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
Striapko	Stephanie	V.	

SSN	BIRTH DATE	PHONE - TYPE
-**-*	10/7/2002	(917) 912 - 2026 - Mobile

EMAIL
stephaniestriapko11@gmail.com

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
18 Springwood Drive	Monroe township	NJ	08831

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

EMPLOYMENT & INCOME INFORMATION

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

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

Window Guards:

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

Were you referred by a broker?

NO

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

NO

Preferred Mailing Address:

18 Springwood Drive, Monroe township, NJ 08831 - US

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

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

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

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

Initials: S.S. 4AD22F65

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 Stephanie V. Striapko*

Signed by Stephanie V. Striapko
Tue Feb 25 2025 01:48:48 PM EST
Key: 4AD22F65; IP Address: 174.197.133.84

Stephanie V. Striapko *(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**
Stephanie Striapko	XXXXXXXXXXXX3014	15572489	$21.50
This card has been authorized for the amount above and will be charged when the application is processed.			

Initials: S.S. 4AD22F65

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
Striapko	Nataliya		

SSN	BIRTH DATE	PHONE - TYPE
-**-*	4/17/1973	(718) 450 - 7092 - Mobile

EMAIL
nataliyast@verizon.net

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
18 Springwood Drive	Monroe Township	NJ	08831

MOVE IN DATE	MOVE OUT DATE	MONTHLY RENT
	current	$7,200.00 / Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY
DPS, RN	Good Care Agency

SUPERVISOR	SUPERVISOR PHONE	SALARY	START DATE
Inna Sosnova	(718) 635 - 3535	$60,000.00/Mo.	

EMPLOYER ADDRESS	CITY	STATE	ZIP
2671 Coney Island Avenue	Brooklyn	NY	11235

BACKGROUND INFORMATION

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

SUPPLEMENTAL QUESTIONS

Will the tenant be receiving stove knob covers from property?

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

Window Guards:

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

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Initials: N.S. 8FE3BEE5

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☒ *Application consent was digitally accepted by Nataliya Striapko (Guarantor)*

Signed by Nataliya Striapko
Tue Feb 25 2025 02:14:59 PM EST
Key: 8FE3BEE5; IP Address: 68.129.80.34

Nataliya Striapko *(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
07	XXXXXXXXXXXX4004	15572598	$21.50

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

Initials: N.S. 8FE3BEE5

California Required Notices

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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.

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Rental Report for Stephanie V. Striapko

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 Stephanie V. Striapko: 700

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

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$0.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $4,844.75)
Total number of accounts	2
Accounts with no late payments	2 (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	$44,704.00 ($0.00 past due)
Outstanding revolving debt	$44,704.00 (28% of limit) ($0.00 past due)
Outstanding loan balance	$0.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Stephanie V. Striapko	STEPHANIE V. STRIAPKO
SSN:	***-**-****	***-**-****
Birth Date:	10/**/2002	10/**/2002

Addresses	From Application	From Equifax
	18 Springwood Drive Monroe township, NJ 08831 - US	18 SPRINGWOOD DR. MONROE, NJ 08831 (Applicant) Reported 2/2025

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

Employment Verifications

From RealPage

Requested For Stephanie V. Striapko Requested Date 2/27/2025	**Employer** N/A	**Position Held** N/A (Auto-generated placeholder)	**Annual Salary** $0.00	**Supervisor** N/A
	Results Pending			

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Stephanie V. Striapko	Multistate Search	2/27/2018 - 2/27/2025	2/27/2025	2/27/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Stephanie V. Striapko	2/27/2025	2/27/2025

Results
No Records Found

Restricted Person Search		
Requested For Stephanie V. Striapko	**Requested** 2/27/2025	**Returned** 2/27/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	700	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)	706	You have too few credit accounts No open bankcard or revolving accounts in your credit file Too many of your open bankcard or revolving accounts have a balance The date that you opened your oldest account is too 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	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	7/2018	1/2025					$44,704.00
	Monthly Payment	**High Credit** $158,186.00	**Type** OPEN ACCOUNT	**Comments** Rate/Status 1: Pays account as agreed			

Payment History

2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23	
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
NORDSTROM/TD BANK (Applicant)	8/2011	7/2020					$0.00
	Monthly Payment	**High Credit** $1,996.00	**Type** REVOLVING	**Comments** ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Payment History

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

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Rental Report for Nataliya Striapko (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 Nataliya Striapko (Guarantor): 822

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

Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	
Prostitution	None ever	Pass/Fail	
Sex Offense Coerced	None ever	Pass/Fail	
Sex Offense Willful	None ever	Pass/Fail	
Society Other	None ever	Pass/Fail	
Violent Fatal	None ever	Pass/Fail	
Violent Non Fatal	None ever	Pass/Fail	
Weapons	None ever	Pass/Fail	
Wildlife	None ever	Pass/Fail	
Criminal and Other Public Records: Misdemeanor Convictions		Pass/Fail	
Total Considered Misdemeanor Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
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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)	$720,000.00
Total **verified** annual income	$457,030.32
Total **verified** combined annual income to rent ratio	94.34 (based on rent of $4,844.75)
Total number of accounts	33
Accounts with no late payments	33 (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	$5,895,510.00 ($0.00 past due)
Outstanding revolving debt	$77,594.00 (1% of limit) ($0.00 past due)
Outstanding loan balance	$5,817,916.00 ($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:	Nataliya Striapko (Guarantor)	NATALIYA STRIAPKO NALIYA STRIAPKO NATALI STRIAPHO
SSN:	***-**-****	***-**-****
Birth Date:	4/**/1973	4/**/1973

Addresses	From Application	From Equifax
	18 Springwood Drive Monroe Township, NJ 08831 - US	18 SPRINGWOOD DR. MONROE TOWNSHIP, NJ 08831 (Applicant) Reported 2/2025 11 AMBER DR. OLD BRIDGE, NJ 08857 (Applicant) Reported 7/2021

Employment	From Application	From Equifax
Applicant:	DPS, RN Good Care Agency $60,000.00/Mo. Total annual Income: $720,000.00	SHOP SMART SUPERMARK GENERAL MAINT STIN TRANSPORTATION

Income Verifications

Requested For		**Requested Date**	
Nataliya Striapko		2/25/2025	
Date 2/25/2025	**Consumer Provided Income Source** Bank connection	**Total Deposits (90 Days)** $114,257.57	**Verified Annual Income** $457,030.31 *Income amount used in scoring
Bank Institution TD Bank	**Account Type** Checking	**Account Holder** NATALIYA STRIAPKO	**Total Deposits (90 Days)** $14,257.57
Bank Institution TD Bank	**Account Type** Checking	**Account Holder** NATALIYA STRIAPKO	**Total Deposits (90 Days)** $0.00
Bank Institution TD Bank	**Account Type** Savings	**Account Holder** NATALIYA STRIAPKO	**Total Deposits (90 Days)** $100,000.00
Date 12/26/2024	**Income Source** GOOD CARE AGENCY DIRECT DEP		**Amount** $1,587.81
Date 12/31/2024	**Income Source** GOOD CARE AGENCY DIRECT DEP		**Amount** $1,583.72
Date 1/9/2025	**Income Source** GOOD CARE AGENCY DIRECT DEP		**Amount** $1,583.72
Date 1/16/2025	**Income Source** GOOD CARE AGENCY DIRECT DEP		**Amount** $1,583.72
Date 1/23/2025	**Income Source** GOOD CARE AGENCY DIRECT DEP		**Amount** $1,583.72
Date 1/30/2025	**Income Source** GOOD CARE AGENCY DIRECT DEP		**Amount** $1,583.72
Date 2/6/2025	**Income Source** GOOD CARE AGENCY DIRECT DEP		**Amount** $1,583.72
Date 2/13/2025	**Income Source** GOOD CARE AGENCY DIRECT DEP		**Amount** $1,583.72
Date 2/19/2025	**Income Source** GOOD CARE AGENCY DIRECT DEP		**Amount** $1,583.72
Date 12/5/2024	**Income Source** 021925ATM CHECK DEPOSI 2700 CONEY ISLAND AVENUBROOKLYN *NY		**Amount** $50,000.00
Date 12/27/2024	**Income Source** 021925ATM CHECK DEPOSI 2700 CONEY ISLAND AVENUBROOKLYN *NY		**Amount** $10,000.00
Date 1/21/2025	**Income Source** 021925ATM CHECK DEPOSI 2700 CONEY ISLAND AVENUBROOKLYN *NY		**Amount** $20,000.00
Date 2/19/2025	**Income Source** 021925ATM CHECK DEPOSI 2700 CONEY ISLAND AVENUBROOKLYN *NY		**Amount** $20,000.00

From RealPage				
Requested For Nataliya Striapko (Guarantor) Requested Date 2/27/2025	**Employer** Good Care Agency	**Position Held** DPS, RN	**Annual Salary** $720,000.00	**Supervisor** Inna Sosnova (718) 635 - 3535
	Results Pending			

Criminal and Other Public Records				
Requested For Nataliya Striapko (Guarantor)	**Location Searched** Multistate Search	**Period Searched** 2/27/2018 - 2/27/2025	**Requested** 2/27/2025	**Returned** 2/27/2025
Results *No Records Found*				

National Sex Offender Registry History		
Requested For Nataliya Striapko (Guarantor)	**Date Requested** 2/27/2025	**Date Returned** 2/27/2025
Results *No Records Found*		

Restricted Person Search		
Requested For Nataliya Striapko	**Requested** 2/27/2025	**Returned** 2/27/2025
Results *No Records Found*		

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	822	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)	775	Total of all balances on bankcard or revolving accounts is too high The balances on your accounts are too high compared to loan amounts Open real estate account balances are too high compared to their loan amounts Your open auto account balances are too high compared to their loan amounts
	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
CITIZENS ONE HOME LO (Applicant)	4/2024	1/2025					$2,845,561.00

Monthly Payment	High Credit	Type	Comments
$20,661.00	$2,870,000.00	MORTGAGE	VARIABLE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
PNC MORTGAGE (Applicant)	10/2021	1/2025					$1,563,542.00

Monthly Payment	High Credit	Type	Comments
$10,069.00	$1,683,000.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23	
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
SELECT PORTFOLIO SER (Applicant)	12/2005	1/2025					$687,785.00

Monthly Payment	High Credit	Type	Comments
$7,311.00	$850,000.00	MORTGAGE	VARIABLE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed

Payment History

2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23	
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
CITIZENS ONE HOME LO (Applicant)	4/2024	1/2025					$403,974.00

Monthly Payment	High Credit	Type	Comments
$3,568.00	$410,000.00	MORTGAGE	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	11/2024	1/2025					$169,247.00

Monthly Payment	High Credit	Type	Comments
$2,961.00	$172,685.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

2/25		12/24
0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	5/2023	12/2024					$75,539.00

Monthly Payment	High Credit	Type	Comments
$2,846.00	$161,826.00	INSTALLMENT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	8/2024	1/2025					$72,268.00

Monthly Payment	High Credit	Type	Comments
$1,479.00	$79,434.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

2/25		12/24		10/24	
0	0	0	0	0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	7/2017	1/2025					$44,704.00

Monthly Payment	High Credit	Type	Comments
	$158,186.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE (Applicant)	12/2001	1/2025					$32,889.00

Monthly Payment	High Credit	Type	Comments
$4,191.00	$95,632.00	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
2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
APPLE CARD - GS BANK (Applicant)	10/2020	12/2024					$1.00

Monthly Payment	High Credit	Type	Comments
	$7,692.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	12/2005	4/2018					$0.00

Monthly Payment	High Credit	Type	Comments
	$850,000.00	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)	1/2006	9/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$329,000.00	MORTGAGE	VARIABLE/ADJUSTABLE 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
11/21		9/21		7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BENTLEY FINANCIAL (Applicant)	6/2021	12/2022					$0.00

Monthly Payment	High Credit	Type	Comments
	$283,050.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	2/2023	10/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$185,876.00	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
12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	12/2020	9/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$145,518.00	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
10/23		8/23		6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	12/2020	4/2023					$0.00

