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
Lee	Hun			

SSN	BIRTH DATE	PHONE - TYPE
-**-*	6/4/1990	(929) 453 - 2857 - Mobile

EMAIL
ahlee828@gmail.com

EMERGENCY CONTACT

NAME	ADDRESS
Jacob Lee	560 Morse Avenue, Ridgefield, 37 07657

PHONE	EMAIL ADDRESS	RELATIONSHIP
(201) 741 - 3334	Hoonxjl@gmail.com	friend

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
54 Lant Street, Flat 3	London		SE1 1RF

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$2,285.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Associate	Simpson Thacher & Bartlett LLP

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Jake Barber	(212) 455 - 7685	$260,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
425 Lexington Avenue	New York	NY	10017

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

☒ Yes, I want stove knob covers or replacement stove knob covers for my stove, even though I do not have a child under age six residing in my apartment.

Window Guards:

☒ No children 10 years of age or younger live in my apartment

Were you referred by a broker?

NO

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

NO

Preferred Mailing Address:

54 Lant Street, Flat 3, London SE1 1RF - GB

Initials: H.L. BD6207B9

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

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

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

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

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Hun Lee*

Signed by Hun Lee
Thu Jan 2 2025 09:14:37 PM EST
Key: BD6207B9; IP Address: 134.238.188.67

Hun Lee *(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**
Hun Lee	XXXXXXXXXXXX0745	15399454	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: H.L. BD6207B9

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 Hun Lee

The property's screening criteria result	
DECLINE	This application does not meet one or more of your requirements that is set to "Pass/Fail" based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications.

Score for Hun Lee: 806

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$260,000.00
Total **verified** annual income	$0.00
Total **verified** combined annual income to rent ratio	0.0 (based on rent of $4,533.60)
Total number of accounts	9
Accounts with no late payments	9 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$0.00 ($0.00 past due)
Outstanding revolving debt	$0.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Hun Lee	HUN LEE
SSN:	***-**-****	***-**-****
Birth Date:	6/**/1990	6/**/1990

Addresses	From Application	From Equifax
	560 Morse Avenue Ridgefield, NJ 07657 - US	560 MORSE AVE. RIDGEFIELD, NJ 07657 (Applicant) Reported 1/2025 120 DELAWARE AVE FL 2ND ITHACA, NY 14850 (Applicant) Reported 1/2025 24 E 84TH ST. 1E NEW YORK, NY 10028 (Applicant) Reported 1/2025 4310 CRESCENT ST. 314 LONG ISLAND CITY, NY 11101 (Applicant) Reported 4/2023 111 LENA ST. ITHACA, NY 14850 (Applicant) Reported 8/2022

Employment	From Application	From Equifax
Applicant:	Associate Simpson Thacher & Bartlett LLP $260,000.00/Yr. Total annual Income: $260,000.00	TUTOR CORNELL LAW SCHOOL SIMPSON THACHER BAR

Income Verifications

Requested For Hun Lee			**Requested Date** 1/1/2025	
Date 1/2/2025	**Consumer Provided Income Source** Document		**Verified Annual Income** $0.00 *Income amount used in scoring	
Pay Period	**Document Type** PAYSTUB	**Employee Name**	**Employer Name**	**Pay Amount** $0.00

From RealPage

Requested For Hun Lee Requested Date 1/18/2025	**Employer**	**Position Held**	**Annual Salary**	**Supervisor**
	Simpson Thacher & Bartlett LLP	Associate	$260,000.00	Jake Barber (212) 455 - 7685
	Results	**Verified Position**	**Verified Annual Salary**	**Contact**
	Verified Correct	Associate Attorney	$260,000.00	Jacob Barber (Manager, Legal Talent Operations)
	Status	**Hire Date**		
	Active	09/22/2021		

Comments From On-Site.com

1/9 12:47 PM EST (JMOR) - Verified correct from the returned web form.
1/8 1:29 PM EST - Employment verification webform returned from Jacob.Barber@stblaw.com
1/8 12:01 PM EST (JMOR) - Emailed employment verification webform to Jacob.Barber@stblaw.com
1/8 11:57 AM EST (JMOR) - Employer verified by: https://apps.dos.ny.gov/publicInquiry/EntityListDisplay
1/8 11:57 AM EST (JMOR) - *Employment letter on file*
1/8 11:57 AM EST (JMOR) - *Pay stubs on file* - Total YTD Compensation as of: (Monthly)
12/24: $208,787.30
11/26: $134,597.60
1/7 10:16 AM EST (JMOR) - We emailed the applicant at ahlee828@gmail.com to obtain a current employment letter on letter head and signed or two most recent paystubs.
1/7 10:16 AM EST (JMOR) - No proof of income documents were found on the resident portal and verification folder.
Company Name: Simpson Thacher & Bartlett LLP
Job Title: Associate

Bank Verifications

From RealPage

Requested For Hun Lee Requested Date 1/18/2025	**Bank Name**	**Account Number**	**Results**	
			Pending	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Hun Lee	Multistate Search	1/6/2018 - 1/6/2025	1/6/2025	1/6/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Hun Lee	1/6/2025	1/6/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Hun Lee	1/6/2025	1/6/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	806	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

Description
RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	807	Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information The date that you opened your oldest account is too recent 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 Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
FIRSTMARK/BANK OF LA (Applicant)	8/2019	3/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$25,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SANTANDER CONSUMER U (Applicant)	6/2019	4/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$16,534.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	11/2022	11/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$7,625.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Rental Report for Hun Lee, 1/6/2025 for E.05C at The Copper

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITIZENS BANK (Applicant)	11/2021	10/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,835.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	8/2018	2/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,504.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CBNA/WAYFAIR MASTERC (Applicant)	7/2021	1/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,335.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
JPMCB CARD SERVICES (Applicant)	7/2021	11/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,558.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/CAR CARE MAVIS (Applicant)	1/2020	5/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,343.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK/BANANA (Applicant)	6/2020						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Payment History

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

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.

P45 Part 1A
Details of employee leaving work
Copy for employee

HM Revenue & Customs

1 Employer PAYE reference
Office number / Reference number
951 / S4742

2 Employee's National Insurance number
TL190806C

3 Title - enter MR, MRS, MISS, MS or other title
Mr
Surname or family name
LEE
First name(s)
HUN

4 Leaving date DD MM YYYY
31 12 2024

5 Student Loan deductions
N Student Loan deductions to continue

6 Tax code at leaving date
0T
If week 1 or month 1 applies, enter 'X' in the box below.
Week 1/month 1

7 Last entries on Payroll record/Deductions Working Sheet. **Complete only if tax code is cumulative**. If there is an 'X' at box 6 there will be no entries here.
Week number
Month number 9
Total pay to date
£ 208787.30 p
Total tax to date
£ 83606.40 p

8 This employment pay and tax. If no entry here, the amounts are those shown at box 7.
Total pay in this employment
£ 208787.30 p
Total tax in this employment
£ 83606.40 p

9 Works number/Payroll number and Department or branch (if any)
1770, Simpson Thacher & Bartlett LLP, [P013]

10 Gender. Enter 'X' in the appropriate box
Male X Female

11 Date of birth DD MM YYYY
04 06 1990

12 Employee's private address
10 Hosier Lane, 611, London, , United Kingdom
Postcode
EC1A 9LS

13 I certify that the details entered in items 1 to 11 on this form are correct.
Employer name and address
Simpson Thacher & Bartlett LLP, City Point, 1 Ropemaker Street, London, , United Kingdom
Postcode
EC2Y 9HU
Date DD MM YYYY
18 12 2024

To the employee
The P45 is in 3 parts. Please keep this part (Part 1A) safe. Copies are not available. You might need the information in Part 1A to fill in a tax return if you are sent one.

