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
Krentsel	Serena		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	1/18/2000	(347) 281 - 1586 - Mobile

EMAIL
Serenakrentsel@icloud.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
563 Todt Hill Rd	Staten Island	NY	10304

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

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Marketing Assistant	Parfums de Marly

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Meghan Barry	(908) 812 - 2313	$1,300.00/Mo.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
50 Harrison Street	Hoboken	NJ	07030

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

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

Window Guards:

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

Were you referred by a broker?

NO

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

NO

Preferred Mailing Address:

563 Todt Hill Rd, Staten Island, NY 10304 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

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 Serena Krentsel*

Signed by Serena Krentsel
Sat Feb 1 2025 11:04:38 AM EST
Key: ED119A8F; IP Address: 173.77.249.99

Serena Krentsel *(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**
Serena Krentsel	XXXXXXXXXXXX4052	15496007	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Polizzotto	Dominque	M.	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	7/9/2000	(917) 456 - 2437 - Mobile

EMAIL
dmp292@cornell.edu

EMERGENCY CONTACT

NAME	ADDRESS
Rosemarie Catania	120 Finlay Street, Staten Island, 40 10307

PHONE	EMAIL ADDRESS	RELATIONSHIP
(917) 440 - 2767	rosebudd6271@aol.com	mother

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
120 Finlay Street	Staten Island	NY	10307

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

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Manager	Hillstone Restaurant Group

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Keith Clancy	(602) 553 - 2191	$105,000.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
2710 East Camelback Road	Phoenix	AZ	85016

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

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

Window Guards:

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

Were you referred by a broker?

NO

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

NO

Preferred Mailing Address:

120 Finlay Street, Staten Island, NY 10307 - US

Initials: D.P. 295B9B95

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 Dominque M. Polizzotto*

Signed by Dominque M. Polizzotto
Sat Feb 1 2025 11:54:13 AM EST
Key: 295B9B95; IP Address: 174.229.36.90

Dominque M. Polizzotto *(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**
Dominque Polizzotto	XXXXXXXXXXXX1009	15496005	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

APPLICATION FOR RENTAL

Rental Application for **The Copper**

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

APPLICANT INFORMATION

LAST NAME	FIRST NAME	M.I.	SUFFIX
Krentsel	Heather		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	8/19/1972	(917) 502 - 8502 - Mobile

EMAIL
Heather20o0@hotmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
563 Todt Hill Road	Staten island	NY	10304

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$5,000.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OTHER INCOME DESCRIPTION	MONTHLY INCOME
investments, dividends, savings	$3,000,000.00/Yr.

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

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

Window Guards:

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

Were you referred by a broker?

NO

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

NO

Preferred Mailing Address:

563 Todt Hill Road, Staten island, NY 10304 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

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

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

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

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 Heather Krentsel (Guarantor)*

Signed by Heather Krentsel
Sat Feb 1 2025 11:52:46 AM EST
Key: F35056CC; IP Address: 173.77.249.99

Heather Krentsel *(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**
Heather Krentsel	XXXXXXXXXXXX5018	15496070	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: H.K. F35056CC

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 Serena Krentsel

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 Serena Krentsel: 750

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$15,600.00
Total **verified** annual income	$14,685.48
Total **verified** combined annual income to rent ratio	7.78 (based on rent of $9,776.68)
Total number of accounts	1
Accounts with no late payments	1 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$1,487.00 ($0.00 past due)
Outstanding revolving debt	$1,487.00 (55% 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:	Serena Krentsel	SERENA KRENTSEL
SSN:	***-**-****	***-**-****
Birth Date:	1/**/2000	1/**/2000

Addresses	From Application	From Equifax
	563 Todt Hill Rd Staten Island, NY 10304 - US	563 TODT HILL RD. STATEN ISLAND, NY 10304 (Applicant) Reported 1/2025

Employment	From Application	From Equifax
Applicant:	Marketing Assistant Parfums de Marly $1,300.00/Mo. Total annual Income: $15,600.00	

Income Verifications

Requested For		Requested Date	
Serena Krentsel		2/1/2025	
Date 2/1/2025	**Consumer Provided Income Source** Bank connection	**Total Deposits (90 Days)** $3,671.37	**Verified Annual Income** $14,685.48 *Income amount used in scoring
Bank Institution Chase	**Account Type** Checking	**Account Holder** HEATHER KRENTSEL SERENA KRENTSEL	**Total Deposits (90 Days)** $3,671.37
Bank Institution Chase	**Account Type** Savings	**Account Holder** HEATHER KRENTSEL SERENA KRENTSEL	**Total Deposits (90 Days)** $0.00
Date 11/29/2024	**Income Source** ALLWORK INC PAYROLL PPD ID: 9010121862		**Amount** $850.29
Date 12/13/2024	**Income Source** ALLWORK INC PAYROLL PPD ID: 9010121862		**Amount** $759.44
Date 12/31/2024	**Income Source** ALLWORK INC PAYROLL PPD ID: 9010121862		**Amount** $811.34
Date 1/15/2025	**Income Source** ALLWORK INC PAYROLL PPD ID: 9010121862		**Amount** $532.15
Date 1/31/2025	**Income Source** ALLWORK INC PAYROLL PPD ID: 9010121862		**Amount** $718.15

From RealPage

Requested For Serena Krentsel Requested Date 2/4/2025	Employer	Position Held	Annual Salary	Supervisor
	Parfums de Marly	Marketing Assistant	$15,600.00	Meghan Barry (908) 812 - 2313
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Serena Krentsel	Multistate Search	2/4/2018 - 2/4/2025	2/4/2025	2/4/2025
Results *No Records Found*				

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Serena Krentsel	2/4/2025	2/4/2025
Results *No Records Found*		

Restricted Person Search

Requested For	Requested	Returned
Serena Krentsel	2/4/2025	2/4/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	750	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)	713	You have too few credit accounts The balances on your accounts are too high compared to loan amounts The date that you opened your oldest account is too recent Too few of your bankcard or other revolving accounts have high limits
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	6/2022	12/2024					$1,487.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$51.00	$2,687.00	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	

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 Dominque M. Polizzotto

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 Dominque M. Polizzotto: 817

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$105,000.00
Total **verified** annual income	$61,412.28
Total **verified** combined annual income to rent ratio	7.78 (based on rent of $9,776.68)
Total number of accounts	11
Accounts with no late payments	11 (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	$105,024.00 ($0.00 past due)
Outstanding revolving debt	$3,027.00 (2% of limit) ($0.00 past due)
Outstanding loan balance	$101,997.00 ($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:	Dominque M. Polizzotto	DOMINIQUE POLIZZOTTO
SSN:	***-**-****	***-**-****
Birth Date:	7/**/2000	7/**/2000

Addresses	From Application	From Equifax
	120 Finlay Street Staten Island, NY 10307 - US	5373 ARTHUR KILL RD. STATEN ISLAND, NY 10307 (Applicant) Reported 2/2025 120 FINLAY ST. STATEN ISLAND, NY 10307 (Applicant) Reported 2/2025

Employment	From Application	From Equifax
Applicant:	Manager Hillstone Restaurant Group $105,000.00/Yr. Total annual Income: $105,000.00	

Income Verifications

Requested For		Requested Date	
Dominque M Polizzotto		2/1/2025	
Date 2/1/2025	**Consumer Provided Income Source** Bank connection	**Total Deposits (90 Days)** $15,353.06	**Verified Annual Income** $61,412.28 *Income amount used in scoring
Bank Institution TD Bank	**Account Type** Checking	**Account Holder** DOMINQUE MARIE POLIZZOTTO	**Total Deposits (90 Days)** $15,353.06
Bank Institution TD Bank	**Account Type** Savings	**Account Holder** DOMINQUE MARIE POLIZZOTTO	**Total Deposits (90 Days)** $0.00
Date 11/21/2024	**Income Source** HILLSTONE RESTAU PAYROLL		**Amount** $2,901.61
Date 12/5/2024	**Income Source** HILLSTONE RESTAU PAYROLL		**Amount** $2,895.88
Date 12/19/2024	**Income Source** HILLSTONE RESTAU PAYROLL		**Amount** $2,901.61
Date 1/2/2025	**Income Source** HILLSTONE RESTAU PAYROLL		**Amount** $2,904.56
Date 1/15/2025	**Income Source** HILLSTONE RESTAU PAYROLL		**Amount** $1,535.74
Date 1/30/2025	**Income Source** HILLSTONE RESTAU PAYROLL		**Amount** $2,213.66

From RealPage

Requested For Dominque M. Polizzotto	**Employer**	**Position Held**	**Annual Salary**	**Supervisor**
	Hillstone Restaurant Group	Manager	$105,000.00	Keith Clancy (602) 553 - 2191
Requested Date 2/4/2025	**Results** Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Dominque M. Polizzotto	Multistate Search	2/4/2018 - 2/4/2025	2/4/2025	2/4/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Dominque M. Polizzotto	2/4/2025	2/4/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Dominque M. Polizzotto	2/4/2025	2/4/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	817	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)	768	The date that you opened your oldest account is too recent Lack of sufficient credit history Lack of sufficient relevant real estate account information The total of all balances on your open accounts is too high

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

Credit Accounts

From Equifax

Account Name
SALLIE MAE
(Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
8/2022	12/2024					$62,579.00

Monthly Payment	High Credit	Type	Comments
$623.00	$65,000.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23	
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
SALLIE MAE
(Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
7/2023	12/2024					$24,674.00

Monthly Payment	High Credit	Type	Comments
$320.00	$25,573.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name
MISSOURI HIGHER EDUC
(Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
2/2021	11/2024					$7,408.00

Monthly Payment	High Credit	Type	Comments
$73.00	$7,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Rental Report for Dominque M. Polizzotto, 2/4/2025 at The Copper

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MISSOURI HIGHER EDUC (Applicant)	9/2021	11/2024					$7,336.00

Monthly Payment	High Credit	Type	Comments
$77.00	$7,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23		2/23	
0	0	0	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
CAPITAL ONE BANK USA (Applicant)	5/2011	12/2024					$2,382.00

Monthly Payment	High Credit	Type	Comments
$23.00	$27,548.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23	
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
AMERICAN EXPRESS (Applicant)	1/2024	12/2024					$645.00

Monthly Payment	High Credit	Type	Comments
$40.00	$3,600.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SALLIE MAE (Applicant)	1/2021	5/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$11,240.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	6/2021	8/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$620.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST 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
SYNCB/TJX CO DC (Applicant)	2/2024	2/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$60.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYCAPITAL/FORE (Applicant)	2/2020	1/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$34.00	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	0
7/23		5/23		3/23		1/23		11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		

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

Payment History

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

Previous Credit Inquiries	
From Equifax	
5/2024	XACTUS (Applicant)

Rental Report for Heather Krentsel (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 Heather Krentsel (Guarantor): 810

		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)	$3,000,000.00
Total **verified** annual income	$0.00
Total **verified** combined annual income to rent ratio	0.0 (based on rent of $8,147.23)
Total number of accounts	26
Accounts with no late payments	26 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$1,063,741.00 ($0.00 past due)
Outstanding revolving debt	$0.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$1,063,741.00 ($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:	Heather Krentsel (Guarantor)	HEATHER ANN KRENTSEL SUSAN S. KITE HEATHER ANN KITE
SSN:	***-**-****	***-**-****
Birth Date:	8/**/1972	8/**/1972