Monthly Payment	High Credit	Type	Comments
	$144,045.00	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
6/23		4/23		2/23		12/22		10/22		8/22		6/22		4/22		2/22		12/21		10/21		8/21	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
VALLEY NATIONAL (Applicant)	3/2017	8/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$135,000.00	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
10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18		12/17	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	4/2021	7/2024					$0.00

Monthly Payment	High Credit	Type	Comments
	$72,343.00	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
9/24		7/24		5/24		3/24		1/24		11/23		9/23		7/23		5/23		3/23		1/23		11/22	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ONEMAIN (Applicant)	7/2006	7/2021					$0.00

Monthly Payment	High Credit	Type	Comments
	$31,293.00	OVERDRAFT RESERVE	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
9/21		7/21		5/21		3/21		1/21		11/20		9/20		7/20		5/20		3/20		1/20		11/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	1/2020	1/2025					$0.00

Monthly Payment	High Credit	Type	Comments
	$30,133.00	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
2/25		12/24		10/24		8/24		6/24		4/24		2/24		12/23		10/23		8/23		6/23		4/23	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DISCOVER BANK (Applicant)	7/2000	4/2019					$0.00

Monthly Payment	High Credit	Type	Comments
	$11,218.00	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
10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	5/2000	1/2012					$0.00

Monthly Payment	High Credit	Type	Comments
	$9,023.00	OPEN ACCOUNT	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITY BANK/CLMEMR (Applicant)	10/2011	4/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$6,315.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PC RICHARDS (Applicant)	5/2004	5/2005					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,529.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/LILSW (Applicant)	6/2011	3/2012					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$4,000.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/FURNITURE FIRS (Applicant)	7/2009	7/2009					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,429.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
NORDSTROM/TD BANK (Applicant)	8/2011	7/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,996.00	REVOLVING	ACCOUNT CLOSED DUE TO INACTIVITY Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PAYPAL (Applicant)	12/2007	12/2013					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,024.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/TJX CO DC (Applicant)	4/2021	4/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$600.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/VICTO (Applicant)	11/2009	3/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$454.00	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
1/20		11/19		9/19		7/19		5/19		3/19		1/19		11/18		9/18		7/18		5/18		3/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITY BANK/ANNIES (Applicant)	12/2009	8/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$452.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCBPAYPALSMARTCONN (Applicant)	9/2013	1/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$385.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/AMAZON PLCC (Applicant)	6/2013						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Previous Credit Inquiries	
From Equifax	
1/2024	EMS-CTZN (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.

NEW JERSEY NJMVC
New Jersey Motor Vehicle Commission

AUTO DRIVER LICENSE

DL S8358 72285 60023

CLASS D

Acting Chief Administrator

UNDER 21 UNTIL 10-07-2023

NOT FOR
"REAL ID"
PURPOSES

DOB 10-07-2002

ISS 09-26-2023

EXP 10-07-2027

END NONE
RESTR NONE

STRIAPKO
STEPHANIE V

18 SPRINGWOOD DR
MONROE TWP, NJ 08831-3270

GENDER F HGT 5'-07" EYES GRY REN

WV WV202326900001136 24.00

GOOD CARE AGENCY INC
2671 Coney Island Avenue
Brooklyn, NY 11235
718 635 3535

02/27/2025

ON BEHALF OF:
NAME Nataliya Striapko
ADDRESS 18 Springwood Dr
Monroe Township NJ 08831

Please accept this notice as an official letter of employment for Ms. Striapko Nataliya. Ms. Striapko is employed with Good Care Agency, Inc. since 04/12/2012 until present in the position of Director of Patient Services.

Please do not hesitate to contact me with any additional questions.

Sincerely,

Inna Sosnova
Administrator
718-635-3535, ext. 113

GOOD CARE AGENCY, INC.
2671 CONEY ISLAND AVENUE
BROOKLYN, NY 11235
TEL 718-635-3535
FAX: 718-648-0238

NEW JERSEY NJMVC

AUTO DRIVER LICENSE

DL S8358 58100 54732 CLASS D
DOB 04-17-1973
ISS 12-15-2022 EXP 04-17-2027
STRIAPKO
NATALIYA
18 SPRINGWOOD DR
MONROE TWP, NJ 08831-3270
END NONE
RESTR NONE
GENDER F HGT 5'-05" EYES BRN
JT
FR2022349000000020 RENC

11.00

21 STMMSH8HNW
NJCN7M01

MVC

Rev 01-08-2020

NS04-17-1973

Visit us at
www.njmvc.gov

ENDORSEMENTS:
None

RESTRICTIONS:
None

TD Bank
America's Most Convenient Bank®

E STATEMENT OF ACCOUNT

NATALIYA STRIAPKO
18 SPRINGWOOD DR
MONROE NJ 08831-3270

Page:	1 of 5
Statement Period:	Jan 26 2025-Feb 25 2025
Cust Ref #:	7864048371-337-E-***
Primary Account #:	786-4048371

Private Tiered Checking

NATALIYA STRIAPKO

Account # 786-4048371

ACCOUNT SUMMARY

Statement Balance as of 01/26			9,091.94
Plus	11	Deposits and Other Credits	17,569.46
Plus		Interest Paid	0.09
Less	23	Checks and Other Debits	17,917.91
Statement Balance as of 02/25			8,743.58

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

ACCOUNT ACTIVITY

Transactions by Date

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01/28	eTransfer Credit, Online Xfer Transfer from CK 4414383317		200.00	9,291.94
01/28	TD ZELLE SENT, 502800E0M1L2 Zelle Gloria Herrera	200.00		9,091.94
01/28	Check #4015	280.00		8,811.94
01/30	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****93672127RAT		1,583.72	10,395.66
02/04	eTransfer Credit, Online Xfer Transfer from CK 4414383317		260.00	10,655.66
02/04	TD ZELLE SENT, 503500K00AH0 Zelle Gloria Herrera	200.00		10,455.66
02/06	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****35518455RAT		1,583.72	12,039.38
02/06	TD BILL PAY SERV, VERIZON ONLINE PMT TDB****74099POS	386.22		11,653.16
02/06	TD BILL PAY SERV, PSE&G ONLINE PMT TDB****74099POS	437.40		11,215.76
02/07	MOBILE DEPOSIT		10,000.00	21,215.76
02/07	ELECTRONIC PMT-TEL, PRUDENTIAL INS PREM *V***0678025036	179.00		21,036.76
02/07	TD BILL PAY SERV, ALLVOI COMM ONLINE PMT TDB****74099POS	14.95		21,021.81
02/10	ACH DEBIT, LPL DEBIT ****521748861	100.00		20,921.81
02/10	ELECTRONIC PMT-TEL, SELECT PORTFOLIO SPS ****654685	8,311.73		12,610.08
02/11	eTransfer Credit, Online Xfer Transfer from CK 4414383317		200.00	12,810.08

How to Balance your Account

Begin by adjusting your account register as follows:

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

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

❶	Ending Balance	8,743.58
❷	Total Deposits	+
❸	Sub Total	
❹	Total Withdrawals	-
❺	Adjusted Balance	

❷

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		❷

❹

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		❹

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

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

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

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

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

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

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

INTEREST NOTICE

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

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

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

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

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

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

TD Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

NATALIYA STRIAPKO

Statement Period: Jan 26 2025-Feb 25 2025
Cust Ref #: 7864048371-337-E-***
Primary Account #: 786-4048371

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
02/11	TD ZELLE SENT, 504200B0409Y Zelle Gloria Herrera	200.00		12,610.08
02/12	TD BILL PAY SERV, CHASE CARD SERV ONLINE PMT TDB****74099POS	95.00		12,515.08
02/12	Check #4017	75.00		12,440.08
02/12	Check #4018	350.00		12,090.08
02/13	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****82539161RAT		1,583.72	13,673.80
02/18	eTransfer Credit, Online Xfer Transfer from CK 4414383317		174.58	13,848.38
02/18	eTransfer Credit, Online Xfer Transfer from CK 4414383317		200.00	14,048.38
02/18	ACH DEBIT, PRUDENTIAL INS PREM *L***9276025045	87.57		13,960.81
02/18	ACH DEBIT, PRUDENTIAL INS PREM *L***9275025045	267.21		13,693.60
02/18	TD ZELLE SENT, 504900F0KUNM Zelle Gloria Herrera	200.00		13,493.60
02/18	eTransfer Debit, Online Xfer Transfer to CK 4414383317	5,000.00		8,493.60
02/19	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****34605397RAT		1,583.72	10,077.32
02/19	ELECTRONIC CK PMT-ARC, UHIC 5840 PREMIUN 4016	47.90		10,029.42
02/19	TD BILL PAY SERV, FSTENERGY JCPL ONLINE PMT TDB****74099POS	412.00		9,617.42
02/20	Check #4019	319.86		9,297.56
02/24	ACH DEBIT, LPL DEBIT ****521748861	200.00		9,097.56
02/25	eTransfer Credit, Online Xfer Transfer from CK 4414383317		200.00	9,297.56
02/25	ACH DEBIT, VERIZON WIRELESS PAYMENTS ****25367100001	354.07		8,943.49
02/25	TD ZELLE SENT, 505600L0JVZ5 Zelle Gloria Herrera	200.00		8,743.49
02/25	INTEREST PAID		0.09	8,743.58

Checks Paid No. Checks: 4

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
01/28	4015	280.00	02/12	4018	350.00
02/12	4017*	75.00	02/20	4019	319.86

TD Bank
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STATEMENT OF ACCOUNT

NATALIYA STRIAPKO

Page:	4 of 5
Statement Period:	Jan 26 2025-Feb 25 2025
Cust Ref #:	7864048371-337-E-***
Primary Account #:	786-4048371

INTEREST SUMMARY

Beginning Interest Rate	0.01%
Number of days in this Statement Period	31
Interest Earned this Statement Period	0.09
Annual Percentage Yield Earned	0.01%
Interest Paid Year to date	0.20

TD Bank
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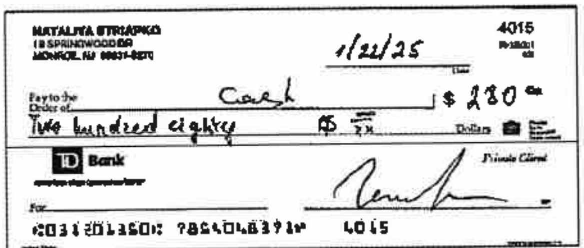
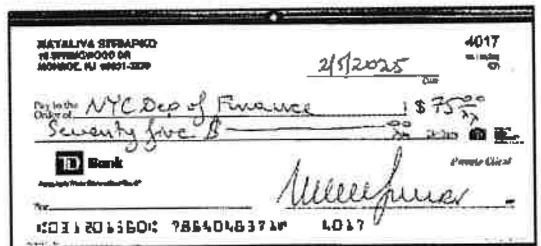
STATEMENT OF ACCOUNT

NATALIYA STRIAPKO

Statement Period: Jan 26 2025-Feb 25 2025
Cust Ref #: 7864048371-337-E-***
Primary Account #: 786-4048371



#4015 01/28 $280.00



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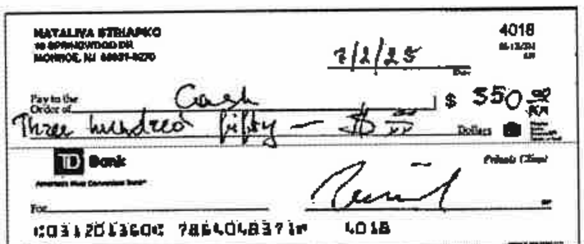
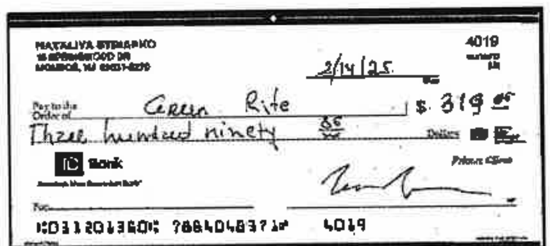


#4018 02/12 $350.00



#4019 02/20 $319.86

TD Bank
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E   STATEMENT OF ACCOUNT

