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 Hussain	**FIRST NAME** Mahir	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 3/27/2001	**PHONE - TYPE** (708) 305 - 1517 - Mobile	
EMAIL mahirhussiain1634@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 8 peter cooper road	**CITY** New York	**STATE** NY	**ZIP** 10010
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $7,950.00 / 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

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. 37CFF1AF

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 Mahir Hussain*

Signed by Mahir Hussain
Fri Jun 13 2025 12:48:02 PM EDT
Key: 37CFF1AF; IP Address: 207.38.138.98

Mahir Hussain *(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
Mahir Hussain	XXXXXXXXXXXX8027	15921459	$21.50

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

Initials: M.H. 37CFF1AF

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 Moawad	**FIRST NAME** Ahmed	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 2/15/2000	**PHONE - TYPE** (201) 560 - 7003 - Mobile	
EMAIL akmoawad215@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 31 Washington Pkwy	**CITY** Bayonne	**STATE** NJ	**ZIP** 07002
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $2,417.00 / 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

NEW YORK CITY TENANT FAIR CHANCE ACT

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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: A.M. EA004E3A

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.

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☒ *Application consent was digitally accepted by Ahmed Moawad*

Signed by Ahmed Moawad
Fri Jun 13 2025 01:40:32 PM EDT
Key: EA004E3A; IP Address: 207.38.138.98

Ahmed Moawad *(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**
Ahmed Moawad	XXXXXXXXXXXX2369	15921660	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: A.M. EA004E3A

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
Stein	Jake		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	2/7/2001	(203) 822 - 4341 - Mobile

EMAIL
Jake44stein@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
Julie Stein	37 Ryders Lane, Wilton, 8 06897

PHONE	EMAIL ADDRESS	RELATIONSHIP
(203) 803 - 0524	jstein@juliesteindesign.com	mother

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
8 Peter Cooper Road, Apartment 12F	New York	NY	10010

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$8,000.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Associate Broker	Amwins Insurance Brokerage LLC

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Greg O’Connell	(917) 821 - 7130	$90,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
88 Pine Street, 6th Floor	New York	NY	10005

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

Initials: J.S. 7C324E1C

NEW YORK CITY TENANT FAIR CHANCE ACT

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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.

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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.

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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.

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☒ *Application consent was digitally accepted by Jake Stein*

Signed by Jake Stein
Fri Jun 13 2025 03:31:22 PM EDT
Key: 7C324E1C; IP Address: 207.38.138.98

Jake Stein *(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**
Jake Stein	XXXXXXXXXXXX8196	15922020	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

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
Hussain	Sameera		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	12/6/1971	(630) 750 - 1405 - Mobile

EMAIL
sameeradmd@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
827 Taft Rd	Hinsdale	IL	60521

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

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
owner	Dental Dreams

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
		$1,200,000.00/Mo.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
350 N. Clark St Suite 600	Chicago	IL	60654

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?:

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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: S.H. 82F7AF1E

APPLICATION CONSENT

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☒ *Application consent was digitally accepted by Sameera Hussain (Guarantor)*

Signed by Sameera Hussain
Mon Jun 16 2025 11:45:37 AM EDT
Key: 82F7AF1E; IP Address: 73.72.170.81

Sameera Hussain *(Guarantor)* *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**
Sameera Hussain	XXXXXXXXXXXX0492	15928015	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: S.H. 82F7AF1E

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 Mahir Hussain

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 Mahir Hussain: 794

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

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

NOTIFICATION(S)

APPLICANT: Address is a Mail Receving Service (Equifax)
The address listed on the application is a mail receiving service. You should verify the information entered thoroughly before proceeding.

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 $12,872.43)
Total number of accounts	1
Accounts with no late payments	1 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$2,433.00 ($0.00 past due)
Outstanding revolving debt	$2,433.00 (24% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Mahir Hussain	MAHIR HUSSAIN
SSN:	***-**-****	***-**-****
Birth Date:	3/**/2001	3/**/2001

Addresses	From Application	From Equifax
	8 peter cooper road New York, NY 10010 - US	827 TAFT RD. HINSDALE, IL 60521 (Applicant) Reported 5/2025

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

Employment Verifications

From RealPage

Requested For / Requested Date	Employer	Position Held	Annual Salary	Supervisor
Requested For Mahir Hussain Requested Date 6/18/2025	**Employer** N/A	**Position Held** N/A (Auto-generated placeholder)	**Annual Salary** $0.00	**Supervisor** N/A
	Results Pending			

Criminal and Other Public Records

Requested For	Period Searched	Requested	Returned
Mahir Hussain	6/18/2018 - 6/18/2025	6/18/2025	6/18/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Mahir Hussain	6/18/2025	6/18/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Mahir Hussain	6/18/2025	6/18/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	794	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)	747	You have too few credit accounts The date that you opened your oldest account is too recent The balances on your accounts are too high compared to loan amounts Too few of your bankcard or other revolving accounts have high limits

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
UBS BANK USA (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
8/2022	4/2025					$2,433.00

Monthly Payment	High Credit	Type	Comments
$53.00	$10,338.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

California Required Notices

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Rental Report for Ahmed Moawad

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 Ahmed Moawad: 734

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $12,872.43)
Total number of accounts	25
Accounts with no late payments	25 (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	$408,483.00 ($0.00 past due)
Outstanding revolving debt	$23,251.00 (6% of limit) ($0.00 past due)
Outstanding loan balance	$385,232.00 ($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:	Ahmed Moawad	AHMED K. MOAWAD
SSN:	***-**-****	***-**-****
Birth Date:	2/**/2000	2/**/2000

Addresses	From Application	From Equifax
	31 Washington Pkwy Bayonne, NJ 07002 - US	31 WASHINGTON PKWY BAYONNE, NJ 07002 (Applicant) Reported 6/2025

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

Employment Verifications

From RealPage

Requested For Ahmed Moawad Requested Date 6/18/2025	**Employer** N/A	**Position Held** N/A (Auto-generated placeholder)	**Annual Salary** $0.00	**Supervisor** N/A
	Results Pending			

Criminal and Other Public Records

Requested For Ahmed Moawad	**Period Searched** 6/18/2018 - 6/18/2025	**Requested** 6/18/2025	**Returned** 6/18/2025
Results *No Records Found*			

National Sex Offender Registry History

Requested For Ahmed Moawad	**Date Requested** 6/18/2025	**Date Returned** 6/18/2025
Results *No Records Found*		

Restricted Person Search

Requested For	Requested	Returned
Ahmed Moawad	6/18/2025	6/18/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	734	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)	692	The date that you opened your oldest account is too recent The balances on your accounts are too high compared to loan amounts The total of all balances on your open accounts is too high Lack of sufficient relevant real estate account information

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
ED FINANCIAL/ESA (Applicant)	7/2024	4/2025				$0.00	$66,309.00

Monthly Payment	High Credit	Type	Comments
	$61,240.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	7/2023	4/2025				$0.00	$62,587.00

Monthly Payment	High Credit	Type	Comments
	$55,526.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	1/2025	4/2025				$0.00	$56,399.00

Monthly Payment	High Credit	Type	Comments
	$54,372.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	7/2023	4/2025				$0.00	$52,420.00

Monthly Payment	High Credit	Type	Comments
	$47,167.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	7/2024	4/2025				$0.00	$49,686.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$47,167.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	7/2023	4/2025				$0.00	$47,341.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$42,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	10/2023	4/2025					$18,522.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$18,974.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/25		3/25		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
ED FINANCIAL/ESA (Applicant)	9/2023	4/2025				$0.00	$11,361.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$10,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Joint)	12/2023	4/2025				$0.00	$6,633.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,952.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Joint)	9/2020	4/2025				$0.00	$5,500.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED 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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	9/2019	4/2025				$0.00	$4,500.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED 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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Joint)	9/2018	4/2025				$0.00	$3,500.00

Monthly Payment	High Credit	Type	Comments
	$3,500.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED 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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	12/2021	4/2025					$2,844.00

Monthly Payment	High Credit	Type	Comments
$101.00	$2,844.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	12/2022	4/2025				$0.00	$2,750.00

Monthly Payment	High Credit	Type	Comments
	$2,750.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED 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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	9/2021	4/2025				$0.00	$2,750.00

Monthly Payment	High Credit	Type	Comments
	$2,750.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED 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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	11/2024	4/2025				$0.00	$2,411.00

Monthly Payment	High Credit	Type	Comments
	$2,300.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	3/2025	4/2025				$0.00	$2,339.00

Monthly Payment	High Credit	Type	Comments
	$2,300.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED FIXED RATE Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	9/2018	4/2025				$0.00	$2,310.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED 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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	9/2019	4/2025				$0.00	$2,188.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED 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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	9/2020	4/2025				$0.00	$2,096.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED 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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CREDIT ONE BANK (Applicant)	9/2019	5/2025					$1,885.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$95.00	$1,885.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	12/2022	4/2025				$0.00	$1,087.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED 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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	9/2021	4/2025				$0.00	$1,065.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,000.00	INSTALLMENT	STUDENT LOAN - PAYMENT DEFERRED 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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER CARD (Applicant)	1/2020	9/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,172.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAP1/KOHLS DEPARTMEN (Applicant)	11/2020	10/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Previous Credit Inquiries	
From Equifax	
3/2025	US DEPARTMENT OF EDU (Applicant)

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Rental Report for Jake Stein

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 Jake Stein: 796

		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)	$90,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $12,872.43)
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	$18,548.00 ($0.00 past due)
Outstanding revolving debt	$553.00 (2% of limit) ($0.00 past due)
Outstanding loan balance	$17,995.00 ($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:	Jake Stein	JAKE S. STEIN
SSN:	***-**-****	***-**-****
Birth Date:	2/**/2001	2/**/2001

Addresses	From Application	From Equifax
	8 Peter Cooper Road, Apartment 12F New York, NY 10010 - US	37 RYDERS LN. WILTON, CT 06897 (Applicant) Reported 6/2025 8 PETER COOPER RD. 12F NEW YORK, NY 10010 (Applicant) Reported 5/2025

Employment	From Application	From Equifax
Applicant:	Associate Broker Amwins Insurance Brokerage LLC $90,000.00/Yr. Total annual Income: $90,000.00	

Employment Verifications

From RealPage

Requested For	Employer	Position Held	Annual Salary	Supervisor
Jake Stein Requested Date 6/18/2025	Amwins Insurance Brokerage LLC	Associate Broker	$90,000.00	Greg O’Connell (917) 821 - 7130
	Results Pending			

Criminal and Other Public Records

Requested For	Period Searched	Requested	Returned
Jake Stein	6/18/2018 - 6/18/2025	6/18/2025	6/18/2025
Results *No Records Found*			

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Jake Stein	6/18/2025	6/18/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Jake Stein	6/18/2025	6/18/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	796	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)	748	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high

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

Credit Accounts

From Equifax

Account Name
ED FINANCIAL/ESA (Joint)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
8/2021	4/2025					$6,894.00

Monthly Payment	High Credit	Type	Comments
$65.00	$7,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name
ED FINANCIAL/ESA (Joint)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
8/2020	4/2025					$5,873.00

Monthly Payment	High Credit	Type	Comments
$56.00	$6,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Joint)	8/2022	4/2025					$3,349.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$47.00	$5,500.00	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	8/2022	4/2025					$1,879.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$17.00	$2,000.00	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	7/2023	4/2025					$553.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$40.00	$2,081.00	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
5/25		3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23	

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 Sameera Hussain (Guarantor)

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

Score for Sameera Hussain (Guarantor): 751

		Importance	Result
AI Score		Pass/Fail	
Total annual income to rent ratio exceeds 80.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
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)	$14,400,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $9,901.87)
Total number of accounts	23
Accounts with no late payments	23 (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	$101,897.00 ($0.00 past due)
Outstanding revolving debt	$46,137.00 (8% of limit) ($0.00 past due)
Outstanding loan balance	$55,760.00 ($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:	Sameera Hussain (Guarantor)	SAMEERA KHAN SAMEERA HUSSARN SAMEERA HUSSAIN
SSN:	***-**-****	***-**-****
Birth Date:	12/**/1971	12/**/1971

Addresses	From Application	From Equifax
	827 Taft Rd Hinsdale, IL 60521 - US	827 TAFT RD. HINSDALE, IL 60521 (Applicant) Reported 6/2025 350 N CLARK ST. 600 CHICAGO, IL 60654 (Applicant) Reported 6/2020 802 DEER TRAIL LN. OAK BROOK, IL 60523 (Applicant) Reported 7/2018 2 ORCHARD PL. HINSDALE, IL 60521 (Applicant) Reported 5/2018 430 W ERIE ST. 200 CHICAGO, IL 60654 (Applicant) Reported 10/2016

Employment	From Application	From Equifax
Applicant:	owner Dental Dreams $1,200,000.00/Mo. Total annual Income: $14,400,000.00	

Employment Verifications
From RealPage

Requested For Sameera Hussain (Guarantor) Requested Date 6/18/2025	Employer	Position Held	Annual Salary	Supervisor
	Dental Dreams	owner	$14,400,000.00	
	Results			
	Pending			

Criminal and Other Public Records

Requested For	Period Searched	Requested	Returned
Sameera Hussain (Guarantor)	6/18/2018 - 6/18/2025	6/18/2025	6/18/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Sameera Hussain (Guarantor)	6/18/2025	6/18/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Sameera Hussain	6/18/2025	6/18/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	751	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)	708	Total of all balances on bankcard or revolving accounts is too high Lack of sufficient relevant real estate account information Available credit on your open bankcard or revolving accounts is too low The total of all balances on your open accounts is too high

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	6/2024	5/2025					$55,760.00

Monthly Payment	High Credit	Type	Comments
$2,065.00	$80,542.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

6/25		4/25		2/25		12/24		10/24		8/24	
0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	5/1998	2/2025					$28,182.00

Monthly Payment	High Credit	Type	Comments
$802.00	$60,318.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	12/2023	4/2025					$17,955.00

Monthly Payment	High Credit	Type	Comments
$180.00	$26,421.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

6/25		4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	2/2019	7/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$134,817.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	2/2013	2/2016					$0.00

Monthly Payment	High Credit	Type	Comments
	$95,266.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	3/2016	11/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$60,652.00	INSTALLME	BALANCE PAID OR BEING PAID BY INSURANCE COMPANY Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	11/1999	4/2007					$0.00

Monthly Payment	High Credit	Type	Comments
	$42,102.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ALLY FINANCIAL (Applicant)	4/2017	1/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$23,790.00	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
2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ALLY FINANCIAL (Applicant)	3/2013	12/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$21,541.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE (Applicant)	10/2006	11/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$11,003.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NORDSTROM/TD BANK (Applicant)	2/2006	12/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$8,721.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE (Applicant)	3/2004	8/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,717.00	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
5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	11/1995	11/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,124.00	OPEN ACCOUNT	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/WILLI (Applicant)	4/2017	1/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,073.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/CITIBANK NA (Applicant)	1/2016	1/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,140.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/BANANA REP DC (Applicant)	6/2015	6/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$559.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/TJX CO DC (Applicant)	6/2022	7/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$436.00	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
1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BLOOMINGDALES (Applicant)	5/2008	8/2011					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$418.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/CITIBANK NA (Applicant)	6/2009	10/2009					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$277.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIBANK NA (Applicant)	10/2008						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	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
AMEX/DSNB (Applicant)	5/2008						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	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
12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	11/1995						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE/LORD & T (Applicant)	1/2006	2/2018					
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$1,402.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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


H25054001089
IL43SL01
Rev. 09/17/2015
03/27/2001
Blood Type
RH Factor
Medical Information/Living Will
Seal Area
ilsos.gov
Class: Single Veh GVWR 16000 or Less Except Cycles
Endorsements: NONE
Restrictions: B -Corrective Lenses
1818
ILLINOIS
Alexi Giannoulias • Secretary of State
USA
DRIVER'S LICENSE
Federal Limits Apply
4d LIC NO: H250-5400-1089
3 DOB: 03/27/2001
4b EXP: 03/27/2026
4a ISS: 05/30/2023
1 HUSSAIN
2 MAHIR
8 827 TAFT RD
HINSDALE, IL 60521
9 CLASS: D
9a END: NONE
12 REST: B
DONOR
15 SEX: M
16 HGT: 5'-11"
17 WGT: 160 lbs
18 EYES: BRN
TYPE: DUP
5 DD 05302023500DW0128

NYU | DENTISTRY

NYU College of Dentistry
Office of Admissions
433 First Avenue Suite 125
New York, NY 10010

P: 212 998 9818
F: 212 995 4240

dental.admissions@nyu.edu
http://dental.nyu.edu

Mahir Hussain
827 Taft Rd
Hinsdale, IL 60521-4836

Dear Mahir,

Welcome to the New York University College of Dentistry Class of 2027!

Congratulations! On behalf of New York University College of Dentistry, I am delighted to offer you admission to our four-year Doctor of Dental Surgery (DDS) program. Out of thousands of applicants, you have been selected to join our vibrant community based on the scope of your achievements, and we are eager to help cultivate the promise that you bring to the profession of dentistry.

As an NYU Dentistry student, you will learn from world-renowned faculty, and engage in a clinical education with rotations in each specialty, including our Oral Health Center for People with Disabilities, and at numerous community outreach sites across New York City's five boroughs. Outside the classroom, you will have opportunities to immerse yourself in groundbreaking research, build essential skills through participation in our Leadership Education Portfolio, and connect with your peers through more than 40 student-led clubs and organizations.

Through it all, you will be a member of one of our 14 small Academic Societies, each with a dedicated Student Success Network of academic advisors, peer tutors, and peer and faculty mentors who are committed to helping you flourish throughout your time at NYU Dentistry and beyond.

In order to accept this offer and to secure your seat in the NYU Dentistry Class of 2027, please visit the **NYU Welcome Portal**.

Once again, congratulations on your acceptance to NYU College of Dentistry! We are tremendously excited to have you become a member of our community and I look forward to personally welcoming you at New Student Orientation on July 1, 2023.

Sincerely,

Richard Anchundia

Richard Anchundia, JD
Senior Director, Admissions & Financial Aid

HINSDALE BANK
& TRUST COMPANY, N.A.
A WINTRUST COMMUNITY BANK
9801 W. Higgins, Box 32, Rosemont, IL 60018

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MAHIR HUSSAIN
SAMEERA HUSSAIN
827 TAFT RD
HINSDALE IL 60521-4836

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Customer Service

Customer Support:
630-323-4404

Branch Hours of Operation:
Mon-Fri 9:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Customer Contact Center Hours:
Mon - Fri 7:00 am - 8:00 pm
Saturday 7:00 am - 5:00 pm

Access Your Account Online:
www.hinsdalebank.com

STUDENT CHECKING — Account Number: XXXXXX7142

Effective July 1, 2025, the following monetary adjustments will be made to your Funds Availability Policy Disclosure:

- The first $275 (a change from $225) of any non-cash deposits made at any automatic teller machines (ATMs) or cash deposit made at a non-image enabled ATM will be available on the same business day of the deposit.

- For new customers special rules apply during the first 30 days your account is open. The first $6,725 (a change from $5,525) of funds from a day's total deposits of cashier's; certified; teller's; traveler's; and federal, state, and local government checks will be available on the first business day after the day of deposit if the deposit meets certain conditions.

- Funds you deposit by check may be delayed for a longer period in certain circumstances. The dollar amounts have adjusted as follows:
  - Where you deposit checks totaling more than $6,725 (a change from $5,525) on any one day; or
  - On an account repeatedly overdrawn within the last six months may be delayed for a longer period of time.

Balance Summary

Beginning Balance as of 05/16/25	**$1,353.96**
+ Deposits and Credits (1)	$80.00
- Withdrawals and Debits (13)	$882.75
Ending Balance as of 06/13/25	**$551.21**
Analysis or Maintenance Fees for Period	$0.00
Number of Days in Statement Period	29

Transaction Detail

Date	Description	Deposits	Withdrawals	Balance
May 16	**Beginning Balance**			**$1,353.96**
May 19	PAYNET CREDIT ZELLE GABRIEL VEL AZQUEZ ZELLE 63760 25 EAST FIRST STRE	$80.00		$1,433.96

BALANCE YOUR ACCOUNT

1. Check off (✓) checks appearing on your statement. Those checks not checked off (✓) should be recorded in the checks outstanding column below.

Checks/Withdrawals Outstanding

Check No.	Amount
TOTAL	

2. **Enter** the Bank Balance shown on this statement	
Add deposits made by you, but not shown on this statement.	
Subtotal	
3. **List** total of checks outstanding	
Subtract check total from above Subtotal	
	The number above should match your checkbook balance

Helpful Suggestions For Finding Differences

1. *Review last month's statement to make sure any differences were corrected.*
2. *Check addtions and subtractions in your checkbook.*
3. *Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.*
4. *Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.*
5. *Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.*

Important Information

In Case of Errors or Questions About Your Electronic Transfers. Telephone us or write us using the telephone number or address listed on the front of this statement, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

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

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

How Your Finance Charge (If Any) is calculated. If this statement includes billing information regarding a personal line of credit, the finance charge for each statement (loan) period is calculated by applying the applicable daily periodic rate(s) to the daily balances(including current transactions). To get daily balances, we take the beginning principle balance of your account each day, add any new loans or charges and subtract any payment or credits. Then, we multiply the daily balance each day of the statement period by the applicable daily periodic rate(s). We then add up all of these daily finance charges to get your total finance charge.

