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 Zeifman	**FIRST NAME** Mitchell		**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 1/21/1965	**PHONE - TYPE** (917) 566-6516 - Mobile		
EMAIL Mitch@pspsports.com				

CURRENT ADDRESS				
STREET ADDRESS 72 I.U. Willets Road		**CITY** Old Westbury	**STATE** NY	**ZIP** 11568
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $13,071.09 / Mo.		

EMPLOYMENT & INCOME INFORMATION			
OCCUPATION CEO	**EMPLOYER/COMPANY** 2012 USP Holdings		
SUPERVISOR Kelli Hall	**SUPERVISOR PHONE**	**SALARY** $2,000,000.00/Yr.	**START DATE**
EMPLOYER ADDRESS	**CITY**	**STATE**	**ZIP**

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

PETS			
1. TYPE dog	**BREED** Beagle	**NAME** Ivy	
SEX female	**AGE** 4	**WEIGHT** 19	**COLOR** Tan

SUPPLEMENTAL QUESTIONS
Will the tenant be receiving stove knob covers from property? ☒ No, I do not want stove knob covers for my stove. There is no child under age six residing in my apartment.
Window Guards: ☒ No children 10 years of age or younger live in my apartment
Were you referred by a broker? NO
I (we) have seen the actual apartment for which I (we) are applying?: NO

Initials: ________

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 Mitchell Zeifman (Guarantor)*

Mitchell Zeifman *(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**
Shelby Torres-Sanders	XXXXXXXXXXXX3756	15728898	$21.50
Transaction		**Transaction Date**	**Charged**
T2504111613_PF1PN5		4/11/2025 1:13 PM PDT	$21.50

Initials: ________

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
Torres-Sanders	Shelby		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	10/25/1995	(530) 718 - 9299 - Mobile

EMAIL
Shelby.sanders0@yahoo.com

EMERGENCY CONTACT

NAME	ADDRESS
Tammy Nelson	4347 County Road H, Orland, 6 95963

PHONE	EMAIL ADDRESS	RELATIONSHIP
(530) 718 - 9301	blessed4on0909@icloud.com	mother

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
1124 Adora Circle	Roseville	CA	95678

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$1,966.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
Senior Marketing Coordinator	Ghirardelli Associates, Inc

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Darcy Taylor	(209) 914 - 7320	$101,920.00/Yr.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
2990 Lava Ridge Court, Suite 200	Roseville	CA	95661

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

PETS

1. TYPE	BREED	NAME
dog	Beagle	Ivy

SEX	AGE	WEIGHT	COLOR
female	4	19	Tan

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

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

Window Guards:

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

Were you referred by a broker?

NO

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

NO

Initials: S.T. DA259F38

NEW YORK CITY TENANT FAIR CHANCE ACT

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☒ *Application consent was digitally accepted by Shelby Torres-Sanders*

Signed by Shelby Torres-Sanders
Thu Apr 10 2025 12:27:11 PM EDT
Key: DA259F38; IP Address: 156.47.251.32

Shelby Torres-Sanders *(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
Shelby Torres-Sanders	XXXXXXXXXXXX3756	15724200	$21.50

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

Initials: S.T. DA259F38

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 Antohi	**FIRST NAME** Philip	**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 10/24/1995	**PHONE - TYPE** (516) 491-1018 - Mobile	
EMAIL philantohi@gmail.com			

CURRENT ADDRESS			
STREET ADDRESS 10 jaegger drive	**CITY** Glen head	**STATE** NY	**ZIP** 11545
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $0.00 / Mo.	

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
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PETS			
1. TYPE dog	**BREED** Beagle	**NAME** Ivy	
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☒ *Application consent was digitally accepted by Philip Antohi (Occupant)*

Philip Antohi *(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**
Shelby Torres-Sanders	XXXXXXXXXXXX3756	15728902	$21.50
Transaction		**Transaction Date**	**Charged**
T2504111614_KQ7ZJ5		4/11/2025 1:14 PM PDT	$21.50

Initials: ________

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 Shelby Torres-Sanders

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 Shelby Torres-Sanders: 805

		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)	$101,920.00
Total **verified** annual income	$72,467.64
Total **verified** combined annual income to rent ratio	12.0 (based on rent of $6,038.70)
Total number of accounts	8
Accounts with no late payments	8 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$25,236.00 ($0.00 past due)
Outstanding revolving debt	$10,554.00 (30% of limit) ($0.00 past due)
Outstanding loan balance	$14,682.00 ($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:	Shelby Torres-Sanders	SHELBY-R SANDERS SHELBY R. TORRES-SANDERS SHELBY TORRES SANDERS
SSN:	***-**-****	***-**-****
Birth Date:	10/**/1995	10/**/1995

Addresses	From Application	From Equifax
	1124 Adora Circle Roseville, CA 95678 - US	4347 COUNTY ROAD H ORLAND, CA 95963 (Applicant) Reported 4/2025 1124 ADORA CIR. ROSEVILLE, CA 95678 (Applicant) Reported 4/2025 14520 MUSSO RD. 6 AUBURN, CA 95603 (Applicant) Reported 2/2025 2131 CARGILL WAY ROSEVILLE, CA 95747 (Applicant) Reported 3/2024 1780 CREEKSIDE DR. 327 FOLSOM, CA 95630 (Applicant) Reported 11/2020 514 IVY ST. 4 CHICO, CA 95928 (Applicant) Reported 12/2019 620 IVY ST. 2 CHICO, CA 95928 (Applicant) Reported 6/2019 1836 LABURNUM AVE. 205 CHICO, CA 95926 (Applicant) Reported 5/2016

Employment	From Application	From Equifax
Applicant:	Senior Marketing Coordinator Ghirardelli Associates, Inc $101,920.00/Yr. Total annual Income: $101,920.00	

Income Verifications

Requested For		Requested Date	
Shelby Torres-Sanders		4/10/2025	
Date	**Consumer Provided Income Source**	**Total Deposits (90 Days)**	**Verified Annual Income**
4/10/2025	Bank connection	$18,116.90	$72,467.64 *Income amount used in scoring
Bank Institution	**Account Type**	**Account Holder**	**Total Deposits (90 Days)**
Bank of America	Checking	MR JASON M NELSON IV SHELBY R TORRES SANDERS	$18,116.88
Date	**Income Source**		**Amount**
1/10/2025	Ghirardelli		$2,362.59
Date	**Income Source**		**Amount**
1/24/2025	Ghirardelli		$2,529.67
Date	**Income Source**		**Amount**
2/7/2025	Ghirardelli		$2,606.52
Date	**Income Source**		**Amount**
2/21/2025	Ghirardelli		$2,606.52
Date	**Income Source**		**Amount**
3/7/2025	Ghirardelli		$2,856.19
Date	**Income Source**		**Amount**
3/21/2025	Ghirardelli		$2,625.72
Date	**Income Source**		**Amount**
4/4/2025	Ghirardelli		$2,529.67

From RealPage

	Employer	Position Held	Annual Salary	Supervisor
Requested For Shelby Torres-Sanders Requested Date 4/11/2025	Ghirardelli Associates, Inc	Senior Marketing Coordinator	$101,920.00	Darcy Taylor (209) 914 - 7320
	Results			
	Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Shelby Torres-Sanders	Multistate Search	4/11/2018 - 4/11/2025	4/11/2025	4/11/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Shelby Torres-Sanders	4/11/2025	4/11/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Shelby Torres-Sanders	4/11/2025	4/11/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	805	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)	757	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: JPMCB CARD SERVICES (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
8/2023	2/2025					$10,554.00

Monthly Payment	High Credit	Type	Comments
$300.00	$11,028.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

3/25		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	0

Account Name: ED FINANCIAL/ESA (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
8/2017	2/2025					$6,127.00

Monthly Payment	High Credit	Type	Comments
$83.00	$7,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23	
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: ED FINANCIAL/ESA (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
1/2017	2/2025					$3,091.00

Monthly Payment	High Credit	Type	Comments
$40.00	$3,750.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23	
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
ED FINANCIAL/ESA (Applicant)	8/2018	2/2025					$2,380.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$41.00	$3,750.00	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
3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	1/2017	2/2025					$2,267.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$30.00	$2,750.00	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
3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ED FINANCIAL/ESA (Applicant)	4/2017	2/2025					$817.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$10.00	$1,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	2/2015	3/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,597.00	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
4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SALLIE MAE (Applicant)	2/2018	9/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,500.00	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
11/20		9/20		7/20		5/20		3/20		1/20		11/19		9/19		7/19		5/19		3/19		1/19	

California Required Notices

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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.

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Rental Report for Philip Antohi (Occupant)

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

Score for Philip Antohi (Occupant): 415

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $7,246.44)
Total number of accounts	11
Accounts with no late payments	6 (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	5 (4 unpaid past due)
Total outstanding balance	$41,438.00 ($41,434.00 past due)
Outstanding revolving debt	$41,438.00 (37% of limit) ($41,434.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$41,434.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Philip Antohi (Occupant)	PHILIP D. ANTOHI
SSN:	***-**-****	***-**-****
Birth Date:	10/**/1995	10/**/1995

Addresses	From Application	From Equifax
	10 jaegger drive Glen head, NY 11545 - US	301 E 21ST ST. 3L NEW YORK, NY 10010 (Applicant) Reported 4/2025 10 JAEGGER DR. GLEN HEAD, NY 11545 (Applicant) Reported 3/2025 401 E 34TH ST. S21B NEW YORK, NY 10016 (Applicant) Reported 10/2021 55 10TH AVE. SEA CLIFF, NY 11579 (Applicant) Reported 11/2020 131 ELM AVE. GLEN COVE, NY 11542 (Applicant) Reported 9/2018

Employment	From Application	From Equifax
Applicant:	Total annual Income: $0.00	GENERAL MANAGER CHRISTOPHER MORLEY

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Philip Antohi (Occupant)	Multistate Search	4/11/2018 - 4/11/2025	4/11/2025	4/11/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Philip Antohi (Occupant)	4/11/2025	4/11/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Philip Antohi	4/11/2025	4/11/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	415	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)	497	No open accounts in your credit file Too many bankcard or revolving accounts with delinquent or derogatory status The date that you opened your oldest account is too recent Too many of the delinquencies on your accounts are recent

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

Credit Accounts

From Equifax

Account Name
MIDLAND CREDIT MANAG (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
11/2021	1/2021	0	0	23	$22,291.00	$22,291.00

Monthly Payment	High Credit	Type	Comments
	$22,291.00	OPEN ACCOUNT	COLLECTION ACCOUNT Rate/Status 6: Collection account

Payment History

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

Account Name
JPMCB CARD SERVICES (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
2/2015	6/2020	3	1	27	$16,627.00	$16,627.00

Monthly Payment	High Credit	Type	Comments
		REVOLVING	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 9: Charge-off

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MIDLAND CREDIT MANAG (Applicant)	8/2021	12/2020	0	0	23	$1,728.00	$1,728.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,728.00	OPEN ACCOUNT	COLLECTION ACCOUNT Rate/Status 6: Collection account			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PORTFOLIO RECOVERY A (Applicant)	8/2021	1/2021	0	0	24	$788.00	$788.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$788.00	OPEN ACCOUNT	COLLECTION ACCOUNT Rate/Status 6: Collection account			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	11/2023	2/2025	3	2	2		$4.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$4.00	$1,075.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Payment History

4	3	2	0	0	4	3	2	0	0	0	2	0	0	0	0
3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	11/2014	12/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$37,079.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CHRYSLER CAPITAL CRE (Applicant)	1/2020	12/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$18,637.00	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
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
CITICARDS CBNA (Applicant)	2/2011	4/2014					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$9,251.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	12/2013	9/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,314.00	REVOLVING	CONSUMER DISPUTES AFTER RESOLUTION 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
CITIBANK NA (Applicant)	10/2016	11/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,595.00	OVERDRAFTRESERVE	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CREDIT ONE BANK (Applicant)	9/2017	3/2020					$0.00

Monthly Payment	High Credit	Type	Comments
	$742.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Payment History

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

Previous Credit Inquiries	
From Equifax	
6/2024	CAPITAL ONE BANK USA (Applicant)
7/2023	CITIZENS BANK (Applicant)

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Rental Report for Mitchell Zeifman (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 Mitchell Zeifman (Guarantor): 858

		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
Bank Verifications			PENDING
Bank verification must not be Verified False or Any Negative Reference		Pass/Fail	PENDING
Bank verification must not be Unable to Verify		Pass/Fail	PENDING
Criminal and Other Public Records: Felony Convictions		Pass/Fail	👍
Total Considered Felony Convictions	None	Pass/Fail	👍
Alcohol	None ever	Pass/Fail	👍
Bad Check	None ever	Pass/Fail	👍
Criminal Other	None ever	Pass/Fail	👍
Drug Manufacture Distribution	None ever	Pass/Fail	👍
Drug Marijuana Use	None ever	Pass/Fail	👍
Drug Meth Manufacture	None ever	Pass/Fail	👍

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$2,000,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $6,038.70)
Total number of accounts	14
Accounts with no late payments	14 (0 unpaid past due)
Accounts paid 30-59 days past due	0 (0 unpaid past due)
Accounts paid 60-89 days past due	0 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$2,477,103.00 ($0.00 past due)
Outstanding revolving debt	$627.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$2,476,476.00 ($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:	Mitchell Zeifman (Guarantor)	MITCHELL ZEIFMAN
SSN:	***-**-****	***-**-****
Birth Date:	1/**/1965	1/**/1965

Addresses	From Application	From Equifax
	72 I.U. Willets Road Old Westbury, NY 11568 - US	72 I U WILLETS RD. OLD WESTBURY, NY 11568 (Applicant) Reported 4/2025 134 DAYTON ST. SEA CLIFF, NY 11579 (Applicant) Reported 4/2025 5120 STATE HIGHWAY 6 RIESEL, TX 76682 (Applicant) Reported 3/2025 96 PARKWAY DR. ROSLYN HEIGHTS, NY 11577 (Applicant) Reported 7/2024 570 ELMONT RD. 203 ELMONT, NY 11003 (Applicant) Reported 7/2021 145 WILLOW ST. ROSLYN HEIGHTS, NY 11577 (Applicant) Reported 8/2019 31 FOX RDG. ROSLYN, NY 11576 (Applicant) Reported 10/2017 28 GILCHREST RD. GREAT NECK, NY 11021 (Applicant) Reported 1/2011 2411 E 12TH ST. BROOKLYN, NY 11235 (Applicant) Reported 1/2011

Employment	From Application	From Equifax
Applicant:	CEO 2012 USP Holdings $2,000,000.00/Yr. Total annual Income: $2,000,000.00	UNIV SPORS PUB CEO UNIVERSITY SPORTS PU PRESIDENT UNIVERSITY SPORTS PU

Employment Verifications

From RealPage

Requested For	Employer	Position Held	Annual Salary	Supervisor
Mitchell Zeifman (Guarantor) Requested Date 4/11/2025	2012 USP Holdings	CEO	$2,000,000.00	Kelli Hall
	Results Pending			

Bank Verifications

From RealPage

Requested For	Bank Name	Account Number	Results	
Mitchell Zeifman (Guarantor) Requested Date 4/11/2025			Pending	

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Mitchell Zeifman (Guarantor)	Multistate Search	4/11/2018 - 4/11/2025	4/11/2025	4/11/2025
Results *No Records Found*				

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Mitchell Zeifman (Guarantor)	4/11/2025	4/11/2025
Results *No Records Found*		

Restricted Person Search

Requested For	Requested	Returned
Mitchell Zeifman	4/11/2025	4/11/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	858	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	807	Lack of sufficient credit history on bankcard or revolving accounts Open real estate account balances are too high compared to their loan amounts You have too many inquiries on your credit report. You have either very few loans or too many loans with recent delinquencies
	Description	
	This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB - HOME LENDING (Applicant)	8/2015	3/2025					$2,323,750.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$13,071.00	$2,323,750.00	MORTGAGE	Rate/Status 1: Pays account as agreed			

Payment History

4/25		2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23	
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
PORSCHE CREDIT CORPO (Applicant)	10/2024	2/2025					$71,544.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$2,168.00	$84,552.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

3/25		1/25		11/24
0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	1/2024	2/2025					$44,649.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,358.00	$62,017.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	12/2023	2/2025					$36,533.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$1,145.00	$52,285.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24
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
BANK OF AMERICA (Applicant)	9/2007	2/2025					$627.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$45,284.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
RIDGEWOOD SAVINGS BA (Applicant)	8/2013	8/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,293,750.00	MORTGAGE	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	9/2007	12/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$38,292.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
TOYOTA FINANCIAL SER (Applicant)	6/2014	4/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$32,220.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD AUTO FINANCE (Applicant)	6/2014	5/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$32,051.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	12/2018	9/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$26,740.00	INSTALLME	BALANCE PAID OR BEING PAID BY INSURANCE COMPANY Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	7/2017	11/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$25,201.00	INSTALLME	BALANCE PAID OR BEING PAID BY INSURANCE COMPANY Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TOYOTA FINANCIAL SER (Applicant)	11/2019	9/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$23,453.00	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
11/22		9/22		7/22		5/22		3/22		1/22		11/21		9/21		7/21		5/21		3/21		1/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NISSAN-INFINITI LT (Applicant)	6/2017	7/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,778.00	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
8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18		12/17		10/17	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CADENCE BANK (Applicant)	1/2023						$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
3/25		1/25		11/24		9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23	

Previous Credit Inquiries	
From Equifax	
12/2023	LEXUS OF LEHIGH VALL (Applicant)
9/2023	AMERICAN REPORTING C (Applicant)

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

  CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

We The People

Of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defence, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America.