NATALIYA STRIAPKO
18 SPRINGWOOD DR
MONROE NJ 08831-3270

Statement Period: Dec 26 2024-Jan 25 2025
Cust Ref #: 7864048371-337-E-***
Primary Account #: 786-4048371

Private Tiered Checking

NATALIYA STRIAPKO   Account # 786-4048371

ACCOUNT SUMMARY

Statement Balance as of 12/26			8,845.67
Plus	20	Deposits and Other Credits	65,017.05
Plus		Interest Paid	0.11
Less	37	Checks and Other Debits	64,770.89
Statement Balance as of 01/25			9,091.94

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

ACCOUNT ACTIVITY

Transactions by Date

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
12/26	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****35019081RAT		1,587.81	10,433.48
12/26	TD BILL PAY SERV, WASTE MANAGEMENT ONLINE PMT TDB****74099POS	246.03		10,187.45
12/26	Check #4009	350.00		9,837.45
12/30	eTransfer Credit, Online Xfer Transfer from CK 4414383317		50.00	9,887.45
12/30	eTransfer Credit, Online Xfer Transfer from SV 00004761764773		10,000.00	19,887.45
12/30	TD ZELLE SENT, 436300N0ITFO Zelle ALIS SANCHEZ F	50.00		19,837.45
12/30	TD BILL PAY SERV, VERIZON ONLINE PMT TDB****74099POS	386.12		19,451.33
12/31	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****97455098RAT		1,583.72	21,035.05
01/02	Check #4004	450.00		20,585.05
01/03	ELECTRONIC CK PMT-ARC, UHIC 5840 PREMIUN 4010	47.90		20,537.15
01/07	TD ZELLE SENT REVERSAL, 500700L0JSAM Zelle		200.00	20,737.15
01/07	TD ZELLE SENT REVERSAL, 500700J04JSH Zelle		200.00	20,937.15
01/07	TD ZELLE SENT REVERSAL, 500700I04WBW Zelle		200.00	21,137.15
01/07	eTransfer Credit, Online Xfer Transfer from CK 4414383317		200.00	21,337.15
01/07	ELECTRONIC PMT-TEL, PRUDENTIAL INS PREM *V***0678025003	179.00		21,158.15
01/07	TD BILL PAY SERV, PSE&G ONLINE PMT TDB****74099POS	267.29		20,890.86

How to Balance your Account

Begin by adjusting your account register as follows:

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

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

1	Ending Balance	9,091.94
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

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

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

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

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

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

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

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

INTEREST NOTICE

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

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

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

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

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

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

TD Bank
America's Most Convenient Bank®

STATEMENT OF ACCOUNT

NATALIYA STRIAPKO

Statement Period: Dec 26 2024-Jan 25 2025
Cust Ref #: 7864048371-337-E-***
Primary Account #: 786-4048371

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01/07	TD BILL PAY SERV, MONROE TOWNSHIP ONLINE PMT TDB****74099POS	475.50		20,415.36
01/07	TD BILL PAY SERV, AMERICAN EXPRESS ONLINE PMT TDB****74099POS	7,910.00		12,505.36
01/07	TD ZELLE SENT, 500700L0JSAM Zelle Gloria Herrera	200.00		12,305.36
01/07	TD ZELLE SENT, 500700J04JSH Zelle Gloria Herrera	200.00		12,105.36
01/07	TD ZELLE SENT, 500700I04WBW Zelle Gloria Herrera	200.00		11,905.36
01/07	Check #4011	300.00		11,605.36
01/08	TD ZELLE SENT REVERSAL, 500800I05TX8 Zelle		200.00	11,805.36
01/08	TD BILL PAY SERV, ALLVOI COMM ONLINE PMT TDB****74099POS	14.95		11,790.41
01/08	ACH DEBIT, LPL DEBIT ****521748861	100.00		11,690.41
01/08	TD ZELLE SENT, 500800I05TX8 Zelle Gloria Herrera	200.00		11,490.41
01/08	TD ZELLE SENT, 500800O077KQ Zelle Gloria Herrera	200.00		11,290.41
01/09	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****34224791RAT		1,583.72	12,874.13
01/09	ELECTRONIC PMT-TEL, SELECT PORTFOLIO SPS ****654685	8,148.67		4,725.46
01/10	DEBIT	300.00		4,425.46
01/14	eTransfer Credit, Online Xfer Transfer from CK 4414383317		200.00	4,625.46
01/14	eTransfer Credit, Online Xfer Transfer from SV 00004761764773		35,000.00	39,625.46
01/14	TD ZELLE SENT, 501400M0C0QW Zelle Gloria Herrera	200.00		39,425.46
01/14	eTransfer Debit, Online Xfer Transfer to CK 4414383317	5,000.00		34,425.46
01/14	Check #3961	450.00		33,975.46
01/14	Check #4012	50.00		33,925.46
01/15	MOBILE DEPOSIT		115.00	34,040.46
01/15	ACH DEBIT, PRUDENTIAL INS PREM *L***9276025011	87.57		33,952.89
01/15	ACH DEBIT, PRUDENTIAL INS PREM *L***9276025014	87.57		33,865.32
01/15	ACH DEBIT, PRUDENTIAL INS PREM *L***9275025011	267.21		33,598.11

TD Bank
America's Most Convenient Bank®

STATEMENT OF ACCOUNT

NATALIYA STRIAPKO

Page:	4 of 6
Statement Period:	Dec 26 2024-Jan 25 2025
Cust Ref #:	7864048371-337-E-***
Primary Account #:	786-4048371

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01/15	ACH DEBIT, PRUDENTIAL INS PREM *L***9275025014	267.21		33,330.90
01/15	TD BILL PAY SERV, AMERICAN EXPRESS ONLINE PMT TDB****74099POS	30,000.00		3,330.90
01/16	eTransfer Credit, Online Xfer Transfer from CK 4414383317		174.58	3,505.48
01/16	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****35095033RAT		1,583.72	5,089.20
01/17	ACH DEPOSIT, PRUDENTIAL REVERSAL *L***9276025011		87.57	5,176.77
01/17	ACH DEPOSIT, PRUDENTIAL REVERSAL *L***9275025011		267.21	5,443.98
01/17	ATM CHECK DEPOSIT, *****30166822783 AUT 011725 ATM CHECK DEPOSI 2700 CONEY ISLAND AVENUE BROOKLYN * NY		10,000.00	15,443.98
01/17	TD ATM DEBIT AP, *****30166822783 AUT 011725 DDA WITHDRAW AP 2700 CONEY ISLAND AVENUE BROOKLYN * NY	200.00		15,243.98
01/21	eTransfer Credit, Online Xfer Transfer from CK 4414383317		200.00	15,443.98
01/21	TD ZELLE SENT, 502100A0IQPS Zelle Gloria Herrera	200.00		15,243.98
01/22	ACH DEBIT, LPL DEBIT ****521748861	200.00		15,043.98
01/22	TD BILL PAY SERV, FSTENERGY JCPL ONLINE PMT TDB****74099POS	412.00		14,631.98
01/22	Check #4013	350.00		14,281.98
01/23	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****35804864RAT		1,583.72	15,865.70
01/23	ACH DEBIT, VERIZON WIRELESS PAYMENTS ****25367100001	294.08		15,571.62
01/24	TD BILL PAY SERV, CAPITAL ONE, NA ONLINE PMT TDB****74099POS	6,000.00		9,571.62
01/24	Check #4014	479.79		9,091.83
01/24	INTEREST PAID		0.11	9,091.94

Checks Paid No. Checks: 7

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
01/14	3961	450.00	01/14	4012	50.00
01/02	4004*	450.00	01/22	4013	350.00
12/26	4009*	350.00	01/24	4014	479.79
01/07	4011*	300.00			

NATALIYA STRIAPKO

Page:	5 of 6
Statement Period:	Dec 26 2024-Jan 25 2025
Cust Ref #:	7864048371-337-E-***
Primary Account #:	786-4048371

INTEREST SUMMARY

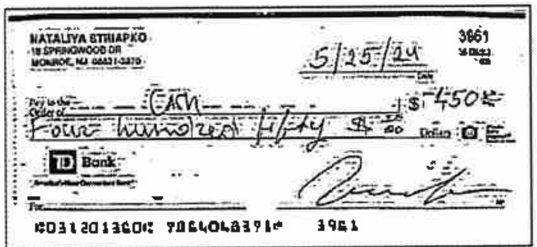
Beginning Interest Rate	0.01%
Number of days in this Statement Period	31
Interest Earned this Statement Period	0.11
Annual Percentage Yield Earned	0.01%
Interest Paid Year to date	0.11

TD Bank
America's Most Convenient Bank®

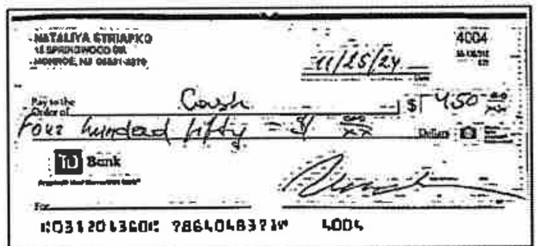
STATEMENT OF ACCOUNT

NATALIYA STRIAPKO

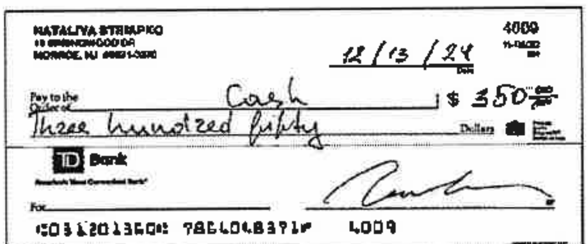
Page:	6 of 6
Statement Period:	Dec 26 2024-Jan 25 2025
Cust Ref #:	7864048371-337-E-***
Primary Account #:	786-4048371


NATALIYA STRIAPKO
18 SPRINGWOOD DR
MONROE, NJ 08831-3270
3961
5/25/24
Pay to the Order of Cash $ 450.00
Four hundred fifty $ 00/00 Dollars
TD Bank
⑆031201360⑆ 7864048371⑈ 3961

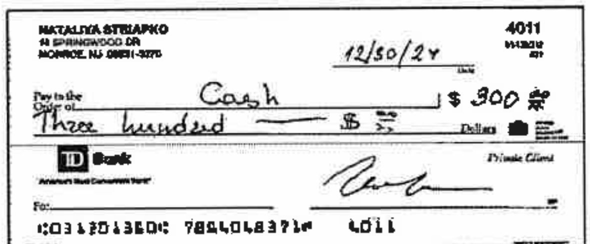
#3961 01/14 $450.00


NATALIYA STRIAPKO
18 SPRINGWOOD DR
MONROE, NJ 08831-3270
4004
11/25/24
Pay to the Order of Cash $ 450.00
Four hundred fifty $ 00/xx Dollars
TD Bank
For
⑆031201360⑆ 7864048371⑈ 4004

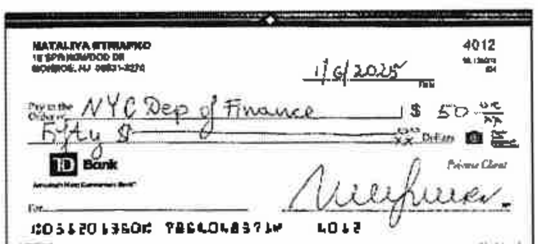
#4004 01/02 $450.00


NATALIYA STRIAPKO
18 SPRINGWOOD DR
MONROE, NJ 08831-3270
4009
12/13/24
Pay to the Order of Cash $ 350.00
Three hundred fifty Dollars
TD Bank
For
⑆031201360⑆ 7864048371⑈ 4009

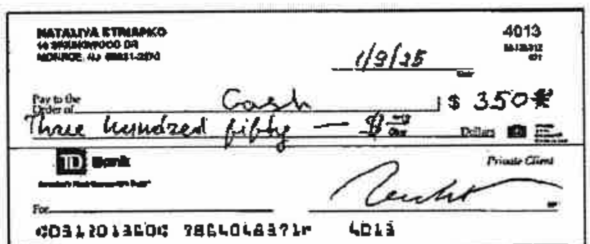
#4009 12/26 $350.00


NATALIYA STRIAPKO
18 SPRINGWOOD DR
MONROE, NJ 08831-3270
4011
12/30/24
Pay to the Order of Cash $ 300.00
Three hundred $ 00/xx Dollars
TD Bank
Private Client
For
⑆031201360⑆ 7864048371⑈ 4011

