APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Franco Rodriguez	Francisco	M.	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	7/29/1984	(347) 585 - 1423 - Mobile

EMAIL
fmfranco9@gmail.com

OTHER RESIDENTS

NAME	BIRTH DATE	RELATIONSHIP	SSN
Aria Franco Milanovic (Dependent)	10/10/2021	dependent	

EMERGENCY CONTACT

NAME	ADDRESS
Maja Milanovic	316 E 63rd Street, New York, 40 10065

PHONE	EMAIL ADDRESS	RELATIONSHIP
(646) 327 - 9764	Majamilanovic81@gmail.com	wife

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
316 E 63rd St Apt 5e Apt 5e	New York	NY	10065

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$7,500.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Special Counsel	Kasowitz Benson Torres

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Marc Kasowitz	(347) 585 - 1423	$460,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
1633 Broadway	New York	NY	10019

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ Yes, I want stove knob covers or replacement stove knob covers for my stove, and I have a child under age six residing in my apartment.

Window Guards:

☒ Children 10 years of age or younger live in my apartment

Were you referred by a broker?

NO

I (we) have seen the actual apartment for which I (we) are applying?:

NO

Preferred Mailing Address:

316 E 63rd St Apt 5e Apt 5e, New York, NY 10065 - US

Initials: F.F. DF7E7F38

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

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

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

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

APPLICATION CONSENT

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **The Copper** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

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

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

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

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

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

☒ *Application consent was digitally accepted by Francisco M. Franco Rodriguez*

Signed by Francisco M. Franco Rodriguez
Wed Dec 4 2024 09:48:09 PM EST
Key: DF7E7F38; IP Address: 104.28.55.231

Francisco M. Franco Rodriguez *(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
Francisco Franco Rodriguez	XXXXXXXXXXXX1009	15316058	$21.50

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

Initials: F.F. DF7E7F38

California Required Notices

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An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

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Rental Report for Francisco M. Franco Rodriguez

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 Francisco M. Franco Rodriguez: 693

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

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

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)	$460,000.00
Total **verified** annual income	$442,307.76
Total **verified** combined annual income to rent ratio	41.16 (based on rent of $10,862.56)
Total number of accounts	3
Accounts with no late payments	3 (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	$24,924.00 ($0.00 past due)
Outstanding revolving debt	$24,924.00 (24% 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:	Francisco M. Franco Rodriguez	FRANCISCO FRANCO RODRIGUEZ FRANCISO MANU FRANCO RODRIGUEZ FRANCISCO FRANCO
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1984	7/**/1984

Addresses	From Application	From Equifax
	316 E 63rd St Apt 5e Apt 5e New York, NY 10065 - US	6717 MURIETTA AVE. VAN NUYS, CA 91405 (Applicant) Reported 11/2024 395 S END AVE. 26K NEW YORK, NY 10280 (Applicant) Reported 7/2021 101 LEXINGTON AVE. NEW YORK, NY 10016 (Applicant) Reported 2/2017 300 55TH ST W 9A NEW YORK, NY 10019 (Applicant) Reported 8/2015 310 E 44TH ST. 706 NEW YORK, NY 10017 (Applicant) Reported 7/2015

Employment	From Application	From Equifax
Applicant:	Special Counsel Kasowitz Benson Torres $460,000.00/Yr. Total annual Income: $460,000.00	

Income Verifications

Requested For Francisco M Franco Rodriguez			**Requested Date** 12/4/2024	
Date 12/4/2024	**Consumer Provided Income Source** Document		**Verified Annual Income** $442,307.75 *Income amount used in scoring	
Pay Period 11/16/24 to 11/30/24	**Document Type** PAYSTUB	**Employee Name** FRANCISCO FRANCO RODRIGUEZ	**Employer Name** KASOWITZ BENSON TORRES LLP	**Pay Amount** $19,166.67
Pay Period 11/01/24 to 11/15/24	**Document Type** PAYSTUB	**Employee Name** FRANCISCO FRANCO RODRIGUEZ	**Employer Name** KASOWITZ BENSON TORRES LLP	**Pay Amount** $17,692.31

From RealPage				
Requested For Francisco M. Franco Rodriguez Requested Date 12/5/2024	**Employer** Kasowitz Benson Torres	**Position Held** Special Counsel	**Annual Salary** $460,000.00	**Supervisor** Marc Kasowitz (347) 585 - 1423
	Results Pending			

Criminal and Other Public Records				
Requested For Francisco M. Franco Rodriguez	**Location Searched** Multistate Search	**Period Searched** 12/5/2017 - 12/5/2024	**Requested** 12/5/2024	**Returned** 12/5/2024
Results *No Records Found*				

National Sex Offender Registry History		
Requested For Francisco M. Franco Rodriguez	**Date Requested** 12/5/2024	**Date Returned** 12/5/2024
Results *No Records Found*		

Restricted Person Search		
Requested For Francisco M. Franco Rodriguez	**Requested** 12/5/2024	**Returned** 12/5/2024
Results *No Records Found*		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	**Score** 693	**Score Factors** 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)	652	The date that you opened your oldest account is too recent Total of all balances on bankcard or revolving accounts is too high 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
JPMCB CARD SERVICES (Applicant)	2/2023	10/2024					$21,271.00

Monthly Payment	High Credit	Type	Comments
$1,030.00	$21,373.00	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
11/ 24		9/ 24		7/ 24		5/ 24		3/ 24		1/ 24		11/ 23		9/ 23		7/ 23		5/ 23		3/ 23

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER BANK (Applicant)	12/2013	10/2024					$3,653.00

Monthly Payment	High Credit	Type	Comments
$107.00	$5,877.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SLC STUDENT LOAN TRU (Applicant)	8/2012	6/2015					

Monthly Payment	High Credit	Type	Comments
$556.00	$78,725.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

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Rental Report for Maja Milanovic

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 Maja Milanovic: 846

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total **verified** annual income	$4,771.80
Total **verified** combined annual income to rent ratio	41.16 (based on rent of $10,862.56)
Total number of accounts	7
Accounts with no late payments	7 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$803.00 ($0.00 past due)
Outstanding revolving debt	$803.00 (5% 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:	Maja Milanovic	MAJA MILANOVIC
SSN:	***-**-****	***-**-****
Birth Date:	3/**/1981	3/**/1981

