# 1328 Fulton

APPLICATION FOR RENTAL

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

The undersigned hereby makes application to rent an Apartment at **1328 Fulton**.

## APPLICANT INFORMATION

| LAST NAME | FIRST NAME | M.I. | SSN | DRIVER'S LICENSE # |
|---|---|---|---|---|
| Naran | Ava | | ***-**-**** | |

| BIRTH DATE | PHONE #1 | ALTERNATE PHONE | EMAIL |
|---|---|---|---|
| 10/4/1999 | (919) 818-0929 | | Anaran04@gmail.com |

| RELATIONSHIP TO TENANT |
|---|
| |

## CURRENT ADDRESS

| STREET ADDRESS | CITY | STATE | ZIP |
|---|---|---|---|
| 965 Florida Ave NW | Washington | DC | 20001 |

| DATE IN | DATE OUT | LANDLORD NAME | LANDLORD PHONE |
|---|---|---|---|
| 5/12/2022 | current | The wren | (888) 307-6738 |

| REASON FOR LEAVING | OWN OR RENT | APARTMENT # | MONTHLY RENT |
|---|---|---|---|
| 965 Florida Ave NW. moving cities. No longer in DC. | Rent | 223 | $2,300.00 / Mo. |

## EMPLOYMENT & INCOME INFORMATION

| OCCUPATION | EMPLOYER/COMPANY | SALARY |
|---|---|---|
| Marketing coordinator | Language io | $90,000.00/Yr. |

| SUPERVISOR | SUPERVISOR PHONE | START DATE | END DATE |
|---|---|---|---|
| Sheridan orr | | 12/2/2024 | current |

| EMPLOYER ADDRESS | CITY | STATE | ZIP |
|---|---|---|---|
| 109 e 17th st | Cheyenne | Wy | 82001 |

| OCCUPATION | EMPLOYER/COMPANY | SALARY |
|---|---|---|
| Admin assistant | TISTA | $70,000.00/Yr. |

| SUPERVISOR | SUPERVISOR PHONE | START DATE | END DATE |
|---|---|---|---|
| Gregory johnson | | 10/4/2023 | 8/12/2024 |

| EMPLOYER ADDRESS | CITY | STATE | ZIP |
|---|---|---|---|
| 6120 executive Blvd | Rockville | Md | 20852 |

## EMERGENCY CONTACT

| NAME | ADDRESS |
|---|---|
| Judy naran | 125 Ethan’s Glen ct, Cary, 33 27513 |

| PHONE | RELATIONSHIP | E-MAIL |
|---|---|---|
| (919) 219-8343 | Mother | Jwisemom@gmail.com |

## BUSINESS/PROFESSIONAL REFERENCE

| NAME | ADDRESS |
|---|---|
| Sheridan orr | 102 tower hamlet Dr |

| PHONE | RELATIONSHIP | E-MAIL |
|---|---|---|
| (919) 210-8057 | Boss | Sheridan.orr@languageio.com |

## IN THE EVENT OF DEATH - CONTACT

| NAME | RELATIONSHIP | PHONE |
|---|---|---|
| Judy naran | Mom | 9192198343 |

## BACKGROUND INFORMATION

**Have you ever filed for bankruptcy?**
NO

**Have you ever willfully or intentionally refused to pay rent when due?**
NO

**Have you ever been evicted from a tenancy or left owing money? If yes, please provide Property Name, City, State, and Landlord Name.**
NO

## ADDITIONAL INFORMATION

| AQUARIUM? | WATERBED? | BOAT? | MOTORHOME? | MOTORCYCLE? | OTHER? |
|---|---|---|---|---|---|
| NO | NO | NO | NO | NO | NO |

## OTHER INFORMATION

**HOW DID YOU HEAR ABOUT THIS PROPERTY?**
StreetEasy

**IF THE APARTMENT YOU'RE APPLYING FOR IS NO LONGER AVAILABLE, ARE THERE ANY OTHER APARTMENTS IN THE BUILDING OR OTHER BUILDINGS THAT YOU'RE INTERESTED IN?**
Yes other studios

| UNIT APPLYING FOR: | PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION |
|---|---|
| 805 | I am ready to move in as soon as possible. If a guarantor is needed, I can provide one. |

**DESIRED MOVE IN DATE:**
3/6/2025

**I (WE) HAVE SEEN THE ACTUAL APARTMENT FOR WHICH I (WE) ARE APPLYING?:**
NO

I hereby apply to lease an Apartment and agree that the rental is to be payable the 1st day of each month in advance. I warrant that all statements above set forth are true.