In Case of Errors or Questions About Your Personal Line of Credit (This is a Summary of Your Billing Rights). If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on the front of your statement as soon as possible. We must hear from you no later than sixty (60) days after we sent the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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Transaction Detail (Continued)

Date	Description	Deposits	Withdrawals	Balance
May 19	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 GOBRANDS INC. - FA M 855400783 PA SEQ # 742648051508 5198530200086012		-$8.70	$1,425.26
May 19	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 GO PUFF*GB LIC. US D 185540078 PA SEQ # 716676247410 5198530200086012		-$96.14	$1,329.12
May 19	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 716884519400 5198530200086012		-$100.00	$1,229.12
May 19	PREAUTHORIZED DEBIT VENMO PAYMENT 250519		-$20.00	$1,209.12
May 19	PREAUTHORIZED DEBIT VENMO PAYMENT 250519		-$30.00	$1,179.12
May 27	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 712046219245 5198530200086012		-$100.00	$1,079.12
May 28	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 744319037581 5198530200086012		-$100.00	$979.12
May 30	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 744605878431 5198530200086012		-$100.00	$879.12
Jun 02	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 716930834762 5198530200086012		-$50.00	$829.12
Jun 02	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 718863705788 5198530200086012		-$100.00	$729.12
Jun 06	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 714653428065 5198530200086012		-$100.00	$629.12
Jun 12	PREAUTHORIZED DEBIT VENMO PAYMENT 250612		-$30.00	$599.12
Jun 13	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 UBER *EATS 800592899 CA SEQ # 744683237161 5198530200086012		-$47.91	$551.21
Jun 13	**Ending Balance**			**$551.21**

HINSDALE BANK & TRUST COMPANY, N.A.
A WINTRUST COMMUNITY BANK
9801 W. Higgins, Box 32, Rosemont, IL 60018

Last Statement:	April 15, 2025
Statement Ending:	May 15, 2025
Page:	1 of 2

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MAHIR HUSSAIN
SAMEERA HUSSAIN
827 TAFT RD
HINSDALE IL 60521-4836

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Customer Service

Customer Support:
630-323-4404

Branch Hours of Operation:
Mon-Fri 9:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Customer Contact Center Hours:
Mon - Fri 7:00 am - 8:00 pm
Saturday 7:00 am - 5:00 pm

Access Your Account Online:
www.hinsdalebank.com

STUDENT CHECKING — Account Number: XXXXXX7142

Balance Summary

Beginning Balance as of 04/16/25	**$1,284.62**
+ Deposits and Credits (2)	$280.00
- Withdrawals and Debits (5)	$210.66
Ending Balance as of 05/15/25	**$1,353.96**
Analysis or Maintenance Fees for Period	$0.00
Number of Days in Statement Period	30

Transaction Detail

Date	Description	Deposits	Withdrawals	Balance
Apr 16	**Beginning Balance**			**$1,284.62**
Apr 16	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 GO PUFF*GB LIC. US D 185540078 PA SEQ # 742860606085 5198530200086012		-$94.03	$1,190.59
Apr 17	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 GOBRANDS INC. - FA M 855400783 PA SEQ # 714957085993 5198530200086012		-$8.70	$1,181.89
May 05	PAYNET CREDIT ZELLE AHMED K MOA WAD ZELLE 63760 25 EAST FIRST STRE	$100.00		$1,281.89
May 05	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 744783424833 5198530200086012		-$25.00	$1,256.89
May 12	PAYNET CREDIT ZELLE AHMED K MOA WAD ZELLE 63760 25 EAST FIRST STRE	$180.00		$1,436.89
May 12	POS PURCHASE POS PURCHASE TERMINAL 57937801 MORTON WILLIAMS NEW YORK NY SEQ # 336654 5198530200086012		-$76.32	$1,360.57

BALANCE YOUR ACCOUNT

1. Check off (✓) checks appearing on your statement. Those checks not checked off (✓) should be recorded in the checks outstanding column below.

Checks/Withdrawals Outstanding

Check No.	Amount
TOTAL	

2. **Enter** the Bank Balance shown on this statement	
Add deposits made by you, but not shown on this statement.	
Subtotal	
3. **List** total of checks outstanding	
Subtract check total from above Subtotal	
	The number above should match your checkbook balance

Helpful Suggestions For Finding Differences

1. *Review last month's statement to make sure any differences were corrected.*
2. *Check addtions and subtractions in your checkbook.*
3. *Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.*
4. *Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.*
5. *Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.*

Important Information

In Case of Errors or Questions About Your Electronic Transfers. Telephone us or write us using the telephone number or address listed on the front of this statement, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

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

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

How Your Finance Charge (If Any) is calculated. If this statement includes billing information regarding a personal line of credit, the finance charge for each statement (loan) period is calculated by applying the applicable daily periodic rate(s) to the daily balances(including current transactions). To get daily balances, we take the beginning principle balance of your account each day, add any new loans or charges and subtract any payment or credits. Then, we multiply the daily balance each day of the statement period by the applicable daily periodic rate(s). We then add up all of these daily finance charges to get your total finance charge.

In Case of Errors or Questions About Your Personal Line of Credit (This is a Summary of Your Billing Rights). If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on the front of your statement as soon as possible. We must hear from you no later than sixty (60) days after we sent the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

HINSDALE BANK
& TRUST COMPANY, N.A.
A WINTRUST COMMUNITY BANK
9801 W. Higgins, Box 32, Rosemont, IL 60018

Account Number: XXXXXX7142
Statement Date: 05/15/2025

Transaction Detail (Continued)

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Date	Description	Deposits	Withdrawals	Balance
May 15	POS PURCHASE MERCHANT PURCHASE TERMINAL 52704875 NYU DENTALCAFE QPS NEW YORK NY SEQ # 206143106687 5198530200086012		-$6.61	$1,353.96
May 15	**Ending Balance**			**$1,353.96**

HINSDALE BANK & TRUST COMPANY, N.A.
A WINTRUST COMMUNITY BANK
9801 W. Higgins, Box 32, Rosemont, IL 60018

Last Statement:	March 14, 2025
Statement Ending:	April 15, 2025
Page:	1 of 2

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MAHIR HUSSAIN
SAMEERA HUSSAIN
827 TAFT RD
HINSDALE IL 60521-4836

4011 0015087 0001-0002 0000000000000000

Customer Service

Customer Support:
630-323-4404

Branch Hours of Operation:
Mon-Fri 9:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Customer Contact Center Hours:
Mon - Fri 7:00 am - 8:00 pm
Saturday 7:00 am - 5:00 pm

Access Your Account Online:
www.hinsdalebank.com

STUDENT CHECKING   Account Number: XXXXXX7142

Balance Summary

Beginning Balance as of 03/15/25	**$1,181.17**
+ Deposits and Credits (6)	$502.00
- Withdrawals and Debits (8)	$398.55
Ending Balance as of 04/15/25	**$1,284.62**
Analysis or Maintenance Fees for Period	$0.00
Number of Days in Statement Period	32

Transaction Detail

Date	Description	Deposits	Withdrawals	Balance
Mar 15	**Beginning Balance**			**$1,181.17**
Mar 17	PAYNET CREDIT ZELLE AHMED K MOA WAD ZELLE 63760 25 EAST FIRST STRE	$120.00		$1,301.17
Mar 17	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 GOBRANDS INC. - FA M 855400783 PA SEQ # 712751276880 5198530200086012		-$8.70	$1,292.47
Mar 17	ACCOUNT DEBIT ZELLE FLOR ZELLE 63760 25 EAST FIRST STRE		-$50.00	$1,242.47
Mar 24	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 716794588054 5198530200086012		-$25.00	$1,217.47
Mar 24	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 744607130642 5198530200086012		-$100.00	$1,117.47
Mar 25	PAYNET CREDIT ZELLE AHMED K MOA WAD ZELLE 63760 25 EAST FIRST STRE	$40.00		$1,157.47
Mar 27	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 GO PUFF*GB LIC. US D 185540078 PA SEQ # 712459781213 5198530200086012		-$34.85	$1,122.62

BALANCE YOUR ACCOUNT

1. Check off (✓) checks appearing on your statement. Those checks not checked off (✓) should be recorded in the checks outstanding column below.

Checks/Withdrawals Outstanding

Check No.	Amount
TOTAL	

2. **Enter** the Bank Balance shown on this statement	
Add deposits made by you, but not shown on this statement.	
Subtotal	
3. **List** total of checks outstanding	
Subtract check total from above Subtotal	
	The number above should match your checkbook balance

Helpful Suggestions For Finding Differences

1. *Review last month's statement to make sure any differences were corrected.*
2. *Check addtions and subtractions in your checkbook.*
3. *Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.*
4. *Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.*
5. *Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.*

Important Information

In Case of Errors or Questions About Your Electronic Transfers. Telephone us or write us using the telephone number or address listed on the front of this statement, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

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

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

How Your Finance Charge (If Any) is calculated. If this statement includes billing information regarding a personal line of credit, the finance charge for each statement (loan) period is calculated by applying the applicable daily periodic rate(s) to the daily balances(including current transactions). To get daily balances, we take the beginning principle balance of your account each day, add any new loans or charges and subtract any payment or credits. Then, we multiply the daily balance each day of the statement period by the applicable daily periodic rate(s). We then add up all of these daily finance charges to get your total finance charge.

In Case of Errors or Questions About Your Personal Line of Credit (This is a Summary of Your Billing Rights). If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on the front of your statement as soon as possible. We must hear from you no later than sixty (60) days after we sent the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4011 0015089 0002-0002 0000000000000000

Transaction Detail (Continued)

Date	Description	Deposits	Withdrawals	Balance
Mar 31	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 716793812111 5198530200086012		-$40.00	$1,082.62
Apr 03	PREAUTHORIZED DEBIT VENMO PAYMENT 250403		-$40.00	$1,042.62
Apr 07	PAYNET CREDIT ZELLE AHMED K MOA WAD ZELLE 63760 25 EAST FIRST STRE	$42.00		$1,084.62
Apr 07	PAYNET CREDIT ZELLE AHMED K MOA WAD ZELLE 63760 25 EAST FIRST STRE	$100.00		$1,184.62
Apr 07	POS PURCHASE MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ SEQ # 718224382861 5198530200086012		-$100.00	$1,084.62
Apr 14	PAYNET CREDIT ZELLE PATRICK ESK RA ZELLE 63760 25 EAST FIRST STRE	$100.00		$1,184.62
Apr 14	PAYNET CREDIT ZELLE AHMED K MOA WAD ZELLE 63760 25 EAST FIRST STRE	$100.00		$1,284.62
Apr 15	**Ending Balance**			**$1,284.62**

4011 0015089 0002-0002 TWS289HR041625015609 01 L 3

NEW JERSEY NJMVC
New Jersey Motor Vehicle Commission

AUTO DRIVER LICENSE

Acting Chief Administrator

DL M6009 01472 02002 CLASS D
DOB 02-15-2000
ISS 03-12-2025 EXP 02-15-2029

MOAWAD
AHMED KHALED
31 WASHINGTON PKWY
BAYONNE, NJ 07002-1346

END NONE
RESTR NONE

GENDER M HGT 5'-10" EYES BRN
AK BA20250710000119 RENC 35.00

21 MLAT165UJ6
NJM07M01

MVC

AM02-15-2000

Rev 01-08-2020

Visit us at:
www.njmvc.gov

ENDORSEMENTS:
None

RESTRICTIONS:
None

NYU College of Dentistry
Office of Admissions
433 First Avenue Suite 125
New York, NY 10010

P: 212 998 9818
F: 212 995 4240

dental.admissions@nyu.edu
http://dental.nyu.edu

Ahmed Moawad
31 Washington Pkwy
Bayonne, NJ 07002-1346

Dear Ahmed,

Welcome to the New York University College of Dentistry Class of 2027!

Congratulations! On behalf of the New York University College of Dentistry Admissions Committee, I am pleased to offer you admission to our 4-year Doctor of Dental Surgery (DDS) program. Out of thousands of applicants, you have been selected to join our vibrant healthcare community based on the scope of your achievements and your strong commitment to health care. Our community is eager to help cultivate the promise that you bring to the profession of dentistry.

Joining our DDS program means that you'll benefit from a dental education experience at the most comprehensive oral health care center in the U.S., where over 300,000 patient visits each year provide unparalleled clinical experiences for our students — all amid the backdrop of the city that never sleeps.

You will have the opportunity to learn from world-renowned faculty and researchers, many of whom have made pioneering contributions in the areas of caries research, oral cancer, bone health, pain control, implant dentistry, and more. You'll also have exceptional opportunities for leadership and career growth potential through our Dental Student Leadership Institute and Global Health Care Leaders Program, hallmarks of our commitment to developing future leaders of the profession.

Your clinical education will include rotations in each specialty and in our Oral Health Center for People with Disabilities, plus community outreach on faculty-supervised rotations at sites throughout New York City. And as a member of one of our 14 small group practices, you have access to a dedicated Student Success Network — peer and faculty advisors and mentors to support your professional development throughout all four years at NYU.

I hope you'll accept our offer of admission. Please visit the **NYU Welcome Portal** to complete the mandatory Admission Response Form and to learn more about the conditions of acceptance and deposit requirements.

Once again, congratulations on your acceptance to NYU Dentistry! I look forward to personally welcoming you to our community at Orientation in July 2023.

Sincerely,

Eugenia E. Mejia

Eugenia E. Mejia, PhD
Assistant Dean, Admissions & Enrollment Management

CHASE

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

April 04, 2025 through May 05, 2025
Account Number: **000000378586876**

CUSTOMER SERVICE INFORMATION

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

00330921 DRE 802 219 12625 NNNNNNNNNNN 1 000000000 03 0000
AHMED K MOAWAD
31 WASHINGTON PKWY
BAYONNE NJ 07002-1346

03309210301000000023

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

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

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

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

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

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$9,344.29**
Deposits and Additions	2,371.00
ATM & Debit Card Withdrawals	-1,349.37
Electronic Withdrawals	-4,057.08
Ending Balance	**$6,308.84**

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

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow℠ network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(Your total electronic deposits this period were $1,021.00. Note: some deposits may be listed on your previous statement)

- **OR, keep an average ending day balance of $1,500.00 or more in this account.**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$9,344.29**
04/04	Zelle Payment From Nada Kamel Bacl4P263Dzm	**350.00**	9,694.29
04/04	Card Purchase 04/03 Mariam Candy And News I New York NY Card 2369	-32.66	9,661.63
04/04	Recurring Card Purchase 04/03 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.32	9,656.31
04/04	Card Purchase 04/03 Apple.Com/Bill 866-712-7753 CA Card 2369	-2.67	9,653.64
04/04	Card Purchase 04/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,648.64
04/04	Card Purchase 04/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	9,638.64
04/04	Card Purchase 04/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,633.64
04/07	Card Purchase 04/04 Path Tapp Paygo Cp New Jersey NJ Card 2369	-3.00	9,630.64
04/07	Card Purchase 04/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,625.64
04/07	Card Purchase 04/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,620.64
04/07	Card Purchase 04/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,615.64
04/07	Card Purchase 04/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,610.64
04/07	Card Purchase 04/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	9,600.64
04/07	Card Purchase 04/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,595.64
04/07	Card Purchase 04/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,590.64
04/07	Card Purchase 04/06 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.77	9,579.87
04/07	Card Purchase 04/06 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,574.87
04/07	Card Purchase 04/06 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,569.87
04/07	Card Purchase 04/06 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	9,554.87
04/07	Card Purchase 04/07 Paypal *Gobrandsinc G 855-400-7833 PA Card 2369	-38.72	9,516.15
04/07	Card Purchase 04/06 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,511.15
04/07	Card Purchase 04/06 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	9,505.15
04/07	Zelle Payment To Mahi Hussein Nyu Jpm99B3Z9Bbk	-100.00	9,405.15
04/07	Card Purchase 04/06 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,400.15
04/07	Card Purchase 04/07 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,395.15
04/07	Zelle Payment To Mahi Hussein Nyu Jpm99B42Bill	-42.00	9,353.15
04/08	Card Purchase 04/07 Mariam Candy And News I New York NY Card 2369	-13.61	9,339.54
04/08	Card Purchase 04/07 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,334.54
04/08	Card Purchase With Pin 04/08 Cs Mart Inc New York NY Card 2369	-13.04	9,321.50
04/09	Card Purchase 04/08 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,316.50
04/09	Recurring Card Purchase 04/08 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.99	9,310.51
04/09	Card Purchase 04/08 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,285.51
04/09	Card Purchase 04/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,260.51
04/10	Card Purchase 04/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	9,254.51
04/10	Card Purchase 04/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,249.51
04/10	Card Purchase 04/10 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,244.51
04/10	Card Purchase 04/10 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,219.51
04/10	Card Purchase 04/10 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,214.51
04/10	Card Purchase 04/10 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	9,204.51
04/10	Card Purchase 04/10 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,199.51
04/11	Real Time Payment Credit Recd From Aba/Contr Bnk-021214891 From: Bnf-Fanduel Credit Via Trustly Ref: B2A755D3Acd448F0838F Info: Text-Iid: 20250411021214273P1Birhi84487284558 Recd: 00:52:52 Trn: 2001592100Gb	**320.00**	9,519.51
04/11	Card Purchase 04/10 Ctlp*Canteen - Melvill Charlotte NC Card 2369	-3.50	9,516.01
04/11	Card Purchase 04/10 Mariam Candy And News I New York NY Card 2369	-21.78	9,494.23
04/11	Card Purchase 04/11 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,489.23

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION		AMOUNT	BALANCE
04/11	Card Purchase	04/11 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.00	9,482.23
04/11	Card Purchase	04/11 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,457.23
04/14	Real Time Payment Credit Recd From Aba/Contr Bnk-021214891 From: Bnf-Fanduel Credit Via Trustly Ref: 66F351882F714B12B3Eb Info: Text-Iid: 20250413021214273P1Bz4Pf45123461058 Recd: 18:28:09 Trn: 0505422103Ge		**615.53**	10,072.76
04/14	Card Purchase	04/12 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,067.76
04/14	Card Purchase	04/12 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	10,042.76
04/14	Card Purchase	04/12 Path Tapp Paygo Cp New Jersey NJ Card 2369	-3.00	10,039.76
04/14	Zelle Payment To Mahi Hussein Nyu Jpm99B4Pd6Gn		-100.00	9,939.76
04/14	Zelle Payment To Lindsey Mahoney 24402088341		-100.03	9,839.73
04/14	Card Purchase	04/13 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,834.73
04/14	Recurring Card Purchase 04/14 Apple.Com/Bill 866-712-7753 CA Card 2369		-5.32	9,829.41
04/15	Zelle Payment From Khaled Moawad Backlkdln8Y7		**200.00**	10,029.41
04/15	Card Purchase	04/14 Fanduelsbkprimary 9717083015 NJ Card 2369	-20.00	10,009.41
04/15	Card Purchase	04/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-20.00	9,989.41
04/15	Card Purchase	04/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,984.41
04/15	Card Purchase	04/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,979.41
04/15	Card Purchase	04/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	9,969.41
04/15	American Express ACH Pmt R7182 Tel ID: 2005032111		-619.05	9,350.36
04/16	Card Purchase	04/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,345.36
04/16	Card Purchase	04/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,320.36
04/16	Card Purchase	04/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,315.36
04/16	Card Purchase	04/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	9,300.36
04/16	Card Purchase	04/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-20.00	9,280.36
04/16	Card Purchase	04/16 Fanduelsbkprimary 9717083015 NJ Card 2369	-12.00	9,268.36
04/16	Card Purchase	04/16 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,263.36
04/16	Card Purchase	04/16 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	9,253.36
04/18	Zelle Payment From Nada Kamel Bacl8R3U6Mga		**300.00**	9,553.36
04/21	Card Purchase	04/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	9,543.36
04/21	Card Purchase	04/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	9,533.36
04/21	Card Purchase	04/19 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,508.36
04/21	Card Purchase	04/19 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	9,502.36
04/21	Card Purchase	04/19 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	9,496.36
04/21	Card Purchase	04/19 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,491.36
04/21	04/20 Payment To Chase Card Ending IN 1851		-196.00	9,295.36
04/21	Card Purchase	04/21 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,290.36
04/21	Recurring Card Purchase 04/21 Apple.Com/Bill 866-712-7753 CA Card 2369		-5.32	9,285.04
04/22	Real Time Payment Credit Recd From Aba/Contr Bnk-021214891 From: Bnf-Fanduel Credit Via Trustly Ref: 7212D0B51B44454F9Ed1 Info: Text-Iid: 20250422021214273P1B2A3504810147150 Recd: 13:04:02 Trn: 0813762112Gc		**85.47**	9,370.51
04/22	Card Purchase	04/21 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,345.51
04/22	Card Purchase	04/22 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,340.51
04/22	Card Purchase	04/22 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,335.51
04/22	Card Purchase	04/22 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,330.51
04/22	Card Purchase 2369	04/22 Sq *Mariam Candy & News New York NY Card	-21.78	9,308.73
04/24	Card Purchase	04/23 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,303.73
04/25	Card Purchase	04/24 Fanduelsbkprimary 9717083015 NJ Card 2369	-40.00	9,263.73
04/28	Card Purchase	04/26 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.00	9,256.73
04/28	Card Purchase	04/26 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,231.73

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
04/28	Card Purchase 04/26 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	9,221.73
04/28	Card Purchase 04/26 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	9,211.73
04/28	Card Purchase 04/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.00	9,204.73
04/28	Card Purchase 04/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,199.73
04/28	Card Purchase 04/28 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.00	9,192.73
04/28	Recurring Card Purchase 04/28 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.32	9,187.41
04/28	Recurring Card Purchase 04/28 Apple.Com/Bill 866-712-7753 CA Card 2369	-0.99	9,186.42
04/29	Card Purchase 04/28 Mariam Candy And News New York NY Card 2369	-22.65	9,163.77
04/29	Recurring Card Purchase 04/28 Apple.Com/Bill 866-712-7753 CA Card 2369	-10.99	9,152.78
04/29	Card Purchase 04/28 Curb Nyc Taxi Queens NY Card 2369	-14.35	9,138.43
04/29	Card Purchase 04/28 Sq *Classic Barbershop New York NY Card 2369	-37.80	9,100.63
04/29	Card Purchase 04/29 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,095.63
04/29	Card Purchase 04/29 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,090.63
04/29	Card Purchase With Pin 04/29 Gracefully New York NY Card 2369	-16.99	9,073.64
04/30	Zelle Payment From Khaled Moawad Bacrizkby8Qf	**200.00**	9,273.64
04/30	Card Purchase 04/30 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,248.64
04/30	Card Purchase 04/30 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,223.64
05/01	Card Purchase 04/30 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,198.64
05/02	Zelle Payment From Nada Kamel Bacqp0Em5Uje	**300.00**	9,498.64
05/02	Card Purchase 05/01 Mariam Candy And News New York NY Card 2369	-22.65	9,475.99
05/02	Card Purchase 05/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,450.99
05/02	Card Purchase 05/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,445.99
05/02	Card Purchase 05/02 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,420.99
05/02	Card Purchase 05/02 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,395.99
05/02	Card Purchase 05/02 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,390.99
05/02	Card Purchase 05/02 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,385.99
05/05	Recurring Card Purchase 05/03 Apple.Com/Bill 866-712-7753 CA Card 2369	-2.99	9,383.00
05/05	Card Purchase 05/03 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,358.00
05/05	Card Purchase 05/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	9,348.00
05/05	Card Purchase 05/04 Paypal *Gobrandsinc G 855-400-7833 PA Card 2369	-22.84	9,325.16
05/05	Card Purchase 05/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-55.00	9,270.16
05/05	Zelle Payment To Sameera Hussain Jpm99B795Ypl	-2,000.00	7,270.16
05/05	Card Purchase 05/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-56.00	7,214.16
05/05	Recurring Card Purchase 05/05 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.32	7,208.84
05/05	Zelle Payment To Sameera Hussain Jpm99B7D0Lch	-800.00	6,408.84
05/05	Zelle Payment To Mahi Hussein Nyu Jpm99B7Dksj4	-100.00	6,308.84
	Ending Balance		**$6,308.84**

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 provide provisional credit to 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, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.