Addresses	From Application	From Equifax
	316 east 63rd street New York, NY 10065 - US	21021 ERWIN ST. 479 WOODLAND HILLS, CA 91367 (Applicant) Reported 11/2024 4903 DITMARS BLVD EAST ELMHURST, NY 11370 (Applicant) Reported 3/2024 3209 BROADWAY APT 3F ASTORIA, NY 11106 (Applicant) Reported 5/2021 3169 33RD ST. 3 ASTORIA, NY 11106 (Applicant) Reported 6/2020 1158 49TH AVE. 3A LONG ISLAND CITY, NY 11101 (Applicant) Reported 2/2010 3408 30TH ST. A21 ASTORIA, NY 11106 (Applicant) Reported 2/2010 2127 33RD ST. 5B ASTORIA, NY 11105 (Applicant) Reported 2/2010

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

Income Verifications

Requested For Maja Milanovic		**Requested Date** 12/4/2024	
Date 12/4/2024	**Consumer Provided Income Source** Bank connection	**Total Deposits (90 Days)** $1,192.94	**Verified Annual Income** $4,771.80 *Income amount used in scoring
Bank Institution TD Bank	**Account Type** Checking	**Account Holder** MAJA MILANOVIC	**Total Deposits (90 Days)** $1,192.92
Bank Institution TD Bank	**Account Type** Checking	**Account Holder** MAJA MILANOVIC	**Total Deposits (90 Days)** $0.00
Bank Institution TD Bank	**Account Type** Money Market	**Account Holder** MAJA MILANOVIC	**Total Deposits (90 Days)** $0.02
Date 10/29/2024	**Income Source** Online Xfer Transfer from MMKT x8548		**Amount** $1,000.00
Date 10/29/2024	**Income Source** Online Xfer Transfer from MMKT x8548		**Amount** $192.92
Date 10/18/2024	**Income Source** IOD INTEREST PAID		**Amount** $0.01
Date 11/20/2024	**Income Source** IOD INTEREST PAID		**Amount** $0.01

From RealPage

Requested For Maja Milanovic Requested Date 12/5/2024	**Employer** N/A	**Position Held** N/A (Auto-generated placeholder)	**Annual Salary** $0.00	**Supervisor** N/A
	Results Pending			

Criminal and Other Public Records

Requested For Maja Milanovic	**Location Searched** Multistate Search	**Period Searched** 12/5/2017 - 12/5/2024	**Requested** 12/5/2024	**Returned** 12/5/2024
Results *No Records Found*				

National Sex Offender Registry History

Requested For Maja Milanovic	**Date Requested** 12/5/2024	**Date Returned** 12/5/2024
Results *No Records Found*		

Restricted Person Search

Requested For Maja Milanovic	**Requested** 12/5/2024	**Returned** 12/5/2024
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name RealPage AI Score (Applicant)	**Score** 846	**Score Factors** 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)	795	You have either very few loans or too many loans with recent delinquencies Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information The balances on your accounts are too high compared to loan amounts

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD BANK (Applicant)	11/2009	10/2024					$803.00

Monthly Payment	High Credit	Type	Comments
$35.00	$11,066.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYCAPITAL/CE (Applicant)	3/2019	5/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,669.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/DSNB (Applicant)	1/2020	1/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,248.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYCAPITAL/SAK (Applicant)	1/2016	4/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,131.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX/DSNB (Applicant)	11/2013	10/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$908.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/VICTORI (Applicant)	6/2008	11/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$201.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/DSNB (Applicant)	5/2015	3/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$180.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

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

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.

KASOWITZ BENSON TORRES LLP

ALBERT S. MISHAAN
DIRECT DIAL: (212) 506-1936
DIRECT FAX: (212) 500-3436
AMISHAAN@KASOWITZ.COM

1633 BROADWAY
NEW YORK, NEW YORK 10019
(212) 506-1700
FAX: (212) 506-1800

ATLANTA
HOUSTON
LOS ANGELES
MIAMI
NEWARK
SAN FRANCISCO
SILICON VALLEY
WASHINGTON DC

August 16, 2024

Sent via e-mail: Fmfranco9@gmail.com

Francisco Franco

Re: **Offer of Employment**

Dear Francisco:

This letter will confirm our offer of employment to you as a Special Counsel in the New York office of Kasowitz Benson Torres LLP ("the Firm"), and sets forth the Firm's standard language regarding offers of employment that will apply to you as a Special Counsel of the Firm:

1. Our offer is for you to join us as a Special Counsel in the Class of 2009 at an annualized base salary of $460,000.00, paid in semi-monthly installments. Should you accept our offer, we will expect you to start on an agreed upon date, conditioned upon the satisfactory review and clearance of your potential conflicts, background and employment verification, as well as receipt of your certificates of good standing from all jurisdictions (state & federal) to which you are admitted.

2. You may also be eligible for a discretionary bonus at the end of the 2024 plan year, if the Firm determines to grant such bonuses. Bonuses, when granted, are based on a number of performance factors, including quality of work and hours worked, and are payable to bonus eligible attorneys who are actively employed by the Firm as of the date that bonuses are paid, and are pro-rated for those who have been with the Firm for less than a full year.

3. This offer of employment is subject to your completion and our review of our Potential Conflicts form which you have received under separate cover. In the event of an irresolvable conflict, we may need to withdraw our offer of employment. Please be as specific as possible when providing any information related to prior law firm experience including the names of clients, matters and adverse parties. Attorneys are not permitted to commence employment until the Firm has received and completed its review of the form.

4. This offer of employment is made prior to completion of all background checks of your employment history, experience and references and is conditioned on the Firm's satisfaction with the results of these checks. Please complete the enclosed General Disclosure and Authorization Statement which needs to be returned as soon as possible.

5. This letter does not constitute an employment contract. Our terms, benefits and conditions of employment and internal policies are subject to change without notice. Your employment is always "at will" which means that you or the Firm may terminate your employment at any time, with or without notice, and for any or no reason.