Please read the notes in Part 2 that accompany Part 1A. The notes give some important information about what you should do next and what you should do with Parts 2 and 3 of this form.

Tax credits and Universal Credit
Tax credits and Universal Credit are flexible. They adapt to changes in your life, such as leaving a job. If you need to let us know about a change in your income, phone **0345 300 3900**.

To the new employer
If your new employee gives you this Part 1A, please return it to them. Check the information on Parts 2 and 3 of this form is correct and transfer the information onto the Payroll record/Deductions Working Sheet.

HM Revenue & Customs

P45 Part 2
Details of employee leaving work
Copy for new employer

1 Employer PAYE reference

Office number	Reference number
951	S4742

2 Employee's National Insurance number

TL190806C

3 Title - enter MR, MRS, MISS, MS or other title

Mr

Surname or family name

LEE

First name(s)

HUN

4 Leaving date DD MM YYYY

31 12 2024

5 Student Loan deductions

N Student Loan deductions to continue

6 Tax code at leaving date

0T

If week 1 or month 1 applies, enter 'X' in the box below.

Week 1/month 1

7 Last entries on Payroll record/Deductions Working Sheet. **Complete only if tax code is cumulative**. If there is an 'X' at box 6 there will be no entries here.

Week number Month number 9

Total pay to date

£ 208787.30 p

Total tax to date

£ 83606.40 p

To the employee

This form is important to you. Take good care of it and keep it safe. Copies are not available. Please keep Parts 2 and 3 of the form together and do not alter them in any way.

Going to a new job

Give Parts 2 and 3 of this form to your new employer, or you will have tax deducted using the emergency code and may pay too much tax. If you do not want your new employer to know the details on this form, send it to your HM Revenue and Customs (HMRC) office immediately with a letter saying so and giving the name and address of your new employer. HMRC can make special arrangements, but you may pay too much tax for a while as a result of this.

Going abroad

If you are going abroad or returning to a country outside the UK fill in form P85, 'Leaving the United Kingdom', go to **www.gov.uk/government/publications/income-tax-leaving-the-uk-getting-your-tax-right-p85**

Becoming self-employed

You must register with HMRC within 3 months of becoming self-employed or you could incur a penalty. To register as newly self-employed, go to **www.gov.uk/topic/business-tax/self-employed**

Claiming Jobseeker's Allowance or Employment and Support Allowance (ESA)

Take this form to your Jobcentre Plus office. They will pay you any tax refund you may be entitled to when your claim ends, or at 5 April if this is earlier.

Not working and not claiming Jobseeker's Allowance or Employment and Support Allowance (ESA)

If you have paid tax and wish to claim a refund fill in form P50, 'Claiming tax back when you have stopped working', go to **www.gov.uk/government/publications/income-tax-claiming-tax-back-when-you-have-stopped-working-p50**

Help

If you need more help, go to **www.gov.uk/topic/personal-tax**

To the new employer

Check this form, record the start date and report it to HMRC in the first Full Payment Submission for your emloyee. Prepare a Payroll record/Deductions Working Sheet. Follow the instructions at **www.gov.uk/payroll-software**

HM Revenue & Customs

P45 Part 3
New employee details
For completion by new employer

Use capital letters when completing this form

1 Employer PAYE reference
Office number: 951 / Reference number: S4742

2 Employee's National Insurance number
TL190806C

3 Title - enter MR, MRS, MISS, MS or other title
Mr

Surname or family name
LEE

First name(s)
HUN

4 Leaving date DD MM YYYY
31 12 2024

5 Student Loan deductions
N Student Loan deductions to continue

6 Tax code at leaving date
0T

If week 1 or month 1 applies, enter 'X' in the box below.

Week 1/month 1

7 Last entries on Payroll record/Deductions Working Sheet. **Complete only if tax code is cumulative**. If there is an 'X' at box 6 there will be no entries here.

Week number   Month number 9

Total pay to date
£ 208787.30 p

Total tax to date
£ 83606.40 p

To the new employer You will need these details to complete your Full Payment Submission

8 New employer PAYE reference
Office number / Reference number

9 Date new employment started DD MM YYYY

10 Works number/Payroll number and Department or branch (if any)

11 Enter 'P' here if employee will not be paid by you between the date employment began and the next 5 April.

12 Enter tax code in use if different to the tax code at box 6.

If week 1 or month 1 applies, enter 'X' in the box below.

Week 1/month 1

13 If the tax figure you are entering on Payroll record/Deductions Working Sheet differs from box 7 please enter the figure here.

£ p

14 New employee's job title or job description

15 Employee's private address

Postcode

16 Gender. Enter 'X' in the appropriate box

Male   Female

17 Date of birth DD MM YYYY

Declaration

18 I have prepared a Payroll record/Deductions Working Sheet in accordance with the details above.
Employer name and address

Postcode

Date DD MM YYYY

Simpson Thacher & Bartlett LLP

425 LEXINGTON AVENUE
NEW YORK, NY 10017-3954

TELEPHONE: +1-212-455-2000
FACSIMILE: +1-212-455-2502

Direct Dial Number
+1 (212) 455-7238

E-mail Address
gianna.keenan@stblaw.com

January 17, 2025

To whom it may concern:

Please be advised that Mr. Hun Lee is employed as an Associate Attorney by the New York office of Simpson Thacher & Bartlett LLP. Mr. Lee has been employed with us beginning on January 1, 2025, and his current salary is $310,000 per annum. Please note Mr. Lee was employed by the London office of Simpson Thacher & Bartlett LLP from August 2022 to December 2024.

Please contact me if you require any further information.

Respectfully,

Gianna Keenan

Gianna Keenan
Legal Talent Assistant

Simpson Thacher & Bartlett LLP

425 LEXINGTON AVENUE
NEW YORK, NY 10017-3954

TELEPHONE: +1-212-455-2000
FACSIMILE: +1-212-455-2502

Direct Dial Number
+1 (212) 455-7238

E-mail Address
gianna.keenan@stblaw.com

January 3, 2025

To whom it may concern:

Please be advised that Mr. Hun Lee is employed as an Associate Attorney by the New York office of Simpson Thacher & Bartlett LLP. Mr. Lee has been employed with us since January 1, 2025, and his current salary is $260,000 per annum. Please note Mr. Lee was employed by the London office of Simpson Thacher & Bartlett LLP from August 2022 to December 2024.

