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
DeLucia	Nathaniel		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	9/10/1990	(609) 489 - 3275 - Mobile

EMAIL
nld987@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
60 Meadow Run Dr.	Skillman	NJ	08558

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$4,146.97 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Attorney	Kirkland & Ellis LLP

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
N/A	(212) 446 - 4800	$572,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
601 Lexington Ave	New York	NY	10022

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?

❑

Window Guards:

❑

Were you referred by a broker?

NO

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

NO

Preferred Mailing Address:

60 Meadow Run Dr., Skillman, NJ 08558 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

Initials: N.D. 5EF68A29

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 Nathaniel DeLucia*

Signed by Nathaniel DeLucia
Wed Jan 8 2025 08:04:07 PM EST
Key: 5EF68A29; IP Address: 209.150.57.47

Nathaniel DeLucia *(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**
Nathaniel DeLucia	XXXXXXXXXXXX9945	15418693	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: N.D. 5EF68A29

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 Nathaniel DeLucia

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 Nathaniel DeLucia: 842

		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: Equifax Credit File Frozen

There is a freeze on this credit file, meaning that it is inaccessible unless the applicant contacts the credit bureau to release the freeze. We recommend to release the freeze for at least five days. Once the applicant releases the file, contact us and we will attempt to process the screening report.

Credit Quick Summary	
Total annual income (reported by Applicant)	$572,000.00
Total **verified** annual income	$2,241,750.00
Total **verified** combined annual income to rent ratio	485.96 (based on rent of $4,613.04)
Total number of accounts	13
Accounts with no late payments	13 (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	$526,110.00 ($0.00 past due)
Outstanding revolving debt	$6,065.00 (1% of limit) ($0.00 past due)
Outstanding loan balance	$520,045.00 ($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 TransUnion
Name:	Nathaniel DeLucia	NATHANIEL L. DELUCIA
SSN:	***-**-****	***-**-****
Birth Date:	9/**/1990	9/**/1990

Addresses	From Application	From TransUnion
	60 Meadow Run Dr. Skillman, NJ 08558 - US	60 MEADOW RUN SKILLMAN, NJ 08558 (Applicant) Reported 3/2021 330 W 58TH 8B NEW YORK, NY 10019 (Applicant) Reported 12/2016 108 MOUNTAIN VIEW PRINCETON, NJ 08540 (Applicant)

Employment	From Application	From TransUnion
Applicant:	Attorney Kirkland & Ellis LLP $572,000.00/Yr. Total annual Income: $572,000.00	FATTORNEY KIRKLAND ELLIS LLP

Income Verifications

Requested For Nathaniel DeLucia			**Requested Date** 1/8/2025	
Date 1/8/2025	**Consumer Provided Income Source** Document		**Verified Annual Income** $2,241,750.00 *Income amount used in scoring	
Pay Period 12/16/24 to 12/31/24	**Document Type** PAYSTUB	**Employee Name** NATHANIEL LOUIS DELUCIA	**Employer Name** KIRKLAND & ELLIS LLP	**Pay Amount** $167,906.25
Pay Period 12/01/24 to 12/15/24	**Document Type** PAYSTUB	**Employee Name** NATHANIEL LOUIS DELUCIA	**Employer Name** KIRKLAND & ELLIS LLP	**Pay Amount** $18,906.25

From RealPage

Requested For Nathaniel DeLucia Requested Date 1/10/2025	**Employer** Kirkland & Ellis LLP	**Position Held** Attorney	**Annual Salary** $572,000.00	**Supervisor** N/A (212) 446 - 4800
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Nathaniel DeLucia	Multistate Search	1/10/2018 - 1/10/2025	1/10/2025	1/10/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Nathaniel DeLucia	1/10/2025	1/10/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Nathaniel DeLucia	1/10/2025	1/10/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	842	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 TransUnion

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	792	Lack of sufficient credit history on bankcard or revolving accounts Open real estate account balances are too high compared to their loan amounts You have too many inquiries on your credit report You have either very few loans or too many loans with recent delinquencies

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 TransUnion

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WFBNA HL (Applicant)	2/2021	12/2024	0	0	0	$0.00	$501,767.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$4,146.00	$548,250.00	MORTGAGE	Rate/Status 01: Paid or paying as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FIN SVC (Applicant)	7/2024	12/2024	0	0	0	$0.00	$18,278.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$609.00	$21,934.00	INSTALLMENT	Rate/Status 01: Paid or paying as agreed			

Payment History

0	0	0	0
11/24		9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX (Applicant)	1/2023		0	0	0	$0.00	$5,807.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$18,726.00	OPEN ACCOUNT	Rate/Status 01: Paid or paying 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
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
BK OF AMER (Applicant)	11/2012	12/2024	0	0	0	$0.00	$258.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$27,602.00	REVOLVING	Rate/Status 01: Paid or paying as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPTEDNELNET (Applicant)	9/2015	4/2017	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$56,858.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3/17		1/17		11/16		9/16		7/16		5/16		3/16		1/16		11/15