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

JPMorgan Chase Bank, N.A. Member FDIC

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Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

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

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

We can cover your overdrafts in three different ways:

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

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

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

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

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

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

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

![CHASE]

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

March 06, 2025 through April 03, 2025
Account Number: **000000378586876**

CUSTOMER SERVICE INFORMATION

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

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31 WASHINGTON PKWY
BAYONNE NJ 07002-1346

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We've increased the amount we make available for certain check deposits

As of March 23, 2025, in the cases where your full check deposit is not available on the first business day after your deposit, the minimum amount we make available on the first business day after you deposit a check increased from $225 to $275. As a reminder, your receipt will always show the date when your deposit is expected to be available.

For more details, including the reasons we may delay the full check deposit, please see our Funds Availability Policy, in Section IV of the Deposit Account Agreement which you can find at **chase.com/disclosures**.

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

We're increasing the rush fee for replacement debit and ATM cards

Starting June 22, 2025, a $15 fee will apply if you request express shipping of a replacement Chase debit or ATM card. Please know that you can still receive a replacement card at no cost through our regular mailing process.

Access your replacement debit card sooner by adding it to your digital wallet

- If your debit card is already in your digital wallet, you'll typically be able to use your replacement debit card once it's issued.
- If you haven't added your debit card to your digital wallet yet, we highly recommend doing so. You can add your debit card to your digital wallet in the Chase Mobile® app[1]. For more information, visit **chase.com/digital-payments**.

Special Note: If you have a Chase Private Client Checking℠, Chase Sapphire℠ Checking or Chase Private Client Savings℠ account, the rush shipping fee will not apply.

If you have any questions, please don't hesitate to call the number on this statement. We're here to help.

[1] **Chase Mobile® app** is available for select mobile devices. Message and data rates may apply.

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$12,066.01**
Deposits and Additions	3,362.45
ATM & Debit Card Withdrawals	-2,047.61
Electronic Withdrawals	-4,036.56
Ending Balance	**$9,344.29**

CHASE

March 06, 2025 through April 03, 2025
Account Number: **000000378586876**

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

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $2,490.45. Note: some deposits may be listed on your previous statement)

- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
  (Your average ending day balance in this account was $11,522.40)

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$12,066.01**
03/06	Card Purchase 03/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	12,060.01
03/06	Card Purchase 03/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,055.01
03/06	Card Purchase 03/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	12,030.01
03/06	Card Purchase 03/06 Fanduelsbkprimary 9717083015 NJ Card 2369	-9.00	12,021.01
03/07	Zelle Payment From Nada Kamel Bacrb14VA4lw	**300.00**	12,321.01
03/07	Card Purchase 03/07 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	12,296.01
03/07	Card Purchase 03/07 Uber *Eats Help.Uber.Com CA Card 2369	-29.97	12,266.04
03/10	Card Purchase 03/08 Uber *Eats Help.Uber.Com CA Card 2369	-26.99	12,239.05
03/10	Card Purchase 03/08 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,229.05
03/10	Card Purchase 03/08 Fanduelsbkprimary 9717083015 NJ Card 2369	-8.00	12,221.05
03/10	Recurring Card Purchase 03/08 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.99	12,215.06
03/10	Card Purchase 03/08 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	12,200.06
03/10	Card Purchase 03/08 Fanduelsbkprimary 9717083015 NJ Card 2369	-8.00	12,192.06
03/10	Card Purchase 03/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,187.06
03/10	Card Purchase 03/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	12,181.06
03/10	Card Purchase 03/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,176.06
03/10	Card Purchase 03/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,166.06
03/10	Card Purchase 03/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,156.06
03/10	Card Purchase 03/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,146.06
03/10	Card Purchase 03/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,141.06
03/10	Card Purchase 03/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,136.06
03/10	Card Purchase 03/10 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	12,111.06
03/10	Card Purchase 03/10 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	12,086.06
03/10	Recurring Card Purchase 03/10 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.32	12,080.74
03/11	Zelle Payment From Sammy Amin 24022256286	**12.00**	12,092.74
03/11	Card Purchase 03/11 Fanduelsbkprimary 9717083015 NJ Card 2369	-50.00	12,042.74
03/11	Card Purchase 03/11 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,037.74
03/11	Card Purchase 03/11 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,032.74
03/11	Card Purchase 03/11 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,027.74
03/11	Card Purchase 03/11 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,022.74
03/11	Zelle Payment To Sammy Mohamed Amin 24021820514	-75.00	11,947.74
03/12	Card Purchase 03/11 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	11,937.74
03/12	Card Purchase 03/12 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	11,927.74
03/12	Card Purchase 03/12 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	11,922.74
03/13	Card Purchase 03/13 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	11,907.74
03/13	Card Purchase 03/13 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	11,902.74
03/13	Card Purchase 03/13 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	11,897.74
03/13	Card Purchase 03/13 Fanduelsbkprimary 9717083015 NJ Card 2369	-16.00	11,881.74
03/13	Recurring Card Purchase 03/13 Apple.Com/Bill 866-712-7753 CA Card 2369	-0.99	11,880.75

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
03/14	Real Time Payment Credit Recd From Aba/Contr Bnk-021214891 From: Bnf-Fanduel Credit Via Trustly Ref: 08B6155411B74E55B303 Info: Text-Iid: 20250314021214273P1Bxb3757283359626 Recd: 16:29:43 Trn: 1010732073Ge	**68.00**	11,948.75
03/14	Zelle Payment From Khaled Moawad Bacqhiuqo5Vl	**200.00**	12,148.75
03/14	Card Purchase 03/13 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,143.75
03/14	Card Purchase 03/13 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,138.75
03/14	Card Purchase 03/14 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	12,113.75
03/14	Card Purchase 03/14 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	12,088.75
03/14	Card Purchase 03/14 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,078.75
03/14	Card Purchase 03/14 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,073.75
03/14	Card Purchase 03/14 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,068.75
03/14	Card Purchase 03/14 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,063.75
03/14	ATM Withdrawal 03/14 650 Broadway Bayonne NJ Card 2369	-100.00	11,963.75
03/17	Card Purchase 03/14 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	11,958.75
03/17	Card Purchase 03/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	11,933.75
03/17	Card Purchase 03/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	11,927.75
03/17	Card Purchase 03/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	11,922.75
03/17	Card Purchase 03/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	11,917.75
03/17	Card Purchase 03/16 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	11,892.75
03/17	Card Purchase 03/16 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	11,887.75
03/17	Card Purchase 03/16 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	11,882.75
03/17	Card Purchase 03/16 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	11,877.75
03/17	Card Purchase 03/17 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	11,872.75
03/17	Card Purchase 03/17 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	11,867.75
03/17	Card Purchase 03/17 Uber *Trip Help.Uber.Com CA Card 2369	-17.95	11,849.80
03/17	Card Purchase 03/17 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	11,839.80
03/17	American Express ACH Pmt M5440 Web ID: 2005032111	-571.56	11,268.24
03/17	Recurring Card Purchase 03/17 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.32	11,262.92
03/17	Zelle Payment To Mahi Hussein Nyu Jpm99B1Nkwpb	-120.00	11,142.92
03/18	Card Purchase 03/17 Paypal *Gobrandsinc G 855-400-7833 PA Card 2369	-38.65	11,104.27
03/18	Card Purchase 03/17 Uber *Trip Help.Uber.Com CA Card 2369	-23.27	11,081.00
03/18	Card Purchase 03/17 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	11,056.00
03/18	Card Purchase 03/17 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	11,031.00
03/18	Card Purchase 03/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	11,006.00
03/18	Card Purchase 03/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	10,991.00
03/18	Card Purchase 03/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	10,985.00
03/18	Card Purchase 03/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,980.00
03/18	Card Purchase 03/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,975.00
03/18	Card Purchase 03/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	10,965.00
03/18	Card Purchase With Pin 03/18 Nyu Health Ctr-Pharmac New York NY Card 2369	-70.08	10,894.92
03/19	Card Purchase 03/19 Uber *Trip Help.Uber.Com CA Card 2369	-34.35	10,860.57
03/19	Card Purchase 03/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.00	10,853.57
03/19	Card Purchase 03/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,848.57
03/19	Card Purchase 03/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-50.00	10,798.57
03/19	Recurring Card Purchase 03/19 Verizon*Recurring Pay 800-Verizon FL Card 2369	-54.99	10,743.58
03/19	Zelle Payment To Niyati Shah Jpm99B1USD3L	-100.00	10,643.58
03/20	Card Purchase 03/20 Fanduelsbkprimary 9717083015 NJ Card 2369	-20.00	10,623.58
03/20	Card Purchase 03/20 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,618.58

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TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION		AMOUNT	BALANCE
03/20	Card Purchase	03/20 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	10,608.58
03/20	Card Purchase	03/20 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	10,602.58
03/20	Card Purchase	03/20 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,597.58
03/20	Card Purchase	03/20 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	10,587.58
03/20	03/20 Payment To Chase Card Ending IN 1851		-45.00	10,542.58
03/21	Zelle Payment From Nada Kamel Bacqgshxts8C		**300.00**	10,842.58
03/21	Card Purchase	03/21 Fanduelsbkprimary 9717083015 NJ Card 2369	-20.00	10,822.58
03/21	Card Purchase	03/21 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,817.58
03/21	Card Purchase	03/21 Sq *M26 New York NY Card 2369	-10.34	10,807.24
03/24	Card Purchase	03/21 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	10,782.24
03/24	Card Purchase	03/22 Fanduelsbkprimary 9717083015 NJ Card 2369	-35.00	10,747.24
03/24	Card Purchase	03/22 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,742.24
03/24	Card Purchase	03/22 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	10,717.24
03/24	Card Purchase	03/22 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	10,707.24
03/24	Card Purchase	03/22 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,702.24
03/24	Card Purchase	03/22 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	10,696.24
03/24	Card Purchase	03/23 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,691.24
03/24	Card Purchase	03/23 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	10,666.24
03/24	Card Purchase	03/23 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,661.24
03/24	Card Purchase	03/23 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	10,636.24
03/24	Card Purchase	03/24 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,631.24
03/24	Card Purchase	03/24 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	10,621.24
03/24	Recurring Card Purchase 03/24 Apple.Com/Bill 866-712-7753 CA Card 2369		-5.32	10,615.92
03/25	Card Purchase	03/25 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	10,609.92
03/25	Card Purchase	03/25 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	10,603.92
03/25	Card Purchase	03/25 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	10,598.92
03/25	Zelle Payment To Mahi Hussein Nyu Jpm99B2lc00l		-40.00	10,558.92
03/26	Nyuniversity Nyu	PPD ID: 4135562308	**2,203.00**	12,761.92
03/26	Card Purchase	03/26 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,756.92
03/26	Card Purchase	03/26 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	12,731.92
03/26	Card Purchase	03/26 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,726.92
03/26	Card Purchase	03/26 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,721.92
03/27	Card Purchase	03/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,716.92
03/27	Card Purchase	03/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,711.92
03/27	Card Purchase	03/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,701.92
03/27	Card Purchase	03/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,696.92
03/27	Card Purchase	03/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	12,681.92
03/27	Card Purchase	03/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	12,666.92
03/27	Card Purchase	03/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,661.92
03/28	Real Time Payment Credit Recd From Aba/Contr Bnk-021214891 From: Bnf-Fanduel Credit Via Trustly Ref: 6F20471Ac75A49D2B29C Info: Text-Iid: 20250328021214273P1B998790075072130 Recd: 10:45:29 Trn: 0748632087GA		**200.45**	12,862.37
03/28	Card Purchase	03/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	12,847.37
03/28	Card Purchase	03/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,842.37
03/28	Recurring Card Purchase 03/28 Apple.Com/Bill 866-712-7753 CA Card 2369		-0.99	12,841.38
03/31	Real Time Payment Credit Recd From Aba/Contr Bnk-042000314 From: Bnf-Draftkings Credit Via Nuvei US Ref: Ir76Evfn5Dy3M2l Info: Text-/Vxr/0010000186282992Rmtinf-Draftkings Iid: 20250329042000314P1Bopfx01018573904 Recd: 21:52:43 Trn: 1428582088Gb		**19.00**	12,860.38
03/31	Zelle Payment From Mostafa Khaled Moawad 24227171194		**60.00**	12,920.38

CHASE

March 06, 2025 through April 03, 2025
Account Number: **000000378586876**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
03/31	Card Purchase 03/28 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,910.38
03/31	Card Purchase 03/28 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,900.38
03/31	Recurring Card Purchase 03/28 Apple.Com/Bill 866-712-7753 CA Card 2369	-10.99	12,889.39
03/31	Card Purchase 03/28 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	12,883.39
03/31	Card Purchase 03/28 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,878.39
03/31	Card Purchase 03/28 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.40	12,871.99
03/31	Card Purchase 03/28 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	12,865.99
03/31	Card Purchase 03/29 Fanduelsbkprimary 9717083015 NJ Card 2369	-18.00	12,847.99
03/31	Card Purchase 03/29 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,842.99
03/31	Card Purchase 03/29 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.00	12,835.99
03/31	Card Purchase 03/29 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	12,829.99
03/31	Card Purchase 03/29 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,819.99
03/31	Card Purchase 03/29 Path Tapp Paygo Cp New Jersey NJ Card 2369	-3.00	12,816.99
03/31	Card Purchase 03/29 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,811.99
03/31	Card Purchase 03/29 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,806.99
03/31	Card Purchase 03/30 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,796.99
03/31	Zelle Payment To Bro 24227117362	-60.00	12,736.99
03/31	Card Purchase 03/30 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	12,730.99
03/31	Card Purchase 03/30 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,725.99
03/31	Card Purchase 03/30 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.00	12,718.99
03/31	Card Purchase 03/30 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.00	12,711.99
03/31	Card Purchase 03/31 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,701.99
03/31	Card Purchase 03/31 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,696.99
03/31	Card Purchase 03/31 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,691.99
03/31	Recurring Card Purchase 03/31 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.32	12,686.67
03/31	Draftkings Internet Ah76Evf666U0PHA Web ID: 1460522024	-25.00	12,661.67
04/01	Card Purchase 03/31 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,651.67
04/01	Card Purchase 03/31 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	12,626.67
04/01	Card Purchase 03/31 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,616.67
04/01	Card Purchase 04/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-55.00	12,561.67
04/01	Card Purchase 04/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,556.67
04/01	Card Purchase 04/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-35.00	12,521.67
04/01	Card Purchase 04/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	12,511.67
04/01	Card Purchase 04/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,506.67
04/01	Card Purchase 04/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	12,501.67
04/01	Card Purchase With Pin 04/01 Target T- 512 2ND Ave New York NY Card 2369	-12.95	12,488.72
04/01	Zelle Payment To Kikuku Landlord Jpm99B3C3Nu5	-3,000.00	9,488.72
04/02	Card Purchase 04/02 Calvinklein.Com 866-5130513 NY Card 2369	-54.43	9,434.29
04/02	Card Purchase 04/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,429.29
04/02	Card Purchase 04/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,424.29
04/02	Card Purchase 04/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	9,414.29
04/02	Card Purchase 04/02 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	9,389.29
04/02	Card Purchase 04/02 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,384.29
04/03	Card Purchase 04/02 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	9,369.29
04/03	Card Purchase 04/03 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	9,364.29
04/03	Card Purchase 04/03 Fanduelsbkprimary 9717083015 NJ Card 2369	-20.00	9,344.29
	Ending Balance		**$9,344.29**

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

CHASE

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

February 06, 2025 through March 05, 2025
Account Number: **000000378586876**

CUSTOMER SERVICE INFORMATION

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

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AHMED K MOAWAD
31 WASHINGTON PKWY
BAYONNE NJ 07002-1346

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We're introducing new security measures for certain wire transfers when using our digital banking services

To help protect your account, you may be required to use a trusted device to send certain wire transfers when using chase.com or the Chase Mobile® app.[1] Here are the key changes that will be effective May 8, 2025:

- **Use of Trusted Devices:** You'll need to use a trusted device to send certain wire transfers using our digital banking services. A trusted device is a smartphone that has been enrolled with us based on specific criteria.
- **Enrolling a Device:** You may already be using a trusted device. If not, you'll receive step-by-step instructions to make your device trusted the next time you initiate a wire transfer that requires it. You'll need to use a smartphone with the Chase Mobile® app installed and fulfill certain identification requirements, such as scanning and uploading a copy of your driver's license or state ID.
- **Restrictions on Wire Transfers:** If you don't have a trusted device, you may not be able to add recipients or initiate certain wire transfers using our digital banking services. This won't affect your ability to initiate wires at a Chase branch or J.P. Morgan Financial Center.

Where to Find More Information
These policy updates are effective May 8, 2025, and will be detailed in Section 3 of the *Online Wire Transfer and Chase Global Transfer Services Addendum*, which may appear as a separate agreement or as an Addendum to the Digital Services Agreement.

You can review the new requirements in those agreements beginning February 20, 2025. Here's how to access them:
- **On chase.com:** Log in to your account, click on the Main Menu, and select "Agreements & Disclosures."
- **On the Chase Mobile® app:** Go to "Legal Information" in Profile & Settings or at the bottom of the home page, then select "Legal Agreements and Disclosures."

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

[1]**Chase Mobile® app** is available for select mobile devices. Message and data rates may apply.