6. You will receive information on our health & welfare programs and paid time off plan under separate cover. Your continued eligibility, participation and benefits under any policy, program or plan are governed by the provisions of such policy, program or plan, and the Firm reserves the right to withdraw, modify and administer its policies, programs and plans at its discretion and without limitations.

7. You agree that any dispute that may arise between you and the Firm will be resolved in accordance with the Firm’s Mediation and Arbitration Policy set forth in the Firm’s Personnel Policy Handbook, which is incorporated herein by reference.

8. The Department of Homeland Security requires that we obtain proof that each person we employ is eligible to work in the United States. On your first day of employment you will be expected to provide the appropriate documentation (which would include your U.S. passport or two other forms of identification such as a driver's license, birth certificate or social security card). Original documentation must be provided no later than your first day of employment with the Firm in order to examine evidence of identity and employment eligibility.

Please acknowledge your understanding and acceptance of this offer of employment by signing and dating the enclosed copy of this letter and returning it to Lisa A. Walsh, Chief Human Resources Officer. Please retain the original letter for your records. Once we have completed the conflict and background check we will be in touch with you to determine an appropriate start date.

If you should have any questions, please contact Mindy Lindenman (212.506.1918), Chief Legal Recruitment Officer or Lisa A. Walsh (212.547.1310). We look forward to a mutually rewarding relationship.

Sincerely yours,

Albert Shemmy Mishaan

Enclosures
Agreed and Accepted:

____

Francisco Franco, ____August 19____, 2024

AVAILABLE INSURANCE

Medical, Dental, and Vision Semi-monthly Employee Premiums (pretax)

	Employee Only	Employee+ Spouse	Employee+ Child	Employee+ Family
Medical (UHC)				
Core	$409	$860	$716	$1,249
Enhanced	$709	$1,489	$1,241	$2,163
High Deductible	$322	$677	$564	$983
Dental (Aetna)	$30	$62.50	$60.00	$68.50
Vision (EyeMed)	$4.04	$7.68	$8.08	$11.88

Medical is effective date of hire; dental is effective date of hire; vision coverage is effective the first of month following hire date.
For California Employees Only: Kaiser rates are based on age and salary. Rate can be provided on DOH.

Other Available Benefits

Life/Accidental Death & Dismemberment (AD&D)	**The Firm pays for coverage in the amount of 1x base salary, to a maximum of $300,000. Your coverage: $300,000**
Flexible Spending Account ***Effective Date of Hire***	*Healthcare and Dependent Care FSA limits* Minimum: $100 Maximum: $3,200 (Healthcare) & $5,000 (Dependent Care)
Health Savings Account	The Firm provides a contribution to the Health Savings Account (HSA) to each employee enrolled in the HDHP: $500 for Individual Coverage and $1,000 for Family Coverage. Contributions are be made on the 1/15 and 7/15 payrolls. Employees with a hire date between January 1 and June 30 will receive a prorated HSA employer contribution, and those with a hire date July 1 or later are not eligible to receive an HSA employer contribution that Plan year.
Commutation Benefit	*Monthly pre-tax limit:* Transit - $315; Parking - $315
401(k) Retirement Savings Plan ***Effective 1st of the month after date of hire***	2024 Annual IRS Limit: $23,000 2024 Annual catch-up contribution: $7,500 (Catch-up contribution applies to those age 50+)
Long Term Disability (LTD) ***Effective 60 days after hire date***	The Firm provides eligible employees with a LTD benefit of 60% of your pre-disability salary (up to a maximum of $17,000 per month).
Voluntary Supplemental Life/AD&D ***Effective 30 days after hire***	You may purchase amounts in $10,000 units, to an overall maximum of the lesser of 5x your annual base salary or $500,000.
Paid Time Off Entitlement ***Time off is prorated during first year of employment***	*Vacation Days:* 20 days per year *Sick and Personal Days:* as needed

CHASE

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

August 13, 2024 through September 12, 2024
Account Number: **000000110378202**

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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FRANCISCO FRANCO
6717 MURIETTA AVE
VAN NUYS CA 91405-4831

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We're updating our Deposit Account Agreement, including the Arbitration section

On November 17, 2024, we're updating section *X. Arbitration; Resolving Disputes* in the Deposit Account Agreement. We've included excerpts of the more significant updates at the end of this statement. The Arbitration section explains how potential disputes and claims are handled between us. **You can opt out of arbitration any time before January 16, 2025, by calling us at 1-800-935-9935**.

You can view the full updated section in the Deposit Account Agreement which will be available on November 17 at **chase.com/disclosures** or by visiting a branch. The new agreement will include these changes as well as any additional updates occurring at this time.

If you have any questions, please call the number on this statement.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$1,016.93**
Deposits and Additions	6,269.25
Electronic Withdrawals	-7,228.53
Ending Balance	**$57.65**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$1,016.93**
08/14	Paypal Inst Xfer Apple.Com Bill Web ID: Paypalsi77	-9.99	1,006.94
08/19	Paypal Inst Xfer Apple.Com Bill Web ID: Paypalsi77	-2.17	1,004.77
08/20	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Paypal Ref: 2408201583787681 Info: Text- Iid: 20240820021000021P1Brjpc00520028925 Recd: 11:49:38 Trn: 0346500233Ge	**3,975.00**	4,979.77
08/20	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Paypal Ref: 2408202229908701 Info: Text- Iid: 20240820021000021P1Brjpc00480017391 Recd: 18:21:34 Trn: 0743511233Ge	**98.25**	5,078.02
08/20	Wise Inc Wise PPD ID: 9453233521	-534.50	4,543.52
08/20	Wise Inc Wise PPD ID: 9453233521	-534.42	4,009.10
08/21	Discover E-Payment 2433 Web ID: 2510020270	-3,940.63	68.47

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
09/03	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Paypal Ref: 2409011843879993 Info: Text- Iid: 20240901021000021P1Brjpc03760067006 Recd: 14:05:42 Trn: 0463041245Ge	**2,196.00**	2,264.47
09/03	09/01 Payment To Chase Card Ending IN 1802	-2,200.00	64.47
09/05	Patreon Ireland Iat Paypal 1036752159073 Web ID: 770510487C	-6.82	57.65
	Ending Balance		**$57.65**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three 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 $6,269.25. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
  (Your lowest beginning day balance was $57.65)
- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
  (Your average beginning day balance of qualifying linked deposits and investments was $435.64)