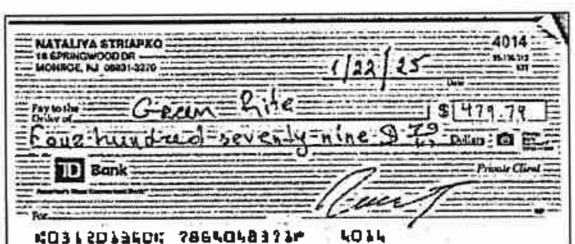
#4011 01/07 $300.00


NATALIYA STRIAPKO
18 SPRINGWOOD DR
MONROE, NJ 08831-3270
4012
1/6/2025
Pay to the Order of NYC Dep of Finance $ 50.00/xx
Fifty $ Dollars
TD Bank
Private Client
For
⑆031201360⑆ 7864048371⑈ 4012

#4012 01/14 $50.00


NATALIYA STRIAPKO
18 SPRINGWOOD DR
MONROE, NJ 08831-3270
4013
1/9/25
Pay to the Order of Cash $ 350.00
Three hundred fifty $ 00/xx Dollars
TD Bank
Private Client
For
⑆031201360⑆ 7864048371⑈ 4013

#4013 01/22 $350.00


NATALIYA STRIAPKO
18 SPRINGWOOD DR
MONROE, NJ 08831-3270
4014
1/22/25
Pay to the Order of Green Rite $ 479.79
Four hundred seventy-nine $ 79/xx Dollars
TD Bank
Private Client
For
⑆031201360⑆ 7864048371⑈ 4014

#4014 01/24 $479.79

TD Bank

America's Most Convenient Bank®

E

STATEMENT OF ACCOUNT

NATALIYA STRIAPKO
18 SPRINGWOOD DR
MONROE NJ 08831-3270

Statement Period: Nov 26 2024-Dec 25 2024
Cust Ref #: 7864048371-337-E-***
Primary Account #: 786-4048371

ATM Balance Inquiry Fee Changes Effective June 28, 2024

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

Private Tiered Checking

NATALIYA STRIAPKO

Account # 786-4048371

ACCOUNT SUMMARY

Statement Balance as of 11/26			10,599.83
Plus	13	Deposits and Other Credits	29,588.00
Plus		Interest Paid	0.08
Less	28	Checks and Other Debits	31,342.24
Statement Balance as of 12/25			8,845.67

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

ACCOUNT ACTIVITY

Transactions by Date

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
11/26	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****95715054RAT		1,587.81	12,187.64
11/27	TD BILL PAY SERV, PSE&G ONLINE PMT TDB****74099POS	152.32		12,035.32
12/02	ELECTRONIC CK PMT-ARC, UHIC 5840 PREMIUN 4002	30.00		12,005.32
12/02	Check #4006	350.00		11,655.32
12/03	eTransfer Credit, Online Xfer Transfer from CK 4414383317		255.00	11,910.32
12/03	TD BILL PAY SERV, VERIZON ONLINE PMT TDB****74099POS	386.12		11,524.20
12/03	TD ZELLE SENT, 43380000BZGD Zelle Gloria Herrera	200.00		11,324.20
12/04	TD BILL PAY SERV, ADT SECURITY ONLINE PMT TDB****74099POS	268.82		11,055.38
12/05	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****61325315RAT		1,587.81	12,643.19
12/06	MOBILE DEPOSIT		4,661.86	17,305.05
12/06	TD BILL PAY SERV, AMERICAN EXPRESS ONLINE PMT TDB****74099POS	1,600.00		15,705.05
12/06	Check #4005	250.00		15,455.05

How to Balance your Account

Begin by adjusting your account register as follows:

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

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

❶ Ending Balance		8,845.67
❷ Total Deposits	+	
❸ Sub Total		
❹ Total Withdrawals	-	
❺ Adjusted Balance		

❷

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		❷

❹

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		❹

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

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

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

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

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

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

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

INTEREST NOTICE

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

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

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

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

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

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

TD Bank
America's Most Convenient Bank®

STATEMENT OF ACCOUNT

NATALIYA STRIAPKO

Statement Period: Nov 26 2024-Dec 25 2024
Cust Ref #: 7864048371-337-E-***
Primary Account #: 786-4048371

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
12/09	ELECTRONIC PMT-TEL, PRUDENTIAL INS PREM *V***0678024340	179.00		15,276.05
12/09	TD BILL PAY SERV, ALLVOI COMM ONLINE PMT TDB****74099POS	14.95		15,261.10
12/10	eTransfer Credit, Online Xfer Transfer from CK 4414383317		200.00	15,461.10
12/10	MOBILE DEPOSIT		346.52	15,807.62
12/10	ELECTRONIC PMT-TEL, SELECT PORTFOLIO SPS ****654685	8,358.48		7,449.14
12/10	ACH DEBIT, LPL DEBIT ****521748861	100.00		7,349.14
12/10	TD BILL PAY SERV, AMERICAN EXPRESS ONLINE PMT TDB****74099POS	4,600.00		2,749.14
12/10	TD ZELLE SENT, 434500P01NQH Zelle Gloria Herrera	200.00		2,549.14
12/10	TD ZELLE SENT, 434500M0M4BQ Zelle ALIS SANCHEZ F	50.00		2,499.14
12/12	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****79081048RAT		1,587.81	4,086.95
12/13	ATM CHECK DEPOSIT, *****30166822783 AUT 121324 ATM CHECK DEPOSI 2700 CONEY ISLAND AVENUE BROOKLYN * NY		7,000.00	11,086.95
12/13	TD ATM DEBIT AP, *****30166822783 AUT 121324 DDA WITHDRAW AP 2700 CONEY ISLAND AVENUE BROOKLYN * NY	500.00		10,586.95
12/13	Check #4007	105.56		10,481.39
12/16	eTransfer Credit, Online Xfer Transfer from CK 4414383317		174.08	10,655.47
12/16	eTransfer Debit, Online Xfer Transfer to CK 4414383317	5,000.00		5,655.47
12/16	ACH DEBIT, PRUDENTIAL INS PREM *L***9276024348	87.57		5,567.90
12/16	ACH DEBIT, PRUDENTIAL INS PREM *L***9275024348	267.21		5,300.69
12/16	Check #4008	725.05		4,575.64
12/17	eTransfer Credit, Online Xfer Transfer from CK 4414383317		500.00	5,075.64
12/17	TD ZELLE SENT, 435200K00VTJ Zelle Gloria Herrera	500.00		4,575.64
12/18	TD BILL PAY SERV, FSTENERGY JCPL ONLINE PMT TDB****74099POS	412.00		4,163.64
12/19	MOBILE DEPOSIT		99.30	4,262.94

TD Bank
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STATEMENT OF ACCOUNT

NATALIYA STRIAPKO

Page:	4 of 5
Statement Period:	Nov 26 2024-Dec 25 2024
Cust Ref #:	7864048371-337-E-***
Primary Account #:	786-4048371

ACCOUNT ACTIVITY

Transactions by Date (continued)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
12/19	ACH DEPOSIT, GOOD CARE AGENCY DIRECT DEP ****76094160RAT		1,587.81	5,850.75
12/20	ATM CHECK DEPOSIT, *****30166822783 AUT 122024 ATM CHECK DEPOSI 2700 CONEY ISLAND AVENUE BROOKLYN * NY		10,000.00	15,850.75
12/20	TD ATM DEBIT AP, *****30166822783 AUT 122024 DDA WITHDRAW AP 2700 CONEY ISLAND AVENUE BROOKLYN * NY	500.00		15,350.75
12/23	TD BILL PAY SERV, CAPITAL ONE, NA ONLINE PMT TDB****74099POS	5,000.00		10,350.75
12/24	ACH DEBIT, VERIZON WIRELESS PAYMENTS ****25367100001	261.28		10,089.47
12/24	ELECTRONIC PMT-WEB, APPLECARD GSBANK PAYMENT 6713905	1,043.88		9,045.59
12/24	ACH DEBIT, LPL DEBIT ****521748861	200.00		8,845.59
12/24	INTEREST PAID		0.08	8,845.67

Checks Paid

No. Checks: 4

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

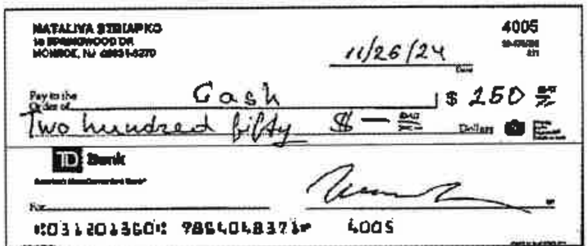
DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
12/06	4005	250.00	12/13	4007	105.56
12/02	4006	350.00	12/16	4008	725.05

INTEREST SUMMARY

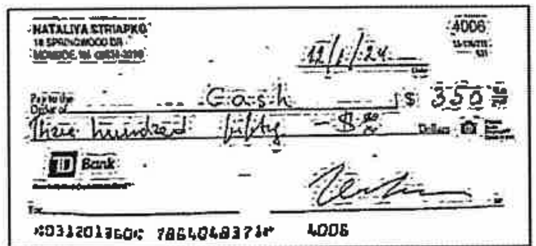
Beginning Interest Rate	0.01%
Number of days in this Statement Period	30
Interest Earned this Statement Period	0.08
Annual Percentage Yield Earned	0.01%
Interest Paid Year to date	1.75

NATALIYA STRIAPKO

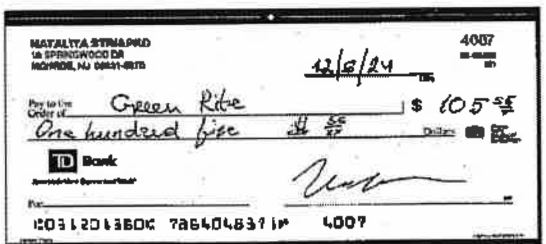
Page:	5 of 5
Statement Period:	Nov 26 2024-Dec 25 2024
Cust Ref #:	7864048371-337-E-***
Primary Account #:	786-4048371



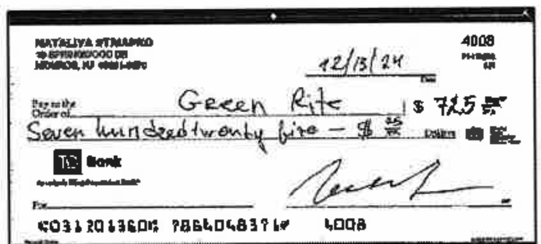
#4005 12/06 $250.00



#4006 12/02 $350.00



#4007 12/13 $105.56



#4008 12/16 $725.05

TD Bank
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E STATEMENT OF ACCOUNT

NATALIYA STRIAPKO
LARYSA KITICHENKO
18 SPRINGWOOD DR
MONROE NJ 08831-3270

Page:	1 of 2
Statement Period:	Jan 01 2025-Jan 31 2025
Cust Ref #:	4761764773-528-E-0
Primary Account #:	00004761764773

TD Private Tiered Savings

NATALIYA STRIAPKO
LARYSA KITICHENKO

Account # 00004761764773

ACCOUNT SUMMARY

Beginning Balance	403,857.97	Interest Earned This Period	1,303.86
Electronic Deposits	20,000.00	Interest Paid Year-to-Date	1,303.85
Other Credits	1,303.85	Annual Percentage Yield Earned	4.00%
		Days in Period	31
Electronic Payments	35,000.00		
Ending Balance	390,161.82		

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/21	ATM CHECK DEP ATM CHECK DEPOSI ****30166822783 2700 CONEY ISLAND AVENUBROOKLYN *NY	20,000.00
	Subtotal:	20,000.00

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
01/31	INTEREST PAID	1,303.85
	Subtotal:	1,303.85