CHASE

February 06, 2025 through March 05, 2025
Account Number: **000000378586876**

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$16,070.08**
Deposits and Additions	1,426.63
ATM & Debit Card Withdrawals	-2,035.70
Electronic Withdrawals	-3,395.00
Ending Balance	**$12,066.01**

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

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow[SM] network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $231.67. Note: some deposits may be listed on your previous statement)

- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
  (Your average ending day balance in this account was $15,713.94)

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$16,070.08**
02/06	Card Purchase 02/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	16,045.08
02/06	Card Purchase 02/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,040.08
02/06	Card Purchase 02/06 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,035.08
02/06	Card Purchase 02/06 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,030.08
02/07	Zelle Payment From Nada Kamel Bacrnp6Tjfto	**300.00**	16,330.08
02/07	Card Purchase 02/06 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,325.08
02/07	Card Purchase 02/07 Uber *Eats Help.Uber.Com CA Card 2369	-23.03	16,302.05
02/07	Card Purchase 02/07 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.00	16,295.05
02/07	Card Purchase 02/07 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,290.05
02/10	Card Purchase 02/07 Uber *Eats Help.Uber.Com CA Card 2369	-25.91	16,264.14
02/10	Card Purchase 02/07 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	16,254.14
02/10	Card Purchase 02/07 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,249.14
02/10	Card Purchase 02/08 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,244.14
02/10	Card Purchase 02/08 Uber *Eats Help.Uber.Com CA Card 2369	-28.15	16,215.99
02/10	Card Purchase 02/08 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,210.99
02/10	Card Purchase With Pin 02/08 Fairway Market of Kips New York NY Card 2369	-9.84	16,201.15
02/10	Card Purchase 02/08 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,196.15
02/10	Recurring Card Purchase 02/08 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.99	16,190.16
02/10	Card Purchase 02/08 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,185.16
02/10	Card Purchase 02/08 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,180.16
02/10	Card Purchase 02/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	16,165.16
02/10	Card Purchase 02/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-40.00	16,125.16
02/10	Card Purchase 02/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-68.00	16,057.16
02/10	Card Purchase 02/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	16,047.16
02/10	Card Purchase 02/09 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.77	16,039.39
02/10	Card Purchase 02/09 A To Z Smoke New York NY Card 2369	-49.23	15,990.16
02/10	Recurring Card Purchase 02/10 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.32	15,984.84

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION		AMOUNT	BALANCE
02/11	Card Purchase	02/10 Paypal *Tiktok Shop 650-584-0896 CA Card 2369	-41.33	15,943.51
02/11	Card Purchase	02/10 Fanduelsbkprimary 9717083015 NJ Card 2369	-100.00	15,843.51
02/13	Card Purchase	02/12 Fanduelsbkprimary 9717083015 NJ Card 2369	-16.00	15,827.51
02/13	Card Purchase	02/13 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	15,812.51
02/13	Card Purchase	02/12 Sq *Classic Barber Shop New York NY Card 2369	-37.80	15,774.71
02/13	Card Purchase	02/13 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,769.71
02/13	Recurring Card Purchase	02/13 Apple.Com/Bill 866-712-7753 CA Card 2369	-0.99	15,768.72
02/14	Zelle Payment From Khaled Moawad Backg0Et3Cky		**250.00**	16,018.72
02/14	Card Purchase	02/13 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,013.72
02/14	Card Purchase	02/13 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,008.72
02/14	Card Purchase	02/14 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,003.72
02/14	Card Purchase	02/14 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,998.72
02/14	Card Purchase	02/14 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,993.72
02/14	Card Purchase With Pin	02/14 Nyu Health Ctr-Pharmac New York NY Card 2369	-70.08	15,923.64
02/18	Zelle Payment From Nada Kamel Bacqo7Rqlz3Z		**200.00**	16,123.64
02/18	Card Purchase	02/14 Mariam Candy & News Inc New York NY Card 2369	-32.66	16,090.98
02/18	Card Purchase	02/15 Uber *Trip Help.Uber.Com CA Card 2369	-22.92	16,068.06
02/18	Card Purchase	02/15 Uber *Eats Help.Uber.Com CA Card 2369	-25.00	16,043.06
02/18	Card Purchase	02/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,038.06
02/18	Card Purchase	02/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,033.06
02/18	Card Purchase	02/15 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,028.06
02/18	Card Purchase	02/16 Uber *Eats Help.Uber.Com CA Card 2369	-25.26	16,002.80
02/18	Card Purchase With Pin	02/16 Target T- 512 2ND Ave New York NY Card 2369	-55.13	15,947.67
02/18	Card Purchase	02/16 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,942.67
02/18	Recurring Card Purchase	02/17 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.32	15,937.35
02/18	Card Purchase	02/18 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,932.35
02/19	Real Time Payment Credit Recd From Aba/Contr Bnk-021214891 From: Bnf-Fanduel Credit Via Trustly Ref: 04DC8055649C429CA365 Info: Text-Iid: 20250219021214273P1B3Nms91423180939 Recd: 18:22:45 Trn: 1185322050Gb		**75.86**	16,008.21
02/19	Card Purchase	02/19 Uber *Eats Help.Uber.Com CA Card 2369	-18.91	15,989.30
02/19	Card Purchase	02/19 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,984.30
02/19	Recurring Card Purchase	02/19 Verizon*Recurring Pay 800-Verizon FL Card 2369	-54.99	15,929.31
02/20	Card Purchase	02/19 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.00	15,922.31
02/20	Card Purchase With Pin	02/20 7-Eleven New York NY Card 2369	-36.97	15,885.34
02/21	Zelle Payment From Khaled Moawad Bacp5S7Bxoh6		**300.00**	16,185.34
02/21	Card Purchase	02/21 Uber *Eats Help.Uber.Com CA Card 2369	-25.94	16,159.40
02/21	Card Purchase	02/21 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	16,154.40
02/21	Card Purchase	02/21 Uber *Eats Help.Uber.Com CA Card 2369	-26.90	16,127.50
02/24	Card Purchase	02/22 Uber *Eats Help.Uber.Com CA Card 2369	-25.02	16,102.48
02/24	Card Purchase	02/22 Uber *Eats Help.Uber.Com CA Card 2369	-24.58	16,077.90
02/24	Card Purchase	02/22 Uber *Trip Help.Uber.Com CA Card 2369	-5.44	16,072.46
02/24	Card Purchase	02/22 Uber *Trip Help.Uber.Com CA Card 2369	-21.28	16,051.18
02/24	Card Purchase	02/22 Uber *Trip Help.Uber.Com CA Card 2369	-20.86	16,030.32
02/24	02/22 Payment To Chase Card Ending IN 1851		-60.00	15,970.32
02/24	Zelle Payment To Mahi Hussein Nyu Jpm99AZ0709C		-140.00	15,830.32
02/24	Card Purchase	02/22 Zara USA 3074 New York NY Card 2369	-76.10	15,754.22

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CHASE

February 06, 2025 through March 05, 2025
Account Number: **000000378586876**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
02/24	Card Purchase 02/22 Sq *Ritas Threading & B New York NY Card 2369	-12.54	15,741.68
02/24	Card Purchase 02/23 Uber *Trip Help.Uber.Com CA Card 2369	-22.92	15,718.76
02/24	Card Purchase 02/23 Epicerie Boulud At Worl New York NY Card 2369	-3.27	15,715.49
02/24	Card Purchase 02/22 Path Tapp Paygo Cp New Jersey NJ Card 2369	-3.00	15,712.49
02/24	Card Purchase 02/23 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	15,702.49
02/24	Card Purchase 02/24 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.77	15,694.72
02/24	Card Purchase 02/24 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,689.72
02/24	Card Purchase 02/24 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	15,679.72
02/24	Recurring Card Purchase 02/24 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.32	15,674.40
02/25	Card Purchase 02/24 Fanduelsbkprimary 9717083015 NJ Card 2369	-18.00	15,656.40
02/25	Card Purchase 02/24 Fanduelsbkprimary 9717083015 NJ Card 2369	-20.00	15,636.40
02/25	Card Purchase 02/25 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	15,621.40
02/26	Real Time Payment Credit Recd From Aba/Contr Bnk-021214891 From: Bnf-Fanduel Credit Via Trustly Ref: Dd94809C735948F98298 Info: Text- Iid: 20250226021214273P1Bpsr818890479625 Recd: 07:46:11 Trn: 0367072057Gd	**100.77**	15,722.17
02/26	Card Purchase 02/24 515 Deli Corp New York NY Card 2369	-10.40	15,711.77
02/26	Card Purchase 02/25 Fanduelsbkprimary 9717083015 NJ Card 2369	-50.00	15,661.77
02/26	Card Purchase 02/26 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	15,651.77
02/27	Card Purchase 02/26 Mariam Candy & News Inc New York NY Card 2369	-21.78	15,629.99
02/27	Card Purchase 02/26 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,624.99
02/27	Card Purchase 02/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	15,614.99
02/27	Card Purchase 02/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	15,604.99
02/27	Card Purchase 02/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	15,594.99
02/28	Zelle Payment From Khaled Moawad Bacm0Ulf9Ngx	**200.00**	15,794.99
02/28	Card Purchase 02/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	15,788.99
02/28	Card Purchase 02/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-20.00	15,768.99
02/28	Card Purchase 02/27 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	15,758.99
02/28	Card Purchase 02/28 Uber *Eats Help.Uber.Com CA Card 2369	-27.62	15,731.37
02/28	Card Purchase 02/28 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,726.37
02/28	Zelle Payment To Deano Obeid 23889895300	-130.00	15,596.37
03/03	Recurring Card Purchase 02/28 Apple.Com/Bill 866-712-7753 CA Card 2369	-0.99	15,595.38
03/03	Recurring Card Purchase 03/01 Apple.Com/Bill 866-712-7753 CA Card 2369	-10.99	15,584.39
03/03	Card Purchase 03/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-20.00	15,564.39
03/03	Card Purchase 03/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-40.00	15,524.39
03/03	Card Purchase 03/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.77	15,516.62
03/03	Card Purchase 03/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,511.62
03/03	Card Purchase 03/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,506.62
03/03	Card Purchase 03/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,501.62
03/03	Card Purchase 03/01 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	15,486.62
03/03	Card Purchase 03/02 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,481.62
03/03	Card Purchase 03/02 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,476.62
03/03	Card Purchase 03/02 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	15,470.62
03/03	ATM Withdrawal 03/02 650 Broadway Bayonne NJ Card 2369	-100.00	15,370.62
03/03	Card Purchase With Pin 03/02 Walgreens Store 12 Nor Bayonne NJ Card 2369	-40.29	15,330.33
03/03	Card Purchase 03/02 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,325.33
03/03	Card Purchase 03/03 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	15,300.33
03/03	Card Purchase 03/03 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	15,294.33

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
03/03	Card Purchase 03/03 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	15,284.33
03/03	Recurring Card Purchase 03/03 Apple.Com/Bill 866-712-7753 CA Card 2369	-5.32	15,279.01
03/04	Card Purchase 03/03 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,274.01
03/04	Card Purchase 03/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-40.00	15,234.01
03/04	Card Purchase 03/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	15,224.01
03/04	Card Purchase 03/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-10.00	15,214.01
03/04	Zelle Payment To Magic 23938845433	-65.00	15,149.01
03/05	Card Purchase 03/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-7.00	15,142.01
03/05	Card Purchase 03/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-6.00	15,136.01
03/05	Card Purchase 03/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	15,111.01
03/05	Card Purchase 03/04 Fanduelsbkprimary 9717083015 NJ Card 2369	-25.00	15,086.01
03/05	Card Purchase 03/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-15.00	15,071.01
03/05	Card Purchase 03/05 Fanduelsbkprimary 9717083015 NJ Card 2369	-5.00	15,066.01
03/05	Zelle Payment To Kikuku Landlord Jpm99B0Bdntd	-3,000.00	12,066.01
	Ending Balance		**$12,066.01**

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.

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JPMorgan Chase Bank, N.A. Member FDIC

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Connecticut

USA

DRIVER LICENSE

COMMISSIONER

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3 DOB 02/07/2001

4b EXP 02/07/2031

JS01

9 CLASS D

9a END NONE

12 REST NONE

DONOR

4a ISS 04/23/2023

15 SEX M

16 HGT 6'-02"

18 EYES HAZ

5 DD 23042320213001M42Y

1 STEIN

2 JAKE SAMUEL

8 37 RYDERS LN

WILTON, CT 06897-1722

21 029426498
CT64SL01

www.ct.gov/dmv
02/07/2001

CLASS: D-Any non-commercial motor vehicle except motorcycle.

END: None

REST: None

Address change: notify DMV w/in 24 hours. Use label or permanent marker below

Form **8879**

(Rev. January 2021)

Department of the Treasury Internal Revenue Service

IRS *e-file* Signature Authorization

► **ERO must obtain and retain completed Form 8879.**

► **Go to *www.irs.gov/Form8879* for the latest information.**

OMB No. 1545-0074

Submission Identification Number (SID) ►

Taxpayer's name	Social security number
Jake S Stein	047-02-9736
Spouse's name	Spouse's social security number

Part I **Tax Return Information – Tax Year Ending December 31,** 2024 (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

Note: Form 1040-SS filers use line 4 only. Leave lines 1, 2, 3, and 5 blank.

1	Adjusted gross income	**1**	70,326.
2	Total tax	**2**	7,313.
3	Federal income tax withheld from Form(s) W-2 and Form(s) 1099	**3**	7,313.
4	Amount you want refunded to you	**4**	
5	Amount you owe	**5**	

Part II **Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)**

Under penalties of perjury, I declare that I have examined a copy of the income tax return (original or amended) I am now authorizing, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from the income tax return (original or amended) I am now authorizing. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS **(a)** an acknowledgement of receipt or reason for rejection of the transmission, **(b)** the reason for any delay in processing the return or refund, and **(c)** the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at **1-888-353-4537**. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for the income tax return (original or amended) I am now authorizing and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

☒ I authorize James Duff CPA LLC (**ERO firm name**) to enter or generate my PIN 01329 (**Enter five digits, but don't enter all zeros**) as my signature on the income tax return (original or amended) I am now authorizing.

☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ► Jake S Stein Date ► 3/5/2025

Spouse's PIN: check one box only

☐ I authorize ______ (**ERO firm name**) to enter or generate my PIN ______ (**Enter five digits, but don't enter all zeros**) as my signature on the income tax return (original or amended) I am now authorizing.

☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN **and** your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ► Date ►

Practitioner PIN Method Returns Only – continue below

Part III **Certification and Authentication – Practitioner PIN Method Only**

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. 06538296011 (**Don't enter all zeros**)

I certify that the above numeric entry is my PIN, which is my signature for the electronic individual income tax return (original or amended) I am now authorized to file for tax year indicated above for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and **Pub. 1345,** Handbook for Authorized IRS *e-file* Providers of Individual Income Tax Returns.

ERO's signature ► James Duff CPA Date ►

ERO Must Retain This Form – See Instructions
Don't Submit This Form to the IRS Unless Requested To Do So

NEW YORK STATE

Department of Taxation and Finance

New York State E-File Signature Authorization for Tax Year 2024

For Forms IT-201, IT-201-X, IT-203, IT-203-X, IT-214, and NYC-210

Electronic return originator (ERO): Do **not** mail this form to the Tax Department. Keep it for your records.

Taxpayer's name	Spouse's name *(jointly filed return only)*
JAKE S STEIN	

Purpose

Form TR-579-IT must be completed to authorize an ERO to e-file a personal income tax return and to transmit bank account information for the electronic funds withdrawal.

General instructions

Taxpayers must complete Part B before the ERO transmits the taxpayer's electronically filed Forms IT-201, *Resident Income Tax Return*, IT-201-X, *Amended Resident Income Tax Return*, IT-203, *Nonresident and Part-Year Resident Income Tax Return*, IT-203-X, *Amended Nonresident and Part-Year Resident Income Tax Return*, IT-214, *Claim for Real Property Tax Credit*, and NYC-210, *Claim for New York City School Tax Credit*. Note that an electronic signature can be used as described in TSB-M-20(1)C, (2)I, *E-File Authorizations (TR-579 forms) for Taxpayers Using a Paid Preparer for Electronically Filed Tax Returns*.

For returns filed jointly, both spouses must complete and sign Form TR-579-IT.

EROs must complete Part C prior to transmitting electronically filed income tax returns (Forms IT-201, IT-201-X, IT-203, IT-203-X, IT-214, and NYC-210).

Both the paid preparer and the ERO are required to sign Part C. However, an individual performing as both the paid preparer and the ERO is only required to sign as the paid preparer. It is not necessary to include the ERO signature in this case. Note that an alternative signature can be used as described in Publication 58, *Information for Income Tax Return Preparers*, available on our website.

This form is not required for electronically filed Form IT-370, *Application for Automatic Six-Month Extension of Time to File for Individuals*. See Form TR-579.1-IT, *New York State Taxpayer Authorization for Electronic Funds Withdrawal for Tax Year 2024 Form IT-370 and Tax Year 2025 Form IT-2105.*

Part A – Tax return information

1	Federal adjusted gross income *(from applicable line)*	1.	70326
2	Refund	2.	714
3	Amount you owe	3.	
4	Financial institution routing number	4.	022000046
5	Financial institution account number	5.	6500741458

6 Account type: [X] Personal checking [ ] Personal savings [ ] Business checking [ ] Business savings

Part B – Declaration of taxpayer and authorizations for Forms IT-201, IT-201-X, IT-203, IT-203-X, IT-214, and NYC-210

Under penalty of perjury, I declare that I have examined the information on my 2024 New York State electronic personal income tax return, including any accompanying schedules, attachments, and statements, and certify that my electronic return is true, correct, and complete. The ERO has my consent to send my 2024 New York State electronic return to New York State through the Internal Revenue Service (IRS). In addition, by using a computer system and software to prepare and transmit my form electronically, I consent to the disclosure to New York State of all information pertaining to the transmission of my tax form electronically. I understand that by executing this Form TR-579-IT, I am authorizing the ERO to sign and file this return on my behalf and agree that the ERO's submission of my personal income tax return to the IRS, together with this authorization, will serve as the electronic signature for the return and any authorized payment transaction. If I am paying my New York State personal income taxes due by electronic funds withdrawal, I certify that the account holder has authorized the New York State Tax Department and its designated financial agents to initiate an electronic funds withdrawal from the financial institution account indicated on my 2024 electronic return, and authorized the financial institution to withdraw the amount from that account. As New York does not support International ACH Transactions (IAT), I attest the source for these funds is within the United States. I understand and agree that I may revoke this authorization for payment only by contacting the Tax Department no later than two (2) business days prior to the payment date.

Taxpayer's signature Jake S Stein	Date 3/5/2025
Spouse's signature *(jointly filed return only)*	Date

Part C – Declaration of electronic return originator (ERO) and paid preparer

Under penalty of perjury, I declare that the information contained in this 2024 New York State electronic personal income tax return is the information furnished to me by the taxpayer. If the taxpayer furnished me a completed paper 2024 New York State return signed by a paid preparer, I declare that the information contained in the taxpayer's 2024 New York State electronic return is identical to that contained in the paper copy of the return. If I am the paid preparer, under penalty of perjury I declare that I have examined this 2024 New York State electronic personal income tax return, and, to the best of my knowledge and belief, the return is true, correct, and complete. I have based this declaration on all information available to me.

Do not mail Form TR-579-IT to the Tax Department:

EROs must keep this form for three years and present it to the Tax Department upon request.

ERO's signature JAMES DUFF CPA	Print name JAMES DUFF CPA	Date
Paid preparer's signature JAMES DUFF CPA	Print name JAMES DUFF CPA	Date

WE ARE YOUR DOL

NEW YORK STATE | Department of Labor

Notice and Acknowledgement of Pay Rate and Payday
Under Section 195.1 of the New York State Labor Law
Notice for Employees Paid a Weekly Rate or a Salary for a Fixed Number of Hours (40 or Fewer in a Week)

1. Employer Information

Name:
Amwins Insurance Brokerage, LLC

Doing Business As (DBA) Name(s):

FEIN (optional):
87-0735616

Physical Address:
4725 Piedmont Row Dr
Suite 600
Charlotte, NC 28210

Mailing Address:
Same as physical address

Phone:
866-304-3571 Option 3

2. Notice given:

- [x] At hiring
- [ ] Before a change in pay rate(s), allowances claimed or payday

3. Employee's Pay Rate:

$ 65,000.16 per year

Weekly hours 37.5 (Specify the number of hours for which the weekly rate or salary will be paid.)

Employers may not pay a non-hourly rate to a non-exempt employee in the Hospitality Industry, except for commissioned salespeople.

4. Allowances taken:

- [x] None
- [ ] Tips _____ per hour
- [ ] Meals _____ per meal
- [ ] Lodging _____
- [ ] Other _____________

5. Regular payday: 15th and last day of the month

6. Pay is:

- [ ] Weekly
- [ ] Bi-weekly
- [x] Other Semi Monthly

7. Overtime Pay Rate:

$ ______ per hour (This must be at least 1½ times the worker's regular rate, with few exceptions.)

8. Employee Acknowledgement:
On this day, I have been notified of my pay rate, overtime rate (if eligible), allowances, and designated payday. I told my employer what my primary language is.

Check one:

- [x] I have been given this pay notice in English because it is my primary language.
- [ ] My primary language is__________. I have been given this pay notice in English only, because the Department of Labor does not yet offer a pay notice form in my primary language.

Jake Stein
Print Employee Name

Jake Stein
Employee Signature

01/23/2023
Date

Tishara Culpepper Human Resource Generalist
Preparer Name and Title

The employee must receive a signed copy of this form. The employer must keep the original for 6 years.

Please note: It is unlawful for an employee to be paid less than an employee of the opposite sex for equal work. Employers also may not prohibit employees from discussing wages with their co-workers.