Addresses	From Application	From Equifax
	563 Todt Hill Road Staten island, NY 10304 - US	563 TODT HILL RD. STATEN ISLAND, NY 10304 (Applicant) Reported 2/2025 495 BRICKELL AVE. 3604 MIAMI, FL 33131 (Applicant) Reported 12/2024 6089 AMBOY RD. STATEN ISLAND, NY 10309 (Applicant) Reported 11/2018 12898 TIMBER RIDGE DR. FORT MYERS, FL 33913 (Applicant) Reported 4/2016 221 S RIDGEWOOD RD. SOUTH ORANGE, NJ 07079 (Applicant) Reported 9/2011 36 DIAZ PL. STATEN ISLAND, NY 10306 (Applicant) Reported 2/2010 NOT GIVEN STATEN ISLAND, NY 10306 (Applicant) Reported 2/2010 51 FOREST LN. STATEN ISLAND, NY 10307 (Applicant) Reported 2/2010 1000 TARGEE ST. 3T STATEN ISLAND, NY 10304 (Applicant) Reported 2/2010

Employment	From Application	From Equifax
Applicant:	N/A (Auto-generated placeholder) N/A $0.00/Mo. Total annual Income: $3,000,000.00	

Income Verifications

Requested For Heather Krentsel			**Requested Date** 2/1/2025	
Date 2/1/2025	**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 Heather Krentsel (Guarantor) Requested Date 2/4/2025	**Employer** N/A	**Position Held** N/A (Auto-generated placeholder)	**Annual Salary** $0.00	**Supervisor** N/A
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Heather Krentsel (Guarantor)	Multistate Search	2/4/2018 - 2/4/2025	2/4/2025	2/4/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Heather Krentsel (Guarantor)	2/4/2025	2/4/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Heather Krentsel	2/4/2025	2/4/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	810	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)	815	No open bankcard or revolving accounts in your credit file The date that you opened your oldest account is too recent Lack of sufficient credit history on bankcard or revolving accounts 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
JPMCB - HOME LENDING (Applicant)	9/2016	12/2024					$531,091.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$10,128.00	$1,050,000.00	MORTGAGE	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
FIRSTBANK FLORIDA (Applicant)	6/2017	12/2024					$361,184.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$6,790.00	$612,000.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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
JPMCB AUTO FINANCE (Applicant)	1/2023	12/2024					$83,226.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,934.00	$114,463.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
JPMCB AUTO FINANCE (Applicant)	1/2023	12/2024					$59,596.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,389.00	$82,427.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
PORSCHE CREDIT CORPO (Applicant)	6/2023	12/2024					$17,460.00

Monthly Payment	High Credit	Type	Comments
$967.00	$37,713.00	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
1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
VOLKSWAGEN CREDIT (Applicant)	6/2023	12/2024					$11,184.00

Monthly Payment	High Credit	Type	Comments
$699.00	$25,164.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB - HOME LENDING (Applicant)	7/2013	8/2016					$0.00

Monthly Payment	High Credit	Type	Comments
	$1,125,000.00	MORTGAGE	Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
WELLS FARGO HOME MOR (Applicant)	7/2003	3/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$474,000.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18		1/18		11/17		9/17		7/17		

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	12/2021	1/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$119,323.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	5/2019	11/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$75,195.00	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	0
1/22		11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	6/2020	1/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$42,706.00	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	0
2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21		6/21		4/21		

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	3/2020	4/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$0.00	$42,706.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	7/2022	5/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$33,804.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0
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 AUTO FINANCE (Applicant)	10/2017	5/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$0.00	$21,897.00	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
11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	9/2019	8/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$16,200.00	INSTALLMENT	LEASE - FULL TERMINATION Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	5/2019	2/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$15,300.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	11/2016	10/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$14,252.00	INSTALLMENT	LEASE - FULL TERMINATION Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	1/2005	2/2013					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$10,307.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MACYS/CITIBANK NA (Applicant)	3/1991	8/2012					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$7,587.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SEARS/CBNA (Applicant)	10/2002	6/2012					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$6,556.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE (Applicant)	9/2006	7/2012					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,084.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
IMT RESIDENTIAL (Applicant)	6/2022	12/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,705.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

2/23		12/22		10/22		8/22	
0	0	0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/VICTORI (Applicant)	4/2003	11/2010					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,406.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/JC PENNEYS (Applicant)	8/2007	3/2010					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$852.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITY BANK/EXPRES (Applicant)	3/2003	8/2010					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$571.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/JC PENNEYS (Applicant)	11/1996						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$400.00	REVOLVING	Rate/Status 1: Pays account as agreed			

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

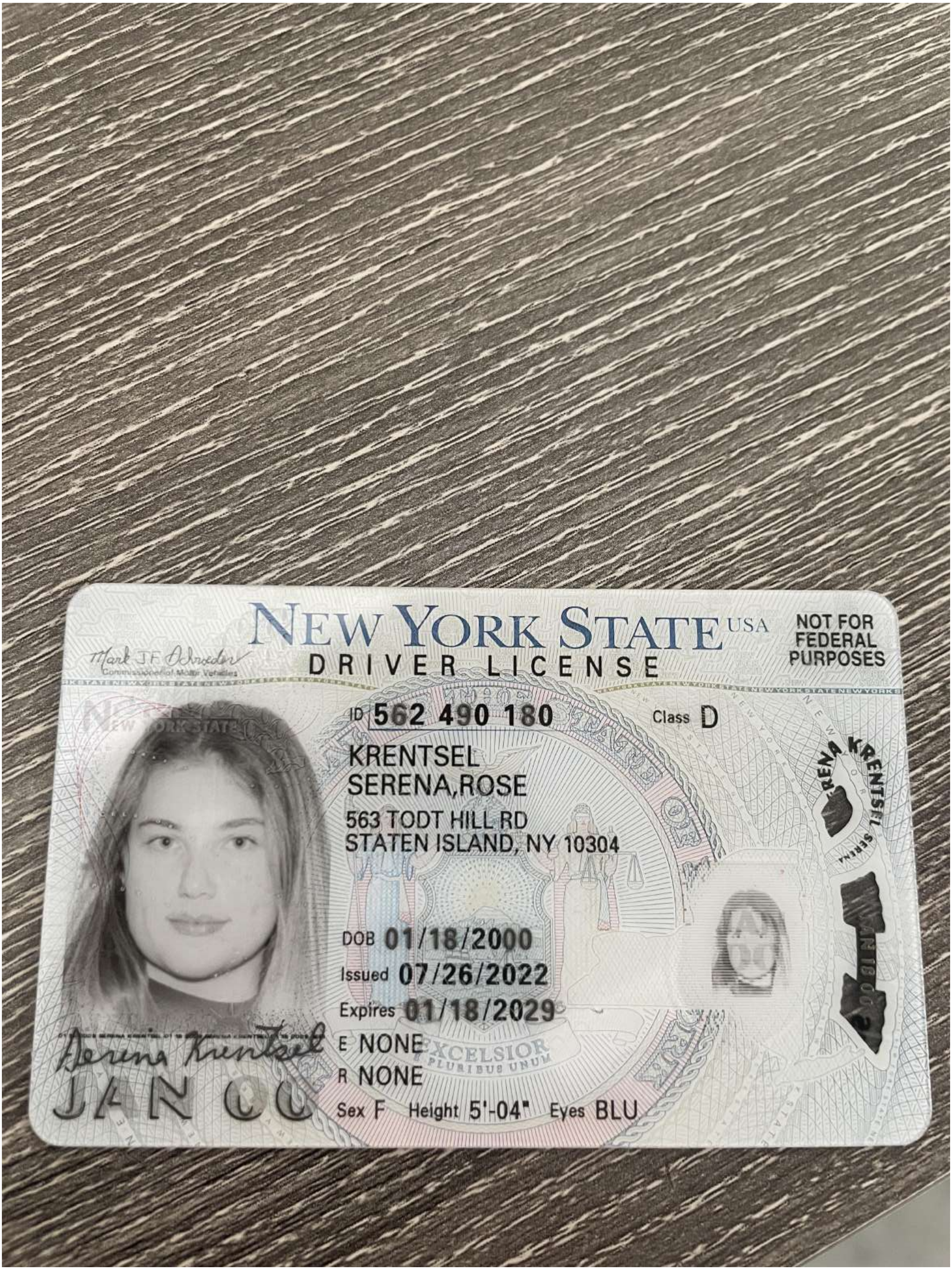
1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment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

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

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

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

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


NEW YORK STATE USA
DRIVER LICENSE
NOT FOR FEDERAL PURPOSES
Mark JF Schroeder
Commissioner of Motor Vehicles
ID 562 490 180
Class D
KRENTSEL
SERENA,ROSE
563 TODT HILL RD
STATEN ISLAND, NY 10304
DOB 01/18/2000
Issued 07/26/2022
Expires 01/18/2029
E NONE
R NONE
Sex F Height 5'-04" Eyes BLU
EXCELSIOR
E PLURIBUS UNUM
Serena Krentsel
JAN 00
SERENA KRENTSEL

2/4/2025

Subject: Employment Verification for Serena Krentsel

To whom it may concern,

This letter serves as verification of employment for Serena Krentsel, who has been employed with Parfums de Marly since 4/9/2024. Serena is currently employed as a Marketing Intern with our company.

Below are the details of their employment:

- **Employee's Full Name**: Serena Krentsel
- **Job Title**: Marketing Intern
- **Employment Status**: Part Time
- **Compensation**: $17/hr
- **Length of Employment**: 4/9/2024 to present
- **Work Schedule**: Monday to Thursday, 9 AM - 5 PM

Should you require any further information or additional verification, please do not hesitate to contact me at 973-897-7207 or ar@finefragrancesdistribution.com.

Thank you for your attention to this matter.