I hereby give my permission to communicate with my current and former landlord or property manager for the purpose of discussing any and all of the facts and circumstances of my current or former tenancy, as well as the other information listed above. I also give my permission to communicate with my current employer(s) and /or supervisor(s) for the purpose of verifying the employment information listed above. I understand there are no limitations or restrictions regarding what may be discussed or revealed. I am aware that a credit history, eviction search and criminal background check will be done in conjunction with my application. I understand that I may have the right to make a written request within a reasonable period of time to receive additional, detailed information about the nature and scope of this investigation.

By submitting this application, I hereby consent to the delivery of all notices or disclosures required by law via any medium so chosen by the community or On-Site Manager, Inc. DBA On-Site, including but not limited to email or other electronic transmission. Notices shall be deemed received upon being sent.

## New York City Tenant Fair Chance Act

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

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

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

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

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

**APPLICATION FOR AVA NARAN SUBMITTED ONLINE on March 2, 2025**

**Signed by Ava Naran**
Sun Mar 2 2025 09:51:31 PM EST
Key: 15392C5A; IP Address: 10.33.14.19

Ava Naran *(Applicant)* *Date*

**The following charge(s) will appear on your card statement as *"1328 Fulton"***

**Application Fee for Ava Naran - Charge Details**

| Name on Card | Account Number | Reference Number | Authorized |
|---|---|---|---|
| Ava Naran | XXXXXXXXXXXX2865 | 15591820 | $20.70 |

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

Commission On Human Rights

# NYC Fair Chance Housing Notice: Criminal Records

**As of January 1, 2025, in NYC, it is illegal for most housing providers to discriminate on the basis of a conviction history in rentals or sales, including co-ops and condos.**

The protections of the NYC Fair Chance Housing Law apply to current tenants as well as applicants.

| It is a violation of the Law for covered housing providers to: | |
|---|---|
| Make statements about criminal background checks or criminal records or express limitations on this basis in ads and applications | Treat applicants or tenants differently because of a conviction history except as allowed by the Fair Chance Housing Law. |

Covered housing providers **may NEVER** change the terms of a sale or lease because of a conviction history. Covered housing providers **may** revoke a housing offer or decline to renew a lease **ONLY** based on limited kinds of convictions and **ONLY** when they follow the requirements of the Fair Chance Housing Law.

**The NYC Fair Chance Housing Law does not require housing providers to run criminal background checks. Any housing provider can accept a renter or buyer without following the steps below. The steps below are only for covered housing providers that choose to run a background check.**

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## If a Covered Housing Provider Chooses to Run a Criminal Background Check: You Have Rights.

Covered housing providers **must first** consider your general housing eligibility (ability to meet lease terms) AND make a conditional offer of housing. **Only after** this conditional offer is it lawful for a covered housing provider to run a criminal background check.

**Before** conducting a criminal background check, covered housing providers must:

- Make you a conditional offer of housing AND
- Give you a copy of this notice explaining your rights

Housing providers are also responsible for compliance with laws governing the collection and use of personal information, such as Federal and State Fair Credit Reporting Acts.

### Conditional Offer of Housing

A conditional offer of housing is a **written lease, rental agreement, or agreement for a sale** that conditionally commits a unit(s) to a renter or buyer and can only be revoked in limited circumstances. Next a covered housing provider chooses either:

| NOT to conduct a criminal background check | TO conduct a criminal background check |
|---|---|
| At this time, the housing provider can either finalize the offer or revoke it for a lawful, non-discriminatory purpose that is unrelated to conviction history. | It is illegal for the housing provider to seek or review your conviction history before you have a conditional offer. |



CONTACT 22 Reade Street, New York, NY 10007 212-416-0197 www.nyc.gov/HumanRights

### Criminal Background Check

If a covered housing provider chooses to run a criminal background check after making you a conditional offer, they may only consider **very limited** categories of convictions:

- convictions that require registration on a sex offense registry at the time of the background check
- felony convictions from the last 5 years, except those below
- misdemeanor convictions from the last 3 years, except those below

The 3 or 5 years are measured from the **actual date of release OR the sentencing date** (if the sentence does not include jail or prison time), regardless of probation or parole status.

