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 James Seaton

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 12/21/2024**.

Score for James Seaton: 770

		Importance	Result
AI Score		Pass/Fail	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	
May have been through a bankruptcy		Pass/Fail	
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	

Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	No more than 1	Pass/Fail	
Alcohol	No more than 1 ever	Pass/Fail	
Bad Check	No more than 1 ever	Pass/Fail	
Criminal Other	No more than 1 ever	Pass/Fail	
Drug Manufacture Distribution	No more than 1 ever	Pass/Fail	
Drug Marijuana Use	No more than 1 ever	Pass/Fail	
Drug Meth Manufacture	No more than 1 ever	Pass/Fail	
Drug Use	No more than 1 ever	Pass/Fail	
Fraud	No more than 1 ever	Pass/Fail	
Government Obstruction	No more than 1 ever	Pass/Fail	
Kidnapping	No more than 1 ever	Pass/Fail	
Property Destruction	No more than 1 ever	Pass/Fail	
Property Other	No more than 1 ever	Pass/Fail	
Property Theft	No more than 1 ever	Pass/Fail	
Prostitution	No more than 1 ever	Pass/Fail	
Sex Offense Coerced	No more than 1 ever	Pass/Fail	
Sex Offense Willful	No more than 1 ever	Pass/Fail	
Society Other	No more than 1 ever	Pass/Fail	
Violent Fatal	No more than 1 ever	Pass/Fail	
Violent Non Fatal	No more than 1 ever	Pass/Fail	
Weapons	No more than 1 ever	Pass/Fail	
Wildlife	No more than 1 ever	Pass/Fail	
Is not a registered sex offender		Pass/Fail	

Credit Quick Summary	
Total annual income (reported by Applicant)	$95,000.00
Total combined annual income to rent ratio	75.11 (based on rent of $2,862.56)
Total number of accounts	14
Accounts with no late payments	12 (0 unpaid past due)
Accounts paid 30-59 days past due	2 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$41,954.00 ($0.00 past due)
Outstanding revolving debt	$7,763.00 (8% of limit) ($0.00 past due)
Outstanding loan balance	$34,191.00 ($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:	James Seaton	JAMES D. SEATON
SSN:	***-**-****	***-**-****
Birth Date:	5/**/1997	5/**/1997

Addresses	From Application	From Equifax
	510 73rd Street Brooklyn, NY 11209 - US	510 73RD ST. 2 BROOKLYN, NY 11209 (Applicant) Reported 12/2024 2 CHARDONNAY DR. CORAM, NY 11727 (Applicant) Reported 12/2024

Employment	From Application	From Equifax
Applicant:	Account Supervisor, Corporate Digital Edelman $95,000.00/Yr. Total annual Income: $95,000.00	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
James Seaton	Multistate Search	12/21/2017 - 12/21/2024	12/21/2024	12/21/2024

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
James Seaton	12/21/2024	12/21/2024

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
James Seaton	12/21/2024	12/21/2024

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	770	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)	723	The date that you opened your oldest account is too recent Too many installment accounts with a delinquent or derogatory payment status Lack of sufficient relevant real estate account information Lack of sufficient credit history
	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
CORNELL UNIVERSITY (Applicant)	2/2016	11/2024	1	0	0		$8,022.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$150.00	$13,535.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	1/2016	10/2024					$6,065.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$43.00	$5,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
JPMCB CARD SERVICES (Applicant)	3/2021	11/2024					$5,997.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$195.00	$6,611.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2017	10/2024					$5,223.00

Monthly Payment	High Credit	Type	Comments
$37.00	$5,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2016	10/2024					$4,234.00

Monthly Payment	High Credit	Type	Comments
$30.00	$4,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CORNELL UNIVERSITY (Applicant)	9/2016	11/2024	1	0	0		$4,134.00

Monthly Payment	High Credit	Type	Comments
$74.00	$7,047.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2018	10/2024					$2,349.00

Monthly Payment	High Credit	Type	Comments
$19.00	$2,681.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2016	10/2024					$2,095.00

Monthly Payment	High Credit	Type	Comments
$15.00	$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	9/2017	10/2024					$2,069.00

Monthly Payment	High Credit	Type	Comments
$14.00	$2,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER BANK (Applicant)	4/2019	10/2024					$1,746.00

Monthly Payment	High Credit	Type	Comments
$57.00	$3,314.00	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
BARCLAYS BANK DELAWA (Joint)	7/2024	10/2024					$20.00

Monthly Payment	High Credit	Type	Comments
$29.00	$2,174.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0
11/24		9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NELNET LOAN SERVICIN (Applicant)	1/2016	11/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$22,181.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER STUDENT LOA (Applicant)	5/2016	2/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$10,200.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER STUDENT LOA (Applicant)	3/2021	9/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$7,945.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22	

NOTICE OF ADVERSE ACTION

December 21, 2024

Dear James Seaton:

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

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

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

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

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

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

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

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

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

Your AI Score is: **770** Date: **December 21, 2024**

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

Key factors that adversely affected your AI score are:

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

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

Your **Equifax** Credit Score: **723** Date: **December 21, 2024**

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

Key factors that adversely affected your credit score:

- The date that you opened your oldest account is too recent
- Too many installment accounts with a delinquent or derogatory payment status
- Lack of sufficient relevant real estate account information
- Lack of sufficient credit history

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

Sincerely,

Fulton Street Development LLC

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

1328 Fulton

APPLICATION FOR RENTAL

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

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SSN	DRIVER'S LICENSE #
Seaton	James		***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
5/18/1997	(631) 513-3314		jamesandperfect@gmail.com

RELATIONSHIP TO TENANT

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
510 73rd Street	Brooklyn	NY	11209

DATE IN	DATE OUT	LANDLORD NAME	LANDLORD PHONE
8/1/2020	current	Nikolaos (Nick) Dellas	(917) 916-7968