Sincerely,

Ailish Pagliaroni

Ailish Pagliaroni

HRBP

a Employee's social security number 130-88-4010	OMB No. 1545-0008	**Safe, accurate, FAST! Use** IRS e-file	Visit the IRS website at ***www.irs.gov/efile***.

b Employer identification number (EIN) 83-1959903	**1** Wages, tips, other compensation 8320.80	**2** Federal income tax withheld 481.28
c Employer's name, address, and ZIP code Madhappy Inc 2301 E 7th St, B200 Los Angeles CA 90023	**3** Social security wages 8512.55 **5** Medicare wages and tips 8512.55 **7** Social security tips	**4** Social security tax withheld 527.78 **6** Medicare tax withheld 123.43 **8** Allocated tips
d Control number	**9**	**10** Dependent care benefits
e Employee's first name and initial / Last name / Suff. Serena Krentsel 563 todt hill road Staten island NY 10304 **f** Employee's address and ZIP code	**11** Nonqualified plans **13** Statutory employee ☐ / Retirement plan ☒ / Third-party sick pay ☐ **14** Other	**12a** See instructions for box 12 Code D 191.75 **12b** Code **12c** Code **12d** Code

15 State	Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax	**18** Local wages, tips, etc.	**19** Local income tax	**20** Locality name
NY	831959903	8320.80	305.05	8320.80	222.73	New York City

Form **W-2** **Wage and Tax Statement** 2024

Department of the Treasury—Internal Revenue Service

Copy B—To Be Filed With Employee's FEDERAL Tax Return.
This information is being furnished to the Internal Revenue Service.

a Employee's social security number 430-88-4010	OMB No. 1545-0008	Safe, accurate, FAST! Use IRS e-file	Visit the IRS website at www.irs.gov/efile

b Employer identification number (EIN) 33-1230883	**1** Wages, tips, other compensation 20000.76	**2** Federal income tax withheld 615.12
c Employer's name, address, and ZIP code Red Luxury Inc 172 West 4th Street, Corner of Jones New York NY 10014	**3** Social security wages 20000.76 **5** Medicare wages and tips 20000.76 **7** Social security tips	**4** Social security tax withheld 1240.07 **6** Medicare tax withheld 290.03 **8** Allocated tips
d Control number	**9**	**10** Dependent care benefits
e Employee's first name and initial / Last name / Suff. Serena R Krentsel 495 Brickell Ave Apt 3604 Miami FL 33131 **f** Employee's address and ZIP code	**11** Nonqualified plans **13** Statutory employee / Retirement plan / Third-party sick pay **14** Other	**12a** See instructions for box 12 Code **12b** Code **12c** Code **12d** Code

15 State	Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax	**18** Local wages, tips, etc.	**19** Local income tax	**20** Locality name

Form **W-2** **Wage and Tax Statement** 2023

Department of the Treasury—Internal Revenue Service

Copy B—To Be Filed With Employee's FEDERAL Tax Return.
This information is being furnished to the Internal Revenue Service.

ALLWORK INC
485 Route 1 S
Bldg C Ste 210
Iselin NJ 08830

1414-6377
ORG1:33 Parfums de Marly
EE ID: 1050010 DD

SERENA R KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

PERSONAL AND CHECK INFORMATION

Serena R Krentsel
563 Todt Hill Rd
Staten Island, NY 10304-1331
Employee ID: 1050010
Clock ID: 1050010
Home Labor: Parfums de Marly
Home Job:

Pay Period: 12/16/24 **to** 12/31/24
Check Date: 12/31/24 **Check #:** 3102415

NET PAY ALLOCATIONS

DESCRIPTION	*THIS PERIOD ($)*	*YTD ($)*
Check Amount	0.00	0.00
Chkg 358	811.34	10286.81
NET PAY	**811.34**	**10286.81**

EARNINGS

BASIS OF PAY	*DESCRIPTION*	*HRS/UNITS*	*RATE*	*CURRENT ($)*	*YTD HRS/UNITS*	*YTD ($)*
ASSIGNMENT / JOB ID						
Parfums de Marly						
	Hourly	56.0000	17.0000	952.00	704.0000	11968.00
	Total Hours	56.00			704.00	
	Total Hrs Worked	56.00				
	Gross Earnings			952.00		11968.00

WITHHOLDINGS

DESCRIPTION	*FILING STATUS*	*CURRENT ($)*	*YTD ($)*
Social Security		59.03	742.02
Medicare		13.81	173.54
Fed Income Tax	SMS	34.37	368.10
NJ Income Tax	SMCU 0	14.87	190.30
NJ Disability		0.86	10.79
NJ Unemploy		3.64	45.80
NJ EE Work Dev		0.40	5.06
NY Income Tax	S 0	13.68	145.58
TOTAL		140.66	1681.19

NET PAY	*THIS PERIOD ($)*	*YTD ($)*
	811.34	**10286.81**

ALLWORK INC
485 Route 1 S
Bldg C Ste 210
Iselin NJ 08830

1414-6377
ORG1:33 Parfums de Marly
EE ID: 1050010 DD

SERENA R KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

PERSONAL AND CHECK INFORMATION

Serena R Krentsel
563 Todt Hill Rd
Staten Island, NY 10304-1331
Employee ID: 1050010
Clock ID: 1050010
Home Labor: Parfums de Marly
Home Job:

Pay Period: 12/01/24 **to** 12/15/24
Check Date: 12/13/24 **Check #:** 3102315

NET PAY ALLOCATIONS

DESCRIPTION	*THIS PERIOD ($)*	*YTD ($)*
Check Amount	0.00	0.00
Chkg 358	759.44	9475.47
NET PAY	**759.44**	**9475.47**

EARNINGS

BASIS OF PAY	*DESCRIPTION*	*HRS/UNITS*	*RATE*	*CURRENT ($)*	*YTD HRS/UNITS*	*YTD ($)*
ASSIGNMENT / JOB ID						
Parfums de Marly						
	Hourly	52.0000	17.0000	884.00	648.0000	11016.00
	Total Hours	52.00			648.00	
	Total Hrs Worked	52.00				
	Gross Earnings			884.00		11016.00

WITHHOLDINGS

DESCRIPTION	*FILING STATUS*	*CURRENT ($)*	*YTD ($)*
Social Security		54.81	682.99
Medicare		12.82	159.73
Fed Income Tax	SMS	27.57	333.73
NJ Income Tax	SMCU 0	13.51	175.43
NJ Disability		0.80	9.93
NJ Unemploy		3.38	42.16
NJ EE Work Dev		0.38	4.66
NY Income Tax	S 0	11.29	131.90
TOTAL		124.56	1540.53

NET PAY	*THIS PERIOD ($)*	*YTD ($)*
	759.44	**9475.47**

ALLWORK INC
485 Route 1 S
Bldg C Ste 210
Iselin NJ 08830

1414-6377
ORG1:33 Parfums de Marly
EE ID: 1050010 DD

SERENA R KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

PERSONAL AND CHECK INFORMATION

Serena R Krentsel
563 Todt Hill Rd
Staten Island, NY 10304-1331
Employee ID: 1050010
Clock ID: 1050010
Home Labor: Parfums de Marly
Home Job:

Pay Period: 11/16/24 **to** 11/30/24
Check Date: 11/29/24 **Check #:** 3102238

NET PAY ALLOCATIONS

DESCRIPTION	*THIS PERIOD ($)*	*YTD ($)*
Check Amount	0.00	0.00
Chkg 358	850.29	8716.03
NET PAY	**850.29**	**8716.03**

EARNINGS

BASIS OF PAY	*DESCRIPTION*	*HRS/UNITS*	*RATE*	*CURRENT ($)*	*YTD HRS/UNITS*	*YTD ($)*
ASSIGNMENT / JOB ID						
Parfums de Marly						
	Hourly	59.0000	17.0000	1003.00	596.0000	10132.00
	Total Hours	59.00			596.00	
	Total Hrs Worked	59.00				
	Gross Earnings			1003.00		10132.00

WITHHOLDINGS

DESCRIPTION	*FILING STATUS*	*CURRENT ($)*	*YTD ($)*
Social Security		62.18	628.18
Medicare		14.54	146.91
Fed Income Tax	SMS	39.47	306.16
NJ Income Tax	SMCU 0	15.89	161.92
NJ Disability		0.90	9.13
NJ Unemploy		3.84	38.78
NJ EE Work Dev		0.43	4.28
NY Income Tax	S 0	15.46	120.61
TOTAL		152.71	1415.97

NET PAY	*THIS PERIOD ($)*	*YTD ($)*
	850.29	**8716.03**

ALLWORK INC
485 Route 1 S
Bldg C Ste 210
Iselin NJ 08830

1414-6377
ORG1:33 Parfums de Marly
EE ID: 1050010 DD

SERENA R KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

PERSONAL AND CHECK INFORMATION

Serena R Krentsel
563 Todt Hill Rd
Staten Island, NY 10304-1331
Employee ID: 1050010
Clock ID: 1050010
Home Labor: Parfums de Marly
Home Job:

Pay Period: 10/16/24 **to** 10/31/24
Check Date: 10/31/24 **Check #:** 3102088

NET PAY ALLOCATIONS

DESCRIPTION	*THIS PERIOD ($)*	*YTD ($)*
Check Amount	0.00	0.00
Chkg 358	720.39	7865.74
NET PAY	**720.39**	**7865.74**

EARNINGS

BASIS OF PAY	*DESCRIPTION*	*HRS/UNITS*	*RATE*	*CURRENT ($)*	*YTD HRS/UNITS*	*YTD ($)*
ASSIGNMENT / JOB ID						
Parfums de Marly						
	Hourly	49.0000	17.0000	833.00	537.0000	9129.00
	Total Hours	49.00			537.00	
	Total Hrs Worked	49.00				
	Gross Earnings			833.00		9129.00

WITHHOLDINGS

DESCRIPTION	*FILING STATUS*	*CURRENT ($)*	*YTD ($)*
Social Security		51.65	566.00
Medicare		12.08	132.37
Fed Income Tax	SMS	22.47	266.69
NJ Income Tax	SMCU 0	12.50	146.03
NJ Disability		0.75	8.23
NJ Unemploy		3.19	34.94
NJ EE Work Dev		0.35	3.85
NY Income Tax	S 0	9.62	105.15
TOTAL		112.61	1263.26

NET PAY	*THIS PERIOD ($)*	*YTD ($)*
	720.39	**7865.74**

ALLWORK INC
485 Route 1 S
Bldg C Ste 210
Iselin NJ 08830

1414-6377
ORG1:33 Parfums de Marly
EE ID: 1050010 DD

SERENA R KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

NON-NEGOTIABLE

PERSONAL AND CHECK INFORMATION

Serena R Krentsel
563 Todt Hill Rd
Staten Island, NY 10304-1331
Employee ID: 1050010
Clock ID: 1050010
Home Labor: Parfums de Marly
Home Job:

Pay Period: 10/01/24 **to** 10/15/24
Check Date: 10/15/24 **Check #:** 3102017

NET PAY ALLOCATIONS

DESCRIPTION	*THIS PERIOD ($)*	*YTD ($)*
Check Amount	0.00	0.00
Chkg 358	1319.64	7145.35
NET PAY	**1319.64**	**7145.35**

EARNINGS

BASIS OF PAY	*DESCRIPTION*	*HRS/UNITS*	*RATE*	*CURRENT ($)*	*YTD HRS/UNITS*	*YTD ($)*
ASSIGNMENT / JOB ID						
Parfums de Marly						
	Hourly	96.0000	17.0000	1632.00	488.0000	8296.00
	Total Hours	96.00			488.00	
	Total Hrs Worked	96.00				
	Gross Earnings			1632.00		8296.00

WITHHOLDINGS

DESCRIPTION	*FILING STATUS*	*CURRENT ($)*	*YTD ($)*
Social Security		101.18	514.35
Medicare		23.66	120.29
Fed Income Tax	SMS	113.17	244.22
NJ Income Tax	SMCU 0	31.77	133.53
NJ Disability		1.47	7.48
NJ Unemploy		6.24	31.75
NJ EE Work Dev		0.69	3.50
NY Income Tax	S 0	34.18	95.53
TOTAL		312.36	1150.65

NET PAY	*THIS PERIOD ($)*	*YTD ($)*
	1319.64	**7145.35**

CHASE

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

December 27, 2024 through January 28, 2025

Account Number: **000003932825871**

CUSTOMER SERVICE INFORMATION

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

01714010 DRE 802 219 02925 NNNNNNNNNNN 1 000000000 18 0000

SERENA KRENTSEL
OR HEATHER KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

17140100101000000021

A reminder about incoming wire transfer fees

Due to a system issue, we may not have charged you for all incoming wires in the past. Beginning March 23, 2025, wire transfer fees will be charged for all incoming wires for Chase High School Checking℠, Chase College Checking℠, Chase Total Checking®, Chase Premier Plus Checking℠ and Chase Savings℠ accounts. Please visit **chase.com/disclosures** and review the Additional Banking Services and Fees document for more details.