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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The following are excerpts of the more significant updates to *Section X. Arbitration; Resolving Disputes* to be published November 17, 2024:

- **What claims or disputes subject to arbitration?:**
  Claims or disputed factual or legal issues that arise out of or relate in any way to any aspect of our relationship or interactions with each other, including but not limited to your deposit account, transactions involving your deposit account, whether actual, potential, canceled, or other transactions, any product, service, or agreement with us, or interactions of any kind with Chase employees are subject to arbitration.
- **Can I (customer) cancel or opt out of this agreement to arbitrate?:**
  You have the right to opt out of this agreement to arbitrate if you tell us within sixty (60) days of opening your account, or by January 16, 2025, whichever is later. The exclusive way to opt out is by calling us at 1-800-935-9935. Any other method, form, or means of opting out will be treated as invalid or ineffective. Requests to opt out made more than sixty (60) days after opening your account or by January 16, 2025, whichever is later, will be invalid.
- **Does arbitration apply to Claims involving third parties?:**
  For purposes of arbitration, "you" includes any person who is listed on your account or claims a right or interest in your account, and "we" and "us" includes JPMorgan Chase Bank, N.A., all its affiliates, third-party beneficiaries of this agreement and all third parties who are regarded as agents or representatives of ours in connection with a Claim.
- **How does arbitration work?:**
  Arbitration between us shall be administered by the American Arbitration Association ("AAA"), which will apply its Consumer Arbitration Rules in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules to mass arbitration matters. A single arbitrator shall conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator shall conduct each mass arbitration case. The Parties agree that, upon motion by either of us, the arbitrator or Merits Arbitrator shall have the power to decide dispositive issues of law prior to hearing, consistent with Federal Rules of Civil Procedure 12 and 56. All pleadings, information and documents exchanged, and the arbitrator's ruling shall be treated as confidential and have no precedential value. However, if either Party seeks to confirm the arbitrator's decision in court, the Parties agree that the documents necessary for such confirmation need not be filed under seal.
  Who will pay for costs?:
  Each Party will be responsible for the arbitration costs as allocated by the applicable AAA rules (www.adr.org). However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately rules in your favor, you will be entitled to reimbursement by Chase for all fees you paid to the AAA.
  <u>NEW SECTION</u>: What about mass arbitration matters?:
  You agree that these additional requirements ("Mass Arbitration Procedures") shall apply to your Claim if it is filed as part of a "mass arbitration," which means twenty-five (25) or more arbitration claims involving the same or similar subject matter and/or issues of law or fact, and where representation of all claimants is the same or coordinated across the cases. You agree to these procedures even though they may delay the arbitration of your individual claim. If at any point you are unsatisfied with the speed by which your matter is proceeding, you are free to withdraw your arbitration demand and proceed in small claims court if the Claim is in that court's jurisdiction and proceeds on an individual basis.
  1. **<u>Mass Arbitration Filing Requirements:</u>**
     In addition to the requirements set forth in the AAA Mass Arbitration Supplementary Rules, you agree that upon commencing a case with the AAA, you will provide your name, full Chase account number, mailing address, telephone number, email address, a factual description of every disputed transaction for which you seek compensation (date, amount, and transaction type) and/or event (date, location, and individuals involved), explanation of the basis of your Claim, an itemized calculation of all alleged damages, and, if represented by counsel, a signed statement authorizing us to share information regarding your account and the Claim with them. You agree and understand that failure to provide this information may result in dismissal of your Claim, though you have the right to refile once you provide the information described in the previous sentence.
  2. **<u>Process Arbitrator Appointment:</u>**
     You and Chase agree that before an arbitrator is assigned to determine the merit of your claim, a "Process Arbitrator" will be appointed. The Process Arbitrator will have the authority to ensure these Mass Arbitration Procedures and the AAA rules are followed. The Parties agree that the Process Arbitrator will be selected by the process set forth in AAA Mass Arbitration Supplementary Rule MA-7(a). In short, each Party will receive a list of proposed Process Arbitrators provided by the AAA and will meet and confer to identify a mutually-agreeable candidate. If the Parties cannot agree, they will submit their preferences to the AAA, and the AAA will select a Process Arbitrator.