Mitchell Zeif

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

3

PASSPORT
PASSEPORT
PASAPORTE

USA

UNITED STATES OF AMERICA

Type / Type / Tipo: P
Code / Code / Código: USA
Passport No. / No. du Passeport / No. de Pasaporte: 663063146

Surname / Nom / Apellidos: ZEIFMAN

Given Names / Prénoms / Nombres: MITCHELL

Nationality / Nationalité / Nacionalidad: UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento: 21 Jan 1965

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

Sex / Sexe / Sexo: M

Date of issue / Date de délivrance / Fecha de expedición: 30 Dec 2020

Authority / Autorité / Autoridad: United States Department of State

Date of expiration / Date d'expiration / Fecha de caducidad: 29 Dec 2030

Endorsements / Mentions Spéciales / Anotaciones: SEE PAGE 27

USA

P<USAZEIFMAN<<MITCHELL<<<<<<<<<<<<<<<<<<<<<<

6630631469USA6501211M3012291194507643<717950

2012 USP Holdings, Inc.

April 8, 2025

To Whom It May Concern:

Mitchell Zeifman is currently employed by our company 2012 USP Holdings, Inc., in the capacity of the Chief Executive Officer. Mr. Zeifman is compensated on a semi-monthly basis with a salary of $2,000,000.00 annually.

Mr. Zeifman commenced his employment on May 2, 2001.

If you have any additional questions, please feel free to contact our HR/Payroll department directly at (833) 473-3787.

Sincerely,

Kelli Hall

Kelli Hall
EVP Human Resources

Human Resources Dept. * 5120 E. Hwy 6 * Riesel, TX 76682
(833) 473-3787 HR/Payroll Office * (254) 230-0172 HR/Payroll Fax

Form **1040** Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return **2023** EXTENSION GRANTED TO 10/15/24
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
MITCHELL	ZEIFMAN	115 46 9303
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
JENNIFER	ZEIFMAN	109 66 2006

Home address (number and street). If you have a P.O. box, see instructions. Apt. no.
72 IU WILLETS ROAD

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code
OLD WESTBURY NY 11568

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 instr. 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
MATTHEW ZEIFMAN	061-96-8740	SON	☐	☒
ASHLEY ZEIFMAN	084-98-5950	SON	☒	☐
BROOKE L ZEIFMAN	893-54-3575	DAUGHTER	☒	☐
COURTNEY A ZEIFMAN	745-97-8863	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) STMT 1			1a	2,085,302.
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	2,085,302.
2a	Tax-exempt interest	2a	2,507.	2b b Taxable interest	134,586.
3a	Qualified dividends	3a	113.	3b b Ordinary dividends	8,893.
4a	IRA distributions	4a		4b b Taxable amount	
5a	Pensions and annuities	5a		5b b Taxable amount	
6a	Social security benefits	6a		6b b Taxable amount	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐				
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐			7	-3,000.
8	Additional income from Schedule 1, line 10			8	2,541,152.
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**			9	4,766,933.
10	Adjustments to income from Schedule 1, line 26			10	29,458.
11	Subtract line 10 from line 9. This is your **adjusted gross income**			11	4,737,475.
12	**Standard deduction or itemized deductions** (from Schedule A)			12	225,011.
13	Qualified business income deduction from Form 8995 or Form 8995-A			13	487,886.
14	Add lines 12 and 13			14	712,897.
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**			15	4,024,578.

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.

LHA **For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.** Form **1040** (2023)

313921 12-04-23

Tax and Credits

16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	1,418,989.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	1,418,989.
19	Child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	1,418,989.
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	16,590.
24	Add lines 22 and 23. This is your **total tax**	24	1,435,579.

Payments

25	Federal income tax withheld from:				
a	Form(s) W-2 SEE STATEMENT 5	25a	675,409.		
b	Form(s) 1099	25b			
c	Other forms (see instructions) SEE STATEMENT 7	25c	16,140.		
d	Add lines 25a through 25c			25d	691,549.
26	2023 estimated tax payments and amount applied from 2022 return STATEMENT 6			26	1,912,020.
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	2,603,569.

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	1,167,990.
35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	279,990.
b	Routing number 022000046 c Type: ☒ Checking ☐ Savings				
d	Account number 9859457989				
36	Amount of line 34 you want **applied to your 2024 estimated tax**	36	888,000.		

Direct deposit? See instructions.

Amount You Owe

37	Subtract line 33 from line 24. This is the **amount you owe.** For details on how to pay, go to *www.irs.gov/Payments* or see instructions			37	
38	Estimated tax penalty (see instructions)	38	0.		

Third Party Designee

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

Designee's name TORAL JADHAV Phone no. 516-806-3413 Personal identification number (PIN) 10017

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 EXECUTIVE | 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 SALES | If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

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

Phone no. 516-931-3100 | Email address

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
KENNETH LAKS	KENNETH LAKS	10/13/24	P00681461	

Firm's name CITRIN COOPERMAN ADVISORS LLC | Phone no. 516.931.3100

Firm's address 50 ROCKEFELLER PLAZA NEW YORK, NY 10020 | Firm's EIN 87-2525370

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

2012 USP HOLDINGS, INC.
5120 STATE HIGHWAY 6
RIESEL TX 76682
(833)473-3787

MITCHELL ZEIFMAN
DEPARTMENT: 500
DD RECEIPT: 1343924552
EMPLOYEE ID: 1001

Paycor

FEIN: 46-1623533
Pay Period 03/16/2025 - 03/31/2025
Pay Date 04/02/2025

FITWH **Filing Status: M Exemptions: 0**
NY **Filing Status: M Exemptions: 0**

Earnings	RATE	HOUR/UNIT	CURRENT	YTD HOUR/UNIT	YTD
Salary			83,333.34		583,333.38
Total			$83,333.34		$583,333.38
Total Hours Worked					

Deductions	CURRENT	YTD
NYPFL		354.53
STDISNY	1.30	9.10
Total	$1.30	$363.63

Taxes	CURRENT	YTD
FITWH	27,405.65	191,839.55
MED	1,958.33	11,908.31
SOC		10,918.20
NY	6,221.97	43,553.79
Total	$35,585.95	$258,219.85

Net Pay **XXXXXX3345** $47,746.09

THIS IS NOT A CHECK. THIS DOCUMENT IS TO BE USED FOR INFORMATIONAL PURPOSES ONLY.

2012 USP HOLDINGS, INC.
5120 STATE HIGHWAY 6
RIESEL TX 76682

Direct Deposit # 1343924552
Date 04/02/2025

Pay this Amount

** N O N - N E G O T I A B L E ** D I R E C T D E P O S I T R E C E I P T **	VOID ** VOID **

500 DD

Pay to the
Order of

MITCHELL ZEIFMAN
72 I U WILLETS ROAD
OLD WESTBURY NY 11568

DIRECT DEPOSIT $47,746.09
TO ACCOUNT # XXXXXX3345
BANK # XXXXXX1278

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

2012 USP HOLDINGS, INC.
5120 STATE HIGHWAY 6
RIESEL TX 76682
(833)473-3787

MITCHELL ZEIFMAN
DEPARTMENT: 500
DD RECEIPT: 1342292374
EMPLOYEE ID: 1001

Paycor

FEIN: 46-1623533
Pay Period 03/01/2025 - 03/15/2025
Pay Date 03/17/2025

FITWH **Filing Status: M Exemptions: 0**
NY **Filing Status: M Exemptions: 0**

Earnings	RATE	HOUR/UNIT	CURRENT	YTD HOUR/UNIT	YTD
Salary			83,333.34		500,000.04
Total			$83,333.34		$500,000.04
Total Hours Worked					

Deductions	CURRENT	YTD
NYPFL		354.53
STDISNY	1.30	7.80
Total	$1.30	$362.33

Taxes	CURRENT	YTD
FITWH	27,405.65	164,433.90
MED	1,958.33	9,949.98
SOC		10,918.20
NY	6,221.97	37,331.82
Total	$35,585.95	$222,633.90

Net Pay **XXXXXX3345** $47,746.09

THIS IS NOT A CHECK. THIS DOCUMENT IS TO BE USED FOR INFORMATIONAL PURPOSES ONLY.

2012 USP HOLDINGS, INC.
5120 STATE HIGHWAY 6
RIESEL TX 76682

Direct Deposit # 1342292374
Date 03/17/2025

Pay this Amount

** N O N - N E G O T I A B L E ** D I R E C T D E P O S I T R E C E I P T **	VOID ** VOID **

500 DD

DIRECT DEPOSIT $47,746.09
TO ACCOUNT # XXXXXX3345
BANK # XXXXXX1278

Pay to the
Order of

MITCHELL ZEIFMAN
72 I U WILLETS ROAD
OLD WESTBURY NY 11568

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

2012 USP HOLDINGS, INC.
5120 STATE HIGHWAY 6
RIESEL TX 76682
(833)473-3787

MITCHELL ZEIFMAN
DEPARTMENT: 500
DD RECEIPT: 1340775576
EMPLOYEE ID: 1001

Paycor

FEIN: 46-1623533
Pay Period 02/16/2025 - 02/28/2025
Pay Date 03/03/2025

FITWH **Filing Status: M Exemptions: 0**
NY **Filing Status: M Exemptions: 0**

Earnings	RATE	HOUR/UNIT	CURRENT	YTD HOUR/UNIT	YTD
Salary			83,333.34		416,666.70
Total			$83,333.34		$416,666.70
Total Hours Worked					

Deductions	CURRENT	YTD
NYPFL		354.53
STDISNY	1.30	6.50
Total	$1.30	$361.03

Taxes	CURRENT	YTD
FITWH	27,405.65	137,028.25
MED	1,958.33	7,991.65
SOC		10,918.20
NY	6,221.97	31,109.85
Total	$35,585.95	$187,047.95

Net Pay **XXXXXX3345** $47,746.09

THIS IS NOT A CHECK. THIS DOCUMENT IS TO BE USED FOR INFORMATIONAL PURPOSES ONLY.

2012 USP HOLDINGS, INC.
5120 STATE HIGHWAY 6
RIESEL TX 76682

Direct Deposit # 1340775576
Date 03/03/2025

Pay this Amount

** N O N - N E G O T I A B L E ** D I R E C T D E P O S I T R E C E I P T **	VOID ** VOID **

500 DD

DIRECT DEPOSIT $47,746.09
TO ACCOUNT # XXXXXX3345
BANK # XXXXXX1278

Pay to the
Order of

MITCHELL ZEIFMAN
72 I U WILLETS ROAD
OLD WESTBURY NY 11568

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

2012 USP HOLDINGS, INC.
5120 STATE HIGHWAY 6
RIESEL TX 76682
(833)473-3787

MITCHELL ZEIFMAN
DEPARTMENT: 500
DD RECEIPT: 1339254545
EMPLOYEE ID: 1001

Paycor

FEIN: 46-1623533
Pay Period 02/01/2025 - 02/15/2025
Pay Date 02/18/2025

FITWH **Filing Status: M Exemptions: 0**
NY **Filing Status: M Exemptions: 0**

Earnings	RATE	HOUR/UNIT	CURRENT	YTD HOUR/UNIT	YTD
Salary			83,333.34		333,333.36
Total			$83,333.34		$333,333.36
Total Hours Worked					

Deductions	CURRENT	YTD
NYPFL		354.53
STDISNY	1.30	5.20
Total	$1.30	$359.73

Taxes	CURRENT	YTD
FITWH	27,405.65	109,622.60
MED	1,958.33	6,033.32
SOC		10,918.20
NY	6,221.97	24,887.88
Total	$35,585.95	$151,462.00

Net Pay **XXXXXX3345** $47,746.09

THIS IS NOT A CHECK. THIS DOCUMENT IS TO BE USED FOR INFORMATIONAL PURPOSES ONLY.

2012 USP HOLDINGS, INC.
5120 STATE HIGHWAY 6
RIESEL TX 76682

Direct Deposit # 1339254545
Date 02/18/2025

Pay this Amount

** N O N - N E G O T I A B L E ** D I R E C T D E P O S I T R E C E I P T **	VOID ** VOID **

500 DD

DIRECT DEPOSIT $47,746.09
TO ACCOUNT # XXXXXX3345
BANK # XXXXXX1278

Pay to the
Order of

MITCHELL ZEIFMAN
72 I U WILLETS ROAD
OLD WESTBURY NY 11568

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

NOPR 327

CADENCE Bank

08/16

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
5120 STATE HIGHWAY 6
RIESEL TX 76682-3792

STATEMENT DATE
03/12/25
ACCOUNT NUMBER
8175-334-5

INFOLINE 1-888-797-7711

2024 CHECKING YEAR TO DATE INTEREST PAID 126.39

* * * * * * * * * * CHECKING ACCOUNT SUMMARY * * * * * * * * * *

PREVIOUS BALANCE	15,716.75	AVERAGE BALANCE	
+ 4 CREDITS	100,992.18		26,628
- 30 DEBITS	86,802.59	YTD INTEREST PAID	
- SERVICE CHARGES	.00		14.50
+ INTEREST PAID	3.06	FEES THIS PERIOD	
ENDING BALANCE	29,909.40		.00

INTEREST EARNED THIS PERIOD	3.06
ANNUAL PERCENTAGE YIELD EARNED	0.15%
DAYS IN PERIOD	28

OVERDRAFT PAYMENT SERVICE IS A FEATURE OF THIS ACCOUNT

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED ITEM FEES	.00	.00

* * * * * * * * * CHECKING ACCOUNT TRANSACTIONS * * * * * * * * *

DEPOSITS AND OTHER CREDITS

DATE	AMOUNT	TRANSACTION DESCRIPTION	CHK NO/ATM CD
02/18	47,746.09	2012 USP HOLDING PAYROLL	
02/25	1,000.00	ONLINE TRANSFER CREDIT 022525 CADENCE BANK XFER CR ONLINE CUSTOMER TRANSFER FROM IM 00000080569767	
02/25	4,500.00	ONLINE TRANSFER CREDIT 022525 CADENCE BANK XFER CR ONLINE CUSTOMER TRANSFER FROM IM 00000079538070	
03/03	47,746.09	2012 USP HOLDING PAYROLL	
03/12	3.06	IOD INTEREST PAID	

NOPR 327

CADENCE Bank

08/16
MITCHELL ZEIFMAN OR PAGE 2
JENNIFER ZEIFMAN
5120 STATE HIGHWAY 6
RIESEL TX 76682-3792

STATEMENT DATE
03/12/25
ACCOUNT NUMBER
8175-334-5

CHECKS

DATE	CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT
02/19	1140*	600.00	03/10	1177*	2,500.00
02/20	1141	1,200.00	02/24	1206*	2,400.00
03/06	1142	1,074.51	03/03	1208*	1,700.00
02/24	1165*	5,000.00	03/06	1411*	1,000.00
02/18	1170*	2,100.00	03/06	1417*	1,000.00
02/19	1171	2,500.00	03/06	5031*	4,400.00
03/12	1173*	100.00	02/19	30076*	380.17
03/04	1174	2,500.00	02/26	30077	5,000.00

OTHER DEBITS

DATE	AMOUNT	TRANSACTION DESCRIPTION	CHK NO/ATM CD
02/18	1,294.39	AMEX EPAYMENT ACH PMT	
02/18	2,017.36	AMEX EPAYMENT ACH PMT	
02/18	3,956.22	BANK OF AMERICA PAYMENT	
02/18	9,891.43	CHASE CREDIT CRD EPAY	
02/19	1,145.56	TOYOTA ACH RTL 02182025	
02/20	425.46	CON ED OF NY CECONY	
02/24	347.42	NGRID37 NGRID37	
02/24	17,000.00	CHASBK CK WEBXFR ETRANSFER	
02/26	234.12	VERIZON PAYMENTREC	
02/28	2,065.59	WINDSORFUELCOINC WEBPAYMENT	
02/28	3,000.00	ONLINE TRANSFER DEBIT 022825 CADENCE BANK XFER DB ONLINE CUSTOMER TRANSFER TO IM 00000080569767	
03/03	10,094.63	CADENCE BANK CC PAYMENT	
03/04	1,358.79	TOYOTA ACH RTL 03012025	
03/10	516.94	OPTIMUM/SUDDNLNK CABLE SERV	1176

* * * * * * * * * * * DAILY BALANCE SUMMARY * * * * * * * * * * *

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
02/12	15716.75	02/25	18704.83	03/04	40497.79
02/18	44203.44	02/26	13470.71	03/06	33023.28
02/19	39577.71	02/28	8405.12	03/10	30006.34
02/20	37952.25	03/03	44356.58	03/12	29909.40
02/24	13204.83				

NOPR 327
CADENCE Bank

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
5120 STATE HIGHWAY 6
RIESEL TX 76682-3792

STATEMENT DATE
03/12/25
ACCOUNT NUMBER
8175-334-5

* * * * * * * * * * * INTEREST RATE SUMMARY * * * * * * * * * * *

EFF-DATE	RATE	
02-12-25	0.04890000	30,000
	0.00150000	

THIS STATEMENT PERIOD YOU DIDN'T MEET THE REQUIREMENTS TO EARN THE BONUS RATE. ALL YOU NEED TO HAVE ARE ONE ACH DEBIT OR CREDIT, 12 DEBIT CARD TRANSACTIONS, ONLINE STATEMENT, AND INTERNET BANKING DURING THE STATEMENT PERIOD TO RECEIVE THE BONUS RATE.