Please note, we don't charge incoming wire transfer fees for Chase Sapphire℠ Checking, Chase Private Client Checking℠ , Chase Private Client Savings℠, Chase Premier Savings℠ accounts and for Chase Premier Plus Checking℠ accounts with Military Enhanced Benefits.

As a reminder, Chase Secure Banking℠ and Chase First Banking℠ accounts cannot send or receive wire transfers.

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

SAVINGS SUMMARY

Chase Savings

	AMOUNT
Beginning Balance	**$7,572.00**
Deposits and Additions	50.07
Ending Balance	**$7,622.07**
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	$0.07
Interest Paid Year-to-Date	$0.07

Interest paid in 2024 for account 000003932825871 was $0.95.

The monthly service fee for this account was waived as an added feature of a linked Chase Private Client Checking account.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$7,572.00**
01/02	Online Transfer From Chk ...7358 Transaction#: 23256490324	**50.00**	7,622.00
01/28	Interest Payment	**0.07**	7,622.07
	Ending Balance		**$7,622.07**

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

CHASE

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

December 10, 2024 through January 09, 2025

Account Number: **000000311957358**

CUSTOMER SERVICE INFORMATION

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

00268559 DRE 802 219 01025 NNNNNNNNNNN 1 000000000 06 0000

SERENA KRENTSEL
OR HEATHER KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

02685590201000000022

A reminder about incoming wire transfer fees

Due to a system issue, we may not have charged you for all incoming wires in the past. Beginning March 23, 2025, wire transfer fees will be charged for all incoming wires for Chase High School Checking℠, Chase College Checking℠, Chase Total Checking®, Chase Premier Plus Checking℠ and Chase Savings℠ accounts. Please visit **chase.com/disclosures** and review the Additional Banking Services and Fees document for more details.

Please note, we don't charge incoming wire transfer fees for Chase Sapphire℠ Checking, Chase Private Client Checking℠ , Chase Private Client Savings℠, Chase Premier Savings℠ accounts and for Chase Premier Plus Checking℠ accounts with Military Enhanced Benefits.

As a reminder, Chase Secure Banking℠ and Chase First Banking℠ accounts cannot send or receive wire transfers.

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

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$1,353.01**
Deposits and Additions	1,740.78
ATM & Debit Card Withdrawals	-1,223.61
Electronic Withdrawals	-540.00
Fees	-0.26
Ending Balance	**$1,329.92**

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

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow℠ network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
(Your total electronic deposits this period were $1,740.78. Note: some deposits may be listed on your previous statement)

- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
(Your average ending day balance in this account was $1,498.19)

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$1,353.01**
12/10	Card Purchase 12/09 Blt*Shop Rescue Spa 866-7722766 PA Card 5736	-44.68	1,308.33
12/11	Card Purchase 12/11 Storm King Art Ctr Stormking.Org NY Card 5736	-75.00	1,233.33
12/11	Zelle Payment To Ekaterina Tronina Jpm99Asrc8X9	-15.00	1,218.33
12/12	Venmo Payment 1038891446714 Web ID: 3264681992	-10.00	1,208.33
12/13	Allwork Inc Payroll PPD ID: 9010121862	**759.44**	1,967.77
12/13	Card Purchase 12/13 Eb *Not-A-Normal Holid 8014137200 CA Card 5736	-41.96	1,925.81
12/16	Zelle Payment To Bianca 23052486093	-43.00	1,882.81
12/18	Card Purchase 12/17 Sq *Mission 50 Cafe LLC Hoboken NJ Card 5736	-10.61	1,872.20
12/18	Card Purchase 12/18 Apple.Com/Bill 866-712-7753 CA Card 5736	-10.88	1,861.32
12/19	Card Purchase 12/19 Saks 212-320-4700 NY Card 5736	-47.44	1,813.88
12/19	Venmo Payment 1039054891368 Web ID: 3264681992	-10.00	1,803.88
12/19	Chase Credit Crd Autopay PPD ID: 4760039224	-70.00	1,733.88
12/20	Card Purchase 12/18 Nailed It Hoboken Hoboken NJ Card 5736	-56.65	1,677.23
12/20	Zelle Payment To Scarlett Kk Friend 23121163042	-15.00	1,662.23
12/23	Venmo Cashout PPD ID: 5264681992	**170.00**	1,832.23
12/23	Card Purchase 12/21 Sq *Matchaful New York NY Card 5736	-34.56	1,797.67
12/23	Card Purchase 12/21 Sq *Front General Store Brooklyn NY Card 5736	-420.26	1,377.41
12/23	Card Purchase With Pin 12/22 Walgreens Store 955 Staten Island NY Card 5736	-48.55	1,328.86
12/23	Card Purchase 12/22 Sq *Lil Sweet Treat New York NY Card 5736	-9.71	1,319.15
12/23	Zelle Payment To Vivian Anderson 23153322284	-130.00	1,189.15
12/26	Card Purchase 12/24 Starbucks Store 07276 Millburn NJ Card 5736	-4.21	1,184.94
12/26	Card Purchase 12/25 Sp Lisa Says Gah Httpslisasays CA Card 5736	-163.31	1,021.63
12/27	Venmo Payment 1039225146032 Web ID: 3264681992	-25.00	996.63
12/31	Allwork Inc Payroll PPD ID: 9010121862	**811.34**	1,807.97
12/31	Recurring Card Purchase 12/31 Apple.Com/Bill 866-712-7753 CA Card 5736	-9.99	1,797.98
01/02	Card Purchase 01/02 Apple.Com/Bill 866-712-7753 CA Card 5736	-16.28	1,781.70
01/02	Card Purchase 01/01 ADP Sjd Aeromarket 3 Los Cabos Bcs Card 5736 Mx Nu Peso 180.00 X 0.04855556 (Exchg Rte)	-8.74	1,772.96
01/02	01/02 Online Transfer To Sav ...5871 Transaction#: 23256490324	-50.00	1,722.96
01/02	Foreign Exch Rt ADJ Fee 01/01 ADP Sjd Aeromarket 3 Los Cabos Bcs Card 5736	-0.26	1,722.70
01/06	Recurring Card Purchase 01/04 Apple.Com/Bill 866-712-7753 CA Card 5736	-43.54	1,679.16
01/06	Card Purchase 01/06 Nobu Downtown New York NY Card 5736	-177.24	1,501.92
01/07	Venmo Payment 1039464502775 Web ID: 3264681992	-142.00	1,359.92
01/08	Venmo Payment 1039483112176 Web ID: 3264681992	-20.00	1,339.92
01/08	Venmo Payment 1039483116553 Web ID: 3264681992	-10.00	1,329.92
	Ending Balance		**$1,329.92**

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

12685590202000000062

This Page Intentionally Left Blank

CHASE

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

October 09, 2024 through November 08, 2024
Account Number: **000000311957358**

CUSTOMER SERVICE INFORMATION

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

00268692 DRE 802 219 31424 NNNNNNNNNNN 1 000000000 06 0000

SERENA KRENTSEL
OR HEATHER KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

02686920201000000022

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

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

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

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

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

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$129.95**
Deposits and Additions	3,849.03
ATM & Debit Card Withdrawals	-808.17
Electronic Withdrawals	-2,620.64
Ending Balance	**$550.17**

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

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow℠ network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $2,342.21. Note: some deposits may be listed on your previous statement)
- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
  (Your average ending day balance in this account was $866.58)

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$129.95**
10/10	Venmo Payment 1037469556883 Web ID: 3264681992	-10.00	119.95
10/11	Online Transfer From Sav ...5871 Transaction#: 22349948243	**1,000.00**	1,119.95
10/15	Allwork Inc Payroll PPD ID: 9010121862	**1,319.64**	2,439.59
10/15	Online Transfer From Chk ...8383 Transaction#: 22390372858	**400.00**	2,839.59
10/15	Venmo Payment 1037511465664 Web ID: 3264681992	-1,100.00	1,739.59
10/15	Zelle Payment To Vivian Anderson 22381513631	-130.00	1,609.59
10/15	Zelle Payment To Lori Perez Jpm99Apg5lmf	-400.00	1,209.59
10/16	Card Purchase 10/15 Ume New York NY Card 5736	-46.40	1,163.19
10/17	Card Purchase 10/16 Sq *Mission 50 Cafe LLC Hoboken NJ Card 5736	-10.61	1,152.58
10/18	Card Purchase 10/18 Apple.Com/Bill 866-712-7753 CA Card 5736	-18.50	1,134.08
10/21	Card Purchase 10/20 Tst*Fellini Soho New York NY Card 5736	-18.69	1,115.39
10/21	Chase Credit Crd Autopay PPD ID: 4760039224	-70.00	1,045.39
10/22	Zelle Payment From Nicolette Rose Noto 22465651907	**75.00**	1,120.39
10/23	Venmo Cashout PPD ID: 5264681992	**150.00**	1,270.39
10/23	Card Purchase 10/22 Nailed It Hoboken Hoboken NJ Card 5736	-48.00	1,222.39
10/23	Zelle Payment To Gab Zanone Jpm99Apvvbm1	-300.00	922.39
10/23	Zelle Payment To Gab Zanone Jpm99Apw60Uu	-15.64	906.75
10/24	Zelle Payment From Nicolette Rose Noto 22484060876	**14.00**	920.75
10/24	Venmo Payment 1037760220645 Web ID: 3264681992	-10.00	910.75
10/25	Card Purchase 10/24 Llbean-Direct 207-8654761 ME Card 5736	-66.30	844.45
10/25	Zelle Payment To Scarlett Kk Friend 22498744999	-15.00	829.45
10/25	Zelle Payment To Yasmine Velija 22502089109	-136.00	693.45
10/28	Card Purchase 10/25 Sq *Baya Bar Staten Island NY Card 5736	-11.97	681.48
10/28	Card Purchase 10/25 Sephora Staten Islan Staten Island NY Card 5736	-34.84	646.64
10/28	Card Purchase 10/25 American Eagle 391 Staten Island NY Card 5736	-30.00	616.64
10/28	Card Purchase 10/26 Tomato Nail Spa 2. Staten Island NY Card 5736	-26.60	590.04
10/28	Zelle Payment To Bianca 22516429319	-114.00	476.04
10/29	Venmo Cashout PPD ID: 5264681992	**85.00**	561.04
10/30	Card Purchase 10/29 The UPS Store 7103 201-2229990 NJ Card 5736	-1.07	559.97
10/30	Card Purchase With Pin 10/30 Cvs/Pharm 11384--217 B New York NY Card 5736	-22.40	537.57
10/31	Allwork Inc Payroll PPD ID: 9010121862	**720.39**	1,257.96
10/31	Recurring Card Purchase 10/31 Apple.Com/Bill 866-712-7753 CA Card 5736	-9.99	1,247.97
11/01	Card Purchase 10/31 Zitomer Pharmacy New York NY Card 5736	-145.08	1,102.89
11/01	Recurring Card Purchase 11/01 Gloss* Elevated Aest Httpselevated NY Card 5736	-51.54	1,051.35
11/01	Zelle Payment To Vivian Anderson 22574157422	-130.00	921.35
11/01	Zelle Payment To Daniella Lama 22576406664	-50.00	871.35
11/04	Venmo Cashout PPD ID: 5264681992	**50.00**	921.35
11/04	Zelle Payment From Daniella Lama 22588606752	**35.00**	956.35
11/04	Card Purchase 11/02 Ic* Instacart*Shopri Httpsinstacar CA Card 5736	-73.97	882.38
11/05	Recurring Card Purchase 11/05 Apple.Com/Bill 866-712-7753 CA Card 5736	-43.54	838.84
11/05	Card Purchase 11/04 Sq *Mission 50 Cafe LLC Hoboken NJ Card 5736	-3.73	835.11
11/07	Card Purchase 11/06 Viator *It-1582242861 7027495744 CA Card 5736	-81.39	753.72
11/07	Card Purchase 11/06 Mokafe Jersey City Jersey City NJ Card 5736	-9.44	744.28