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/14	eTransfer Debit, Online Xfer Transfer to CK 7864048371	35,000.00
	Subtotal:	35,000.00

How to Balance your Account

Begin by adjusting your account register as follows:

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

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

1	Ending Balance	390,161.82
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

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

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

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

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

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

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

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

INTEREST NOTICE

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

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

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

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

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

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

TD Bank

America's Most Convenient Bank®

E STATEMENT OF ACCOUNT

NATALIYA STRIAPKO
LARYSA KITICHENKO
18 SPRINGWOOD DR
MONROE NJ 08831-3270

Page:	1 of 3
Statement Period:	Dec 01 2024-Dec 31 2024
Cust Ref #:	4761764773-528-E-0
Primary Account #:	00004761764773

ATM Balance Inquiry Fee Changes Effective June 28, 2024

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

TD Private Tiered Savings

NATALIYA STRIAPKO
LARYSA KITICHENKO

Account # 00004761764773

ACCOUNT SUMMARY

Beginning Balance	302,961.40	Interest Earned This Period	1,196.57
Deposits	50,000.00	Interest Paid Year-to-Date	13,906.21
Electronic Deposits	60,000.00	Annual Percentage Yield Earned	4.03%
Other Credits	1,196.57	Days in Period	31
Electronic Payments	10,000.00		
Other Withdrawals	300.00		
Ending Balance	403,857.97		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/24	DEPOSIT	50,000.00
	Subtotal:	50,000.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/05	ATM CHECK DEP ATM CHECK DEPOSI ****30166822783 2700 CONEY ISLAND AVENUBROOKLYN *NY	50,000.00
12/27	ATM CHECK DEP ATM CHECK DEPOSI ****30166822783 2700 CONEY ISLAND AVENUBROOKLYN *NY	10,000.00
	Subtotal:	60,000.00

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
12/31	INTEREST PAID	1,196.57
	Subtotal:	1,196.57

How to Balance your Account

Begin by adjusting your account register as follows:

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

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

1	Ending Balance	403,857.97
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

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

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

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

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

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

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

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

INTEREST NOTICE

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

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

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TD Bank
America's Most Convenient Bank®

STATEMENT OF ACCOUNT

NATALIYA STRIAPKO
LARYSA KITICHENKO

Page:	
Statement Period:	Dec 01 2024-Dec 31 2024
Cust Ref #:	4761764773-528-E-0
Primary Account #:	00004761764773

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION		AMOUNT
12/30	eTransfer Debit, Online Xfer Transfer to CK 7864048371		10,000.00
		Subtotal:	10,000.00

Other Withdrawals

POSTING DATE	DESCRIPTION		AMOUNT
12/24	WITHDRAWAL		300.00
		Subtotal:	300.00

TD Bank
America's Most Convenient Bank®

E STATEMENT OF ACCOUNT

NATALIYA STRIAPKO
LARYSA KITICHENKO
18 SPRINGWOOD DR
MONROE NJ 08831-3270

Page:	1 of 3
Statement Period:	Oct 01 2024-Nov 30 2024
Cust Ref #:	4761764773-528-E-0
Primary Account #:	00004761764773

ATM Balance Inquiry Fee Changes Effective June 28, 2024

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TD Private Tiered Savings

NATALIYA STRIAPKO
LARYSA KITICHENKO

Account # 00004761764773

ACCOUNT SUMMARY

Beginning Balance	270,926.98
Electronic Deposits	85,000.00
Other Credits	2,034.42
Electronic Payments	5,000.00
Other Withdrawals	50,000.00
Ending Balance	302,961.40

Interest Earned This Period	2,034.42
Interest Paid Year-to-Date	12,709.64
Annual Percentage Yield Earned	4.24%
Days in Period	61

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/09	eTransfer Credit, Online Xfer Transfer from CK 7864048371	10,000.00
11/01	ATM CHECK DEP ATM CHECK DEPOSI ****30166822783 2700 CONEY ISLAND AVENUBROOKLYN *NY	25,000.00
11/25	ATM CHECK DEP ATM CHECK DEPOSI ****30166822783 2700 CONEY ISLAND AVENUBROOKLYN *NY	50,000.00
	Subtotal:	85,000.00

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
10/31	INTEREST PAID	983.11
11/30	INTEREST PAID	1,051.31
	Subtotal:	2,034.42

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
11/15	eTransfer Debit, Online Xfer Transfer to CK 4414383317	5,000.00
	Subtotal:	5,000.00

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- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

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4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	302,961.40
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

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TD Bank
America's Most Convenient Bank®

STATEMENT OF ACCOUNT

NATALIYA STRIAPKO
LARYSA KITICHENKO

Statement Period:	Oct 01 2024-Nov 30 2024
Cust Ref #:	4761764773-528-E-0
Primary Account #:	00004761764773

DAILY ACCOUNT ACTIVITY

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
11/27	DEP RET CHRG BK	50,000.00
	Subtotal:	50,000.00

Pay Summary: **2025 - 9 - 1**

This summary is a record of a payment issued and not an image of the actual pay statement.

Good Care Agency
2671 Coney Island Avenue
Brooklyn, NY 11235

Nataliya Striapko
18 Springwood Drive
Monroe Township, NJ 08831

Period Beginning Date	**Pay Date**	**Co.**	**Clock**	**Home Dept**
2/16/2025	2/28/2025	RAT		000100
Period Ending Date	**WGPS Advance Pay Date**	**File #**	**Number**	
2/22/2025		002088	00091449	

Gross Pay — $ 2,500.00

Regular	Rate: 2,500.0000	$ 2,500.00

Basis of Pay: SALARY

Taxes — $ 841.28

Federal Income Tax		$ 414.90
Social Security		$ 155.00
Medicare		$ 36.25
State Worked In: New York	Code: NY	$ 131.89
SUI/SDI: New York (Taxing)	Code: 19	$ 0.60
Locality Worked In: NY City Resident	Code: 3301	$ 92.94
Family Leave Insurance		$ 9.70

Deductions — $ 75.00

4K - 401K	$ 75.00

Take Home — $ 1,583.72

CHECKING	$ 1,583.72

Other Details

Memos

401K WAGES	2,500.00
401K HOURS	40.00

Pay Summary: **2025 - 8 - 1**

This summary is a record of a payment issued and not an image of the actual pay statement.

Good Care Agency
2671 Coney Island Avenue
Brooklyn, NY 11235

Nataliya Striapko
18 Springwood Drive
Monroe Township, NJ 08831

Period Beginning Date	**Pay Date**	**Co.**	**Clock**	**Home Dept**
2/9/2025	2/21/2025	RAT		000100
Period Ending Date	**WGPS Advance Pay Date**	**File #**	**Number**	
2/15/2025		002088	00081448	

Gross Pay — $ 2,500.00

Regular	Rate: 2,500.0000	$ 2,500.00

Basis of Pay: SALARY

Taxes — $ 841.28

Federal Income Tax		$ 414.90
Social Security		$ 155.00
Medicare		$ 36.25
State Worked In: New York	Code: NY	$ 131.89
SUI/SDI: New York (Taxing)	Code: 19	$ 0.60
Locality Worked In: NY City Resident	Code: 3301	$ 92.94
Family Leave Insurance		$ 9.70

Deductions — $ 75.00

4K - 401K	$ 75.00

Take Home — $ 1,583.72

CHECKING	$ 1,583.72

Other Details

Memos

401K WAGES	2,500.00
401K HOURS	40.00

Pay Summary: **2025 - 7 - 1**

This summary is a record of a payment issued and not an image of the actual pay statement.

Good Care Agency 2671 Coney Island Avenue Brooklyn, NY 11235	**Period Beginning Date** 2/2/2025	**Pay Date** 2/14/2025	**Co.** RAT	**Clock**	**Home Dept** 000100
Nataliya Striapko 18 Springwood Drive Monroe Township, NJ 08831	**Period Ending Date** 2/8/2025	**WGPS Advance Pay Date**	**File #** 002088	**Number** 00071432	

Gross Pay		$ 2,500.00
Regular	Rate: 2,500.0000	$ 2,500.00
Basis of Pay: SALARY		

Taxes		$ 841.28
Federal Income Tax		$ 414.90
Social Security		$ 155.00
Medicare		$ 36.25
State Worked In: New York	Code: NY	$ 131.89
SUI/SDI: New York (Taxing)	Code: 19	$ 0.60
Locality Worked In: NY City Resident	Code: 3301	$ 92.94
Family Leave Insurance		$ 9.70

Deductions	$ 75.00
4K - 401K	$ 75.00

Take Home	$ 1,583.72
CHECKING	$ 1,583.72

Other Details

Memos

401K WAGES	2,500.00
401K HOURS	40.00

☐ CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. GOOD CARE AGENCY INC 2671 CONEY ISLAND AVENUE BROOKLYN NY 11214		OMB No. 1545-0116 Form **1099-NEC** (Rev. January 2024) For calendar year 2024	**Nonemployee Compensation**
PAYER'S TIN 27-5566838	RECIPIENT'S TIN 055-88-2405	**1** Nonemployee compensation $ 722102.31	**Copy B** **For Recipient**
RECIPIENT'S name and address NATALIYA STRIAPKO 18 SPRINGWOOD DRIVE MONROE TOWNSHIP NJ 08831		**2** Payer made direct sales totaling $5,000 or more of consumer products to recipient for resale ☐ **3** **4** Federal income tax withheld $	This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.
Account number (see instructions)		**5** State tax withheld $ $	**6** State/Payer's state no.	**7** State income $ $

Form **1099-NEC** (Rev. 1-2024) (keep for your records) www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service
DXA

☐ VOID ☐ CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. GOOD CARE AGENCY INC 2671 CONEY ISLAND AVENUE BROOKLYN NY 11214		OMB No. 1545-0116 Form **1099-NEC** (Rev. January 2024) For calendar year 2024	**Nonemployee Compensation**
PAYER'S TIN 27-5566838	RECIPIENT'S TIN 055-88-2405	**1** Nonemployee compensation $ 722102.31	**Copy 2**
RECIPIENT'S name and address NATALIYA STRIAPKO 18 SPRINGWOOD DRIVE MONROE TOWNSHIP NJ 08831		**2** Payer made direct sales totaling $5,000 or more of consumer products to recipient for resale ☐ **3** **4** Federal income tax withheld $	**To be filed with recipient's state income tax return, when required.**
Account number (see instructions)		**5** State tax withheld $ $	**6** State/Payer's state no.	**7** State income $ $

Form **1099-NEC** (Rev. 1-2024) www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service
DXA

Instructions for Recipient

You received this form instead of Form W-2 because the payer did not consider you an employee and did not withhold income tax or social security and Medicare tax.

If you believe you are an employee and cannot get the payer to correct this form, report the amount shown in box 1 on the line for "Wages, salaries, tips, etc" of Form 1040, 1040-SR, or 1040-NR. You must also complete Form 8919 and attach it to your return. For more information, see Pub. 1779, Independent Contractor or Employee.

If you are not an employee but the amount in box 1 is not self-employment (SE) income (for example, it is income from a sporadic activity or a hobby), report the amount shown in box 1 on the "Other income" line (on Schedule 1 (Form 1040)).

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1. Shows nonemployee compensation. If the amount in this box is SE income, report it on Schedule C or F (Form 1040) if a sole proprietor, or on Form 1065 and Schedule K-1 (Form 1065) if a partnership, and the recipient/partner completes Schedule SE (Form 1040).

Note: If you are receiving payments on which no income, social security, and Medicare taxes are withheld, you should make estimated tax payments. See Form 1040-ES (or Form 1040-ES (NR)). Individuals must report these amounts as explained in these box 1 instructions. Corporations, fiduciaries, and partnerships must report these amounts on the appropriate line of their tax returns.

Box 2. If checked, consumer products totaling $5,000 or more were sold to you for resale, on a buy-sell, a deposit-commission, or other basis. Generally, report any income from your sale of these products on Schedule C (Form 1040).

Box 3. Reserved for future use.

Box 4. Shows backup withholding. A payer must backup withhold on certain payments if you did not give your TIN to the payer. See Form W-9, Request for Taxpayer Identification Number and Certification, for information on backup withholding. Include this amount on your income tax return as tax withheld.