REASON FOR LEAVING	OWN OR RENT	APARTMENT #	MONTHLY RENT
Getting married and moving in with wife	Rent		$830.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Account Supervisor, Corporate Digital	Edelman	$95,000.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Mary Hadley Wyatt		2/12/2024	current

EMPLOYER ADDRESS	CITY	STATE	ZIP
250 Hudson Street	New York	NY	10013

EMERGENCY CONTACT

NAME	ADDRESS
Charles Seaton	2 Chardonnay Drive, Coram, 40 11209

PHONE	RELATIONSHIP	E-MAIL
(347) 653-4541	Father	charlesseaton00@gmail.com

BUSINESS/PROFESSIONAL REFERENCE

NAME	ADDRESS

PHONE	RELATIONSHIP	E-MAIL

IN THE EVENT OF DEATH - CONTACT

NAME	RELATIONSHIP	PHONE
Charles Seaton	Father	3476534541

BACKGROUND INFORMATION

Have you ever filed for bankruptcy?
NO

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

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

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

ADDITIONAL INFORMATION

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

OTHER INFORMATION

HOW DID YOU HEAR ABOUT THIS PROPERTY?
Other

IF THE APARTMENT YOU'RE APPLYING FOR IS NO LONGER AVAILABLE, ARE THERE ANY OTHER APARTMENTS IN THE BUILDING OR OTHER BUILDINGS THAT YOU'RE INTERESTED IN?
Open to units of similar size

UNIT APPLYING FOR:	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
503	

DESIRED MOVE IN DATE:
1/2/2025

I (WE) HAVE SEEN THE ACTUAL APARTMENT FOR WHICH I (WE) ARE APPLYING?:
YES

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

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

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

New York City Tenant Fair Chance Act

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

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

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

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

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

APPLICATION FOR JAMES SEATON SUBMITTED ONLINE on December 20, 2024

Signed by James Seaton
Fri Dec 20 2024 08:25:10 PM EST
Key: 1A86A19B; IP Address: 10.33.14.19

James Seaton *(Applicant)* *Date*

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

Application Fee for James Seaton - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Godisperfect Eadric	XXXXXXXXXXXX8135	15363949	$20.70
This card has been authorized for the amount above and will be charged when the application is processed.			

TD Bank
America's Most Convenient Bank®

E **STATEMENT OF ACCOUNT**

JAMES D SEATON
510 73RD ST APT 2
BROOKLYN NY 11209-2612

Statement Period: Nov 06 2024-Dec 05 2024
Cust Ref #: 4319186832-630-E-***
Primary Account #: 431-9186832

ATM Balance Inquiry Fee Changes Effective June 28, 2024

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

TD Convenience Checking

JAMES D SEATON

Account # 431-9186832

ACCOUNT SUMMARY

Beginning Balance	2,636.42	Average Collected Balance	3,480.14
Electronic Deposits	9,244.32	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Checks Paid	2,350.00	Annual Percentage Yield Earned	0.00%
Electronic Payments	6,230.88	Days in Period	30
Ending Balance	3,299.86		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	$0.00	$35.00
Total Returned Item Fees (NSF)	$0.00	$0.00

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	$0.00	$35.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/12	ACH DEPOSIT, VENMO CASHOUT ****109122432	904.00
11/13	ACH DEPOSIT, ALLY BANK P2P JAMES SEATON	752.50
11/13	ACH DEPOSIT, DANIEL J EDELMAN DIRECT DEP ****78813403US1	2,376.91
11/19	ACH DEPOSIT, ALLY BANK P2P JAMES SEATON	500.00
11/26	ACH DEPOSIT, DANIEL J EDELMAN DIRECT DEP ****36108912US1	2,605.91
11/29	ACH DEPOSIT, ALLY BANK P2P JAMES SEATON	760.00
12/02	ACH DEPOSIT, VENMO CASHOUT ****643692674	830.00
12/03	ACH DEPOSIT, ALLY BANK P2P JAMES SEATON	515.00
	Subtotal:	9,244.32

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	060
US1	067272	101128		0000500757	1

Earnings Statement

DANIEL J. EDELMAN, INC.
111 NORTH CANAL STREET
SUITE 1100
CHICAGO, IL 60606

Period Beginning: 12/01/2024
Period Ending: 12/15/2024
Pay Date: 12/13/2024

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

JAMES D SEATON
510 73RD ST
APT 2
BROOKLYN NY 11209

Earnings	rate	hours	this period	year to date
Regular	45.6732	58.42	2,668.23	65,570.73
Holiday	45.6732	20.00	913.46	6,211.57
Sick	45.6732	8.25	376.80	2,808.89
Retro				1,461.54
Signing Bonus				5,000.00
Vacation				4,578.74
	Gross Pay		**$3,958.49**	85,631.47

Deductions	Statutory	this period	year to date
	Federal Income Tax	-416.95	10,999.96
	Social Security Tax	-228.21	5,187.76
	Medicare Tax	-53.37	1,213.27
	NY State Income Tax	-165.41	4,313.05
	New York Cit Income Tax	-124.28	2,997.23
	NY SDI Tax	-1.30	26.00
	NY Paid Family Leave Ins	-14.77	319.50
	Other		
	Commuter Pre	-132.00*	528.00
	Dental Prem	-24.60*	246.00
	Hsa Contrib	-30.00*	300.00
	Medical Prem	-85.00*	850.00
	Std Prem	-47.22	472.20
	Supp Life Ee	-12.00	120.00
	Vision Prem	-8.98*	89.80
	401(K)	-237.51*	2,770.95
	Net Pay	**$2,376.89**	
	Checking	-2,376.89	

Net Check	$0.00

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,440.40

Other Benefits and Information	this period	total to date
Accr Sick Hours	0.00	
Avail Sick Hrs	5.17	
Avail Vac Hrs	-0.25	
G.T.L.	2.79	55.80
Phe Balance	80.00	
401K Elig Wages	3,958.49	
Totl Hrs Worked	58.42	
Insur.		850.00