CHASE

October 09, 2024 through November 08, 2024
Account Number: **000000311957358**

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
11/07	Card Purchase 11/06 Sq *Mission 50 Cafe LLC Hoboken NJ Card 5736	-10.61	733.67
11/07	Zelle Payment To Vivian Anderson 22643332872	-130.00	603.67
11/08	Card Purchase 11/07 Sq *Honeybee Conveni Staten Island NY Card 5736	-6.00	597.67
11/08	Zelle Payment To Scarlett Kk Friend 22654159942	-10.00	587.67
11/08	Card Purchase With Pin 11/08 Hudsonnews St1007 Jamaica NY Card 5736	-37.50	550.17
	Ending Balance		**$550.17**

12686920202000000062

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

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

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

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

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

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

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

JPMorgan Chase Bank, N.A. Member FDIC

Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

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

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

We can cover your overdrafts in three different ways:

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

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

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

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

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

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

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

CHASE

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

November 09, 2024 through December 09, 2024
Account Number: **000000311957358**

CUSTOMER SERVICE INFORMATION

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

00268830 DRE 802 219 34524 NNNNNNNNNNN 1 000000000 06 0000
SERENA KRENTSEL
OR HEATHER KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

02688300201000000022

CHECKING SUMMARY

Chase College Checking

	AMOUNT
Beginning Balance	**$550.17**
Deposits and Additions	4,116.68
ATM & Debit Card Withdrawals	-1,173.21
Electronic Withdrawals	-2,124.75
Fees	-15.88
Ending Balance	**$1,353.01**

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

- **Have electronic deposits made into this account totaling $500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment or FedNow^{SM} network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.**
  (Your total electronic deposits this period were $950.29. Note: some deposits may be listed on your previous statement)
- **OR, keep an average ending day balance of $1,500.00 or more in this account.**
  (Your average ending day balance in this account was $1,176.99)

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$550.17**
11/12	Card Purchase Return 11/09 Viator *It-1582242861 702-749-5744 CA Card 5736	**81.39**	631.56
11/12	Venmo Cashout PPD ID: 5264681992	**100.00**	731.56
11/12	Card Purchase 11/07 Tomato Nail Spa 2. Staten Island NY Card 5736	-38.40	693.16
11/12	Card Purchase 11/08 Postal Connections O Staten Island NY Card 5736	-20.34	672.82
11/12	Card Purchase 11/08 Sq *Uptown Market Gate Jamaica NY Card 5736	-6.57	666.25
11/12	Card Purchase 11/08 Hudsonnews St1007 Jamaica NY Card 5736	-11.99	654.26
11/12	Card Purchase 11/09 Fh* Duna-Weser Kft Budapest Card 5736 Euro 77.92 X 1.080724 (Exchg Rte)	-84.21	570.05
11/12	Card Purchase 11/10 Molnars Kurtoskalacs Budapest Card 5736	-6.74	563.31

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
11/12	Card Purchase 11/11 Kismaci Abc Budapest Card 5736 Forint 6180.00 X 0.002676375 (Exchg Rte)	-16.54	546.77
11/12	Card Purchase 11/12 Wh Smith Hungary Budapest Card 5736 Forint 2040.00 X 0.002637255 (Exchg Rte)	-5.38	541.39
11/12	Foreign Exch Rt ADJ Fee 11/09 Fh* Duna-Weser Kft Budapest Card 5736	-2.52	538.87
11/12	Foreign Exch Rt ADJ Fee 11/11 Kismaci Abc Budapest Card 5736	-0.49	538.38
11/12	Foreign Exch Rt ADJ Fee 11/12 Wh Smith Hungary Budapest Card 5736	-0.16	538.22
11/13	Online Transfer From Sav ...5871 Transaction#: 22698932682	**300.00**	838.22
11/13	Online Transfer From Sav ...5871 Transaction#: 22699203773	**200.00**	1,038.22
11/13	Online Transfer From Sav ...5871 Transaction#: 22703352113	**100.00**	1,138.22
11/13	Zelle Payment To Bianca 22698933205	-764.00	374.22
11/14	Online Transfer From Sav ...5871 Transaction#: 22709496743	**500.00**	874.22
11/14	Online Transfer From Sav ...1550 Transaction#: 22712938956	**500.00**	1,374.22
11/14	Card Purchase 11/13 Vio Col Vetro Snc Burano Card 5736 Euro 136.00 X 1.066471 (Exchg Rte)	-145.04	1,229.18
11/14	Card Purchase 11/13 Salone Bler Venezia Card 5736 Euro 85.00 X 1.066471 (Exchg Rte)	-90.65	1,138.53
11/14	Zelle Payment To Bianca 22709496867	-589.00	549.53
11/14	Foreign Exch Rt ADJ Fee 11/13 Vio Col Vetro Snc Burano Card 5736	-4.35	545.18
11/14	Foreign Exch Rt ADJ Fee 11/13 Salone Bler Venezia Card 5736	-2.71	542.47
11/15	Zelle Payment From Sophia Marie Dean 22730721654	**342.00**	884.47
11/15	Card Purchase 11/14 12Oz Coffee Joint Srl - Venezia Card 5736 Euro 9.10 X 1.065934 (Exchg Rte)	-9.70	874.77
11/15	Card Purchase 11/14 Radiotaxi Mosca 43 Scandicci Card 5736 Euro 16.40 X 1.065244 (Exchg Rte)	-17.47	857.30
11/15	Zelle Payment To Sophia Dean 22729463704	-45.00	812.30
11/15	Foreign Exch Rt ADJ Fee 11/14 Radiotaxi Mosca 43 Scandicci Card 5736	-0.52	811.78
11/15	Foreign Exch Rt ADJ Fee 11/14 12Oz Coffee Joint Srl - Venezia Card 5736	-0.29	811.49
11/18	ATM Cash Deposit 11/18 754 Manor Rd Staten Island NY Card 5736	**706.00**	1,517.49
11/18	ATM Cash Deposit 11/18 754 Manor Rd Staten Island NY Card 5736	**7.00**	1,524.49
11/18	Card Purchase 11/15 Antica Farmacia Del Ci Firenze Card 5736 Euro 6.00 X 1.058333 (Exchg Rte)	-6.35	1,518.14
11/18	Card Purchase 11/15 Uffizi Biglietteria Firenze Card 5736 Euro 48.00 X 1.058333 (Exchg Rte)	-50.80	1,467.34
11/18	Card Purchase 11/15 Shake Cafe Srl Firenze Card 5736 Euro 5.00 X 1.058000 (Exchg Rte)	-5.29	1,462.05
11/18	Card Purchase 11/15 Zettle_*Tamarindo Juice Firenze Card 5736 Euro 1.20 X 1.058333 (Exchg Rte)	-1.27	1,460.78
11/18	Card Purchase 11/16 Mayra Pelletteria Firenze Card 5736 Euro 55.00 X 1.059455 (Exchg Rte)	-58.27	1,402.51
11/18	Card Purchase 11/17 Beercode Firenze Card 5736 Euro 2.90 X 1.058621 (Exchg Rte)	-3.07	1,399.44
11/18	Card Purchase 11/17 Autogrill 7157 Fiumicino Card 5736 Euro 5.50 X 1.060000 (Exchg Rte)	-5.83	1,393.61

TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
11/18	Card Purchase 11/17 Chef Market Fiumicino M Fiumicino Card 5736 Euro 5.50 X 1.060000 (Exchg Rte)	-5.83	1,387.78
11/18	Card Purchase 11/17 Chef Market Fiumicino M Fiumicino Card 5736 Euro 5.00 X 1.060000 (Exchg Rte)	-5.30	1,382.48
11/18	Card Purchase 11/17 Whs 3227 Fiumicino Nbc Rome Card 5736 Euro 19.99 X 1.059530 (Exchg Rte)	-21.18	1,361.30
11/18	Card Purchase 11/17 Inflight Internet Servi Cointrin Card 5736	-7.00	1,354.30
11/18	Foreign Exch Rt ADJ Fee 11/16 Mayra Pelletteria Firenze Card 5736	-1.74	1,352.56
11/18	Foreign Exch Rt ADJ Fee 11/15 Uffizi Biglietteria Firenze Card 5736	-1.52	1,351.04
11/18	Foreign Exch Rt ADJ Fee 11/17 Whs 3227 Fiumicino Nbc Rome Card 5736	-0.63	1,350.41
11/18	Foreign Exch Rt ADJ Fee 11/15 Antica Farmacia Del Ci Firenze Card 5736	-0.19	1,350.22
11/18	Foreign Exch Rt ADJ Fee 11/17 Autogrill 7157 Fiumicino Card 5736	-0.17	1,350.05
11/18	Foreign Exch Rt ADJ Fee 11/17 Chef Market Fiumicino M Fiumicino Card 5736	-0.17	1,349.88
11/18	Foreign Exch Rt ADJ Fee 11/15 Shake Cafe Srl Firenze Card 5736	-0.15	1,349.73
11/18	Foreign Exch Rt ADJ Fee 11/17 Chef Market Fiumicino M Fiumicino Card 5736	-0.15	1,349.58
11/18	Foreign Exch Rt ADJ Fee 11/17 Beercode Firenze Card 5736	-0.09	1,349.49
11/18	Foreign Exch Rt ADJ Fee 11/15 Zettle_*Tamarindo Juice Firenze Card 5736	-0.03	1,349.46
11/19	Card Purchase 11/18 Www.Maxaroma.Com Www.Maxaroma. NY Card 5736	-96.90	1,252.56
11/19	Chase Credit Crd Autopay PPD ID: 4760039224	-70.00	1,182.56
11/20	Venmo Payment 1038359212636 Web ID: 3264681992	-20.00	1,162.56
11/20	Venmo Payment 1038359221780 Web ID: 3264681992	-10.00	1,152.56
11/25	Zelle Payment From Margaret Rashid 22837552664	**40.00**	1,192.56
11/25	Card Purchase 11/21 Tomato Nail Spa 2. Staten Island NY Card 5736	-32.40	1,160.16
11/25	Card Purchase 11/22 Sq *Ground Support New York NY Card 5736	-17.42	1,142.74
11/25	Venmo Payment 1038451343816 Web ID: 3264681992	-109.75	1,032.99
11/25	Card Purchase With Pin 11/25 Nailed It Hoboken Hoboken NJ Card 5736	-65.00	967.99
11/26	Zelle Payment From Sophia Marie Dean 22843198492	**390.00**	1,357.99
11/26	Zelle Payment To Bianca 22843127122	-135.00	1,222.99
11/26	Zelle Payment To Sophia Dean 22843232899	-12.00	1,210.99
11/27	Venmo Payment 1038515839540 Web ID: 3264681992	-40.00	1,170.99
11/29	Allwork Inc Payroll PPD ID: 9010121862	**850.29**	2,021.28
11/29	Venmo Payment 1038539040037 Web ID: 3264681992	-25.00	1,996.28
11/29	Venmo Payment 1038539026994 Web ID: 3264681992	-15.00	1,981.28
11/29	Card Purchase 11/29 Sq *Devocion ¦ Lexingto New York NY Card 5736	-6.80	1,974.48
12/02	Card Purchase 11/29 Happier Grocery New York NY Card 5736	-55.18	1,919.30
12/02	Recurring Card Purchase 12/01 Apple.Com/Bill 866-712-7753 CA Card 5736	-9.99	1,909.31
12/02	Card Purchase 11/30 Tst*Laduree - Shorthil Short Hills NJ Card 5736	-21.46	1,887.85
12/02	Card Purchase 11/30 Sq *Liv Breads Artisan Millburn NJ Card 5736	-37.56	1,850.29
12/02	Venmo Payment 1038636375181 Web ID: 3264681992	-15.00	1,835.29
12/02	Venmo Payment 1038636392520 Web ID: 3264681992	-10.00	1,825.29
12/03	Card Purchase With Pin 12/03 Walgreens Store 955 Staten Island NY Card 5736	-48.33	1,776.96
12/03	Zelle Payment To Vivian Anderson 22930157774	-225.00	1,551.96
12/04	Card Purchase 12/03 Dunkin #343905 Staten Island NY Card 5736	-5.22	1,546.74
12/04	Venmo Payment 1038692716404 Web ID: 3264681992	-10.00	1,536.74
12/05	Recurring Card Purchase 12/05 Apple.Com/Bill 866-712-7753 CA Card 5736	-43.54	1,493.20

12688300202000000062

CHASE

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION		AMOUNT	BALANCE
12/06	Card Purchase	12/05 739 - Telegraph 1St E Philadelphia PA Card 5736	-10.68	1,482.52
12/09	Card Purchase	12/06 Tst*Rc&K 3 Miami FL Card 5736	-7.28	1,475.24
12/09	Card Purchase	12/06 Miami Convention Miami FL Card 5736	-10.90	1,464.34
12/09	Card Purchase	12/07 Ic* Instacart*2246 Httpsinstacar CA Card 5736	-42.47	1,421.87
12/09	Card Purchase	12/07 Ic* Instacart*2246 Httpsinstacar CA Card 5736	-9.61	1,412.26
12/09	Venmo	Payment 1038764730865 Web ID: 3264681992	-20.00	1,392.26
12/09	Venmo	Payment 1038764722153 Web ID: 3264681992	-10.00	1,382.26
12/09	Card Purchase	12/09 Tst* Pura Vida Brickell Miami FL Card 5736	-29.25	1,353.01
	Ending Balance			**$1,353.01**

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

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

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

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

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

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

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

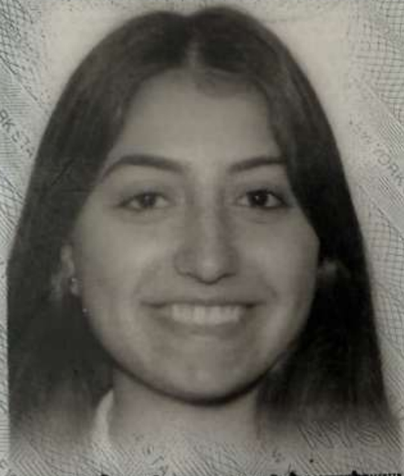
JPMorgan Chase Bank, N.A. Member FDIC

Mark J.F. Schroeder
Commissioner of Motor Vehicles

NEW YORK STATE USA

DRIVER LICENSE

NOT FOR FEDERAL PURPOSES



Dominique Polizzotto

JUL 00

ID 700 191 481

Class D

POLIZZOTTO
DOMINIQUE,MARIE
120 FINLAY ST
STATEN ISLAND, NY 10307

Sex F Height 5'-02" Eyes BRO

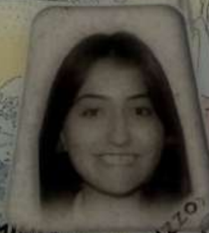
DOB 07/09/2000

Expires 07/09/2029

E NONE

R B

Issued 07/02/2021



DOMINIQUE POLIZZO

EXCELSIOR

HILLSTONE
RESTAURANT GROUP

January 15, 2025

To Whom it May Concern:

Dominique Polizzotto is Manager at Hillstone on Park Avenue South, part of Hillstone Restaurant Group. Dominique moved to NYC this week to continue a career with the company.

Dominique joined Hillstone in February 2024 and currently earns $105, 000 annually.

Please reach out if I can be of additional assistance!

Best regards,

Keith Clancy
Operations Support
Hillstone Restaurant Group
602.553.2191

2710 EAST CAMELBACK ROAD | SUITE 200 | PHOENIX, AZ 85016 | 602.553.2111 | WWW.HILLSTONE.COM

Form **1040** Department of the Treasury — Internal Revenue Service
U.S. Individual Income Tax Return **2023** OMB No. 1545-0074 IRS Use Only — Do not write or staple in this space.

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

Your first name and middle initial: DOMINIQUE POLIZZOTTO	Last name	**Your social security number** ***-**-****
If joint return, spouse's first name and middle initial	Last name	**Spouse's social security number**
Home address (number and street). If you have a P.O. box, see instructions.: 120 FINLAY STREET	Apt. no.	**Presidential Election Campaign** Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse
City, town, or post office. If you have a foreign address, also complete spaces below.: STATEN ISLAND, NY 10307-1653	State / ZIP code	
Foreign country name	Foreign province/state/county	Foreign postal code

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

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

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

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

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

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

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

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions)		1a	7,921.
b	Household employee wages not reported on Form(s) W-2		1b	
c	Tip income not reported on line 1a (see instructions)		1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)		1d	
e	Taxable dependent care benefits from Form 2441, line 26		1e	
f	Employer-provided adoption benefits from Form 8839, line 29		1f	
g	Wages from Form 8919, line 6		1g	
h	Other earned income (see instructions)		1h	
i	Nontaxable combat pay election (see instructions)	1i		
z	Add lines 1a through 1h		1z	7,921.
2a	Tax-exempt interest	2a	2b b Taxable interest	
3a	Qualified dividends	3a	3b b Ordinary dividends	
4a	IRA distributions	4a	4b b Taxable amount	
5a	Pensions and annuities	5a	5b b Taxable amount	
6a	Social security benefits	6a	6b b Taxable amount	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐			
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐		7	
8	Additional income from Schedule 1, line 10		8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**		9	7,921.
10	Adjustments to income from Schedule 1, line 26		10	2,500.
11	Subtract line 10 from line 9. This is your **adjusted gross income**		11	5,421.
12	**Standard deduction or itemized deductions** (from Schedule A)		12	13,850.
13	Qualified business income deduction from Form 8995 or Form 8995-A		13	
14	Add lines 12 and 13		14	13,850.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**		15	0.

Attach Sch. B if required.

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

Tax and Credits

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

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2	25a	725.		
b	Form(s) 1099	25b			
c	Other forms (see instructions)	25c			
d	Add lines 25a through 25c			25d	725.
26	2023 estimated tax payments and amount applied from 2022 return			26	
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31			
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	
33	Add lines 25d, 26, and 32. These are your **total payments**			33	725.

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

Refund

34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	725.
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	725.
b	Routing number 026013673	c Type: ☒ Checking ☐ Savings			
d	Account number 4437076915				
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36			

Direct deposit? See instructions.

DO NOT MAIL

Amount You Owe

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

Third Party Designee

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

Designee's name ANTHONY J. TANZI Phone no. (718) 667-1500 Personal identification number (PIN) 10306

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		STUDENT	242504
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no.	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
ANTHONY J. TANZI		4/29/24	P00011401	
Firm's name DEL REY TANZI GUGLIETTA D'AMBROSI, CPAS			Phone no. 718-667-1500	
Firm's address 148 NEW DORP LN STATEN ISLAND, NY 10306			Firm's EIN 13-3904223	

Earnings Statement

Polizzotto, Dominique
Employee #: 000114957
Bi-Weekly Rate: $4,038.4616 Company: HRIS Dist: 051

Pay Period	Check Date
12/18/2024 to 12/31/2024	01/06/2025
Gross	**Net**
$4,038.46	$2,904.56
Check No.:	**079002889A**

Earnings	Hours	Cur Amt	YTD
REG / Regular Pay	80.00	4,038.46	4,038.46
	Total	4,038.46	4,038.46

Charge Code	Hours	Rate	Amount
REG / 0517075000	80.00	50.4808	4,038.46

Deductions	Cur Amt	YTD
MEDPT / Health Insurance - Pre Tax	100.00	100.00
Total	$100.00	$100.00

Taxes	Cur Amt	Tax Wages	YTD Tax	YTD Wages
FEDERAL	544.08	3,939.15	544.08	3,939.15
OASDI	244.23	3,939.15	244.23	3,939.15
MEDICARE	57.12	3,939.15	57.12	3,939.15
STATE / CO	165.00	3,939.15	165.00	3,939.15
LOCAL / CO01	5.75	3,938.46	5.75	3,938.46
LOCAL / COPFML	17.72	3,938.46	17.72	3,938.46
Total	$1,033.90		$1,033.90	

Imputed Income - CUR/YTD 0.69 0.69

Taxable Fringes	Cash	Cur Amt	YTD
Total			

Leave	CUR Taken	Balance Hrs

Active Benefits - Empr. Monthly Cost	Amt
W-Management Health Plans/Health Employee Only - Pr	551.81
WL-Life Insurance Plans/75K LIFE INSURANCE	16.13
Total	567.94

STATEMENT OF EARNINGS AND DEDUCTIONS - RETAIN FOR YOUR RECORDS

Fold Along Dotted Line

Hillstone Restaurant Group, Inc.