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPTEDNELNET (Applicant)	8/2014	4/2017	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$53,826.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3/17		1/17		11/16		9/16		7/16		5/16		3/16		1/16		11/15		9/15		7/15		5/15	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPTEDNELNET (Applicant)	8/2013	4/2017	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$47,510.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3/17		1/17		11/16		9/16		7/16		5/16		3/16		1/16		11/15		9/15		7/15		5/15	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
VW CREDIT (Applicant)	2/2021	8/2024	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$23,615.00	INSTALLME	FULL TERMINATION/OBLIGATION SATISFIED Rate/Status 01: Paid or paying as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPTEDNELNET (Applicant)	9/2015	5/2017	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/17		2/17		12/16		10/16		8/16		6/16		4/16		2/16		12/15		10/15	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPTEDNELNET (Applicant)	8/2014	4/2017	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3/17		1/17		11/16		9/16		7/16		5/16		3/16		1/16		11/15		9/15		7/15		5/15	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPTEDNELNET (Applicant)	8/2013	5/2017	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$20,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4/17		2/17		12/16		10/16		8/16		6/16		4/16		2/16		12/15		10/15		8/15		6/15	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANKAMERICA (Applicant)	7/2022		0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	OVERDRAFT/RESERVE	Rate/Status 01: Paid or paying as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX (Applicant)	7/1984		0	0	0	$0.00	$0.00

Monthly Payment	High Credit	Type	Comments
	$0.00	OPEN ACCOUNT	Rate/Status 01: Paid or paying 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
6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22	

Previous Credit Inquiries	
From TransUnion	
7/2024	BMW FIN SVC (Applicant)
1/2023	AMERICAN EXP (Applicant)

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 Katherine Whitaker (Occupant)

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

Score for Katherine Whitaker (Occupant): 794

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

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

NOTIFICATION(S)

APPLICANT: Equifax Credit File Frozen

There is a freeze on this credit file, meaning that it is inaccessible unless the applicant contacts the credit bureau to release the freeze. We recommend to release the freeze for at least five days. Once the applicant releases the file, contact us and we will attempt to process the screening report.

Credit Quick Summary	
Total annual income (reported by Applicant)	$171,940.00
Total **verified** annual income	$61,520.28
Total **verified** combined annual income to rent ratio	416.08 (based on rent of $5,535.65)
Total number of accounts	12
Accounts with no late payments	8 (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	4 (0 unpaid past due)
Total outstanding balance	$30,129.00 ($0.00 past due)
Outstanding revolving debt	$6,166.00 (5% of limit) ($0.00 past due)
Outstanding loan balance	$23,963.00 ($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 TransUnion
Name:	Katherine Whitaker (Occupant)	KATHERINE W. WHITAKER KATHERINE WHITAKER KATHERINE J. WHITAKER
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1994	7/**/1994

Addresses	From Application	From TransUnion
	60 Meadow Run Dr Skillman, NJ 08558 - US	60 MEADOW RUN SKILLMAN, NJ 08558 (Applicant) Reported 2/2021 9729 MILL RUN GREAT FALLS, VA 22066 (Applicant) Reported 7/2013 9486 VIRGINIA CENTER 422 VIENNA, VA 22181 (Applicant)

Employment	From Application	From TransUnion
Applicant:	Clinical business systems lead Bristol myers squibb $171,940.00/Yr. Total annual Income: $171,940.00	FPROTOCOL RESEACH MG MEMORIAL SLOAN KETTERIN C

Income Verifications

Requested For Katherine Whitaker			**Requested Date** 1/8/2025	
Date 1/8/2025	**Consumer Provided Income Source** Document		**Verified Annual Income** $61,520.28 *Income amount used in scoring	
Pay Period 12/23/24 to 01/05/25	**Document Type** PAYSTUB	**Employee Name** KATHERINE WHITAKER	**Employer Name** E.R. SQUIBB & SONS LLC	**Pay Amount** $5,126.69

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Katherine Whitaker (Occupant)	Multistate Search	1/10/2018 - 1/10/2025	1/10/2025	1/10/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Katherine Whitaker (Occupant)	1/10/2025	1/10/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Katherine Whitaker	1/10/2025	1/10/2025

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 TransUnion

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	746	The date that you opened your oldest account is too recent Lack of sufficient relevant real estate account information Lack of sufficient credit history You have too many delinquent or derogatory accounts

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 TransUnion

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FIN SVC (Applicant)	7/2024	12/2024	0	0	0	$0.00	$23,963.00

Monthly Payment	High Credit	Type	Comments
$798.00	$28,755.00	INSTALLMENT	Rate/Status 01: Paid or paying as agreed

Payment History

0	0	0	0
11/24		9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX (Applicant)	3/2024		0	0	0	$0.00	$5,807.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$18,726.00	OPEN ACCOUNT	Rate/Status 01: Paid or paying as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BK OF AMER (Applicant)	6/2013	12/2024	0	0	0	$0.00	$359.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$17,697.00	REVOLVING	Rate/Status 01: Paid or paying as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
VW CREDIT (Applicant)	2/2021	8/2024	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$24,990.00	INSTALLME	FULL TERMINATION/OBLIGATION SATISFIED Rate/Status 01: Paid or paying as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	9/2015	3/2024	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	9/2014	9/2023	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	8/2013	3/2024	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	8/2012	8/2020	0	0	1	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
USAA FSB (Applicant)	11/2006	9/2019	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,565.00	REVOLVING	Rate/Status 01: Paid or paying 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	0
1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18		

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	9/2014	9/2020	0	0	1	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	8/2013	8/2020	0	0	1	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	8/2012	8/2020	0	0	1	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		

Previous Credit Inquiries	
From TransUnion	
7/2024	BMW FIN SVC (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

Form **1040** Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return **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 , ending | See separate instructions.

