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
Payet	Keith		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	12/11/1974	(615) 418 - 2756 - Mobile

EMAIL
Kpayet@comcast.net

OTHER RESIDENTS

NAME	BIRTH DATE	RELATIONSHIP	SSN
Christopher Payet (Dependent)	1/17/2009	dependent	

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
26495 SE Kent Kangley Rd	Ravensdale	WA	98051

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$5,650.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
President & Chief Executive Officer	United HealthCare

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Bror Hultgren	(952) 202 - 1957	$1,100,992.19/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
9800 Bren Road East	Minnetonka	MN	55343

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?

☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.

Window Guards:

☒ No 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:

26495 SE Kent Kangley Rd, Ravensdale, WA 98051 - US

Initials: K.P. 706275D2

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 Keith Payet*

Signed by Keith Payet
Mon Jan 6 2025 11:34:22 PM EST
Key: 706275D2; IP Address: 104.28.116.133

Keith Payet *(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**
Keith	XXXXXXXXXXXX6709	15412283	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: K.P. 706275D2

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 Keith Payet

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 Keith Payet: 851

		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)	$1,100,992.19	
Total **verified** annual income	$51,249,485.28	
Total **verified** combined annual income to rent ratio	5,522.87 (based on rent of $9,279.50)	
Total number of accounts	41	
Accounts with no late payments	41 (0 unpaid past due)	
Accounts paid 30-59 days past due	0 (0 unpaid past due)	
Accounts paid 60-89 days past due	0 (0 unpaid past due)	
Accounts paid more than 90 days past due	0 (0 unpaid past due)	
Total outstanding balance	$1,235,224.00 ($0.00 past due)	
Outstanding revolving debt	$3,804.00 (0% of limit) ($0.00 past due)	
Outstanding loan balance	$1,231,420.00 ($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:	Keith Payet	KEITH C. PAYET
SSN:	***-**-****	***-**-****
Birth Date:	12/**/1974	12/**/1974

Addresses	From Application	From Equifax

	26495 SE Kent Kangley Rd Ravensdale, WA 98051 - US	26495 SE KENT KANGLEY RD. RAVENSDALE, WA 98051 (Applicant) Reported 1/2025 405 ENCLAVE CT. BRENTWOOD, TN 37027 (Applicant) Reported 1/2025 819 18TH AVE S 413 NASHVILLE, TN 37203 (Applicant) Reported 1/2025 PO BOX 332143 NASHVILLE, TN 37203 (Applicant) Reported 12/2024 415 CHURCH ST. 2410 NASHVILLE, TN 37219 (Applicant) Reported 12/2024 9608 STONEBLUFF DR. BRENTWOOD, TN 37027 (Applicant) Reported 4/2023 625 MAIN ST. 626 NEW YORK, NY 10044 (Applicant) Reported 12/2022 1514 RED OAK DR. BRENTWOOD, TN 37027 (Applicant) Reported 3/2022 112 HARMONY MILL LOFTS COHOES, NY 12047 (Applicant) Reported 2/2020 134 COBBLE HILL DR. WILTON, NY 12831 (Applicant) Reported 7/2017

Employment	From Application	From Equifax
Applicant:	President & Chief Executive Officer United HealthCare $1,100,992.19/Yr. Total annual Income: $1,100,992.19	PRESIDENT AND CEO UNITEDHEALTHCARE CHIEF EXECUTIVE UNITEDHEALTH GROUP CEO UNITED HEALTHCARE

Income Verifications

Requested For Keith Payet		**Requested Date** 1/6/2025	
Date 1/6/2025	**Consumer Provided Income Source** Bank connection	**Total Deposits (90 Days)** $12,812,371.00	**Verified Annual Income** $51,249,484.00 *Income amount used in scoring
Bank Institution Chase	**Account Type** Checking	**Account Holder** SCARLETTATN LLC	**Total Deposits (90 Days)** $4,243,629.50
Bank Institution Chase	**Account Type** Savings	**Account Holder** SCARLETTATN LLC	**Total Deposits (90 Days)** $0.00
Bank Institution Chase	**Account Type** Checking	**Account Holder** SCARLETTATN LLC	**Total Deposits (90 Days)** $4,249,629.50
Bank Institution Chase	**Account Type** Savings	**Account Holder** SCARLETTATN LLC	**Total Deposits (90 Days)** $0.00
Bank Institution Chase	**Account Type** Checking	**Account Holder** KEITH PAYET	**Total Deposits (90 Days)** $69,482.39
Bank Institution Chase	**Account Type** Checking	**Account Holder** SCARLETTATN LLC	**Total Deposits (90 Days)** $4,249,629.50
Bank Institution Chase	**Account Type** Savings	**Account Holder** SCARLETTATN LLC	**Total Deposits (90 Days)** $0.00
Date 12/12/2024	**Income Source** CHIPS CREDIT VIA: CITIBANK N.A./0008 B/O: EPIQ CORPORATE RESTRUCTURING,LLC 00171302 REF: NBNF=SCARLETTATN LLC KEITH PAYET RAVENSDALE WA 98051 US/AC-00000000763 0 ORG=/006882451512 00171302 OGB=CI TIBANK NA USA OBI=/URI/RSV QOZB LTS S CLOSING PMNT BBI=/...		**Amount** $4,243,629.50
Date 12/20/2024	**Income Source** ORIG CO NAME:Thrive Health Te ORIG ID:942875288T DESC DATE:241220 CO ENTRY DESCR:BHc15insvuSEC:CCD TRACE#:121140391506349 EED:241220 IND ID:#November 2024, IND NAME:Scarlettatn, LLC TRN: 3551506349TC		**Amount** $6,000.00
Date 12/12/2024	**Income Source** CHIPS CREDIT VIA: CITIBANK N.A./0008 B/O: EPIQ CORPORATE RESTRUCTURING,LLC 00171302 REF: NBNF=SCARLETTATN LLC KEITH PAYET RAVENSDALE WA 98051 US/AC-00000000763 0 ORG=/006882451512 00171302 OGB=CI TIBANK NA USA OBI=/URI/RSV QOZB LTS S CLOSING PMNT BBI=/...		**Amount** $4,243,629.50
Date 10/25/2024	**Income Source** UNITED HEALTHCAR PAYROLL PPD ID: 1411289245		**Amount** $11,897.82
Date 11/8/2024	**Income Source** UNITED HEALTHCAR PAYROLL PPD ID: 1411289245		**Amount** $11,897.83
Date 11/22/2024	**Income Source** UNITED HEALTHCAR PAYROLL PPD ID: 1411289245		**Amount** $11,474.66
Date 12/6/2024	**Income Source** UNITED HEALTHCAR PAYROLL PPD ID: 1411289245		**Amount** $11,474.67
Date 12/20/2024	**Income Source** UNITED HEALTHCAR PAYROLL PPD ID: 1411289245		**Amount** $11,718.78
Date 1/3/2025	**Income Source** UNITED HEALTHCAR PAYROLL PPD ID: 1411289245		**Amount** $11,018.63
Date 12/20/2024	**Income Source** ORIG CO NAME:Thrive Health Te ORIG ID:942875288T DESC DATE:241220 CO ENTRY DESCR:BHc15insvuSEC:CCD TRACE#:121140391506349 EED:241220 IND ID:#November 2024, IND NAME:Scarlettatn, LLC TRN: 3551506349TC		**Amount** $6,000.00
Date	**Income Source**		**Amount**

12/12/2024	CHIPS CREDIT VIA: CITIBANK N.A./0008 B/O: EPIQ CORPORATE RESTRUCTURING,LLC 00171302 REF: NBNF=SCARLETTATN LLC KEITH PAYET RAVENSDALE WA 98051 US/AC-00000000763 0 ORG=/006882451512 00171302 OGB=CI TIBANK NA USA OBI=/URI/RSV QOZB LTS S CLOSING PMNT BBI=/...	$4,243,629.50

From RealPage

Requested For Keith Payet Requested Date 1/7/2025	**Employer** United HealthCare	**Position Held** President & Chief Executive Officer	**Annual Salary** $1,100,992.19	**Supervisor** Bror Hultgren (952) 202 - 1957
	Results Pending			

Criminal and Other Public Records

Requested For	**Location Searched**	**Period Searched**	**Requested**	**Returned**
Keith Payet	Washington	1/7/2018 - 1/7/2025	1/7/2025	1/7/2025
Results *No Records Found*				

Requested For	**Location Searched**	**Period Searched**	**Requested**	**Returned**
Keith Payet	Multistate Search	1/7/2018 - 1/7/2025	1/7/2025	1/7/2025
Results *No Records Found*				

National Sex Offender Registry History

Requested For	**Date Requested**	**Date Returned**
Keith Payet	1/7/2025	1/7/2025
Results *No Records Found*		

Restricted Person Search

Requested For	**Requested**	**Returned**
Keith Payet	1/7/2025	1/7/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	**Score**	**Score Factors**
RealPage AI Score (Applicant)	851	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)	801	The balances on your accounts are too high compared to loan amounts Your largest credit limit on open bankcard or revolving accounts is too low You have too many inquiries on your credit report. Total of all balances on bankcard or revolving 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
WFBNA HOME LENDING (Applicant)	3/2023	11/2024					$1,156,105.00

Monthly Payment	High Credit	Type	Comments
$8,513.00	$1,180,000.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	7/2024	12/2024					$75,315.00

Monthly Payment	High Credit	Type	Comments
$2,088.00	$87,697.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0
1/25		11/24		9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	10/2023	11/2024					$3,800.00

Monthly Payment	High Credit	Type	Comments
$38.00	$15,108.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERRICK BANK (Applicant)	10/2011	11/2024					$4.00

Monthly Payment	High Credit	Type	Comments
$4.00	$2,673.00	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
REGIONS MORTGAGE (Applicant)	2/2021	10/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$802,500.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0
11/21		9/21		7/21		5/21		3/21

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SWBC MORTGAGE CORPOR (Applicant)	7/2019	7/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$802,315.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0
9/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SHELLPOINT MORTGAGE (Applicant)	7/2019	12/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$802,315.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SWBC MORTGAGE CORPOR (Applicant)	5/2017	6/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$0.00	$466,900.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIZENS ONE HOME LO (Applicant)	5/2008	5/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$417,000.00	MORTGAGE	FANNIE MAE ACCOUNT Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
REGIONS MORTGAGE (Applicant)	5/2021	2/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$312,000.00	MORTGAGE	FANNIE MAE ACCOUNT FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	10/2023	11/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$188,120.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CADENCE BANK (Applicant)	6/2019	6/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$147,700.00	OVERDRAFT/RESERVE	VARIABLE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0
8/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CADENCE BANK (Applicant)	8/2019	9/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$95,632.00	OVERDRAFT/RESERVE	VARIABLE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TRUIST BANK (Applicant)	10/2021	10/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$88,723.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ALLY FINANCIAL (Applicant)	5/2023	11/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$68,522.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
IBERIABANK (Applicant)	5/2017	6/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$58,026.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST VARIABLE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
INFINITI MOTOR ACCEP (Applicant)	3/2018	9/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$42,974.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	4/2020	9/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$38,443.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	6/2015	7/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$29,908.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	1/2013	7/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$29,700.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	2/2020	2/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$27,986.00	INSTALLMENT	LEASE - FULL TERMINATION Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO AUTO CRE (Applicant)	6/2012	1/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$26,741.00	INSTALLMENT	CONSUMER DISPUTES AFTER RESOLUTION Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	2/2015	3/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$22,940.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	3/2018	3/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,922.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	12/2019	11/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$18,637.00	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
JPMCB CARD SERVICES (Applicant)	3/2022	11/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$17,784.00	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
CAPITAL ONE AUTO FIN (Applicant)	9/2010	1/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$0.00	$12,862.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	5/2011	9/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,097.00	REVOLVING	ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	4/2018	11/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$6,077.00	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
MISSOURI HIGHER EDUC (Applicant)	9/1996	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD RCS/DUFRESNE SPEN (Applicant)	5/2017	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,666.00	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
3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	7/2014	11/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,075.00	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
MISSOURI HIGHER EDUC (Applicant)	8/1996	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,958.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	10/1995	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,501.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	6/1996	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,304.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	6/1997	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,771.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	10/1995	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$999.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	6/1997	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$979.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	5/2011	11/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$450.00	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
SYNCB/WALMART (Applicant)	7/2012	12/2013					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$358.00	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
SYNCB/ASHLEY HOME ST (Applicant)	5/2017						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Previous Credit Inquiries	
From Equifax	
10/2023	CAPITAL ONE BANK USA (Applicant)
5/2023	JG AUTO FINANCE INC (Applicant)
5/2023	ALLY FINANCIAL (Applicant)
2/2023	EMS-WELLS (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return **2022** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing Status Check only one box.
☐ Single ☒ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)