303 Josephine Street Denver CO 802064206

Period End Date	Check Date
12/31/2024	01/06/2025

Bank Account #	Deposit Amount
4437076915	2,904.56
Total Deposits:	$2,904.56

Check Amount: $0.00

Polizzotto, Dominique

909 Bannock St
Denver, CO
80204

COPY

PAYROLL ADVICE ONLY - NON-NEGOTIABLE

Earnings Statement

PDS®

Pay Period	Check Date
01/01/2025 to 01/14/2025	01/17/2025
Gross	**Net**
$2,019.23	$1,535.74
Check No.:	**079007972A**

Polizzotto, Dominique
Employee #: 000114957
Bi-Weekly Rate: $4,038.4616 Company: HRIS Dist: 051

Earnings	Hours	Cur Amt	YTD
REG / Regular Pay	0.00	2,019.23	6,057.69
	Total	2,019.23	6,057.69

Deductions	Cur Amt	YTD
MEDPT / Health Insurance - Pre Tax	100.00	200.00
Total	$100.00	$200.00

Charge Code	Hours	Rate	Amount
REG / 0517075000	0.00	2,019.2300	2,019.23

Taxes	Cur Amt	Tax Wages	YTD Tax	YTD Wages
FEDERAL	151.98	1,919.92	696.06	5,859.07
OASDI	119.03	1,919.92	363.26	5,859.07
MEDICARE	27.84	1,919.92	84.96	5,859.07
STATE / CO	76.00	1,919.92	241.00	5,859.07
LOCAL / CO01	0.00	1,919.23	5.75	5,857.69
LOCAL / COPFML	8.64	1,919.23	26.36	5,857.69
Total	$383.49		$1,417.39	

Imputed Income - CUR/YTD 0.69 1.38

Taxable Fringes	Cash	Cur Amt	YTD
Total			

Leave	CUR Taken	Balance Hrs

Active Benefits - Empr. Monthly Cost	Amt
W-Management Health Plans/Health Employee Only - Pr	551.81
WL-Life Insurance Plans/75K LIFE INSURANCE	16.13
Total	567.94

STATEMENT OF EARNINGS AND DEDUCTIONS - RETAIN FOR YOUR RECORDS

Fold Along Dotted Line

PDS®

Period End Date	Check Date
01/14/2025	01/17/2025

Hillstone Restaurant Group, Inc.

303 Josephine Street Denver CO 802064206

Bank Account #	Deposit Amount
4437076915	1,535.74
Total Deposits:	$1,535.74

Check Amount: $0.00

Polizzotto, Dominique

120 Finlay St
Staten Island, NY
10307

COPY

PAYROLL ADVICE ONLY - NON-NEGOTIABLE

TD Bank
America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT

DOMINQUE MARIE POLIZZOTTO
ROSEMARIE C CATANIA
120 FINLAY ST
STATEN ISLAND NY 10307

Page:	1 of 3
Statement Period:	Oct 12 2024-Nov 11 2024
Cust Ref #:	4437076915-630-E-***
Primary Account #:	443-7076915

ATM Balance Inquiry Fee Changes Effective June 28, 2024

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

TD Convenience Checking

DOMINQUE MARIE POLIZZOTTO
ROSEMARIE C CATANIA

Account # 443-7076915

ACCOUNT SUMMARY

Beginning Balance	3,387.35	Average Collected Balance	2,884.22
Electronic Deposits	6,797.49	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	6,256.59	Annual Percentage Yield Earned	0.00%
Ending Balance	3,928.25	Days in Period	31

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

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/21	eTransfer Credit, Online Xfer Transfer from SV 00006809157711	500.00
10/22	eTransfer Credit, Online Xfer Transfer from SV 00006809157711	500.00
10/24	ACH DEPOSIT, HILLSTONE RESTAU PAYROLL ****14957	2,901.62
11/06	ACH DEPOSIT, HILLSTONE RESTAU PAYROLL ****14957	2,895.87
	Subtotal:	6,797.49

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
10/15	eTransfer Debit, Online Xfer Transfer to SV 00006809157711	1,000.00
10/21	ELECTRONIC PMT-WEB, SALLIE MAE BANK AUTOPAY CS_Rosemarie C.	500.00
10/21	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT W5404	2,191.49
10/24	ELECTRONIC PMT-WEB, DEPT EDUCATION STUDENT LN 6QEMTULA7R1	352.80
10/30	ELECTRONIC PMT-WEB, XCEL ENERGY-PSCO XCELENERGY ****7991076	33.45
11/05	ELECTRONIC PMT-WEB, PARQ ON SPEER O RENT ****73246	2,178.85
	Subtotal:	6,256.59

How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	3,928.25
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

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

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

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

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

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

TD Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

DOMINQUE MARIE POLIZZOTTO
ROSEMARIE C CATANIA

Statement Period: Oct 12 2024-Nov 11 2024
Cust Ref #: 4437076915-630-E-***
Primary Account #: 443-7076915

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
10/11	3,387.35	10/24	3,244.68
10/15	2,387.35	10/30	3,211.23
10/21	195.86	11/05	1,032.38
10/22	695.86	11/06	3,928.25

E

STATEMENT OF ACCOUNT

DOMINQUE MARIE POLIZZOTTO
ROSEMARIE C CATANIA
120 FINLAY ST
STATEN ISLAND NY 10307

Page:	1 of 3
Statement Period:	Nov 12 2024-Dec 11 2024
Cust Ref #:	4437076915-630-E-***
Primary Account #:	443-7076915

ATM Balance Inquiry Fee Changes Effective June 28, 2024

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

TD Convenience Checking

DOMINQUE MARIE POLIZZOTTO
ROSEMARIE C CATANIA

Account # 443-7076915

ACCOUNT SUMMARY

Beginning Balance	3,928.25	Average Collected Balance	4,106.13
Electronic Deposits	5,799.05	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	8,267.69	Annual Percentage Yield Earned	0.00%
Ending Balance	1,459.61	Days in Period	30

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

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/21	ACH DEPOSIT, HILLSTONE RESTAU PAYROLL ****14957	2,901.61
12/05	eTransfer Credit, Online Xfer Transfer from SV 00006809157711	1.56
12/05	ACH DEPOSIT, HILLSTONE RESTAU PAYROLL ****14957	2,895.88
	Subtotal:	5,799.05

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
11/20	ELECTRONIC PMT-WEB, SALLIE MAE BANK AUTOPAY CS_Rosemarie C.	500.00
11/21	ELECTRONIC PMT-WEB, DEPT EDUCATION STUDENT LN 6QGTR6GPOM1	300.00
11/25	eTransfer Debit, Online Xfer Transfer to SV 00006809157711	500.00
11/25	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT W8882	1,174.66
11/27	ELECTRONIC PMT-WEB, XCEL ENERGY-PSCO XCELENERGY ****7991076	34.26
12/04	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT W1924	1,000.00
12/05	ELECTRONIC PMT-WEB, COMCAST CABLE 5160088	80.00
12/05	eTransfer Debit, Online Xfer Transfer to SV 00006809157711	1,000.00

How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	1,459.61
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

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

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

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

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

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

TD Bank
America's Most Convenient Bank®

STATEMENT OF ACCOUNT

DOMINQUE MARIE POLIZZOTTO
ROSEMARIE C CATANIA

Page:	3 of 3
Statement Period:	Nov 12 2024-Dec 11 2024
Cust Ref #:	4437076915-630-E-***
Primary Account #:	443-7076915

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/06	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT W4824	1,000.00
12/09	eTransfer Debit, Online Xfer Transfer to SV 00006809157711	500.00
12/09	ELECTRONIC PMT-WEB, PARQ ON SPEER O RENT ****13961	2,178.77
	Subtotal:	8,267.69

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/11	3,928.25	12/04	3,320.94
11/20	3,428.25	12/05	5,138.38
11/21	6,029.86	12/06	4,138.38
11/25	4,355.20	12/09	1,459.61
11/27	4,320.94		

TD Bank
America's Most Convenient Bank®

E **STATEMENT OF ACCOUNT**

DOMINQUE MARIE POLIZZOTTO
ROSEMARIE C CATANIA
120 FINLAY ST
STATEN ISLAND NY 10307

Page:	1 of 2
Statement Period:	Dec 12 2024-Jan 11 2025
Cust Ref #:	4437076915-630-E-***
Primary Account #:	443-7076915

TD Convenience Checking

DOMINQUE MARIE POLIZZOTTO
ROSEMARIE C CATANIA

Account # 443-7076915

ACCOUNT SUMMARY

Beginning Balance	1,459.61	Average Collected Balance	2,908.31
Electronic Deposits	6,921.17	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	5,703.41	Annual Percentage Yield Earned	0.00%
Ending Balance	2,677.37	Days in Period	31

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

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/19	ACH DEPOSIT, HILLSTONE RESTAU PAYROLL ****14957	2,901.61
12/27	eTransfer Credit, Online Xfer Transfer from SV 00006809157711	1,000.00
12/30	ACH DEPOSIT, VENMO CASHOUT ****239912670	115.00
01/02	ACH DEPOSIT, HILLSTONE RESTAU PAYROLL ****14957	2,904.56
	Subtotal:	6,921.17

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/20	ELECTRONIC PMT-WEB, SALLIE MAE BANK AUTOPAY CS_Rosemarie C.	500.00
12/27	ELECTRONIC PMT-WEB, AMEX EPAYMENT ACH PMT W7070	3,500.00
12/30	ELECTRONIC PMT-WEB, XCEL ENERGY-PSCO XCELENERGY ****7991076	32.97
01/10	ELECTRONIC PMT-WEB, PARQ ON SPEER O RENT ****37365	1,670.44
	Subtotal:	5,703.41

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/11	1,459.61	12/30	1,443.25
12/19	4,361.22	01/02	4,347.81
12/20	3,861.22	01/10	2,677.37
12/27	1,361.22		

How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	2,677.37
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

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

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

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

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

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.


