Checking℠.

If you have questions, please visit **chase.com/overdraft** or call us at the number on this statement. We accept operator relay calls.

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$11,520.89**
Deposits and Additions	18,607.51
ATM & Debit Card Withdrawals	-200.00
Electronic Withdrawals	-22,524.52
Ending Balance	**$7,403.88**

A Monthly Service Fee was **not** charged to your Chase College Checking account. Here are the ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow℠ network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(Your total electronic deposits this period were $0.00. Note: some deposits may be listed on your previous statement)
- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
(Your average ending day balance in this account was $12,359.68)

CHASE

October 12, 2024 through November 14, 2024
Account Number: **000000202091770**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$11,520.89**
10/15	10/14 Payment To Chase Card Ending IN 2990	-1,634.51	9,886.38
10/15	Zelle Payment To Wenxuan Zeng 22383555009	-22.17	9,864.21
10/16	ATM Check Deposit 10/16 639 E Grand River Ave East Lansing MI Card 3670	**5,000.00**	14,864.21
10/17	Zelle Payment To Wenxuan Zeng 22410069197	-48.00	14,816.21
10/21	Zelle Payment From Wolverines Bubble Tea LLC Baco7U9Dznlv	**2,250.00**	17,066.21
10/21	Zelle Payment To Wenxuan Zeng 22441115643	-11.50	17,054.71
10/25	Remote Online Deposit 1	**1,817.38**	18,872.09
10/25	Toyota ACH Rtl 10242024 Brm7Jx7Fu1N64K8 Web ID: 4953775816	-1,479.24	17,392.85
10/28	Zelle Payment To Guoyi Chen Jpm99Aq4Bzg8	-67.00	17,325.85
10/28	American Express ACH Pmt M2970 Web ID: 2005032111	-586.46	16,739.39
10/29	Zelle Payment To Guoyi Chen Jpm99Aq74Lor	-29.00	16,710.39
10/30	10/30 Online Realtime Payment To Robinhood Securities Transaction#: 3045856 Reference#:7003045856Rx	-7,000.00	9,710.39
11/04	Zelle Payment From Wenxuan Zeng 22603634371	**181.00**	9,891.39
11/04	Zelle Payment To Wenxuan Zeng 22594872442	-11.50	9,879.89
11/04	Zelle Payment To Zexi Jpm99Aqk2Dhc	-50.00	9,829.89
11/04	ATM Withdrawal 11/04 2416 Queens Plz S Long Island C NY Card 3670	-200.00	9,629.89
11/05	11/04 Payment To Chase Card Ending IN 2990	-1,536.10	8,093.79
11/05	Northstar Fund I Web Pmts 3Mmbdh Web ID: 9000123813	-1,998.60	6,095.19
11/06	Remote Online Deposit 1	**1,989.13**	8,084.32
11/06	American Express ACH Pmt M4724 Web ID: 2005032111	-28.05	8,056.27
11/08	Zelle Payment From Wolverines Bubble Tea LLC Bacliznle76U	**2,250.00**	10,306.27
11/12	Zelle Payment From Wenxuan Zeng 22677151518	**75.00**	10,381.27
11/12	Zelle Payment From Zixuan Liu 22676711871	**45.00**	10,426.27
11/12	11/10 Payment To Chase Card Ending IN 2990	-1,022.39	9,403.88
11/14	Remote Online Deposit 1	**5,000.00**	14,403.88
11/14	Robinhood Funds 509149209 Web ID: 1464364776	-5,000.00	9,403.88
11/14	Robinhood Funds 509149209 Web ID: 1464364776	-2,000.00	7,403.88
	Ending Balance		**$7,403.88**

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

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Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage℠, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**
  We **do** authorize and pay overdrafts for the following types of transactions:
  - Checks and other transactions made using your checking account number
  - Recurring debit card transactions (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**
  If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

- **What fees will I be charged if Chase pays my overdraft?**
  If we authorize and pay an overdraft, we'll charge you a $34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than $50 (maximum of 3 fees per business day, up to $102).

  We won't charge you an Overdraft Fee in the following circumstances:
  - With Chase Overdraft Assist℠, we won't charge an Overdraft Fee if you're overdrawn by $50 or less at the end of the business day **OR** if you're overdrawn by more than $50 and you bring your account balance to overdrawn by $50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
  - We won't charge an Overdraft Fee for transactions that are $5 or less.
  - We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
  - For Chase Sapphire℠ Checking and Chase Private Client Checking℠ accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**
  If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile® to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.