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

Your first name and middle initial	Last name	Your social security number
Marisela	Hernandez	117-66-1829
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
Keith	Payet	058-76-1651

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
26495 SE Kent Kangley Rd	

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Ravensdale	WA	980519427

Foreign country name	Foreign province/state/county	Foreign postal code

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ **You** ☐ **Spouse**

Digital Assets At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ **Yes** ☒ **No**

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

Age/Blindness **You:** ☐ Were born before January 2, 1958 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1958 ☐ Is blind

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

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
Julie	Moncada	103-94-1186	Daughter	☐	☒
Christopher	Payet	087-98-0727	Son	☒	☐
Ethan	Payet	099-92-8662	Son	☐	☒
				☐	☐

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.
If you did not get a Form W-2, see instructions.
Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	1,239,903.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	0.
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	1,239,903.
2a	Tax-exempt interest 2a ___ b Taxable interest	2b	
3a	Qualified dividends 3a 521. b Ordinary dividends	3b	1,342.
4a	IRA distributions 4a ___ b Taxable amount	4b	
5a	Pensions and annuities 5a ___ b Taxable amount	5b	
6a	Social security benefits 6a ___ b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	39,445.
8	Other income from Schedule 1, line 10	8	3,311.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	1,284,001.
10	Adjustments to income from Schedule 1, line 26	10	35.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	1,283,966.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	25,900.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	0.
14	Add lines 12 and 13	14	25,900.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	1,258,066.

Standard Deduction for—
- Single or Married filing separately, $12,950
- Married filing jointly or Qualifying surviving spouse, $25,900
- Head of household, $19,400
- If you checked any box under *Standard Deduction*, see instructions.

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	399,945.
17	Amount from Schedule 2, line 3			17	
18	Add lines 16 and 17			18	399,945.
19	Child tax credit or credit for other dependents from Schedule 8812			19	
20	Amount from Schedule 3, line 8			20	
21	Add lines 19 and 20			21	
22	Subtract line 21 from line 18. If zero or less, enter -0-			22	399,945.
23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	10,551.
24	Add lines 22 and 23. This is your **total tax**			24	410,496.

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	254,267.		
b	Form(s) 1099	25b	0.		
c	Other forms (see instructions)	25c	9,359.		
d	Add lines 25a through 25c			25d	263,626.
26	2022 estimated tax payments and amount applied from 2021 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	263,626.

Refund

Direct deposit? See instructions.

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	
35a	Amount of line 34 you want **refunded to you**. If Form 8888 is attached, check here ☐			35a	
b	Routing number X X X X X X X X X — **c** Type: ☐ Checking ☐ Savings				
d	Account number X X X X X X X X X X X X X X X X X				
36	Amount of line 34 you want **applied to your 2023 estimated tax**	36			

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	149,824.
38	Estimated tax penalty (see instructions)	38	2,954.		

Third Party Designee

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

Designee's name | Phone no. | Personal identification number (PIN)

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Legal Assistant	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
		Chief Executive Officer	
Phone no. (615)418-2756	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
Firm's name Self-Prepared			Phone no.	
Firm's address			Firm's EIN	

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

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

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

Your first name and middle initial	Last name	Your social security number
Marisela	Hernandez	117 66 1829
If joint return, spouse's first name and middle initial	**Last name**	**Spouse's social security number**
Keith	Payet	058 76 1651

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
26495 SE Kent Kangley Rd	

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Ravensdale	WA	980519427

Foreign country name	Foreign province/state/county	Foreign postal code

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

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

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

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

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

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

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

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
Julie	Payet	103-94-1186	Daughter	☐	☒
Christopher	Payet	087-98-0727	Son	☒	☐
Ethan	Payet	099-92-8662	Son	☐	☒
				☐	☐

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.
If you did not get a Form W-2, see instructions.
Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	1,440,345.
b	Household employee wages not reported on Form(s) W-2			1b	
c	Tip income not reported on line 1a (see instructions)			1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d	
e	Taxable dependent care benefits from Form 2441, line 26			1e	
f	Employer-provided adoption benefits from Form 8839, line 29			1f	
g	Wages from Form 8919, line 6			1g	
h	Other earned income (see instructions)			1h	0.
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h			1z	1,440,345.
2a	Tax-exempt interest	2a	b Taxable interest	2b	
3a	Qualified dividends	3a	b Ordinary dividends	3b	7,340.
4a	IRA distributions	4a	b Taxable amount	4b	
5a	Pensions and annuities	5a	b Taxable amount	5b	
6a	Social security benefits	6a	b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	-3,000.
8	Additional income from Schedule 1, line 10			8	-183,710.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	1,260,975.
10	Adjustments to income from Schedule 1, line 26			10	
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	1,260,975.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	54,038.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	0.
14	Add lines 12 and 13			14	54,038.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	1,206,937.

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

Tax and Credits

16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	376,481.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	376,481.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	376,481.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	10,878.
24	Add lines 22 and 23. This is your **total tax**	24	387,359.

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	189,960.		
b	Form(s) 1099	25b	0.		
c	Other forms (see instructions)	25c	11,163.		
d	Add lines 25a through 25c			25d	201,123.
26	2023 estimated tax payments and amount applied from 2022 return			26	
27	Earned income credit (EIC) No	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31	186,236.		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	186,236.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	387,359.

Refund

Direct deposit? See instructions.

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

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe**. For details on how to pay, go to *www.irs.gov/Payments* or see instructions	37	7,579.
38	Estimated tax penalty (see instructions)	38	7,579.

Third Party Designee

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

Designee's name | Phone no. | Personal identification number (PIN)

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Legal Assistant	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
		Chief Executive Officer	

Phone no. (615)418-2756 Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
Firm's name Self-Prepared				Phone no.
Firm's address				Firm's EIN

Form W-2 Wage and Tax Statement 2023

c Employer's name, address, and ZIP code	UNITED HEALTHCARE SERVICES INC ATTN--OPERATIONS MN008-B213 9900 BREN ROAD EAST MINNETONKA MN 55343
e Employee's name, address, and ZIP code	KEITH C PAYET 26495 SE KENT KANGLEY RD RAVENSDALE WA 98051
Suff.	
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
13 Statutory employee / Retirement plan / Third-party sick pay	
b Employer identification number (EIN)	41-1289245
a Employee's social security no.	XXX-XX-1651
1 Wages, tips, other comp.	1440344.60
2 Federal income tax withheld	189960.17
3 Social security wages	160200.00
4 Social security tax withheld	9932.40
5 Medicare wages and tips	1440344.60
6 Medicare tax withheld	32048.10
11 Nonqualified plans	
12a See instructions for box 12	C 1753.18
12b	V 395623.27
12c	W 7000.00
12d	DD 25769.64
14 Other	

15 State	Employer's state ID no.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
MN	6982900	20770.98	1298.00			

Copy B To Be Filed With Employee's FEDERAL Tax Return

This information is being furnished to the Internal Revenue Service.

OMB No. 1545-0008

Dept. of the Treasury - IRS

Visit the IRS Web Site at www.irs.gov/efile

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.

Form W-2 Wage and Tax Statement 2023

c Employer's name, address, and ZIP code	UNITED HEALTHCARE SERVICES INC ATTN--OPERATIONS MN008-B213 9900 BREN ROAD EAST MINNETONKA MN 55343
e Employee's name, address, and ZIP code	KEITH C PAYET 26495 SE KENT KANGLEY RD RAVENSDALE WA 98051
Suff.	
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
13 Statutory employee / Retirement plan / Third-party sick pay	
b Employer identification number (EIN)	41-1289245
a Employee's social security no.	XXX-XX-1651
1 Wages, tips, other comp.	1440344.60
2 Federal income tax withheld	189960.17
3 Social security wages	160200.00
4 Social security tax withheld	9932.40
5 Medicare wages and tips	1440344.60
6 Medicare tax withheld	32048.10
11 Nonqualified plans	
12a See instructions for box 12	C 1753.18
12b	V 395623.27
12c	W 7000.00
12d	DD 25769.64
14 Other	

15 State	Employer's state ID no.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
MN	6982900	20770.98	1298.00			

Copy C For EMPLOYEE'S RECORDS *(See Notice to Employee on back of Copy B.)*

OMB No. 1545-0008

Dept. of the Treasury - IRS

Form W-2 Wage and Tax Statement 2023

c Employer's name, address, and ZIP code	UNITED HEALTHCARE SERVICES INC ATTN--OPERATIONS MN008-B213 9900 BREN ROAD EAST MINNETONKA MN 55343
e Employee's name, address, and ZIP code	KEITH C PAYET 26495 SE KENT KANGLEY RD RAVENSDALE WA 98051
Suff.	
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
13 Statutory employee / Retirement plan / Third-party sick pay	
b Employer identification number (EIN)	41-1289245
a Employee's social security no.	XXX-XX-1651
1 Wages, tips, other comp.	1440344.60
2 Federal income tax withheld	189960.17
3 Social security wages	160200.00
4 Social security tax withheld	9932.40
5 Medicare wages and tips	1440344.60
6 Medicare tax withheld	32048.10
11 Nonqualified plans	
12a	C 1753.18
12b	V 395623.27
12c	W 7000.00
12d	DD 25769.64
14 Other	

15 State	Employer's state ID no.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
MN	6982900	20770.98	1298.00			

Copy 2 To Be Filed With Employee's State, City, or Local Income Tax Return

OMB No. 1545-0008

Dept. of the Treasury - IRS

Form W-2 Wage and Tax Statement 2023

c Employer's name, address, and ZIP code	UNITED HEALTHCARE SERVICES INC ATTN--OPERATIONS MN008-B213 9900 BREN ROAD EAST MINNETONKA MN 55343
e Employee's name, address, and ZIP code	KEITH C PAYET 26495 SE KENT KANGLEY RD RAVENSDALE WA 98051
Suff.	
7 Social security tips	
8 Allocated tips	
9	
10 Dependent care benefits	
13 Statutory employee / Retirement plan / Third-party sick pay	
b Employer identification number (EIN)	41-1289245
a Employee's social security no.	XXX-XX-1651
1 Wages, tips, other comp.	1440344.60
2 Federal income tax withheld	189960.17
3 Social security wages	160200.00
4 Social security tax withheld	9932.40
5 Medicare wages and tips	1440344.60
6 Medicare tax withheld	32048.10
11 Nonqualified plans	
12a	C 1753.18
12b	V 395623.27
12c	W 7000.00
12d	DD 25769.64
14 Other	

15 State	Employer's state ID no.	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
MN	6982900	20770.98	1298.00			

Copy 2 To Be Filed With Employee's State, City, or Local Income Tax Return

L87 OMB No. 1545-0008 5205

Dept. of the Treasury - IRS

UnitedHealth Group
9700 Health Care Lane
MN017 - W300
Minnetonka, MN 55343

UNITEDHEALTH GROUP®

UnitedHealthcare

Optum

KEITH PAYET
26495 SE KENT KANGLEY RD
RAVENSDALE, WA 98051

Jan 07, 2025

To Whom It May Concern:

Re: Verification of Employment – Keith Payet

This letter is to inform you that Keith is currently a Regular Full-Time employee of United HealthCare Services Inc (UnitedHealth Group) as a Hlth Plan CEO working a standard of 40 hours per week. Keith has an Annual Salary of $360,000.00. For Keith's job description, please see the attached job profile.