A covered housing provider can **NEVER** consider arrests or pending cases, or:

- convictions that were sealed, expunged, are under an executive pardon or certificate of relief from disabilities, or legally nullified or vacated
- convictions for violations, which are non-criminal offenses such as disorderly conduct
- convictions under federal law or another state's law for conduct related to reproductive or gender affirming care that is lawful in New York State
- convictions under federal law or another state's law for cannabis possession that does not constitute a felony in New York State
- Adjournments in Contemplation of Dismissal (ACDs)
- adjudications as a youthful offender or for juvenile delinquency
- terminations in favor of an individual, including but not limited to, acquittals, reversals upon appeal, and exonerations)
- Dispositions of criminal matters under federal law or another state's law that are comparable to those listed here.

It is illegal for a covered housing provider to consider information in these categories. In addition, tenant screening companies may be held liable under federal fair housing laws for discriminatory decisions by housing providers.

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## Right to Provide Support for Your Application

After considering only reviewable convictions, a covered housing provider that wants to revoke a housing offer must **FOLLOW THE FAIR CHANCE HOUSING PROCESS** while holding a unit open. They must:

1. Give you a copy of all criminal history information they received and/or reviewed
2. Allow you 5 business days to respond by:
   - pointing out errors in the conviction history
   - identifying any information that should not have been considered (any information outside the lawfully reviewable convictions)
   - sharing information on your background, personal and professional references, and/or any information that supports your application.

You are not required to provide information to support your application at this stage. A housing provider must complete an individualized assessment even if you do not provide supporting information.

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## Right to an Individualized Assessment of Your Application

**A covered housing provider must conduct an individualized assessment of the reviewable convictions, together with any other information that you have timely submitted.**



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| A covered housing provider CANNOT revoke a conditional offer of housing after running a criminal background check except in two **limited circumstances:** | |
|---|---|
| After conducting an individualized assessment if they show in writing BOTH:<br>• a legitimate business interest AND<br>• how the legitimate business interest is linked to your individual history. | If they show *new information, unrelated to criminal history*, that impacts your qualifications for tenancy and that they did not know at the time of your conditional offer. |

### Legitimate Business Interest

A covered housing provider's legitimate business interest must be specific and objective. Compliance with a particular lease term is a permissible legitimate business interest. Purely discriminatory motives, stigma, stereotypes, or assumptions never constitute a legitimate business interest.

A covered housing provider that shows a legitimate business interest must also **explain** the link between that interest and your particular individual history in light of the individual information you shared to justify a decision to revoke your conditional offer of housing. **The existence of a conviction alone never creates that link.**

The following are not legitimate business interests and do not establish a sufficient link to justify a housing provider's decision to revoke an offer:

- "I don't want a hot spot for law enforcement"
- "The applicant seems likely to commit another crime and I want tenant safety"
- "This is a family building"
- "We don't want bad guys hanging around"
- "My tenants don't want criminals"
- "My insurance rates will go up"
- "This will impact my property value"

### Revoking a Conditional Offer of Housing

Before a covered housing provider can revoke a conditional offer because of your criminal history, the housing provider **MUST** take the following steps:

1. Do an individualized assessment of your reviewable convictions **AND** the information you provided
2. Give you copies of all documents that it received and/or reviewed
3. Give you a written statement that explains:
   - the decision to revoke based on your conviction history **AND** the link to a legitimate business interest
   - how your individual information and circumstances were taken into account

## Exemptions for Housing Providers

- Housing provider-occupied properties with 2 or fewer rooms or units are not covered by the NYC Fair Chance Housing Law.
- State or federally funded housing providers, including public housing authorities that are required or authorized to take specific actions related to criminal history **CAN** take such specific actions without violating the NYC Fair Chance Housing Law.