Please contact me if you require any further information.

Respectfully,

Gianna Keenan

Gianna Keenan
Legal Talent Assistant

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

HUN LEE
560 MORSE AVE
RIDGEFIELD, NJ 07657-2423

Your Adv Plus Banking

for October 8, 2024 to November 4, 2024

Account number: 3810 4457 1010

HUN LEE

Account summary

Beginning balance on October 8, 2024	$3,660.67
Deposits and other additions	5,291.40
Withdrawals and other subtractions	-5,150.00
Checks	-0.00
Service fees	-0.00
Ending balance on November 4, 2024	**$3,802.07**

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
10/09/24	Currency Cloud DES:Sent from ID: INDN:Hun Lee CO ID:0810070098 PPD	855.00
10/16/24	VENMO DES:CASHOUT ID:1037587732214 INDN:HUN LEE CO ID:5264681992 PPD	186.40
11/01/24	Currency Cloud DES:Sent from ID: INDN:Hun Lee CO ID:0810070098 PPD	4,250.00
Total deposits and other additions		**$5,291.40**

Withdrawals and other subtractions

Date	Description	Amount
10/09/24	CHASE CREDIT CRD DES:EPAY ID:7865787379 INDN:HUN LEE CO ID:5760039224 WEB	-1,750.00
10/11/24	CHASE CREDIT CRD DES:EPAY ID:7870376484 INDN:HUN LEE CO ID:5760039224 WEB	-1,000.00
11/04/24	CHASE CREDIT CRD DES:EPAY ID:7924113199 INDN:HUN LEE CO ID:5760039224 WEB	-2,400.00
Total withdrawals and other subtractions		**-$5,150.00**

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.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

HUN LEE
560 MORSE AVE
RIDGEFIELD, NJ 07657-2423

Your Adv Plus Banking

for November 5, 2024 to December 5, 2024

Account number: 3810 4457 1010

HUN LEE

Account summary

Beginning balance on November 5, 2024	$3,802.07
Deposits and other additions	2,000.00
Withdrawals and other subtractions	-3,526.84
Checks	-0.00
Service fees	-0.00
Ending balance on December 5, 2024	**$2,275.23**

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
12/03/24	Currency Cloud DES:Sent from ID: INDN:Hun Lee CO ID:0810070098 PPD	2,000.00
Total deposits and other additions		**$2,000.00**

Withdrawals and other subtractions

Date	Description	Amount
11/05/24	CITIZENSBANK NA DES:CARD PYMT ID:011500120029884 INDN:HUN LEE CO ID:2581493818 WEB	-1,492.15
11/06/24	CHASE CREDIT CRD DES:EPAY ID:7933762133 INDN:HUN LEE CO ID:5760039224 WEB	-95.28
11/21/24	CHASE CREDIT CRD DES:EPAY ID:7968651753 INDN:HUN LEE CO ID:5760039224 WEB	-630.49
12/04/24	CHASE CREDIT CRD DES:EPAY ID:8001834490 INDN:HUN LEE CO ID:5760039224 WEB	-1,308.92
Total withdrawals and other subtractions		**-$3,526.84**

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.

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P013 1770 - 7 S

PAYE Reference: 951/S4742

Mr Hun Lee
10 Hosier Lane
611
London
EC1A 9LS

PRIVATE & CONFIDENTIAL

(No pay point)

Lee

1770	**Mr Hun Lee**	Pay Day 25/10/2024
Simpson Thacher & Bartlett LLP	Tax Month 7	**UK Simpson Thacher & Bartlett LLP**

Earnings	Units	Rate	Amount
Salary			17,166.67
Fidelity SS GPP QE EES			-476.97
Total		**Earnings**	**16,689.70**

Deductions	Amount
Tax (Code 0T)	6,360.30
NI (Category A)	501.29
Total Deductions	**6,861.59**

Running Totals

Tax Year to Date	
Gross Pay	116,827.90
Taxable Pay	116,827.90
Tax	44,523.90
This Employment	
Gross Pay	116,827.90
Taxable Pay	116,827.90
Tax	44,523.90
Student Loan	
Postgraduate Loan	
Employee's NI	3,509.03
Employer's NI	15,390.06
Previous Employment	
Taxable Pay	
Tax	

Accumulations	
Fidelity SS GPP QE EES	3,338.79
Fidelity SS GPP QE ERS	770.49

Amount Paid

Earnings	16,689.70
Deductions	6,861.59
Net Pay	9,828.11
B/forward	
Amount Paid	9,828.11
C/forward	
Payment Method	Bacs

Employer's Contributions

NI (Category A)	2,198.58
Fidelity SS GPP QE ERS	110.07
Fidelity SS GPP QE EES	476.97

NI Number TL 19 08 06 C

Amount Paid 9,828.11

P013 1770 - 8 S
PAYE Reference: 951/S4742

Mr Hun Lee
10 Hosier Lane
611
London
EC1A 9LS

(No pay point)

Lee

PRIVATE & CONFIDENTIAL

1770 **Mr Hun Lee** Pay Day 26/11/2024

Simpson Thacher & Bartlett LLP Tax Month 8 **UK Simpson Thacher & Bartlett LLP**

Earnings	Units	Rate	Amount
Salary			17,166.67
Fidelity SS GPP QE EES			-476.97
*Gym			1,080.00

Notional pay items have been shown but not paid

Total Earnings 16,689.70

Deductions	Amount
Tax (Code 0T)	6,846.75
NI (Category A)	501.29
Personal Account	1.26

Total Deductions 7,349.30

Running Totals

Tax Year to Date

Gross Pay	134,597.60
Taxable Pay	134,597.60
Tax	51,370.65

This Employment

Gross Pay	134,597.60
Taxable Pay	134,597.60
Tax	51,370.65
Student Loan	
Postgraduate Loan	
Employee's NI	4,010.32
Employer's NI	17,588.64

Previous Employment

Taxable Pay	
Tax	

Accumulations

Fidelity SS GPP QE EES	3,815.76
Fidelity SS GPP QE ERS	880.56

Amount Paid

Earnings	16,689.70
Deductions	7,349.30
Net Pay	9,340.40
B/forward	
Amount Paid	9,340.40
C/forward	
Payment Method	Bacs

Employer's Contributions

NI (Category A)	2,198.58
Fidelity SS GPP QE ERS	110.07
Fidelity SS GPP QE EES	476.97

NI Number TL 19 08 06 C

Amount Paid 9,340.40

P013 1770 - 9 S
PAYE Reference: 951/S4742

Mr Hun Lee
10 Hosier Lane
611
London
EC1A 9LS

(No pay point)

Lee

PRIVATE & CONFIDENTIAL

1770	**Mr Hun Lee**	Pay Day	24/12/2024
Simpson Thacher & Bartlett LLP	Tax Month 9	**UK Simpson Thacher & Bartlett LLP**	