Your first name and middle initial	Last name	Your social security number
NATHANIEL	DELUCIA	*** ** 3777
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
KATHERINE J.	WHITAKER	*** ** 6792

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	
60 MEADOW RUN DR.		
City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
SKILLMAN	NJ	08558
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. [X] You [ ] Spouse

Filing Status Check only one box.
- [ ] Single
- [X] 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 [X] 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 instr. and check here [ ]

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	Credit for other dependents

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) STMT 1	1a	108,145.
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	1z	108,145.
2a	Tax-exempt interest 2a — b Taxable interest	2b	44.
3a	Qualified dividends 3a 526. — b Ordinary dividends	3b	1,134.
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	
8	Additional income from Schedule 1, line 10	8	446,762.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	556,085.
10	Adjustments to income from Schedule 1, line 26	10	59,142.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	496,943.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	27,700.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	6.
14	Add lines 12 and 13	14	27,706.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	469,237.

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	107,917.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	107,917.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	1.
21	Add lines 19 and 20	21	1.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	107,916.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	34,205.
24	Add lines 22 and 23. This is your **total tax**	24	142,121.

Payments

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

25	Federal income tax withheld from:				
a	Form(s) W-2 SEE STATEMENT 4	25a	16,052.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	16,052.
26	2023 estimated tax payments and amount applied from 2022 return STATEMENT 5			26	136,498.
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	31,000.		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	31,000.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	183,550.

Refund

Direct deposit? See instructions.

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	41,429.
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	
b	Routing number	c Type: ☐ Checking ☐ Savings			
d	Account number				
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36	41,429.		

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	0.		

Third Party Designee

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

Designee's name TOPEL FORMAN L.L.C. Phone no. 312-642-0006 Personal identification number (PIN) 60611

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		LAW ASSOCIATE	
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.	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
MIAO CHU	MIAO CHU	07/30/24	P01012008	

Firm's name TOPEL FORMAN L.L.C. Phone no. 312-642-0006

Firm's address 500 N MICHIGAN AVE, SUITE 1700 CHICAGO, IL 60611 Firm's EIN **-***9413

Go to *www.irs.gov/Form1040* for instructions and the latest information. Form **1040** (2023)

313922 12-04-23

KIRKLAND & ELLIS LLP

AND AFFILIATED PARTNERSHIPS

PERSONAL & CONFIDENTIAL

December 17, 2024

Nathaniel Louis DeLucia

At the Firm Committee meeting on December 10, 2024, the following compensation decisions were approved:

A year-end annual bonus of $125,000 will be paid on December 31, 2024. In addition, a special bonus for this year as reflected below will be paid on December 31, 2024. As in the past, your required Retirement Plan contribution for calendar year 2024 will be deducted from your annual bonus.

Amount of Bonus*		$125,000
Special Bonus		$25,000
Less Estimated Retirement Plan Contribution		$23,000
	Net Payment	$127,000

A draw level of $445,000 for the fiscal year beginning February 1, 2025 through January 31, 2026, will be paid to you in semi-monthly installments.

An Income Partner Benefits Stipend of $18,750 for the fiscal year beginning February 1, 2025 through January 31, 2026, will be paid to you in semi-monthly installments. This stipend is intended to offset the incremental benefit costs associated with being an Income Partner.

The above-referenced retirement plan contribution represents your estimated 2024 Defined Contribution payment (the "DC payment") to the Kirkland & Ellis LLP Defined Contribution 401(k) Savings Plan (the "Plan"). The DC payment is a tax-deductible contribution for 2024 and should be shown as such on your 2024 income tax return. It is separate from any 401 (k) contributions you may be making to the Plan on a voluntary basis. The Firm will fund all 2024 Defined Contribution payments to the Plan on behalf of all eligible plan participants on or around April 1, 2025.

THE FIRM COMMITTEE

Review Committee Comments: **Review Committee Rating: 3**

Solid year. Nathaniel is praised for his well-rounded capabilities. These include solid writing and strategic thinking, as well as his ability to globally manage his cases and build associate teams. He is also recognized positively for his on-his-feet abilities, and the confident manner in which he interacts with clients and witnesses. Looking forward, Nathaniel should continue to develop all of those skills, and look for opportunities to ensure that he has a steady flow of work, for instance, by handling multiple matters in parallel or playing a lead role on significant matters.