Keith's last start date was 08/03/2015.

UnitedHealth Group utilizes The Work Number, a service of Equifax, to provide automated Employment and Income Verifications, letters for Immigration and Visas, and External Job References. Equifax is a hired agent of UnitedHealth Group and has the authority to answer on behalf of UnitedHealth Group, its businesses and subsidiaries, for which Equifax provides administrative services. For additional information not provided in this letter please contact The Work Number at 1-800-367-5690 and utilize our employer code 10324.

Prepared by:

ASingh

Aditya Singh
People Team Operations Analyst
Phone: (800) 561-0861

For any queries and concerns please contact Employee Center at (800) 561-0861.

Job Profile: Hlth Plan CEO-ELT

Job Title:	Hlth Plan CEO	**Job Code:**	ELT036
Job Family:	Executive Leadership Team	**Primary Role:**	Not Specified
Job Function:	Executive Leadership Team	**FLSA Status:**	Exempt
Salary Grade:	ELT	**Job Level:**	Not Applicable - NAP

General Job Information

Job Family Description
Positions in this job family have been identified as part of the Executive Leadership Team (ELT)

Job Function Description
Positions in this function have been identified as part of the Executive Leadership Team (ELT)

General Job Profile
A profile for this position has not been established centrally. Descriptions for local use and/or for job postings should be created and held locally.

Job Scope and Guidelines
The scope and guidelines associated with this position should be created and held locally.

Additional Scope and Guidelines
Not Applicable

Minimum Educational Background
Not specified.

Functional Competencies

Functional Competency & Description	Proficiency Level
MRHCEO_Develop/Lead/Execute Mrkt-Specific Health Plan Strategies & Prog for Medicare Bus	E) Expert
-Develop vision, multi-year strategies and tactical business plans for applicable market(s) in order to grow market share and meet financial budgets and goals -Convene Health Plan Executive Team with participation from applicable business partners (e.g., field, sales, clinical, network, Optum) -Work with applicable business partners (e.g., actuaries, MA product experts, Finance and Sales teams) to drive design of products that will create sustainable, profitable growth -Demonstrate understanding of basic retail marketing concepts and product promotion strategies -Drive innovation in market clinical models, Stars rating improvement strategies, affordability approaches, and product designs -Develop and execute on network strategy for local market(s) -Identify and provide input into potential merger and acquisition candidates to grow our business in applicable market(s) -Conduct and analyze the competitive landscape to identify implications for product strategy -Demonstrate understanding of and implement the annual Medicare bid process -Identify and demonstrate understanding of the unique, evolving features and complexities of applicable market(s) to drive appropriate health plan strategies and programs	
MRHCEO_Drive Health Plan Growth and Financial Performance	E) Expert
-Demonstrate understanding of and manage the levers of health plan profitability (e.g., revenue, coding	

accuracy, medical cost, SG&A) -Identify and drive adoption of innovative network configuration and compensation strategies that will drive improved quality, cost and experience outcomes -Develop and execute on local medical cost improvement plans -Develop and drive execution on sales distribution and marketing plans to grow membership in applicable market(s) -Develop specific growth targets for AEP and SEP and execute against them -Demonstrate understanding of the medical cost trend drivers and indicators, as well as levers that can be pulled to improve performance -Develop and drive innovative medical cost improvement initiatives locally -Demonstrate basic understanding of how technology is used to drive growth and performance, and promotes its usage to advance business goals	
MRHCEO_Build/Maintain/Manage Relationships with Internal and External Stakeholders	E) Expert
-Leverage executive presence to create productive provider relationships -Serves as a community leader in applicable markets -Build, develop and influence relationships with key agents and brokers in applicable market(s) -Establish a presence and relationship with key stakeholders and community groups in applicable market(s) -Build, develop, improve, influence and expand relationships with key providers in applicable market(s) -Maintain strong relationships with Medicare & Retirement national functions, UnitedHealthcare shared services functions and Optum businesses -Manage the intersection with other UnitedHealthcare lines of business and Optum business partners in the market (i.e., manage relationships across the matrix to drive business outcomes) -Hold matrix partners, including network and clinical teams, accountable for delivering on their commitments	
MRHCEO_Drive Industry-Leading Consumer and Provider Service and Satisfaction	E) Expert
-Model a continuous focus on maximizing consumer and provider satisfaction as measured through Net Promoter Score (NPS) -Drive organizational focus on consumers and providers -Ensure a coordinated approach to provide a more seamless face to our consumers and providers -Demonstrate deep understanding of the voice of local market(s) (e.g., by listening to consumers, agents and brokers)	
MRHCEO_Drive Health Plan Quality, Regional and Local CMS Stars Rating Improvement Plans	E) Expert
-Design and execute quality plans and initiatives -Demonstrate deep understanding of all aspects of CMS Stars ratings program and how performance on each measure is affected locally, regionally and nationally -Demonstrate deep understanding of HEDIS and Pharmacy measures and how member and provider behavior can be changed to improve health plan performance on those measures -Develop detailed tactical regional / local plans for CMS Stars rating improvement -Monitor and report out on progress of improvement plans, including developing remediation plans when necessary	
MRHCEO_Ensure Adherence to Applicable Legal/Regulatory Requirements	E) Expert
-Model a continuous focus on compliance with all CMS requirements and other federal, state and local regulations -Ensure that applicable processes, tools, procedures, and systems platforms adhere to applicable legal, regulatory and/or contractual requirements -Collaborate with compliance and internal partners to monitor progress of local market corrective action plans to address compliance-related issues	

Job Profile: Hlth Plan CEO-ELT

-Maintain knowledge of relevant regulations and requirements through on-going training and company-mandated education -Collaborate across segments to ensure that the network meets access standards throughout the health plan

NOTICE: Other duties and responsibilities, not specifically described, may be defined or assigned from time to time, consistent with knowledge, skills and abilities of the incumbent by management.

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

November 01, 2024 through November 29, 2024
Primary Account: **000000836208546**

CUSTOMER SERVICE INFORMATION

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

00387170 DRE 802 210 33524 NNNNNNNNNNN 1 000000000 69 0000
KEITH PAYET
26495 SE KENT KANGLEY RD
RAVENSDALE WA 98051-9427

03871700201000000022

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Private Client Checking	000000836208546	$9,335.19	$7,629.96
Chase Private Client Savings	000002926332220	9,941.68	5,991.80
Total		**$19,276.87**	**$13,621.76**
TOTAL ASSETS		**$19,276.87**	**$13,621.76**

CHASE PRIVATE CLIENT CHECKING

KEITH PAYET

Account Number: 000000836208546

CHECKING SUMMARY

	AMOUNT
Beginning Balance	**$9,335.19**
Deposits and Additions	53,872.55
ATM & Debit Card Withdrawals	-800.00
Electronic Withdrawals	-54,742.78
Fees	-35.00
Ending Balance	**$7,629.96**

Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.06
Interest Paid Year-to-Date	$1.39

Your account ending in 2220 is linked to this account for overdraft protection.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
11/04	Zelle Payment From Scarlettatn LLC Rgn0Ir9Kmany	$2,500.00
11/05	Regibk Ck Webxfr Etransfer Keith Payet Web ID: 1770527921	2,000.00
11/08	United Healthcar Payroll PPD ID: 1411289245	11,897.83
11/12	Manual CR-Bkrg	5,000.00
11/12	Online Transfer From Sav ...2220 Transaction#: 22697642370	4,000.00
11/13	Regibk Ck Webxfr Etransfer Keith Payet Web ID: 1770527921	2,000.00
11/13	Zelle Payment From Scarlettatn LLC Rgn0Irgq0V81	500.00
11/21	Zelle Payment From Scarlettatn LLC Rgn0Irow6Uia	2,000.00
11/22	United Healthcar Payroll PPD ID: 1411289245	11,474.66
11/27	Manual CR-Bkrg	10,000.00
11/29	Regions Bank Zelle Keith C Payet Web ID: 1770527921	2,500.00
11/29	Interest Payment	0.06
Total Deposits and Additions		**$53,872.55**

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/29	ATM Withdrawal 11/28 26430 Maple Valley Bl Maple Valley WA Card 1079	$800.00
Total ATM & Debit Card Withdrawals		**$800.00**

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
11/01	Newyork 529 ACH Contrib 000026279335024 Web ID: 1146191650	$150.00
11/01	Newyork 529 ACH Contrib 000026279335024 Web ID: 1146191650	25.00
11/04	11/04 Payment To Chase Card Ending IN 2306	1,418.43
11/04	11/04 Payment To Chase Card Ending IN 3759	174.29
11/04	11/04 Payment To Chase Card Ending IN 6709	4,266.21
11/04	11/04 Payment To Chase Card Ending IN 9291	206.35
11/07	11/06 Payment To Chase Card Ending IN 2306	553.47
11/07	11/06 Payment To Chase Card Ending IN 3759	47.94
11/07	11/07 Transfer To Sav Xxxxx2220	25.00
11/07	11/07 Payment To Chase Card Ending IN 2306	1,958.44
11/07	11/07 Payment To Chase Card Ending IN 3759	155.78
11/08	Mbfs.Com Auto Pay 5002701152 Web ID: 1850860002	2,234.19
11/12	11/09 Payment To Chase Card Ending IN 9291	385.07
11/12	11/09 Payment To Chase Card Ending IN 3759	16.70
11/12	Wf Home Mtg Auto Pay 0810815621 Web ID: 1562287461	8,513.57
11/12	Mbfs.Com Auto Pay 5002525378 Web ID: 1850860002	3,402.73
11/12	Verizon Wireless Payments PPD ID: 7223344794	431.45
11/12	11/12 Payment To Chase Card Ending IN 2306	631.86
11/13	11/12 Payment To Chase Card Ending IN 3759	81.57
11/13	11/12 Payment To Chase Card Ending IN 9291	351.91
11/13	11/12 Payment To Chase Card Ending IN 6709	4,000.00
11/13	Capital One Crcardpmt 3Yk4Voi7Mkpoza5 Web ID: 9541719318	36.00
11/14	11/14 Payment To Chase Card Ending IN 3759	15.43
11/14	11/14 Payment To Chase Card Ending IN 2306	704.64
11/15	11/15 Payment To Chase Card Ending IN 9291	290.00

ELECTRONIC WITHDRAWALS *(continued)*

DATE	DESCRIPTION	AMOUNT
11/15	11/15 Payment To Chase Card Ending IN 2306	393.54
11/15	11/15 Payment To Chase Card Ending IN 2306	400.00
11/18	11/17 Payment To Chase Card Ending IN 2306	91.58
11/18	11/17 Payment To Chase Card Ending IN 3759	55.25
11/19	Ally Ally Paymt 228248391197 Web ID: 9833122002	1,350.00
11/20	11/19 Payment To Chase Card Ending IN 2306	1,000.00
11/20	State Farm Ro 27 Cpc-Client PPD ID: 9000313004	190.92
11/21	Chs Online Payme EDI Pymnts Pymt193359 CCD ID: 4102510901	213.42
11/21	11/21 Transfer To Sav Xxxxx2220	25.00
11/21	Coinbase Inc. 8889087930 Rtl-Gruvcn8F Web ID: 1327000623	29.99
11/21	11/21 Payment To Chase Card Ending IN 3759	400.93
11/22	Merrick Bank Mobile Pay 243260422385555 Web ID: 9000002935	4.00
11/22	11/22 Payment To Chase Card Ending IN 9291	180.00
11/22	11/22 Payment To Chase Card Ending IN 2306	1,747.45
11/22	11/22 Payment To Chase Card Ending IN 3759	79.57
11/22	11/22 Payment To Chase Card Ending IN 6709	6,000.00
11/22	11/22 Online Domestic Wire Transfer A/C: Scarlettatn LLC Keith Payet Ravensdale WA 98051 US Trn: 3238044327Es	200.00
11/25	11/23 Payment To Chase Card Ending IN 3759	6.61
11/25	11/23 Payment To Chase Card Ending IN 2306	330.20
11/25	Puget Sound Ener Billpay PPD ID: 0000000160	183.49
11/25	Zelle Payment To Keith Regions Jpm99Art7Leq	700.00
11/25	11/25 Payment To Chase Card Ending IN 3759	3.31
11/26	11/26 Payment To Chase Card Ending IN 9291	13.16
11/26	11/26 Payment To Chase Card Ending IN 3759	51.25
11/26	11/26 Payment To Chase Card Ending IN 2306	951.61
11/27	11/27 Payment To Chase Card Ending IN 6709	8,900.37
11/27	11/27 Payment To Chase Card Ending IN 2306	204.80
11/27	11/27 Payment To Chase Card Ending IN 3759	110.99
11/29	11/28 Payment To Chase Card Ending IN 2306	849.31
Total Electronic Withdrawals		**$54,742.78**

FEES

DATE	DESCRIPTION	AMOUNT
11/29	Monthly Service Fee	$35.00
Total Fees		**$35.00**

Did you know you can waive your Chase Private Client Checking Monthly Service Fee by keeping an average daily balance of at least $150,000 in qualifying linked deposits and investments? During this statement period, your combined average daily balance was $38,103.