M&T Bank

FOR INQUIRIES CALL: (800) 724-2440

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JAKE STEIN
JULIE KERN STEIN
37 RYDERS LN
WILTON CT 06897

ACCOUNT TYPE
ADVANTAGE CHECKING

ACCOUNT NUMBER	STATEMENT PERIOD
6500741458	MAY.01-MAY.31,2025

BEGINNING BALANCE	$5,020.48
DEPOSITS & CREDITS	4,929.13
LESS CHECKS & DEBITS	2,691.62
LESS SERVICE CHARGES	0.00
ENDING BALANCE	$7,257.99

INTEREST EARNED FOR STATEMENT PERIOD $0.00

WILTON CENTER S & S

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
$5,020.48	9	$4,929.13	0	$0.00	54	$2,691.62	$0.00	$7,257.99

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
05/01/2025	BEGINNING BALANCE			$5,020.48
05/01/2025	CHASE CREDIT CRD EPAY		$30.00	
05/01/2025	CHASE CREDIT CRD EPAY		52.00	4,938.48
05/05/2025	Zelle P2P Payment Sent on 05/04 To MATTHEW GIRALDO		100.00	
05/05/2025	PURCHASE ON 05/03 UBER EATS* EATUBER.COM SAN FRANCISCOCA		39.83	
05/05/2025	VENMO *Andrew McKeown Visa Direct		50.00	
05/05/2025	CHASE CREDIT CRD EPAY		20.00	
05/05/2025	CHASE CREDIT CRD EPAY		30.00	
05/05/2025	CHASE CREDIT CRD EPAY		50.00	
05/05/2025	CHASE CREDIT CRD EPAY		50.00	
05/05/2025	CHASE CREDIT CRD EPAY		90.00	4,508.65
05/06/2025	CHASE CREDIT CRD EPAY		30.00	4,478.65
05/07/2025	CHASE CREDIT CRD EPAY		45.00	
05/07/2025	CHASE CREDIT CRD EPAY		70.00	4,363.65
05/09/2025	VENMO *Andrew McKeown Visa Direct		52.00	
05/09/2025	CHASE CREDIT CRD EPAY		30.00	
05/09/2025	CHASE CREDIT CRD EPAY		130.00	4,151.65
05/12/2025	CHASE CREDIT CRD EPAY		25.00	
05/12/2025	CHASE CREDIT CRD EPAY		30.00	
05/12/2025	CHASE CREDIT CRD EPAY		80.00	
05/12/2025	DEPT EDUCATION STUDENT LN		186.76	3,829.89
05/13/2025	CHASE CREDIT CRD EPAY		30.00	
05/13/2025	CHASE CREDIT CRD EPAY		40.00	3,759.89
05/14/2025	NYC FERRY 844-469-3377		29.00	
05/14/2025	DK*DRAFTKINGSYEN2 6179866744		20.00	3,710.89
05/15/2025	AMWINS INSURANCE DIRECT DEP	$2,168.05		
05/15/2025	CHASE CREDIT CRD EPAY		20.00	5,858.94

M&T Bank

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
ADVANTAGE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
6500741458	MAY.01-MAY.31,2025

JAKE STEIN
JULIE KERN STEIN

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
05/16/2025	DRAFTKINGS PAYMENT	18.00		
05/16/2025	DK*DRAFTKINGSX8T3 6179866744		10.00	5,866.94
05/19/2025	STARBUCKS 800-782-7282800-782-7282		13.83	
05/19/2025	DK*DRAFTKINGSL9FQ 6179866744		10.00	
05/19/2025	DK*DRAFTKINGSETFV 6179866744		5.00	
05/19/2025	VENMO *Alex Poling Visa Direct		65.00	
05/19/2025	CHASE CREDIT CRD EPAY		12.00	
05/19/2025	CHASE CREDIT CRD EPAY		25.00	
05/19/2025	CHASE CREDIT CRD EPAY		30.00	
05/19/2025	CHASE CREDIT CRD EPAY		30.00	
05/19/2025	CHASE CREDIT CRD EPAY		150.00	5,526.11
05/21/2025	Zelle P2P Payment Received on 05/21 From LIZZIE NAURANGA	172.20		
05/21/2025	VENMO *Mahir Hussain Visa Direct		25.00	
05/21/2025	CHASE CREDIT CRD EPAY		20.00	5,653.31
05/22/2025	Zelle P2P Payment Sent on 05/22 To JOHN WATKINS		50.00	
05/22/2025	Zelle P2P Payment Sent on 05/22 To ANDREW MCKEOWN		34.00	
05/22/2025	VENMO *Alex Poling Visa Direct		79.00	
05/22/2025	CHASE CREDIT CRD EPAY		20.00	
05/22/2025	CHASE CREDIT CRD EPAY		25.00	
05/22/2025	CHASE CREDIT CRD EPAY		172.20	5,273.11
05/23/2025	NYC FERRY 844-469-3377		29.00	
05/23/2025	CHASE CREDIT CRD EPAY		20.00	
05/23/2025	CHASE CREDIT CRD EPAY		30.00	5,194.11
05/27/2025	VENMO CASHOUT	96.00		
05/27/2025	VENMO CASHOUT	73.00		
05/27/2025	VENMO CASHOUT	22.00		
05/27/2025	VENMO CASHOUT	10.00		
05/27/2025	VENMO CASHOUT	10.00		
05/27/2025	DK*DRAFTKINGSDMQ9 6179866744		10.00	
05/27/2025	VENMO *Ben Schwartz Visa Direct		12.00	
05/27/2025	DK*DRAFTKINGSX8A4 6179866744		20.00	
05/27/2025	CHASE CREDIT CRD EPAY		20.00	
05/27/2025	CHASE CREDIT CRD EPAY		20.00	
05/27/2025	CHASE CREDIT CRD EPAY		90.00	
05/27/2025	CHASE CREDIT CRD EPAY		300.00	4,933.11
05/29/2025	CHASE CREDIT CRD EPAY		35.00	4,898.11

M&T Bank

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE
ADVANTAGE CHECKING

ACCOUNT NUMBER	STATEMENT PERIOD
6500741458	MAY.01-MAY.31,2025

JAKE STEIN
JULIE KERN STEIN

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
05/30/2025	AMWINS INSURANCE DIRECT DEP	2,359.88		7,257.99
	ENDING BALANCE			$7,257.99

OVERDRAFT FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL OVERDRAFT FEES	$0.00	$15.00	$0.00

Total Overdraft Fees include per item fees charged when we pay an item that overdraws the account.

OVERDRAFT FEE WAIVERS, REVERSALS AND REFUNDS SUMMARY

	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
OVERDRAFT FEE WAIVERS, REVERSALS & REFUNDS	($15.00)	$0.00
TOTAL OVERDRAFT FEES LESS ANY WAIVERS, REVERSALS & REFUNDS	$0.00	$0.00

Note: Fee Waivers, Reversals & Refunds may include waivers, reversals or refunds applied to your account this year for fees assessed in the prior year.

AS OF JUNE 5, 2025, FUNDS FROM CHECK DEPOSITS TOTALING MORE THAN $6,725 (PREVIOUSLY $5,525) ON ANY ONE DAY MAY BE DELAYED. PLEASE REFER TO THE AVAILABILITY DISCLOSURE FOR CONSUMER DEPOSIT ACCOUNTS ("DISCLOSURE") FOR ADDITIONAL INFORMATION. FOR NEW ACCOUNTS, THIS RULE ALSO APPLIES TO CERTAIN CHECKS LISTED IN THE DISCLOSURE, INCLUDING GOVERNMENT CHECKS AND CERTIFIED CHECKS.
IF YOU HAVE ANY QUESTIONS ABOUT THIS CHANGE, PLEASE CALL US AT 1-800-724-2440, MONDAY - FRIDAY, 6AM - 9PM AND SATURDAY - SUNDAY, 9AM - 5PM ET.

How To Balance Your M&T Bank Deposit Account

Follow these steps to bring your register balance into agreement with this statement.

STEP 1: Beginning with the first item on this statement place a checkmark (✔) beside each item that has a corresponding entry in your register. (Place the checkmark next to each item in your register and on this statement.)

STEP 2: TO DETERMINE YOUR CURRENT BALANCE:

ADD to the balance shown in your register by writing in the amount of:
(a) Any deposits and other additions shown on this statement which you have not already added; and
(b) Any interest this statement shows as credited to your account, if it is an interest earning account.

SUBTRACT to the balance shown in your register by writing in the amount of:
(a) Any checks or other subtractions shown on this statement which you did not enter into your register; and
(b) Any automatic payments or other electronic transfers shown on this statement which you have not already subtracted; and
(c) Any service charges shown on this statement which you have not already subtracted.

Complete STEPS 3 through 8 to determine the current balance in your account.

STEP 3: List any outstanding checks (written but not yet paid by M&T Bank) and other subtractions not appearing on your statement in the spaces provided below.

CHECKS OUTSTANDING AND OTHER SUBTRACTIONS		
NUMBER	AMOUNT	
	$	
TOTAL AMOUNT OF CHECKS OUTSTANDING AND OTHER SUBTRACTIONS	$	

STEP 4: Enter on this line the Ending Balance shown on the front of this statement.	$	
STEP 5: Enter the total of any deposits or other additions shown in your register which are not shown on this statement.	$	
STEP 6: Add the amounts in STEPS 4 and 5, enter the total here.	$	
STEP 7: Enter the total of "Checks Outstanding and Other Subtractions" (from STEP 3) here.	$	
STEP 8: Subtract total of STEP 7 from STEP 6 and enter the difference here. ***This amount should be your current account balance.***	$	

HAVE YOU MOVED? If so, please contact the M&T Telephone Banking Center at (800) 724-2440 or contact your local branch of M&T Bank or write to:

M&T BANK
ATTN: M&T TELEPHONE BANKING CENTER
P.O. BOX 767
BUFFALO, NY 14240-0767

CALL (800) 724-2440 TO DETERMINE IF ANY SCHEDULED DIRECT DEPOSIT OR PREAUTHORIZED TRANSFER TO YOUR ACCOUNT HAS OCCURRED.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at (800) 724-2440 or write to us at:

M&T BANK
ATTN: M&T TELEPHONE BANKING CENTER
P.O. BOX 767
BUFFALO, NY 14240-0767

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account 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.

M&T Bank

Member FDIC L008A (11/16)

M&T Bank

FOR INQUIRIES CALL: (800) 724-2440

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JAKE STEIN
JULIE KERN STEIN
37 RYDERS LN
WILTON CT 06897

ACCOUNT TYPE
ADVANTAGE CHECKING

ACCOUNT NUMBER	STATEMENT PERIOD
6500741458	APR.01-APR.30,2025

BEGINNING BALANCE	$8,030.38
DEPOSITS & CREDITS	4,840.11
LESS CHECKS & DEBITS	7,850.01
LESS SERVICE CHARGES	0.00
ENDING BALANCE	$5,020.48

INTEREST EARNED FOR STATEMENT PERIOD $0.00

WILTON CENTER S & S

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
$8,030.38	6	$4,840.11	0	$0.00	56	$7,850.01	$0.00	$5,020.48

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
04/01/2025	BEGINNING BALANCE			$8,030.38
04/01/2025	ATM SURCHARGE REBATE *95 WALL STREET NEW YORK NY	$4.00		
04/01/2025	DK*DRAFTKINGSP49B 6179866744		$10.00	
04/01/2025	ATM CASH WITHDRAWAL ON 04/01 *95 WALL STREET NEW YORK NY		24.00	
04/01/2025	CHASE CREDIT CRD EPAY		40.00	
04/01/2025	CHASE CREDIT CRD EPAY		294.80	
04/01/2025	ClickPay PROPRTYPAY		2,275.00	5,390.58
04/02/2025	CHASE CREDIT CRD EPAY		25.00	5,365.58
04/03/2025	CHASE CREDIT CRD EPAY		103.00	5,262.58
04/04/2025	CHASE CREDIT CRD EPAY		40.00	
04/04/2025	FID BKG SVC LLC MONEYLINE		100.00	5,122.58
04/07/2025	VENMO *Andrew McKeown Visa Direct		75.00	
04/07/2025	VENMO *Mahir Hussain Visa Direct		25.00	
04/07/2025	CHASE CREDIT CRD EPAY		40.00	
04/07/2025	CHASE CREDIT CRD EPAY		40.00	
04/07/2025	CHASE CREDIT CRD EPAY		50.00	
04/07/2025	CHASE CREDIT CRD EPAY		160.00	4,732.58
04/09/2025	CHASE CREDIT CRD EPAY		17.00	4,715.58
04/11/2025	INST PYMT FROM VENMO PMT REF: 20250411021000021P1BRJPC10160124649 RMT:	39.30		
04/11/2025	FANDUELSBKPRIMARY 9717083015		10.00	
04/11/2025	VENMO *William Levent Visa Direct		58.00	
04/11/2025	CHASE CREDIT CRD EPAY		20.00	
04/11/2025	CHASE CREDIT CRD EPAY		60.00	
04/11/2025	DEPT EDUCATION STUDENT LN		186.76	4,420.12
04/14/2025	VENMO *Mahir Hussain Visa Direct		20.00	

M&T Bank

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE
ADVANTAGE CHECKING

ACCOUNT NUMBER	STATEMENT PERIOD
6500741458	APR.01-APR.30,2025

JAKE STEIN
JULIE KERN STEIN

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
04/14/2025	CHASE CREDIT CRD EPAY		25.00	
04/14/2025	CHASE CREDIT CRD EPAY		40.00	
04/14/2025	CHASE CREDIT CRD EPAY		40.00	
04/14/2025	CHASE CREDIT CRD EPAY		45.00	
04/14/2025	CHASE CREDIT CRD EPAY		50.00	
04/14/2025	CHASE CREDIT CRD EPAY		50.00	
04/14/2025	CHASE CREDIT CRD EPAY		56.00	4,094.12
04/15/2025	WEB XFER FROM CHK 00000200108990	186.76		
04/15/2025	AMWINS INSURANCE DIRECT DEP	2,389.99		
04/15/2025	CHASE CREDIT CRD EPAY		25.00	6,645.87
04/16/2025	STARBUCKS 800-782-7282800-782-7282		7.02	
04/16/2025	CHASE CREDIT CRD EPAY		30.00	
04/16/2025	FID BKG SVC LLC MONEYLINE		50.00	
04/16/2025	CHASE CREDIT CRD EPAY		222.00	6,336.85
04/17/2025	CHASE CREDIT CRD EPAY		265.00	6,071.85
04/18/2025	CHASE CREDIT CRD EPAY		70.00	6,001.85
04/21/2025	CHASE CREDIT CRD EPAY		60.00	
04/21/2025	CHASE CREDIT CRD EPAY		80.00	5,861.85
04/22/2025	DK*DRAFTKINGSVMUP 6179866744		29.60	
04/22/2025	CHASE CREDIT CRD EPAY		50.00	5,782.25
04/23/2025	STARBUCKS 800-782-7282800-782-7282		13.83	
04/23/2025	FID BKG SVC LLC MONEYLINE		50.00	5,718.42
04/25/2025	CHASE CREDIT CRD EPAY		20.00	
04/25/2025	CHASE CREDIT CRD EPAY		140.00	5,558.42
04/28/2025	VENMO *Roman Melnik Visa Direct		10.00	
04/28/2025	DK*DRAFTKINGSXY8D 6179866744		10.00	
04/28/2025	CHASE CREDIT CRD EPAY		30.00	
04/28/2025	CHASE CREDIT CRD EPAY		30.00	
04/28/2025	CHASE CREDIT CRD EPAY		40.00	
04/28/2025	CHASE CREDIT CRD EPAY		50.00	
04/28/2025	CHASE CREDIT CRD EPAY		100.00	
04/28/2025	CHASE CREDIT CRD EPAY		145.00	5,143.42
04/30/2025	AMWINS INSURANCE DIRECT DEP	2,168.06		
04/30/2025	VENMO CASHOUT	52.00		
04/30/2025	VENMO *Andrew M Visa Direct		43.00	
04/30/2025	FANDUELSBKPRIMARY 9717083015		10.00	
04/30/2025	CHASE CREDIT CRD EPAY		40.00	
04/30/2025	ClickPay PROPRTYPAY		2,250.00	5,020.48
	ENDING BALANCE			$5,020.48

M&T Bank

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE
ADVANTAGE CHECKING

ACCOUNT NUMBER	STATEMENT PERIOD
6500741458	APR.01-APR.30,2025

JAKE STEIN
JULIE KERN STEIN

OVERDRAFT FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL OVERDRAFT FEES	$0.00	$15.00	$0.00

Total Overdraft Fees include per item fees charged when we pay an item that overdraws the account.

OVERDRAFT FEE WAIVERS, REVERSALS AND REFUNDS SUMMARY

	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
OVERDRAFT FEE WAIVERS, REVERSALS & REFUNDS	($15.00)	$0.00
TOTAL OVERDRAFT FEES LESS ANY WAIVERS, REVERSALS & REFUNDS	$0.00	$0.00

Note: Fee Waivers, Reversals & Refunds may include waivers, reversals or refunds applied to your account this year for fees assessed in the prior year.

IMPORTANT INFORMATION REGARDING OVERDRAFT TRANSFER FEE WAIVERS FOR ADVANTAGE CHECKING ACCOUNTS:

THE OVERDRAFT TRANSFER FEE WILL NOT BE CHARGED TO AN OVERDRAFT LINE OF CREDIT (ALSO KNOWN AS AN OVERDRAFT PROTECTION PLAN) ESTABLISHED PRIOR TO SEPTEMBER 6, 2022, WHICH IS LINKED TO AUTOMATICALLY FUND YOUR ADVANTAGE CHECKING ACCOUNT WHEN COVERING ONE OR MORE OVERDRAFTS. PLEASE NOTE THAT CUSTOMER-INITIATED TRANSFERS WILL NOT QUALIFY FOR THIS OVERDRAFT TRANSFER FEE WAIVER.

How To Balance Your M&T Bank Deposit Account

Follow these steps to bring your register balance into agreement with this statement.

STEP 1: Beginning with the first item on this statement place a checkmark (✔) beside each item that has a corresponding entry in your register. (Place the checkmark next to each item in your register and on this statement.)

STEP 2: TO DETERMINE YOUR CURRENT BALANCE:

ADD to the balance shown in your register by writing in the amount of:
- (a) Any deposits and other additions shown on this statement which you have not already added; and
- (b) Any interest this statement shows as credited to your account, if it is an interest earning account.

SUBTRACT to the balance shown in your register by writing in the amount of:
- (a) Any checks or other subtractions shown on this statement which you did not enter into your register; and
- (b) Any automatic payments or other electronic transfers shown on this statement which you have not already subtracted; and
- (c) Any service charges shown on this statement which you have not already subtracted.

Complete STEPS 3 through 8 to determine the current balance in your account.

STEP 3: List any outstanding checks (written but not yet paid by M&T Bank) and other subtractions not appearing on your statement in the spaces provided below.

CHECKS OUTSTANDING AND OTHER SUBTRACTIONS		
NUMBER	AMOUNT	
	$	
TOTAL AMOUNT OF CHECKS OUTSTANDING AND OTHER SUBTRACTIONS	$	

STEP 4: Enter on this line the Ending Balance shown on the front of this statement.	$	
STEP 5: Enter the total of any deposits or other additions shown in your register which are not shown on this statement.	$	
STEP 6: Add the amounts in STEPS 4 and 5, enter the total here.	$	
STEP 7: Enter the total of "Checks Outstanding and Other Subtractions" (from STEP 3) here.	$	
STEP 8: Subtract total of STEP 7 from STEP 6 and enter the difference here. ***This amount should be your current account balance.***	$	

HAVE YOU MOVED? If so, please contact the M&T Telephone Banking Center at (800) 724-2440 or contact your local branch of M&T Bank or write to:

M&T BANK
ATTN: M&T TELEPHONE BANKING CENTER
P.O. BOX 767
BUFFALO, NY 14240-0767

CALL (800) 724-2440 TO DETERMINE IF ANY SCHEDULED DIRECT DEPOSIT OR PREAUTHORIZED TRANSFER TO YOUR ACCOUNT HAS OCCURRED.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at (800) 724-2440 or write to us at:

M&T BANK
ATTN: M&T TELEPHONE BANKING CENTER
P.O. BOX 767
BUFFALO, NY 14240-0767

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account 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.