**Please note your annual bonus amount is gross of any mandatory K&E Foundation contributions due to late time entry. Additionally, for US-based Income Partners, the bonus amount[s] listed [are] prior to the application of state income tax deductions. The state tax deduction (% of gross pay) that has been applied to your regular bi-weekly Income Partner draws throughout the year will also be applied as an offset to your gross bonus amount[s].*

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

NATHANIEL L DELUCIA
60 MEADOW RUN DR
SKILLMAN, NJ 08558-1709

Your Bank of America Advantage Savings Preferred Rewards Platinum Honors

for November 19, 2024 to December 18, 2024

Account number: 3810 1127 0467

NATHANIEL L DELUCIA

Account summary

Beginning balance on November 19, 2024	$62,146.93
Deposits and other additions	91.79
Withdrawals and other subtractions	-0.00
Service fees	-0.00
Ending balance on December 18, 2024	**$62,238.72**

Annual Percentage Yield Earned this statement period: 0.04%.
Interest Paid Year To Date: $33.46.

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
11/25/24	BKOFAMERICA MOBILE 11/23 3783185291 DEPOSIT *MOBILE NJ	89.75
12/18/24	Interest Earned	2.04
Total deposits and other additions		**$91.79**

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

This page intentionally left blank

This page intentionally left blank

This page intentionally left blank

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

BANK OF AMERICA
Preferred Rewards

Customer service information

1.888.888.RWDS (1.888.888.7937)

En Español: 1.800.688.6086

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

NATHANIEL L DELUCIA
60 MEADOW RUN DR
SKILLMAN, NJ 08558-1709

Your Adv Relationship Banking Preferred Rewards Platinum Honors

for November 20, 2024 to December 19, 2024

Account number: 3810 1518 3372

NATHANIEL L DELUCIA

Account summary

Beginning balance on November 20, 2024	$25,517.03
Deposits and other additions	34,976.84
Withdrawals and other subtractions	-26,087.82
Checks	-8,175.00
Service fees	-0.00
Ending balance on December 19, 2024	**$26,231.05**

Annual Percentage Yield Earned this statement period: 0.01%.
Interest Paid Year To Date: $3.67.

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or 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.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

Deposits and other additions

Date	Description	Amount
11/22/24	E.R. SQUIBB & SO DES:PAYROLL ID:00579056 INDN:Katherine Whitaker CO ID:9136121983 PPD	1,858.15
11/27/24	KIRKLAND & ELLIS DES:PAYROLL ID:00047358 INDN:DELUCIA,NATHANIEL LOUI CO ID:3361326630 PPD	15,577.30
12/06/24	E.R. SQUIBB & SO DES:PAYROLL ID:00579056 INDN:Katherine Whitaker CO ID:9136121983 PPD	1,963.89
12/13/24	KIRKLAND & ELLIS DES:PAYROLL ID:00047358 INDN:DELUCIA,NATHANIEL LOUI CO ID:3361326630 PPD	15,577.30
12/19/24	Interest Earned	0.20
Total deposits and other additions		**$34,976.84**

Withdrawals and other subtractions

Date	Description	Amount
11/25/24	TOPEL FORMAN LLC DES:J2350 OOFF ID:CZ10000AQ89PC INDN:NATHANIEL DELUCIA CO ID:8263863381 CCD PMT INFO:TRN*1*CZ10000AQ89PC\RMR*IK*TOPEL FORMAN LLC\	-3,300.00
11/27/24	VERIZON WIRELESS DES:PAYMENTS ID:058918091600001 INDN:0000000058918091600001 CO ID:7223344794 PPD	-94.97
12/02/24	BMWFINANCIAL SVS DES:BMWFS PYMT ID:XXXXXXXXX INDN:Nathaniel De4004581498 CO ID:1222568977 PPD	-609.28
12/03/24	WF HOME MTG DES:AUTO PAY ID:0572624997 INDN:NATHANIEL L DELUCIA CO ID:1562287461 WEB	-4,146.97
12/05/24	Luciano Procaccini Bill Payment	-330.54
12/09/24	Online Banking payment to CRD 6608 Confirmation# 3976633122	-2,567.32
12/11/24	AMERICAN EXPRESS DES:ACH PMT ID:M7336 INDN:Nathaniel DeLucia CO ID:1133133497 WEB	-14,927.63
12/17/24	MY529 DES:INVESTMENT ID:17403905 INDN:NATHANIEL DELUCIA CO ID:4870680188 WEB	-111.11
Total withdrawals and other subtractions		**-$26,087.82**

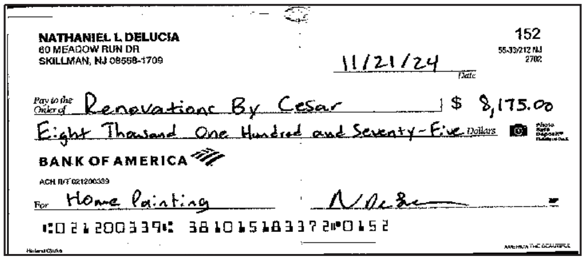
Checks

Date	Check #	Amount
11/22/24	152	-8,175.00
Total checks		**-$8,175.00**
Total # of checks		**1**

Braille and Large Print Request - You can request a copy of this statement in Braille or Large Print by calling 800.432.1000 or going to bankofamerica.com and enter Visually Impaired Access from the home page.