Earnings	**Units**	**Rate**	**Amount**
Salary			17,166.67
Bonus			45,500.00
Fidelity SS GPP QE EES			-476.97
Special Bonus			12,000.00
Total		**Earnings**	**74,189.70**

Deductions	**Amount**
Tax (Code 0T)	32,235.75
NI (Category A)	1,651.29
Total Deductions	**33,887.04**

Running Totals

Tax Year to Date		**Accumulations**	
Gross Pay	208,787.30	Fidelity SS GPP QE EES	4,292.73
Taxable Pay	208,787.30	Fidelity SS GPP QE ERS	990.63
Tax	83,606.40		
This Employment			
Gross Pay	208,787.30		
Taxable Pay	208,787.30		
Tax	83,606.40		
Student Loan			
Postgraduate Loan			
Employee's NI	5,661.61		
Employer's NI	27,722.22		
Previous Employment			
Taxable Pay			
Tax			

Amount Paid

Earnings	74,189.70
Deductions	33,887.04
Net Pay	40,302.66
B/forward	
Amount Paid	40,302.66
C/forward	
Payment Method	Bacs

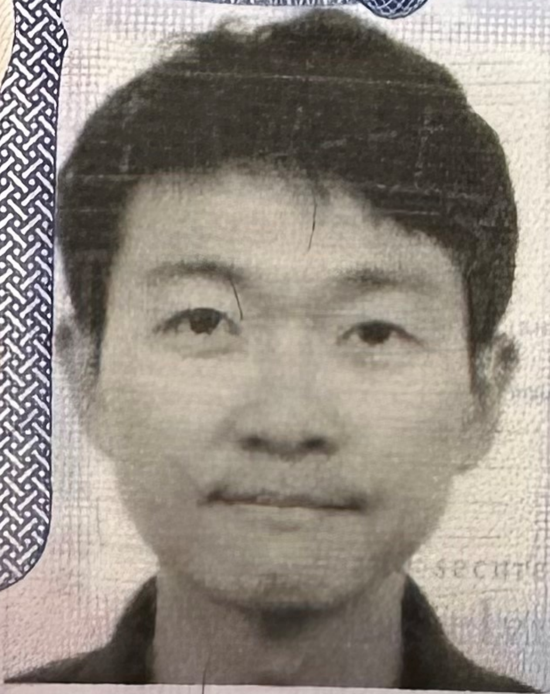
Employer's Contributions

NI (Category A)	10,133.58
Fidelity SS GPP QE ERS	110.07
Fidelity SS GPP QE EES	476.97

NI Number	TL 19 08 06 C
Amount Paid	**40,302.66**

VISA

UNITED STATES OF AMERICA



Issuing Post Name
LONDON

Control Number
20232567260004

Surname
LEE

Given Name
HUN

Visa Type /Class
R H1B

Passport Number
M026Y4998

Sex
M

Birth Date
04JUN1990

Nationality
KOR

Entries
M

Issue Date
21SEP2023

Expiration Date
30SEP2026

1010

Annotation
NOT VALID FOR TRAVEL UNTIL TEN DAYS
PRIOR TO PETITION START DATE
PN-SIMPSON THACHER & BARTLETT LLP
P#-IOE8405622104

PED-30SEP2026

U3155752

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M026Y49982KOR9006049M2609304H8LND1HNLG200279

여권 PASSPORT

대한민국 REPUBLIC OF KOREA

종류/ Type
PM

국가코드/ Country code
KOR

여권번호/ Passport No.
M026Y4998

성/ Surname
LEE

이름/ Given names
HUN

한글 성명
이훈

생년월일/ Date of birth
04 6월/JUN 1990

성별/ Sex
M

국적/ Nationality
REPUBLIC OF KOREA

발행 관청/ Authority
MINISTRY OF FOREIGN AFFAIRS

발급일/ Date of issue
12 8월/AUG 2022

기간만료일/ Date of expiry
12 8월/AUG 2032

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M026Y49982KOR9006049M3208128293477 6V23703552

APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

Apartment - SELECTED			
Apartment # E.05C	**Move-In Date** January 25, 2025	**Security Deposit** $4,533.60	**Rental Rate** $4,533.60

APPLICANT INFORMATION				
LAST NAME Joo	**FIRST NAME** Kathleen		**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 8/27/1997	**PHONE - TYPE** (917) 275 - 2361 - Mobile		
EMAIL kathleenjoo2@gmail.com				

CURRENT ADDRESS				
STREET ADDRESS 225 E 39th Street, APT 24B		**CITY** New York	**STATE** NY	**ZIP** 10016
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $4,600.00 / Mo.		

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION Associate	**EMPLOYER/COMPANY** Simpson Thacher & Bartlett LLP		
SUPERVISOR Robin Hirsch	**SUPERVISOR PHONE** (212) 455 - 3767	**SALARY** $225,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS 425 Lexington Avenue	**CITY** New York	**STATE** NY	**ZIP** 10017

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

SUPPLEMENTAL QUESTIONS
Will the tenant be receiving stove knob covers from property? ☒ Yes, I want stove knob covers or replacement stove knob covers for my stove, even though I do not have a child under age six residing in my apartment.
Window Guards: ☒ No children 10 years of age or younger live in my apartment
Were you referred by a broker? NO
I (we) have seen the actual apartment for which I (we) are applying?: NO
Preferred Mailing Address: 225 E 39th Street, APT 24B, New York, NY 10016 - US

Initials: K.J. 386137A2

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

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

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

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

APPLICATION CONSENT

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

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

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

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

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

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

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

☒ *Application consent was digitally accepted by Kathleen Joo (Guarantor)*

Signed by Kathleen Joo
Wed Jan 15 2025 10:18:24 AM EST
Key: 386137A2; IP Address: 71.247.3.231

Kathleen Joo *(Guarantor)* *Date*

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

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Kathleen Joo	XXXXXXXXXXXX1008	15439677	$21.50

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

Initials: K.J. 386137A2

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 Kathleen Joo (Guarantor)

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

Score for Kathleen Joo (Guarantor): 727

		Importance	Result
AI Score		Pass/Fail	
Total annual income to rent ratio exceeds 80.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Employment verification must not be Verified False		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$225,000.00
Total **verified** annual income	$186,273.48
Total **verified** combined annual income to rent ratio	41.09 (based on rent of $4,533.60)
Total number of accounts	6
Accounts with no late payments	5 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (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	$20,197.00 ($0.00 past due)
Outstanding revolving debt	$4,930.00 (18% of limit) ($0.00 past due)
Outstanding loan balance	$15,267.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Kathleen Joo (Guarantor)	KATHLEEN JOO
SSN:	***-**-****	***-**-****
Birth Date:	8/**/1997	8/**/1997