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CHASE

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

November 15, 2024 through December 12, 2024
Account Number: **000000202091770**

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679
We accept operator relay calls	

00079038 DRE 021 219 34824 NNNNNNNNNNN 1 000000000 09 0000
RENZI QIAN
2455 LANCASHIRE DR APT 2B
ANN ARBOR MI 48105-1366

00790380101000000021

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$7,403.88**
Deposits and Additions	22,276.55
Electronic Withdrawals	-9,446.72
Other Withdrawals	-3,850.00
Fees	-10.00
Ending Balance	**$16,373.71**

A Monthly Service Fee was **not** charged to your Chase College Checking account. Here are the ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow^{SM} network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(Your total electronic deposits this period were $0.00. Note: some deposits may be listed on your previous statement)

- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
(Your average ending day balance in this account was $10,507.32)

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$7,403.88**
11/20	Remote Online Deposit 1	**5,000.00**	12,403.88
11/21	American Express ACH Pmt M1952 Web ID: 2005032111	-45.72	12,358.16
11/25	11/24 Payment To Chase Card Ending IN 2990	-1,051.34	11,306.82
11/25	Zelle Payment To Cyber Jpm99Arrjwlk	-40.00	11,266.82
12/03	Zelle Payment From Zhenhua Zhao Bacquivh46Da	**600.00**	11,866.82
12/04	Zelle Payment From Wolverines Bubble Tea LLC Bacovbcrq73J	**2,250.00**	14,116.82
12/04	12/04 Payment To Chase Card Ending IN 2990	-3,352.58	10,764.24
12/05	Toyota ACH Rtl 12042024 Mcfay29Qeb7Tvcb Web ID: 4953775816	-2,958.48	7,805.76
12/05	Northstar Fund I Web Pmts Cn24Lh Web ID: 9000123813	-1,998.60	5,807.16
12/09	ATM Check Deposit 12/08 2475 W Stadium Blvd Ann Arbor MI Card 3670	**4,416.04**	10,223.20
12/09	Remote Online Deposit 1	**10.51**	10,233.71

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
12/10	Deposit 4050037486	**10,000.00**	20,233.71
12/10	12/10 Withdrawal	-3,850.00	16,383.71
12/10	Official Checks Charge	-10.00	16,373.71
	Ending Balance		**$16,373.71**

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

Image Details

Front | Back

SECURITY FEATURES INCLUDE TRUE WATERMARK PAPER, HEAT SENSITIVE ICON AND FOIL HOLOGRAM

Wolverines Hotpot LLC
1773 Plymouth Rd
Ann Arbor, MI 48105

1305
1-32/210

DATE 12, 12 2024

PAY TO THE ORDER OF Kenzi Qian $ 11000.00

Eleven thousand 00/100 DOLLARS

Bank of America, N.A.

FOR

MP

Details on Back. Security Features Included

⑈001305⑈ ⑆021000322⑆ 483092992963⑈

CHECK 1 OF 1

Front | Back

SECURITY FEATURES INCLUDE TRUE WATERMARK PAPER, HEAT SENSITIVE ICON AND FOIL HOLOGRAM.

1301

1-32/210

Wolverines Hotpot LLC
1773 Plymouth Rd
Ann Arbor, MI 48105

DATE 12. 9. 2024

PAY TO THE ORDER OF Renzi Qian $ 10,000.00

Ten thousand 00/100 DOLLARS

Bank of America, N.A.