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1140
85-127/842
date 2/3/25
Pay to the order of Dr. Sanaa Bhatty $ 600.00/00
Six hundred dollars and 00/00 dollars
CADENCE BANK
for Inv.536 Matthew Zeifman
Mitchell Zeifman
⑆084201278⑆ 81753345⑈ 1140

1140 02/19/2025 $600.00

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1173
85-127/842
00327
3/1/25 Date
Pay to the Order of Jordan Krispeal $ 100.00
One hundred Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1173

1173 03/12/2025 $100.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1141
85-127/842
date 2/7/2025
Pay to the order of Dr. Paola Conte $ 1,200.00/00
One thousand two hundred dollars and 00/00
CADENCE BANK
Matt Zeifman
for 1121, 1124, 1128 + 214
Mitchell Zeifman
⑆084201278⑆ 81753345⑈ 1141

1141 02/20/2025 $1200.00

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1174
85-127/842
00327
3/3/25 Date
Pay to the Order of Cash $ 2500.00
Twenty five hundred Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1174

1174 03/04/2025 $2500.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1142
85-127/842
date 2/11/25
Pay to the order of Albertson Seafood $ 1,074.51/00
One thousand seventy four dollars and 51/00
CADENCE BANK
for 12/4/24 - 1/3/25
Mitchell Zeifman
⑆084201278⑆ 81753345⑈ 1142

1142 03/06/2025 $1074.51

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1177
85-127/842
00327
3/8/25 Date
Pay to the Order of Cash $ 2500.00
Twenty five hundred Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1177

1177 03/10/2025 $2500.00

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1165
85-127/842
00327
1/29/25 Date
Pay to the Order of Clementina Morais $ 5000.00
Five thousand Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1165

1165 02/24/2025 $5000.00

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1206
85-127/842
00327
2/21/25 Date
Pay to the Order of Esmeralda Teixeira $ 2400.00
Twenty four hundred Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1206

1206 02/24/2025 $2400.00

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1170
85-127/842
00327
2/14/25 Date
Pay to the Order of Esmeralda Texeira $ 2100.00
Twenty one hundred Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1170

1170 02/18/2025 $2100.00

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1208
85-127/842
00327
2/27/25 Date
Pay to the Order of Esmeralda Teixeira $ 1700.00
Seventeen hundred Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1208

1208 03/03/2025 $1700.00

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1171
85-127/842
00327
2/18/25 Date
Pay to the Order of Cash $ 2500.00
Twenty five hundred Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1171

1171 02/19/2025 $2500.00

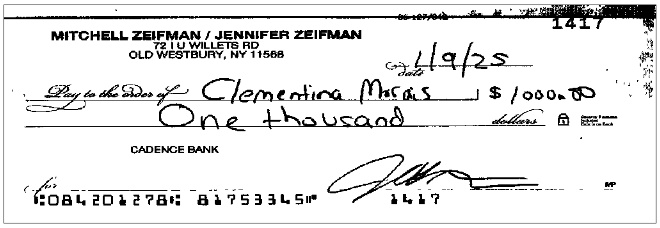
MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1411
date 1/3/25
Pay to the order of Clementina Morais $ 1000.00
One thousand dollars
CADENCE BANK
for
⑆084201278⑆ 81753345⑈ 1411

1411 03/06/2025 $1000.00

MITCHELL ZEIFMAN OR

Account # 81753345

Page: 5



MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568

1417

Date 1/9/25

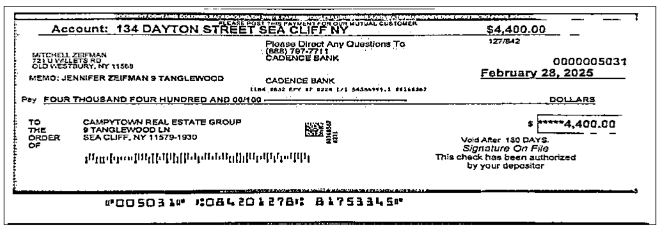
Pay to the Order of Clementina Mateus $ 1000.00

One thousand dollars

CADENCE BANK

⑆084201278⑆ 81753345⑈ 1417

1417 03/06/2025 $1000.00



Account: 134 DAYTON STREET SEA CLIFF NY $4,400.00

Please Direct Any Questions To
(888) 797-7711
CADENCE BANK

127/842

MITCHELL ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568

0000005031

MEMO: JENNIFER ZEIFMAN 9 TANGLEWOOD

CADENCE BANK

February 28, 2025

Pay FOUR THOUSAND FOUR HUNDRED AND 00/100 DOLLARS

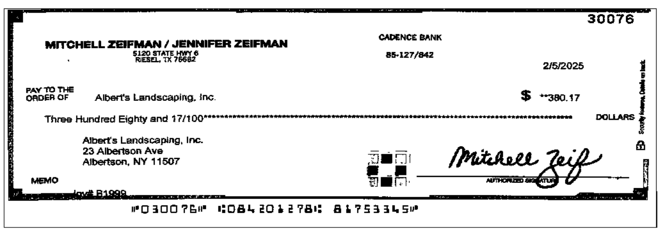
TO THE ORDER OF
CAMPYTOWN REAL ESTATE GROUP
9 TANGLEWOOD LN
SEA CLIFF, NY 11579-1930

$ *****4,400.00

Void After 180 DAYS.
Signature On File
This check has been authorized
by your depositor

⑈005031⑈ ⑆084201278⑆ 81753345⑈

5031 03/06/2025 $4400.00



30076

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
5120 STATE HWY 6
RIESEL, TX 76682

CADENCE BANK
85-127/842

2/5/2025

PAY TO THE ORDER OF Albert's Landscaping, Inc. $ **380.17

Three Hundred Eighty and 17/100 DOLLARS

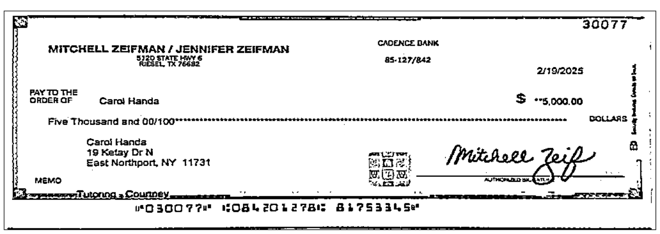
Albert's Landscaping, Inc.
23 Albertson Ave
Albertson, NY 11507

MEMO Invt B1999

AUTHORIZED SIGNATURE

⑈030076⑈ ⑆084201278⑆ 81753345⑈

30076 02/19/2025 $380.17



30077

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
5120 STATE HWY 6
RIESEL, TX 76682

CADENCE BANK
85-127/842

2/19/2025

PAY TO THE ORDER OF Carol Handa $ **5,000.00

Five Thousand and 00/100 DOLLARS

Carol Handa
19 Ketay Dr N
East Northport, NY 11731

MEMO Tutoring , Counsel

AUTHORIZED SIGNATURE

⑈030077⑈ ⑆084201278⑆ 81753345⑈

30077 02/26/2025 $5000.00

THANK YOU FOR BANKING WITH US

THIS SECTION IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT.

FROM ____________ TO ____________ 20______

CHECKS OUTSTANDING – NOT CHARGED TO ACCOUNT

NO.	$					
			BALANCE SHOWN ON THIS STATEMENT	$	CHECKBOOK BALANCE	$
			ADD DEPOSITS NOT CREDITED	$	DEDUCT SERVICE CHARGES	$
				$		
				$		
			SUBTOTAL	$	SUBTOTAL	$
			DEDUCT OUTSTANDING CHECKS	$	ADD INTEREST CREDITED	$
			RECONCILED STATEMENT BALANCE	$	UPDATED CHECKBOOK BALANCE	$
TOTAL	$					

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Direct telephone inquiries to 1-888-797-7711 (TOLL FREE) or write us at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CREDIT LINE BILL:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a seperate sheet) at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us TOLL FREE at 1-888-797-7711, but doing so will not preserve your rights.

In your letter, give us the following information.

(1) Your name and account number.

(2) The dollar amount of the suspected error.

(3) 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.

Explanation of CREDIT LINE'S AVERAGE DAILY BALANCE

We figure the FINANCE CHARGE on your account by applying the periodic rate to the "AVERAGE DAILY BALANCE", including current transactions. To get the "AVERAGE DAILY BALANCE" we take the beginning balance of your account each day and add any new advances and subtract any payments, credits and unpaid finance charges. This gives us the daily balance. Then, we add up all the daily balances of the billing cycle divide the total by the number of days in the billing cycle. This gives us "THE AVERAGE DAILY BALANCE".

NOPR 327

CADENCE Bank

08/29

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
5120 STATE HIGHWAY 6
RIESEL TX 76682-3792

STATEMENT DATE
02/12/25
ACCOUNT NUMBER
8175-334-5

INFOLINE 1-888-797-7711

2024 CHECKING YEAR TO DATE INTEREST PAID 126.39

* * * * * * * * * * CHECKING ACCOUNT SUMMARY * * * * * * * * * *

PREVIOUS BALANCE	19,243.36	AVERAGE BALANCE	
+ 4 CREDITS	142,496.95		38,996
- 51 DEBITS	146,028.37	YTD INTEREST PAID	
- SERVICE CHARGES	.00		11.44
+ INTEREST PAID	4.81	FEES THIS PERIOD	
ENDING BALANCE	15,716.75		.00

INTEREST EARNED THIS PERIOD	4.81
ANNUAL PERCENTAGE YIELD EARNED	0.15%
DAYS IN PERIOD	30

OVERDRAFT PAYMENT SERVICE IS A FEATURE OF THIS ACCOUNT

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED ITEM FEES	.00	.00

* * * * * * * * * CHECKING ACCOUNT TRANSACTIONS * * * * * * * * *

DEPOSITS AND OTHER CREDITS

DATE	AMOUNT	TRANSACTION DESCRIPTION	CHK NO/ATM CD
01/16	43,285.72	2012 USP HOLDING PAYROLL	
01/23	21,750.00	ONLINE TRANSFER CREDIT 012325 CADENCE BANK XFER CR ONLINE CUSTOMER TRANSFER FROM IM 00000080569767	
01/30	30,000.00	ONLINE TRANSFER CREDIT 013025 CADENCE BANK XFER CR ONLINE CUSTOMER TRANSFER FROM IM 00000079538088	
02/03	47,461.23	2012 USP HOLDING PAYROLL	
02/12	4.81	IOD INTEREST PAID	

NOPR 327

CADENCE Bank

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
5120 STATE HIGHWAY 6
RIESEL TX 76682-3792

STATEMENT DATE
02/12/25
ACCOUNT NUMBER
8175-334-5

CHECKS

DATE	CHECK NO	AMOUNT	DATE	CHECK NO	AMOUNT
01/23	1137*	600.00	02/03	1424*	50.00
01/30	1138	1,200.00	01/27	1425	1,388.24
02/06	1139	692.15	01/28	1426	209.00
01/23	1161*	550.00	01/28	1427	217.25
01/27	1163*	2,100.00	01/30	1428	232.23
01/30	1164	1,500.00	02/04	1429	31.14
02/03	1166*	1,700.00	02/05	1430	50.00
02/11	1203*	2,000.00	02/03	1476*	1,000.00
02/10	1381*	2,000.00	02/03	1480*	1,000.00
01/15	1413*	50.00	01/28	30070*	380.17
01/22	1414	260.00	01/28	30071	6,734.44
02/03	1419*	325.88	01/23	30073*	4,400.00
01/15	1420	2,500.00	02/03	30074	4,400.00
01/24	1421	50.00	02/07	30075	5,000.00
01/21	1422	1,700.00			

OTHER DEBITS

DATE	AMOUNT	TRANSACTION DESCRIPTION	CHK NO/ATM CD
01/17	11,210.85	CHASE CREDIT CRD EPAY	
01/21	399.04	CON ED OF NY CECONY	
01/21	736.96	LIPA ONLINE PAY	
01/21	1,603.05	BANK OF AMERICA PAYMENT	
01/22	151.33	WINTERS BROS LI 4346213	
01/22	1,145.56	TOYOTA ACH RTL 01182025	
01/22	17,000.00	CHASBK CK WEBXFR ETRANSFER	
01/24	404.52	NGRID37 NGRID37	
01/24	2,060.12	WINDSORFUELCOINC WEBPAYMENT	
01/28	234.12	VERIZON PAYMENTREC	
01/30	50.00	NASSAU COUNTY, N CHECK PMTS	1423
01/30	11,036.00	PUREINS 8888137873	
01/31	1.75	NORTH HEMPSTEAD 9635	
01/31	2,079.16	NORTH HEMPSTEAD 9635	
02/04	1,358.79	TOYOTA ACH RTL 02012025	
02/05	516.94	OPTIMUM/SUDDNLNK CABLE SERV	1168
02/05	15,000.00	ONLINE TRANSFER DEBIT 020525 CADENCE BANK XFER DB ONLINE CUSTOMER TRANSFER TO IM 00000079538088	
02/05	27,180.30	CADENCE BANK CC PAYMENT	
02/07	719.15	LIPA ONLINE PAY	
02/10	50.00	NASSAU COUNTY, N CHECK PMTS	1167

NOPR 327

CADENCE Bank

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
5120 STATE HIGHWAY 6
RIESEL TX 76682-3792

STATEMENT DATE
02/12/25
ACCOUNT NUMBER
8175-334-5

* * * * * * * * * CHECKING ACCOUNT TRANSACTIONS * * * * * * * * *

OTHER DEBITS

DATE	AMOUNT	TRANSACTION DESCRIPTION	CHK NO/ATM CD
02/11	10,618.90	AMEX EPAYMENT ACH PMT	
02/12	151.33	WINTERS BROS LI 4397110	

* * * * * * * * * * * DAILY BALANCE SUMMARY * * * * * * * * * * *

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01/13	19243.36	01/24	39457.65	02/05	36943.47
01/15	16693.36	01/27	35969.41	02/06	36251.32
01/16	59979.08	01/28	28194.43	02/07	30532.17
01/17	48768.23	01/30	44176.20	02/10	28482.17
01/21	44329.18	01/31	42095.29	02/11	15863.27
01/22	25772.29	02/03	81080.64	02/12	15716.75
01/23	41972.29	02/04	79690.71		

* * * * * * * * * * * INTEREST RATE SUMMARY * * * * * * * * * * *

EFF-DATE	RATE	
01-13-25	0.04890000	30,000
	0.00150000	

THIS STATEMENT PERIOD YOU DIDN'T MEET THE REQUIREMENTS TO EARN THE BONUS RATE. ALL YOU NEED TO HAVE ARE ONE ACH DEBIT OR CREDIT, 12 DEBIT CARD TRANSACTIONS, ONLINE STATEMENT, AND INTERNET BANKING DURING THE STATEMENT PERIOD TO RECEIVE THE BONUS RATE.

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
85-127/842
1137
date 1/16/2025
Pay to the order of Dr. Sanaa Bhatty $ 600.00/100
Six Hundred Dollars and 00/100 dollars
CADENCE BANK
Invoice #489
for Matthew - 1/14/25
Mitchell Zeif
⑆084201278⑆ 81753345⑈ 1137

1137 01/23/2025 $600.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
85-127/842
1138
date 1/27/2025
Pay to the order of Dr. Paola Conte $ 1,200.00/100
One thousand two hundred dollars dollars
CADENCE BANK
Matthew Zeifman
for 12/17/24, 12/23/24, 1/7/25, 1/15/25
Mitchell Zeif
⑆084201278⑆ 81753345⑈ 1138

1138 01/30/2025 $1200.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
85-127/842
1139
date 1/31/2025
Pay to the order of Esmeralda Teixeira $ 692.15/100
Six hundred ninety two dollars and 15/100 dollars
CADENCE BANK
for Marriott Boston Quincy
Mitchell Zeif
⑆084201278⑆ 81753345⑈ 1139

1139 02/06/2025 $692.15

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1161
85-127/842
00327
1/22/25 Date
Pay to the Order of Cash $ 550.00
five hundred and fifty Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1161

1161 01/23/2025 $550.00

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1163
85-127/842
00327
1/24/25 Date
Pay to the Order of Esmeralda Teixeira $ 2100.00
Twenty one hundred Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1163

1163 01/27/2025 $2100.00

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1164
85-127/842
00327
1/29/25 Date
Pay to the Order of Cash $ 1500.00
fifteen hundred Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1164

1164 01/30/2025 $1500.00

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1166
85-127/842
00327
1/31/25 Date
Pay to the Order of Esmeralda Teixeira $ 1700.00
Seventeen hundred Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1166

1166 02/03/2025 $1700.00

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1203
85-127/842
00327
2/6/25 Date
Pay to the Order of Esmeralda Teixeira $ 2000.00
Two thousand Dollars
CADENCE Bank
INFOLINE 1-888-797-7711
For
⑆084201278⑆ 0081753345⑈ 1203

1203 02/11/2025 $2000.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
85-127/842
1381
date 12/20/24
Pay to the order of Clementina Morais $ 2000.00
Two thousand dollars
CADENCE BANK
for
⑆084201278⑆ 81753345⑈ 1381

1381 02/10/2025 $2000.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN Acct LKA7906
72 I U WILLETS RD
OLD WESTBURY, NY 11568
85-127/842
1413
date 1/4/25
Pay to the order of NYC Dept of Finance $ 50.00
fifty dollars dollars
CADENCE BANK
for Mitch
⑆084201278⑆ 81753345⑈ 1413

1413 01/15/2025 $50.00

5 01222025 394651 3 9
MITCHELL ZEIFMAN / JENNIFER ZEIFMAN 2517 9128
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1414
date 1/4/25
Pay to the order of Transworld Systems Inc $ 260.00
Two hundred and sixty dollars
CADENCE BANK
for Account: 25179128
⑆084201278⑆ 81753345⑈ 1414

1414 01/22/2025 $260.00

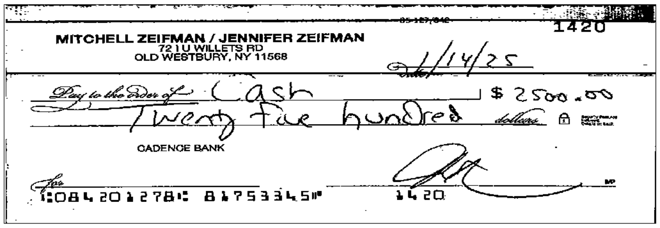
MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
85-127/842
1419
date 1/8/25
Pay to the order of Bunce Plumbing + Heating $ 325.88
Three hundred and twenty five / 88/100 dollars
CADENCE BANK
for
⑆084201278⑆ 81753345⑈ 1419