3. **Matters To Be Decided by a Process Arbitrator:**
In addition to the authority outlined in AAA Mass Arbitration Supplementary Rules, the parties agree that the Process Arbitrator shall be empowered to resolve any dispute regarding whether your Claim should be dismissed because, for example, you failed to comply with the Mass Arbitration Filing Requirements, any other requirements outlined in this agreement, or any other reason. You agree that if the Process Arbitrator finds you failed to comply with any requirement, your claim will be dismissed, without prejudice to refiling once the deficiencies are remedied. The Process Arbitrator will also have the power to decide whether, based on the information submitted in the Mass Arbitration Filing Requirements, other threshold eligibility issues for your case to proceed, including but not limited to whether you had an account at Chase, experienced the transaction, fee, or event at issue, or otherwise cannot pursue the claim due to a clear legal or factual deficiency, and to dismiss your claim as appropriate. The Process Arbitrator shall have the power to determine whether or not a given dispute regarding these Mass Arbitration Filing Requirements and/or Procedures are within their jurisdiction. The Process Arbitrator shall be authorized to afford any relief or impose any sanctions available under Federal Rule of Civil Procedure 11, 28 U.S.C. § 1927, or any applicable state law.
4. **Mass Arbitration Procedures:**
Following the resolution of any disputes within the jurisdiction of the Process Arbitrator, if any, counsel for the claimants and counsel for Chase shall each select fifteen (15) cases (per side) to proceed first in individual arbitration proceedings on the merits of each claim. Unless the Parties otherwise agree, in no event shall any individual Merits Arbitrator be assigned more than three (3) cases. No AAA per case fee shall be assessed in connection with any case until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. The Parties agree that each side shall have the right to have fifteen (15) cases of their choosing proceed to final hearing before the process described in this section moves forward. After the first thirty (30) cases are resolved, counsel will meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties are unable to resolve the remaining cases after the conclusion of the initial thirty (30) proceedings and conferring in good faith, each side shall select another fifteen (15) cases (per side) to proceed to individual arbitration proceedings. Each of these thirty (30) cases shall be assigned to a different Merits Arbitrator, though if the Parties otherwise agree, a single Merits Arbitrator may be assigned up to three (3) cases. No AAA per case fee shall be assessed in connection with the remaining cases until they are selected to proceed to individual arbitration proceedings as part of the process identified in this section. After this second set of thirty (30) cases are resolved, counsel will again meet and confer regarding ways to improve the efficiency of the proceedings, including whether to mediate or change the number of cases filed in each stage. If the Parties do not reach a global resolution after the second set of cases are resolved, on either Party's motion, the Process Arbitrator can decide to expedite the proceedings by forgoing more rounds of case selection and instead assigning Merits Arbitrators to all of the remaining cases at once. If no motion is made, this Mass Arbitration Procedure shall continue with thirty (30) cases in each set of proceedings, consistent with the parameters identified above. You and Chase agree to engage in these Mass Arbitration Procedures in good faith, which includes an agreement to pay the Parties' respective case fee if your case is selected. Any dispute regarding any aspect of the specific Mass Arbitration Procedures outlined in this section shall be resolved by the Process Arbitrator.
5. **Interpretation and Enforcement of Mass Arbitration Provision:**
Any dispute regarding the interpretation or enforcement of these mass arbitration procedures shall be decided by the Process Arbitrator or, in cases that have been released to merits proceedings, the Merits Arbitrator. Their decisions regarding the mass arbitrations process and procedures shall be considered interlocutory in nature and not subject to immediate judicial review. If any terms of these Mass Arbitration Procedures are found to be legally unenforceable for any reason, then the proceedings shall otherwise continue in arbitration in accordance with AAA's Mass Arbitration Supplementary rules.

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

September 13, 2024 through October 10, 2024
Account Number: **000000110378202**

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	

00155915 DRE 802 219 28524 NNNNNNNNNNN 1 000000000 08 0000
FRANCISCO FRANCO
6717 MURIETTA AVE
VAN NUYS CA 91405-4831

01559150101000000021

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$57.65**
Deposits and Additions	2,457.50
Electronic Withdrawals	-2,451.67
Ending Balance	**$63.48**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$57.65**
09/16	Paypal Inst Xfer Apple.Com Bill Web ID: Paypalsi77	-9.99	47.66
09/17	Paypal Inst Xfer Apple.Com Bill Web ID: Paypalsi77	-38.10	9.56
09/20	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Paypal Ref: 2409200667159763 Info: Text- Iid: 20240920021000021P1Brjpc05520007916 Recd: 02:05:57 Trn: 0205780264Gd	**1,475.00**	1,484.56
09/20	Wise Inc Wise Trnwise Web ID: 9453233521	-1,306.71	177.85
10/01	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Paypal Ref: 2410012167171244 Info: Text- Iid: 20241001021000021P1Brjpc06080057559 Recd: 17:10:59 Trn: 0804131275Gb	**982.50**	1,160.35
10/01	10/01 Payment To Chase Card Ending IN 1802	-1,000.00	160.35
10/10	Discover E-Payment 2433 Web ID: 2510020270	-96.87	63.48
	Ending Balance		**$63.48**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three 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 $2,457.50. Note: some deposits may be listed on your previous statement)

- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
(Your lowest beginning day balance was $9.56)

- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
(Your average beginning day balance of qualifying linked deposits and investments was $132.37)

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

CHASE

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

October 11, 2024 through November 13, 2024
Account Number: **000000110378202**

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	

00157811 DRE 802 219 31924 NNNNNNNNNNN 1 000000000 08 0000
FRANCISCO FRANCO
6717 MURIETTA AVE
VAN NUYS CA 91405-4831

01578110201000000022

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[SM] are not available for Chase High School Checking[SM], Chase Secure Checking[SM] and Chase First Checking[SM].
- Overdraft Protection is not available for Chase Secure Checking[SM] and Chase First Checking[SM].

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 Total Checking

	AMOUNT
Beginning Balance	**$63.48**
Deposits and Additions	5,392.25
Electronic Withdrawals	-3,010.57
Ending Balance	**$2,445.16**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$63.48**
10/21	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Paypal Ref: 2410211444218959 Info: Text- Iid: 20241021021000021P1Brjpc00560045793 Recd: 10:28:53 Trn: 0350740295GA	**1,475.00**	1,538.48
10/21	Wise Inc Wise Trnwise Web ID: 9453233521	-1,100.00	438.48
10/29	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Paypal Ref: 2410290513713758 Info: Text- Iid: 20241029021000021P1Brjpc03920005324 Recd: 01:20:38 Trn: 0183011303Gd	**1,179.00**	1,617.48
10/30	Firstmark Payments 5211255 Web ID: L840748903	-639.50	977.98
11/04	Real Time Transfer Recd From Aba/Contr Bnk-021000021 From: Bnf-Paypal Ref: 2411020467207544 Info: Text- Iid: 20241102021000021P1Brjpc02320001818 Recd: 00:17:19 Trn: 0196520307Ge	**98.25**	1,076.23

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
11/04	11/02 Payment To Chase Card Ending IN 1802	-979.39	96.84
11/06	Patreon Ireland Iat Paypal 1038072385586 Web ID: 770510487C	-6.72	90.12
11/08	ATM Cash Deposit 11/08 1180 2ND Ave New York NY Card 5997	**2,340.00**	2,430.12
11/08	ATM Cash Deposit 11/08 1180 2ND Ave New York NY Card 5997	**300.00**	2,730.12
11/12	Discover E-Payment 2433 Web ID: 2510020270	-284.96	2,445.16
	Ending Balance		**$2,445.16**

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three 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 $2,752.25. Note: some deposits may be listed on your previous statement)

- **OR, keep a balance at the beginning of each day of $1,500.00 or more in this account.**
(Your lowest beginning day balance was $63.48)