Boxes 5-7. State income tax withheld reporting boxes.

Future developments. For the latest information about developments related to Form 1099-NEC and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/Form1099NEC*.

Free File Program. Go to *www.irs.gov/FreeFile* to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

Form 1040 — Department of the Treasury—Internal Revenue Service — U.S. Individual Income Tax Return — 2023

OMB No. 1545-0074 | IRS Use Only–Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning .... , 2023, ending .... , 20 .... See separate instructions.

Your first name and middle initial	Last name	Your social security number
NATALIYA	STRIAPKO	055-88-2405
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O box, see instructions.		Apt. no.
18 SPRINGWOOD DRIVE		
City, town or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
MONROE TOWNSHIP	NJ	08831
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	Credit for other dependents
STEPHANIE	STRIAPKO	152-11-5696	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. 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.

1a	Total amount from Form(s) W-2, box 1 (see instructions)		1a	126,100
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	126,100
2a	Tax-exempt interest	2a	b Taxable interest 2b	17,397
3a	Qualified dividends	3a	b Ordinary dividends 3b	
4a	IRA distributions	4a	b Taxable amount 4b	
5a	Pensions and annuities	5a	b Taxable amount 5b	
6a	Soc. sec. ben.	6a	b Taxable amount 6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐			
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐		7	6,834
8	Other income from Schedule 1, line 10		8	566,985
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**		9	717,316
10	Adjustments to income from Schedule 1, line 26		10	7,301
11	Subtract line 10 from line 9. This is your **adjusted gross income**		11	710,015
12	**Standard deduction or itemized deductions** (from Schedule A)		12	43,296
13	Qualified business income deduction from Form 8995 or Form 8995-A		13	60,263
14	Add lines 12 and 13		14	103,559
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income		15	606,456

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Form 1040 (2023) NATALIYA STRIAPKO 055-88-2405 Page 2

Tax and Credits	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	181,954
	17	Amount from Schedule 2, line 3			17	
	18	Add lines 16 and 17			18	181,954
	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	181,954
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	17,996
	24	Add lines 22 and 23. This is your **total tax**			24	199,950
Payments	25	Federal income tax withheld from:				
	a	Form(s) W-2	25a	22,404		
	b	Form(s) 1099	25b			
	c	Other forms (see instructions)	25c			
	d	Add lines 25a through 25c			25d	22,404
If you have a qualifying child, attach Sch. EIC.	26	2023 estimated tax payments and amount applied from 2022 return			26	
	27	Earned income credit (EIC)	27			
	28	Additional child tax credit from Schedule 8812	28			
	29	American opportunity credit from Form 8863, line 8	29			
	30	Reserved for future use	30			
	31	Amount from Schedule 3, line 15	31	100,000		
	32	Add lines 27, 28, 29 and 31. These are your **total other payments and refundable credits**			32	100,000
	33	Add lines 25d, 26, and 32. These are your **total payments**			33	122,404
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you **overpaid**			34	
	35a	Amount of line 34 you want **refunded to you.** If Form 8888 is attached, check here ☐			35a	
Direct deposit? See instructions.	b	Routing number c Type: ☐ Checking ☐ Savings				
	d	Account number				
	36	Amount of line 34 you want **applied to your 2024 estimated tax**	36			
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	85,638
	38	Estimated tax penalty (see instructions)	38	8,092		

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 | Phone no. | Personal identification number (PIN)

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

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

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see instr.)
		MANAGER	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see instr.)

Phone no. | Email address

Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN	Check if:
	STUART REIS CPA	STUART REIS CPA	02/27/25	P01329425	☒ Self-employed
	Firm's name Stuart Reis Pub Acct LLC			Phone no. 516-741-1966	
	Firm's address 2 Woodcrest Dr Roslyn NY 11576-3028			Firm's EIN 61-1721936	

SCHEDULE 1
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Income and Adjustments to Income

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to *www.irs.gov/Form1040* for instructions and the latest information.

OMB No. 1545-0074
2023
Attachment Sequence No. **01**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR	Your social security number
NATALIYA STRIAPKO	055-88-2405

Part I Additional Income

1	Taxable refunds, credits, or offsets of state and local income taxes			1	
2a	Alimony received			2a	
b	Date of original divorce or separation agreement (see instructions):				
3	Business income or (loss). Attach Schedule C			3	405,376
4	Other gains or (losses). Attach Form 4797			4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E			5	161,609
6	Farm income or (loss). Attach Schedule F			6	
7	Unemployment compensation			7	
8	Other income:				
a	Net operating loss	8a	( )		
b	Gambling	8b			
c	Cancellation of debt	8c			
d	Foreign earned income exclusion from Form 2555	8d	( )		
e	Income from Form 8853	8e			
f	Income from Form 8889	8f			
g	Alaska Permanent Fund dividends	8g			
h	Jury duty pay	8h			
i	Prizes and awards	8i			
j	Activity not engaged in for profit income	8j			
k	Stock options	8k			
l	Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property	8l			
m	Olympic and Paralympic medals and USOC prize money (see instructions)	8m			
n	Section 951(a) inclusion (see instructions)	8n			
o	Section 951A(a) inclusion (see instructions)	8o			
p	Section 461(l) excess business loss adjustment	8p			
q	Taxable distributions from an ABLE account (see instructions)	8q			
r	Scholarship and fellowship grants not reported on Form W-2	8r			
s	Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	8s	( )		
t	Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan	8t			
u	Wages earned while incarcerated	8u			
z	Other income. List type and amount:	8z			
9	Total other income. Add lines 8a through 8z			9	
10	Combine lines 1 through 7 and 9. This is your **additional income.** Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8			10	566,985

For Paperwork Reduction Act Notice, see your tax return instructions. **Schedule 1 (Form 1040) 2023**

NATALIYA STRIAPKO 055-88-2405

Schedule 1 (Form 1040) 2023 Page 2

Part II Adjustments to Income

11	Educator expenses	11	
12	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	12	
13	Health savings account deduction. Attach Form 8889	13	
14	Moving expenses for members of the Armed Forces. Attach Form 3903	14	
15	Deductible part of self-employment tax. Attach Schedule SE	15	7,301
16	Self-employed SEP, SIMPLE, and qualified plans	16	
17	Self-employed health insurance deduction	17	
18	Penalty on early withdrawal of savings	18	
19a	Alimony paid	19a	
b	Recipient's SSN		
c	Date of original divorce or separation agreement (see instructions):		
20	IRA deduction	20	
21	Student loan interest deduction	21	
22	Reserved for future use	22	
23	Archer MSA deduction	23	

24	Other adjustments:		
a	Jury duty pay (see instructions)	24a	
b	Deductible expenses related to income reported on line 8l from the rental of personal property engaged in for profit	24b	
c	Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m	24c	
d	Reforestation amortization and expenses	24d	
e	Repayment of supplemental unemployment benefits under the Trade Act of 1974	24e	
f	Contributions to section 501(c)(18)(D) pension plans	24f	
g	Contributions by certain chaplains to section 403(b) plans	24g	
h	Attorney fees and court costs for actions involving certain unlawful discrimination claims (see instructions)	24h	
i	Attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations	24i	
j	Housing deduction from Form 2555	24j	
k	Excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041)	24k	
z	Other adjustments. List type and amount:	24z	

25	Total other adjustments. Add lines 24a through 24z	25	
26	Add lines 11 through 23 and 25. These are your **adjustments to income.** Enter here and on Form 1040, 1040-SR, or 1040-NR, line 10	26	7,301

SCHEDULE 2
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Taxes

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to *www.irs.gov/Form1040* for instructions and the latest information.

OMB No. 1545-0074
2023
Attachment Sequence No. **02**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR	Your social security number
NATALIYA STRIAPKO	055-88-2405

Part I Tax

1	Alternative minimum tax. Attach Form 6251	1	
2	Excess advance premium tax credit repayment. Attach Form 8962	2	
3	Add lines 1 and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17	3	

Part II Other Taxes

4	Self-employment tax. Attach Schedule SE			4	14,602
5	Social security and Medicare tax on unreported tip income. Attach Form 4137	5			
6	Uncollected social security and Medicare tax on wages. Attach Form 8919	6			
7	Total additional social security and Medicare tax. Add lines 5 and 6			7	
8	Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required. If not required, check here ☐			8	
9	Household employment taxes. Attach Schedule H			9	
10	Repayment of first-time homebuyer credit. Attach Form 5405 if required			10	
11	Additional Medicare Tax. Attach Form 8959			11	2,739
12	Net investment income tax. Attach Form 8960			12	655
13	Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12			13	
14	Interest on tax due on installment income from the sale of certain residential lots and timeshares			14	
15	Interest on the deferred tax on gain from certain installment sales with a sales price over $150,000			15	
16	Recapture of low-income housing credit. Attach Form 8611			16	

(continued on page 2)

NATALIYA STRIAPKO 055-88-2405

Part II Other Taxes *(continued)*

17	Other additional taxes:				
a	Recapture of other credits. List type, form number, and amount:	17a			
b	Recapture of federal mortgage subsidy, if you sold your home see instructions	17b			
c	Additional tax on HSA distributions. Attach Form 8889	17c			
d	Additional tax on an HSA because you didn't remain an eligible individual. Attach Form 8889	17d			
e	Additional tax on Archer MSA distributions. Attach Form 8853	17e			
f	Additional tax on Medicare Advantage MSA distributions. Attach Form 8853	17f			
g	Recapture of a charitable contribution deduction related to a fractional interest in tangible personal property	17g			
h	Income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A	17h			
i	Compensation you received from a nonqualified deferred compensation plan described in section 457A	17i			
j	Section 72(m)(5) excess benefits tax	17j			
k	Golden parachute payments	17k			
l	Tax on accumulation distribution of trusts	17l			
m	Excise tax on insider stock compensation from an expatriated corporation	17m			
n	Look-back interest under section 167(g) or 460(b) from Form 8697 or 8866	17n			
o	Tax on non-effectively connected income for any part of the year you were a nonresident alien from Form 1040-NR	17o			
p	Any interest from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund	17p			
q	Any interest from Form 8621, line 24	17q			
z	Any other taxes. List type and amount:	17z			
18	Total additional taxes. Add lines 17a through 17z			18	
19	Reserved for future use			19	
20	Section 965 net tax liability installment from Form 965-A	20			
21	Add lines 4, 7 through 16, and 18. These are your **total other taxes.** Enter here and on Form 1040 or 1040-SR, line 23, or Form 1040-NR, line 23b			21	17,996

NATALIYA STRIAPKO 055-88-2405

Part II Other Payments and Refundable Credits

9	Net premium tax credit. Attach Form 8962			9	
10	Amount paid with request for extension to file (see instructions)			10	100,000
11	Excess social security and tier 1 RRTA tax withheld			11	
12	Credit for federal tax on fuels. Attach Form 4136			12	
13	Other payments or refundable credits:				
a	Form 2439	13a			
b	Credit for repayment of amounts included in income from earlier years	13b			
c	Elective payment election amount from Form 3800, Part III, line 6, column (i)	13c			
d	Deferred amount of net 965 tax liability (see instructions)	13d			
z	Other payments or refundable credits. List type and amount:	13z			
14	Total other payments or refundable credits. Add lines 13a through 13z			14	
15	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 31			15	100,000

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

P: 212 998 9818
F: 212 995 4240

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

Stephanie Striapko
18 Springwood Dr
Monroe Twp, NJ 08831-3270

Dear Stephanie,

Welcome to the New York University College of Dentistry Class of 2029!

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

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

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

In order to accept this offer and to secure your seat in the NYU Dentistry Class of 2029, please visit the **NYU Welcome Portal**.

Once again, congratulations on your acceptance to NYU College of Dentistry! We are tremendously excited to have you become a member of our community and I look forward to personally welcoming you at New Student Orientation on July 1, 2025.