1419 02/03/2025 $325.88

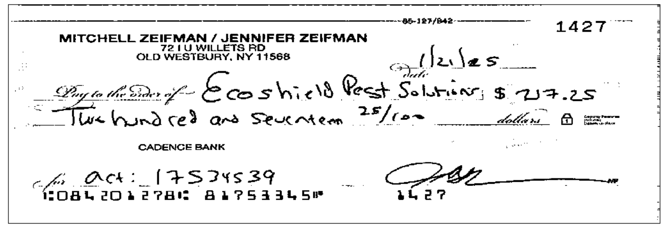
MITCHELL ZEIFMAN OR

Account # 81753345

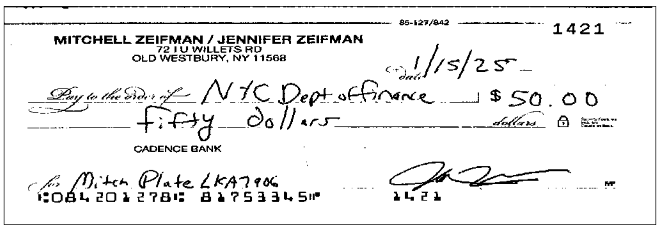
Page: 5



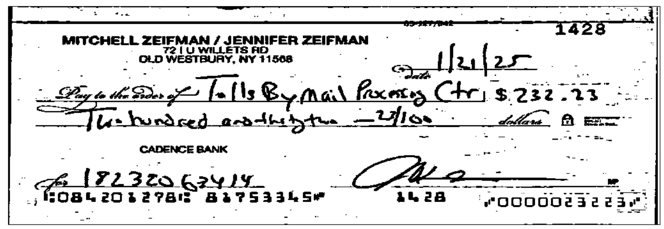
1420 01/15/2025 $2500.00



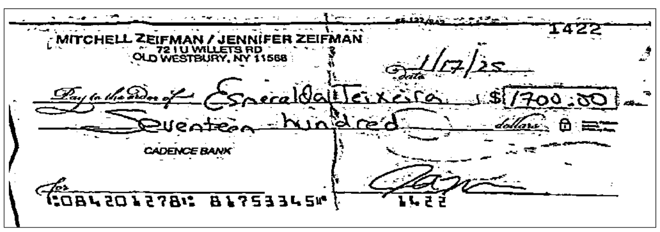
1427 01/28/2025 $217.25



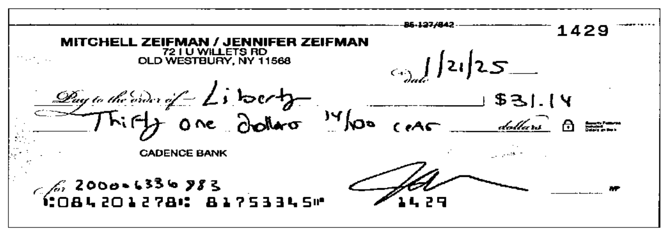
1421 01/24/2025 $50.00



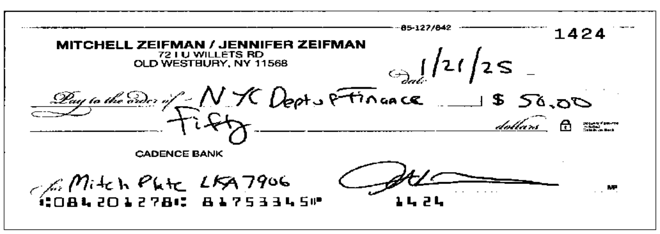
1428 01/30/2025 $232.23



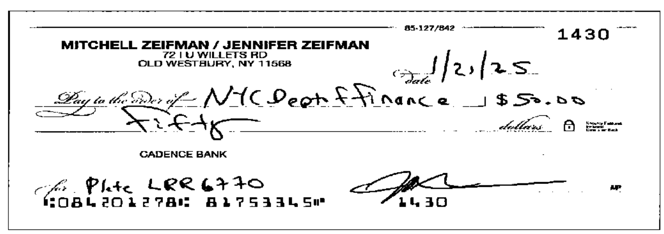
1422 01/21/2025 $1700.00



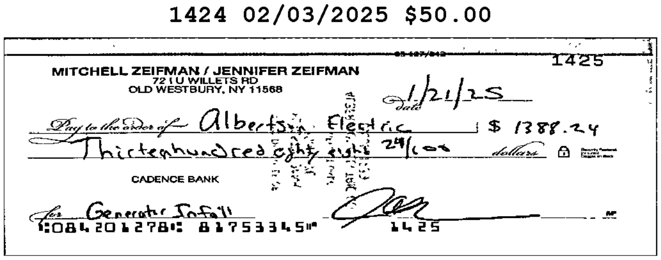
1429 02/04/2025 $31.14



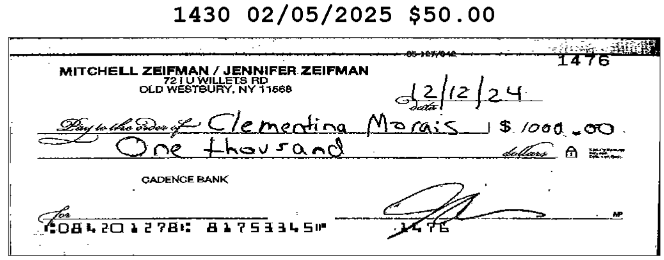
1424 02/03/2025 $50.00



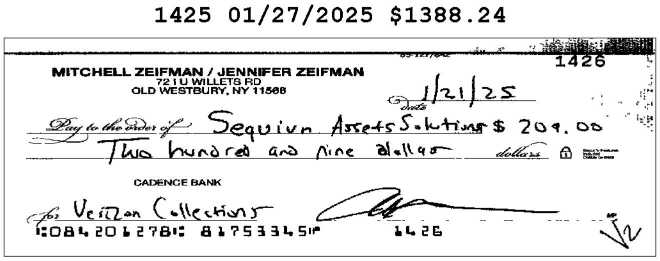
1430 02/05/2025 $50.00



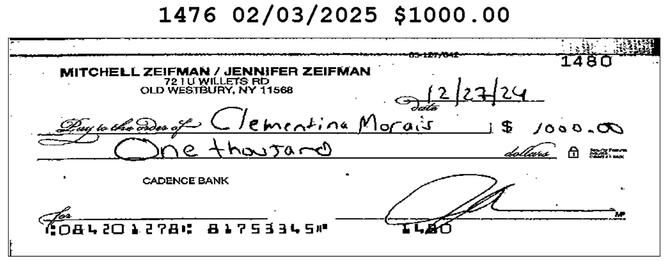
1425 01/27/2025 $1388.24



1476 02/03/2025 $1000.00



1426 01/28/2025 $209.00



1480 02/03/2025 $1000.00

30070

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
5120 STATE HWY 6
RIESEL, TX 76682

CADENCE BANK
85-127/842

1/22/2025

PAY TO THE ORDER OF Albert's Landscaping, Inc. $ **380.17

Three Hundred Eighty and 17/100****** DOLLARS

Albert's Landscaping, Inc.
23 Albertson Ave
Albertson, NY 11507

MEMO Inv# B1956

AUTHORIZED SIGNATURE

⑈030070⑈ ⑆084201278⑆ 81753345⑈

30070 01/28/2025 $380.17

30071

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
5120 STATE HWY 6
RIESEL, TX 76682

CADENCE BANK
85-127/842

1/22/2025

PAY TO THE ORDER OF Albert's Landscaping, Inc. $ **6,734.44

Six Thousand Seven Hundred Thirty-Four and 44/100****** DOLLARS

Albert's Landscaping, Inc.
23 Albertson Ave
Albertson, NY 11507

MEMO Inv# B1779

AUTHORIZED SIGNATURE

⑈030071⑈ ⑆084201278⑆ 81753345⑈

30071 01/28/2025 $6734.44

30073

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
5120 STATE HWY 6
RIESEL, TX 76682

CADENCE BANK
85-127/842

1/22/2025

PAY TO THE ORDER OF Campytown Real Estate Group $ **4,400.00

Four Thousand Four Hundred and 00/100****** DOLLARS

Campytown Real Estate Group
9 Tanglewood Lane
Sea Cliff, NY 11579

MEMO January 2025 Rent

AUTHORIZED SIGNATURE

⑈030073⑈ ⑆084201278⑆ 81753345⑈

30073 01/23/2025 $4400.00

30074

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
5120 STATE HWY 6
RIESEL, TX 76682

CADENCE BANK
85-127/842

1/29/2025

PAY TO THE ORDER OF Campytown Real Estate Group $ **4,400.00

Four Thousand Four Hundred and 00/100****** DOLLARS

Campytown Real Estate Group
9 Tanglewood Lane
Sea Cliff, NY 11579

MEMO February 2025 Rent

AUTHORIZED SIGNATURE

⑈030074⑈ ⑆084201278⑆ 81753345⑈

30074 02/03/2025 $4400.00

30075

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
5120 STATE HWY 6
RIESEL, TX 76682

CADENCE BANK
85-127/842

2/4/2025

PAY TO THE ORDER OF Carol Handa $ **5,000.00

Five Thousand and 00/100****** DOLLARS

Carol Handa
281 Kilburn Rd South
Garden City, NY 11530

MEMO Tutoring - Courtney

AUTHORIZED SIGNATURE

⑈030075⑈ ⑆084201278⑆ 81753345⑈

30075 02/07/2025 $5000.00

THANK YOU FOR BANKING WITH US

THIS SECTION IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT.

FROM______________ TO______________ 20______

CHECKS OUTSTANDING — NOT CHARGED TO ACCOUNT

NO.	$
TOTAL	$

BALANCE SHOWN ON THIS STATEMENT	$______	CHECKBOOK BALANCE	$______
ADD DEPOSITS NOT CREDITED	$______	DEDUCT SERVICE CHARGES	$______
	$______		
	$______		
SUBTOTAL	$______	SUBTOTAL	$______
DEDUCT OUTSTANDING CHECKS	$______	ADD INTEREST CREDITED	$______
RECONCILED STATEMENT BALANCE	$______	UPDATED CHECKBOOK BALANCE	$______

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Direct telephone inquiries to 1-888-797-7711 (TOLL FREE) or write us at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CREDIT LINE BILL:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a seperate sheet) at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us TOLL FREE at 1-888-797-7711, but doing so will not preserve your rights.

In your letter, give us the following information.

(1) Your name and account number.

(2) The dollar amount of the suspected error.

(3) 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.

Explanation of CREDIT LINE'S AVERAGE DAILY BALANCE

We figure the FINANCE CHARGE on your account by applying the periodic rate to the "AVERAGE DAILY BALANCE", including current transactions. To get the "AVERAGE DAILY BALANCE" we take the beginning balance of your account each day and add any new advances and subtract any payments, credits and unpaid finance charges. This gives us the daily balance. Then, we add up all the daily balances of the billing cycle divide the total by the number of days in the billing cycle. This gives us "THE AVERAGE DAILY BALANCE".

NOPR 327

CADENCE Bank

08/21

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
5120 STATE HIGHWAY 6
RIESEL TX 76682-3792

STATEMENT DATE
01/13/25
ACCOUNT NUMBER
8175-334-5

INFOLINE 1-888-797-7711

2024 CHECKING YEAR TO DATE INTEREST PAID 126.39

* * * * * * * * * * CHECKING ACCOUNT SUMMARY * * * * * * * * * *

PREVIOUS BALANCE	70,702.56	AVERAGE BALANCE	
+ 3 CREDITS	127,416.39		48,985
- 41 DEBITS	178,882.22	YTD INTEREST PAID	
- SERVICE CHARGES	.00		6.63
+ INTEREST PAID	6.63	FEES THIS PERIOD	
ENDING BALANCE	19,243.36		.00

INTEREST EARNED THIS PERIOD	6.63
ANNUAL PERCENTAGE YIELD EARNED	0.15%
DAYS IN PERIOD	33

OVERDRAFT PAYMENT SERVICE IS A FEATURE OF THIS ACCOUNT

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	.00	.00
TOTAL RETURNED ITEM FEES	.00	.00

TOTAL FOR PRIOR YEAR	
TOTAL OVERDRAFT FEES	.00
TOTAL RETURNED ITEM FEES	.00

* * * * * * * * * CHECKING ACCOUNT TRANSACTIONS * * * * * * * * *

DEPOSITS AND OTHER CREDITS

DATE	AMOUNT	TRANSACTION DESCRIPTION	CHK NO/ATM CD
12/16	47,647.80	2012 USP HOLDING PAYROLL	
12/23	36,750.00	ONLINE TRANSFER CREDIT 122324 CADENCE BANK XFER CR ONLINE CUSTOMER TRANSFER FROM IM 00000080569767	

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
5120 STATE HIGHWAY 6
RIESEL TX 76682-3792

STATEMENT DATE
01/13/25
ACCOUNT NUMBER
8175-334-5

01/02	43,018.59	2012 USP HOLDING PAYROLL
01/13	6.63	IOD INTEREST PAID

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
12/18	1135*	1,500.00	12/20	1457*	1,000.00
12/23	1136	908.24	01/09	1467*	1,000.00
12/23	1382*	7,000.00	12/26	1473*	10.00
01/09	1406*	1,000.00	12/12	1474	1,600.00
12/17	1407	2,000.00	12/16	1477*	450.00
12/23	1408	2,500.00	01/08	1478	50.00
12/31	1409	2,500.00	12/30	1479	2,000.00
01/06	1410	1,700.00	12/20	1529*	1,000.00
01/06	1412*	1,500.00	12/18	30067*	81.47
01/08	1416*	5,000.00	12/19	30069*	11.19
01/13	1418*	1,700.00			

OTHER DEBITS

DATE	AMOUNT	TRANSACTION DESCRIPTION	CHK NO/ATM CD
12/12	119.49	GREENWOOD CONSTR SALE	
12/12	140.47	WINTERS BROS LI 4296296	
12/13	1,983.17	WINDSORFUELCOINC WEBPAYMENT	
12/16	500.99	OPTIMUM/SUDDNLNK CABLE SERV	1472
12/17	39,765.25	CADENCE BANK CC PAYMENT	
12/18	8.55	BANK OF AMERICA PAYMENT	
12/18	12,732.75	CHASE CREDIT CRD EPAY	
12/19	1,145.56	TOYOTA ACH RTL 12182024	
12/19	4,355.00	BANK OF AMERICA PAYMENT	
12/20	150.00	NASSAU COUNTY, N CHECK PMTS	1471
12/20	22,462.00	AMEX EPAYMENT ACH PMT	
12/23	295.35	CON ED OF NY CECONY	
12/23	17,000.00	CHASBK CK WEBXFR ETRANSFER	
12/27	234.12	VERIZON PAYMENTREC	
12/27	297.59	NGRID37 NGRID37	
01/03	1,358.79	TOYOTA ACH RTL 01012025	
01/08	137.25	LIPA ONLINE PAY	
01/09	23,202.05	CADENCE BANK CC PAYMENT	
01/10	17,966.00	AMEX EPAYMENT ACH PMT	
01/13	516.94	OPTIMUM/SUDDNLNK CABLE SERV	1415

NOPR 327

CADENCE Bank

08/21
PAGE 3

MITCHELL ZEIFMAN OR
JENNIFER ZEIFMAN
5120 STATE HIGHWAY 6
RIESEL TX 76682-3792

STATEMENT DATE
01/13/25
ACCOUNT NUMBER
8175-334-5

* * * * * * * * * * * DAILY BALANCE SUMMARY * * * * * * * * * * *

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12/11	70702.56	12/20	27344.47	01/03	73008.97
12/12	68842.60	12/23	36390.88	01/06	69808.97
12/13	66859.43	12/26	36380.88	01/08	64621.72
12/16	113556.24	12/27	35849.17	01/09	39419.67
12/17	71790.99	12/30	33849.17	01/10	21453.67
12/18	57468.22	12/31	31349.17	01/13	19243.36
12/19	51956.47	01/02	74367.76		

* * * * * * * * * * * INTEREST RATE SUMMARY * * * * * * * * * * *

EFF-DATE	RATE	
12-11-24	0.04890000	30,000
	0.00150000	

THIS STATEMENT PERIOD YOU DIDN'T MEET THE REQUIREMENTS TO EARN THE BONUS RATE. ALL YOU NEED TO HAVE ARE ONE ACH DEBIT OR CREDIT, 12 DEBIT CARD TRANSACTIONS, ONLINE STATEMENT, AND INTERNET BANKING DURING THE STATEMENT PERIOD TO RECEIVE THE BONUS RATE.