Addresses	From Application	From Equifax
	225 E 39th Street, APT 24B New York, NY 10016 - US	140 E 46TH ST. 8D NEW YORK, NY 10017 (Applicant) Reported 12/2024 409 COLLEGE AVE. 202 ITHACA, NY 14850 (Applicant) Reported 12/2024 225 E 39TH ST. 24B NEW YORK, NY 10016 (Applicant) Reported 12/2024 2135 BALCH HALL ITHACA, NY 14853 (Applicant) Reported 2/2022

Employment	From Application	From Equifax
Applicant:	Associate Simpson Thacher & Bartlett LLP $225,000.00/Yr. Total annual Income: $225,000.00	

Income Verifications

Requested For Kathleen Joo		**Requested Date** 1/15/2025	
Date 1/15/2025	**Consumer Provided Income Source** Bank connection	**Total Deposits (90 Days)** $46,568.36	**Verified Annual Income** $186,273.48 *Income amount used in scoring
Bank Institution Bank of America	**Account Type** Checking	**Account Holder** KATHLEEN JOO	**Total Deposits (90 Days)** $46,568.36

Date	**Income Source**	**Amount**
10/30/2024	SIMPSON THACER B DES:PAYROLL ID:SXXXXXXXXXX3767 INDN:JOO,KATHLEEN CO ID:XXXXX95280 PPD	$5,950.20
11/15/2024	SIMPSON THACER B DES:PAYROLL ID:SXXXXXXXXXX3767 INDN:JOO,KATHLEEN CO ID:XXXXX95280 PPD	$6,281.69
11/27/2024	SIMPSON THACER B DES:PAYROLL ID:SXXXXXXXXXX3767 INDN:JOO,KATHLEEN CO ID:XXXXX95280 PPD	$6,332.71
12/13/2024	SIMPSON THACER B DES:PAYROLL ID:SXXXXXXXXXX3767 INDN:JOO,KATHLEEN CO ID:XXXXX95280 PPD	$6,197.97
12/30/2024	SIMPSON THACER B DES:PAYROLL ID:SXXXXXXXXXX3767 INDN:JOO,KATHLEEN CO ID:XXXXX95280 PPD	$6,283.79
12/30/2024	SIMPSON THACER B DES:PAYROLL ID:SXXXXXXXXXX3767 INDN:JOO,KATHLEEN CO ID:XXXXX95280 PPD	$15,522.00

From RealPage

Requested For Kathleen Joo (Guarantor) Requested Date 1/15/2025	**Employer** Simpson Thacher & Bartlett LLP	**Position Held** Associate	**Annual Salary** $225,000.00	**Supervisor** Robin Hirsch (212) 455 - 3767
	Results Pending			

Criminal and Other Public Records

Requested For	**Location Searched**	**Period Searched**	**Requested**	**Returned**
Kathleen Joo (Guarantor)	Multistate Search	1/15/2018 - 1/15/2025	1/15/2025	1/15/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	**Date Requested**	**Date Returned**
Kathleen Joo (Guarantor)	1/15/2025	1/15/2025

Results
No Records Found

Restricted Person Search

Requested For	**Requested**	**Returned**
Kathleen Joo	1/15/2025	1/15/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	727	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	709	The date that you opened your oldest account is too recent Too many bankcard or revolving accounts with delinquent or derogatory status Lack of sufficient credit history Lack of sufficient relevant real estate account information
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	3/2022	11/2024					$4,930.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$9,048.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2017	10/2024					$4,362.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$53.00	$5,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2019	10/2024					$3,960.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$50.00	$5,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	8/2016	10/2024					$3,897.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$46.00	$4,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED (Applicant)	11/2015	10/2024					$3,048.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$36.00	$3,500.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	10/2023	11/2024	1	0	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$742.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

Simpson Thacher & Bartlett LLP

425 LEXINGTON AVENUE
NEW YORK, NY 10017-3954

TELEPHONE: +1-212-455-2000
FACSIMILE: +1-212-455-2502

July 22, 2022

Ms. Kathleen Joo
151 Dryden Rd, Apt 421
Ithaca, New York 14850

Dear Kathleen,

It gives us great pleasure to invite you to join Simpson Thacher's New York office as a Corporate Associate with a Real Estate Rotation, following your graduation from law school. We have enjoyed getting to know you and feel that you would make a wonderful addition to the Firm. We hope you decide to return.

As a member of the Class of 2023, you will receive the annual salary for first year associates, which is currently $215,000 plus any year-end bonus. We also make available to each new associate, a salary advance of $9,000 (less withholding taxes) which you are eligible for upon the Firm's receipt of a final, official transcript from your law school. Useful information regarding employment benefits can be found on our website, but you should feel free to call us to discuss them at any time.

Please note this offer is subject to a customary and successful conflicts check, and is contingent upon satisfactory completion of the pre-employment screening process. Additional information regarding the pre-employment screening process will be provided in advance of your anticipated start date. By signing below, you acknowledge and agree that any failure to satisfy the aforementioned requirements may result in the revocation of this conditional offer. Upon commencement of employment pursuant to this offer, please be advised that you and the Firm will have an at-will employment relationship, i.e., you or the Firm can terminate your employment at any time with or without cause. Neither this letter nor any other materials you will receive during your orientation constitute an employment contract.

This offer is extended based on the understanding that you are or will be authorized to work in the United States as of the start date of your employment, and that you will not require sponsorship from the Firm to maintain employment with us. If this is not the case, please contact Ann Bjornstad, Director of Legal Recruiting, as soon as possible to discuss your status.

We would appreciate hearing from you as soon as possible. A preliminary indication of your decision would assist us in our planning. Pursuant to NALP offer guidelines, we expect to receive your reply no later than October 1, 2022. To formally accept your offer, please sign this letter and return a copy via email to Ann Bjornstad at ann.bjornstad@stblaw.com.

Additionally, the 2022 recruiting season is underway. Please encourage your schoolmates to consider Simpson Thacher as they interview and decide among firms. Favourable word of mouth is one of our most effective and important recruiting tools. We value your judgment in identifying students whom you feel would be successful at the Firm and encourage you to let us know if you have any particular recommendations.

If you have any additional questions, please do not hesitate to call one of us, any member of the Recruiting Committee, Ann or her Legal Recruiting teammates, or your friends at the Firm. We are eager to act as helpful resources, as you undertake this important next step in your career. We look forward to working with you again.