CHASE PRIVATE CLIENT

November 01, 2024 through November 29, 2024

Primary Account: **000000836208546**

CHASE PRIVATE CLIENT SAVINGS

KEITH PAYET

Account Number: 000002926332220

SAVINGS SUMMARY

	AMOUNT
Beginning Balance	**$9,941.68**
Deposits and Additions	50.12
Electronic Withdrawals	-4,000.00
Ending Balance	**$5,991.80**

Annual Percentage Yield Earned This Period	0.02%
Interest Paid This Period	$0.12
Interest Paid Year-to-Date	$7.57

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$9,941.68**
11/07	Transfer From Chk Xxxxx8546	**25.00**	9,966.68
11/12	11/12 Online Transfer To Chk ...8546 Transaction#: 22697642370	-4,000.00	5,966.68
11/21	Transfer From Chk Xxxxx8546	**25.00**	5,991.68
11/29	Interest Payment	**0.12**	5,991.80
	Ending Balance		**$5,991.80**

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

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

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

November 30, 2024 through December 31, 2024
Primary Account: **000000836208546**

CUSTOMER SERVICE INFORMATION

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

00385314 DRE 802 210 00125 NNNNNNNNNNN 1 000000000 69 0000
KEITH PAYET
26495 SE KENT KANGLEY RD
RAVENSDALE WA 98051-9427

03853140301000000023

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Private Client Checking	000000836208546	$7,629.96	$24,688.20
Chase Private Client Savings	000002926332220	5,991.80	6,041.90
Total		**$13,621.76**	**$30,730.10**
TOTAL ASSETS		**$13,621.76**	**$30,730.10**

CHASE PRIVATE CLIENT CHECKING

KEITH PAYET
Account Number: 000000836208546

CHECKING SUMMARY

	AMOUNT
Beginning Balance	**$7,629.96**
Deposits and Additions	892,193.98
ATM & Debit Card Withdrawals	-1,500.00
Electronic Withdrawals	-870,600.74
Other Withdrawals	-3,000.00
Fees	-35.00
Ending Balance	**$24,688.20**
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.53
Interest Paid Year-to-Date	$1.92

Your account ending in 2220 is linked to this account for overdraft protection.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
12/03	Regions Bank Zelle Keith C Payet Web ID: 1770527921	$2,000.00
12/06	United Healthcar Payroll PPD ID: 1411289245	11,474.67
12/11	Zelle Payment From Scarlettatn LLC Rgn0Isacvhmw	2,000.00
12/12	Book Transfer Credit B/O: Scarlettatn LLC Keith Payet Ravensdale WA 98051 US Trn: 3576964347Es	50,000.00
12/12	Online Transfer From Chk ...8640 Transaction#: 23026312195	450,000.00
12/13	Online Transfer From Chk ...8640 Transaction#: 23041532141	55,000.00
12/18	Online Transfer From Chk ...8640 Transaction#: 23098215478	280,000.00
12/20	United Healthcar Payroll PPD ID: 1411289245	11,718.78
12/30	Online Transfer From Chk ...8640 Transaction#: 23201804750	30,000.00
12/31	Interest Payment	0.53
Total Deposits and Additions		**$892,193.98**

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/11	ATM Withdrawal 12/11 26430 Maple Valley Bl Maple Valley WA Card 1079	$500.00
12/13	ATM Withdrawal 12/13 26430 Maple Valley Bl Maple Valley WA Card 1079	1,000.00
Total ATM & Debit Card Withdrawals		**$1,500.00**

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/02	11/29 Payment To Chase Card Ending IN 2306	$1,484.96
12/02	Newyork 529 ACH Contrib 000026455614035 Web ID: 1146191650	150.00
12/02	Newyork 529 ACH Contrib 000026455614035 Web ID: 1146191650	25.00
12/04	12/03 Payment To Chase Card Ending IN 2306	1,138.64
12/04	12/03 Payment To Chase Card Ending IN 9291	31.35
12/04	12/03 Payment To Chase Card Ending IN 3759	265.67
12/04	State Farm Ro 27 Sfpp PPD ID: 9000307001	604.56
12/05	12/05 Transfer To Sav Xxxxx2220	25.00
12/06	12/06 Payment To Chase Card Ending IN 9291	175.00
12/06	12/06 Payment To Chase Card Ending IN 2306	876.98
12/06	12/06 Payment To Chase Card Ending IN 3759	78.17
12/09	Zelle Payment To Mom Jpm99Asi0Vm2	250.00
12/09	Mbfs.Com Auto Pay 5002525378 Web ID: 1850860002	3,402.73
12/09	Mbfs.Com Auto Pay 5002701152 Web ID: 1850860002	2,234.19
12/09	Zelle Payment To Marisela Payet 22974460102	1,000.00
12/09	12/08 Payment To Chase Card Ending IN 2306	475.55
12/10	Verizon Wireless Payments PPD ID: 7223344794	681.79
12/11	12/11 Payment To Chase Card Ending IN 2306	1,050.20
12/11	12/11 Payment To Chase Card Ending IN 3759	206.57
12/11	12/11 Payment To Chase Card Ending IN 6709	1,900.00
12/11	Zelle Payment To Marisela Payet 23012853131	3,000.00
12/12	12/12 Payment To Chase Card Ending IN 6709	17,492.62
12/12	12/12 Payment To Chase Card Ending IN 2306	1,500.00
12/12	12/12 Payment To Chase Card Ending IN 3759	500.00
12/12	Zelle Payment To Marisela Payet 23026331246	10,000.00

ELECTRONIC WITHDRAWALS *(continued)*

DATE	DESCRIPTION	AMOUNT
12/12	Zelle Payment To Keith Regions Jpm99Asswx12	5,000.00
12/13	12/13 Payment To Chase Card Ending IN 9291	290.00
12/13	12/13 Online Domestic Wire Transfer A/C: Initium Health Denver CO 80202-1763 US Ref: Part 1 of 2 Trn: 3044874348Es	250,000.00
12/13	Wf Home Mtg Auto Pay 0810815621 Web ID: 1562287461	9,013.57
12/13	Capital One Mobile Pmt 3Yqankgcorhdrj1 Web ID: 9279744380	10,039.08
12/13	Capital One Mobile Pmt 3Yqaotbhvys1E3H Web ID: 9279744380	806.00
12/16	Ally Ally Paymt 228248391197 Web ID: 9833122002	53,676.48
12/16	12/14 Payment To Chase Card Ending IN 6709	18.95
12/16	Zelle Payment To Keith Regions Jpm99At02Fdv	3,000.00
12/16	12/15 Payment To Chase Card Ending IN 6709	10,000.00
12/16	12/16 Payment To Chase Card Ending IN 9291	425.08
12/16	12/16 Payment To Chase Card Ending IN 2306	513.81
12/16	12/16 Online Domestic Wire Transfer A/C: Initium Health Denver CO 80202-1763 US Ref: Part 2 of 2 Trn: 3367154351Es	150,000.00
12/16	Zelle Payment To Marisela Payet 23074808880	10,000.00
12/17	Capital One Mobile Pmt 3Yrc07leexmnvkt Web ID: 9279744380	14,602.08
12/18	12/17 Payment To Chase Card Ending IN 6709	931.75
12/18	12/17 Payment To Chase Card Ending IN 2306	1,067.89
12/19	12/19 Transfer To Sav Xxxxx2220	25.00
12/19	12/19 Payment To Chase Card Ending IN 2306	318.16
12/19	12/19 Payment To Chase Card Ending IN 6709	918.81
12/19	12/19 Online Domestic Wire Transfer Via: Regions Bk/062005690 A/C: Mike Tudeen OR Marcella Tudeen Birmingham AL 35203 US Ref: Loan Repayment Main Street Health Investment/Time/13:22 Imad: 1219Mmqfmp2L027564 Trn: 3479184354Es	250,000.00
12/19	Zelle Payment To Keith Regions Jpm99At8F3Ep	5,000.00
12/20	State Farm Ro 27 Cpc-Client PPD ID: 9000313004	190.92
12/20	12/20 Payment To Chase Card Ending IN 3759	12.26
12/20	12/20 Payment To Chase Card Ending IN 6709	734.51
12/20	12/20 Payment To Chase Card Ending IN 2306	276.75
12/23	12/22 Payment To Chase Card Ending IN 3759	299.35
12/23	12/22 Payment To Chase Card Ending IN 6709	222.05
12/23	12/22 Payment To Chase Card Ending IN 2306	469.55
12/23	12/22 Payment To Chase Card Ending IN 6709	2,800.00
12/23	Capital One Mobile Pmt 3Yrzmgd09Vg6Ysd Web ID: 9279744380	3,687.85
12/23	Coinbase Inc. 8889087930 Rtl-Z29Xytac Web ID: 1327000623	29.99
12/24	Merrick Bank Mobile Pay 243560427266713 Web ID: 9000002935	4.00
12/24	12/24 Payment To Chase Card Ending IN 3759	86.18
12/24	12/24 Payment To Chase Card Ending IN 2306	1,314.20
12/24	12/24 Payment To Chase Card Ending IN 6709	1,191.55
12/24	Capital One Mobile Pmt 3Yst9K46L3Hddb1 Web ID: 9279744380	9,278.38
12/26	12/24 Payment To Chase Card Ending IN 2306	507.00
12/26	Puget Sound Ener Billpay PPD ID: 0000000160	249.19
12/26	12/25 Payment To Chase Card Ending IN 9291	13.16
12/26	12/25 Payment To Chase Card Ending IN 3759	58.96
12/26	Zelle Payment To Marisela 23171758921	2,000.00
12/26	Zelle Payment To Keith Regions Jpm99Atlpvl2	100.00
12/26	Zelle Payment To Keith Regions Jpm99Atlr1D9	1,000.00
12/26	Capital One Mobile Pmt 3Yt1B29Ekp8Pehp Web ID: 9279744380	9,664.15

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ELECTRONIC WITHDRAWALS *(continued)*

DATE	DESCRIPTION	AMOUNT
12/27	Zelle Payment To Marisela 23192804627	1,000.00
12/30	12/27 Payment To Chase Card Ending IN 2306	300.00
12/30	12/27 Payment To Chase Card Ending IN 3759	116.34
12/30	12/28 Payment To Chase Card Ending IN 3759	205.79
12/30	12/28 Payment To Chase Card Ending IN 2306	138.09
12/30	12/30 Payment To Chase Card Ending IN 2306	99.78
12/30	12/30 Payment To Chase Card Ending IN 3759	130.32
12/30	12/30 Consumer Online International Wire A/C: Banco Bct S A San Jose Costa Rica 00000-CR Ref:/Cct/M58Kofks00Ag Fideicomiso De Administracion De Primas Y Pagos Adic Ionales Nya Core Condo Numero Uno B CT Dos Mil Veintiuno/Bnf/Nya Trn: 3041084365Es	5,000.00
12/31	12/31 Payment To Chase Card Ending IN 2306	189.78
12/31	12/31 Payment To Chase Card Ending IN 3759	35.00
12/31	Zelle Payment To Keith Regions Jpm99Atw699Q	5,000.00
Total Electronic Withdrawals		**$870,600.74**

OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/24	12/24 Withdrawal	$3,000.00
Total Other Withdrawals		**$3,000.00**

FEES

DATE	DESCRIPTION	AMOUNT
12/31	Monthly Service Fee	$35.00
Total Fees		**$35.00**

Did you know you can waive your Chase Private Client Checking Monthly Service Fee by keeping an average daily balance of at least $150,000 in qualifying linked deposits and investments? During this statement period, your combined average daily balance was $78,126.