FOR

Zhenhua Zhao MP

Details on Back. Security Features Included

⑈001301⑈ ⑆021000322⑆ 483092992963⑈

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

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

SEVIS ID: N0025099708

SURNAME/PRIMARY NAME Qian	**GIVEN NAME** Renzi	**Class of Admission**
PREFERRED NAME Renzi Qian	**PASSPORT NAME**	**F-1**
COUNTRY OF BIRTH CHINA	**COUNTRY OF CITIZENSHIP** CHINA	
CITY OF BIRTH Shenzhen	**DATE OF BIRTH** 03 DECEMBER 1998	**ACADEMIC AND LANGUAGE**
FORM ISSUE REASON CONTINUED ATTENDANCE	**ADMISSION NUMBER** 851242040A3	

SCHOOL INFORMATION

SCHOOL NAME New York University NYU Brooklyn	**SCHOOL ADDRESS** 5 MetroTech Center, Brooklyn, NY 11201
SCHOOL OFFICIAL TO CONTACT UPON ARRIVAL Julianne Parayo International Student Adviser	**SCHOOL CODE AND APPROVAL DATE** NYC214F00169003 15 JANUARY 2003

PROGRAM OF STUDY

EDUCATION LEVEL MASTER'S	**MAJOR 1** Engineering/Industrial Management 15.1501	**MAJOR 2** None 00.0000
PROGRAM ENGLISH PROFICIENCY Required	**ENGLISH PROFICIENCY NOTES** Student is proficient	**EARLIEST ADMISSION DATE**
START OF CLASSES 01 SEPTEMBER 2022	**PROGRAM START/END DATE** 01 SEPTEMBER 2022 - 14 MAY 2024	

FINANCIALS

ESTIMATED AVERAGE COSTS FOR: 9 MONTHS		**STUDENT'S FUNDING FOR:** 9 MONTHS	
Tuition and Fees	$ 38,160	Personal Funds	$ 57,399
Living Expenses	$ 24,378	NYU Scholarship	$ 7,000
Expenses of Dependents (0)	$	Funds From Another Source	$
Health Insurance	$ 1,861	On-Campus Employment	$
TOTAL	$ 64,399	TOTAL	$ 64,399

REMARKS

SCHOOL ATTESTATION

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

X	**DATE ISSUED**	**PLACE ISSUED**
SIGNATURE OF: Julianne Parayo, International Student Adviser	24 May 2024	Brooklyn,NY

STUDENT ATTESTATION

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

X

SIGNATURE OF: Renzi Qian

DATE

X

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

SEVIS ID: N0025099708 (F-1) **NAME: Renzi Qian**

EMPLOYMENT AUTHORIZATIONS

TYPE	FULL/PART-TIME	STATUS	START DATE	END DATE
POST-COMPLETION OPT	FULL TIME	REQUESTED	30 JUNE 2024	29 JUNE 2025

CHANGE OF STATUS/CAP-GAP EXTENSION

AUTHORIZED REDUCED COURSE LOAD

CURRENT SESSION DATES

CURRENT SESSION START DATE	CURRENT SESSION END DATE
22 JANUARY 2024	14 MAY 2024

TRAVEL ENDORSEMENT

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

Designated School Official	TITLE	SIGNATURE	DATE ISSUED	PLACE ISSUED
Julianne Parayo	ISA/DSO	X	05/24/2024	New York, NY
		X		
		X		
		X		

INSTRUCTIONS TO STUDENTS

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

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

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

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

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

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

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

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

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

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

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

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

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

INSTRUCTIONS TO SCHOOLS

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

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

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

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

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

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

VISA

UNITED STATES OF AMERICA

Issuing Post Name
MEXICO CITY

Control Number
20232331180021

Surname
QIAN

Given Name
RENZI

Visa Type /Class
R F1

Passport Number
EG8263810

Sex
M

Birth Date
03DEC1998

Nationality
CHIN

Entries
M

Issue Date
04OCT2023

Expiration Date
02OCT2024

0110

Annotation
N0025099708
NEW YORK UNIVERSITY

U0425677

*

CLEARANCE RECEIVED 20-SEP-2023

VNUSAQIAN<<RENZI<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<
EG82638108CHN9812035M2410029F1MEX1LPZY042292

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.
EG8263810

姓名/Name
钱任滋
QIAN, RENZI

性别/Sex
男/M

国籍/Nationality
中国/CHINESE

出生日期/Date of birth
03 DEC 1998

出生地点/Place of birth
广东/GUANGDONG

签发日期/Date of issue
17 7月/JUL 2019

签发地点/Place of issue
广东/GUANGDONG

有效期至/Date of expiry
16 7月/JUL 2029

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
钱任滋

1700517559

POCHNQIAN<<RENZI<<<<<<<<<<<<<<<<<<<<<<<<<<<<<
EG82638108CHN9812035M2907169MHKOMIMONHMMA904