Sincerely,

Richard Anchundia

Richard Anchundia, JD
Senior Director, Admissions & Financial Aid

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E **STATEMENT OF ACCOUNT**

STEPHANIE STRIAPKO
NATALIYA STRIAPKO
18 SPRINGWOOD DRIVE
MONROE NJ 08831-3270

Statement Period: Dec 04 2024-Jan 03 2025
Cust Ref #: 4365753601-337-E-***
Primary Account #: 436-5753601

Private Tiered Checking

STEPHANIE STRIAPKO
NATALIYA STRIAPKO

Account # 436-5753601

ACCOUNT SUMMARY

Beginning Balance	123.98	Average Collected Balance	600.76
Deposits	1,765.43	Interest Earned This Period	0.01
Electronic Deposits	198.10	Interest Paid Year-to-Date	0.01
Other Credits	0.01	Annual Percentage Yield Earned	0.02%
		Days in Period	31
Electronic Payments	1,237.15		
Ending Balance	850.37		

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

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/04	DEPOSIT	749.29
12/23	MOBILE DEPOSIT	1,016.14
	Subtotal:	1,765.43

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/10	TD ZELLE RECEIVED, 434500J05A8G Zelle JULIA H PISZAR	74.62
12/16	TD ZELLE RECEIVED, 435000A02JPJ Zelle SYDNEY DOLAN	16.00
12/16	TD ZELLE RECEIVED, 435000B04ZFG Zelle GIANNA PORPORA	16.00
12/17	ACH DEPOSIT, VENMO CASHOUT ****025958463	30.00
12/17	ACH DEPOSIT, VENMO CASHOUT ****007102667	32.00
12/24	RTP RCVD, VENMO	29.48
	Subtotal:	198.10

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
01/03	INTEREST PAID	0.01
	Subtotal:	0.01

How to Balance your Account

Begin by adjusting your account register as follows:

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

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

1	Ending Balance	850.37
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

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

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

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

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

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

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

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

INTEREST NOTICE

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

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

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

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

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

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

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STATEMENT OF ACCOUNT

STEPHANIE STRIAPKO
NATALIYA STRIAPKO

Statement Period: Dec 04 2024-Jan 03 2025
Cust Ref #: 4365753601-337-E-***
Primary Account #: 436-5753601

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/06	DBCRD PUR AP, *****30056959026, AUT 120424 VISA DDA PUR AP STARBUCKS 800 782 7282 800 782 7282 * WA	14.13
12/06	DBCRD PUR AP, *****30056959026, AUT 120524 VISA DDA PUR AP DUNKIN 355009 OLD BRIDGE * NJ	6.06
12/09	DBCRD PUR AP, *****30056959026, AUT 120824 VISA DDA PUR AP SQ ROOK COFFEE MANALAPA MANALAPAN TOW * NJ	25.00
12/09	DEBIT POS AP, *****30056959026, AUT 120824 DDA PURCHASE AP TARGET T 55 US HWY 9 MANALAPAN * NJ	139.63
12/09	DBCRD PUR AP, *****30056959026, AUT 120824 VISA DDA PUR AP AMICI BAKERY PASTRY SH MONROE * NJ	17.56
12/10	DBCRD PUR AP, *****30056959026, AUT 120824 VISA DDA PUR AP STARBUCKS 800 782 7282 800 782 7282 * WA	11.46
12/10	DEBIT POS AP, *****30056959026, AUT 121024 DDA PURCHASE AP TJMAXX 0 U S RTE 9 ENGLISHTOWN * NJ	149.25
12/11	DBCRD PUR AP, *****30056959026, AUT 121024 VISA DDA PUR AP SP COUNTRY CLUB PREP COUNTRYCLUBPR * GA	26.25
12/11	DBCRD PUR AP, *****30056959026, AUT 121024 VISA DDA PUR AP DICKS SPORTING GOODS FREEHOLD * NJ	37.31
12/12	DBCRD PUR AP, *****30056959026, AUT 121024 VISA DDA PUR AP STARBUCKS 800 782 7282 800 782 7282 * WA	8.00
12/12	DBCRD PUR AP, *****30056959026, AUT 121024 VISA DDA PUR AP DICKSSPORTINGGOODS COM CORAOPOLIS * PA	84.98
12/12	DBCRD PUR AP, *****30056959026, AUT 121124 VISA DDA PUR AP STARBUCKS 800 782 7282 800 782 7282 * WA	8.00
12/13	DEBIT POS AP, *****30056959026, AUT 121324 DDA PURCHASE AP TARGET T 55 US HWY 9 MANALAPAN * NJ	89.82
12/13	DEBIT POS AP, *****30056959026, AUT 121324 DDA PURCHASE AP SHOPRITE OLD BRIGDE S1 OLD BRIDGE * NJ	19.06
12/16	DBCRD PUR AP, *****30056959026, AUT 121424 VISA DDA PUR AP DD BR 339283 Q35 SPOTSWOOD * NJ	8.03
12/16	TD ZELLE SENT, 435000E0DT5G Zelle ISABELLA SHUSTERMA	29.00
12/17	DBCRD PUR AP, *****30056959026, AUT 121524 VISA DDA PUR AP IPARK 47 NEW YORK * NY	80.00
12/19	DBCRD PUR AP, *****30056959026, AUT 121824 VISA DDA PUR AP FREEPEOPLE COM FREEPEOPLE CO * PA	78.00
12/19	DBCRD PUR AP, *****30056959026, AUT 121824 VISA DDA PUR AP UNCOMMONGOODS 888 365 0056 * NY	73.52
12/23	DBCRD PUR AP, *****30056959026, AUT 121924 VISA DDA PUR AP STARBUCKS 800 782 7282 800 782 7282 * WA	4.97
12/23	DBCRD PUR AP, *****30056959026, AUT 122024 VISA DDA PUR AP SPRING LAKE CUSTOM GOLF SPRING LAKE * NJ	89.00
12/23	DBCRD PUR AP, *****30056959026, AUT 122224 VISA DDA PUR AP FLASHBACKS AT 69 MAIN LL SAG HARBOR * NY	22.38

TD Bank
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STATEMENT OF ACCOUNT

STEPHANIE STRIAPKO
NATALIYA STRIAPKO

Page:	4 of 4
Statement Period:	Dec 04 2024-Jan 03 2025
Cust Ref #:	4365753601-337-E-***
Primary Account #:	436-5753601

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/24	TD ZELLE SENT, 435900H0IF11 Zelle JULIA PISZAR	24.00
12/24	TD ZELLE SENT, 435900N0A21D Zelle DANIEL STRAPKO	30.00
12/26	DBCRD PUR AP, *****30056959026, AUT 122424 VISA DDA PUR AP STARBUCKS 800 782 7282 800 782 7282 * WA	9.86
12/30	DBCRD PUR AP, *****30056959026, AUT 122724 VISA DDA PUR AP SEPHORA MARLBORO PLAZA ENGLISHTOWN * NJ	135.65
12/30	DBCRD PUR AP, *****30056959026, AUT 122824 VISA DDA PUR AP CHIPOTLE ONLINE HTTPS PROD * CA	16.23
	Subtotal:	1,237.15

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/03	123.98	12/16	306.35
12/04	873.27	12/17	288.35
12/06	853.08	12/19	136.83
12/09	670.89	12/23	1,036.62
12/10	584.80	12/24	1,012.10
12/11	521.24	12/26	1,002.24
12/12	420.26	12/30	850.36
12/13	311.38	01/03	850.37

STEPHANIE STRIAPKO
NATALIYA STRIAPKO
18 SPRINGWOOD DRIVE
MONROE NJ 08831-3270

Page:	1 of 4
Statement Period:	Jan 04 2025-Feb 03 2025
Cust Ref #:	4365753601-337-E-***
Primary Account #:	436-5753601

Private Tiered Checking

STEPHANIE STRIAPKO
NATALIYA STRIAPKO

Account # 436-5753601

ACCOUNT SUMMARY

Beginning Balance	850.37	Average Collected Balance	531.05
Deposits	1,190.17	Interest Earned This Period	0.00
Electronic Deposits	316.00	Interest Paid Year-to-Date	0.01
		Annual Percentage Yield Earned	0.00%
Electronic Payments	2,187.62	Days in Period	31
Ending Balance	168.92		

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

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/13	MOBILE DEPOSIT	740.12
01/21	MOBILE DEPOSIT	450.05
	Subtotal:	1,190.17

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/07	ACH DEPOSIT, VENMO CASHOUT ****473587789	35.00
01/08	ACH DEPOSIT, VENMO CASHOUT ****485596692	11.00
01/08	ACH DEPOSIT, VENMO CASHOUT ****485117434	130.00
01/16	TD ZELLE RECEIVED, 501600N0I6ZF Zelle JULIA H PISZAR	20.00
01/16	TD ZELLE RECEIVED, 501600A08TFQ Zelle JULIA H PISZAR	120.00
	Subtotal:	316.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/07	DBCRD PUR AP, *****30056959026, AUT 010525 VISA DDA PUR AP TST FRENCH 37 NEW YORK * NY	141.10
01/08	DBCRD PUR AP, *****30056959026, AUT 010725 VISA DDA PUR AP SQ ROOK COFFEE MANALAPA MANALAPAN TOW * NJ	5.95
01/09	DBCRD PUR AP, *****30056959026, AUT 010725 VISA DDA PUR AP TST TAP AND GROWLER SAYREVILLE * NJ	274.04
01/10	DBCRD PUR AP, *****30056959026, AUT 010825 VISA DDA PUR AP SEPHORA MARLBORO PLAZA ENGLISHTOWN * NJ	40.52
01/13	DBCRD PUR AP, *****30056959026, AUT 011125 VISA DDA PUR AP STARBUCKS 800 782 7282 800 782 7282 * WA	4.88

How to Balance your Account

Begin by adjusting your account register as follows:

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

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

1	Ending Balance	168.92
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4 WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

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

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

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

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

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

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

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

INTEREST NOTICE

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

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

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

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

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

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

TD Bank
America's Most Convenient Bank®

STATEMENT OF ACCOUNT

STEPHANIE STRIAPKO
NATALIYA STRIAPKO

Page:	3 of 4
Statement Period:	Jan 04 2025-Feb 03 2025
Cust Ref #:	4365753601-337-E-***
Primary Account #:	436-5753601

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
01/13	DBCRD PUR AP, *****30056959026, AUT 011125 VISA DDA PUR AP TST SURF TACO WALL WALL * NJ	35.49
01/13	DBCRD PUR AP, *****30056959026, AUT 011125 VISA DDA PUR AP TST ASBURY ALE HOUSE ASBURY PARK * NJ	77.97
01/13	DBCRD PUR AP, *****30056959026, AUT 011125 VISA DDA PUR AP JOHNNY MAC BEER GARDEN ASBURY PARK * NJ	33.00
01/13	DBCRD PUR AP, *****30056959026, AUT 011225 VISA DDA PUR AP JOHNNY MAC BEER GARDEN ASBURY PARK * NJ	60.00
01/13	DBCRD PUR AP, *****30056959026, AUT 011225 VISA DDA PUR AP JOHNNY MAC BEER GARDEN ASBURY PARK * NJ	16.00
01/13	DBCRD PUR AP, *****30056959026, AUT 011225 VISA DDA PUR AP JOHNNY MAC BEER GARDEN ASBURY PARK * NJ	32.00
01/14	TD ZELLE SENT, 501400O0KOWO Zelle GIANNA PORPORA	4.00
01/15	DBCRD PUR AP, *****30056959026, AUT 011425 VISA DDA PUR AP SP FIGS INC HTTPSSHOP WEA * CA	86.00
01/16	DBCRD PUR AP, *****30056959026, AUT 011425 VISA DDA PUR AP SEPHORA MARLBORO PLAZA ENGLISHTOWN * NJ	77.84
01/16	DBCRD PUR AP, *****30056959026, AUT 011525 VISA DDA PUR AP SHOWWIN FINE JAPANESE CU SOUTHAMPTON * NY	71.68
01/17	DBCRD PUR AP, *****30056959026, AUT 011525 VISA DDA PUR AP CHICK FIL A 03979 MORGANVILLE * NJ	22.37
01/17	DBCRD PUR AP, *****30056959026, AUT 011625 VISA DDA PUR AP REFORMATION 185 57560560 * NY	182.49
01/21	DBCRD PUR AP, *****30056959026, AUT 011625 VISA DDA PUR AP TST 75 MAIN SOUTHAMPTON * NY	253.89
01/21	DBCRD PUR AP, *****30056959026, AUT 011625 VISA DDA PUR AP SOUTHAMPTON PUBLIC HOUSE SOUTHAMPTON * NY	47.90
01/21	DBCRD PUR AP, *****30056959026, AUT 011825 VISA DDA PUR AP REVOLVE 188 844 2583 * CA	96.00
01/21	DBCRD PUR AP, *****30056959026, AUT 011825 VISA DDA PUR AP JOHNNY MAC BEER GARDEN ASBURY PARK * NJ	61.00
01/22	DBCRD PUR AP, *****30056959026, AUT 012125 VISA DDA PUR AP DD BR 339283 Q35 SPOTSWOOD * NJ	6.54
01/22	DBCRD PUR AP, *****30056959026, AUT 012125 VISA DDA PUR AP SET ACTIVE 201 555 2012 * CA	119.95
01/22	DEBIT POS AP, *****30056959026, AUT 012225 DDA PURCHASE AP NORDSTROM 0527 1200 MOR SHORT HILLS * NJ	34.00
01/24	DBCRD PUR AP, *****30056959026, AUT 012225 VISA DDA PUR AP ARITZIA SHORT HILLS SHORT HILLS * NJ	98.00
01/24	DBCRD PUR AP, *****30056959026, AUT 012225 VISA DDA PUR AP REVOLVE 188 844 2583 * CA	138.00