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1135
12/11/24
Pay to the order of Dr. Paola Conte $ 1,500.00/00
One thousand Five hundred Dollars
CADENCE BANK
Matt Zeifman
For 11/19, 11/21, 11/26, 12/3, 12/10
⑆084201278⑆ 81753345⑈ 1135

1135 12/18/2024 $1500.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1409
12/30/24
Pay to the order of Cash $ 2500.00
Twenty-five hundred
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1409

1409 12/31/2024 $2500.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1136
12/19/24
Pay to the order of Albertson Seafood $ 908.24/00
Nine hundred eight dollars and 24/00
CADENCE BANK
For 10/31/24 - 12/7/24
⑆084201278⑆ 81753345⑈ 1136

1136 12/23/2024 $908.24

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1410
1/3/25
Pay to the order of Esmeralda Teixeira $ 1700.00
Seventeen hundred
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1410

1410 01/06/2025 $1700.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1382
12/20/24
Pay to the order of Esmeralda Teixeira $ 7000.00
Seven thousand
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1382

1382 12/23/2024 $7000.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1412
1/3/25
Pay to the order of Jennifer Zeifman $ 1500.00
Fifteen hundred
CADENCE BANK
For Mitch
⑆084201278⑆ 81753345⑈ 1412

1412 01/06/2025 $1500.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1406
12/6/24
Pay to the order of Clementina Morais $ 1000.00
One thousand
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1406

1406 01/09/2025 $1000.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1416
1/7/25
Pay to the order of Trojanowski $ 5000.00
Five thousand
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1416

1416 01/08/2025 $5000.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1407
12/13/24
Pay to the order of Esmeralda Teixeira $ 2000.00
Two thousand
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1407

1407 12/17/2024 $2000.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1418
1/7/25
Pay to the order of Esmeralda Teixeira $ 1700.00
Seventeen hundred
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1418

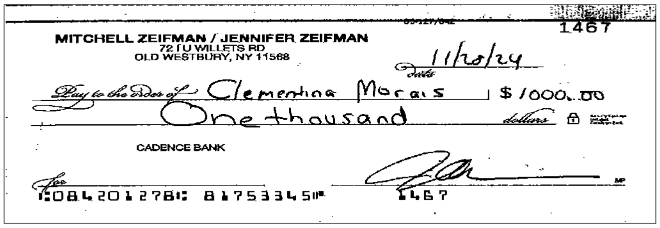
1418 01/13/2025 $1700.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1408
12/21/24
Pay to the order of Cash $ 2500.00
Twenty five hundred
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1408

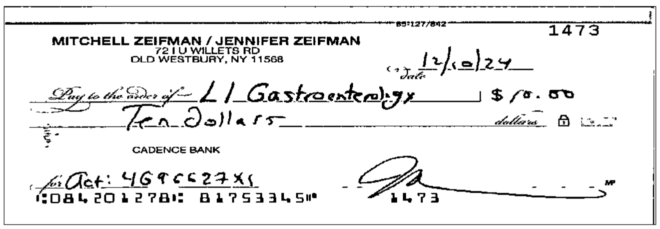
1408 12/23/2024 $2500.00

MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1457
11/15/24
Pay to the order of Clementina Morais $ 1000.00
One thousand
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1457

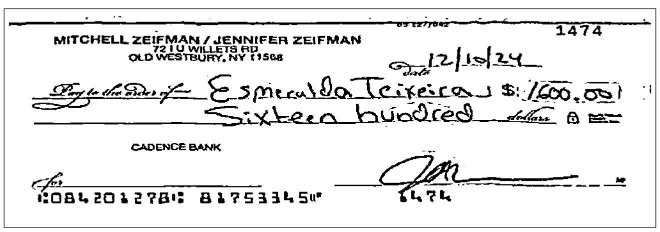
1457 12/20/2024 $1000.00


MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1467
11/20/24
Pay to the order of Clementina Morais $ 1000.00
One thousand dollars
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1467

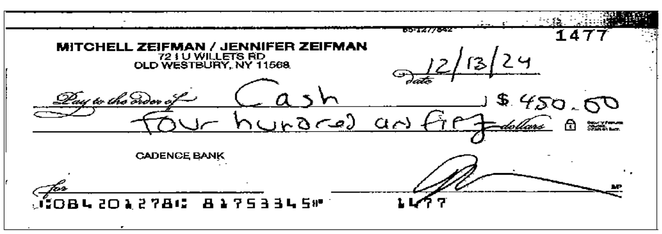
1467 01/09/2025 $1000.00


MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1473
12/10/24
Pay to the order of LI Gastroenterology $ 10.00
Ten Dollars dollars
CADENCE BANK
for Act: 4698827XS
⑆084201278⑆ 81753345⑈ 1473

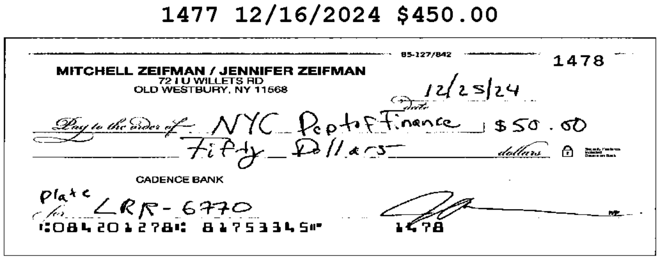
1473 12/26/2024 $10.00


MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1474
12/10/24
Pay to the order of Esmeralda Teixeira $ 1600.00
Sixteen hundred dollars
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1474

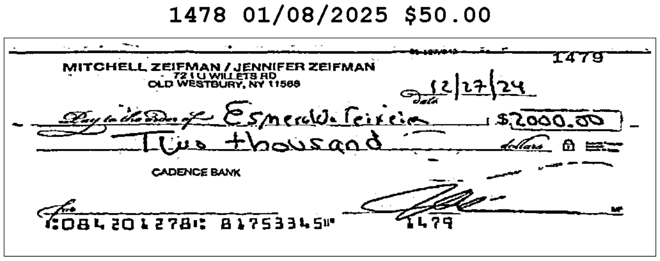
1474 12/12/2024 $1600.00


MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1477
12/13/24
Pay to the order of Cash $ 450.00
four hundred an fifty dollars
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1477

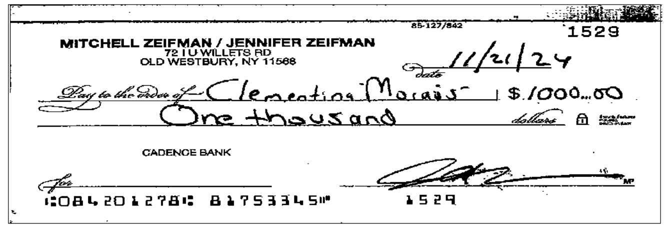
1477 12/16/2024 $450.00


MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1478
12/25/24
Pay to the order of NYC Dept of Finance $ 50.00
Fifty Dollars dollars
CADENCE BANK
Plate LRR-6770
⑆084201278⑆ 81753345⑈ 1478

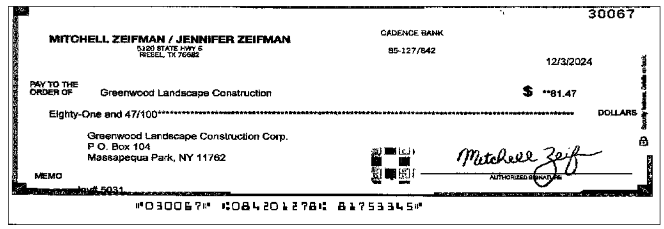
1478 01/08/2025 $50.00


MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1479
12/27/24
Pay to the order of Esmerelda Teixeira $ 2000.00
Two thousand dollars
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1479

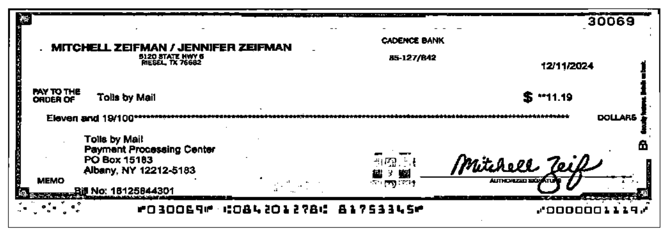
1479 12/30/2024 $2000.00


MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
72 I U WILLETS RD
OLD WESTBURY, NY 11568
1529
11/21/24
Pay to the order of Clementina Morais $ 1000.00
One thousand dollars
CADENCE BANK
⑆084201278⑆ 81753345⑈ 1529

1529 12/20/2024 $1000.00


MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
CADENCE BANK
85-127/842
30067
12/3/2024
PAY TO THE ORDER OF Greenwood Landscape Construction $ **81.47
Eighty-One and 47/100 DOLLARS
Greenwood Landscape Construction Corp.
P O. Box 104
Massapequa Park, NY 11762
MEMO
AUTHORIZED SIGNATURE
⑈030067⑈ ⑆084201278⑆ 81753345⑈

30067 12/18/2024 $81.47


MITCHELL ZEIFMAN / JENNIFER ZEIFMAN
CADENCE BANK
85-127/842
30069
12/11/2024
PAY TO THE ORDER OF Tolls by Mail $ **11.19
Eleven and 19/100 DOLLARS
Tolls by Mail
Payment Processing Center
PO Box 15183
Albany, NY 12212-5183
MEMO
Bill No: 18125844301
AUTHORIZED SIGNATURE
⑈030069⑈ ⑆084201278⑆ 81753345⑈ ⑈0000001119⑈

30069 12/19/2024 $11.19

THANK YOU FOR BANKING WITH US

THIS SECTION IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT.

FROM __________ TO __________ 20____

CHECKS OUTSTANDING — NOT CHARGED TO ACCOUNT	
NO.	$
TOTAL	$

BALANCE SHOWN ON THIS STATEMENT	$	CHECKBOOK BALANCE	$
ADD DEPOSITS NOT CREDITED	$	DEDUCT SERVICE CHARGES	$
	$		
	$		
SUBTOTAL	$	SUBTOTAL	$
DEDUCT OUTSTANDING CHECKS	$	ADD INTEREST CREDITED	$
RECONCILED STATEMENT BALANCE	$	UPDATED CHECKBOOK BALANCE	$

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Direct telephone inquiries to 1-888-797-7711 (TOLL FREE) or write us at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

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

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CREDIT LINE BILL:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a seperate sheet) at Customer Service, 2910 West Jackson St., Tupelo, MS 38801 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us TOLL FREE at 1-888-797-7711, but doing so will not preserve your rights.
In your letter, give us the following information.

(1) Your name and account number.

(2) The dollar amount of the suspected error.

(3) 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.

Explanation of CREDIT LINE'S AVERAGE DAILY BALANCE

We figure the FINANCE CHARGE on your account by applying the periodic rate to the "AVERAGE DAILY BALANCE", including current transactions. To get the "AVERAGE DAILY BALANCE" we take the beginning balance of your account each day and add any new advances and subtract any payments, credits and unpaid finance charges. This gives us the daily balance. Then, we add up all the daily balances of the billing cycle divide the total by the number of days in the billing cycle. This gives us "THE AVERAGE DAILY BALANCE".


California USA
DRIVER LICENSE
DL F3481934
CLASS C
EXP 10/25/2026
END NONE
LN TORRES-SANDERS
FN SHELBY ROSE
2131 CARGILL WAY
ROSEVILLE, CA 95747
DOB 10/25/1995
RSTR NONE
DONOR
10251995
SEX F
HAIR BRN
EYES BRN
HGT 5'-01"
WGT 120 lb
ISS
08/02/2021
DD 08/02/202154329/DDFD/26

Ghirardelli ASSOCIATES

4/4/2025

To Whom It May Concern:

This letter is to verify the employment of Shelby Torres-Sanders at Ghirardelli Associates. Below are the details regarding Shelby's employment:

- **Employee Name:** Shelby Torres-Sanders
- **Position Held:** Senior Marketing Coordinator
- **Employment Start Date:** March 22, 2022
- **Current Employment Status:** Full Time
- **Salary Information:** Hourly - $49.00

Shelby Torres-Sanders has been employed with us since 3/22/22 and currently holds the position of Senior Marketing Coordinator. Shelby is a full-time employee and has consistently demonstrated professionalism and dedication in their role.

Please let us know if you need any additional information or specific details regarding Shelby's employment with Ghirardelli Associates.

Thank you for your attention to this matter.

Sincerely,

Teri Flores

Teri Flores
HR Manager

GHIRARDELLI ASSOCIATES, INC.
6601 OWENS DR, STE 155
PLEASANTON, CA 94588

IMPORTANT TAX INFORMATION ENCLOSED

SHELBY TORRES-SANDERS
1124 ADORA CIR
ROSEVILLE, CA 95678-4408

Notice to Employee

Do you have to file? Refer to the Form 1040 instructions to determine if you are required to file a tax return. Even if you don't have to file a tax return, you may be eligible for a refund if box 2 shows an amount or if you are eligible for any credit.

Earnedd incomed taxd creditd (EITC). You may be able to take the EITC for 2024 if your adjusted gross income (AGI) is less than a certain amount. The amount of the credit is based on income and family size. Workers without children could qualify for a smaller credit. You and any qualifying children must have valid social security numbers (SSNs). You can't take the EITC if your investment income is more than the specified amount for 2024 or if income is earned for services provided while you were an inmate at a penal institution. For 2024 income limits and more information, visit *www.irs.gov/EITC*.See also Pub. 596. **Any EITC that is more than your tax liability is refunded to you, but only if you file a tax return.**

Employee's social security number (SSN). For your protection, this form may show only the last four digits of your SSN. However, your employer has reported your complete SSN to the IRS and the Social Security Administration (SSA).

Clergy and religious workers. If you aren't subject to social security and Medicare taxes, see Pub. 517.

Corrections. If your name, SSN, or address is incorrect, correct Copies B, C, and 2 and ask your employer to correct your employment record. Be sure to ask the employer to file Form W-2c, Corrected Wage and Tax Statement, with the SSA to correct any name, SSN, or money amount error reported to the SSA on Form W-2. Be sure to get your copies of Form W-2c from your employer for all corrections made so you may file them with your tax return. If your name and SSN are correct but aren't the same as shown on your social security card, you should ask for a new card that displays your correct name at any SSA office or by calling 800-772-1213.You may also visit the SSA website at *www.SSA.gov.*

Cost of employer-sponsored health coverage (if such cost is provided by the employer). The reporting in box 12, using code DD, of the cost of employer-sponsored health coverage is for your information only. **The amount reported with code DD is not taxable.**

Credit for excess taxes. If you had more than one employer in 2024 and more than $10,453.20 in social security and/or Tier 1 railroad retirement (RRTA) taxes were withheld, you may be able to claim a credit for the excess against your federal income tax. See the Form 1040 instructions. If you had more than one railroad employer and more than $6,129.90 in Tier 2 RRTA tax was withheld, you may be able to claim a refund on Form 843. See the Instructions for Form 843.

Box 1. Enter this amount on the wages line of your tax return.

Box 2. Enter this amount on the federal income tax withheld line of your tax return.

Box 5. You may be required to report this amount on Form 8959. See the Form 1040 instructions to determine if you are required to complete Form 8959.

Box 6. This amount includes the 1.45% Medicare tax withheld on all Medicare wages and tips shown in box 5, as well as the 0.9% Additional Medicare Tax on any of those Medicare wages and tips above $200,000.

Box 8. This amount is **not** included in box 1, 3, 5, or 7. For information on how to report tips on your tax return, see the Form 1040 instructions.

You must file Form 4137 with your income tax return to report at least the allocated tip amount unless you can prove with adequate records that you received a smaller amount. If you have records that show the actual amount of tips you received, report that amount even if it is more or less than the allocated tips. Use Form 4137 to figure the social security and Medicare tax owed on tips you didn't report to your employer. Enter this amount on the wages line of your tax return. By filing Form 4137, your social security tips will be credited to your social security record (used to figure your benefits).

Box 10. This amount includes the total dependent care benefits that your employer paid to you or incurred on your behalf (including amounts from a section 125 (cafeteria) plan). Any amount over your employer's plan limit is also included in box 1. See Form 2441.

Box 11. This amount is (a) reported in box 1 if it is a distribution made to you from a nonqualified deferred compensation or nongovernmental section 457(b) plan, or (b) included in box 3 and/or box 5 if it is a prior year deferral under a nonqualified or section 457(b) plan that became taxable for social security and Medicare taxes this year because there is no longer a substantial risk of forfeiture of your right to the deferred amount. This box shouldn't be used if you had a deferral and a distribution in the same calendar year. If you made a deferral and received a distribution in the same calendar year, and you are or will be age 62 by the end of the calendar year, your employer should file Form SSA-131, Employer Report of Special Wage Payments, with the Social Security Administration and give you a copy.

Box 12. The following list explains the codes shown in box 12. You may need this information to complete your tax return. Elective deferrals (codes D, E, F, and S) and designated Roth contributions (codes AA, BB, and EE) under all plans are generally limited to a total of $23,000 ($16,000 if you only have SIMPLE plans; $26,000 for section 403(b) plans if you qualify for the 15-year rule explained in Pub. 571). Deferrals under code G are limited to $23,000. Deferrals under code H are limited to $7,000.

However, if you were at least age 50 in 2024, your employer may have allowed an additional deferral of up to $7,500 ($3,500 for section 401(k)(11) and 408(p) SIMPLE plans). This additional deferral amount is not subject to the overall limit on elective deferrals. For code G, the limit on elective deferrals may be higher for the last 3 years before you reach retirement age. Contact your plan administrator for more information. Amounts in excess of the overall elective deferral limit must be included in income. See the Form 1040 instructions.

Note: If a year follows code D through H, S, Y, AA, BB, or EE, you made a make-up pension contribution for a prior year(s) when you were in military service. To figure whether you made excess deferrals, consider these amounts for the year shown, not the current year. If no year is shown, the contributions are for the current year.

A—Uncollected social security or RRTA tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

B—Uncollected Medicare tax on tips. Include this tax on Form 1040 or 1040-SR. See the Form 1040 instructions.

C—Taxable cost of group-term life insurance over $50,000 (included in boxes 1, 3 (up to the social security wage base), and 5)

D—Elective deferrals to a section 401(k) cash or deferred arrangement. Also includes deferrals under a SIMPLE retirement account that is part of a section 401(k) arrangement.

E—Elective deferrals under a section 403(b) salary reduction agreement

F—Elective deferrals under a section 408(k)(6) salary reduction SEP

G—Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan

H—Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. See the Form 1040 instructions for how to deduct.

J—Nontaxable sick pay (information only, not included in box 1, 3, or 5)

K—20% excise tax on excess golden parachute payments. See the Form 1040 instructions.

L—Substantiated employee business expense reimbursements (nontaxable)

M—Uncollected social security or RRTA tax on taxable cost of group- term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

N—Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (former employees only). See the Form 1040 instructions.

P—Excludable moving expense reimbursements paid directly to a member of the U.S. Armed Forces (not included in box 1, 3, or 5)

Q—Nontaxable combat pay. See the Form 1040 instructions for details on reporting this amount.

R—Employer contributions to your Archer MSA. Report on Form 8853.

S—Employee salary reduction contributions under a section 408(p) SIMPLE plan

T—Adoption benefits (not included in box 1). Complete Form 8839 to figure any taxable and nontaxable amounts.

V—Income from exercise of nonstatutory stock option(s) (included in boxes 1, 3 (up to the social security wage base), and 5). See Pub. 525 for reporting requirements.

W—Employer contributions (including amounts the employee elected to contribute using a section 125 (cafeteria) plan) to your health savings account. Report on Form 8889.

Y—Deferrals under a section 409A nonqualified deferred compensation plan

Z—Income under a nonqualified deferred compensation plan that fails to satisfy section 409A. This amount is also included in box 1. It is subject to an additional 20% tax plus interest. See the Form 1040 instructions.

AA—Designated Roth contributions under a section 401(k) plan

BB—Designated Roth contributions under a section 403(b) plan

DD—Cost of employer-sponsored health coverage. **The amount reported with code DD is not taxable.**

EE—Designated Roth contributions under a governmental section 457(b) plan. This amount does not apply to contributions under a tax- exempt organization section 457(b) plan.

FF—Permitted benefits under a qualified small employer health reimbursement arrangement

GG—Income from qualified equity grants under section 83(i)

HH—Aggregate deferrals under section 83(i) elections as of the close of the calendar year

II—Medicaid waiver payments excluded from gross income under Notice 2014-7.

Box 13. If the "Retirement plan" box is checked, special limits may apply to the amount of traditional IRA contributions you may deduct. See Pub. 590-A.