Important Notes

YOUR COMPANY'S PHONE NUMBER IS 312-240-3000

Additional Tax Withholding Information

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

Employer-remitter

DANIEL J. EDELMAN, INC.
111 NORTH CANAL STREET
SUITE 1100
CHICAGO, IL 60606

Advice number: 00000500757
Pay date: 12/13/2024

Deposited to the account of	account number	transit ABA	amount
JAMES D SEATON	xxxxxx6832	xxxx xxxx	$2,376.89

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	060
US1	067272	101128		0000480760	1

Earnings Statement

DANIEL J. EDELMAN, INC.
111 NORTH CANAL STREET
SUITE 1100
CHICAGO, IL 60606

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

JAMES D SEATON
510 73RD ST
APT 2
BROOKLYN NY 11209

Earnings	rate	hours	this period	year to date
Regular	45.6732	82.92	3,787.22	62,902.50
Holiday	45.6732	3.00	137.02	5,298.11
Sick	45.6732	.75	34.25	2,432.09
Retro				1,461.54
Signing Bonus				5,000.00
Vacation				4,578.74
	Gross Pay		**$3,958.49**	81,672.98

Deductions	Statutory	this period	year to date
	Federal Income Tax	-478.68	10,583.01
	Social Security Tax	-245.60	4,959.55
	Medicare Tax	-57.44	1,159.90
	NY State Income Tax	-181.08	4,147.64
	New York Cit Income Tax	-136.20	2,872.95
	NY SDI Tax	-1.30	24.70
	NY Paid Family Leave Ins	-14.77	304.73
	Other		
	401(K)	-237.51*	2,533.44
	Commuter Pre		396.00
	Dental Prem		221.40
	Hsa Contrib		270.00
	Medical Prem		765.00
	Std Prem		424.98
	Supp Life Ee		108.00
	Vision Prem		80.82
	Net Pay	**$2,605.91**	
	Checking	-2,605.91	

Net Check $0.00

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $3,720.98

Other Benefits and Information	this period	total to date
Accr Sick Hours	6.67	
Avail Sick Hrs	13.42	
Avail Vac Hrs	-0.25	
G.T.L.	2.79	53.01
Phe Balance	80.00	
401K Elig Wages	3,958.49	
Totl Hrs Worked	82.92	
Insur.		765.00

Important Notes

YOUR COMPANY'S PHONE NUMBER IS 312-240-3000

Additional Tax Withholding Information

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

Employer-remitter

DANIEL J. EDELMAN, INC.
111 NORTH CANAL STREET
SUITE 1100
CHICAGO, IL 60606

Advice number: 00000480760
Pay date: 11/29/2024

Deposited to the account of	account number	transit ABA	amount
JAMES D SEATON	xxxxxx6832	xxxx xxxx	$2,605.91

NON-NEGOTIABLE

Mark J.F. Schroeder
Commissioner of Motor Vehicles

NEW YORK STATE USA

DRIVER LICENSE

NOT FOR FEDERAL PURPOSES

ID 433 303 702

Class D

SEATON
JAMES,D
2 CHARDONNAY DR
CORAM, NY 11727

Sex M Height 6'-02" Eyes BLK

DOB 05/18/1997

Expires 05/18/2027

E NONE

R B

Issued 07/07/2020

JAMES SEATO

EXCELSIOR

MAY 97

Date: December 20, 2024
Re: Employment verification for James Seaton

To Whom It May Concern:

This letter is to verify that James is an employee of DJE Holdings, specifically Edelman. Please find details of employment below:

Start Date: 02/12/2024
Title: Account Supervisor, Corporate Digital
Salary: 95,000.16

Please feel free to contact me or Alyssa Boule, Executive Vice President, Talent Director at alyssa.boule@edelman.com additional information or verification.

Sincerely,

AVrebac

Amela Vrebac

People Operations, Senior Specialist
Phone: 312-998-2932
Email: amela.vrebac@edelman.com

T 186— [illegible] PREPARED BY ARNOLD MANDELL, L.L.B. © 1978 BY JULIUS BLUMBERG, INC., PUBLISHER, NYC 10013

LEASE AGREEMENT

The Landlord and Tenant agree to lease the Apartment at the Rent and for the Term stated on these terms:

LANDLORD: NICK DELLAS TENANT: JAMES SEATON Jonathan Rodriguez
Address for Notices: 510 73RD STR SHANE CHRISTIAN
BROOKLYN N.Y. 11209 510 73RD STR BROOKLYN N.Y. 11209
Apartment (~~[illegible]~~) 2ND FLOOR 510 73RD STR BROOKLYN N.Y. 11209

Lease date: 8-1-2021	Term ONE YEAR beginning 8-1-2021 ending 7-31-2022	Yearly Rent Monthly Rent Security	$28,200.00 $2,350.00 $2,400.00

Rider Additional terms on NONE page(s) initialed at the end by the parties is attached and made a part of this Lease.

1. Use

The Apartment must be used only as a private Apartment to live in and for no other reason. Only a party signing this Lease and the spouse and children of that party may use the Apartment.

2. Failure to give possession

Landlord shall not be liable for failure to give Tenant possession of the Apartment on the beginning date of the Term. Rent shall be payable as of the beginning of the Term unless Landlord is unable to give possession. Rent shall then be payable as of the date possession is available. Landlord will notify Tenant as to the date possession is available. The ending date of the Term will not change.

3. Rent, added rent

The rent payment for each month must be paid on the first day of that month at Landlord's address. Landlord need not give notice to pay the rent. Rent must be paid in full and no amount subtracted from it. The first month's rent is to be paid when Tenant signs this Lease. Tenant may be required to pay other charges to Landlord under the terms of this Lease. They are to be called "added rent." This added rent is payable as rent, together with the next monthly rent due. If Tenant fails to pay the added rent on time, Landlord shall have the same rights against Tenant as if Tenant failed to pay rent. Payment of rent in installments is for Tenant's convenience only. If Tenant defaults, Landlord may give notice to Tenant that Tenant may no longer pay rent in installments. The entire rent for the remaining part of the Term will then be due and payable.