With best regards,

PhGilman Jessica Tuchinsky

Pete Gilman Juan Naveira Jessica Tuchinsky
Hiring Partners

Kathleen Joo
____
Print name here

____
Sign name here to acknowledge acceptance of offer

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

KATHLEEN JOO
225 E 39TH ST APT 24B
NEW YORK, NY 10016-2299

Your Adv Plus Banking

for September 27, 2024 to October 29, 2024

Account number: 4830 9144 6999

KATHLEEN JOO

Account summary

Beginning balance on September 27, 2024	$5,448.73
Deposits and other additions	17,390.27
Withdrawals and other subtractions	-12,443.71
Checks	-0.00
Service fees	-0.00
Ending balance on October 29, 2024	**$10,395.29**

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
09/30/24	SIMPSON THACER B DES:PAYROLL ID:S45000000103767 INDN:JOO,KATHLEEN CO ID:1135395280 PPD	5,378.29
09/30/24	Zelle payment from YONGSUNG JOO for "pilates"; Conf# zz69mpy5s	352.00
10/15/24	SIMPSON THACER B DES:PAYROLL ID:S45000000103767 INDN:JOO,KATHLEEN CO ID:1135395280 PPD	5,749.62
10/15/24	Zelle payment from CHARLENE HONG for "bangia"; Conf# arnjex45a	36.94
10/16/24	Zelle payment from JULIE KIM Conf# 99aphj0u3	36.00
10/21/24	Zelle payment from YAEYOUNG JHO for "halloween + lunch td!"; Conf# qn2ooj1gd	100.00
10/21/24	Zelle payment from YONGSUNG JOO for "partay"; Conf# ww1to2qir	79.20
10/21/24	Zelle payment from DONG WOOK CHUNG Conf# enrey0kzc	79.11
10/21/24	Zelle payment from JULIE KIM Conf# 99apsy70s	79.11
10/23/24	IRS TREAS 310 DES: TAX REF ID:XXXXXXXXXX00908 INDN:JOO, KATHLEEN CO ID:9111036170 PPD PMT INFO:REF*JOO *ANDOVE*12/2023*TAX REFUND*30\	4,522.00
10/28/24	NY STATE DES:NYSTTAXRFD ID:XXXXX5859-43 INDN:JOO,KATHLEEN CO ID:4146013200 PPD	978.00
Total deposits and other additions		**$17,390.27**

Withdrawals and other subtractions

Date	Description	Amount
09/30/24	VENMO DES:PAYMENT ID:1037239103058 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-102.58
09/30/24	VENMO DES:PAYMENT ID:1037213366321 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-46.12
09/30/24	VENMO DES:PAYMENT ID:1037239386741 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-21.98
09/30/24	VENMO DES:PAYMENT ID:1037238286201 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-9.49

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/01/24	House39 - 641r DES:WEB PMTS ID:NZF3W INDN:Kathleen Joo CO ID:9000283493 WEB	-4,768.92
10/01/24	DEPT EDUCATION DES:STUDENT LN ID:0000 INDN:JOO, KATHLEEN CO ID:9102001001 PPD	-186.63
10/01/24	VERIZON WIRELESS DES:PAYMENTS ID:058969711100001 INDN:000000058969711100001 CO ID:7223344794 PPD	-134.81
10/01/24	VENMO DES:PAYMENT ID:1037255996846 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-59.49
10/01/24	VENMO DES:PAYMENT ID:1037256982582 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-13.14
10/03/24	VERIZON DES:PAYMENTREC ID:3575890850001 INDN:FIRST NAME LAST NAME CO ID:9783397101 WEB	-39.99
10/10/24	CHASE CREDIT CRD DES:EPAY ID:7869754240 INDN:KATHLEEN JOO CO ID:5760039224 WEB	-11.52
10/15/24	Zelle payment to JULIE KIM Conf# sjcx0m53a	-39.00
10/15/24	VENMO DES:PAYMENT ID:1037572505817 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-30.42
10/15/24	VENMO DES:PAYMENT ID:1037572402092 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-21.49
10/16/24	VENMO DES:PAYMENT ID:1037583562687 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-17.40
10/18/24	AMERICAN EXPRESS DES:ACH PMT ID:M2808 INDN:Kathleen Joo CO ID:1133133497 WEB	-6,170.18
10/18/24	VENMO DES:PAYMENT ID:1037625212675 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-22.31
10/18/24	VENMO DES:PAYMENT ID:1037625410274 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-16.87
10/21/24	Zelle payment to DUNJA STANIC Conf# kjg6rqhyt	-93.00
10/21/24	VENMO DES:PAYMENT ID:1037676186322 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-96.39
10/21/24	VENMO DES:PAYMENT ID:1037688401162 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-27.76
10/21/24	VENMO DES:PAYMENT ID:1037646664957 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-22.31
10/22/24	VENMO DES:PAYMENT ID:1037708756570 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-22.31
10/22/24	VENMO DES:PAYMENT ID:1037713589280 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-14.30
10/22/24	CHASE CREDIT CRD DES:EPAY ID:7896262276 INDN:KATHLEEN JOO CO ID:5760039224 WEB	-10.64
10/23/24	VENMO DES:PAYMENT ID:1037729434582 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-41.14
10/25/24	VENMO DES:PAYMENT ID:1037769562142 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-22.31

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Withdrawals and other subtractions - continued

Date	Description	Amount
10/28/24	VENMO DES:PAYMENT ID:1037790935691 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-40.14
10/29/24	DEPT EDUCATION DES:STUDENT LN ID:0000 INDN:JOO, KATHLEEN CO ID:9102001001 PPD	-186.63
10/29/24	VERIZON WIRELESS DES:PAYMENTS ID:058969711100001 INDN:000000058969711100001 CO ID:7223344794 PPD	-81.79
10/29/24	VENMO DES:PAYMENT ID:1037858868124 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-72.65
Total withdrawals and other subtractions		**-$12,443.71**

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BANK OF AMERICA

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P.O. Box 25118
Tampa, FL 33622-5118

KATHLEEN JOO
225 E 39TH ST APT 24B
NEW YORK, NY 10016-2299

Your Adv Plus Banking

for October 30, 2024 to November 26, 2024

Account number: 4830 9144 6999

KATHLEEN JOO

Account summary

Beginning balance on October 30, 2024	$10,395.29
Deposits and other additions	12,321.89
Withdrawals and other subtractions	-6,749.37
Checks	-0.00
Service fees	-0.00
Ending balance on November 26, 2024	**$15,967.81**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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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
10/30/24	SIMPSON THACER B DES:PAYROLL ID:S45000000103767 INDN:JOO,KATHLEEN CO ID:1135395280 PPD	5,950.20
11/15/24	SIMPSON THACER B DES:PAYROLL ID:S45000000103767 INDN:JOO,KATHLEEN CO ID:1135395280 PPD	6,281.69
11/18/24	Zelle payment from YAEYOUNG JHO Conf# ozp00asuj	90.00
Total deposits and other additions		**$12,321.89**

Withdrawals and other subtractions

Date	Description	Amount
10/30/24	VENMO DES:PAYMENT ID:1037883396807 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-23.50
10/30/24	VENMO DES:PAYMENT ID:1037891027410 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-16.55
10/31/24	VENMO DES:PAYMENT ID:1037904148241 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-69.13
11/01/24	House39 - 641r DES:WEB PMTS ID:QNZMY INDN:Kathleen Joo CO ID:9000283493 WEB	-4,678.96
11/01/24	VENMO DES:PAYMENT ID:1037919053243 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-22.31