Check images

Account number: 3810 1518 3372
Check number: 152 | Amount: $8,175.00



This page intentionally left blank

This page intentionally left blank

This page intentionally left blank

Kirkland & Ellis LLP 333 West Wolf Point Plaza Chicago, IL 60654	**Nathaniel Louis DeLucia** 60 Meadow Run Dr Skillman, NJ 08558	Employee ID: 00047358 Pay Period Begin Date: 11/16/2024 Pay Period End Date: 11/30/2024 Advice Date: 11/27/2024 Location: New York

EARNINGS

Description	Hours	Current	YTD
Income Partner Draw		18,125.00	395,833.34
Income Partner Benefit Stipend		781.25	15,625.00
Total Earnings:		18,906.25	411,458.34

DEDUCTIONS

Description	Current	YTD
Medical	86.00	1,892.00
US Group LTD	27.00	630.00
401K Partner	0.00	23,000.00
State Tax - Current Year	3,215.95	70,105.66
Personal Excess Liability	0.00	1,195.90
Medjet Emergency Travel	0.00	160.00
Global Health	0.00	850.00
Life Ins - MetLife	0.00	1,728.00
State Tax - Prior Year	0.00	-7,951.76
Total Deductions:	3,328.95	91,609.80

	TOTAL GROSS	TOTAL DEDUCTIONS	NET PAY
Current	18,906.25	3,328.95	15,577.30
YTD	411,458.34	91,609.80	319,848.54

NET PAY DISTRIBUTION

Payment Type	Account Type	Account Number	Amount
Advice #000000000257496	Checking	XXXXXXXX3372	15,577.30
TOTAL:			**15,577.30**

Kirkland & Ellis LLP 333 West Wolf Point Plaza Chicago, IL 60654	**Nathaniel Louis DeLucia** 60 Meadow Run Dr Skillman, NJ 08558	Employee ID: 00047358 Pay Period Begin Date: 12/01/2024 Pay Period End Date: 12/15/2024 Advice Date: 12/13/2024 Location: New York

EARNINGS

Description	Hours	Current	YTD
Income Partner Draw		18,125.00	413,958.34
Income Partner Benefit Stipend		781.25	16,406.25
Total Earnings:		18,906.25	430,364.59

DEDUCTIONS

Description	Current	YTD
Medical	86.00	1,978.00
US Group LTD	27.00	657.00
401K Partner	0.00	23,000.00
State Tax - Current Year	3,215.95	73,321.61
Personal Excess Liability	0.00	1,195.90
Medjet Emergency Travel	0.00	160.00
Global Health	0.00	850.00
Life Ins - MetLife	0.00	1,728.00
State Tax - Prior Year	0.00	-7,951.76
Total Deductions:	3,328.95	94,938.75

	TOTAL GROSS	TOTAL DEDUCTIONS	NET PAY
Current	18,906.25	3,328.95	15,577.30
YTD	430,364.59	94,938.75	335,425.84

NET PAY DISTRIBUTION

Payment Type	Account Type	Account Number	Amount
Advice #000000000259546	Checking	XXXXXXXX3372	15,577.30
TOTAL:			**15,577.30**

Kirkland & Ellis LLP 333 West Wolf Point Plaza Chicago, IL 60654	**Nathaniel Louis DeLucia** 60 Meadow Run Dr Skillman, NJ 08558	Employee ID: 00047358 Pay Period Begin Date: 12/16/2024 Pay Period End Date: 12/31/2024 Advice Date: 12/31/2024 Location: New York

EARNINGS

Description	Hours	Current	YTD
Income Partner Draw		18,125.00	432,083.34
Income Partner Benefit Stipend		781.25	17,187.50
Income Partner Bonus		124,000.00	124,000.00
Special Bonus		25,000.00	25,000.00
Total Earnings:		167,906.25	598,270.84

DEDUCTIONS

Description	Current	YTD
Medical	86.00	2,064.00
US Group LTD	27.00	684.00
401K Partner	0.00	23,000.00
State Tax - Current Year	28,560.85	101,882.46
DC Plan Contribution	23,000.00	23,000.00
Personal Excess Liability	0.00	1,195.90
Medjet Emergency Travel	0.00	160.00
Global Health	0.00	850.00
Life Ins - MetLife	0.00	1,728.00
State Tax - Prior Year	0.00	-7,951.76
Total Deductions:	51,673.85	146,612.60

	TOTAL GROSS	TOTAL DEDUCTIONS	NET PAY
Current	167,906.25	51,673.85	116,232.40
YTD	598,270.84	146,612.60	451,658.24

NET PAY DISTRIBUTION

Payment Type	Account Type	Account Number	Amount
Advice #000000000261663	Checking	XXXXXXXX3372	116,232.40
TOTAL:			**116,232.40**