Box 14. Employers may use this box to report information such as state disability insurance taxes withheld, union dues, uniform payments, health insurance premiums deducted, nontaxable income, educational assistance payments, or a member of the clergy's parsonage allowance and utilities. Railroad employers use this box to report railroad retirement (RRTA) compensation, Tier 1 tax, Tier 2 tax, Medicare tax, and Additional Medicare Tax. Include tips reported by the employee to the employer in railroad retirement (RRTA) compensation.

Note: Keep **Copy C** of Form W-2 for at least 3 years after the due date for filing your income tax return. However, to help **protect your social securityd benefits**, keep Copy C until you begin receiving social security benefits, just in case there is a question about your work record and/or earnings in a particular year.

Copy B - To Be Filed with Employee's FEDERAL Tax Return.

OMB No. 1545-0008

a Employee's soc. sec. no 626-84-9260	**1** Wages, tips, other comp $88426.06	**2** Federal income tax withheld $11488.32
	3 Social security wages $96624.74	**4** Social security tax withheld $5990.73
b Employer ID number (EIN) 94-3395064	**5** Medicare wages and tips $96624.74	**6** Medicare tax withheld $1401.06

c Employer's name, address, and ZIP code
GHIRARDELLI ASSOCIATES, INC.
6601 OWENS DR, STE 155
PLEASANTON, CA 94588

d Control number
2024-77

e Employee's name, address, and ZIP code
SHELBY TORRES-SANDERS
1124 ADORA CIR
ROSEVILLE, CA 95678-4408

7 Social security tips $0.00	**8** Allocated tips $0.00	**9**
10 Dependent care benefits $0.00	**11** Nonqualified plans $0.00	**12a** Code D $8198.68
13 Statutory employee ☐	**14** Other 0	**12b** Code DD $11295.21
Retirement plan ☑		**12c** Code C $31.19
Third-party sick pay ☐		**12d** Code $0.00

15 State	Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax
CA	463-0995-1	$88426.06	$4815.46

18 Local wages, tips, etc.	**19** Local income tax	**20** Locality name
$88426.06	$996.96	CA SDI

Form W-2 Wage and Tax Statement 2024 Dept. of the Treasury - IRS

This information is being furnished to the Internal Revenue Service.

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

OMB No. 1545-0008

a Employee's soc. sec. no 626-84-9260	**1** Wages, tips, other comp $88426.06	**2** Federal income tax withheld $11488.32
	3 Social security wages $96624.74	**4** Social security tax withheld $5990.73
b Employer ID number (EIN) 94-3395064	**5** Medicare wages and tips $96624.74	**6** Medicare tax withheld $1401.06

c Employer's name, address, and ZIP code
GHIRARDELLI ASSOCIATES, INC.
6601 OWENS DR, STE 155
PLEASANTON, CA 94588

d Control number
2024-77

e Employee's name, address, and ZIP code
SHELBY TORRES-SANDERS
1124 ADORA CIR
ROSEVILLE, CA 95678-4408

7 Social security tips $0.00	**8** Allocated tips $0.00	**9**
10 Dependent care benefits $0.00	**11** Nonqualified plans $0.00	**12a** Code D $8198.68
13 Statutory employee ☐	**14** Other 0	**12b** Code DD $11295.21
Retirement plan ☑		**12c** Code C $31.19
Third-party sick pay ☐		**12d** Code $0.00

15 State	Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax
CA	463-0995-1	$88426.06	$4815.46

18 Local wages, tips, etc.	**19** Local income tax	**20** Locality name
$88426.06	$996.96	CA SDI

Form W-2 Wage and Tax Statement 2024 Dept. of the Treasury - IRS

This information is being furnished to the Internal Revenue Service.

Copy C - For EMPLOYEE'S RECORDS

OMB No. 1545-0008

a Employee's soc. sec. no 626-84-9260	**1** Wages, tips, other comp $88426.06	**2** Federal income tax withheld $11488.32
	3 Social security wages $96624.74	**4** Social security tax withheld $5990.73
b Employer ID number (EIN) 94-3395064	**5** Medicare wages and tips $96624.74	**6** Medicare tax withheld $1401.06

c Employer's name, address, and ZIP code
GHIRARDELLI ASSOCIATES, INC.
6601 OWENS DR, STE 155
PLEASANTON, CA 94588

d Control number
2024-77

e Employee's name, address, and ZIP code
SHELBY TORRES-SANDERS
1124 ADORA CIR
ROSEVILLE, CA 95678-4408

7 Social security tips $0.00	**8** Allocated tips $0.00	**9**
10 Dependent care benefits $0.00	**11** Nonqualified plans $0.00	**12a** Code D $8198.68
13 Statutory employee ☐	**14** Other 0	**12b** Code DD $11295.21
Retirement plan ☑		**12c** Code C $31.19
Third-party sick pay ☐		**12d** Code $0.00

15 State	Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax
CA	463-0995-1	$88426.06	$4815.46

18 Local wages, tips, etc.	**19** Local income tax	**20** Locality name
$88426.06	$996.96	CA SDI

Form **W-2 Wage and Tax Statement** 2024 Dept. of the Treasury - IRS

This information is being furnished to the Internal Revenue Service.

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

OMB No. 1545-0008

a Employee's soc. sec. no 626-84-9260	**1** Wages, tips, other comp $88426.06	**2** Federal income tax withheld $11488.32
	3 Social security wages $96624.74	**4** Social security tax withheld $5990.73
b Employer ID number (EIN) 94-3395064	**5** Medicare wages and tips $96624.74	**6** Medicare tax withheld $1401.06

c Employer's name, address, and ZIP code
GHIRARDELLI ASSOCIATES, INC.
6601 OWENS DR, STE 155
PLEASANTON, CA 94588

d Control number
2024-77

e Employee's name, address, and ZIP code
SHELBY TORRES-SANDERS
1124 ADORA CIR
ROSEVILLE, CA 95678-4408

7 Social security tips $0.00	**8** Allocated tips $0.00	**9**
10 Dependent care benefits $0.00	**11** Nonqualified plans $0.00	**12a** Code D $8198.68
13 Statutory employee ☐	**14** Other 0	**12b** Code DD $11295.21
Retirement plan ☑		**12c** Code C $31.19
Third-party sick pay ☐		**12d** Code $0.00

15 State	Employer's state ID number	**16** State wages, tips, etc.	**17** State income tax
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18 Local wages, tips, etc.	**19** Local income tax	**20** Locality name
$88426.06	$996.96	CA SDI

Form **W-2 Wage and Tax Statement** 2024 Dept. of the Treasury - IRS

This information is being furnished to the Internal Revenue Service.

1 of 1 | 100% | Find | Find Next

Remittance Advice

To	Shelby Torres-Sanders 1124 Adora Circle Roseville, CA 95678	**Employee Number** **Check Number** **Check Date**	3327 000250404258 4/4/2025

Employee No.	Name	Pay Type	Reg. Payroll Period	Ovt. Payroll Period	Check Date	Current Net Pay
3327	Shelby Torres-Sanders	Hourly	3/17/2025-3/30/2025	3/17/2025-3/30/2025	4/4/2025	2,529.68

Earnings	Rate	Current Hours	Current Amount	YTD Hours	YTD Amount
Regular	45.00			80.00	3,600.00
Regular	49.00	80.00	3,920.00	483.00	23,667.00
Overtime	73.50			13.00	955.50
In & Out Deds			1.92		13.13
Totals		**80.00**	**3,921.92**	**576.00**	**28,235.63**

Withholdings	Current Amount	YTD Amount
401k	392.19	2,823.56
Adjust		
CA SDI	42.36	304.94
CA SIT	193.01	1,423.08
ER Provided	1.92	13.13
US FIT	462.73	3,393.99
US Medicare	56.87	409.42
US Social	243.16	1,750.61
Voluntary Life -		
Totals	1,392.24	10,118.73

Dir. Deposit Bank ID	Account
12100035	x4033

PayCheckData

Absences	Earned	Taken
PTO	5.54	48.00

HrsBreakDown

PTO		48.00
Hrs Worked		32.00
Total Hours		80.00

Ghirardelli Associates, Inc
2990 Lava Ridge Court
Suite 200
Roseville, CA 95661
(408) 435-5503

Mechanics Bank Checking 61

1 of 1 100% Find | Find Next

Remittance Advice

To	Shelby Torres-Sanders 1124 Adora Circle Roseville, CA 95678	**Employee Number**	3327
		Check Number	000250321259
		Check Date	3/21/2025

Employee No.	Name	Pay Type	Reg. Payroll Period	Ovt. Payroll Period	Check Date	Current Net Pay
3327	Shelby Torres-Sanders	Hourly	3/3/2025-3/16/2025	3/3/2025-3/16/2025	3/21/2025	2,625.72

Earnings	Rate	Current Hours	Current Amount	YTD Hours	YTD Amount
Regular	45.00			80.00	3,600.00
Regular	49.00	80.00	3,920.00	403.00	19,747.00
Overtime	73.50	2.50	183.75	13.00	955.50
In & Out Deds			1.92		11.21
Totals		**82.50**	**4,105.67**	**496.00**	**24,313.71**

Withholdings	Current Amount	YTD Amount
401k	410.57	2,431.37
Adjust		
CA SDI	44.34	262.58
CA SIT	209.93	1,230.07
ER Provided	1.92	11.21
US FIT	499.11	2,931.26
US Medicare	59.53	352.55
US Social	254.55	1,507.45
Voluntary Life -		
Totals	1,479.95	8,726.49

Dir. Deposit Bank ID	Account
12100035	x4033

PayCheckData

Absences	Earned	Taken
PTO	5.54	0.00

HrsBreakDown

Hrs Worked		82.50
Total Hours		82.50

Ghirardelli Associates, Inc
2990 Lava Ridge Court
Suite 200
Roseville, CA 95661
(408) 435-5503

Mechanics Bank Checking 62

1 of 1 100% Find | Find Next

Remittance Advice

To	Shelby Torres-Sanders		**Employee Number**	3327
	1124 Adora Circle		**Check Number**	000250307358
	Roseville, CA 95678		**Check Date**	3/7/2025

Employee No.	Name	Pay Type	Reg. Payroll Period	Ovt. Payroll Period	Check Date	Current Net Pay
3327	Shelby Torres-Sanders	Hourly	2/17/2025-3/2/2025	2/17/2025-3/2/2025	3/7/2025	2,856.19

Earnings	Rate	Current Hours	Current Amount	YTD Hours	YTD Amount
Regular	45.00			80.00	3,600.00
Regular	49.00	83.00	4,067.00	323.00	15,827.00
Overtime	73.50	6.50	477.75	10.50	771.75
In & Out Deds			1.92		9.29
Totals		**89.50**	**4,546.67**	**413.50**	**20,208.04**

Withholdings	Current Amount	YTD Amount
401k	454.67	2,020.80
Adjust		
CA SDI	49.10	218.24
CA SIT	250.53	1,020.14
ER Provided	1.92	9.29
US FIT	586.43	2,432.15
US Medicare	65.93	293.02
US Social	281.90	1,252.90
Voluntary Life -		
Totals	1,690.48	7,246.54

Dir. Deposit Bank ID	Account
12100035	x4033

PayCheckData

Absences	Earned	Taken
PTO	5.54	4.00

HrsBreakDown

PTO		4.00
HOL		8.00
Hrs Worked		77.50
Total Hours		89.50

Ghirardelli Associates, Inc
2990 Lava Ridge Court
Suite 200
Roseville, CA 95661
(408) 435-5503

Mechanics Bank Checking 61

BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

SHELBY R TORRES SANDERS
MR JASON M NELSON IV
1124 ADORA CIR
ROSEVILLE, CA 95678-4408

Please see the **Important Messages - Please Read** section of your statement for important details that could impact you.

Your Adv Plus Banking

for February 8, 2025 to March 11, 2025

Account number: 3250 0790 4033

SHELBY R TORRES SANDERS MR JASON M NELSON IV

Account summary

Beginning balance on February 8, 2025	$7,102.11
Deposits and other additions	5,604.39
ATM and debit card subtractions	-4,648.72
Other subtractions	-1,697.78
Checks	-0.00
Service fees	-0.00
Ending balance on March 11, 2025	**$6,360.00**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
02/21/25	Ghirardelli Asso DES:PAYROLL ID:3327 INDN:Torres-Sanders, Shelby CO ID:1943395064 PPD	2,606.52
03/07/25	Ghirardelli Asso DES:PAYROLL ID:3327 INDN:Torres-Sanders, Shelby CO ID:1943395064 PPD	2,856.19
03/07/25	Ghirardelli Asso DES:EXPENSE ID:3327 INDN:Torres-Sanders, Shelby CO ID:1943395064 PPD	21.00
03/10/25	PURCHASE REFUND 0308 ABERCROMBIE AND FITCH OHIO OH 74803945068920015285859	120.68
Total deposits and other additions		**$5,604.39**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
02/10/25	CHECKCARD 0208 STARBUCKS STORE 10227 ROCKLIN CA 24692165040103453784645	-12.40
02/10/25	CHECKCARD 0208 CITYOFSAC-PRKNGPAYDISP SACRAMENTO CA 24692165040103321981829	-4.00
02/10/25	CHECKCARD 0209 GROCERY OUTLET OF M SACRAMENTO CA 24427335040740269085666	-27.90
02/12/25	PURCHASE 0212 GRUBHUB*UMISUSHI GRUBHUB.COM NY	-24.60
02/12/25	PURCHASE 0211 AMAZON MARK* GX7MB2W93 AMAZON.COM/MAWA	-21.53
02/13/25	PURCHASE 0212 AMAZON MARK* 9I6B95PH3 AMAZON.COMMARWA	-12.55
02/13/25	CHECKCARD 0212 MOKSA BREWING COMPANY I ROSEVILLE CA 24801975044242154469688	-9.82
02/13/25	CHECKCARD 0212 MOKSA BREWING COMPANY I ROSEVILLE CA 24801975044242154469936	-14.73
02/14/25	PURCHASE 0214 UBER * PENDI San FranciscoCA	-29.81
02/18/25	CHECKCARD 0213 687- THE SCOOP - TERM SAN FRANCISCOCA 24692165045107311163889	-9.98
02/18/25	PURCHASE 0214 UBER * PENDI San FranciscoCA	-23.91
02/18/25	CHECKCARD 0215 NYC TAXI 1246 12460010 LONG ISLAND CNY 24164075047090230181471	-14.70
02/18/25	CHECKCARD 0215 TST* FELIX NEW YORK NY 24137465046100455547880	-46.40
02/18/25	PURCHASE 0215 UBER * PENDI San FranciscoCA	-37.99

continued on the next page

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
02/18/25	CHECKCARD 0216 NYC TAXI 1246 12460010 LONG ISLAND CNY 24164075048090230804717	-19.45
02/18/25	PURCHASE 0216 Sunday*Hole In The Wall New York NY	-34.01
02/18/25	PURCHASE 0216 UBER * PENDI San FranciscoCA	-36.94
02/18/25	CHECKCARD 0218 CITY OF ROSEVILLE 916-774-5300 CA 24692165049100413299376 RECURRING	-83.04
02/18/25	CHECKCARD 0217 LEMON TREE GOURMET DELI NEW YORK NY 24801975048246588182755	-9.78
02/18/25	PURCHASE 0217 UBER * PENDI San FranciscoCA	-62.94
02/18/25	CHECKCARD 0217 HUDSON ST1966 FLUSHING NY 24431065049151989293978	-5.54
02/18/25	PURCHASE 0218 UBER * PENDI San FranciscoCA	-57.11
02/19/25	CHECKCARD 0217 UNITED 01644734014 HOUSTON TX 24692165049100676040301	-40.00
02/19/25	PURCHASE 0218 CNP LA CHULA LGA 240-694-4100 NY	-25.54
02/19/25	CHECKCARD 0217 NYC TAXI 1246 12460010 LONG ISLAND CNY 24164075049090230923524	-112.75
02/19/25	CHECKCARD 0218 HUDSON ST1966 FLUSHING NY 24431065050152615175692	-9.09
02/19/25	CHECKCARD 0218 UBR* PENDING.U San FranciscoCA	-82.13
02/20/25	CHECKCARD 0218 DENVER AIRPORT DENVER CO 24431065050152670215888	-20.67
02/21/25	CHECKCARD 0219 NUGGET MARKET #7 ROSEVILLE CA 24427335051710036798616	-130.65
02/24/25	CHECKCARD 0221 DRY CREEK VETERINARY CO ROSEVILLE CA 24801975052250879551812	-58.00
02/24/25	CHECKCARD 0221 CITYOFSAC_IPS_PKGMETER SACRAMENTO CA 24692165053103955909629	-4.75
02/24/25	CHECKCARD 0222 TST*CORA COFFEE Sacramento CA 24692165054104839137899	-8.87
02/24/25	PURCHASE 0223 Roku for Peacock TV LLC 816-2728107 DE	-7.99
02/24/25	PURCHASE 0223 APPLE.COM/BILL 866-712-7753 CA	-2.99
02/24/25	PURCHASE 0223 ONEQUINCE* Q5251529 QUINCE.COM CA	-80.46
02/25/25	CHECKCARD 0223 ESQUIRE PLAZA GARAGE SACRAMENTO CA 24789305055257500008958	-21.00
02/25/25	CHECKCARD 0223 TACO BELL 028763 ROSEVILLE CA 24943005055155845114300	-10.85
02/25/25	CHECKCARD 0224 CLR*CycleBar9166720572 916-6720572 CA 24906415055222724570386 RECURRING	-99.00
02/26/25	PURCHASE 0225 APPLE.COM/BILL 866-712-7753 CA	-34.99
02/27/25	PMNT SENT 0226 APPLE CASH SENT MONEY 1INFINITELOOPCA	-161.00
02/27/25	PMNT SENT 0226 APPLE CASH SENT MONEY 1INFINITELOOPCA	-129.00
02/27/25	PURCHASE 0226 AMAZON MARK* DH2IR1433 AMAZON.COM/MAWA	-16.45
02/27/25	PURCHASE 0226 AMAZON MARK* UG05O9P03 AMAZON.COM/MAWA	-50.03
02/28/25	CHECKCARD 0226 IN-N-OUT ROSEVILLE ROSEVILLE CA 24692165058108380899340	-9.70
02/28/25	PURCHASE 0228 SPOTIFY 877-778-1161 NY	-11.99
02/28/25	PURCHASE 0228 BILLIE MYBILLIE.COM CT	-10.78