4. Security

Tenant has given Security to Landlord in the amount stated above. If Tenant fully complies with all of the terms of this Lease, Landlord will return the Security after the Term ends. If Tenant does not fully comply with the terms of this Lease, Landlord may use the Security to pay amounts owed by Tenant, including damages. If Landlord sells or leases the Building, Landlord may give the Security to the buyer or lessee. Tenant will look only to the buyer or lessee for the return of the Security.

5. Services

TENANT IS TO PAY AT HIS OWN EXPENSE FOR HOT WATER AND HEAT.

Damage to the equipment or appliances supplied by Landlord caused by Tenant's act or neglect, may be repaired by Landlord at Tenant's expense. The repair cost will be added rent.

Tenant must pay for all electric, gas, telephone and other utility services used in the Apartment and arrange for them with the public utility company.

Landlord may stop service of the plumbing, heating, elevator, air cooling or electrical systems, because of accident, emergency, repairs, or changes until the work is complete. If unable to supply any service because of labor trouble, Government order, lack of fuel supply or other cause not controlled by Landlord, Landlord is excused from supplying that service. Service shall resume when Landlord is able to supply it.

6. Repairs

Tenant must take good care of the Apartment and all equipment and fixtures in it. Tenant must, at Tenant's cost, make all repairs and replacements whenever the need results from Tenant's act or neglect. If Tenant fails to make a needed repair or replacement, Landlord may do it. Landlord's expense will be added rent.

7. Alterations

Tenant must obtain Landlord's prior written consent to install any panelling, flooring, "built in" decorations, partitions, railings or make alterations or to paint or wallpaper the apartment. Tenant must not change the plumbing, ventilating, air conditioning, electric or heating systems. If consent is given, the alterations and installations shall become the property of Landlord when completed and paid for, and shall remain with and as part of the Apartment at the end of the Term. Landlord has the right to demand that Tenant remove the alterations and installations before the end of the Term. The demand shall be by notice, given at least 15 days before the end of the Term. Landlord is not required to do or pay for any work unless stated in this Lease.

8. Fire, accident, defects, damage

Tenant must give Landlord prompt notice of fire, accident, damage or dangerous or defective condition. If the Apartment can not be used because of fire or other casualty, Tenant is not required to pay rent for the time the Apartment is unusable. If part of the Apartment can not be used, Tenant must pay rent for the usable part. Landlord shall have the right to decide which part of the Apartment is usable. Landlord need only repair the damaged structural parts of the Apartment. Landlord is not required to repair or replace any equipment, fixtures, furnishings or decorations unless originally installed by Landlord. Landlord is not responsible for delays due to settling insurance claims, obtaining estimates, labor and supply problems or any other cause not fully under Landlord's control.

If the fire or other casualty is caused by an act or neglect of Tenant or guest of Tenant, or at the time of the fire or casualty Tenant is in default in any term of this Lease, then all repairs will be made at Tenant's expense and Tenant must pay the full rent with no adjustment. The cost of the repairs will be added rent.

Landlord has the right to demolish or rebuild the Building if there is substantial damage by fire or other casualty. Even if the Apartment is not damaged, Landlord may cancel this Lease within 30 days after the fire or casualty by giving Tenant notice of Landlord's intention to demolish or rebuild. The Lease will end 30 days after Landlord's cancellation notice to Tenant. Tenant must deliver the Apartment to Landlord on or before the cancellation date in the notice and pay all rent to the date of the fire or casualty. If the Lease is cancelled Landlord is not required to repair the Apartment or Building.

lower rent and give allowances to the new Tenant. Tenant shall be responsible for [illegible] shall include the cost of repairs, decorations, broker's fees, attorney's fees, advertising and preparation or [illegible] enant shall continue to be responsible for rent, expenses, damages and losses. Any rent received from the re-renting shall be applied to the reduction of money Tenant owes. Tenant waives all rights to return to the Apartment after possession is given to the Landlord by a Court.

16. Waiver of jury, counterclaim, set off

Landlord and Tenant waive trial by a jury in any matter which comes up between the parties under or because of this Lease (except for a personal injury or property damage claim). In a proceeding to get possession of the Apartment, Tenant shall not have the right to make a counterclaim or set off.

17. Notices

Any bill, statement or notice must be in writing. If to Tenant, it must be delivered or mailed to the Tenant at the Apartment. If to Landlord it must be mailed to Landlord's address. It will be considered delivered on the day mailed or if not mailed, when left at the proper address. A notice must be sent by certified mail. Landlord must send a written notice to Tenant if Landlord's address is changed.

18. No waiver, illegality

Landlord's acceptance of rent or failure to enforce any term in this Lease is not a waiver of any of Landlord's rights. If a term in this Lease is illegal, the rest of this lease remains in full force.

19. Bankruptcy, insolvency

If (1) Tenant assigns property for the benefit of creditors, (2) Tenant files a voluntary petition or an involuntary petition is filed against Tenant under any bankruptcy or insolvency law, or (3) a trustee or receiver of Tenant or Tenant's property is appointed, Landlord may give Tenant 30 days notice of cancellation of the Term of this Lease. If any of the above is not fully dismissed within the 30 days, the Term shall end as of the date stated in the notice. Tenant must continue to pay rent, damages, losses and expenses without offset.

20. Rules

Tenant must comply with Landlord's Rules. Notice of Rules will be posted or given to Tenant. Landlord need not enforce Rules against other Tenants. Landlord is not liable to Tenant if another tenant violates the Rules. Tenant receives no rights under the Rules.