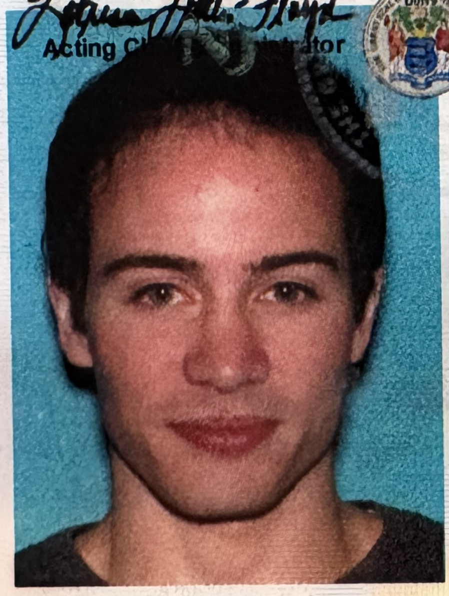
NEW JERSEY

NJMVC
New Jersey Motor Vehicle Commission

AUTO DRIVER LICENSE

NOT FOR "REAL ID" PURPOSES

Acting C[illegible]istrator



DL D2436 58273 09906 CLASS D
DOB 09-10-1990
ISS 08-18-2023 EXP 09-10-2027

DELUCIA
NATHANIEL L
60 MEADOW RUN DR.
SKILLMAN, NJ 08558-1709

END NONE
RESTR NONE

GENDER M HGT 5'-10" EYES GRN
WV WV202323000002086 REN 0.00

21 D8MXI8H1EA
NJFG7M01

MVC

ND09-10-1990

Rev 01-08-2020

ENDORSEMENTS:
None

RESTRICTIONS:
None

Visit us at:
www.njmvc.gov

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
Whitaker	Katherine		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	7/30/1994	(646) 866 - 4731 - Mobile

EMAIL
kate.j.whitaker@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
60 Meadow Run Dr	Skillman	NJ	08558

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$4,146.97 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Clinical business systems lead	Bristol myers squibb

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Jennifer Blinn	(908) 409 - 1059	$171,940.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
3551 Lawrenceville Road	Princeton	NJ	08540

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?

❑

Window Guards:

❑

Were you referred by a broker?

NO

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

NO

Preferred Mailing Address:

60 Meadow Run Dr, Skillman, NJ 08558 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

Initials: K.W. 08ECBFD1

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 Katherine Whitaker (Occupant)*

Signed by Katherine Whitaker
Wed Jan 8 2025 08:32:32 PM EST
Key: 08ECBFD1; IP Address: 104.28.55.232

Katherine Whitaker *(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**
Katherine Whitaker	XXXXXXXXXXXX1016	15418767	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

California Required Notices

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

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

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

Avisos obligatorios en el estado de California

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

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

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

Rental Report for Katherine Whitaker (Occupant)

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

Score for Katherine Whitaker (Occupant): 794

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

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

NOTIFICATION(S)

APPLICANT: Equifax Credit File Frozen

There is a freeze on this credit file, meaning that it is inaccessible unless the applicant contacts the credit bureau to release the freeze. We recommend to release the freeze for at least five days. Once the applicant releases the file, contact us and we will attempt to process the screening report.

Credit Quick Summary		
Total annual income (reported by Applicant)	$171,940.00	
Total **verified** annual income	$61,520.28	
Total **verified** combined annual income to rent ratio	416.08 (based on rent of $5,535.65)	
Total number of accounts	12	
Accounts with no late payments	8 (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	4 (0 unpaid past due)	
Total outstanding balance	$30,129.00 ($0.00 past due)	
Outstanding revolving debt	$6,166.00 (5% of limit) ($0.00 past due)	
Outstanding loan balance	$23,963.00 ($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 TransUnion
Name:	Katherine Whitaker (Occupant)	KATHERINE W. WHITAKER KATHERINE WHITAKER KATHERINE J. WHITAKER
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1994	7/**/1994

Addresses	From Application	From TransUnion
	60 Meadow Run Dr Skillman, NJ 08558 - US	60 MEADOW RUN SKILLMAN, NJ 08558 (Applicant) Reported 2/2021 9729 MILL RUN GREAT FALLS, VA 22066 (Applicant) Reported 7/2013 9486 VIRGINIA CENTER 422 VIENNA, VA 22181 (Applicant)

Employment	From Application	From TransUnion
Applicant:	Clinical business systems lead Bristol myers squibb $171,940.00/Yr. Total annual Income: $171,940.00	FPROTOCOL RESEACH MG MEMORIAL SLOAN KETTERIN C

Income Verifications

Requested For Katherine Whitaker			**Requested Date** 1/8/2025	
Date 1/8/2025	**Consumer Provided Income Source** Document		**Verified Annual Income** $61,520.28 *Income amount used in scoring	
Pay Period 12/23/24 to 01/05/25	**Document Type** PAYSTUB	**Employee Name** KATHERINE WHITAKER	**Employer Name** E.R. SQUIBB & SONS LLC	**Pay Amount** $5,126.69

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Katherine Whitaker (Occupant)	Multistate Search	1/10/2018 - 1/10/2025	1/10/2025	1/10/2025

Results

No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Katherine Whitaker (Occupant)	1/10/2025	1/10/2025

Results

No Records Found

Restricted Person Search

Requested For	Requested	Returned
Katherine Whitaker	1/10/2025	1/10/2025

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 TransUnion

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	746	The date that you opened your oldest account is too recent Lack of sufficient relevant real estate account information Lack of sufficient credit history You have too many delinquent or derogatory accounts