For additional information about tenants' and buyers' rights & housing providers' responsibilities under the NYC Fair Chance Housing Law, and to see this notice in multiple languages, visit NYC.gov/FairChanceHousing.

**REMINDER:** All New Yorkers have a right to be free from retaliation in housing. It is illegal for housing providers in NYC to punish you or treat you negatively for telling them about your rights or for reporting discrimination or harassment.



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**California Required Notices**

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

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

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

**Avisos obligatorios en el estado de California**

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

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

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

# Rental Report for Ava Naran

**The property's screening criteria result**

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

**Score for Ava Naran: 818**

| | Importance | Result |
|---|---|---|
| AI Score | Pass/Fail | |
| Total annual income to rent ratio exceeds 40.0 | Pass/Fail | |
| May have been through a bankruptcy | Pass/Fail | |

**NOTIFICATION(S)**

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

**APPLICANT: Address Has Been Reported More than Once - ACTION REQUIRED (TransUnion)**
An address listed on file with the credit bureau has been used more than once by the applicant with different unit numbers or PO box numbers. You should verify the information thoroughly. Before proceeding you must verify that the information in the report relates to the actual applicant in question as required by law under FCRA Section 605(h).

| Credit Quick Summary | |
|---|---|
| Total annual income (reported by Applicant) | $90,000.00 |
| Total combined annual income to rent ratio | 32.11 (based on rent of $2,803.00) |
| Total number of accounts | 8 |
| Accounts with no late payments | 8 (0 unpaid past due) |
| Accounts paid 30-59 days past due | 0 (0 unpaid past due) |
| Accounts paid 60-89 days past due | 0 (0 unpaid past due) |
| Accounts paid more than 90 days past due | 0 (0 unpaid past due) |
| Total outstanding balance | $9,716.00 ($0.00 past due) |
| Outstanding revolving debt | $9,716.00 (37% 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 | From TransUnion |
|---|---|---|---|
| **Name:** | Ava Naran | AVA NARAN | AVA P. NARAN |
| **SSN:** | ***-**-**** | ***-**-**** | ***-**-**** |
| **Birth Date:** | 10/**/1999 | 10/**/1999 | 10/**/1999 |

| Addresses | From Application | From Equifax | From TransUnion |
|---|---|---|---|
| | 965 Florida Ave NW<br>Washington, DC 20001 - US | 517 BEXLEY BLUFF LN.<br>CARY, NC 27513 (Applicant)<br>Reported 3/2025<br><br>965 FLORIDA AVE NW 223<br>WASHINGTON, DC 20001 (Applicant)<br>Reported 3/2025<br><br>125 ETHANS GLEN CT.<br>CARY, NC 27513 (Applicant)<br>Reported 3/2025<br><br>1908 RESTON METRO PLZ. 1816<br>RESTON, VA 20190 (Applicant)<br>Reported 3/2025<br><br>100 CAMPUS DR.<br>ELON, NC 27244 (Applicant)<br>Reported 3/2025 | 965 FLORIDA NW 223<br>WASHINGTON, DC 20001 (Applicant)<br>Reported 8/2023<br><br>1908 RESTON METRO 1816<br>RESTON, VA 20190 (Applicant)<br>Reported 2/2022<br><br>517 BEXLEY BLUFF<br>CARY, NC 27513 (Applicant) |

| Employment | From Application | From Equifax | From TransUnion |
|---|---|---|---|
| **Applicant:** | Marketing coordinator<br>Language io<br>$90,000.00/Yr.<br>Admin assistant<br>TISTA<br>$70,000.00/Yr. Total annual Income: $90,000.00 | | |

| Restricted Person Search | | |
|---|---|---|
| **Requested For**<br>Ava Naran | **Requested**<br>3/2/2025 | **Returned**<br>3/2/2025 |
| **Results**<br>*No Records Found* | | |

**Risk Models**

**From RealPage**

| Risk Model Name | Score | Score Factors |
|---|---|---|
| RealPage AI Score (Applicant) | 818 | Tradeline scoring<br>Debt-to-income ratio<br>Credit Score<br>Rental Payment History |
| | **Description**<br>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) | 769 | The date that you opened your oldest account is too recent<br>Lack of sufficient credit history<br>Lack of sufficient relevant real estate account information<br>The total of all balances on your open accounts is too high |
| | **Description**<br>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). | |