21. Representations

Tenant has read this Lease. All promises made by the Landlord are in this Lease. There are no others.

22. Landlord unable to perform

If due to labor trouble, government order, lack of supply, Tenant's act or neglect, or any other cause not fully within Landlord's reasonable control Landlord is delayed or unable to (a) carry out any of the Landlord's promises or agreements, (b) supply any service to be supplied, (c) make any required repair or change in the Apartment or Building, or (d) supply any equipment or appliances, this Lease shall not be ended or Tenant's obligations affected.

23. End of term

At the end of the Term, Tenant must: leave the Apartment clean and in good condition, subject to ordinary wear and tear; remove all of Tenant's property and all Tenant's installations and decorations; repair all damages to the Apartment and Building caused by moving; and restore the Apartment to its condition at the beginning of the Term.

24. Space "as is"

Tenant has inspected the Apartment and Building. Tenant states they are in good order and repair and takes the Apartment "as is."

25. Quiet enjoyment and habitability

Subject to the terms of this Lease, as long as Tenant is not in default Tenant may peaceably and quietly have, hold, and enjoy the Apartment for the Term. Landlord states that the Apartment and Building are fit for human living and there is no condition dangerous to health, life or safety.

26. Landlord's consent

If Tenant requires Landlord's consent to any act and such consent is not given, Tenant's only right is to ask the Court to force Landlord to give consent. Tenant agrees not to make any claim against Landlord for money or subtract any sum from the rent because such consent was not given.

27. Legal Fees

The successful party in a legal action or proceeding between Landlord and Tenant for non-payment of rent or recovery of possession of the Apartment may recover reasonable legal fees and costs from the other party.

28. Lease binding on

This Lease is binding on Landlord and Tenant and those that lawfully succeed to their rights or take their place.

29. Landlord

Landlord means the owner, or the lessee of the Building, or a lender in possession. Landlord's obligations end when Landlord's interest in the Building is transferred. Any acts Landlord may do may be performed by Landlord's agent or employees.

30. Paragraph headings The Paragraph headings are for convenience only.

31. Changes This Lease may be changed only by an agreement in writing signed by and delivered to each party.

32. Effective date This Lease is effective when Landlord delivers to Tenant a copy signed by all parties.

N.D. J.S.

This lease is extended a year from August 1 2022 until July 31, 2023

Landlord and Tenant have signed this Lease as of the date at the top.

Nikolaos Dallas

TENANT:

RIDER TO
PREMISES
LANDLO
TENANT

RIDER TO LEASE DATED: AUGUST 1 2021
PREMISES: 2ND FLOOR 510 73RD STR BROOKLYN N.Y. 11209
LANDLORD: NICK DELLAS
TENANT: JAMES SEATON + SHANE CHRISTIAN

33. Rent received after the 7th day of the month will be subject to a $35.00 late penalty and will become "added rent".

34. If any check issued by the Tenant is dishonored by Tenant's bank for any reason whatsoever, Tenant shall be charged $35.00 as a processing fee as "added rent".

35. The security deposit is not to be used in lieu of rent at any time during Tenant's occupancy.

36. The occupant (s) of the apartment shall be the leaseholder(s) only. Any other occupant must have Landlord's prior approval. In the event any of the leaseholders decide to vacate the premises, the Landlord has the right to require all of the leaseholders to vacate at the same time unless the remaining leaseholder can demonstrate the ability to qualify for the total rent according to the lease. Each party to the lease is jointly and severally responsible for all terms and conditions of the lease.

37. The Tenant is responsible to adhere to the NYC Sanitation Laws concerning the separation of trash. Tenant shall tie newspapers and magazines with string before placing outside. Trash and recyclables are to be kept in the designated receptacle area, in the front area way to the building. At no time is trash or any other items to be kept in the lower hallway.

38. No pets permitted without Landlord's consent.

39. The Tenant must supply the Landlord with a working set of keys to the apartment. In the event of an emergency, the Landlord must have access to the apartment. No keys to the building are to be given to anyone not a party to the Lease.

40. No washer or dryer permitted in the apartment.

41. Tenant is responsible to do all repairs at Tenant's own cost.

42. Tenant shall permit the Landlord to show the apartment to potential tenants 30 days before the expiration of this lease, in the event the lease is not renewed.

43. Stove and Refrigerator belongs to the Landlord.

44. Tenant is shown and has inspected the apartment and accepts apartment as is.

45. IF TENANT/S INSTALL AN A/C UNIT, THE MUST USE SUPPORT BRACKET

Landlord:

Tenant(s):

Copy B To Be Filed With Employee's FEDERAL Tax Return. OMB No. 1545-0008

Employee's social security number: XXX-XX-3386	1 Wages, tips, other compensation: 80942.84	2 Federal income tax withheld: 11959.88
Employer identification number (EIN): 46-2283648	3 Social security wages: 81282.84	4 Social security tax withheld: 5039.51
	5 Medicare wages and tips: 81282.84	6 Medicare tax withheld: 1178.63

Employer's name, address, and ZIP code
JUSTWORKS EMPLOYMENT GROUP LLC
P.O. BOX 7119 CHURCH STREET STATION
NEW YORK, NY 10008

Control number: M299825

Employee's name
JAMES SEATON
510 73RD ST, SECOND FLOOR
BROOKLYN, NY 11209
Employee's address and ZIP code

7 Social security tips	12a Code D 340.00	13 Statutory employee ☐ Retirement plan ☒ Third-party sick pay ☐
8 Allocated tips	12b Code AA 6270.00	14 Other
9	12c Code DD 7750.76	NY-PFL 386.05
10 Dependent care benefits	12d	
11 Nonqualified plans	12e	

15 State / Employer's state ID number	16 State wages, tips, etc.	17 State income tax
NY 462283648	80942.84	4484.85

18 Local wages, tips, etc.	19 Local income tax	20 Locality name
80942.84	2913.61	NYC

Form **W-2** Wage and Tax Statement **2023** Department of the Treasury—Internal Revenue Service

This information is being furnished to the Internal Revenue Service.