CHASE PRIVATE CLIENT

November 30, 2024 through December 31, 2024
Primary Account: **000000836208546**

CHASE PRIVATE CLIENT SAVINGS

KEITH PAYET

Account Number: 000002926332220

13853140303000000063

SAVINGS SUMMARY

	AMOUNT
Beginning Balance	**$5,991.80**
Deposits and Additions	50.10
Ending Balance	**$6,041.90**
Annual Percentage Yield Earned This Period	0.02%
Interest Paid This Period	$0.10
Interest Paid Year-to-Date	$7.67

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$5,991.80**
12/05	Transfer From Chk Xxxxx8546	**25.00**	6,016.80
12/19	Transfer From Chk Xxxxx8546	**25.00**	6,041.80
12/31	Interest Payment	**0.10**	6,041.90
	Ending Balance		**$6,041.90**

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

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

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

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- 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.

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

November 30, 2024 through December 31, 2024
Primary Account: **000000763098640**

CUSTOMER SERVICE INFORMATION

Web site:	**www.Chase.com**
Service Center:	**1-877-425-8100**
Para Espanol:	1-888-622-4273
International Calls:	1-713-262-1679

We accept operator relay calls

00005829 DRC 997 211 00125 NNNNNNNNNNN P 1 000000000 64 0000
SCARLETTATN LLC
KEITH PAYET
26495 SE KENT KANGLEY RD
RAVENSDALE WA 98051

00058290201000000022

A reminder about incoming wire transfer fees

Due to a systems issue, we may not have charged you for all incoming wires in the past. On or after March 23, 2025, wire transfer fees will be charged for incoming wires in accordance with your Chase Deposit Account Agreement.

Please visit **chase.com/business/disclosures** and review the Additional Banking Services and Fees document for more details.

Please note, we don't charge incoming wire transfer fees for Chase Performance Business Checking®, Chase Performance Business Checking with Interest®, Chase Platinum Business Checking℠, Chase Business Complete Checking℠ accounts when transfer is originally sent with the help of a Chase banker or using chase.com or Chase Mobile, Chase Business Complete Checking℠ accounts with Military Banking Benefits, IOLTA, IOTA, IOLA, IBRETA, IOREBTA, IRETA, COLTAF, CARHOF, UARHOF℠, Client Funds Checking℠ and Client Funds Savings℠ accounts.

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

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Platinum Business Checking	000000763098640	$200.00	$1,221,287.47
Chase Business Premier Savings	000005061171023	0.00	2,000,014.04
Total		**$200.00**	**$3,221,301.51**
TOTAL ASSETS		**$200.00**	**$3,221,301.51**

CHASE

November 30, 2024 through December 31, 2024
Primary Account: **000000763098640**

CHASE PLATINUM BUSINESS CHECKING

SCARLETTATN LLC
KEITH PAYET

Account Number: 000000763098640

CHECKING SUMMARY

	INSTANCES	AMOUNT
Beginning Balance		**$200.00**
Deposits and Additions	4	4,249,669.64
Electronic Withdrawals	10	-3,028,542.17
Fees	2	-40.00
Ending Balance	**16**	**$1,221,287.47**

Your Chase Platinum Business Checking account provides:

- No transaction fees for unlimited electronic deposits (including ACH, ATM, wire, Chase Quick Deposit)
- 500 debits and non-electronic deposits (those made via check or cash in branches) per statement cycle
- $25,000 in cash deposits per statement cycle
- Unlimited return deposited items with no fee

There are additional fee waivers and benefits associated with your account – please refer to your Deposit Account Agreement for more information.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
12/12	Chips Credit Via: Citibank N.A./0008 B/O: Epiq Corporate Restructuring,LLC 00171302 Ref: Nbnf=Scarlettatn LLC Keith Payet Ravensdale WA 98051 US/Ac-00000000763 0 Org=/006882451512 00171302 Ogb=Ci Tibank NA USA Obi=/Uri/Rsv Qozb Lts S Closing Pmnt Bbi=/Chgs/USD0,00/Oc MT/USD4243629,64/Bnf/Epiq Corporate Restruct Ssn: 00475478 Trn: 0114214347Fc	$4,243,629.64
12/19	Fee Reversal	25.00
12/19	Fee Reversal	15.00
12/20	Orig CO Name:Thrive Health Te Orig ID:942875288T Desc Date:241220 CO Entry Descr:Bhc15Insvusec:CCD Trace#:121140391506349 Eed:241220 Ind ID:#November 2024, Ind Name:Scarlettatn, LLC Trn: 3551506349Tc	6,000.00
Total Deposits and Additions		**$4,249,669.64**

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/12	12/12 Online Domestic Wire Transfer A/C: Keith Payet Ravensdale WA 98051-9427 US Trn: 3576964347Es	$50,000.00
12/12	12/12 Online Transfer To Chk ...8546 Transaction#: 23026312195	450,000.00
12/13	12/13 Online Transfer To Chk ...8546 Transaction#: 23041532141	55,000.00
12/18	12/18 Online Transfer To Chk ...8546 Transaction#: 23098215478	280,000.00
12/19	12/19 Transfer To Sav Xxxxx1023	2,000,000.00
12/24	Orig CO Name:Mbfs Orig ID:3208653034 Desc Date:241222 CO Entry Descr:Web Pay Sec:Web Trace#:028000087133903 Eed:241224 Ind ID:5002525378001 Ind Name:Keith Payet Automobile Payment Trn: 3597133903Tc	159,358.07
12/30	12/27 Payment To Chase Card Ending IN 6709	1,742.05

10058290202000000062

ELECTRONIC WITHDRAWALS *(continued)*

DATE	DESCRIPTION	AMOUNT
12/30	12/28 Online Transfer To Chk ...8546 Transaction#: 23201804750	30,000.00
12/30	12/28 Payment To Chase Card Ending IN 6709	1,742.05
12/30	12/30 Payment To Chase Card Ending IN 6709	700.00
Total Electronic Withdrawals		**$3,028,542.17**

FEES

DATE	DESCRIPTION	AMOUNT
12/12	Online Domestic Wire Fee	$25.00
12/12	Domestic Incoming Wire Fee	15.00
Total Fees		**$40.00**

DAILY ENDING BALANCE

DATE	AMOUNT
12/12	$3,743,789.64
12/13	3,688,789.64
12/18	3,408,789.64
12/19	1,408,829.64
12/20	1,414,829.64
12/24	1,255,471.57
12/30	1,221,287.47

SERVICE CHARGE SUMMARY

Monthly Service Fee	$0.00
Other Service Charges	$0.00
Total Service Charges	**$0.00**

SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/ UNIT	TOTAL
Monthly Service Fee					
Monthly Service Fee Waived	0			$95.00	$0.00
Other Service Charges:					
Electronic Credits					
Electronic Credits	1	Unlimited	0	$0.40	$0.00
Credits					
Non-Electronic Transactions	5	500	0	$0.40	$0.00
Subtotal Other Service Charges					**$0.00**

ACCOUNT 000000763098640

Other Service Charges:	
Electronic Credits	
Electronic Credits	1
Credits	
Non-Electronic Transactions	5

Reminder: Fees associated with ACH Payments, Real Time Payments, Same Day ACH, ACH Collections and Chase QuickDeposit^{SM} are based on previous month activity.

CHASE BUSINESS PREMIER SAVINGS

SCARLETTATN LLC

Account Number: 000005061171023

SAVINGS SUMMARY

	INSTANCES	AMOUNT
Beginning Balance as of 12/19/24		**$0.00**
Deposits and Additions	2	2,000,014.04
Ending Balance	**2**	**$2,000,014.04**

Annual Percentage Yield Earned This Period	0.02%
Interest Paid This Period	$14.04
Interest Paid Year-to-Date	$14.04

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$0.00**
12/19	Transfer From Chk Xxxxx8640	**2,000,000.00**	2,000,000.00
12/31	Interest Payment	**14.04**	2,000,014.04
	Ending Balance		**$2,000,014.04**

30 deposited items are provided with your account each month. There is a $0.40 fee for each additional deposited item.

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

United HealthCare Services Inc OPERATING AS: UNITEDHEALTHCARE ATTN--OPERATIONS, MN103-0300 1 HEALTH DRIVE EDEN PRAIRIE, MN 55344	Pay Group: UH2-Bi-Weekly Payroll Pay Begin Date: 12/01/2024 Pay End Date: 12/14/2024 (800)561-0861	Business Unit: UHGID Advice **#:** **000000064658494** Advice Date: 12/20/2024 Employer ID: 411289245

KEITH C PAYET 26495 SE Kent Kangley Rd Ravensdale, WA 98051	Employee ID: 001038164 Department: 67150-C&S Washington Location: WA TELECOMMUTER Job Title: Hlth Plan CEO Pay Rate: $360,000.00 Annual FLSA Status: Exempt	

TAX DATA:	**Federal**	**WA State** Resident	**WA State** Work
Marital Status:	Exempt	N/A	N/A
Allowances:	N/A	0	0
% Gross AZ:			
Addl. Amount:			

HOURS AND EARNINGS

	------ Pay Period	------	-----------	Current	----------------	---------- YTD	-------------
Description	**Begin Date**	**End Date**	**Rate**	**Hours**	**Earnings**	**Hours**	**Earnings**
Regular					13,846.15	1,944.00	336,461.43
Regular	11/24/2024	11/30/2024	173.076923	-16.00	-2,769.23		0.00
Plnd PTO	11/24/2024	11/30/2024	173.076923	16.00	2,769.23	136.00	23,538.47
Reward ESP					0.00		96,701.00
Ntxble Exp					0.00		198.05
ResStockUn					0.00		307,138.82
Txblestock					0.00		336,954.42
TOTAL:				**0.00**	**13,846.15**	**2,080.00**	**1,100,992.19**

TAXES

Description	**Current**	**YTD**
Fed Withholdng	0.00	178,810.32
Fed MED/EE	187.90	15,680.81
Fed OASDI/EE	0.00	10,453.20
Fed Addl Med	116.63	7,932.92
WA FLI/EE	0.00	600.22
WA LTC/EE	80.31	6,385.82
WA MLI/EE	0.00	291.68
MN Withholdng	0.00	605.66
NY Withholdng	0.00	214.00
TOTAL:	**384.84**	**220,267.62**

BEFORE-TAX DEDUCTIONS

Description	**Current**	**YTD**
Dental Pre-Tax	34.39	894.14
Health Savings Account	664.13	7,300.00
Medical Pre-Tax	529.38	13,763.88
Premium Discount Reward	-250.00	-250.00
Vision Pre-Tax	14.74	383.24
TOTAL:	**992.64**	**22,091.26**

AFTER-TAX DEDUCTIONS

Description	**Current**	**YTD**
Supplemental Spouse/DP AD&D	0.23	5.98
Child(ren) Supplemental Life	0.39	10.14
SP/DP Supplemental Life	2.26	58.76
Legal	6.23	161.98
Political Action Fund	192.30	4,999.80
Supplemental EE AD&D	4.80	124.80
Supp Life After-Tax	43.68	1,135.68
Taxable Stock Offset	0.00	469,548.69
TOTAL:	**249.89**	**476,045.83**