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 TransUnion

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FIN SVC (Applicant)	7/2024	12/2024	0	0	0	$0.00	$23,963.00

Monthly Payment	High Credit	Type	Comments
$798.00	$28,755.00	INSTALLMENT	Rate/Status 01: Paid or paying as agreed

Payment History

0	0	0	0
11/24		9/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMEX (Applicant)	3/2024		0	0	0	$0.00	$5,807.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$18,726.00	OPEN ACCOUNT	Rate/Status 01: Paid or paying as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BK OF AMER (Applicant)	6/2013	12/2024	0	0	0	$0.00	$359.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$17,697.00	REVOLVING	Rate/Status 01: Paid or paying as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
VW CREDIT (Applicant)	2/2021	8/2024	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$24,990.00	INSTALLME	FULL TERMINATION/OBLIGATION SATISFIED Rate/Status 01: Paid or paying as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22		9/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	9/2015	3/2024	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	9/2014	9/2023	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	8/2013	3/2024	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
2/24		12/23		10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	8/2012	8/2020	0	0	1	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,500.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
USAA FSB (Applicant)	11/2006	9/2019	0	0	0	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,565.00	REVOLVING	Rate/Status 01: Paid or paying as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	9/2014	9/2020	0	0	1	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	8/2013	8/2020	0	0	1	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MOHELA/DOFED (Applicant)	8/2012	8/2020	0	0	1	$0.00	$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,000.00	INSTALLMENT	CLOSED Rate/Status 01: Paid or paying 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
7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18	

Previous Credit Inquiries	
From TransUnion	
7/2024	BMW FIN SVC (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

EMP #
579056
Cost Center: 8004440

EARNINGS STATEMENT

Bristol Myers Squibb™

Period Beginning: 12/09/2024
Period Ending: 12/22/2024
Check Date: 12/20/2024
Pers. No 10029290

Basis of Pay: Salary

Katherine Whitaker
60 Meadow Run Dr.
Skillman NJ 08558

Earnings	Rate	Hours/Units	Amount	Year-To-Date
Regular Salary		80.00	5,115.38	128,871.14
Annual Bonus Pla				13,480.00
GU Awd Perq AWDC				367.60
Gross Pay			5,115.38	142,718.74

Tax Deductions: Federal		
Withholding Tax	595.22-	18,691.11-
EE Social Security Tax	306.92-	8,800.94-
EE Medicare Tax	71.79-	2,058.29-
Tax Deductions: New Jersey		
Withholding Tax	218.79-	6,447.37-
EE Unemployment Tax		161.80-
EE Workforce Devlpmt T		17.98-
Total Tax	1,192.72-	36,177.49-

Additional Deductions

Gym Pass	157.81-	1,109.76-
Allowance Stk Dist Offset		860.64
*Comprehensive Dental	8.50-	204.00-
*EyeMed Vision Plan	3.70-	88.80-
*Aetna Consumer Ch	45.00-	1,080.00-
*401(k) Pre-tax	818.46-	20,132.34-
*HSA Contrib Indiv	111.11-	2,000.00-
SP - Critical Care	1.40-	33.60-
SP - Accident & Injury	4.46-	107.04-
SP - Hospital Care	5.86-	140.64-
Total Deductions	1,156.30-	24,035.54-
Total Net Pay	2,766.36	82,505.71

Other Benefits and Information

	This Period	Year-to-Date
**401(k) ER Matc	306.92	8,136.65
**Annual DC Cont		3,811.87
HSA Wellness	100.00	400.00
Life/SurvivorImp	3.32	76.20
Stock Dist Allw		1,936.44
GU AwdPerqAWDCVD		810.00
HSA Employer		350.00

Taxable Wages	This Period	Year-to-Date
Tax Authority: Federal		
Withholding Tax	4,131.93	121,818.37
EE Social Secur	4,950.39	141,950.71
EE Medicare Tax	4,950.39	141,950.71
Tax Authority: New Jersey		
Withholding Tax	4,400.24	125,941.17
EE Unemployment		42,300.00
EE Workforce De		42,300.00

*Excluded from Federal Taxable Wages

Payment Method	Amount
Direct Deposit	912.90
Direct Deposit	1,853.46

Messages

-For employees not covered by a collective bargaining agreement, you have no less than 10 sick days available to you.
-**Savings Plan funds subject to vesting

E.R. SQUIBB & SONS LLC
Route 206 & Province Line Road
Princeton NJ 08543
Phone 844-439-5499

Check Date:12/20/2024

THIS IS NOT A CHECK!!!

NON - NEGOTIABLE

Deposited to the account of:	Payment Type	Account No.	Bank/Check No.		Amount
Katherine Whitaker	Bank transfer	XXXXX6793961	021200339	USD	912.90
	Bank transfer	XXXXX5183372	021200339	USD	1,853.46

EMP #
579056
Cost Center: 8004440

Bristol Myers Squibb™

E A R N I N G S   S T A T E M E N T

Period Beginning: 12/09/2024
Period Ending: 12/22/2024
Check Date: 12/20/2024
Pers. No 10029290

Basis of Pay: Salary

Katherine Whitaker
60 Meadow Run Dr.
Skillman NJ 08558

Total Work Hours for Pay Period 80.00

E.R. SQUIBB & SONS LLC
Route 206 & Province Line Road
Princeton NJ 08543
Phone 844-439-5499

Check Date:12/20/2024

T H I S   I S   N O T   A   C H E C K !!!