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
11/04/24	VENMO DES:PAYMENT ID:1037940129765 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-106.30
11/04/24	VENMO DES:PAYMENT ID:1037951056406 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-75.64
11/04/24	VENMO DES:PAYMENT ID:1037968873359 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-22.31
11/04/24	VENMO DES:PAYMENT ID:1037940255472 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-9.49
11/04/24	VENMO DES:PAYMENT ID:1037950882660 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-9.49
11/04/24	VENMO DES:PAYMENT ID:1037969090475 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-9.18
11/05/24	VERIZON DES:PAYMENTREC ID:3575890850001 INDN:FIRST NAME LAST NAME CO ID:9783397101 WEB	-39.99
11/05/24	VENMO DES:PAYMENT ID:1038020853257 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-17.13
11/05/24	VENMO DES:PAYMENT ID:1038021492744 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-9.49
11/06/24	VENMO DES:PAYMENT ID:1038036393834 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-96.39
11/07/24	VENMO DES:PAYMENT ID:1038055105292 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-22.31
11/07/24	VENMO DES:PAYMENT ID:1038055117184 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-8.25
11/12/24	VENMO DES:PAYMENT ID:1038167410795 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-34.79
11/12/24	VENMO DES:PAYMENT ID:1038143357931 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-31.35
11/12/24	VENMO DES:PAYMENT ID:1038143356043 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-23.31
11/12/24	VENMO DES:PAYMENT ID:1038122642742 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-23.07
11/12/24	VENMO DES:PAYMENT ID:1038167499596 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-9.49
11/13/24	VENMO DES:PAYMENT ID:1038193612488 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-58.72
11/13/24	VENMO DES:PAYMENT ID:1038194389265 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-14.48
11/15/24	VENMO DES:PAYMENT ID:1038237310032 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-75.33
11/15/24	VENMO DES:PAYMENT ID:1038237456557 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-37.60
11/18/24	CHASE CREDIT CRD DES:EPAY ID:7959275865 INDN:KATHLEEN JOO CO ID:5760039224 WEB	-742.19

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Withdrawals and other subtractions - continued

Date	Description	Amount
11/18/24	VENMO DES:PAYMENT ID:1038263208899 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-77.87
11/18/24	VENMO DES:PAYMENT ID:1038252086511 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-57.96
11/18/24	VENMO DES:PAYMENT ID:1038278476122 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-23.31
11/18/24	VENMO DES:PAYMENT ID:1038273885884 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-20.00
11/18/24	VENMO DES:PAYMENT ID:1038284576950 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-10.00
11/18/24	VENMO DES:PAYMENT ID:1038278522055 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-9.45
11/19/24	VENMO DES:PAYMENT ID:1038321007986 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-23.07
11/19/24	VENMO DES:PAYMENT ID:1038320679001 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-9.49
11/21/24	VENMO DES:PAYMENT ID:1038366821798 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-23.62
11/22/24	VENMO DES:PAYMENT ID:1038395521944 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-35.19
11/25/24	Zelle payment to YAEYOUNG JHO Conf# km0hludnd	-10.00
11/25/24	VENMO DES:PAYMENT ID:1038416858767 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-97.39
11/25/24	VENMO DES:PAYMENT ID:1038432097794 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-23.31
11/25/24	VENMO DES:PAYMENT ID:1038415943765 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-9.49
11/26/24	VENMO DES:PAYMENT ID:1038474231597 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-32.47

Total withdrawals and other subtractions **-$6,749.37**

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P.O. Box 25118
Tampa, FL 33622-5118

KATHLEEN JOO
225 E 39TH ST APT 24B
NEW YORK, NY 10016-2299

Your Adv Plus Banking

for November 27, 2024 to December 27, 2024

Account number: 4830 9144 6999

KATHLEEN JOO

Account summary

Beginning balance on November 27, 2024	$15,967.81
Deposits and other additions	12,545.51
Withdrawals and other subtractions	-19,568.18
Checks	-0.00
Service fees	-0.00
Ending balance on December 27, 2024	**$8,945.14**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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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
11/27/24	SIMPSON THACER B DES:PAYROLL ID:S45000000103767 INDN:JOO,KATHLEEN CO ID:1135395280 PPD	6,332.71
11/29/24	SIMTHAT DES:CASH DISB ID:19266 INDN:JOO KATHLEEN CO ID:9616004257 CCD	14.83
12/13/24	SIMPSON THACER B DES:PAYROLL ID:S45000000103767 INDN:JOO,KATHLEEN CO ID:1135395280 PPD	6,197.97
Total deposits and other additions		**$12,545.51**

Withdrawals and other subtractions

Date	Description	Amount
11/27/24	VENMO DES:PAYMENT ID:1038505454023 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-24.49
11/27/24	VENMO DES:PAYMENT ID:1038505427412 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-9.49
12/02/24	AMERICAN EXPRESS DES:ACH PMT ID:M0438 INDN:Kathleen Joo CO ID:1133133497 WEB	-8,382.67
12/02/24	VERIZON WIRELESS DES:PAYMENTS ID:058969711100001 INDN:0000000058969711100001 CO ID:7223344794 PPD	-277.60
12/02/24	DEPT EDUCATION DES:STUDENT LN ID:0000 INDN:JOO, KATHLEEN CO ID:9102001001 PPD	-186.63

continued on the next page

Withdrawals and other subtractions - continued

Date	Description	Amount
12/02/24	VENMO DES:PAYMENT ID:1038568937055 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-112.25
12/03/24	House39 - 641r DES:WEB PMTS ID:CSGL11 INDN:Kathleen Joo CO ID:9000283493 WEB	-4,658.35
12/03/24	CHASE CREDIT CRD DES:EPAY ID:7998993558 INDN:KATHLEEN JOO CO ID:5760039224 WEB	-204.02
12/03/24	VERIZON DES:PAYMENTREC ID:3575890850001 INDN:FIRST NAME LAST NAME CO ID:9783397101 WEB	-39.99
12/03/24	VENMO DES:PAYMENT ID:1038651474604 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-32.47
12/03/24	VENMO DES:PAYMENT ID:1038663290845 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-21.98
12/03/24	VENMO DES:PAYMENT ID:1038664307213 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-13.14
12/04/24	VENMO DES:PAYMENT ID:1038683829108 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-75.33
12/04/24	VENMO DES:PAYMENT ID:1038701969258 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-20.00
12/09/24	BKOFAMERICA ATM 12/07 #000001698 WITHDRWL THIRD AVENUE/42ND NEW YORK NY	-300.00
12/09/24	VENMO DES:PAYMENT ID:1038780561494 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-52.42
12/09/24	VENMO DES:PAYMENT ID:1038761010207 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-45.60
12/09/24	VENMO DES:PAYMENT ID:1038780789700 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-28.15
12/16/24	AMERICAN EXPRESS DES:ACH PMT ID:M0996 INDN:Kathleen Joo CO ID:1133133497 WEB	-4,930.33
12/17/24	CHASE CREDIT CRD DES:EPAY ID:8032526351 INDN:KATHLEEN JOO CO ID:5760039224 WEB	-81.95
12/19/24	VENMO DES:PAYMENT ID:1039041358837 INDN:KATHLEEN JOO CO ID:3264681992 WEB	-71.32

Total withdrawals and other subtractions **-$19,568.18**

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.