**From TransUnion**

| Risk Model Name | Score | Score Factors |
|---|---|---|
| Credit Score (Applicant) | 769 | The date that you opened your oldest account is too recent<br>Lack of sufficient credit history<br>Lack of sufficient relevant real estate account information<br>The total of all balances on your open accounts is too high |
| | **Description**<br>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 |
|---|---|---|---|---|---|---|---|
| CITICARDS CBNA (Applicant) | 5/2021 | 12/2024 | | | | | $7,686.00 |
| | **Monthly Payment**<br>$115.00 | **High Credit**<br>$7,686.00 | **Type**<br>REVOLVING | **Comments**<br>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) | 8/2021 | 12/2024 | | | | | $1,404.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $25.00 | $3,363.00 | REVOLVING | Rate/Status 1: Pays account as agreed |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BARCLAYS BANK DELAWA (Applicant) | 8/2022 | 1/2025 | | | | | $626.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| $29.00 | $1,844.00 | REVOLVING | 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 |
|---|---|---|---|---|---|---|---|
| DEPT OF ED/AIDVANTAG (Applicant) | 2/2021 | 11/2021 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $7,500.00 | INSTALLMENT | FIXED RATE<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| 2/22 | | 12/21 | | 10/21 | | 8/21 | | 6/21 | | 4/21 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| CITICARDS CBNA (Applicant) | 3/2019 | 7/2022 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $3,463.00 | REVOLVING | ACCOUNT CLOSED DUE TO INACTIVITY<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| 6/24 | | 4/24 | | 2/24 | | 12/23 | | 10/23 | | 8/23 | | 6/23 | | 4/23 | | 2/23 | | 12/22 | | 10/22 | | 8/22 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| NORDSTROM/TD BANK (Applicant) | 11/2021 | 12/2024 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $883.00 | REVOLVING | 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 |
|---|---|---|---|---|---|---|---|
| WELLS FARGO CARD SER (Applicant) | 2/2018 | 12/2020 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $789.00 | REVOLVING | ACCOUNT CLOSED AT CONSUMER'S REQUEST<br>Rate/Status 1: Pays account as agreed |

**Payment History**

| 8/24 | | 6/24 | | 4/24 | | 2/24 | | 12/23 | | 10/23 | | 8/23 | | 6/23 | | 4/23 | | 2/23 | | 12/22 | | 10/22 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| WELLS FARGO CARD SER (Applicant) | 11/2023 | 12/2024 | | | | | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $758.00 | 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 |
| 2/25 | | 12/24 | | 10/24 | | 8/24 | | 6/24 | | 4/24 | | 2/24 | | 12/23 |

## From TransUnion

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| CITI (Applicant) | 5/2021 | 1/2025 | 0 | 0 | 0 | $0.00 | $7,686.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $7,686.00 | REVOLVING | Rate/Status 01: Paid or paying as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1/25 | | 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 |
|---|---|---|---|---|---|---|---|
| GS BANK USA (Applicant) | 8/2021 | 1/2025 | 0 | 0 | 0 | $0.00 | $1,404.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $3,363.00 | REVOLVING | Rate/Status 01: Paid or paying as agreed |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| BRCLYSBANKDE (Applicant) | 8/2022 | 2/2025 | 0 | 0 | 0 | $0.00 | $626.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $1,844.00 | REVOLVING | Rate/Status 01: Paid or paying as agreed |

**Payment History**

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1/25 | | 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 |
|---|---|---|---|---|---|---|---|
| DPT ED/AIDV (Applicant) | 2/2021 | 12/2021 | 0 | 0 | 0 | $0.00 | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $7,500.00 | INSTALLMENT | CLOSED<br>Rate/Status 01: Paid or paying as agreed |

**Payment History**

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11/21 | | 9/21 | | 7/21 | | 5/21 | | 3/21 | |