EMPLOYER PAID BENEFITS

Description	**Current**	**YTD**
Employer Contribution HSA	38.48	1,000.00
GTL Imputed Income*	105.09	2,732.34
***TAXABLE**		

	TOTAL GROSS	**FED TAXABLE GROSS**	**TOTAL TAXES**	**TOTAL DEDUCTIONS**	**NET PAY**
Current	13,846.15	12,958.60	384.84	1,242.53	12,218.78
YTD	1,100,992.19	1,081,435.22	220,267.62	498,844.09	381,880.48

LEAVE PLAN

Paid Time Off:	200.00
Purchased PTO:	0.00
Sick:	0.00
Float Hol:	8.00

NET PAY DISTRIBUTION

Payment Type	**Account Type**	**Account Number**	**Amount**
Advice #000000064658494	Checking	******1876	500.00
	Checking	*****8546	11,718.78
TOTAL:			**12,218.78**

United HealthCare Services Inc	Pay Group:	UH2-Bi-Weekly Payroll	Business Unit:	UHGID	
OPERATING AS: UNITEDHEALTHCARE	Pay Begin Date:	12/15/2024	Advice **#:**	**000000064888262**	
ATTN--OPERATIONS, MN103-0300	Pay End Date:	12/28/2024	Advice Date:	01/03/2025	
1 HEALTH DRIVE					
EDEN PRAIRIE, MN 55344	(800)561-0861		Employer ID:	411289245	

			TAX DATA:	**Federal**	**WA State**	**WA State**
KEITH C PAYET	Employee ID:	001038164			Resident	Work
26495 SE Kent Kangley Rd	Department:	67150-C&S Washington	Marital Status:	Exempt	N/A	N/A
Ravensdale, WA 98051	Location:	WA TELECOMMUTER	Allowances:	N/A	0	0
	Job Title:	Hlth Plan CEO	% Gross AZ:			
	Pay Rate:	$360,000.00 Annual	Addl.			
	FLSA Status:	Exempt	Amount:			

HOURS AND EARNINGS

	Current			YTD	
Description	**Rate**	**Hours**	**Earnings**	**Hours**	**Earnings**
Regular			13,846.15	80.00	13,846.15
TOTAL:		**0.00**	**13,846.15**	**80.00**	**13,846.15**

TAXES

Description	**Current**	**YTD**
Fed Withholdng	0.00	0.00
Fed MED/EE	189.02	189.02
Fed OASDI/EE	808.22	808.22
WA FLI/EE	49.23	49.23
WA LTC/EE	80.31	80.31
WA MLI/EE	23.95	23.95
TOTAL:	**1,150.73**	**1,150.73**

BEFORE-TAX DEDUCTIONS

Description	**Current**	**YTD**
Dental Pre-Tax	34.80	34.80
Health Savings Account	280.76	280.76
Medical Pre-Tax	579.23	579.23
Vision Pre-Tax	14.74	14.74
TOTAL:	**909.53**	**909.53**

AFTER-TAX DEDUCTIONS

Description	**Current**	**YTD**
Supplemental Spouse/DP AD&D	0.23	0.23
Child(ren) Supplemental Life	0.39	0.39
SP/DP Supplemental Life	2.26	2.26
ID Protection and Legal	6.23	6.23
Political Action Fund	192.30	192.30
Supplemental EE AD&D	4.54	4.54
Supp Life After-Tax	61.31	61.31
TOTAL:	**267.26**	**267.26**

EMPLOYER PAID BENEFITS

Description	**Current**	**YTD**
Employer Contribution HSA	38.46	38.46
GTL Imputed Income*	99.15	99.15
***TAXABLE**		

	TOTAL GROSS	**FED TAXABLE GROSS**	**TOTAL TAXES**	**TOTAL DEDUCTIONS**	**NET PAY**
Current	13,846.15	13,035.77	1,150.73	1,176.79	11,518.63
YTD	13,846.15	13,035.77	1,150.73	1,176.79	11,518.63

LEAVE PLAN

Paid Time Off:	200.00
Purchased PTO:	0.00
Sick:	0.00
Float Hol:	8.00

NET PAY DISTRIBUTION

Payment Type	**Account Type**	**Account Number**	**Amount**
Advice #000000064888262	Checking	******1876	500.00
	Checking	*****8546	11,018.63
TOTAL:			**11,518.63**

FIDELITY ACCOUNT KEITH C PAYET - INDIVIDUAL
▶ **Account Number: X86-846973**

Envelope # BRDDTPBBCBTNN

KEITH C PAYET
26495 SE KENT KANGLEY RD
RAVENSDALE WA 98051-9427

Your Account Value: **$11,425.47**

Change from Last Period: ▼ **$4,970.83**

Total Including Other Holdings[1]: *$961,568.41*

	This Period	Year-to-Date
Beginning Account Value	**$16,396.30**	**$6,836.22**
Subtractions	-5,011.95	-480,266.35
Transaction Costs, Fees & Charges	-	*-26.52*
Change in Investment Value *	41.12	484,855.60
Ending Account Value **	**$11,425.47**	**$11,425.47**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$11,425.47	

Other Holdings[1]	
Stock Plans	$950,142.94
Total Including Other Holdings	**$961,568.41**

1 *Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.*
* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*
** *Excludes unpriced securities.*

Contact Information

Online	Fidelity.com
FAST®-Automated Telephone	(800) 544-5555
Customer Service	(800) 544-6666
Stock Plan Services Sun 5pm - Sat 12am ET	(800) 544-9354

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Account Summary

Accounts Included in This Report

Page	Account Type/Name	Account Number	Beginning Value	Ending Value
	GENERAL INVESTMENTS			
3	FIDELITY ACCOUNT KEITH C PAYET - INDIVIDUAL	X86-846973	$16,396.30	$11,425.47
	Ending Account Value		**$16,396.30**	**$11,425.47**

Other Holdings[1]

Page	Account Type/Name	Beginning Value	Ending Value
	STOCK PLAN *Items shown under "Stock Plans" represent your interests under your company's stock plans, for which Fidelity Stock Plan Services LLC provides administrative and record keeping services. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NFS and are not covered by SIPC. Fidelity Stock Plan Services LLC provides this statement to you as part of administrative and recordkeeping services it provides to the company. See the Participant Agreement for details.*		
7	STOCK OPTIONS - UNITEDHEALTH STOCK OPTNS	$744,121.45	$176,051.71 v
7	RESTRICTED STOCK UNITS - UNITEDHEALTH RSU	929,736.08	774,091.23 v
	Total Including Other Holdings	**$1,690,253.83**	**$961,568.41**

1 *Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.*

v *Stock Plan values are an estimate of current value. See the Stock Plan Section below for a complete description of the values shown. Values may be unvested and may not reflect withdrawable assets. This information is included on your statement solely as a service to you. It is derived from information provided by your company and Fidelity is not responsible for its accuracy.*

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Account Summary

Account # X86-846973
KEITH C PAYET - INDIVIDUAL

Account Value: **$11,425.47**

Change in Account Value ▼ **$4,970.83**

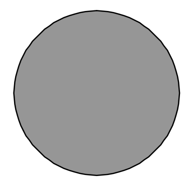
	This Period	Year-to-Date
Beginning Account Value	**$16,396.30**	**$6,836.22**
Subtractions	**-5,011.95**	**-480,266.35**
Withdrawals	-5,011.95	-478,196.00
Cards, Checking & Bill Payments	-	-2,043.83
Transaction Costs, Fees & Charges	-	-26.52
Change in Investment Value *	**41.12**	**484,855.60**
Ending Account Value	**$11,425.47**	**$11,425.47**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$11,425.47	

Other Holdings [1]	
Stock Plans	$950,142.94
Total Including Other Holdings	$961,568.41

1 *Other Holdings, including Assets Held Away, are provided for informational purposes only and may not be custodied at Fidelity Investments and may not reflect accurate values. See individual account listing for additional details.*

* *Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.*

Account Holdings



100% Core Account ($11,425)

Top Holdings

Description	Value	Percent of Account
Fidelity Government Money Market	$11,425	100%
Total	**$11,425**	**100%**

Please note that, due to rounding, percentages may not add to 100%.

Income Summary

	This Period	Year-to-Date
Taxable	**$41.12**	**$1,315.76**
Dividends	41.12	1,315.76
Total	**$41.12**	**$1,315.76**

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Realized Gains and Losses from Sales

(May not reflect all gains and losses due to incomplete cost basis)

	This Period	Year-to-Date
Net Short-term Gain/Loss	**-**	**13,964.65**
Short-term Gain	-	14,739.36
Short-term Loss	-	-787.63
Short-term Disallowed Loss	-	12.92
Net Gain/Loss	**-**	**$13,964.65**

Holdings

Core Account

Description	Beginning Market Value Dec 1, 2024	Quantity Dec 31, 2024	Price Per Unit Dec 31, 2024	Ending Market Value Dec 31, 2024	EAI ($) / EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX) -- 7-day yield: 4.14%	$16,396.30	11,425.470	$1.0000	$11,425.47	$557.25 4.880%
Total Core Account (100% of account holdings)	**$16,396.30**			**$11,425.47**	**$557.25**
Total Holdings				**$11,425.47**	**$557.25**

EAI & EY ***Estimated Annual Income (EAI) & Estimated Yield (EY)***- *EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts.* ***For calculation details, refer to the "Additional Information and Endnotes" section.***

Activity

Account # X86-846973
KEITH C PAYET - INDIVIDUAL

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
12/31	**FIDELITY GOVERNMENT MONEY MARKET**	31617H102	Dividend Received	-	-	$41.12
Total Dividends, Interest & Other Income						**$41.12**

Withdrawals

Date	Reference	Description	Amount
12/02		DEBIT CAPITAL ONE MOBILE PMT	-$5,000.00
12/11		DEBIT CAPITAL ONE MOBILE PMT	-11.95
Total Withdrawals			**-$5,011.95**

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Date	Account Type	Transaction	Description	Quantity	Price	Amount	Balance
12/02	CASH	You Sold	**FIDELITY GOVERNMENT MONEY MARKET** MORNING TRADE @ 1	-5,000.000	$1.0000	-$5,000.00	$11,396.30
12/11	CASH	You Sold	**FIDELITY GOVERNMENT MONEY MARKET** MORNING TRADE @ 1	-11.950	1.0000	-11.95	11,384.35
12/31	CASH	Reinvestment	**FIDELITY GOVERNMENT MONEY MARKET** REINVEST @ $1.000	41.120	1.0000	41.12	11,425.47
Total Core Fund Activity						**-$4,970.83**	

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Estimated Cash Flow *(Rolling as of December 31, 2024)*

Account # X86-846973
KEITH C PAYET - INDIVIDUAL

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2025	--	--	--	--	$46	--	$46
February	--	--	--	--	46	--	46
March	--	--	--	--	46	--	46
April	--	--	--	--	46	--	46
May	--	--	--	--	46	--	46
June	--	--	--	--	46	--	46
July	--	--	--	--	46	--	46
August	--	--	--	--	46	--	46
September	--	--	--	--	46	--	46
October	--	--	--	--	46	--	46
November	--	--	--	--	46	--	46
December	--	--	--	--	46	--	46
Total	**--**	**--**	**--**	**--**	**$552**	**--**	**$552**

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold. **Please refer to Help/Glossary on Fidelity.com for additional information on these calculations.**

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available

Stock Plans

Account # X86-846973
KEITH C PAYET - INDIVIDUAL

Items shown under "Stock Plans" represent your interests under your company's stock plans, for which Fidelity Stock Plan Services LLC provides administrative and record keeping services. Items shown under "Stock Plans" are not assets held in your Fidelity brokerage account, and therefore are not carried by NFS and are not covered by SIPC. Fidelity Stock Plan Services LLC provides this statement to you as part of administrative and recordkeeping services it provides to the company. See the Participant Agreement for details.