- **OR, keep an average beginning day balance of $5,000.00 or more in qualifying linked deposits and investments.**
(Your average beginning day balance of qualifying linked deposits and investments was $719.20)

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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CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
L37	008132	000010	00NY	0000460066	1

Earnings Statement

KASOWITZ BENSON TORRES LLP
1633 BROADWAY
NEW YORK, NY 10019-6799
212-506-1700 PAYROLL ACCOUNT

Period Beginning: 11/01/2024
Period Ending: 11/15/2024
Pay Date: 11/15/2024

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

FRANCISCO FRANCO RODRIGUEZ
316 EAST 63RD STREET
APT. 5E
NEW YORK NY 10065

Earnings

	rate	salary/hours	this period	year to date
Regular	19166.67	80.00	17,692.31	17,692.31
Gross Pay			**$17,692.31**	17,692.31

Deductions

Statutory	this period	year to date
Federal Income Tax	-4,282.01	4,282.01
Social Security Tax	-1,014.90	1,014.90
Medicare Tax	-237.35	237.35
NY State Income Tax	-1,163.19	1,163.19
New York Cit Income Tax	-673.76	673.76
NY SDI Tax	-1.30	1.30
NY Paid Family Leave Ins	-65.99	65.99
Other		
Dental	-86.50*	86.50
Medical	-1,249.00*	1,249.00
Net Pay	**$8,918.31**	
Checking	-8,918.31	
Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $16,369.31

Other Benefits and Information

	this period	total to date
Group Term Life	12.50	12.50
Totl Hrs Worked	80.00	
Hours		80.00

Important Notes

YOUR COMPANY PHONE NUMBER IS 212-506-1700

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
New York Cit: Single
Exemptions/Allowances:
NY: 0
New York Cit: 0

KASOWITZ BENSON TORRES LLP
1633 BROADWAY
NEW YORK, NY 10019-6799
212-506-1700 PAYROLL ACCOUNT

Advice number: **00000460066**
Pay date: 11/15/2024

Deposited to the account of	account number	transit ABA	amount
FRANCISCO FRANCO RODRIGUEZ	xxxxx8202	xxxx xxxx	$8,918.31

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	
L37	008132	000010	00NY	0000480066	1

Earnings Statement

KASOWITZ BENSON TORRES LLP
1633 BROADWAY
NEW YORK, NY 10019-6799
212-506-1700 PAYROLL ACCOUNT

Period Beginning: 11/16/2024
Period Ending: 11/30/2024
Pay Date: 11/29/2024

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

FRANCISCO FRANCO RODRIGUEZ
316 EAST 63RD STREET
APT. 5E
NEW YORK NY 10065

Earnings

	rate	salary/hours	this period	year to date
Regular	19166.67	86.67	19,166.67	36,858.98
Gross Pay			**$19,166.67**	36,858.98

Deductions

Statutory	this period	year to date
Federal Income Tax	-4,798.03	9,080.04
Social Security Tax	-1,106.30	2,121.20
Medicare Tax	-258.74	496.09
NY State Income Tax	-1,271.55	2,434.74
New York Cit Income Tax	-736.42	1,410.18
NY SDI Tax	-1.30	2.60
NY Paid Family Leave Ins	-71.49	137.48
Other		
Dental	-86.50*	173.00
Medical	-1,249.00*	2,498.00
Net Pay	**$9,587.34**	
Checking	-9,587.34	
Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $17,843.67

Other Benefits and Information

	this period	total to date
Group Term Life	12.50	25.00
Totl Hrs Worked	86.67	
Hours		166.67

Important Notes

YOUR COMPANY PHONE NUMBER IS 212-506-1700

BASIS OF PAY: SALARY

Additional Tax Withholding Information

Taxable Marital Status:
NY: Single
New York Cit: Single
Exemptions/Allowances:
NY: 0
New York Cit: 0

KASOWITZ BENSON TORRES LLP
1633 BROADWAY
NEW YORK, NY 10019-6799
212-506-1700 PAYROLL ACCOUNT

Advice number: **00000480066**
Pay date: 11/29/2024

Deposited to the account of	account number	transit ABA	amount
FRANCISCO FRANCO RODRIGUEZ	xxxxx8202	xxxx xxxx	$9,587.34

NON-NEGOTIABLE

2:55 5G

TOTAL CHECKING (...8202)