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| CITI (Applicant) | 3/2019 | 8/2022 | 0 | 0 | 0 | $0.00 | $0.00 |

| Monthly Payment | High Credit | Type | Comments |
|---|---|---|---|
| | $3,463.00 | REVOLVING | INACTIVE ACCOUNT<br>Rate/Status 01: Paid or paying as agreed |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| NORDSTM/TD (Applicant) | 11/2021 | 1/2025 | 0 | 0 | 0 | $0.00 | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $883.00 | REVOLVING | Rate/Status 01: Paid or paying as agreed | | | |

**Payment History**

| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1/ 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 |
|---|---|---|---|---|---|---|---|
| WFBNA CARD (Applicant) | 2/2018 | 1/2021 | 0 | 0 | 0 | $0.00 | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $789.00 | REVOLVING | ACCOUNT CLOSED BY CONSUMER Rate/Status 01: Paid or paying as agreed | | | |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| WFBNA CARD (Applicant) | 11/2023 | 1/2025 | 0 | 0 | 0 | $0.00 | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $758.00 | REVOLVING | Rate/Status 01: Paid or paying as agreed | | | |

**Payment History**

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

| Account Name | Opened | Last Active | 30-59 | 60-89 | 90+ | Past Due | Balance |
|---|---|---|---|---|---|---|---|
| AMEX (Applicant) | 9/2018 | | 0 | 0 | 0 | $0.00 | $0.00 |
| | **Monthly Payment** | **High Credit** | **Type** | **Comments** | | | |
| | | $0.00 | OPEN ACCOUNT | ACCOUNT CLOSED BY CONSUMER Rate/Status 01: Paid or paying as agreed | | | |

**Payment History**

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

| Previous Credit Inquiries | |
|---|---|
| **From Equifax** | |
| 11/2023 | WELLS FARGO CARD SER (Applicant) |
| **From TransUnion** | |
| 12/2023 | JPMCB CARD (Applicant) |

# NOTICE OF ADVERSE ACTION

March 3, 2025

Dear Ava Naran:

Thank you for submitting your application for rental housing to: 1328 Fulton; 1328 Fulton Street, Brooklyn, NY 11216.

**1.** Unfortunately, we are unable to offer you a lease on the terms that you requested and must deny your application at this time for the following reason(s):

- **Your income is not high enough to qualify.**

Our decision about your application was based in whole or in part on information contained in a consumer report from a consumer reporting agency, RP On-Site, LLC ("On-Site"), 2201 Lakeside Blvd, Richardson, TX 75082; (877) 222-0384; www.renterrelations.com. The report includes information provided by On-Site and the following other consumer reporting agency(ies):

Credit Information Provider(s):
Equifax
P.O. Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com

TransUnion
P.O. Box 390
Springfield, PA 19064
800-916-8800
www.transunion.com

**Neither On-Site nor any other consumer reporting agency listed in this notice made the decision to take the adverse action and they are unable to provide the specific reasons why we chose to take the adverse action.**

**2.** You have the right, under the Fair Credit Reporting Act ("FCRA"), to know the information contained in your file at each consumer reporting agency and to dispute any information that you believe is inaccurate or incomplete. If any person takes adverse action against you based in whole or in part on any information contained in a consumer report, you also have the right to a free copy of the report if you request it no later than 60 days after your receipt of the adverse action notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute it with the relevant consumer reporting agency.

**3.** If you would like to review the consumer report that we used to evaluate your application, you can do so by visiting On-Site's applicant help center at www.renterrelations.com and requesting a free copy of your rental report. You can also reach On-Site at the address or phone number listed above.

**4.** After you receive your rental report, you may submit a dispute to the relevant consumer reporting agency (listed above) about any information in the report that you believe is inaccurate or incomplete. You may also submit your dispute of any information in the report that was provided by another consumer reporting agency to On-Site and they will forward your dispute to the relevant provider. Both you and 1328 Fulton will be notified by On-Site via email of any updates made to the information.

**5.** We obtained your AI Score from our screening services provider, On-Site, and used it as a factor in our decision.

Your AI Score is: **818** Date: **March 2, 2025**

Scores range from a low of 0 to a high of 1000.