M&T Bank

M&T Bank

FOR INQUIRIES CALL: (800) 724-2440

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JAKE STEIN
JULIE KERN STEIN
37 RYDERS LN
WILTON CT 06897

ACCOUNT TYPE
ADVANTAGE CHECKING

ACCOUNT NUMBER	STATEMENT PERIOD
6500741458	MAR.01-MAR.31,2025

BEGINNING BALANCE	$1,400.74
DEPOSITS & CREDITS	13,293.02
LESS CHECKS & DEBITS	6,663.38
LESS SERVICE CHARGES	0.00
ENDING BALANCE	$8,030.38

INTEREST EARNED FOR STATEMENT PERIOD $0.00

WILTON CENTER S & S

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
$1,400.74	9	$13,293.02	0	$0.00	65	$6,663.38	$0.00	$8,030.38

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
03/01/2025	BEGINNING BALANCE			$1,400.74
03/03/2025	WEB XFER FROM CHK 00000200108990	$50.00		
03/03/2025	CHASE CREDIT CRD EPAY		$20.00	
03/03/2025	CHASE CREDIT CRD EPAY		20.00	
03/03/2025	CHASE CREDIT CRD EPAY		50.00	
03/03/2025	CHASE CREDIT CRD EPAY		80.00	
03/03/2025	CHASE CREDIT CRD EPAY		103.00	1,177.74
03/04/2025	CHASE CREDIT CRD EPAY		17.00	
03/04/2025	CHASE CREDIT CRD EPAY		30.00	
03/04/2025	FID BKG SVC LLC MONEYLINE		50.00	1,080.74
03/05/2025	CHASE CREDIT CRD EPAY		40.00	1,040.74
03/06/2025	CHASE CREDIT CRD EPAY		220.00	820.74
03/07/2025	VENMO *Frances Wilber Visa Direct		58.00	762.74
03/10/2025	VENMO CASHOUT	10.00		
03/10/2025	PURCHASE ON 03/09 UBER TRIP* TRIUBER.COM SAN FRANCISCOCA		33.61	
03/10/2025	CHASE CREDIT CRD EPAY		20.00	
03/10/2025	CHASE CREDIT CRD EPAY		20.00	
03/10/2025	CHASE CREDIT CRD EPAY		30.00	
03/10/2025	CHASE CREDIT CRD EPAY		30.00	
03/10/2025	CHASE CREDIT CRD EPAY		40.00	
03/10/2025	CHASE CREDIT CRD EPAY		44.00	
03/10/2025	CHASE CREDIT CRD EPAY		50.00	
03/10/2025	CHASE CREDIT CRD EPAY		100.00	
03/10/2025	CHASE CREDIT CRD EPAY		110.00	
03/10/2025	CHASE CREDIT CRD EPAY		300.00	(4.87)
03/11/2025	WEB XFER FROM CHK 00000200108990	100.00		
03/11/2025	RETURN - DEPT EDUCATION STUDENT LN	186.76		
03/11/2025	DEPT EDUCATION STUDENT LN		186.76	95.13

M&T Bank

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE
ADVANTAGE CHECKING

ACCOUNT NUMBER	STATEMENT PERIOD
6500741458	MAR.01-MAR.31,2025

JAKE STEIN
JULIE KERN STEIN

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
03/12/2025	WEB XFER FROM CHK 00000200108990	300.00		395.13
03/13/2025	STARBUCKS 800-782-7282800-782-7282		25.00	370.13
03/14/2025	AMWINS INSURANCE DIRECT DEP	7,547.37		
03/14/2025	AMWINS INSURANCE DIRECT DEP	2,066.39		
03/14/2025	VENMO *Mahir Hussain Visa Direct		37.00	
03/14/2025	FID BKG SVC LLC MONEYLINE		500.00	9,446.89
03/17/2025	PURCHASE ON 03/15 UBER TRIP* TRIUBER.COM SAN FRANCISCOCA		32.44	
03/17/2025	FANDUELSBKPRIMARY 9717083015		20.00	
03/17/2025	VENMO *Mahir Hussain Visa Direct		67.00	
03/17/2025	FID BKG SVC LLC MONEYLINE		115.00	
03/17/2025	CHASE CREDIT CRD EPAY		140.00	
03/17/2025	CHASE CREDIT CRD EPAY		500.00	8,572.45
03/18/2025	VENMO *Ryan Wood Visa Direct		10.00	
03/18/2025	PURCHASE ON 03/18 UBER TRIP* TRIUBER.COM SAN FRANCISCOCA		23.90	8,538.55
03/19/2025	VENMO *John Watkins Visa Direct		20.00	
03/19/2025	CHASE CREDIT CRD EPAY		40.00	8,478.55
03/20/2025	CHASE CREDIT CRD EPAY		30.00	
03/20/2025	CHASE CREDIT CRD EPAY		76.82	8,371.73
03/21/2025	NY STATE NYSTTAXRFD	714.00		
03/21/2025	VENMO *Sanjay Duff Visa Direct		25.00	
03/21/2025	CHASE CREDIT CRD EPAY		40.00	
03/21/2025	FID BKG SVC LLC MONEYLINE		500.00	8,520.73
03/24/2025	DK*DRAFTKINGSB8VQ 6179866744		10.00	
03/24/2025	VENMO *Andrew M Visa Direct		80.00	
03/24/2025	PURCHASE ON 03/22 UBER TRIP* TRIUBER.COM SAN FRANCISCOCA		5.45	
03/24/2025	VENMO *Thomas Sulliva Visa Direct		12.00	
03/24/2025	DK*DRAFTKINGSUPRS 6179866744		10.00	
03/24/2025	DK*DRAFTKINGSRF6H 6179866744		5.00	
03/24/2025	CHASE CREDIT CRD EPAY		20.00	
03/24/2025	CHASE CREDIT CRD EPAY		30.00	
03/24/2025	CHASE CREDIT CRD EPAY		60.00	
03/24/2025	CHASE CREDIT CRD EPAY		120.00	8,168.28
03/25/2025	DEPT EDUCATION STUDENT LN		186.76	
03/25/2025	DEPT EDUCATION STUDENT LN		1,750.00	6,231.52
03/26/2025	CHASE CREDIT CRD EPAY		40.00	6,191.52
03/27/2025	CHASE CREDIT CRD EPAY		29.00	6,162.52
03/28/2025	DK*DRAFTKINGSHNV8 6179866744		10.00	

M&T Bank

FOR INQUIRIES CALL: **(800) 724-2440**

ACCOUNT TYPE
ADVANTAGE CHECKING

ACCOUNT NUMBER	STATEMENT PERIOD
6500741458	MAR.01-MAR.31,2025

JAKE STEIN
JULIE KERN STEIN

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
03/28/2025	DK*DRAFTKINGS82DR 6179866744		10.00	
03/28/2025	CHASE CREDIT CRD EPAY		87.64	6,054.88
03/31/2025	AMWINS INSURANCE DIRECT DEP	2,318.50		
03/31/2025	DK*DRAFTKINGSGZUA 6179866744		10.00	
03/31/2025	VENMO *Alex Poling Visa Direct		40.00	
03/31/2025	VENMO *Nick Rothe Visa Direct		38.00	
03/31/2025	CHASE CREDIT CRD EPAY		25.00	
03/31/2025	CHASE CREDIT CRD EPAY		30.00	
03/31/2025	CHASE CREDIT CRD EPAY		50.00	
03/31/2025	CHASE CREDIT CRD EPAY		150.00	8,030.38
	ENDING BALANCE			$8,030.38

OVERDRAFT FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL OVERDRAFT FEES	$15.00	$15.00	$0.00

Total Overdraft Fees include per item fees charged when we pay an item that overdraws the account.

OVERDRAFT FEE WAIVERS, REVERSALS AND REFUNDS SUMMARY

	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
OVERDRAFT FEE WAIVERS, REVERSALS & REFUNDS	($15.00)	$0.00
TOTAL OVERDRAFT FEES LESS ANY WAIVERS, REVERSALS & REFUNDS	$0.00	$0.00

Note: Fee Waivers, Reversals & Refunds may include waivers, reversals or refunds applied to your account this year for fees assessed in the prior year.

How To Balance Your M&T Bank Deposit Account

Follow these steps to bring your register balance into agreement with this statement.

STEP 1: Beginning with the first item on this statement place a checkmark (✔) beside each item that has a corresponding entry in your register. (Place the checkmark next to each item in your register and on this statement.)

STEP 2: TO DETERMINE YOUR CURRENT BALANCE:

ADD to the balance shown in your register by writing in the amount of:
- (a) Any deposits and other additions shown on this statement which you have not already added; and
- (b) Any interest this statement shows as credited to your account, if it is an interest earning account.

SUBTRACT to the balance shown in your register by writing in the amount of:
- (a) Any checks or other subtractions shown on this statement which you did not enter into your register; and
- (b) Any automatic payments or other electronic transfers shown on this statement which you have not already subtracted; and
- (c) Any service charges shown on this statement which you have not already subtracted.

Complete STEPS 3 through 8 to determine the current balance in your account.

STEP 3: List any outstanding checks (written but not yet paid by M&T Bank) and other subtractions not appearing on your statement in the spaces provided below.

CHECKS OUTSTANDING AND OTHER SUBTRACTIONS		
NUMBER	AMOUNT	
	$	
TOTAL AMOUNT OF CHECKS OUTSTANDING AND OTHER SUBTRACTIONS	$	

STEP 4: Enter on this line the Ending Balance shown on the front of this statement.	$	
STEP 5: Enter the total of any deposits or other additions shown in your register which are not shown on this statement.	$	
STEP 6: Add the amounts in STEPS 4 and 5, enter the total here.	$	
STEP 7: Enter the total of "Checks Outstanding and Other Subtractions" (from STEP 3) here.	$	
STEP 8: Subtract total of STEP 7 from STEP 6 and enter the difference here. ***This amount should be your current account balance.***	$	

HAVE YOU MOVED? If so, please contact the M&T Telephone Banking Center at (800) 724-2440 or contact your local branch of M&T Bank or write to:

M&T BANK
ATTN: M&T TELEPHONE BANKING CENTER
P.O. BOX 767
BUFFALO, NY 14240-0767

CALL (800) 724-2440 TO DETERMINE IF ANY SCHEDULED DIRECT DEPOSIT OR PREAUTHORIZED TRANSFER TO YOUR ACCOUNT HAS OCCURRED.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at (800) 724-2440 or write to us at:

M&T BANK
ATTN: M&T TELEPHONE BANKING CENTER
P.O. BOX 767
BUFFALO, NY 14240-0767

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

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

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account 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.

M&T Bank

Endorsements / Mentions Spéciales / Anotaciones

If your passport expires within six months of your date of departure, you may be denied entry into some countries

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

PASSPORT
PASSEPORT / PASAPORTE

THE UNITED STATES OF AMERICA

USA

Type/Type/Tipo	Code/Code/Código	Passport No./No. du Passeport/No. de Pasaporte
P	USA	A24673052

Surname/Nom/Apellidos
HUSSAIN

Given names/Prénoms/Nombres
SAMEERA

Nationality/Nationalité/Nacionalidad
UNITED STATES OF AMERICA

Date of birth/Date de naissance/Fecha de nacimiento
06 DEC 1971

Sex/Sexe/Sexo
F

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

Date of issue/Date de délivrance/Fecha de expedición
20 NOV 2023

Date of expiration/Date d'expiration/Fecha de caducidad
19 NOV 2033

Authority/Autorité/Autoridad
UNITED STATES DEPARTMENT OF STATE

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P<USAHUSSAIN<<SAMEERA<<<<<<<<<<<<<<<<<<<<<<<<<<<<
A246730523USA7112063F3311190429217388<304526
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Form **4868**

Department of the Treasury
Internal Revenue Service

Application for Automatic Extension of Time To File U.S. Individual Income Tax Return

Go to *www.irs.gov/Form4868* for the latest information.

OMB No. 1545-0074

2024

There are three ways to request an automatic extension of time to file a U.S. individual income tax return.

1. You can pay all or part of your estimated income tax due and indicate that the payment is for an extension using your bank account; a digital wallet such as Click to Pay, PayPal, and Venmo; cash; or a credit or debit card. See *How To Make a Payment*, later, and *www.irs.gov/Payments* for more information.
2. You can file Form 4868 electronically by accessing IRS *e-file* using your tax software or by using a tax professional who uses *e-file*.
3. You can file a paper Form 4868 and enclose payment of your estimate of tax due (optional).

IRS e - file

It's Convenient, Safe, and Secure

IRS *e-file* is the IRS's electronic filing program. You can get an automatic extension of time to file your tax return by filing Form 4868 electronically. You'll receive an electronic acknowledgment once you complete the transaction. Keep it with your records. Don't mail in Form 4868 if you file electronically, unless you're making a payment with a check or money order. See *Pay by Check or Money Order*, later.

Complete Form 4868 to use as a worksheet. If you think you may owe tax when you file your return, you'll need to estimate your total tax liability and subtract how much you've already paid (lines 4, 5, and 6 below).

Several companies offer free e-filing of Form 4868 through the Free File Program. For more details, go to *www.irs.gov/FreeFile*.

Pay Electronically

You **don't** need to file Form 4868 if you make a payment using our electronic payment options. The IRS will automatically process an extension of time to file when you pay part or all of your estimated income tax electronically. You can pay online or by phone. See *Making Payments Electronically*, later.

E-file Using Your Tax Software or Through a Tax Professional

Refer to your tax software package or tax preparer for ways to file electronically. Be sure to have a copy of your 2023 tax return - you'll be asked to provide information from the return for taxpayer verification. If you wish to make a payment, you can pay by electronic funds withdrawal or send your check or money order to the address shown in the middle column under *Where To File a Paper Form 4868*, later.

File a Paper Form 4868

If you wish to file on paper instead of electronically, complete the Form 4868 below and mail it to the address shown under *Where To File a Paper Form 4868*, later.

For information on using a private delivery service, see *Private Delivery Services*, later.

Note: If you're a fiscal year taxpayer, you must file a paper Form 4868.

General Instructions

Purpose of Form

Use Form 4868 to apply for 6 more months (4 if "out of the country" (defined later under *Taxpayers who are out of the country*) and a U.S. citizen or resident) to file Form 1040, 1040-SR, 1040-NR, or 1040-SS.

Gift and generation-skipping transfer (GST) tax return (Form 709 or 709-NA). An extension of time to file your 2024 calendar year income tax return also extends the time to file Form 709 or 709-NA for 2024. However, it doesn't extend the time to pay any gift and GST tax you may owe for 2024. To make a payment of gift and GST tax, see Form 8892. If you don't pay the amount due by the regular due date for Form 709 or 709-NA, you'll owe interest and may also be charged penalties. If the donor died during 2024, see the instructions for Forms 709 or 709-NA, and 8892.

Qualifying for the Extension

To get the extra time, you must:

1. Properly estimate your 2024 tax liability using the information available to you,
2. Enter your total tax liability on line 4 of Form 4868, and
3. File Form 4868 by the regular due date of your return.

CAUTION *Although you aren't required to make a payment of the tax you estimate as due, Form 4868 doesn't extend the time to pay taxes. If you don't pay the amount due by the regular due date, you'll owe interest. You may also be charged penalties. For more details, see* Interest *and* Late Payment Penalty, *later. Any remittance you make with your application for extension will be treated as a payment of tax.*

You don't have to explain why you're asking for the extension. We'll contact you only if your request is denied.

Don't file Form 4868 if you want the IRS to figure your tax or you're under a court order to file your return by the regular due date.

DETACH HERE

Form **4868**

Department of the Treasury
Internal Revenue Service

Application for Automatic Extension of Time To File U.S. Individual Income Tax Return

For calendar year 2024, or other tax year beginning , 2024, and ending , 20 .

OMB No. 1545-0074

2024

Part I Identification

1 Your name(s) (see instructions)

KHURRAM HUSSAIN
SAMEERA HUSSAIN

Address (see instructions)

827 TAFT ROAD

City, town, or post office	State	ZIP code
HINSDALE	IL	60521

2 Your social security number	3 Spouse's social security number
356-90-6915	032-76-8056

Part II Individual Income Tax

4	Estimate of total tax liability for 2024 . . .	$ 5,253,133.
5	Total 2024 payments	3,368,614.
6	**Balance due.** Subtract line 5 from line 4. See instructions	1,884,519.
7	Amount you're paying (see instructions) . .	1,900,000.
8	Check here if you're "out of the country" and a U.S. citizen or resident. See instructions	☐
9	Check here if you file Form 1040-NR and didn't receive wages as an employee subject to U.S. income tax withholding	☐

For Privacy Act and Paperwork Reduction Act Notice, see page 4. Form **4868** (2024)

JSA
4A6500 1.000

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
KHURRAM	HUSSAIN	356-90-6915
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
SAMEERA	HUSSAIN	032-76-8056

Home address (number and street). If you have a P.O. box, see instructions.			Apt. no.
827 TAFT ROAD			
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code	
HINSDALE	IL	60521	
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
SHAYAN HUSSAIN	339-96-8737	SON		X
MAHIR HUSSAIN	333-98-4776	SON		X
NYME HUSSAIN	331-02-0176	SON		X

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.

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	347,678.
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	
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h STMT. 1			1z	347,678.
2a	Tax-exempt interest	2a	30,189.		
b	Taxable interest STMT. 1			2b	61,036.
3a	Qualified dividends	3a	513,738.		
b	Ordinary dividends STMT. 2			3b	696,465.
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	8,502,450.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	9,604,629.
10	Adjustments to income from Schedule 1, line 26			10	48,181.
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	9,556,448.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	885,773.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	12,205.
14	Add lines 12 and 13			14	897,978.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	8,658,470.

Attach Sch. B if required.

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	3,046,213.
	17	Amount from Schedule 2, line 3		17	
	18	Add lines 16 and 17		18	3,046,213.
	19	Child tax credit or credit for other dependents from Schedule 8812		19	
	20	Amount from Schedule 3, line 8		20	64,741.
	21	Add lines 19 and 20		21	64,741.
	22	Subtract line 21 from line 18. If zero or less, enter -0-		22	2,981,472.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21		23	76,122.
	24	Add lines 22 and 23. This is your **total tax**		24	3,057,594.
Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2	25a 66,691.		
	b	Form(s) 1099	25b		
	c	Other forms (see instructions)	25c 1,431.		
	d	Add lines 25a through 25c		25d	68,122.
If you have a qualifying child, attach Sch. EIC.	26	2023 estimated tax payments and amount applied from 2022 return		26	2,421,588.
	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 1,300,000.		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**		32	1,300,000.
	33	Add lines 25d, 26, and 32. These are your **total payments**		33	3,789,710.
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**		34	732,116.
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here [ ]		35a	
Direct deposit? See instructions.	b	Routing number ______ c Type: [ ] Checking [ ] Savings			
	d	Account number			
	36	Amount of line 34 you want **applied to your 2024 estimated tax**	36 732,116.		
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	
	38	Estimated tax penalty (see instructions)	38		

Third Party Designee Do you want to allow another person to discuss this return with the IRS? See instructions [X] **Yes.** Complete below. [ ] **No**

Designee's name LAURIE A BLAZEJ Phone no. 630-282-9500 Personal identification number (PIN) 72478

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.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
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.)
Phone no. 630-282-9694	Email address		

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

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
LAURIE A BLAZEJ	LAURIE A BLAZEJ	10/15/2024	P02072478	[ ] Self-employed

Firm's name FORVIS MAZARS, LLP — Phone no. 630-282-9500

Firm's address 1901 S. MEYERS ROAD, SUITE 500 OAKBROOK TERRACE, IL 60181-5209 — Firm's EIN 44-0160260

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
KHURRAM	HUSSAIN			356-90-6915
If joint return, spouse's first name and middle initial	Last name			Spouse's social security number
SAMEERA	HUSSAIN			032-76-8056
Home address (number and street). If you have a P.O. box, see instructions.			Apt. no.	Presidential Election Campaign
827 TAFT ROAD				Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund.
City, town, or post office. If you have a foreign address, also complete spaces below.		State	ZIP code	
HINSDALE		IL	60521	
Foreign country name	Foreign province/state/county		Foreign postal code	☐ 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
SHAYAN HUSSAIN	339-96-8737	SON		X
MAHIR HUSSAIN	333-98-4776	SON		X
NYME HUSSAIN	331-02-0176	SON		X

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.

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.

1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a	273,246.
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	
i	Nontaxable combat pay election (see instructions)	1i			
z	Add lines 1a through 1h. STMT. 1.			1z	273,246.
2a	Tax-exempt interest	2a	48,747.	2b	b Taxable interest . . STMT. 1. 79,281.
3a	Qualified dividends	3a	605,702.	3b	b Ordinary dividends . STMT. 2. 727,275.
4a	IRA distributions	4a		4b	b Taxable amount
5a	Pensions and annuities	5a		5b	b Taxable amount
6a	Social security benefits	6a		6b	b Taxable amount
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	Other income from Schedule 1, line 10			8	5,513,307.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	6,590,109.
10	Adjustments to income from Schedule 1, line 26			10	228,263.
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	6,361,846.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	273,488.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	12,793.
14	Add lines 12 and 13			14	286,281.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	6,075,565.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040** (2022)

JSA
2A1210 1.000
RS 3306MT N26K 10/15/2023 21:22:41 V22-7.2F 1173370

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	2,079,538.
	17	Amount from Schedule 2, line 3			17	
	18	Add lines 16 and 17			18	2,079,538.
	19	Child tax credit or credit for other dependents from Schedule 8812			19	
	20	Amount from Schedule 3, line 8			20	75,268.
	21	Add lines 19 and 20			21	75,268.
	22	Subtract line 21 from line 18. If zero or less, enter -0-			22	2,004,270.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	552,095.
	24	Add lines 22 and 23. This is your **total tax**			24	2,556,365.
Payments	25	Federal income tax withheld from:				
	a	Form(s) W-2	25a	50,130.		
	b	Form(s) 1099	25b			
	c	Other forms (see instructions)	25c	740.		
	d	Add lines 25a through 25c			25d	50,870.
If you have a qualifying child, attach Sch. EIC.	26	2022 estimated tax payments and amount applied from 2021 return			26	312,083.
	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	2,700,000.		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	2,700,000.
	33	Add lines 25d, 26, and 32. These are your **total payments**			33	3,062,953.
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	506,588.
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	
Direct deposit? See instructions.	b	Routing number ______ c Type: ☐ Checking ☐ Savings				
	d	Account number ______				
	36	Amount of line 34 you want **applied to your 2023 estimated tax**	36	506,588.		
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	
	38	Estimated tax penalty (see instructions)	38			

Third Party Designee
Do you want to allow another person to discuss this return with the IRS? See instructions [X] **Yes.** Complete below. ☐ **No**

Designee's name KAREN M FLEMING Phone no. 630-282-9500 Personal identification number (PIN) 19012

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.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
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.)
Phone no. 630-282-9694	Email address		

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

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
KAREN M FLEMING	KAREN M FLEMING	10/15/2023	P00990985	☐ Self-employed

Firm's name FORVIS, LLP — Phone no. 630-282-9500
Firm's address 1901 S. MEYERS ROAD, SUITE 500
OAKBROOK TERRACE, IL 60181-5209 — Firm's EIN 44-0160260

JSA
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3306MT N26K 10/15/2023 21:22:41 V22-7.2F 1173370

HINSDALE BANK
& TRUST COMPANY, N.A.
A WINTRUST COMMUNITY BANK
9801 W. Higgins, Box 32, Rosemont, IL 60018

1689 TWS289HR053125024721 01 000000000 3 005
SAMEERA HUSSAIN
KHURRAM HUSSAIN
827 TAFT RD
HINSDALE IL 60521-4836

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Customer Service

Customer Support:
630-323-4404

Branch Hours of Operation:
Mon-Fri 9:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Customer Contact Center Hours:
Mon - Fri 7:00 am - 8:00 pm
Saturday 7:00 am - 5:00 pm

Access Your Account Online:
www.hinsdalebank.com

TOTAL ACCESS CHECKING — Account Number: XXXXXX8037

Effective July 1, 2025, the following monetary adjustments will be made to your Funds Availability Policy Disclosure:

- The first $275 (a change from $225) of any non-cash deposits made at any automatic teller machines (ATMs) or cash deposit made at a non-image enabled ATM will be available on the same business day of the deposit.