N O N - N E G O T I A B L E

Deposited to the account of:	Payment Type	Account No.	Bank/Check No.	Amount
Katherine Whitaker				

EMP #
579056
Cost Center: 8004440

E A R N I N G S   S T A T E M E N T

Bristol Myers Squibb™

Period Beginning: 12/23/2024
Period Ending: 01/05/2025
Check Date: 01/03/2025
Pers. No 10029290

Katherine Whitaker
60 Meadow Run Dr.
Skillman NJ 08558

Basis of Pay: Salary

Earnings	Rate	Hours/Units	Amount	Year-To-Date
Regular Salary		80.00	5,115.38	5,115.38
GU Awd Perq AWDC			11.31	11.31
Gross Pay			5,126.69	5,126.69
Tax Deductions: Federal				
Withholding Tax			597.66-	597.66-
EE Social Security Tax			312.32-	310.07-
EE Medicare Tax			73.05-	72.52-
Tax Deductions: New Jersey				
Withholding Tax			211.79-	211.79-
EE Unemployment Tax			19.57-	19.57-
EE Workforce Devlpmt T			2.17-	2.17-
Total Tax			1,216.56-	1,213.78-
Additional Deductions				
*Comprehensive Dental			17.50-	17.50-
*Aetna In-Network Only			100.00-	100.00-
*401(k) Pre-tax			818.46-	818.46-
Lifelock Premiere			4.25-	4.25-
SP - Critical Care			4.10-	4.10-
SP - Accident & Injury			10.08-	10.08-
SP - Hospital Care			11.45-	11.45-
Total Deductions			965.84-	965.84-
Total Net Pay			2,947.07	2,947.07

Retro Corrections/Adjustments	by Period		Rate	Hours/Amt
GU Awd Perq AWDCVD	12/09/24	12/22/24		11.31

Other Benefits and Information	This Period	Year-to-Date
**401(k) ER Matc	306.92	306.92
Life/SurvivorImp	3.32	3.32
GU AwdPerqAWDCVD	25.00	25.00

Taxable Wages	This Period	Year-to-Date
Tax Authority: Federal		
Withholding Tax	4,219.05	4,182.74
EE Social Secur	5,037.51	5,001.20
EE Medicare Tax	5,037.51	5,001.20
Tax Authority: New Jersey		
Withholding Tax	4,336.55	4,300.24
EE Unemployment	5,115.38	5,115.38
EE Workforce De	5,115.38	5,115.38

*Excluded from Federal Taxable Wages

Payment Method	Amount
Direct Deposit	972.53
Direct Deposit	1,974.54

Messages

-For employees not covered by a collective bargaining agreement, you have no less than 10 sick days available to you.
-**Savings Plan funds subject to vesting

E.R. SQUIBB & SONS LLC
Route 206 & Province Line Road
Princeton NJ 08543
Phone 844-439-5499

Check Date:01/03/2025

T H I S   I S   N O T   A   C H E C K !!!

N O N - N E G O T I A B L E

Deposited to the account of:	Payment Type	Account No.	Bank/Check No.		Amount
Katherine Whitaker	Bank transfer	XXXXX6793961	021200339	USD	972.53
	Bank transfer	XXXXX5183372	021200339	USD	1,974.54

EMP #
579056
Cost Center: 8004440

E A R N I N G S   S T A T E M E N T

Bristol Myers Squibb™

Period Beginning: 12/23/2024
Period Ending: 01/05/2025
Check Date: 01/03/2025
Pers. No 10029290

Basis of Pay: Salary

Katherine Whitaker
60 Meadow Run Dr.
Skillman NJ 08558

Total Work Hours for Pay Period 80.00

E.R. SQUIBB & SONS LLC
Route 206 & Province Line Road
Princeton NJ 08543
Phone 844-439-5499

Check Date:01/03/2025

T H I S   I S   N O T   A   C H E C K !!!

N O N - N E G O T I A B L E

Deposited to the account of:	Payment Type	Account No.	Bank/Check No.	Amount
Katherine Whitaker				


NEW JERSEY
NJMVC
New Jersey Motor Vehicle Commission
AUTO DRIVER LICENSE
Acting Chief Administrator
DL W3511 42771 57942
CLASS D
DOB 07-30-1994
ISS 03-17-2023
EXP 07-30-2025
WHITAKER
KATHERINE JESSICA
60 MEADOW RUN DR
SKILLMAN, NJ 08558-1709
END NONE
RESTR 1
GENDER F
HGT 5'-02"
EYES BRN
ORGAN DONOR
WX
WX202307600005389
DUP01
11.00


21 WCG39XZUWM
NJPK7M01
MVC
Rev 01-08-2020
KW07-30-1994
Visit us at:
www.njmvc.gov
ENDORSEMENTS:
None
RESTRICTIONS:
1-Corrective Lenses Required