Copy 2—To Be Filed With Employee's State, City, or Local Income Tax Return OMB No. 1545-0008

Employee's social security number: XXX-XX-3386	1 Wages, tips, other compensation: 80942.84	2 Federal income tax withheld: 11959.88
Employer identification number (EIN): 46-2283648	3 Social security wages: 81282.84	4 Social security tax withheld: 5039.51
	5 Medicare wages and tips: 81282.84	6 Medicare tax withheld: 1178.63

Employer's name, address, and ZIP code
JUSTWORKS EMPLOYMENT GROUP LLC
P.O. BOX 7119 CHURCH STREET STATION
NEW YORK, NY 10008

Control number: M299825

Employee's name
JAMES SEATON
510 73RD ST, SECOND FLOOR
BROOKLYN, NY 11209
Employee's address and ZIP code

7 Social security tips	12a Code D 340.00	13 Statutory employee ☐ Retirement plan ☒ Third-party sick pay ☐
8 Allocated tips	12b Code AA 6270.00	14 Other
9	12c Code DD 7750.76	NY-PFL 386.05
10 Dependent care benefits	12d	
11 Nonqualified plans	12e	

15 State / Employer's state ID number	16 State wages, tips, etc.	17 State income tax
NY 462283648	80942.84	4484.85

18 Local wages, tips, etc.	19 Local income tax	20 Locality name
80942.84	2913.61	NYC

Form **W-2** Wage and Tax Statement **2023** Department of the Treasury—Internal Revenue Service

Copy C—For EMPLOYEE'S RECORDS (See *Notice to Employee* on the back of Copy B.) OMB No. 1545-0008

Employee's social security number: XXX-XX-3386	1 Wages, tips, other compensation: 80942.84	2 Federal income tax withheld: 11959.88
Employer identification number (EIN): 46-2283648	3 Social security wages: 81282.84	4 Social security tax withheld: 5039.51
	5 Medicare wages and tips: 81282.84	6 Medicare tax withheld: 1178.63

Employer's name, address, and ZIP code
JUSTWORKS EMPLOYMENT GROUP LLC
P.O. BOX 7119 CHURCH STREET STATION
NEW YORK, NY 10008

Control number: M299825

Employee's name
JAMES SEATON
510 73RD ST, SECOND FLOOR
BROOKLYN, NY 11209
Employee's address and ZIP code

7 Social security tips	12a Code D 340.00	13 Statutory employee ☐ Retirement plan ☒ Third-party sick pay ☐
8 Allocated tips	12b Code AA 6270.00	14 Other
9	12c Code DD 7750.76	NY-PFL 386.05
10 Dependent care benefits	12d	
11 Nonqualified plans	12e	

15 State / Employer's state ID number	16 State wages, tips, etc.	17 State income tax
NY 462283648	80942.84	4484.85

18 Local wages, tips, etc.	19 Local income tax	20 Locality name
80942.84	2913.61	NYC

Form **W-2** Wage and Tax Statement **2023** Department of the Treasury—Internal Revenue Service

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

Copy 2—To Be Filed With Employee's State, City, or Local Income Tax Return OMB No. 1545-0008

Employee's social security number: XXX-XX-3386	1 Wages, tips, other compensation: 80942.84	2 Federal income tax withheld: 11959.88
Employer identification number (EIN): 46-2283648	3 Social security wages: 81282.84	4 Social security tax withheld: 5039.51
	5 Medicare wages and tips: 81282.84	6 Medicare tax withheld: 1178.63

Employer's name, address, and ZIP code
JUSTWORKS EMPLOYMENT GROUP LLC
P.O. BOX 7119 CHURCH STREET STATION
NEW YORK, NY 10008

Control number: M299825

Employee's name
JAMES SEATON
510 73RD ST, SECOND FLOOR
BROOKLYN, NY 11209
Employee's address and ZIP code

7 Social security tips	12a Code D 340.00	13 Statutory employee ☐ Retirement plan ☒ Third-party sick pay ☐
8 Allocated tips	12b Code AA 6270.00	14 Other
9	12c Code DD 7750.76	NY-PFL 386.05
10 Dependent care benefits	12d	
11 Nonqualified plans	12e	

15 State / Employer's state ID number	16 State wages, tips, etc.	17 State income tax
NY 462283648	80942.84	4484.85

18 Local wages, tips, etc.	19 Local income tax	20 Locality name
80942.84	2913.61	NYC

Form **W-2** Wage and Tax Statement **2023** Department of the Treasury—Internal Revenue Service

REV 01/17/24 PRO

NEW YORK STATE 2023

Department of Taxation and Finance

Resident Income Tax Return

New York State • New York City • Yonkers • MCTMT

IT-201

For the full year January 1, 2023, through December 31, 2023, or fiscal year beginning ... 23 and ending ...

For help completing your return, see the instructions, Form IT-201-I.

Your first name	MI	Your last name (for a joint return, enter spouse's name on line below)	Your date of birth (mmddyyyy)	Your Social Security number
JAMES	D	SEATON	05181997	097863386
Spouse's first name	MI	Spouse's last name	Spouse's date of birth (mmddyyyy)	Spouse's Social Security number

Mailing address (see instructions) (number and street or PO Box)	Apartment number	New York State county of residence
510 73RD STREET	2ND FL	KINGS

City, village, or post office	State	ZIP code	Country	School district name
BROOKLYN	NY	11209	UNITED STATES	BROOKLYN

Taxpayer's permanent home address (see instructions) (number and street or rural route) | Apartment number | School district code number 071

City, village, or post office | State NY | ZIP code | Decedent information | Taxpayer's date of death (mmddyyyy) | Spouse's date of death (mmddyyyy)

A Filing status *(mark an X in one box):*

- ① [X] Single
- ② [ ] Married filing joint return *(enter spouse's Social Security number above)*
- ③ [ ] Married filing separate return *(enter spouse's Social Security number above)*
- ④ [ ] Head of household *(with qualifying person)*
- ⑤ [ ] Qualifying surviving spouse

B **Did you itemize** your deductions on your 2023 federal income tax return? .... Yes [ ] No [X]

C **Can you be claimed** as a dependent on another taxpayer's federal return? .... Yes [ ] No [X]

D1 Did you have a financial account located in a foreign country? .... Yes [ ] No [X]

D2 (1) Did you or your spouse **maintain living quarters in Yonkers** for any part of 2023? ... Yes [ ] No [X]

If Yes:

(2) Number of months **you** lived in Yonkers in 2023 ....