$7,280.49
Available balance

Account details

Available balance	$7,280.49
Present balance	$7,280.49

Show details

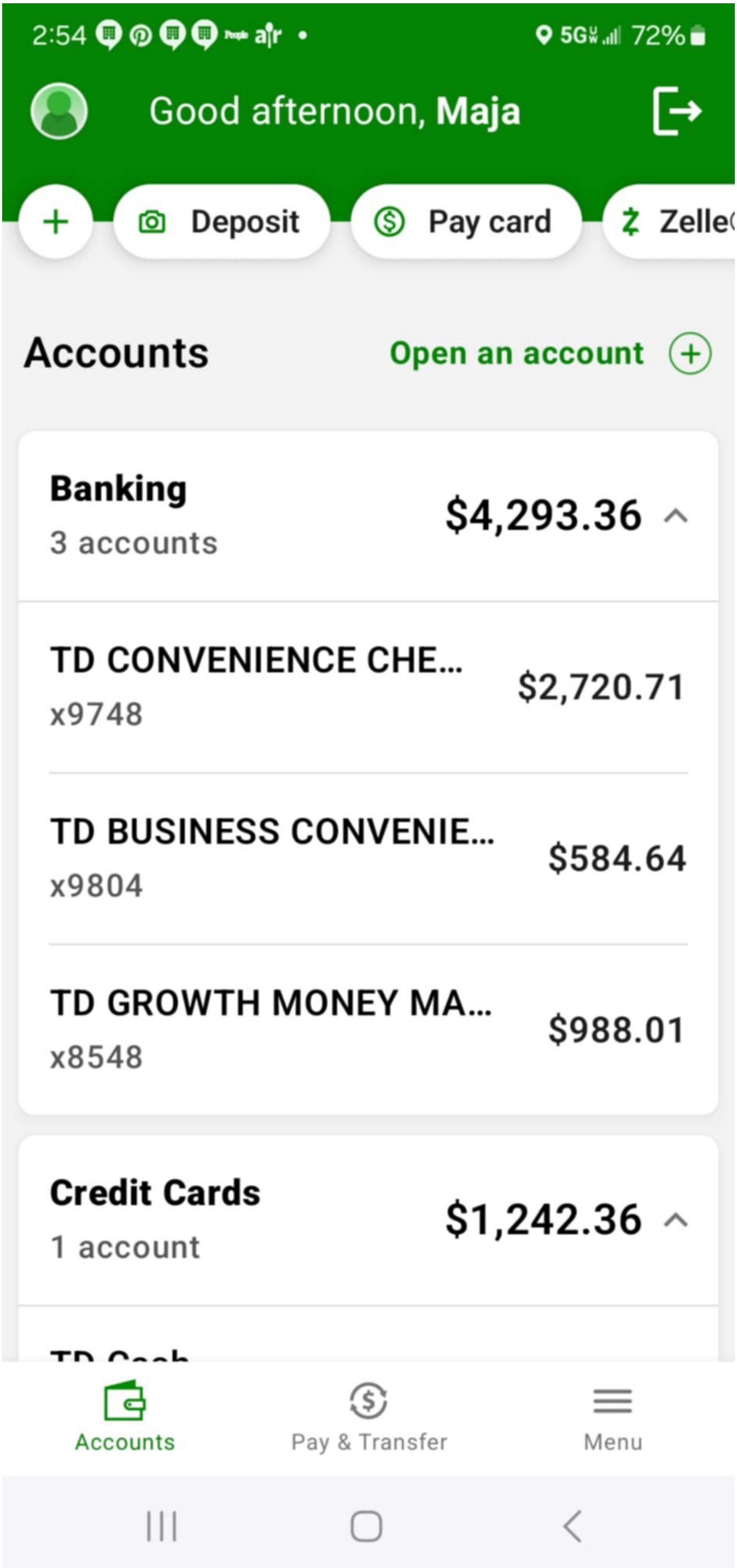
Pay Transfer More

Manage account
Access tools & services for your account

See all transactions

Payment to Chase card ending in 1802 12/04
Dec 04, 2024
$7,280.49 -$1,000.00

YSI*The Dylan 646-8914515 NY 12/03
Dec 04, 2024
$8,280.49 -$20.00


2:54
5G 72%
Good afternoon, Maja
Deposit
Pay card
Zelle
Accounts
Open an account
Banking
3 accounts
$4,293.36
TD CONVENIENCE CHE...
x9748
$2,720.71
TD BUSINESS CONVENIE...
x9804
$584.64
TD GROWTH MONEY MA...
x8548
$988.01
Credit Cards
1 account
$1,242.36
Accounts
Pay & Transfer
Menu

2:59 5G

Cuentas en pesos

Supercuenta cheques-saldo...

Dinero disponible en MXN

$ **11,636.83**

CTA 60**9925

Toca la tarjeta para ver su información

Activar tarjeta digital Nuevo

Activar tarjeta física

Movimientos

Realizar transferencia +

Realizar pago +

Realizar retiro sin tarjeta +

Billeteras digitales Nuevo

Bloqueo total y reposición

Aclaraciones +

Mis finanzas

G38017280

En caso de que el titular de este pasaporte requiera de asistencia o protección del gobierno mexicano, se recomienda que acuda a la representación diplomática o consular mexicana más cercana.

Baja California Sur

EN CASO DE EMERGENCIA NOTIFICAR A / IN CASE OF AN EMERGENCY PLEASE NOTIFY / EN CAS D'URGENCE, PRIÈRE DE NOTIFIER À.

Nombre: ____

Dirección: ____

Entidad Federativa: ____

C.P. ____ Teléfono: ____

DOMICILIO DEL TITULAR / HOLDER'S ADDRESS / ADRESSE DU TITULAIRE

Dirección: ____

Entidad Federativa: ____

C.P. ____ Teléfono: ____

ESTE PASAPORTE ES VÁLIDO PARA TODOS LOS PAÍSES / THIS PASSPORT IS VALID FOR ALL COUNTRIES / CE PASSEPORT EST VALABLE POUR TOUS LES PAYS

PASAPORTE Passport/ Passeport

18914184

Estados Unidos Mexicanos

Tipo Type/ Catégorie: P

Clave del país de expedición Issuing state code/ Code du pays émetteur: MEX

Pasaporte No. Passport No./ No. du Passeport: G38017280

Apellidos/ Surname/ Nom: FRANCO RODRIGUEZ

Nombres/ Given names/ Prénoms: FRANCISCO MANUEL

Nacionalidad/ Nationality/ Nationalité: MEXICANA

Observaciones/ Remarks/ Observations

Fecha de nacimiento/ Date of birth/ Date de naissance: 29 07 1984

CURP/ Personal No./ No. personnel: FARF840729HDFRDR02

Sexo/ Sex/ Sexe: M

Lugar de nacimiento/ Place of birth/ Lieu de naissance: DISTRITO FEDERAL

Fecha de expedición/ Issue date/ Date de délivrance: 26 02 2020

Fecha de caducidad/ Expiry date/ Date d'expiration: 26 02 2030

Firma del titular/ Holder's signature/ Signature du titulaire

Autoridad/ Authority/ Autorité: MIGUEL HIDALGO

P<MEXFRANCO<RODRIGUEZ<<FRANCISCO<MANUEL<<<<<

G380172807MEX8407292M3002267<<<<<<<<<<<<<<00

VISA UNITED STATES OF AMERICA

Issuing Post Name
MEXICO CITY

Control Number
20242896460064

Surname
FRANCO RODRIGUEZ

Given Name
FRANCISCO MANUEL

Visa Type /Class
R TN

Passport Number
G38017280

Sex
M

Birth Date
29JUL1984

Nationality
MEX

Entries
M

Issue Date
17OCT2024

Expiration Date
14OCT2028

1011

Annotation
KASOWITZ BENSON TORRES LLP
LAWYER

U9451742

* *

VNUSAFRANCO<RODRIGUEZ<<FRANCISCO<MANUEL<<<<<
G380172807MEX8407292M2810146TNMEX1NRHC060184

APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Milanovic	Maja		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	3/22/1981	(646) 327 - 9764 - Mobile

EMAIL
majamilanovic81@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
Francisco Franco	316 e 63rd street, Ny, 40 10065

PHONE	EMAIL ADDRESS	RELATIONSHIP
(347) 585 - 1423	Fmfranco9@gmail.com	husband

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
316 east 63rd street	New York	NY	10065

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$7,500.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OTHER INCOME DESCRIPTION	MONTHLY INCOME
No income	$0.00/Yr.