- For new customers special rules apply during the first 30 days your account is open. The first $6,725 (a change from $5,525) of funds from a day's total deposits of cashier's; certified; teller's; traveler's; and federal, state, and local government checks will be available on the first business day after the day of deposit if the deposit meets certain conditions.

- Funds you deposit by check may be delayed for a longer period in certain circumstances. The dollar amounts have adjusted as follows:
  - Where you deposit checks totaling more than $6,725 (a change from $5,525) on any one day; or
  - On an account repeatedly overdrawn within the last six months may be delayed for a longer period of time.

Balance Summary

Beginning Balance as of 05/01/25	**$92,031.33**
+ Deposits and Credits (5)	$35,678.09
- Withdrawals and Debits (24)	$46,128.01
Ending Balance as of 05/30/25	**$81,581.41**
Analysis or Maintenance Fees for Period	$0.00
Number of Days in Statement Period	30

Transaction Detail

Date	Description	Deposits	Withdrawals	Balance
May 01	**Beginning Balance**			**$92,031.33**
May 01	PAYNET CREDIT ZELLE NICHOLAS V PUCCIAR ZELLE 63760 25 EAST FIRST STRE	$634.00		$92,665.33

BALANCE YOUR ACCOUNT

1. Check off (✓) checks appearing on your statement. Those checks not checked off (✓) should be recorded in the checks outstanding column below.

Checks/Withdrawals Outstanding

Check No.	Amount
TOTAL	

2. **Enter** the Bank Balance shown on this statement	
Add deposits made by you, but not shown on this statement.	
Subtotal	
3. **List** total of checks outstanding	
Subtract check total from above Subtotal	
	The number above should match your checkbook balance

Helpful Suggestions For Finding Differences

1. *Review last month's statement to make sure any differences were corrected.*
2. *Check addtions and subtractions in your checkbook.*
3. *Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.*
4. *Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.*
5. *Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.*

Important Information

In Case of Errors or Questions About Your Electronic Transfers. Telephone us or write us using the telephone number or address listed on the front of this statement, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

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

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

How Your Finance Charge (If Any) is calculated. If this statement includes billing information regarding a personal line of credit, the finance charge for each statement (loan) period is calculated by applying the applicable daily periodic rate(s) to the daily balances(including current transactions). To get daily balances, we take the beginning principle balance of your account each day, add any new loans or charges and subtract any payment or credits. Then, we multiply the daily balance each day of the statement period by the applicable daily periodic rate(s). We then add up all of these daily finance charges to get your total finance charge.

In Case of Errors or Questions About Your Personal Line of Credit (This is a Summary of Your Billing Rights). If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on the front of your statement as soon as possible. We must hear from you no later than sixty (60) days after we sent the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:
- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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Transaction Detail (Continued)

Date	Description	Deposits	Withdrawals	Balance
May 02	INTERNET/PHONE TRSFR REF 1221050L FUNDS TRANSFER TO DEP XXXXXXX9324 FROM XFR#1A113255		-$1,000.00	$91,665.33
May 05	PAYNET CREDIT ZELLE AHMED K MOA WAD ZELLE 63760 25 EAST FIRST STRE	$800.00		$92,465.33
May 05	PAYNET CREDIT ZELLE AHMED K MOA WAD ZELLE 63760 25 EAST FIRST STRE	$2,000.00		$94,465.33
May 05	PREAUTHORIZED DEBIT TYLER TECH SERVICEFEE 250505		-$1.00	$94,464.33
May 05	PREAUTHORIZED DEBIT COMCAST CABLE 250505		-$417.85	$94,046.48
May 05	PREAUTHORIZED DEBIT HINSDALE IL VILLAGE OF 250505		-$22,688.45	$71,358.03
May 06	CHECK 2058		-$200.00	$71,158.03
May 06	CHECK 2057		-$200.00	$70,958.03
May 06	PREAUTHORIZED DEBIT ClickPay PROPRTYPAY		-$5,710.00	$65,248.03
May 07	DEPOSIT	$32,241.09		$97,489.12
May 08	ACCOUNT DEBIT ZELLE DJ KELLY ZELLE 63760 25 EAST FIRST STRE		-$133.00	$97,356.12
May 08	ACCOUNT DEBIT ZELLE EVALDAS ZELLE 63760 25 EAST FIRST STRE		-$160.00	$97,196.12
May 08	ACCOUNT DEBIT ZELLE SAIRA ZELLE 63760 25 EAST FIRST STRE		-$585.00	$96,611.12
May 08	PREAUTHORIZED DEBIT KEYTH SECURITY S 871048 250508		-$2,223.84	$94,387.28
May 09	PREAUTHORIZED DEBIT Nicor Gas GAS PAYMNT 250509		-$654.63	$93,732.65
May 12	ACCOUNT DEBIT ZELLE SHAFIK MEMO M ZELLE 63760 25 EAST FIRST STRE		-$484.00	$93,248.65
May 12	PREAUTHORIZED DEBIT MBFS.COM Auto Pay 250512		-$2,065.19	$91,183.46
May 13	ATM SURCHARGE SURCHARGE AMOUNT TERMINAL P705621 6119 A EAST AVE HODKINS IL 05-13-25 1:52 PM XXXXXXXXXXXX0390		-$3.00	$91,180.46
May 13	ATM SURCHRG REVERSAL	$3.00		$91,183.46
May 13	ATM WITHDRAWAL CASH WITHDRAWAL TERMINAL P705621 6119 A EAST AVE HODKINS IL 05-13-25 1:52 PM XXXXXXXXXXXX0390		-$100.00	$91,083.46
May 13	PREAUTHORIZED DEBIT UNIV NOTRE DAME PURCHASE 250513		-$1,000.00	$90,083.46
May 20	WITHDRAWAL		-$1,500.00	$88,583.46
May 20	INTERNET/PHONE TRSFR REF 1401449L FUNDS TRANSFER TO DEP XXXXXXX9324 FROM XFR#6F1F8FAC		-$3,000.00	$85,583.46
May 20	CHECK 2060		-$300.00	$85,283.46
May 27	PREAUTHORIZED DEBIT VERIZON WIRELESS PAYMENTS 250527		-$502.05	$84,781.41
May 27	CHECK 2061		-$1,600.00	$83,181.41
May 28	CHECK 2059		-$800.00	$82,381.41

HINSDALE BANK
& TRUST COMPANY, N.A.
A WINTRUST COMMUNITY BANK
9801 W. Higgins, Box 32, Rosemont, IL 60018

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Transaction Detail (Continued)

Date	Description	Deposits	Withdrawals	Balance
May 28	CHECK 2056		-$800.00	$81,581.41
May 30	**Ending Balance**			**$81,581.41**

Checks

*** Indicates a break in check sequence**
R-Check has been returned

Date	Check#	Amount	Date	Check#	Amount	Date	Check#	Amount
May 28	2056	$800.00	May 06	2058	$200.00	May 20	2060	$300.00
May 06	2057	$200.00	May 28	2059	$800.00	May 27	2061	$1,600.00

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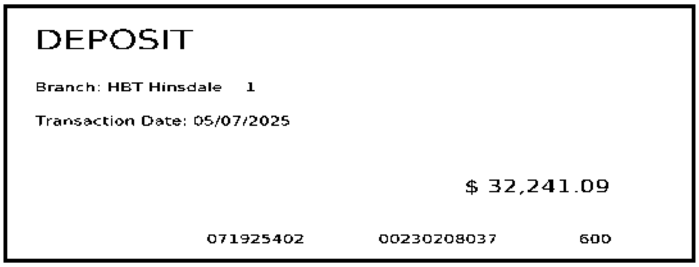
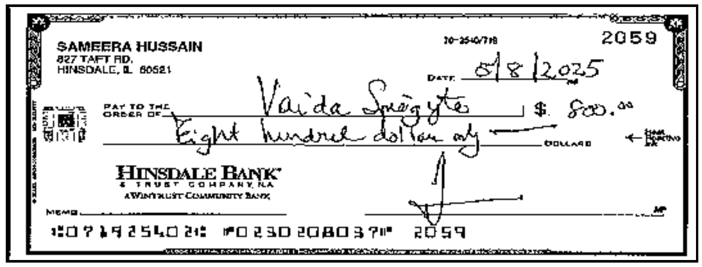
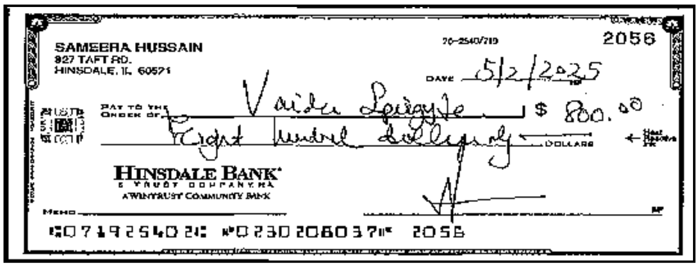
Check Images for Account XXXXXX8037


DEPOSIT
Branch: HBT Hinsdale 1
Transaction Date: 05/07/2025
$ 32,241.09
071925402 00230208037 600

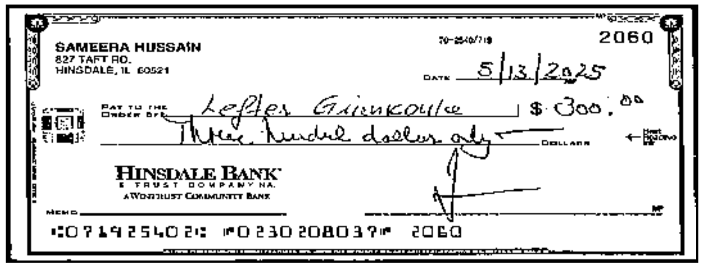
05/07/2025 $32,241.09


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719 2059
DATE 5/8/2025
PAY TO THE ORDER OF Vaida Spiegyte $ 800.00
Eight hundred dollar only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
071925402 0230208037 2059

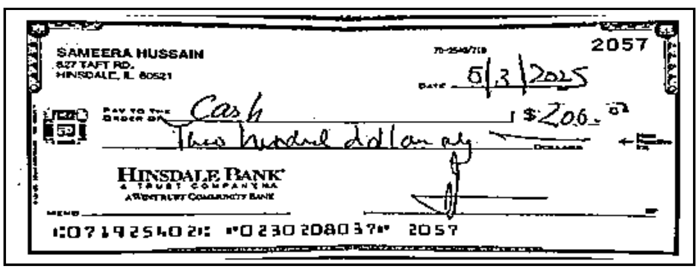
05/28/2025 # 2059 $800.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719 2056
DATE 5/2/2025
PAY TO THE ORDER OF Vaida Spiegyte $ 800.00
Eight hundred dollar only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
071925402 0230208037 2056

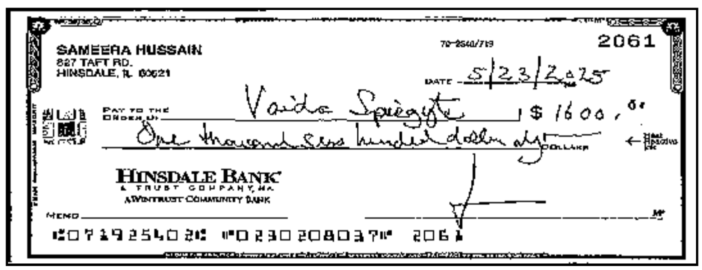
05/28/2025 # 2056 $800.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719 2060
DATE 5/13/2025
PAY TO THE ORDER OF Lefter Giinkoule $ 300.00
Three hundred dollar only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
071925402 0230208037 2060

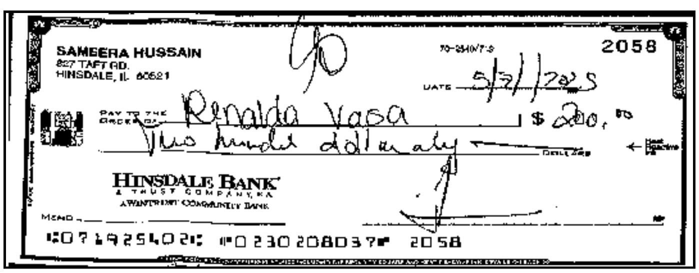
05/20/2025 # 2060 $300.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719 2057
DATE 5/3/2025
PAY TO THE ORDER OF Cash $ 200.00
Two hundred dollar only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
071925402 0230208037 2057

05/06/2025 # 2057 $200.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719 2061
DATE 5/23/2025
PAY TO THE ORDER OF Vaida Spiegyte $ 1600.00
One thousand six hundred dollar only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
071925402 0230208037 2061

05/27/2025 # 2061 $1,600.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719 2058
DATE 5/7/2025
PAY TO THE ORDER OF Renalda Vasa $ 200.00
Two hundred dollar only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
071925402 0230208037 2058

05/06/2025 # 2058 $200.00

HINSDALE BANK
& TRUST COMPANY, N.A.
A WINTRUST COMMUNITY BANK
9801 W. Higgins, Box 32, Rosemont, IL 60018

Customer Service

Customer Support:
630-323-4404

Branch Hours of Operation:
Mon-Fri 9:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Customer Contact Center Hours:
Mon - Fri 7:00 am - 8:00 pm
Saturday 7:00 am - 5:00 pm

Access Your Account Online:
www.hinsdalebank.com

1697 TWS289HR050125025434 01 000000000 3 004

SAMEERA HUSSAIN
KHURRAM HUSSAIN
827 TAFT RD
HINSDALE IL 60521-4836

1697 0005685 0001-0003 0000000000000000

TOTAL ACCESS CHECKING — Account Number: XXXXXX8037

Balance Summary

Beginning Balance as of 04/01/25	**$6,571.78**
+ Deposits and Credits (4)	$129,635.45
- Withdrawals and Debits (17)	$44,175.90
Ending Balance as of 04/30/25	**$92,031.33**
Analysis or Maintenance Fees for Period	$0.00
Number of Days in Statement Period	30

Transaction Detail

Date	Description	Deposits	Withdrawals	Balance
Apr 01	**Beginning Balance**			**$6,571.78**
Apr 01	PREAUTHORIZED DEBIT ClickPay PROPRTYPAY		-$5,707.78	$864.00
Apr 03	WIRE TRANSFER IN DDA CREDIT INCOMIN ACCT#0230208037 SAMEERA HUSSAIN 00 588520250403PW	$80,000.00		$80,864.00
Apr 03	DIRECT S/C DOMESTIC WIRE IN		-$10.00	$80,854.00
Apr 03	CHECK 2146		-$80.00	$80,774.00
Apr 03	CHECK 2051		-$160.00	$80,614.00
Apr 04	PREAUTHORIZED DEBIT COMCAST 8771201 110159781 250404		-$458.00	$80,156.00
Apr 10	PREAUTHORIZED DEBIT Nicor Gas GAS PAYMNT 250410		-$654.05	$79,501.95
Apr 10	PREAUTHORIZED DEBIT MBFS.COM Auto Pay 250410		-$2,065.19	$77,436.76
Apr 14	POS PURCHASE MERCHANT PURCHASE TERMINAL 51043235 VENMO *ADD FUNDS 855812443 NY 04-12-25 12:00 AM XXXXXXXXXXXX0390		-$400.00	$77,036.76
Apr 14	PREAUTHORIZED DEBIT VENMO ADDFUNDS 250414		-$500.00	$76,536.76
Apr 16	DEPOSIT	$20,888.84		$97,425.60
Apr 21	INTERNET/PHONE TRSFR REF 1111304L FUNDS TRANSFER TO DEP XXXXXXX9324 FROM XFR#145460D9		-$1,000.00	$96,425.60

BALANCE YOUR ACCOUNT

1. Check off (✓) checks appearing on your statement. Those checks not checked off (✓) should be recorded in the checks outstanding column below.

Checks/Withdrawals Outstanding

Check No.	Amount
TOTAL	

2. **Enter** the Bank Balance shown on this statement	
Add deposits made by you, but not shown on this statement.	
Subtotal	
3. **List** total of checks outstanding	
Subtract check total from above Subtotal	
	The number above should match your checkbook balance

Helpful Suggestions For Finding Differences

1. *Review last month's statement to make sure any differences were corrected.*
2. *Check addtions and subtractions in your checkbook.*
3. *Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.*
4. *Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.*
5. *Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.*

Important Information

In Case of Errors or Questions About Your Electronic Transfers. Telephone us or write us using the telephone number or address listed on the front of this statement, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

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

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

How Your Finance Charge (If Any) is calculated. If this statement includes billing information regarding a personal line of credit, the finance charge for each statement (loan) period is calculated by applying the applicable daily periodic rate(s) to the daily balances(including current transactions). To get daily balances, we take the beginning principle balance of your account each day, add any new loans or charges and subtract any payment or credits. Then, we multiply the daily balance each day of the statement period by the applicable daily periodic rate(s). We then add up all of these daily finance charges to get your total finance charge.