(3) Number of months **your spouse** lived in Yonkers in 2023

If No:

(4) Did you or your spouse work in Yonkers while not living in Yonkers for any part of 2023 .... Yes [ ] No [X]

E (1) Did you or your spouse **maintain living quarters in NYC** (this includes the Bronx, Brooklyn, Manhattan, Queens, and Staten Island) during 2023? .... Yes [ ] No [ ]

(2) Enter the number of days spent in NYC in 2023 *(any part of a day spent in NYC is considered a day)*........

F **NYC residents and NYC part-year residents only**:

(1) Number of months **you** lived in NYC in 2023 12

(2) Number of months **your spouse** lived in NYC in 2023 .....

G Enter your **2-character special condition code(s) if applicable** ....

H Dependent information

First name	MI	Last name	Relationship	Social Security number	Date of birth (mmddyyyy)

If more than 7 dependents, mark an **X** in the box. [ ]

201001233555

For office use only

 Your Social Security number 097863386 REV 01/17/24 PRO

Federal income and adjustments

		Whole dollars only
1 Wages, salaries, tips, etc.	1	80943.00
2 Taxable interest income	2	.00
3 Ordinary dividends	3	.00
4 Taxable refunds, credits, or offsets of state and local income taxes *(also enter on line 25)*	4	.00
5 Alimony received	5	.00
6 Business income or loss *(submit a copy of federal Schedule C, Form 1040)*	6	.00
7 Capital gain or loss *(if required, submit a copy of federal Schedule D, Form 1040)*	7	.00
8 Other gains or losses *(submit a copy of federal Form 4797)*	8	.00
9 Taxable amount of IRA distributions. If received as a beneficiary, mark an X in the box .. [ ]	9	.00
10 Taxable amount of pensions and annuities. If received as a beneficiary, mark an X in the box [ ]	10	.00
11 Rental real estate, royalties, partnerships, S corporations, trusts, etc. *(submit copy of federal Schedule E, Form 1040)*	11	.00
12 Rental real estate included in line 11 .... 12 .00		
13 Farm income or loss *(submit a copy of federal Schedule F, Form 1040)*	13	.00
14 Unemployment compensation	14	.00
15 Taxable amount of Social Security benefits *(also enter on line 27)*	15	.00
16 Other income *Identify:* See Other Income Stmt	16	2600.00
17 Add lines **1 through 11** and **13 through 16**	17	83543.00
18 Total federal adjustments to income *Identify:* STUDENT LOAN INT	18	598.00
19 Federal adjusted gross income *(subtract line 18 from line 17)*	19	82945.00

New York additions

20 Interest income on state and local bonds and obligations (but not those of NYS or its local governments)	20	.00
21 Public employee 414(h) retirement contributions from your wage and tax statements	21	.00
22 **New York's** 529 college savings program distributions	22	.00
23 Other *(Form IT-225, line 9)*	23	.00
24 Add lines **19** through **23**	24	82945.00

New York subtractions

25 Taxable refunds, credits, or offsets of state and local income taxes *(from line 4)*	25	.00		
26 Pensions of NYS and local governments and the federal government	26	.00		
27 Taxable amount of Social Security benefits *(from line 15)*	27	.00		
28 Interest income on U.S. government bonds	28	.00		
29 Pension and annuity income exclusion	29	.00		
30 **New York's** 529 college savings program deduction/earnings	30	.00		
31 Other *(Form IT-225, line 18)*	31	.00		
32 Add lines 25 through 31			32	.00
33 **New York adjusted gross income** *(subtract line 32 from line 24)*			33	82945.00

Standard deduction or itemized deduction

34 Enter your **standard deduction or** your **itemized deduction** *(from Form IT-196)* Mark an **X** in the appropriate box: [X] **Standard** - or - [ ] **Itemized**	34	8000.00
35 Subtract line 34 from line 33 *(if line 34 is more than line 33, leave blank)*	35	74945.00
36 Dependent exemptions *(enter the number of dependents listed in item H)*	36	000.00
37 **Taxable income** *(subtract line 36 from line 35)*	37	74945.00

201002233555

Name(s) as shown on page 1: JAMES D SEATON | Your Social Security number: 097863386

REV 01/17/24 PRO

Tax computation, credits, and other taxes

38 **Taxable income** *(from line 37 on page 2)*			38	74945.00
39 NYS tax on line 38 amount			39	3957.00
40 NYS household credit	40	.00		
41 Resident credit	41	.00		
42 Other NYS nonrefundable credits *(Form IT-201-ATT, line 7)*	42	.00		
43 Add lines 40, 41, and 42			43	.00
44 Subtract line 43 from line 39 *(if line 43 is more than line 39, leave blank)*			44	3957.00
45 Net other NYS taxes *(Form IT-201-ATT, line 30)*			45	.00
46 **Total New York State taxes** *(add lines 44 and 45)*			46	3957.00