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ Yes, I want stove knob covers or replacement stove knob covers for my stove, and I have a child under age six residing in my apartment.

Window Guards:

☒ Children 10 years of age or younger live in my apartment

Were you referred by a broker?

NO

I (we) have seen the actual apartment for which I (we) are applying?:

NO

Preferred Mailing Address:

316 east 63rd street, New York, NY 10065 - US

Initials: M.M. 9BB84B41

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

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

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

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

APPLICATION CONSENT

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **The Copper** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

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

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

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

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

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

☒ *Application consent was digitally accepted by Maja Milanovic*

Signed by Maja Milanovic
Wed Dec 4 2024 11:36:58 PM EST
Key: 9BB84B41; IP Address: 207.38.184.53

Maja Milanovic *(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**
Maja Milanovic	XXXXXXXXXXXX1033	15316210	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: M.M. 9BB84B41

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 Maja Milanovic

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 Maja Milanovic: 846

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total **verified** annual income	$4,771.80
Total **verified** combined annual income to rent ratio	41.16 (based on rent of $10,862.56)
Total number of accounts	7
Accounts with no late payments	7 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$803.00 ($0.00 past due)
Outstanding revolving debt	$803.00 (5% 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:	Maja Milanovic	MAJA MILANOVIC
SSN:	***-**-****	***-**-****
Birth Date:	3/**/1981	3/**/1981

Addresses	From Application	From Equifax
	316 east 63rd street New York, NY 10065 - US	21021 ERWIN ST. 479 WOODLAND HILLS, CA 91367 (Applicant) Reported 11/2024 4903 DITMARS BLVD EAST ELMHURST, NY 11370 (Applicant) Reported 3/2024 3209 BROADWAY APT 3F ASTORIA, NY 11106 (Applicant) Reported 5/2021 3169 33RD ST. 3 ASTORIA, NY 11106 (Applicant) Reported 6/2020 1158 49TH AVE. 3A LONG ISLAND CITY, NY 11101 (Applicant) Reported 2/2010 3408 30TH ST. A21 ASTORIA, NY 11106 (Applicant) Reported 2/2010 2127 33RD ST. 5B ASTORIA, NY 11105 (Applicant) Reported 2/2010

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

Income Verifications

Requested For Maja Milanovic		**Requested Date** 12/4/2024	
Date 12/4/2024	**Consumer Provided Income Source** Bank connection	**Total Deposits (90 Days)** $1,192.94	**Verified Annual Income** $4,771.80 *Income amount used in scoring
Bank Institution TD Bank	**Account Type** Checking	**Account Holder** MAJA MILANOVIC	**Total Deposits (90 Days)** $1,192.92
Bank Institution TD Bank	**Account Type** Checking	**Account Holder** MAJA MILANOVIC	**Total Deposits (90 Days)** $0.00
Bank Institution TD Bank	**Account Type** Money Market	**Account Holder** MAJA MILANOVIC	**Total Deposits (90 Days)** $0.02
Date 10/29/2024	**Income Source** Online Xfer Transfer from MMKT x8548		**Amount** $1,000.00
Date 10/29/2024	**Income Source** Online Xfer Transfer from MMKT x8548		**Amount** $192.92
Date 10/18/2024	**Income Source** IOD INTEREST PAID		**Amount** $0.01
Date 11/20/2024	**Income Source** IOD INTEREST PAID		**Amount** $0.01

From RealPage

Requested For Maja Milanovic Requested Date 12/5/2024	**Employer** N/A	**Position Held** N/A (Auto-generated placeholder)	**Annual Salary** $0.00	**Supervisor** N/A
	Results Pending			

Criminal and Other Public Records

Requested For	**Location Searched**	**Period Searched**	**Requested**	**Returned**
Maja Milanovic	Multistate Search	12/5/2017 - 12/5/2024	12/5/2024	12/5/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	**Date Requested**	**Date Returned**
Maja Milanovic	12/5/2024	12/5/2024

Results
No Records Found

Restricted Person Search

Requested For	**Requested**	**Returned**
Maja Milanovic	12/5/2024	12/5/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	**Score**	**Score Factors**
RealPage AI Score (Applicant)	846	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)	795	You have either very few loans or too many loans with recent delinquencies Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information The balances on your accounts are too high compared to loan amounts

Description

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD BANK (Applicant)	11/2009	10/2024					$803.00

Monthly Payment	High Credit	Type	Comments
$35.00	$11,066.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYCAPITAL/CE (Applicant)	3/2019	5/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,669.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/DSNB (Applicant)	1/2020	1/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,248.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYCAPITAL/SAK (Applicant)	1/2016	4/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,131.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX/DSNB (Applicant)	11/2013	10/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$908.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/VICTORI (Applicant)	6/2008	11/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$201.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/DSNB (Applicant)	5/2015	3/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$180.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

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

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

PASSPORT
PASSEPORT
PASAPORTE

USA

UNITED STATES OF AMERICA

Type / Type / Tipo: P

Code / Code / Codigo: USA

Passport No. / No. du Passeport / No. de Pasaporte: 595011756

Surname / Nom / Apellidos
MILANOVIC

Given Names / Prénoms / Nombres
MAJA

Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento
22 Mar 1981

Place of birth / Lieu de naissance / Lugar de nacimiento
SERBIA

Sex / Sexe / Sexo
F

Date of issue / Date de délivrance / Fecha de expedición
07 Dec 2018

Authority / Autorité / Autoridad
United States
Department of State

Date of expiration / Date d'expiration / Fecha de caducidad
06 Dec 2028

Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 27

USA

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