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
03/03/25	PURCHASE 0301 ARITZIA.COM 855-274-8942 NY	-100.17
03/03/25	PURCHASE 0228 ABERCROMBIE AND FITCH OHIO OH	-139.54
03/03/25	CHECKCARD 0228 AMAZON PRIME*AD8HG54L3 Amzn.com/billWA 24692165059109202095231 RECURRING	-16.15
03/03/25	CHECKCARD 0228 FIV*BENSBARKETPLACE ROSEVILLE CA 24445005060001035282794	-45.24
03/03/25	CHECKCARD 0228 CHICK-FIL-A #01731 ROSEVILLE CA 24427335060710012172975	-14.42
03/03/25	PURCHASE 0301 YSI*Adora Townhomes 916-7717002 CA	-2,063.13
03/03/25	CHECKCARD 0301 STARBUCKS STORE 10227 ROCKLIN CA 24692165062101670316681	-12.70
03/03/25	CHECKCARD 0301 ARCO#82367WASHINGTON MI ROSEVILLE CA 24122545061260165181168	-54.95
03/03/25	CHECKCARD 0301 TJMAXX #0383 ROSEVILLE CA 24137465061001459504739	-124.36
03/03/25	CHECKCARD 0301 TST*FROG & SLIM Sacramento CA 24692165061101535541342	-34.12
03/03/25	PURCHASE 0301 UBER * PENDI San FranciscoCA	-7.92
03/04/25	PURCHASE 0228 ABERCROMBIE AND FITCH OHIO OH	-52.79
03/05/25	PURCHASE 0305 FREEPEOPLE.COM FREEPEOPLE.COPA	-53.88
03/05/25	TARGET T- 1045 03/05 #000117112 PURCHASE TARGET T- 10451 F Roseville CA	-26.78
03/07/25	PURCHASE 0306 AMAZON MARK* Z69UT0FJ3 AMAZON.COM/MAWA	-53.85
03/10/25	CHECKCARD 0307 DRY CREEK VETERINARY CO ROSEVILLE CA 24801975066265627224094	-49.80
03/10/25	PURCHASE 0307 UBER * PENDI San FranciscoCA	-14.47
03/10/25	PURCHASE 0307 UBER * PENDI San FranciscoCA	-12.90
03/10/25	CHECKCARD 0309 Prime Video *JF7S92183 888-802-3080 WA 24692165068107284000375	-17.74
03/10/25	CHECKCARD 0309 CITYOFSAC_IPS_PKGMETER SACRAMENTO CA 24692165069108099842000	-16.00
Total ATM and debit card subtractions		**-$4,648.72**

Other subtractions

Date	Description	Amount
02/18/25	SCHWAB BROKERAGE DES:MONEYLINK ID:558622473431501 INDN:SHELBY ROSE TORRESSAND CO ID:9005586224 PPD	-300.00
02/24/25	Online Banking payment to CRD 4564 Confirmation# 0441520108	-188.00
02/25/25	STATE FARM INSURANCE Bill Payment	-135.00
02/26/25	CHASE CREDIT CRD DES:AUTOPAY ID:000000000474614 INDN:SANDERS SHELBY CO ID:4760039224 PPD	-1,000.00

continued on the next page

Withdrawals and other subtractions - continued

Other subtractions - continued

Date	Description	Amount
03/06/25	FIDIUM FIBER DES:BILLPAY ID:FIDIUM LEGACY P INDN:SHELBY TORRES SANDERS CO ID:0000000160 PPD	-45.78
03/11/25	VENMO DES:PAYMENT ID:1040798775036 INDN:SHELBY SANDERS CO ID:3264681992 WEB	-29.00
Total other subtractions		**-$1,697.78**

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

Important Messages - Please Read

We want to make sure you stay up-to-date on changes, reminders, and other important details that could impact you.

Good News!
Soon, more funds may be available if we place a hold on your check deposit.

Starting May 19, 2025, here is what to expect if we place a hold on your check deposit and where you can find these changes in our Deposit Agreement and Disclosures after this date:

- The first $275 (previously $225) may be available the next business day.

- When you deposit checks totaling more than $6,725 (previously $5,525) on any one day, we may continue to place a longer hold.

- For certain check deposits into accounts open less than 30 days, the first $6,725 (previously $5,525) of a day's total deposits may be available the next business day.

Our Deposit Agreement and Disclosures document is available at bankofamerica.com/depositagreement. Details can be found in the sections called "Longer Delays May Apply" and "Special Rules for New Accounts". You may also find helpful information in the "When Funds are Available for Withdrawal and Deposit Holds" section of the Agreement.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

SHELBY R TORRES SANDERS
MR JASON M NELSON IV
1124 ADORA CIR
ROSEVILLE, CA 95678-4408

Your Adv Plus Banking

for January 11, 2025 to February 7, 2025

Account number: 3250 0790 4033

SHELBY R TORRES SANDERS **MR JASON M NELSON IV**

Account summary

Beginning balance on January 11, 2025	$6,383.46
Deposits and other additions	8,396.45
ATM and debit card subtractions	-5,953.52
Other subtractions	-1,721.78
Checks	-0.00
Service fees	-2.50
Ending balance on February 7, 2025	**$7,102.11**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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

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

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

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

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

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

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

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

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

Deposits and other additions

Date	Description	Amount
01/13/25	VENMO DES:CASHOUT ID:1039592887225 INDN:SHELBY SANDERS CO ID:5264681992 PPD	157.67
01/13/25	PURCHASE REFUND 0111 APPLE CASH SENT MONEY 1INFINITELOOPCA 74055235012210043243866	1.00
01/24/25	Ghirardelli Asso DES:PAYROLL ID:3327 INDN:Torres-Sanders, Shelby CO ID:1943395064 PPD	2,529.68
02/04/25	Online Banking transfer from SAV 8871 Confirmation# 5071159088	3,000.00
02/06/25	PURCHASE REFUND 0205 AMAZON MARK* ZC4LJ30C2 HTTPSAMAZON.CWA 24011345037000001660722	48.62
02/06/25	PURCHASE REFUND 0205 AMAZON MARK* ZG80S5GT0 HTTPSAMAZON.CWA 24011345037000001653313	30.16
02/06/25	PURCHASE REFUND 0205 AMAZON MARK* ZG80S5GT0 HTTPSAMAZON.CWA 24011345037000001653933	4.08
02/07/25	Ghirardelli Asso DES:PAYROLL ID:3327 INDN:Torres-Sanders, Shelby CO ID:1943395064 PPD	2,606.52
02/07/25	Ghirardelli Asso DES:EXPENSE ID:3327 INDN:Torres-Sanders, Shelby CO ID:1943395064 PPD	18.72
Total deposits and other additions		**$8,396.45**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
01/13/25	CHECKCARD 0110 OLD TOWN PIZZA - AUBURN AUBURN CA 24013395010001954132135	-27.67
01/13/25	PURCHASE 0111 AMAZON MARK* Z52AY18C2 HTTPSAMAZON.CWA	-63.92
01/13/25	PURCHASE 0112 Uniqlo USA LLC New York NY	-53.77
01/13/25	CHECKCARD 0110 ARCO#82367WASHINGTON MI ROSEVILLE CA 24122545011209509188331	-51.71
01/13/25	CHECKCARD 0110 CHILI'S FAIR OAKS FAIR OAKS CA 24231685011209128352906	-24.05
01/13/25	CHECKCARD 0110 YOGURTLAND CA218 FAIR OAKS CA 24231685011209158169378	-5.27

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
01/13/25	CHECKCARD 0111 MIMOSA HOUSE ROSEVILLE CA 24493985012065122362168	-38.78
01/13/25	CHECKCARD 0111 FIV*BENSBARKETPLACE ROSEVILLE CA 24445005012000902310935	-45.24
01/13/25	BEAUTY BROWS 01/11 #000330535 PURCHASE 1251 BASELINE ROA ROSEVILLE CA	-15.00
01/13/25	PURCHASE 0111 AMAZON RETA* ZD6802JT1 WWW.AMAZON.COWA	-53.88
01/13/25	PURCHASE 0112 APPLE.COM/BILL 866-712-7753 CA	-9.99
01/13/25	CHECKCARD 0111 CITYOFSAC_IPS_PKGMETER SACRAMENTO CA 24692165012102756119370	-9.00
01/13/25	CHECKCARD 0112 TST*PRELUDE KITCHEN AND Sacramento CA 24692165012102769555891	-176.52
01/13/25	PURCHASE 0112 AMAZON MARK* ZD8EY21C1 HTTPSAMAZON.CWA	-29.08
01/13/25	PURCHASE 0112 AMAZON RETA* Z57A377G2 WWW.AMAZON.COWA	-7.03
01/13/25	CHECKCARD 0112 KOBING DESSERT STUDIO CITRUS HEIGHTCA 24765015012210707973271	-8.62
01/13/25	PURCHASE 0113 AMAZON DIGI* Z58TI6UR2 HTTPSWWW.LINKWA	-11.99
01/14/25	CHECKCARD 0112 AKIRA SUSHI CITRUS HEIGHTCA 24049555013900011900042	-38.56
01/14/25	PURCHASE 0114 AMAZON MARK* ZG0FH9FS2 HTTPSAMAZON.CWA	-41.38
01/14/25	PURCHASE 0114 AMAZON MARK* Z514P1J70 HTTPSAMAZON.CWA	-28.95
01/15/25	CHECKCARD 0114 CITYOFSAC_IPS_PKGMETER SACRAMENTO CA 24692165015104917529072	-12.00
01/16/25	PURCHASE 0115 GRUBHUB*CHIPOTLE GRUBHUB.COM NY	-21.24
01/16/25	CHECKCARD 0115 BODY HEAT HOT PILATES 702-3355011 CA 24275395015900013605973	-34.00
01/17/25	CHECKCARD 0115 STARBUCKS STORE 56877 ROSEVILLE CA 24692165016106194199783	-11.40
01/17/25	CHECKCARD 0116 FGT*BOTTLE ROCK 512-389-0315 TX 24036295016716588987559	-1,215.00
01/17/25	TARGET T- 1045 01/17 #000103087 PURCHASE TARGET T- 10451 F Roseville CA	-95.06
01/17/25	TRADER JOE S # 01/17 #000256036 PURCHASE TRADER JOE S #26 ROSEVILLE CA	-43.75
01/21/25	CHECKCARD 0116 CHICK-FIL-A #01731 ROSEVILLE CA 24427335017710010935484	-11.20
01/21/25	CHECKCARD 0118 CITY OF ROSEVILLE 916-774-5300 CA 24692165018107632483712 RECURRING	-88.27
01/21/25	PURCHASE 0118 AMAZON MARK* Z52YL8TZ1 HTTPSAMAZON.CWA	-29.07
01/21/25	CHECKCARD 0117 DRY CREEK VETERINARY CO ROSEVILLE CA 24801975017215705141363	-49.80
01/21/25	CHECKCARD 0118 LULULEMON ROSEVILLE ROSEVILLE CA 24692165018107787174744	-15.09
01/21/25	CHECKCARD 0117 SAFEWAY #1890 ROSEVILLE CA 24231685018216397868028	-13.98
01/21/25	CHECKCARD 0118 ARCO#82367WASHINGTON MI ROSEVILLE CA 24122545019217517060055	-36.99
01/21/25	CHECKCARD 0119 TST* BARDESSONO HOTEL & YOUNTVILLE CA 24137465019100644957076	-42.74
01/21/25	CHECKCARD 0119 MCDONALD'S F13464 ROSEVILLE CA 24427335019740267631575	-7.57
01/21/25	CHECKCARD 0119 CITYOFSAC_IPS_PKGMETER SACRAMENTO CA 24692165020109427964316	-6.75
01/21/25	TRADER JOE S # 01/20 #000163546 PURCHASE TRADER JOE S #07 FAIR OAKS CA	-113.66
01/22/25	PURCHASE 0121 AMAZON MARK* ZG80S5GT0 HTTPSAMAZON.CWA	-34.24

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
01/22/25	PURCHASE 0121 AMAZON MARK* ZC4LJ30C2 HTTPSAMAZON.CWA	-48.62
01/22/25	PURCHASE 0122 AMAZON MARK* Z549Q29O1 HTTPSAMAZON.CWA	-14.00
01/23/25	PURCHASE 0122 CHIPOTLE MEX GR ONLINE NEWPORT BEACHCA	-15.36
01/23/25	TARGET T- 1925 01/23 #000845282 PURCHASE TARGET T- 1925 Do Roseville CA	-34.30
01/23/25	TARGET T- 1925 01/23 #000849452 PURCHASE TARGET T- 1925 Do Roseville CA	-18.72
01/24/25	PURCHASE 0123 Roku for Peacock TV LLC 816-2728107 DE	-7.99
01/24/25	PURCHASE 0123 APPLE.COM/BILL 866-712-7753 CA	-2.99
01/27/25	CHECKCARD 0124 CLR*CycleBar9166720572 916-6720572 CA 24906415024220164469265 RECURRING	-99.00
01/27/25	PURCHASE 0125 AMAZON MARK* ZC5JV77E2 HTTPSAMAZON.CWA	-23.67
01/27/25	PURCHASE 0125 AMAZON MARK* ZC6C017G2 HTTPSAMAZON.CWA	-46.97
01/27/25	CHECKCARD 0125 CRUMBL ROSEVILLE 180-14101313 UT 24000775025000000832715	-10.99
01/27/25	CHECKCARD 0125 BEL AIR MART #512 ROSEVILLE CA 24116415026224332661526	-18.74
01/27/25	CHECKCARD 0125 SQ *THE MINI DONUT SHAC Sacramento CA 24692165025100980274008	-6.00
01/27/25	CHECKCARD 0126 CLR*CycleBar9166720572 916-6720572 CA 24906415026220323506682	-15.00
01/27/25	PAI ISO 01/26 #000004043 WITHDRWL 8350 FRUITRIDGE SACREMENTO CA	-78.50
01/27/25	TARGET T- 1925 01/27 #000204282 PURCHASE TARGET T- 1925 Do Roseville CA	-52.70
01/27/25	TRADER JOE S # 01/27 #000005880 PURCHASE TRADER JOE S #08 ROSEVILLE CA	-13.93
01/28/25	CHECKCARD 0127 KAISER PHARM 266 ROSEVILLE CA 24431065028139216299897	-73.69
01/28/25	PURCHASE 0128 SPOTIFY 877-778-1161 NY	-11.99
01/30/25	PURCHASE 0129 XOSO SPORT AND SOCIAL 916-426-9676 CA	-126.95
01/30/25	CHECKCARD 0128 ARCO#82367WASHINGTON MI ROSEVILLE CA 24122545029227321140322	-59.44
01/30/25	PURCHASE 0130 AMAZON RETA* ZC9EF6Z41 WWW.AMAZON.COWA	-3.72
01/30/25	PURCHASE 0130 AMAZON MARK* Z764Z9HC2 HTTPSAMAZON.CWA	-59.25
01/31/25	CHECKCARD 0130 PANDA EXPRESS #1137 ROSEVILLE CA 24431065031141103214133	-12.82
01/31/25	PURCHASE 0131 SP RHODE SKIN RHODESKIN.COMCA	-31.81
01/31/25	CHECKCARD 0131 Amazon Prime*Z73UJ1DP2 Amzn.com/billWA 24692165031105236915629 RECURRING	-16.15
02/03/25	CHECKCARD 0201 VETSOURCE 877-738-4443 OR 24692165032106431778225	-31.09
02/03/25	PURCHASE 0131 nuuly.com 844-446-8859 PA	-105.60
02/03/25	CHECKCARD 0131 CHIPOTLE 0926 ROSEVILLE CA 24431065032141661850301	-16.59
02/03/25	PURCHASE 0201 TARGET.COM * 800-591-3869 MN	-38.32

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
02/03/25	PURCHASE 0201 YSI*Adora Townhomes 916-7717002 CA	-2,064.39
02/03/25	CHECKCARD 0201 PY *REVOLUTION WINES LL SACRAMENTO CA 24445005033500843766694	-101.66
02/04/25	PURCHASE 0203 AMAZON MARK* WW8I28373 HTTPSAMAZON.CWA	-36.39
02/04/25	BEAUTY BROWS 02/04 #000163898 PURCHASE 1251 BASELINE ROA ROSEVILLE CA	-18.00
02/06/25	PURCHASE 0205 UBER * PENDI San FranciscoCA	-15.96
Total ATM and debit card subtractions		**-$5,953.52**

Other subtractions

Date	Description	Amount
01/13/25	VENMO DES:PAYMENT ID:1039551479532 INDN:SHELBY SANDERS CO ID:3264681992 WEB	-216.00
01/15/25	SCHWAB BROKERAGE DES:MONEYLINK ID:558622473431501 INDN:SHELBY ROSE TORRESSAND CO ID:9005586224 PPD	-300.00
01/24/25	STATE FARM INSURANCE Bill Payment	-135.00
01/27/25	CHASE CREDIT CRD DES:AUTOPAY ID:000000001016705 INDN:SANDERS SHELBY CO ID:4760039224 PPD	-1,000.00
01/27/25	VENMO DES:PAYMENT ID:1039872695347 INDN:SHELBY SANDERS CO ID:3264681992 WEB	-25.00
02/04/25	FIDIUM FIBER DES:BILLPAY ID:FIDIUM LEGACY P INDN:SHELBY TORRES SANDERS CO ID:0000000160 PPD	-45.78
Total other subtractions		**-$1,721.78**

Service fees

Date	Transaction description	Amount
01/27/25	PAI ISO 01/26 #000004043 WITHDRWL 8350 FRUITRIDGE SACREMENTO CA FEE	-2.50
Total service fees		**-$2.50**

Note your Ending Balance already reflects the subtraction of Service Fees.