NEW YORK STATE
USA
DRIVER LICENSE
Mark JF Schroeder
Commissioner of Motor Vehicles
ENHANCED
ID 218 357 967
Class D
KRENTSEL
HEATHER,ANN
563 TODT HILL RD
STATEN ISLAND, NY 10304
Sex F Height 5'-04" Eyes BRO
DOB 08/19/1972
Expires 08/19/2030
E NONE
R NONE
Issued 12/07/2021

FIDELITY WEALTH MANAGEMENT

Envelope # BRDDWWBBBMLLN

STEVEN KRENTSEL
HEATHER KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

INVESTMENT REPORT
December 1, 2024 - December 31, 2024

FIDELITY® U.S. LARGE CAP INDEX STRATEGY STEVEN KRENTSEL AND HEATHER KRENTSEL - WITH RIGHTS OF SURVIVORSHIP

▶ **Account Number: Y81-099461**

Your Account Value: **$2,887,268.99**

Change from Last Period: ▼ $73,221.80

	This Period	Year-to-Date
Beginning Account Value	**$2,960,490.79**	**$531,089.77**
Additions	-	1,151,926.06
Subtractions	-33.07	-3,260.33
Transaction Costs, Fees & Charges	*-30.78*	*-60.99*
Fidelity Managed Account Fees	-	*-3,194.76*
Transfers Between Fidelity Accounts	-	918,299.65
Change in Investment Value *	-73,188.73	289,213.84
Ending Account Value **	**$2,887,268.99**	**$2,887,268.99**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$2,887,268.99	

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

** *Excludes unpriced securities.*

Your Financial Consultant

Alexander Caches — **Phone:** (212) 489-2590 ext. 50843

Contact Information

Online	Fidelity.com/pas
FAST®-Automated Telephone	(800) 544-5555
Portfolio Advisory Services 8am - 7pm ET, Mon - Fri	(800) 544-3455
Wealth Management	(800) 544-5704

Save on your tax preparation services; Fidelity is pleased to offer special discounts to help you prepare your tax return. Learn more at Fidelity.com/taxprep. 1064976.1.0

MR_CE_BRDDWWBBBMLLN_BBBBB 20241231 S

FIDELITY WEALTH MANAGEMENT

INVESTMENT REPORT
November 1, 2024 - November 30, 2024

Envelope # BQZZDKBBBLHXD

STEVEN KRENTSEL
HEATHER KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

FIDELITY® U.S. LARGE CAP INDEX STRATEGY STEVEN KRENTSEL AND HEATHER KRENTSEL - WITH RIGHTS OF SURVIVORSHIP

▶ **Account Number: Y81-099461**

Your Account Value: **$2,960,490.79**

Change from Last Period: ▲ $184,354.33

	This Period	Year-to-Date
Beginning Account Value	**$2,776,136.46**	**$531,089.77**
Additions	-	1,151,926.06
Subtractions	-1,513.40	-3,227.26
Transaction Costs, Fees & Charges	-	*-30.21*
Fidelity Managed Account Fees	*-1,513.40*	*-3,194.76*
Transfers Between Fidelity Accounts	-	918,299.65
Change in Investment Value *	185,867.73	362,402.57
Ending Account Value **	**$2,960,490.79**	**$2,960,490.79**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$2,960,490.79	

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

** *Excludes unpriced securities.*

Your Financial Consultant

Alexander Caches	**Phone:** (212) 489-2590 ext. 50843

Contact Information

Online	Fidelity.com/pas
FAST®-Automated Telephone	(800) 544-5555
Portfolio Advisory Services 8am - 7pm ET, Mon - Fri	(800) 544-3455
Wealth Management	(800) 544-5704

S

MR_CE_BQZZDKBBBLHXD_BBBBB 20241129

H03667655220241130

FIDELITY WEALTH
MANAGEMENT

FIDELITY® U.S. LARGE CAP INDEX STRATEGY STEVEN KRENTSEL AND HEATHER KRENTSEL - WITH RIGHTS OF SURVIVORSHIP

▶ **Account Number: Y81-099461**

Envelope # BQWVNMBBBLPSC

STEVEN KRENTSEL
HEATHER KRENTSEL
563 TODT HILL RD
STATEN ISLAND NY 10304-1331

Your Account Value: **$2,776,136.46**

Change from Last Period: ▲ $218,242.46

	This Period	Year-to-Date
Beginning Account Value	**$2,557,894.00**	**$531,089.77**
Additions	250,000.00	1,151,926.06
Subtractions	-2.90	-1,713.86
Transaction Costs, Fees & Charges	*-2.90*	*-30.21*
Fidelity Managed Account Fees	-	*-1,681.36*
Transfers Between Fidelity Accounts	-	918,299.65
Change in Investment Value *	-31,754.64	176,534.84
Ending Account Value **	**$2,776,136.46**	**$2,776,136.46**
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	$2,776,136.46	

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

** *Excludes unpriced securities.*

Your Financial Consultant

Alexander Caches

Phone: (212) 489-2590 ext. 50843

Contact Information

Online	Fidelity.com/pas
FAST®-Automated Telephone	(800) 544-5555
Portfolio Advisory Services 8am - 7pm ET, Mon - Fri	(800) 544-3455
Wealth Management	(800) 544-5704

S

MR_CE_BQWVNMBBBLPSC_BBBBB 20241031

H03867655220241031

Form **1040** Department of the Treasury — Internal Revenue Service
U.S. Individual Income Tax Return **2023** OMB No. 1545-0074 IRS Use Only — Do not write or staple in this space.

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

Your first name and middle initial	Last name	Your social security number
STEVEN KRENTSEL		197-56-6059
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
HEATHER KRENTSEL		075-74-7360
Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	
563 TODT HILL RD		
City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code		
STATEN ISLAND, NY 10304		
Foreign country name / Foreign province/state/county	Foreign postal code	

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

Filing Status Check only one box.
☐ Single
☒ Married filing jointly (even if only one had income)
☐ Married filing separately (MFS)
☐ Head of household (HOH)
☐ Qualifying surviving spouse (QSS)
If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: ____________

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

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

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

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

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
ALEXI KRENTSEL	064-92-0559	DAUGHTER	☐	☒
KAROLENA KRENTSEL	066-96-2471	DAUGHTER	☐	☒
			☐	☐
			☐	☐

COPY

Income

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	

Attach Sch. B if required.

2a	Tax-exempt interest	2a		b Taxable interest	2b	222.
3a	Qualified dividends	3a	24,605.	b Ordinary dividends	3b	57,723.
4a	IRA distributions	4a		b Taxable amount	4b	
5a	Pensions and annuities	5a		b Taxable amount	5b	
6a	Social security benefits	6a		b Taxable amount	6b	

c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	-3,000.
8	Additional income from Schedule 1, line 10	8	1,785,913.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	1,840,858.
10	Adjustments to income from Schedule 1, line 26	10	33,847.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	1,807,011.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	49,823.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	535.
14	Add lines 12 and 13	14	50,358.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	1,756,653.

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

Tax and Credits	16 **Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	575,693.
	17 Amount from Schedule 2, line 3	17	
	18 Add lines 16 and 17	18	575,693.
	19 Child tax credit or credit for other dependents from Schedule 8812	19	
	20 Amount from Schedule 3, line 8	20	323.
	21 Add lines 19 and 20	21	323.
	22 Subtract line 21 from line 18. If zero or less, enter -0-	22	575,370.
	23 Other taxes, including self-employment tax, from Schedule 2, line 21	23	82,335.
	24 Add lines 22 and 23. This is your **total tax**	24	657,705.
Payments	25 Federal income tax withheld from:		
	a Form(s) W-2 — 25a		
	b Form(s) 1099 — 25b		
	c Other forms (see instructions) — 25c		
	d Add lines 25a through 25c	25d	
	26 2023 estimated tax payments and amount applied from 2022 return	26	815,000.
If you have a qualifying child, attach Sch. EIC.	27 Earned income credit (EIC) — 27		
	28 Additional child tax credit from Schedule 8812 — 28		
	29 American opportunity credit from Form 8863, line 8 — 29		
	30 Reserved for future use — 30		
	31 Amount from Schedule 3, line 15 — 31 — 180,000.		
	32 Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**	32	180,000.
	33 Add lines 25d, 26, and 32. These are your **total payments**	33	995,000.
Refund	34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**	34	337,295.
	35a Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐	35a	0.
Direct deposit? See instructions.	b Routing number — c Type: ☐ Checking ☐ Savings		
	d Account number		
	36 Amount of line 34 you want **applied to your 2024 estimated tax** — 36 — 333,091.		
Amount You Owe	37 Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions.	37	
	38 Estimated tax penalty (see instructions) — 38 — 4,204.		

COPY

Third Party Designee

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

Designee's name FREDERIC S. SPIKE, CPA Phone no. 516-496-9500 Personal identification number (PIN) 22600

Sign Here

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

Your signature	Date	Your occupation ATTORNEY	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation HOME MAKER	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
Phone no.	Email address		

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

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
FREDERIC S. SPIKE, CPA	FREDERIC S. SPIKE, CPA	10/17/24	P00068938	☐ Self-employed

Firm's name IVES, SULTAN & SPIKE CPAS — Phone no. 516-496-9500

Firm's address 100 CROSSWAYS PARK DRIVE WEST WOODBURY, NY 11797 — Firm's EIN 11-2715389

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

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

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

Your first name and middle initial	Last name	Your social security number
STEVEN KRENTSEL		197-56-6059
If joint return, spouse's first name and middle initial	**Last name**	**Spouse's social security number**
HEATHER KRENTSEL		075-74-7360

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
563 TODT HILL RD	

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
STATEN ISLAND, NY 10304		

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

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

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

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

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

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

(1) First name Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	(4) Credit for other dependents
SERENA KRENTSEL	130-88-4010	DAUGHTER	☐	☒
ALEXI KRENTSEL	064-92-0559	DAUGHTER	☐	☒
KAROLENA KRENTSEL	066-96-2471	DAUGHTER	☒	☐
			☐	☐

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a Form W-2, see instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	

Attach Sch. B if required.

2a	Tax-exempt interest	2a		b Taxable interest	2b	137.
3a	Qualified dividends	3a	23,549.	b Ordinary dividends	3b	26,055.
4a	IRA distributions	4a		b Taxable amount	4b	
5a	Pensions and annuities	5a		b Taxable amount	5b	
6a	Social security benefits	6a		b Taxable amount	6b	

c If you elect to use the lump-sum election method, check here (see instructions) ☐

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

7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	-3,000.
8	Other income from Schedule 1, line 10	8	2,254,659.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	2,277,851.
10	Adjustments to income from Schedule 1, line 26	10	39,306.
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	2,238,545.
12	**Standard deduction or itemized deductions** (from Schedule A)	12	51,633.
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	463.
14	Add lines 12 and 13	14	52,096.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	2,186,449.

Tax and Credits

16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	739,532.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	739,532.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	185.
21	Add lines 19 and 20	21	185.
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	739,347.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	95,950.
24	Add lines 22 and 23. This is your **total tax**	24	835,297.

Payments

25	Federal income tax withheld from:				
	a Form(s) W-2	25a			
	b Form(s) 1099	25b			
	c Other forms (see instructions)	25c			
	d Add lines 25a through 25c			25d	
26	2022 estimated tax payments and amount applied from 2021 return			26	360,000.
27	Earned income credit (EIC)	27			
28	Additional child tax credit from Schedule 8812	28			
29	American opportunity credit from Form 8863, line 8	29			
30	Reserved for future use	30			
31	Amount from Schedule 3, line 15	31	350,000.		
32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**			32	350,000.
33	Add lines 25d, 26, and 32. These are your **total payments**			33	710,000.

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

Refund

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

Direct deposit? See instructions.

COPY

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions	37	125,297.
38	Estimated tax penalty (see instructions)	38	

Third Party Designee

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

Designee's name: FREDERIC S. SPIKE, CPA Phone no. 516-496-9500 Personal identification number (PIN) 22600

Sign Here

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		ATTORNEY	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
		HOME MAKER	
Phone no.	Email address		

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if:
FREDERIC S. SPIKE, CPA	FREDERIC S. SPIKE, CPA	10/18/23	P00068938	☐ Self-employed

Firm's name: IVES, SULTAN & SPIKE CPAS Phone no. 516-496-9500

Firm's address: 100 CROSSWAYS PARK DRIVE WEST WOODBURY, NY 11797 Firm's EIN 11-2715389