Stock Options - UNITEDHEALTH STOCK OPTNS

Stock Options Summary

	Number of Options December 1, 2024	Price Per Share December 1, 2024	Total Value [3] December 1, 2024	Number of Options December 31, 2024	Price Per Share December 31, 2024	Total Value [3] December 31, 2024
Total Unvested Options	5,781	$610.20000	$744,121.45	5,781	$505.86000	$176,051.71
Total Options	5,781	$610.20000	$744,121.45	5,781	$505.86000	$176,051.71

Grant Balances

Grant Date	Expiration Date	Grant ID	Grant Type [4]	Grant Price	Total Options December 1, 2024	Options Exercised	Options Cancelled	Total Options December 31, 2024	Total Value [3] Of Options
02/22/2021	02/22/2031	2020NQ192	NSO	$327.64	625	0	0	625	$111,387.50
02/14/2022	02/14/2032	2020NQ220	NSO	474.40	1,301	0	0	1,301	40,929.46
02/23/2023	02/23/2033	2020NQ246	NSO	491.69	1,675	0	0	1,675	23,734.75
02/21/2024	02/21/2034	2020NQ266	NSO	521.97	2,180	0	0	2,180	0.00
Total					**5,781**	**0**	**0**	**5,781**	**$176,051.71**

3 *Stock Options values are calculated using the previous price per share minus the grant price from Grant Balance Section multiplied by the number of Options or zero, whichever is greater. Fair Market Value is determined under your Plan rules and Option grant. Actual values of exercises may vary.*

4 *NSO = Non-Qualified Stock Option*

Restricted Stock Units - UNITEDHEALTH RSU

Restricted Stock Units Summary

	Unvested Units December 1, 2024	Price Per Share December 1, 2024	Total Value [9] December 1, 2024	Unvested Units December 31, 2024	Price Per Share December 31, 2024	Total Value [9] December 31, 2024
Total Unvested Units	1,524	$610.20000	$929,736.08	1,530	$505.86000	$774,091.23

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Stock Plans

Account # X86-846973
KEITH C PAYET - INDIVIDUAL

Restricted Stock Units - UNITEDHEALTH RSU (continued)

Unit Balances

Grant Date	Grant ID	Unvested Units December 1, 2024	Units Vested [12]	Units Granted	Units Cancelled [10]	Unvested Units December 31, 2024	Value of Unvested Units [9]
02/22/2021	2020RSU284	141.17	0.00	0.61	0.00	141.78	$71,725.38
02/14/2022	2020RSU332	329.49	0.00	1.43	0.00	330.91	167,397.16
02/23/2023	2020RSU370	471.24	0.00	2.04	0.00	473.28	239,414.43
02/21/2024	2020RSU396	581.74	0.00	2.52	0.00	584.26	295,554.26
Total		**1,523.65**	**0.00**	**6.59**	**0.00**	**1,530.24**	**$774,091.23**

Grant Transaction Details

Transaction Date	Grant Date	Grant ID	Grant Type [4]	Transaction Type	Quantity	Fair Market Value Per Share
12/17/2024	02/22/2021	2020RSU284	RSU	Grant DIVIDEND EQUIVALENT [16]	0.61	$0.00
12/17/2024	02/14/2022	2020RSU332	RSU	Grant DIVIDEND EQUIVALENT [16]	1.42	0.00
12/17/2024	02/23/2023	2020RSU370	RSU	Grant DIVIDEND EQUIVALENT [16]	2.03	0.00
12/17/2024	02/21/2024	2020RSU396	RSU	Grant DIVIDEND EQUIVALENT [16]	2.51	0.00

4 *RSU =Restricted Stock Units*

9 *Restricted Stock Units values are calculated using the previous per share price multiplied by the number of unvested Units, but not including unaccepted Units. Fair Market Value is determined under your Plan rules and Unit grant. The above calculation and Fair Market Value determination is not applicable to cash based plans. Please refer to your Unit agreement for your actual Unit values and payment calculation.*

10 *Units cancelled include expirations, forfeitures, and cancellations.*

12 *Units vested includes the units withheld for your total cost, tax withholding, and any applicable fees.*

16 *This transaction is an adjustment due to company initiated event, refer to your corporate communications for details.*

Additional Information and Endnotes

Account # X86-846973
KEITH C PAYET - INDIVIDUAL

- In compliance with U.S. Securities and Exchange Commission requirements, Fidelity regularly provides you with documents that describe the various accounts and services that Fidelity offers. When material updates occur, the Fidelity Brokerage Services (FBS) and Fidelity Personal and Workplace Advisors LLC (FPWA) Customer Relationship Summaries (Form CRS) are provided with printed statements mailed at quarter-end and as a link in email notices of statement delivery. These and other important disclosure documents, including the Products, Services, and Conflicts of Interest (PSCOI) document, may be updated periodically and are available to you for review online at https://communications.fidelity.com/information/crs/. In addition, you may contact Fidelity at any time to request a printed copy. 919834.12.0
- Important information about your telephone conversations with Fidelity. Telephone conversations made with/to Fidelity may be monitored and/or recorded without further notice or disclosure. 570303.1.0
- To increase consistency across our products as well as reduce our environmental footprint, beginning in January 2025 the paper used for statements will be plain white stock without the 3-hole punch. If you'd rather receive your account statements electronically, visit Fidelity.com/preferences or scan the QR code on the back of the envelope. 1171990.1.0

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness. **Please refer to the Help/Glossary on Fidelity.com for additional information regarding these calculations.**

Please go to Fidelity.com/disclosures to review important legal and regulatory disclosures. Historical statements, confirms and other regulatory documents are available to access and download at Fidelity.com/statements.

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Additional Information and Endnotes

For more information about your statement, please refer to our **Frequently Asked Questions** document at **Fidelity.com/statements** .

Information About Your Fidelity Statement

Lost or Stolen Cards For 24-Hour worldwide customer service, call 800-529-2164 for American Express or 800-323-5353 for Fidelity® Debit Card.
Additional Investments with Fidelity Make checks payable to Fidelity Investments. Include your account number on the check. For retirement and health savings accounts (HSA), designate in the memo field whether your contribution is for the current or prior year. Mail checks or other inquiries to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0003.
Income Summary Shows income by tax status for the statement and year-to-date periods. Except for interest income earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of income reported as tax-exempt income may be subject to alternative minimum taxes and/or state and local taxes. In Traditional IRAs, Rollover IRAs, SEP-IRAs, SIMPLE IRAs and Keoghs, earnings are reported as tax-deferred income. In Roth IRAs and HSAs, earnings are reported as tax-exempt income as they may be federally tax-exempt if certain conditions are met.
Cost Basis, Gain/Loss, and Holding Period Information NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.
Cost Fidelity provides purchase cost information for securities held in retirement and HSA accounts. Such information may be adjusted for certain transactions and does not reflect dividends or capital gains reinvestments. Fidelity reports transaction profit or loss information when securities are sold within a retirement or HSA account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds using the FIFO method if shares were purchased at different times or prices. **Statement Mailing** We deliver statements at least four times during the calendar year for any account with a balance.
Statement Discrepancies Please review your statement and report any inaccuracies or discrepancies. Inquiries, concerns or questions regarding your brokerage account or the activity therein should be directed to FBS by calling 800-544-6666, and NFS, who carries your brokerage accounts, by calling 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act (SIPA).
Material Changes Please advise us of material changes in your investment objectives or financial situation related to your brokerage account(s).
Mutual Funds and Performance Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance.
Sales Loads & Fees Each fund reserves the right to terminate or modify its exchange privilege in the future. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products ("funds") or (ii) infrastructure needed to support such funds, some funds, or their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the prospectus as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

Additional Information About Your Brokerage Account, If Applicable

Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law. **Assets Separate from Your Brokerage Account** Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, which may be reported on your statement, including insurance products that are distributed by FBS and Fidelity Insurance Agency, Inc. and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements. **Short Account Balances** Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes, and any increase or decrease from the previous week's value is transferred weekly to your margin account. Fidelity represents your short account balance as of the last weekly mark-to-market, not as of the statement end date. **Information About Your Option Transactions** Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information, please call Fidelity at 800-544-6666. **Equity Dividend Reinvestment** Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC). **Price Information/Total Market Value** The Total Market Value has been calculated out to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available the pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. $1 million) and may not reflect all of the factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single market participant, also known as a "single broker quote". The prices provided are not firm bids or offers. Certain securities may reflect as N/A or unavailable where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposits (CDs) on your statement are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order.
Executing Orders on the Floor of the NYSE The Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the broker's best execution obligations.
SIPC Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to $500,000 (including cash claims limited to $250,000). For details, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities.
Fidelity Investments Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. **Brokerage services are provided by FBS, which clears all transactions through its affiliate, NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC.** Upon written request, Fidelity will mail an NFS financial statement, which is also available for inspection at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC.
FPWA Services Fidelity Go®, Fidelity Managed FidFolios℠ and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes the Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Intermediate Municipal Strategy and the Fidelity® Core Bond Strategy. Fidelity® Wealth Services are advisory services offered by FPWA or Fidelity Personal Trust Company, FSB (FPTC), a federal savings bank. Nondeposit investment products and trust services offered by FPTC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC.
Miscellaneous Mutual fund shares, other securities held in your account, and insurance products are neither deposits nor obligations of, nor endorsed or guaranteed by, any bank or other depositing institution, nor are they federally insured by the FDIC or any other agency. If you request a reprint of your statement, the disclosure information may not be the same as the information originally provided. To confirm that an authorized, direct deposit has been made to your Fidelity Account or Fidelity Mutual Fund Account, call Fidelity at 1-800-544-5555.

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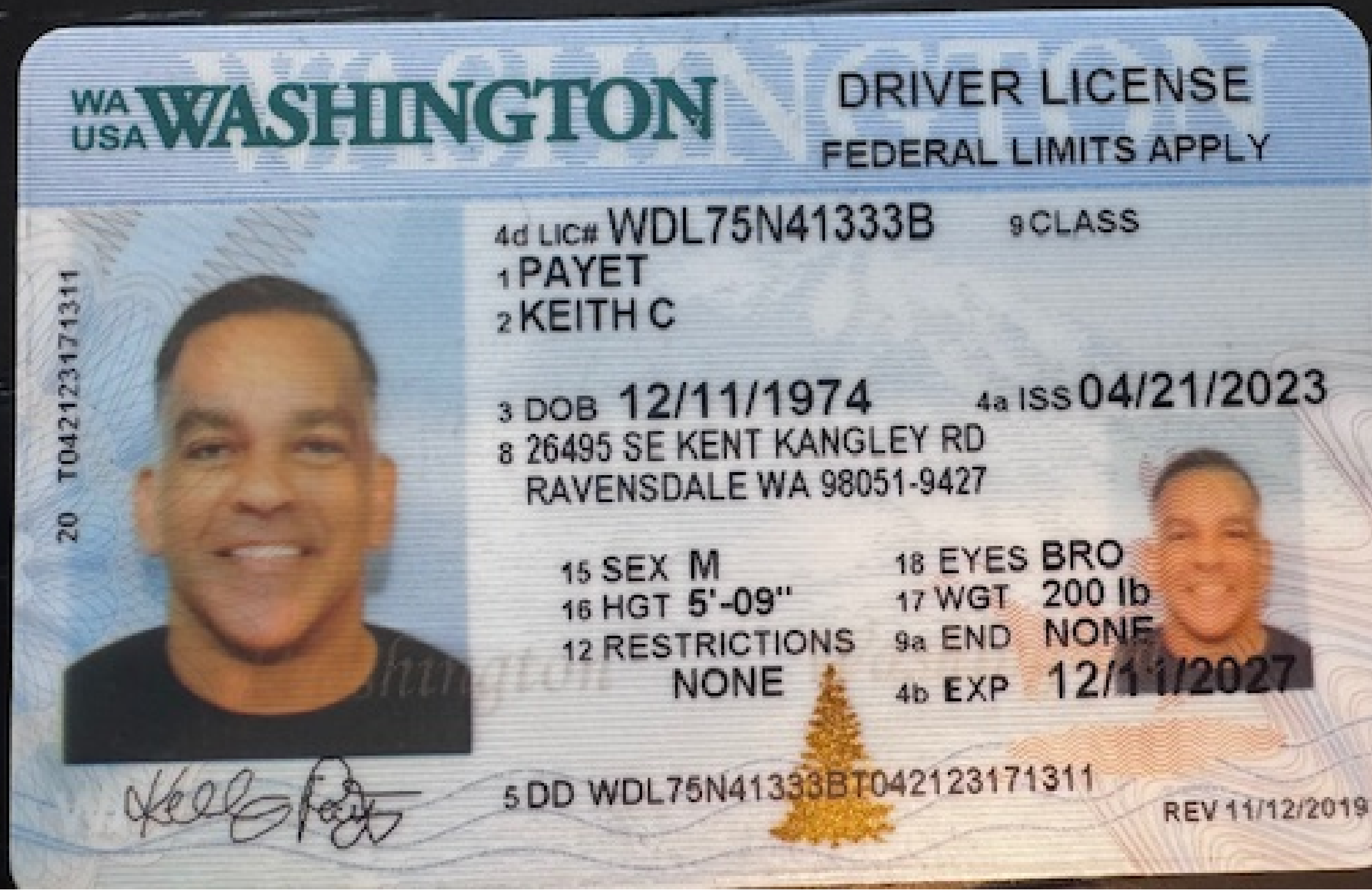