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BANK OF AMERICA

P.O. Box 15284
Wilmington, DE 19850

Customer service information

Customer service: 1.800.432.1000

En Español: 1.800.688.6086

bankofamerica.com

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

SHELBY R TORRES SANDERS
MR JASON M NELSON IV
1124 ADORA CIR
ROSEVILLE, CA 95678-4408

Your Adv Plus Banking

for December 11, 2024 to January 10, 2025

Account number: 3250 0790 4033

SHELBY R TORRES SANDERS MR JASON M NELSON IV

Account summary

Beginning balance on December 11, 2024	$4,315.89
Deposits and other additions	9,208.74
ATM and debit card subtractions	-5,151.94
Other subtractions	-1,989.23
Checks	-0.00
Service fees	-0.00
Ending balance on January 10, 2025	**$6,383.46**

IMPORTANT INFORMATION:
BANK DEPOSIT ACCOUNTS

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Deposits and other additions

Date	Description	Amount
12/13/24	Ghirardelli Asso DES:PAYROLL ID:3327 INDN:Torres-Sanders, Shelby CO ID:1943395064 PPD	2,360.65
12/20/24	Ghirardelli Asso DES:PAYROLL ID:3327 INDN:Torres-Sanders, Shelby CO ID:1943395064 PPD	1,888.64
12/23/24	PURCHASE REFUND 1220 ABERCROMBIE AND FITCH OHIO OH 74803944356920005082153	199.20
12/27/24	Ghirardelli Asso DES:PAYROLL ID:3327 INDN:Torres-Sanders, Shelby CO ID:1943395064 PPD	2,360.66
01/02/25	PURCHASE REFUND 1230 nuuly.com 844-4468859 PA 74445004366600309737828 RECURRING	37.00
01/10/25	Ghirardelli Asso DES:PAYROLL ID:3327 INDN:Torres-Sanders, Shelby CO ID:1943395064 PPD	2,362.59
Total deposits and other additions		**$9,208.74**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
12/11/24	PURCHASE 1210 GRUBHUB*PANERABREAD GRUBHUB.COM NY	-23.77
12/13/24	PURCHASE 1212 APPLE.COM/BILL 866-712-7753 CA	-9.99
12/13/24	PURCHASE 1213 REGAL CINEMAS INC 8778355734 TN	-37.76
12/13/24	PURCHASE 1213 PIGBOWL.ORG PIGBOWL.ORG CA	-11.27
12/13/24	PURCHASE 1213 AMAZON DIGI* Z12OJ6LY2 HTTPSWWW.LINKWA	-11.99
12/13/24	CHECKCARD 1212 OLYMPUS POINTE STM 12 ROSEVILLE CA 24431064348111085347913	-30.46
12/16/24	CHECKCARD 1213 AMZN Mktp US*Z13N01T52 Amzn.com/billWA 24692164348106539711229	-27.19
12/16/24	CHECKCARD 1214 ARCO#82367WASHINGTON MI ROSEVILLE CA 24122544350182651030191	-54.49
12/16/24	CHECKCARD 1214 NUGGET MARKET #7 ROSEVILLE CA 24427334350710051943155	-9.45
12/16/24	CHECKCARD 1215 NORDSTROM RACK #470 ROSEVILLE CA 24137464351001631337059	-69.43
12/16/24	PURCHASE 1216 AMAZON MARK* Z18M44T80 HTTPSAMAZON.CWA	-10.76
12/17/24	CHECKCARD 1216 TST* MIA ROSEVILLE CA 24137464351100348322782	-36.26

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
12/17/24	CHECKCARD 1215 SAFEWAY #1890 ROSEVILLE CA 24231684351183507188465	-54.99
12/17/24	PURCHASE 1217 AMAZON MARK* Z98YD7CX2 HTTPSAMAZON.CWA	-39.86
12/18/24	CHECKCARD 1217 DRY CREEK VETERINARY CO ROSEVILLE CA 24801974352184903205931	-37.20
12/19/24	CHECKCARD 1218 CITY OF ROSEVILLE 916-774-5300 CA 24692164353101218303903 RECURRING	-87.70
12/19/24	CHECKCARD 1218 nuuly.com 844-446-8859 PA 24445004354600261075695 RECURRING	-105.60
12/19/24	PURCHASE 1218 nuuly.com 844-446-8859 PA	-21.55
12/19/24	CHECKCARD 1218 SQ *POKE TOWN Roseville CA 24692164354102080681169	-19.66
12/19/24	FIRESTONE17663 12/19 #000127467 PURCHASE 8051 WASHINGTON B ROSEVILLE CA	-409.36
12/20/24	PURCHASE 1220 LYFT *RIDE THU 8AM LYFT.COM CA	-9.46
12/20/24	TRADER JOE S # 12/20 #000962131 PURCHASE TRADER JOE S #26 ROSEVILLE CA	-25.66
12/23/24	PURCHASE 1221 LYFT *RIDE THU 4PM LYFT.COM CA	-10.99
12/23/24	PURCHASE 1221 AMAZON MARK* Z96405FS1 HTTPSAMAZON.CWA	-88.66
12/23/24	PURCHASE 1221 AMAZON MARK* ZE14J5OO2 HTTPSAMAZON.CWA	-119.61
12/23/24	CHECKCARD 1221 REI #74 ROSEVILLE ROSEVILLE CA 24692164357105462148191	-63.51
12/23/24	The Doggie Bag 12/21 #000162937 PURCHASE The Doggie Bag Roseville CA	-16.11
12/23/24	PURCHASE 1223 GRUBHUB*UNCLEDUMPLING GRUBHUB.COM NY	-23.64
12/23/24	CHECKCARD 1222 CHEVRON 0096953 KETTLEMAN CITCA 24692164357105910707101	-41.53
12/24/24	CHECKCARD 1222 ARCO#82367WASHINGTON MI ROSEVILLE CA 24122544358190952972567	-31.92
12/24/24	PURCHASE 1223 APPLE.COM/BILL 866-712-7753 CA	-2.99
12/24/24	PURCHASE 1223 Roku for Peacock TV LLC 816-2728107 DE	-7.99
12/24/24	PURCHASE 1224 AMAZON MARK* ZE5WL4F70 HTTPSAMAZON.CWA	-3.71
12/26/24	CHECKCARD 1224 CLR*CycleBar9166720572 916-6720572 CA 24906414359217512815106 RECURRING	-99.00
12/26/24	WALGREENS STOR 12/25 #000164069 PURCHASE WALGREENS STORE 3 YUCAIPA CA	-32.14
12/26/24	WALGREENS STOR 12/26 #000053747 PURCHASE WALGREENS STORE 1 BEAUMONT CA	-44.46
12/27/24	PURCHASE 1227 AMAZON MARK* ZE2RF3WZ2 HTTPSAMAZON.CWA	-19.38
12/27/24	PURCHASE 1227 AMAZON MARK* Z91X20I91 HTTPSAMAZON.CWA	-8.61
12/27/24	CHECKCARD 1226 DELTA AIR SEAT FEES 800-2211212 CA 24717054362873621089955	-31.41
12/30/24	CHECKCARD 1227 ARCO #42885 AMPM YUCAIPA CA 24034544363005832449935	-32.99
12/30/24	CHECKCARD 1227 CHEVRON 0096953 KETTLEMAN CITCA 24692164362109684193855	-38.56
12/30/24	PURCHASE 1228 SPOTIFY 877-778-1161 NY	-11.99
12/30/24	CHECKCARD 1228 DRY CREEK VETERINARY CO ROSEVILLE CA 24801974363195993725825	-36.00
12/30/24	BEAUTY BROWS 12/28 #000023575 PURCHASE 1251 BASELINE ROA ROSEVILLE CA	-17.00

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Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

Date	Description	Amount
12/30/24	CHECKCARD 1228 ARCO#82367WASHINGTON MI ROSEVILLE CA 24122544364196724000928	-30.27
12/30/24	CHECKCARD 1228 SMF IRON HORSE TAV A 21 SACRAMENTO CA 24755424364733646143367	-17.23
12/30/24	CHECKCARD 1228 EVOLVE BY HUDSO LOS ANGELES CA 24431064364121326685509	-8.63
12/30/24	CHECKCARD 1229 SQ *YOUNGS FARM CAFE Manhasset NY 24692164364101471802820	-15.21
12/31/24	CHECKCARD 1229 ZARA USA 351 GARDEN CITY NY 24941444365026196091785	-52.32
12/31/24	PURCHASE 1230 TST*HEIRLOOM TAVERN 516-686-6633 NY	-200.69
12/31/24	CHECKCARD 1231 Amazon Prime*ZE1F90B81 Amzn.com/billWA 24692164366102578010844 RECURRING	-16.15
01/02/25	CHECKCARD 1231 NYC TAXI 1246 12460010 LONG ISLAND CNY 24164074366090230735280	-23.00
01/02/25	CHECKCARD 1231 SQ *RALPH'S COFFEE Manhasset NY 24692164366103050205878	-144.61
01/02/25	PURCHASE 0101 YSI*Adora Townhomes 916-7717002 CA	-2,064.32
01/02/25	CHECKCARD 0101 NNT CRAFTY SPO SEA CLIFF NY	-32.58
01/03/25	CHECKCARD 0101 GARVIES POINT RESTAURAN GLEN COVE NY 24009585002500639095064	-25.64
01/03/25	PMNT SENT 0102 APPLE CASH SENT MONEY 1INFINITELOOPCA	-50.00
01/06/25	PURCHASE 0104 TST*BONDI SUSHI - NOLIT 516-660-6182 NY	-32.37
01/06/25	CHECKCARD 0103 SQ *STOUT MARKETS INC New York NY 24692165004105775340745	-46.26
01/06/25	CHECKCARD 0104 KITCHEN KABARET ROSLYN HEIGHTNY 24257615005900014100938	-7.59
01/06/25	PMNT SENT 0105 APPLE CASH SENT MONEY 1INFINITELOOPCA	-1.00
01/06/25	CHECKCARD 0105 SACCODEPTOFAIRPORTS SACRAMENTO CA 24022335006010189235317	-164.00
01/06/25	TRADER JOE S # 01/06 #000017146 PURCHASE TRADER JOE S #26 ROSEVILLE CA	-143.00
01/07/25	CHECKCARD 0105 DIANES ROSLYN NY 24071055006330150737248	-11.25
01/08/25	CHECKCARD 0107 SQ *FOURSCORE COFFEE Roseville CA 24692165007108856201635	-8.75
01/09/25	PURCHASE 0109 AMAZON MARK* ZP5DY3I81 HTTPSAMAZON.CWA	-76.65
01/09/25	PURCHASE 0109 AMAZON MARK* ZD35A2MA0 HTTPSAMAZON.CWA	-32.82
01/09/25	PURCHASE 0109 DD *GARDENOFEATN WWW.DOORDASH.CA	-18.32
01/10/25	TRADER JOE S # 01/10 #000338210 PURCHASE TRADER JOE S #07 FAIR OAKS CA	-3.22
Total ATM and debit card subtractions		**-$5,151.94**

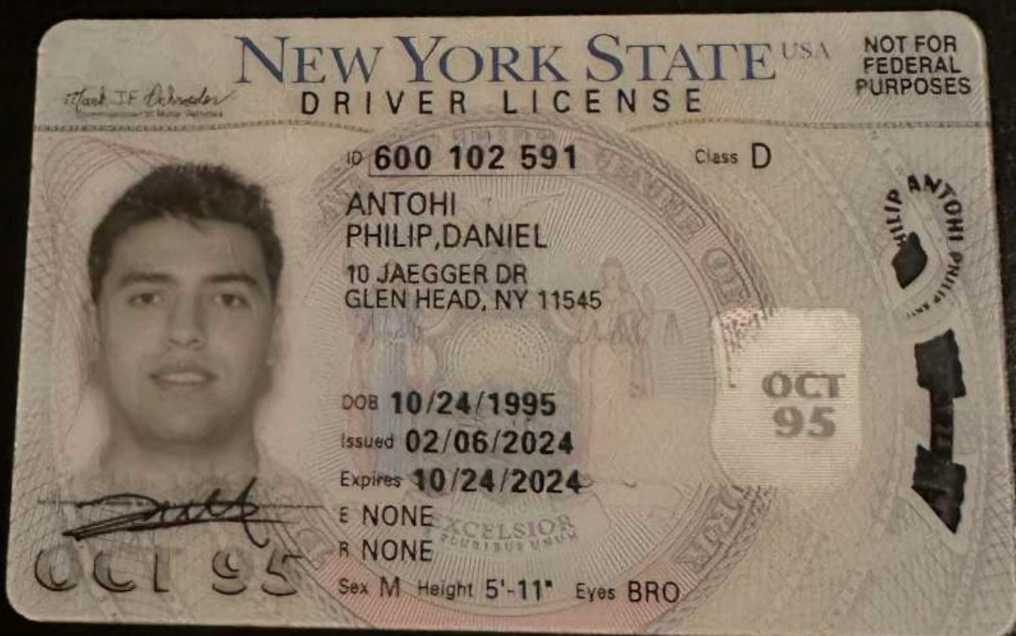
continued on the next page

Withdrawals and other subtractions - continued

Other subtractions

Date	Description	Amount
12/16/24	SCHWAB BROKERAGE DES:MONEYLINK ID:558622473431501 INDN:SHELBY ROSE TORRESSAND CO ID:9005586224 PPD	-300.00
12/24/24	STATE FARM INSURANCE Bill Payment	-135.00
12/26/24	CHASE CREDIT CRD DES:AUTOPAY ID:000000000469002 INDN:SANDERS SHELBY CO ID:4760039224 PPD	-1,000.00
12/30/24	Online scheduled payment to CRD 4564 Confirmation# 4348401519	-388.45
01/03/25	FIDIUM FIBER DES:BILLPAY ID:FIDIUM LEGACY P INDN:SHELBY TORRES SANDERS CO ID:0000000160 PPD	-45.78
01/06/25	Zelle payment to NIZAM UDDIN Conf# l6u7k5wxf	-120.00
Total other subtractions		**-$1,989.23**

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


NEW YORK STATE USA
NOT FOR FEDERAL PURPOSES
DRIVER LICENSE
ID 600 102 591
Class D
ANTOHI
PHILIP,DANIEL
10 JAEGGER DR
GLEN HEAD, NY 11545
DOB 10/24/1995
Issued 02/06/2024
Expires 10/24/2024
E NONE
R NONE
Sex M Height 5'-11" Eyes BRO
OCT 95
EXCELSIOR
OCT 95

MV-1 (1/24) PART 2

Changing Address?

If you change your residence, cross out the old address on the front of this document and write in your new address. You must notify DMV of your new address within 10 days, using DMV form MV-232, which is available to download from the DMV web site at dmv.ny.gov

Restrictions

- A ACCEL LEFT OF BRAKE
- A1 TEMPORARY VISITOR
- A2 PROBLEM DRIVER
- A3 MED CERT EXEMPT
- A4 IGNITION INTERLOCK DEVICE
- B CORRECTIVE LENSES
- C MECHANICAL AID
- D PROSTHETIC DEVICE
- E NO MAN TRANS EQUIPPED CMV
- E1 AUTOMATIC TRANSMISSION
- F OUTSIDE MIRROR
- F1 HEARING AID OR FULL VIEW MIRROR
- G DAYLIGHT DRIVING ONLY
- I LIMITED USE AUTO MAX 40 MPH
- I1 LIMTD USE MCY MAX 40 MPH
- I2 LIMTD USE MCY MAX 30 MPH
- I3 LIMTD USE MCY MAX 20 MPH
- J THREE WHEEL MCY
- K CDL INTRASTATE ONLY
- L NO AIRBRAKE EQUIPPED CMV
- M NO CLASS A PASSENGER VEH
- N NO CLASS A/B PASSENGER VEH
- N1 NO VEHICLE DESIGNED FOR 15 OR MORE ADULT PASSENGERS
- N2 NO VEHICLE DESIGNED FOR 8 OR MORE ADULT PASSENGERS
- O NO TRACTOR/TRAILER CMV
- O1 NO TRACTOR TRAILER CMV/ TRUCK NOT OVER 26,000 GVWR
- P NO PASSENGERS IN CMV BUS
- P1 POWER BRAKES
- Q POWER STEERING
- R BUILT-UP SEAT/PED/SHOE
- S1 SCHOOL BUS ONLY
- U HAND OPERATED BRAKE
- V MEDICAL VARIANCE
- V1 FOOT-OPER PARKING BRAKE
- X NO CARGO IN CMV TANK VEH
- X1 FULL HAND CONTROL
- Y SHOULDER HARNESS USE
- Z NO FULL AIRBRAKE EQUIP CMV
- Z1 WHEEL SPINNER
- 4 TELESCOPIC LENS 4
- 5 NO LIMTD ACCESS RDS

Endorsements

- F FARM CLASS A VEHICLES
- G FARM CLASS B VEHICLES
- H HAZARDOUS MATERIALS
- M METAL COIL
- N TANK VEHICLES
- P PASSENGER TRANSPORT
- R RV GVWR OVER 26,000 LBS
- S SCHOOL BUS
- T DOUBLES/TRIPLES
- W TOW TRUCK
- X TANK/HAZMAT

(FOLD ALONG THIS LINE)

NEW YORK STATE DEPARTMENT OF MOTOR VEHICLES
Visit us at dmv.ny.gov

CUSTOMER RECEIPT
INTERIM LICENSE
****DRIVER LICENSE*****

```
ANTOHI                         Class   D
PHILIP,DANIEL                  DOB     XX/XX/XX     M
I4700608      APR 10 2025   WEB     80.50     WEB     CDA
```

This Temporary Document is not Valid for Identification Purposes

236024 MV-1 (1/24) PART 4

NYS Department of Motor Vehicles
THIS TEMPORARY DOCUMENT IS NOT VALID FOR IDENTIFICATION PURPOSES

INTERIM LICENSE

```
****DRIVER LICENSE*****
I4700608             APR 10 202
WEB   Fee   80.50   WEB    CDA
```

(FOLD ALONG THIS LINE)

236024

NYS Department of Motor Vehicles

INTERIM LICENSE

```
Class D     RestrictioNONE
Endorsements             NONE
Status terminates on     10/24/32
Probation Date           NONE
This document expires    06/09/25
ANTOHI
PHILIP,DANIEL
10 JAEGGER DR
GLEN HEAD            NY    11545
Sex   M   Eyes BR     Ht.   511
Birthdate XX/XX/XX
 Additional Restriction       NONE
```

Sign Here X ______________________

Keep this document until you receive your Photo Document
MV-1 (1/24) PART 2