New York City and Yonkers taxes, credits, and surcharges, and MCTMT

47 NYC taxable income	47	74945.00		
47a NYC resident tax on line 47 amount	47a	2780.00		
48 NYC household credit	48	.00		
49 Subtract line 48 from line 47a *(if line 48 is more than line 47a, leave blank)*	49	2780.00		
50 Part-year NYC resident tax *(Form IT-360.1)*	50	.00		
51 Other NYC taxes *(Form IT-201-ATT, line 34)*	51	.00		
52 Add lines 49, 50, and 51	52	2780.00		
53 NYC nonrefundable credits *(Form IT-201-ATT, line 10)*	53	.00		
54 Subtract line 53 from line 52 *(if line 53 is more than line 52, leave blank)*	54	2780.00		
54a MCTMT net earnings base for Zone 1.. 54a .00				
54b MCTMT net earnings base for Zone 2.. 54b .00				
54c MCTMT for Zone 1	54c	.00		
54d MCTMT for Zone 2	54d	.00		
54e Total MCTMT *(add lines 54c and 54d)*	54e	.00		
55 Yonkers resident income tax surcharge	55	.00		
56 Yonkers nonresident earnings tax *(Form Y-203)*	56	.00		
57 Part-year Yonkers resident income tax surcharge *(Form IT-360.1)*	57	.00		
58 **Total New York City and Yonkers taxes / surcharges and MCTMT** *(add lines 54 and 54e through 57)*			58	2780.00
59 **Sales or use tax** *(do not leave blank)*			59	0.00
60 **Voluntary contributions** *(Form IT-227, Part 2, line 1)*			60	.00
61 **Total New York State, New York City, Yonkers, and sales or use taxes, MCTMT, and voluntary contributions** *(add lines 46, 58, 59, and 60)*			61	6737.00

See instructions to compute New York City and Yonkers taxes, credits, and surcharges.

See instructions to compute the MCTMT for each zone.

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 REV 01/17/24 PRO Your Social Security number 097863386

62 Enter amount from line 61 .... 62 6737.00

Payments and refundable credits

63 Empire State child credit	63	.00		
64 NYS/NYC child and dependent care credit	64	.00		
65 NYS earned income credit (EIC)	65	.00		
66 NYS noncustodial parent EIC	66	.00		
67 Real property tax credit	67	.00		
68 College tuition credit	68	.00		
69 NYC school tax credit (fixed amount) ***(also complete F on page 1)***	69	63.00		
69a NYC school tax credit (rate reduction amount)	69a	165.00		
70 NYC earned income credit	70	.00		
70a This line intentionally left blank	70a			
71 Other refundable credits *(Form IT-201-ATT, line 18)*	71	.00		
72 Total **New York State** tax withheld	72	4485.00		
73 Total **New York City** tax withheld	73	2914.00		
74 Total **Yonkers** tax withheld	74	.00		
75 Total estimated tax payments **and** amount paid with Form IT-370	75	.00		
76 **Total payments** *(add lines 63 through 75)*			76	7627.00

If applicable, complete **Form(s) IT-2 and/or IT-1099-R** and submit them with your return.

Do not send federal Form W-2 with your return.

Your refund, amount you owe, and account information

77 **Amount overpaid** *(if line 76 is* ***more than*** *line 62, subtract line 62 from line 76)*			77	890.00
78 Amount of line 77 **available for refund** *(subtract line 79 from line 77)* **TIP:** Use this amount to check your refund status online.			78	890.00
78a Amount of line 78 that you want to deposit into a NYS 529 account *(Form IT-195, line 4) (also submit Form IT-195)*			78a	.00
78b Total refund after NYS 529 account deposit *(subtract line 78a from line 78)*			78b	890.00
Mark one refund choice: [X] **direct deposit** to checking or savings account *(fill in line 83)* - or - [ ] **paper check**				
79 Amount of line 77 that you want applied to your 2024 estimated tax *(see instructions)*	79	.00		
80 Amount you **owe** *(if line 76 is* ***less than*** *line 62, subtract line 76 from line 62)*. To pay by electronic funds withdrawal, mark an **X** in the box [ ] and fill in lines 83 and 84. If you pay by check or money order you **must** complete Form IT-201-V and mail it with your return.			80	.00
81 Estimated tax penalty *(include this amount in line 80 or reduce the overpayment on line 77)*	81	.00		
82 Other penalties and interest	82	.00		

Refund? Direct deposit is the easiest, fastest way to get your refund.

See instructions for payment options.

See instructions for the proper assembly of your return.

83 Account information for direct deposit or electronic funds withdrawal.
If the funds for your payment (or refund) would come from (or go to) an account outside the U.S., mark an **X** in this box........ [ ]

83a Account type: [X] Personal checking - or - [ ] Personal savings - or - [ ] Business checking - or - [ ] Business savings

83b Routing number 026013673 83c Account number 4319186832

84 Electronic funds withdrawal .... Date ______ Amount .00

Third-party designee? *(see instr.)*	Print designee's name	Designee's phone number	Personal identification number (PIN)
Yes [X] No [ ]	TANYA Y. DUPREE	(631)888 9053	11784
	Email: TD@TAXANDACCTG.COM		

▼ Paid preparer must complete ▼ *(see instructions)*	Preparer's NYTPRIN	NYTPRIN excl. code 0 5
Preparer's signature: TANYA Y. DUPREE	Preparer's printed name: TANYA Y. DUPREE	
Firm's name *(or yours, if self-employed)*: TYD ENTERPRISES, INC	Preparer's PTIN or SSN: P00539927	
Address: 22 FRAN LN SELDEN NY 11784	Employer identification number: 844708854	Date: 03162024
Email: TD@TAXANDACCTG.COM		

▼ Taxpayer(s) must sign here ▼	
Your signature	
Your occupation: PUBLIC RELATIONS ASSOC.	
Spouse's signature and occupation *(if joint return)*	
Date	Daytime phone number: (631)513 3314
Email: JAMESSEATON123@GMAIL.COM	

See instructions for where to mail your return.

201004233555