WA USA WASHINGTON

DRIVER LICENSE
FEDERAL LIMITS APPLY

20 T042123171311

4d LIC# WDL75N41333B
9 CLASS
1 PAYET
2 KEITH C
3 DOB 12/11/1974
4a ISS 04/21/2023
8 26495 SE KENT KANGLEY RD
RAVENSDALE WA 98051-9427

15 SEX M
16 HGT 5'-09"
12 RESTRICTIONS
NONE
18 EYES BRO
17 WGT 200 lb
9a END NONE
4b EXP 12/11/2027

5 DD WDL75N41333BT042123171311
REV 11/12/2019

WASHINGTON STATE DEPARTMENT OF
LICENSING

21 10512001098465301

CLASS
ENDORSEMENTS:
NONE

RESTRICTIONS:
NONE

12/11/1974

Please notify the Department of Licensing within 10 days of a change of address.

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 Hernandez	**FIRST NAME** Marisela	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 6/20/1982	**PHONE - TYPE** (615) 630 - 8082 - Mobile	
EMAIL Marisela537@gmail.com			

EMERGENCY CONTACT		
NAME Damaris Colon	**ADDRESS** 25 Madison St Apt 6G, New York, 40 10002	
PHONE (212) 387 - 9231	**EMAIL ADDRESS** mhpayet@outlook.com	**RELATIONSHIP** mother

CURRENT ADDRESS			
STREET ADDRESS 26495 SE Kent Kangley Rd.	**CITY** Ravensdale	**STATE** WA	**ZIP** 98051-9427
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $5,650.00 / Mo.	

EMPLOYMENT & INCOME INFORMATION

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

SUPPLEMENTAL QUESTIONS
Will the tenant be receiving stove knob covers from property? ☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.
Window Guards: ☒ No 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: 26495 SE Kent Kangley Rd., Ravensdale, WA 98051-9427 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

1) The application information you provide will be used by this community's owner or designated agent (the "Owner") to obtain a tenant screening report on you, and the Owner may use this report to determine your suitability for housing.
2) If your application is denied or other adverse action is taken against you on the basis of information contained in the tenant screening report, the Owner must tell you that such action was taken and provide you with the contact information of the screening company that provided the tenant screening report.
3) You may obtain a free copy of the report and dispute inaccurate or incorrect information on the report directly with the screening company at: Attn: On-Site c/o RealPage, 2201 Lakeside Boulevard, Richardson, TX 75082; 1-877-222-0384; www.on-site.com/renter-relations/.
4) You are entitled to one free tenant screening report from each national consumer reporting agency annually, in addition to a credit report which can be obtained from www.annualcreditreport.com.

Initials: M.H. A82628F9

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 Marisela Hernandez (Occupant)*

Signed by Marisela Hernandez
Mon Jan 6 2025 11:52:29 PM EST
Key: A82628F9; IP Address: 184.75.114.51

Marisela Hernandez *(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**
Keith	XXXXXXXXXXXX6709	15412284	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

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

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

Avisos obligatorios en el estado de California

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

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

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or https://www.on-site.com/request-rental-report-or-submit-dispute/.

Rental Report for Marisela Hernandez (Occupant)

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 Marisela Hernandez (Occupant): 812

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
No unpaid rental collections		Pass/Fail	
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	

Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
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	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $11,135.40)
Total number of accounts	5
Accounts with no late payments	5 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$0.00 ($0.00 past due)
Outstanding revolving debt	$0.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Marisela Hernandez (Occupant)	MARISELA HERNANDEZ
SSN:	***-**-****	***-**-****
Birth Date:	6/**/1982	6/**/1982

Addresses	From Application	From Equifax
	26495 SE Kent Kangley Rd. Ravensdale, WA 98051-9427 - US	26495 SE KENT KANGLEY RD. RAVENSDALE, WA 98051 (Applicant) Reported 1/2025 336 SOUNDVIEW LN. B COLLEGE POINT, NY 11356 (Applicant) Reported 1/2025 415 CHURCH ST. 2410 NASHVILLE, TN 37219 (Applicant) Reported 6/2023 9608 STONEBLUFF DR. BRENTWOOD, TN 37027 (Applicant) Reported 8/2022 405 ENCLAVE CT. BRENTWOOD, TN 37027 (Applicant) Reported 1/2020 1514 RED OAK DR. BRENTWOOD, TN 37027 (Applicant) Reported 10/2019 2080 MAYFLOWER AVE. BRONX, NY 10461 (Applicant) Reported 5/2012 1534 ERICSON PL. 2P BRONX, NY 10461 (Applicant) Reported 5/2012

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

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Marisela Hernandez (Occupant)	Washington	1/7/2018 - 1/7/2025	1/7/2025	1/7/2025

Results
No Records Found

Requested For	Location Searched	Period Searched	Requested	Returned
Marisela Hernandez (Occupant)	Multistate Search	1/7/2018 - 1/7/2025	1/7/2025	1/7/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Marisela Hernandez (Occupant)	1/7/2025	1/7/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Marisela Hernandez	1/7/2025	1/7/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	812	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)	813	Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information You have either very few loans or too many loans with recent delinquencies The date that you opened your oldest account is too recent

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	1/2020	11/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$9,966.00	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
CAPITAL ONE BANK USA (Applicant)	5/2011	9/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$7,097.00	REVOLVING	ACCOUNT PREVIOUSLY IN DISPUTE – NOW RESOLVED BY DATA FURNISHER Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	7/2014	11/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$4,075.00	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
SYNCB/OLD NAVY DC (Applicant)	3/2016	12/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,185.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/VICTORI (Applicant)	10/2012	2/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$524.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/22		4/22		2/22		12/21		10/21		8/21		6/21		4/21		2/21		12/20		10/20		8/20	

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:

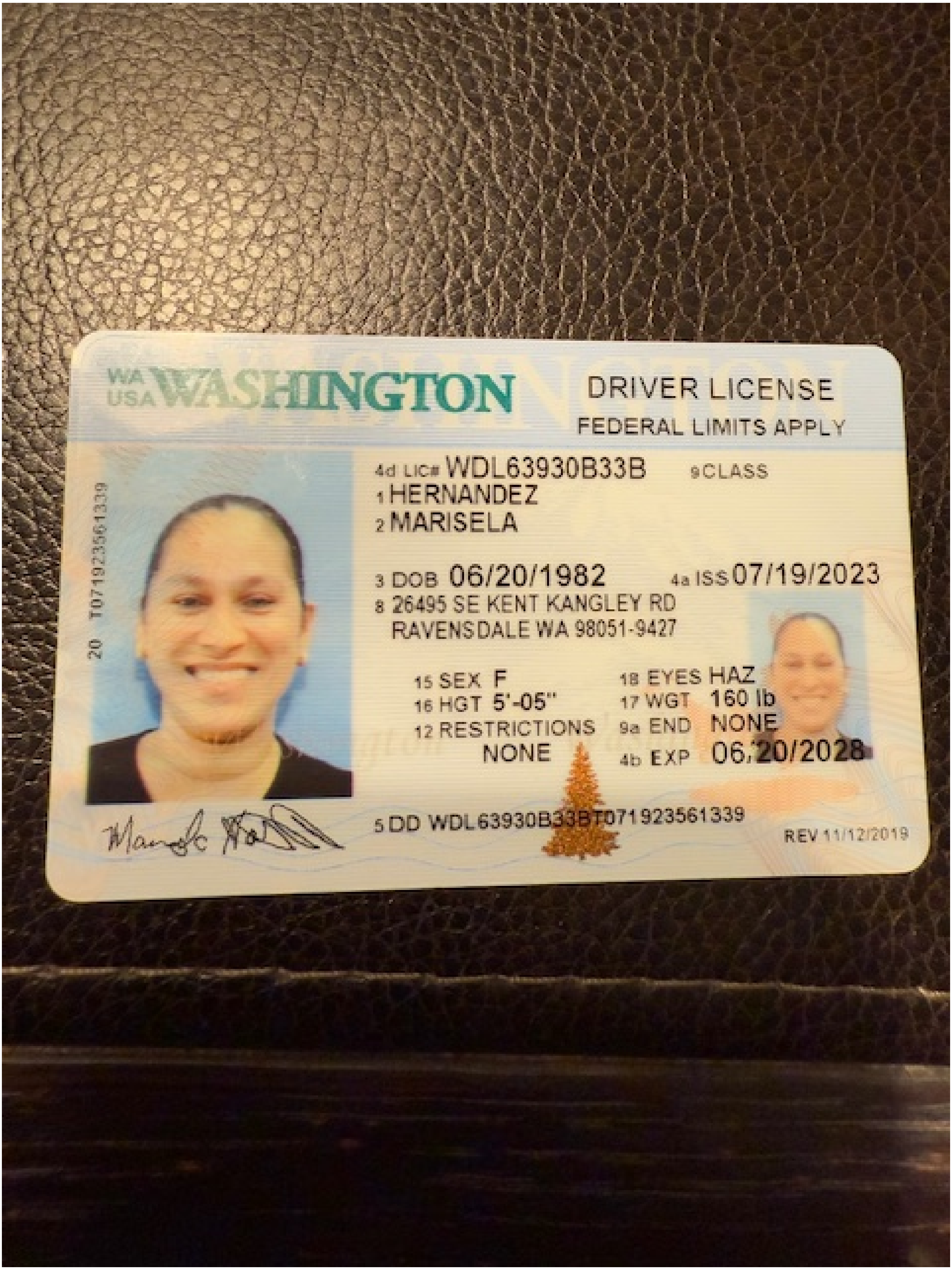
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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


WA USA WASHINGTON

DRIVER LICENSE

FEDERAL LIMITS APPLY

20 T071923561339

4d LIC# WDL63930B33B 9 CLASS

1 HERNANDEZ

2 MARISELA

3 DOB 06/20/1982 4a ISS 07/19/2023

8 26495 SE KENT KANGLEY RD

RAVENSDALE WA 98051-9427

15 SEX F 18 EYES HAZ

16 HGT 5'-05" 17 WGT 160 lb

12 RESTRICTIONS 9a END NONE

NONE 4b EXP 06/20/2028

5 DD WDL63930B33BT071923561339

REV 11/12/2019

LICENSING 2[illegible]1001084495301

CLASS

ENDORSEMENTS:

NONE

RESTRICTIONS:

NONE

06/20/1982

Please notify the Department of Licensing within 10 days of a change of address.