In Case of Errors or Questions About Your Personal Line of Credit (This is a Summary of Your Billing Rights). If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on the front of your statement as soon as possible. We must hear from you no later than sixty (60) days after we sent the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1697 0005687 0002-0003 0000000000000000

Transaction Detail (Continued)

Date	Description	Deposits	Withdrawals	Balance
Apr 22	PAYNET CREDIT ZELLE ANTHONY PUC CIARELL ZELLE 63760 25 EAST FIRST STRE	$150.00		$96,575.60
Apr 23	DEPOSIT	$28,596.61		$125,172.21
Apr 23	WITHDRAWAL		-$800.00	$124,372.21
Apr 25	PREAUTHORIZED DEBIT Digital Living Digital Li 250425		-$27,352.61	$97,019.60
Apr 28	CHECK 2054		-$320.00	$96,699.60
Apr 28	PREAUTHORIZED DEBIT VERIZON WIRELESS PAYMENTS 250428		-$568.27	$96,131.33
Apr 29	CHECK 2055		-$800.00	$95,331.33
Apr 29	CHECK 2052		-$800.00	$94,531.33
Apr 29	CHECK 2053		-$2,500.00	$92,031.33
Apr 30	**Ending Balance**			**$92,031.33**

Checks

*** Indicates a break in check sequence**
R-Check has been returned

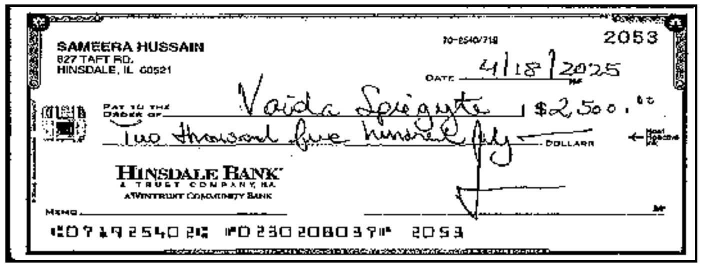
Date	Check#	Amount	Date	Check#	Amount	Date	Check#		Amount
Apr 03	2051	$160.00	Apr 29	2053	$2,500.00	Apr 29	2055		$800.00
Apr 29	2052	$800.00	Apr 28	2054	$320.00	Apr 03	2146	*	$80.00

1697 0005688 0003-0003 0000000000000000

Check Images for Account XXXXXX8037

DEPOSIT
Branch: HBT Hinsdale 1
Transaction Date: 04/16/2025
$ 20,888.84
071925402 00230208037 600

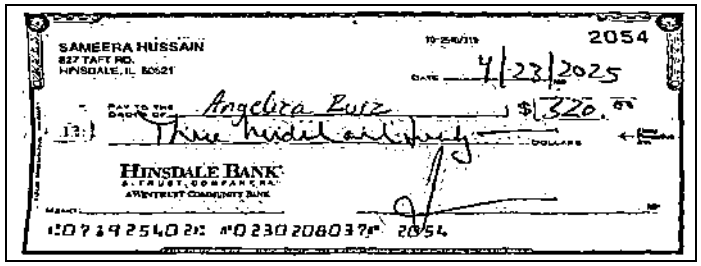
04/16/2025 $20,888.84


SAMEERA HUSSAIN
627 TAFT RD.
HINSDALE, IL 60521
2053
DATE 4/18/2025
PAY TO THE ORDER OF Vaida Spiegyte $2,500.00
Two thousand five hundred only DOLLARS
HINSDALE BANK
⑆071925402⑆ ⑈00230208037⑈ 2053

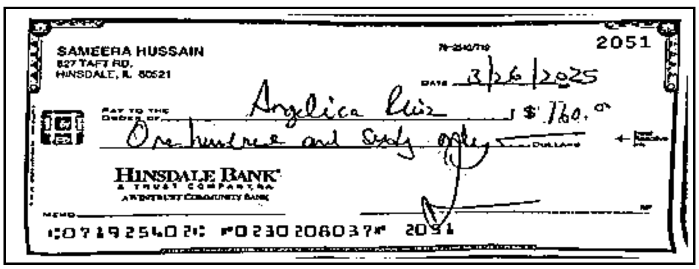
04/29/2025 # 2053 $2,500.00

DEPOSIT
Branch: HBT Hinsdale 1
Transaction Date: 04/23/2025
$ 28,596.61
071925402 00230208037 600

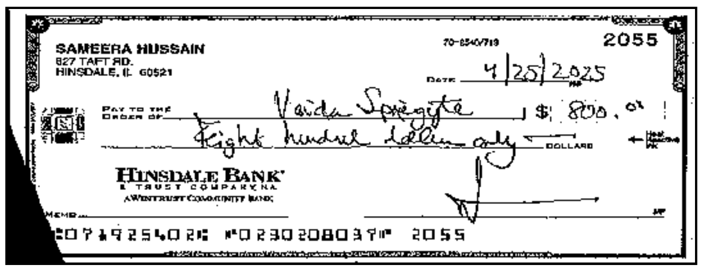
04/23/2025 $28,596.61


SAMEERA HUSSAIN
627 TAFT RD.
HINSDALE, IL 60521
2054
DATE 4/23/2025
PAY TO THE ORDER OF Angelica Ruiz $320.00
Three hundred and twenty DOLLARS
HINSDALE BANK
⑆071925402⑆ ⑈00230208037⑈ 2054

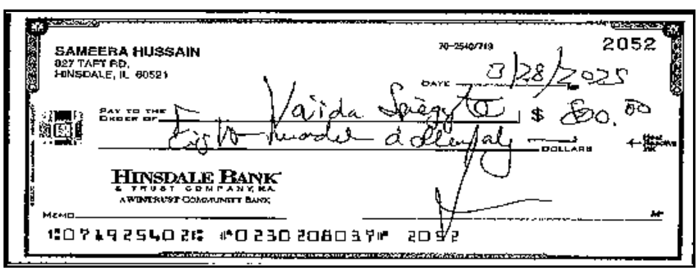
04/28/2025 # 2054 $320.00


SAMEERA HUSSAIN
627 TAFT RD.
HINSDALE, IL 60521
2051
DATE 3/26/2025
PAY TO THE ORDER OF Angelica Ruiz $160.00
One hundred and sixty only DOLLARS
HINSDALE BANK
⑆071925402⑆ ⑈00230208037⑈ 2051

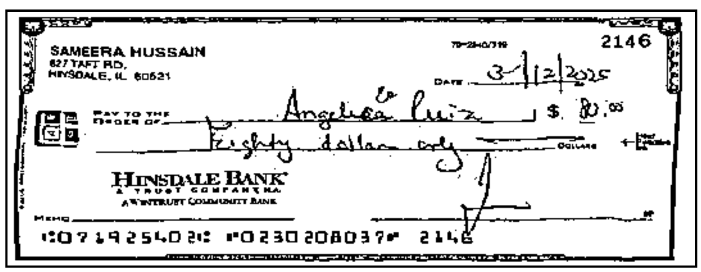
04/03/2025 # 2051 $160.00


SAMEERA HUSSAIN
627 TAFT RD.
HINSDALE, IL 60521
2055
DATE 4/25/2025
PAY TO THE ORDER OF Vaida Spiegyte $800.00
Eight hundred dollars only DOLLARS
HINSDALE BANK
⑆071925402⑆ ⑈00230208037⑈ 2055

04/29/2025 # 2055 $800.00


SAMEERA HUSSAIN
627 TAFT RD.
HINSDALE, IL 60521
2052
DATE 3/28/2025
PAY TO THE ORDER OF Vaida Spiegyte $800.00
Eight hundred dollars only DOLLARS
HINSDALE BANK
⑆071925402⑆ ⑈00230208037⑈ 2052

04/29/2025 # 2052 $800.00


SAMEERA HUSSAIN
627 TAFT RD.
HINSDALE, IL 60521
2146
DATE 3/12/2025
PAY TO THE ORDER OF Angelica Ruiz $80.00
Eighty dollars only DOLLARS
HINSDALE BANK
⑆071925402⑆ ⑈00230208037⑈ 2146

04/03/2025 # 2146 $80.00

HINSDALE BANK
& TRUST COMPANY, N.A.
A WINTRUST COMMUNITY BANK
9801 W. Higgins, Box 32, Rosemont, IL 60018

Last Statement:	February 28, 2025
Statement Ending:	March 31, 2025
Page:	1 of 3

1716 TWS289HR040125034601 01 000000000 3 004

SAMEERA HUSSAIN
KHURRAM HUSSAIN
827 TAFT RD
HINSDALE IL 60521-4836

1716 0005713 0001-0003 0000000000000000

Customer Service

Customer Support:
630-323-4404

Branch Hours of Operation:
Mon-Fri 9:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Customer Contact Center Hours:
Mon - Fri 7:00 am - 8:00 pm
Saturday 7:00 am - 5:00 pm

Access Your Account Online:
www.hinsdalebank.com

TOTAL ACCESS CHECKING — Account Number: XXXXXX8037

Balance Summary

Beginning Balance as of 03/01/25	**$14,110.41**
+ Deposits and Credits (4)	$12,959.51
- Withdrawals and Debits (23)	$20,498.14
Ending Balance as of 03/31/25	**$6,571.78**
Analysis or Maintenance Fees for Period	$0.00
Number of Days in Statement Period	31

Transaction Detail

Date	Description	Deposits	Withdrawals	Balance
Mar 01	**Beginning Balance**			**$14,110.41**
Mar 04	PREAUTHORIZED DEBIT COMCAST 8771201 110159781 250304		-$418.00	$13,692.41
Mar 05	PREAUTHORIZED DEBIT IL DEPT EMPL SEC UNEMPL TAX TXP*4606621**99123 1**0000000000**000 0011535**032768056 \		-$115.35	$13,577.06
Mar 07	PREAUTHORIZED DEBIT ClickPay PROPRTYPAY		-$3,457.78	$10,119.28
Mar 10	INTERNET/PHONE TRSFR REF 0671120L FUNDS TRANSFER TO DEP XXXXXXX9324 FROM XFR#E8A8129		-$1,000.00	$9,119.28
Mar 10	PREAUTHORIZED DEBIT MBFS.COM Auto Pay 250310		-$2,065.19	$7,054.09
Mar 11	PREAUTHORIZED DEBIT Nicor Gas GAS PAYMNT 250311		-$651.29	$6,402.80
Mar 12	RTP CREDIT PAYMENT FROM VENMO 826078552 20250312021000021P 1BRJPC00560107026	$3,825.51		$10,228.31
Mar 12	ACCOUNT DEBIT ZELLE EVALDAS ZELLE 63760 25 EAST FIRST STRE		-$2,000.00	$8,228.31
Mar 12	CHECK 2142		-$160.00	$8,068.31
Mar 13	DEPOSIT	$6,500.00		$14,568.31
Mar 13	ACCOUNT DEBIT ZELLE EVALDAS ZELLE 63760 25 EAST FIRST STRE		-$1,000.00	$13,568.31

BALANCE YOUR ACCOUNT

1. Check off (✓) checks appearing on your statement. Those checks not checked off (✓) should be recorded in the checks outstanding column below.

Checks/Withdrawals Outstanding

Check No.	Amount
TOTAL	

2. **Enter** the Bank Balance shown on this statement	
Add deposits made by you, but not shown on this statement.	
Subtotal	
3. **List** total of checks outstanding	
Subtract check total from above Subtotal	
	The number above should match your checkbook balance

Helpful Suggestions For Finding Differences

1. *Review last month's statement to make sure any differences were corrected.*
2. *Check addtions and subtractions in your checkbook.*
3. *Compare the amount of each check and deposit on this statement with the amount recorded in your checkbook.*
4. *Make sure all outstanding checks have been listed, including those that may not have been paid from the previous statement.*
5. *Make sure that any electronic fund transfers or automatic payments are recorded in your checkbook.*

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

We will investigate your complaint and will correct any error promptly. For consumer accounts, if we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you will have the 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 Your Personal Line of Credit (This is a Summary of Your Billing Rights). If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address shown on the front of your statement as soon as possible. We must hear from you no later than sixty (60) days after we sent the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1716 0005715 0002-0003 0000000000000000

Transaction Detail (Continued)

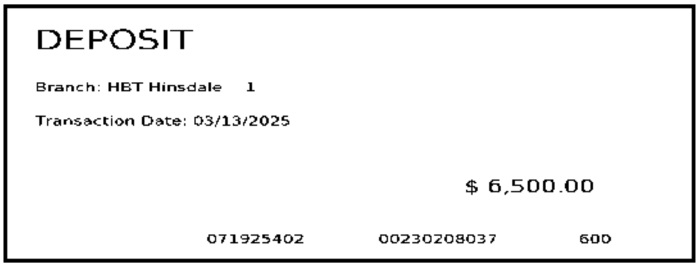
Date	Description	Deposits	Withdrawals	Balance
Mar 13	CHECK 2143		-$35.00	$13,533.31
Mar 13	CHECK 2144		-$50.00	$13,483.31
Mar 17	POS PURCHASE POS PURCHASE TERMINAL 99038814 COSTCO WHSE #03 OAK BROOK IL 03-17-25 2:38 PM XXXXXXXXXXXX0390		-$372.81	$13,110.50
Mar 20	CHECK 2149		-$1,644.00	$11,466.50
Mar 24	CHECK 2147		-$800.00	$10,666.50
Mar 24	CHECK 2145		-$800.00	$9,866.50
Mar 24	CHECK 2150		-$800.00	$9,066.50
Mar 24	CHECK 2141		-$1,600.00	$7,466.50
Mar 25	POS PURCHASE POS PURCHASE TERMINAL 99038814 COSTCO WHSE #03 OAK BROOK IL 03-25-25 5:32 PM XXXXXXXXXXXX0390		-$168.98	$7,297.52
Mar 26	ATM WITHDRAWAL CASH WITHDRAWAL TERMINAL WF289005 130 W CHESTNUT ST HINSDALE IL 03-26-25 9:42 AM XXXXXXXXXXXX0390		-$800.00	$6,497.52
Mar 26	CHECK 2148		-$25.00	$6,472.52
Mar 27	PREAUTHORIZED DEBIT VERIZON WIRELESS PAYMENTS 250327		-$534.74	$5,937.78
Mar 28	PAYNET CREDIT ZELLE NICHOLAS V PUCCIAR ZELLE 63760 25 EAST FIRST STRE	$634.00		$6,571.78
Mar 31	INTERNET/PHONE TRSFR REF 0880751L FUNDS TRANSFER FRM DEP XXXXXXX4942 FROM XFR#2C876AED	$2,000.00		$8,571.78
Mar 31	WITHDRAWAL		-$1,000.00	$7,571.78
Mar 31	INTERNET/PHONE TRSFR REF 0880749L FUNDS TRANSFER TO DEP XXXXXXX9324 FROM XFR#684B0AB7		-$1,000.00	$6,571.78
Mar 31	**Ending Balance**			**$6,571.78**

Checks

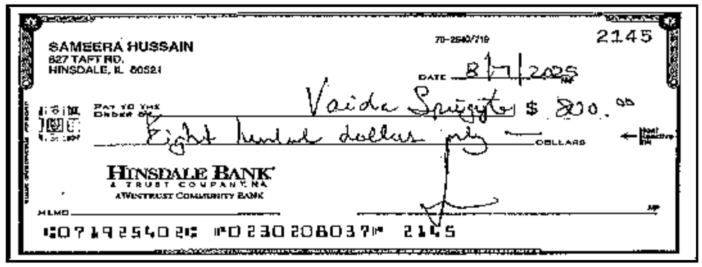
*** Indicates a break in check sequence**
R-Check has been returned

Date	Check#	Amount	Date	Check#		Amount	Date	Check#	Amount
Mar 24	2141	$1,600.00	Mar 13	2144		$50.00	Mar 26	2148	$25.00
Mar 12	2142	$160.00	Mar 24	2145		$800.00	Mar 20	2149	$1,644.00
Mar 13	2143	$35.00	Mar 24	2147	*	$800.00	Mar 24	2150	$800.00

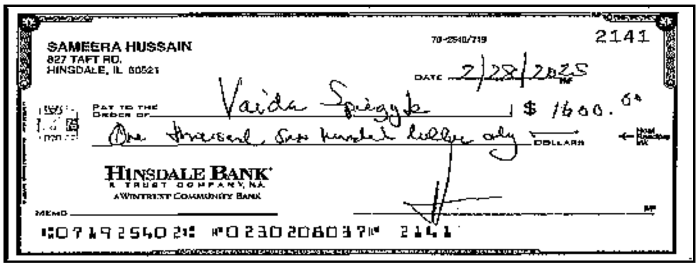
Check Images for Account XXXXXX8037


DEPOSIT
Branch: HBT Hinsdale 1
Transaction Date: 03/13/2025
$ 6,500.00
071925402 00230208037 600

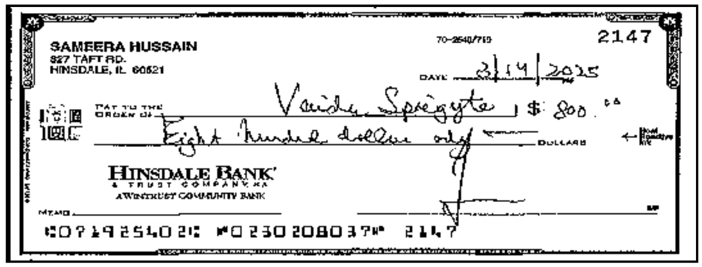
03/13/2025 $6,500.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719
2145
DATE 3/17/2025
PAY TO THE ORDER OF Vaida Spiegyte $ 800.00
Eight hundred dollars only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
⑆071925402⑆ ⑈0230208037⑈ 2145

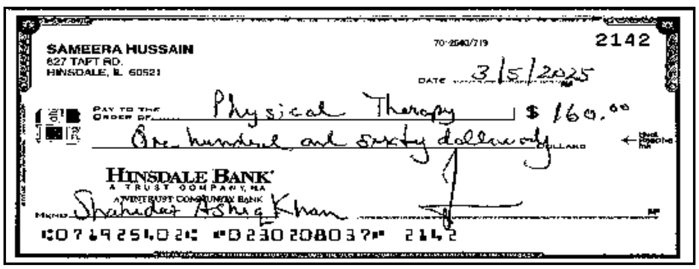
03/24/2025 # 2145 $800.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719
2141
DATE 2/28/2025
PAY TO THE ORDER OF Vaida Spiegyte $ 1600.00
One thousand, six hundred dollars only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
⑆071925402⑆ ⑈0230208037⑈ 2141

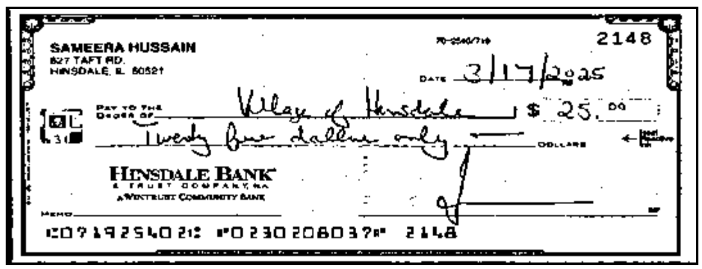
03/24/2025 # 2141 $1,600.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719
2147
DATE 3/14/2025
PAY TO THE ORDER OF Vaida Spiegyte $ 800.00
Eight hundred dollars only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
⑆071925402⑆ ⑈0230208037⑈ 2147

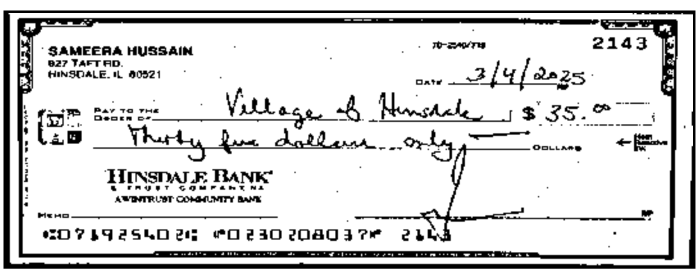
03/24/2025 # 2147 $800.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719
2142
DATE 3/5/2025
PAY TO THE ORDER OF Physical Therapy $ 160.00
One hundred and sixty dollars only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO Shahidat Ashiq Khan
⑆071925402⑆ ⑈0230208037⑈ 2142

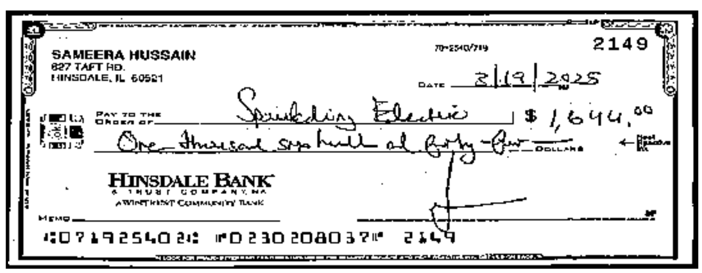
03/12/2025 # 2142 $160.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719
2148
DATE 3/17/2025
PAY TO THE ORDER OF Village of Hinsdale $ 25.00
Twenty five dollars only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
⑆071925402⑆ ⑈0230208037⑈ 2148

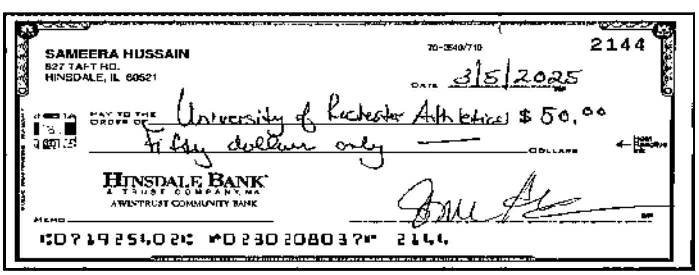
03/26/2025 # 2148 $25.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719
2143
DATE 3/4/2025
PAY TO THE ORDER OF Village of Hinsdale $ 35.00
Thirty five dollars only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
⑆071925402⑆ ⑈0230208037⑈ 2143

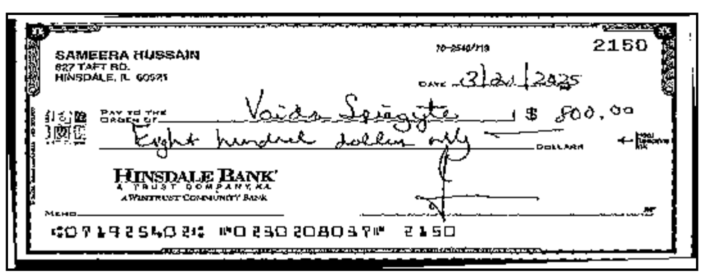
03/13/2025 # 2143 $35.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719
2149
DATE 3/13/2025
PAY TO THE ORDER OF Spaulding Electric $ 1,644.00
One thousand six hundred and forty-four DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
⑆071925402⑆ ⑈0230208037⑈ 2149

03/20/2025 # 2149 $1,644.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719
2144
DATE 3/5/2025
PAY TO THE ORDER OF University of Rochester Athletics $ 50.00
Fifty dollars only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
⑆071925402⑆ ⑈0230208037⑈ 2144

03/13/2025 # 2144 $50.00


SAMEERA HUSSAIN
827 TAFT RD.
HINSDALE, IL 60521
70-2540/719
2150
DATE 3/21/2025
PAY TO THE ORDER OF Vaida Spiegyte $ 800.00
Eight hundred dollars only DOLLARS
HINSDALE BANK & TRUST COMPANY, N.A. A WINTRUST COMMUNITY BANK
MEMO
⑆071925402⑆ ⑈0230208037⑈ 2150

03/24/2025 # 2150 $800.00