TD Bank

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STATEMENT OF ACCOUNT

STEPHANIE STRIAPKO
NATALIYA STRIAPKO

Statement Period: Jan 04 2025-Feb 03 2025
Cust Ref #: 4365753601-337-E-***
Primary Account #: 436-5753601

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
01/24	DBCRD PUR AP, *****30056959026, AUT 012225 VISA DDA PUR AP SP SKIMS CHECKOUT SKIM * CA	70.00
01/27	DEBIT POS AP, *****30056959026, AUT 012625 DDA PURCHASE AP RUBY AND JENNA OLD BRI OLD BRIDGE * NJ	71.19
01/27	DBCRD PUR AP, *****30056959026, AUT 012625 VISA DDA PUR AP AMICI BAKERY PASTRY SH MONROE * NJ	25.82
	Subtotal:	2,187.62

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
01/03	850.37	01/15	955.54
01/07	744.27	01/16	946.02
01/08	879.32	01/17	741.16
01/09	605.28	01/21	732.42
01/10	564.76	01/22	571.93
01/13	1,045.54	01/24	265.93
01/14	1,041.54	01/27	168.92

STEPHANIE STRIAPKO
NATALIYA STRIAPKO
18 SPRINGWOOD DRIVE
MONROE NJ 08831-3270

Page:	1 of 5
Statement Period:	Nov 04 2024-Dec 03 2024
Cust Ref #:	4365753601-337-E-***
Primary Account #:	436-5753601

ATM Balance Inquiry Fee Changes Effective June 28, 2024

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

Private Tiered Checking

STEPHANIE STRIAPKO
NATALIYA STRIAPKO

Account # 436-5753601

ACCOUNT SUMMARY

Beginning Balance	538.11	Average Collected Balance	585.07
Deposits	2,014.24	Interest Earned This Period	0.00
Electronic Deposits	573.24	Interest Paid Year-to-Date	0.01
		Annual Percentage Yield Earned	0.00%
Electronic Payments	3,001.61	Days in Period	30
Ending Balance	123.98		

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

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/06	DEPOSIT	1,302.62
11/21	DEPOSIT	711.62
	Subtotal:	2,014.24

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/04	ACH DEPOSIT, VENMO CASHOUT ****964230059	17.00
11/12	ACH DEPOSIT, VENMO CASHOUT ****127171285	411.46
11/18	DEBIT CARD CREDIT, *****30056959026, AUT 111524 VISA DDA REF TARGET 00011841 MANALAPAN * NJ	35.18
11/25	TD ZELLE RECEIVED, 432900P095TL Zelle JULIA H PISZAR	42.60
11/25	ACH DEPOSIT, VENMO CASHOUT ****461882371	57.00
12/02	ACH DEPOSIT, VENMO CASHOUT ****635558343	10.00
	Subtotal:	573.24

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- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
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3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	123.98
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		2

4

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		4

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INTEREST NOTICE

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

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TD Bank
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STATEMENT OF ACCOUNT

STEPHANIE STRIAPKO
NATALIYA STRIAPKO

Statement Period: Nov 04 2024-Dec 03 2024
Cust Ref #: 4365753601-337-E-***
Primary Account #: 436-5753601

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
11/04	DBCRD PUR AP, *****30056959026, AUT 110124 VISA DDA PUR AP CHICK FIL A 03979 MORGANVILLE * NJ	10.76
11/04	DBCRD PUR AP, *****30056959026, AUT 110124 VISA DDA PUR AP VENMO JULES PISZAR VISA DIRECT * NY	9.00
11/04	DEBIT POS AP, *****30056959026, AUT 110324 DDA PURCHASE AP FREE PEOPLE MOVE 597 BRO SHREWSBURY * NJ	128.00
11/04	DBCRD PUR AP, *****30056959026, AUT 110324 VISA DDA PUR AP AMICI BAKERY PASTRY SH MONROE * NJ	21.81
11/07	DBCRD PUR AP, *****30056959026, AUT 110624 VISA DDA PUR AP SKI BARN 4 SHREWSBURY * NJ	17.50
11/07	DBCRD PUR AP, *****30056959026, AUT 110724 VISA DDA PUR AP VENMO DARLEEN TARONG VISA DIRECT * NY	7.50
11/08	DEBIT POS AP, *****30056959026, AUT 110824 DDA PURCHASE AP BRANDY MELVILLE EAST H SOUTHTHAMPTON * NY	49.42
11/08	DEBIT POS AP, *****30056959026, AUT 110824 DDA PURCHASE AP BRANDY MELVILLE EAST H SOUTHTHAMPTON * NY	19.55
11/12	DBCRD PUR AP, *****30056959026, AUT 110824 VISA DDA PUR AP TST 75 MAIN SOUTHAMPTON * NY	520.38
11/12	DBCRD PUR AP, *****30056959026, AUT 110824 VISA DDA PUR AP SOUTHAMPTON PUBLICK HOUS SOUTHAMPTON * NY	57.00
11/12	DBCRD PUR AP, *****30056959026, AUT 110824 VISA DDA PUR AP SOUTHAMPTON PUBLICK HOUS SOUTHAMPTON * NY	57.00
11/12	DBCRD PUR AP, *****30056959026, AUT 110924 VISA DDA PUR AP TST MAIN STREET MARKET SOUTHAMPTON * NY	9.13
11/12	DBCRD PUR AP, *****30056959026, AUT 111024 VISA DDA PUR AP SEPHORA MARLBORO PLAZA ENGLISHTOWN * NJ	156.96
11/12	DEBIT POS AP, *****30056959026, AUT 111024 DDA PURCHASE AP OLD NAVY US 3056 152 U MARLBORO * NJ	37.78
11/12	DEBIT POS AP, *****30056959026, AUT 111124 DDA PURCHASE AP SEPHORA MARLBORO PLAZA ENGLISHTOWN * NJ	77.63
11/12	DBCRD PUR AP, *****30056959026, AUT 111124 VISA DDA PUR AP SP RHODE SKIN RHODESKIN COM * CA	31.93
11/12	DBCRD PUR AP, *****30056959026, AUT 111124 VISA DDA PUR AP TARGET COM 800 591 3869 * MN	109.76
11/13	DBCRD PUR AP, *****30056959026, AUT 111224 VISA DDA PUR AP SP BEIS TRAVEL BEISTRAVEL CO * CA	195.12
11/14	DBCRD PUR AP, *****30056959026, AUT 111224 VISA DDA PUR AP REVOLVE 188 844 2583 * CA	299.00
11/15	DBCRD PUR AP, *****30056959026, AUT 111424 VISA DDA PUR AP STARBUCKS 800 782 7282 800 782 7282 * WA	8.00
11/15	DEBIT POS AP, *****30056959026, AUT 111524 DDA PURCHASE AP TARGET T 55 US HWY 9 MANALAPAN * NJ	50.09

STEPHANIE STRIAPKO
NATALIYA STRIAPKO

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Statement Period:	Nov 04 2024-Dec 03 2024
Cust Ref #:	4365753601-337-E-***
Primary Account #:	436-5753601

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/18	DBCRD PUR AP, *****30056959026, AUT 111524 VISA DDA PUR AP PLAYA BOWLS MARLBORO MARLBORO * NJ	4.79
11/18	DBCRD PUR AP, *****30056959026, AUT 111524 VISA DDA PUR AP LS PARTY FAIR 173 27801110 * NJ	26.61
11/18	DBCRD PUR AP, *****30056959026, AUT 111524 VISA DDA PUR AP RED ROCK TAP AND GRILL RED BANK * NJ	35.79
11/18	DBCRD PUR AP, *****30056959026, AUT 111624 VISA DDA PUR AP CENTERPARK OCEANA GARAGE BROOKLYN * NY	16.00
11/18	DBCRD PUR AP, *****30056959026, AUT 111624 VISA DDA PUR AP TST MOTEL NO TELL NEW YORK * NY	68.15
11/18	DBCRD PUR AP, *****30056959026, AUT 111724 VISA DDA PUR AP SQ 93 LUDLOW STREET INC NEW YORK * NY	39.75
11/18	DBCRD PUR AP, *****30056959026, AUT 111724 VISA DDA PUR AP SQ 93 LUDLOW STREET INC NEW YORK * NY	75.06
11/18	DBCRD PUR AP, *****30056959026, AUT 111724 VISA DDA PUR AP STARBUCKS 800 782 7282 800 782 7282 * WA	6.45
11/22	DEBIT POS AP, *****30056959026, AUT 112224 DDA PURCHASE AP ARITZIA SHORT HILLS 12 SHORT HILLS * NJ	303.20
11/25	DBCRD PUR AP, *****30056959026, AUT 112124 VISA DDA PUR AP JERSEY MIKES 1073 SPOTSWOOD * NJ	19.35
11/25	DBCRD PUR AP, *****30056959026, AUT 112324 VISA DDA PUR AP TST KETCHY SHUBY NEW YORK * NY	28.13
11/25	DBCRD PUR AP, *****30056959026, AUT 112324 VISA DDA PUR AP TST KETCHY SHUBY NEW YORK * NY	170.73
11/25	DBCRD PUR AP, *****30056959026, AUT 112324 VISA DDA PUR AP THE OTHEROOM NEW YORK * NY	99.19
11/25	DBCRD PUR AP, *****30056959026, AUT 112424 VISA DDA PUR AP THE OTHEROOM NEW YORK * NY	39.68
11/29	DBCRD PUR AP, *****30056959026, AUT 112624 VISA DDA PUR AP STARBUCKS 800 782 7282 800 782 7282 * WA	8.00
12/02	TD ZELLE SENT, 433600F0ITC8 Zelle GIANNA PORPORA	29.41
12/02	DEBIT POS AP, *****30056959026, AUT 120224 DDA PURCHASE AP HOMEGOODS 585 RT 18 SO EAST BRUNSWIC * NJ	69.00
12/03	DBCRD PUR AP, *****30056959026, AUT 120224 VISA DDA PUR AP SP ALO YOGA ALOYOGA COM * CA	89.00
	Subtotal:	3,001.61

TD Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

STEPHANIE STRIAPKO
NATALIYA STRIAPKO

Page:	5 of 5
Statement Period:	Nov 04 2024-Dec 03 2024
Cust Ref #:	4365753601-337-E-***
Primary Account #:	436-5753601

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/03	538.11	11/15	395.87
11/04	385.54	11/18	158.45
11/06	1,688.16	11/21	870.07
11/07	1,663.16	11/22	566.87
11/08	1,594.19	11/25	309.39
11/12	948.08	11/29	301.39
11/13	752.96	12/02	212.98
11/14	453.96	12/03	123.98