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	120
S45	103767	010300	03000	0000520376	1

Earnings Statement

SIMPSON THACHER & BARTLETT LLP
425 LEXINGTON AVE.
NEW YORK, NEW YORK 10017-3954

Period Beginning: 12/16/2024
Period Ending: 12/31/2024
Pay Date: 12/30/2024

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

KATHLEEN JOO
140 EAST 46TH STREET
APT 8D
NEW YORK NY 10017

Earnings	rate	hours	this period	year to date
Regular	9375.00	75.83	9,375.00	225,000.00
L T D				957.80
Gross Pay			**$9,375.00**	225,957.80

Deductions		this period	year to date
	Statutory		
	Federal Income Tax	-1,824.28	44,089.30
	Medicare Tax	-133.73	3,223.53
	Medicare Surtax	-83.01	200.81
	NY State Income Tax	-561.60	13,546.88
	New York Cit Income Tax	-369.68	8,913.02
	Social Security Tax		10,453.20
	NY Paid Family Leave Ins		333.25
	Other		
	MED HDHP PRETAX	-160.53*	3,852.72
	METLIFE LEGAL	-8.38	201.12
	ADV GOAL		8,333.32
	EX REIMB		-600.00
	L T D OUT 2		957.80
	Adjustment		
	EX REIMB	+50.00	
	Net Pay	**$6,283.79**	
	CHECKING 1	-6,283.79	
	Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $9,214.47

Other Benefits and Information	this period	total to date
G.T.L	8.64	207.36
Totl Hrs Worked	75.83	

Important Notes

YOUR COMPANY'S PHONE NUMBER IS 212-455-7842

Additional Tax Withholding Information

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

SIMPSON THACHER & BARTLETT LLP
425 LEXINGTON AVE.
NEW YORK, NEW YORK 10017-3954

Advice number: **00000520376**
Pay date: 12/30/2024

Deposited to the account of	account number	transit ABA	amount
KATHLEEN JOO	xxxxxxxx6999	xxxx xxxx	$6,283.79

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	120
S45	103767	010300	03000	0000524354	1

Earnings Statement

SIMPSON THACHER & BARTLETT LLP
425 LEXINGTON AVE.
NEW YORK, NEW YORK 10017-3954

Period Beginning: 12/16/2024
Period Ending: 12/31/2024
Pay Date: 12/30/2024

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

KATHLEEN JOO
140 EAST 46TH STREET
APT 8D
NEW YORK NY 10017

Earnings	rate	hours	this period	year to date
Bonus			26,000.00	26,000.00
Regular				225,000.00
L T D				957.80
Gross Pay			**$26,000.00**	251,957.80

Deductions	**Statutory**	this period	year to date
	Federal Income Tax	-5,720.00	49,809.30
	Medicare Tax	-377.00	3,600.53
	Medicare Surtax	-234.00	434.81
	NY State Income Tax	-3,042.00	16,588.88
	New York Cit Income Tax	-1,105.00	10,018.02
	Social Security Tax		10,453.20
	NY Paid Family Leave Ins		333.25
	Other		
	ADV GOAL		8,333.32
	EX REIMB		-600.00
	L T D OUT 2		957.80
	MED HDHP PRETAX		3,852.72
	METLIFE LEGAL		201.12
	Net Pay	**$15,522.00**	
	CHECKING 1	-15,522.00	
	Net Check	**$0.00**	

Your federal taxable wages this period are $26,000.00

Other Benefits and Information	this period	total to date
G.T.L		207.36

Important Notes

YOUR COMPANY'S PHONE NUMBER IS 212-455-7842

Additional Tax Withholding Information

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

SIMPSON THACHER & BARTLETT LLP
425 LEXINGTON AVE.
NEW YORK, NEW YORK 10017-3954

Advice number: **00000524354**
Pay date: 12/30/2024

Deposited to the account of	account number	transit ABA	amount
KATHLEEN JOO	xxxxxxxx6999	xxxx xxxx	$15,522.00

NON-NEGOTIABLE

CO.	FILE	DEPT.	CLOCK	VCHR. NO.	120
S45	103767	010300	03000	0000030357	1

Earnings Statement

SIMPSON THACHER & BARTLETT LLP
425 LEXINGTON AVE.
NEW YORK, NEW YORK 10017-3954

Period Beginning: 01/01/2025
Period Ending: 01/15/2025
Pay Date: 01/15/2025

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

KATHLEEN JOO
140 EAST 46TH STREET
APT 8D
NEW YORK NY 10017

Earnings

Earnings	rate	hours	this period	year to date
Regular	9375.00	75.83	9,375.00	9,375.00
L T D			78.38	78.38
Gross Pay			**$9,453.38**	9,453.38

Deductions

Statutory	this period	year to date
Federal Income Tax	-1 ,815.12	1,815.12
Social Security Tax	-576 .13	576.13
Medicare Tax	-134 .74	134.74
NY State Income Tax	-566 .14	566.14
New York Cit Income Tax	-372 .62	372.62
NY Paid Family Leave Ins	-36 .68	36.68
Other		
L T D OUT 2	-78 .38	78.38
MED HDHP PRETAX	-169 .68*	169.68
Net Pay	**$5,703.89**	
CHECKING 1	-5 ,703.89	
Net Check	**$0.00**	

*** Excluded from federal taxable wages**

Your federal taxable wages this period are $9,283.70

Other Benefits and Information

Information	this period	total to date
G.T.L	8.64	8.64
Totl Hrs Worked	75.83	

Important Notes

YOUR COMPANY'S PHONE NUMBER IS 212-455-7842

Additional Tax Withholding Information

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

SIMPSON THACHER & BARTLETT LLP
425 LEXINGTON AVE.
NEW YORK, NEW YORK 10017-3954

Advice number: **00000030357**
Pay date: 01/15/2025

Deposited to the account of	account number	transit ABA	amount
KATHLEEN JOO	xxxxxxxx6999	xxxx xxxx	$5,703.89

NON-NEGOTIABLE

PASSPORT
PASSEPORT
PASAPORTE

UNITED STATES OF AMERICA

Type / Type / Tipo
P

Code / Code / Codigo
USA

Passport No. / No. du Passeport / No. de Pasaporte
[redacted]

Surname / Nom / Apellidos
JOO

Given Names / Prénoms / Nombres
KATHLEEN

Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento
27 Aug 1997

Place of birth / Lieu de naissance / Lugar de nacimiento
NEW YORK, U.S.A.

Sex / Sexe / Sexo
F

Date of issue / Date de délivrance / Fecha de expedición
29 Dec 2017

Authority / Autorité / Autoridad
United States
Department of State

Date of expiration / Date d'expiration / Fecha de caducidad
28 Dec 2027

Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 51

USA

P<USAJOO<<KATHLEEN<<<<<<<<<<<<<<<<<<<<<<<<<<<<
[redacted]