Key factors that adversely affected your AI score are:

- Tradeline scoring
- Debt-to-income ratio
- Credit Score

- Rental Payment History

**6.** We also obtained your credit score(s) and used it as a factor in our decision. Your credit score is a number that reflects the information in your credit report and can change, depending on how the information in your credit report changes.

Your **Equifax** Credit Score: **769** Date: **March 2, 2025**

Scores range from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

- The date that you opened your oldest account is too recent
- Lack of sufficient credit history
- Lack of sufficient relevant real estate account information
- The total of all balances on your open accounts is too high

Your **TransUnion** Credit Score: **769** Date: **March 2, 2025**

Scores range from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

- The date that you opened your oldest account is too recent
- Lack of sufficient credit history
- Lack of sufficient relevant real estate account information
- The total of all balances on your open accounts is too high

Please contact us if you have any questions about this notice or our rental criteria.

Sincerely,

Fulton Street Development LLC

**A Summary of Your Rights Under the Fair Credit Reporting Act**

https://www.realpage.com/your-rights-under-fair-credit-reporting-act/

*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<br>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<br>1700 G Street, N.W.<br>Washington, DC 20552<br>b. Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(877) 382-4357 |
| 2. To the extent not included in item 1 above:<br>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks<br>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.<br>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations<br>d. Federal Credit Unions | a. Office of the Comptroller of the Currency<br>Customer Assistance Group<br>1301 McKinney Street, Suite 3450<br>Houston, TX 77010-9050<br>b. Federal Reserve Consumer Help Center<br>P.O. Box 1200<br>Minneapolis, MN 55480<br>c. FDIC Consumer Response Center<br>1100 Walnut Street, Box #11<br>Kansas City, MO 64106<br>d. National Credit Union Administration<br>Office of Consumer Financial Protection (OCFP)<br>Division of Consumer Compliance Policy and Outreach<br>1775 Duke Street<br>Alexandria, VA 22314 |
| 3. Air carriers | Asst. General Counsel for Aviation Enforcement & Proceedings<br>Aviation Consumer Protection Division<br>Department of Transportation<br>1200 New Jersey Avenue, S.E.<br>Washington, DC 20590 |
| 4. Creditors Subject to the Surface Transportation Board | Office of Proceedings, Surface Transportation Board<br>Department of Transportation<br>395 E Street, S.W.<br>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<br>United States Small Business Administration<br>409 Third Street, S.W., Suite 8200<br>Washington, DC 20416 |
| 7. Brokers and Dealers | Securities and Exchange Commission<br>100 F Street, N.E.<br>Washington, DC 20549 |
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit Administration<br>1501 Farm Credit Drive<br>McLean, VA 22102-5090 |
| 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above | Federal Trade Commission<br>Consumer Response Center<br>600 Pennsylvania Avenue, N.W.<br>Washington, DC 20580<br>(877) 382-4357 |

## A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

We the People

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

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

3

PASSPORT
PASSEPORT
PASAPORTE

UNITED STATES OF AMERICA

USA

Type / Type / Tipo: P
Code / Code / Codigo: USA
Passport No. / No. du Passeport / No. de Pasaporte: 596786943

Surname / Nom / Apellidos
NARAN

Given Names / Prénoms / Nombres
AVA PARESH

Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento
04 Oct 1999

Place of birth / Lieu de naissance / Lugar de nacimiento
NORTH CAROLINA, U.S.A.

Sex / Sexe / Sexo
F

Date of issue / Date de délivrance / Fecha de expedición
25 Apr 2019

Authority / Autorité / Autoridad
United States
Department of State

Date of expiration / Date d'expiration / Fecha de caducidad
24 Apr 2029

Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 27

USA

P<USANARAN<<AVA<PARESH<<<<<<<<<<<<<<<<<<<<<<<<<<
5967869435USA9910045F2904249297264073<678674

We the People

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

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

3

PASSPORT
PASSEPORT
PASAPORTE

USA

# UNITED STATES OF AMERICA

Type / Type / Tipo: P
Code / Code / Código: USA
Passport No. / No. du Passeport / No. de Pasaporte: 596786943

Surname / Nom / Apellidos
NARAN

Given Names / Prénoms / Nombres
AVA PARESH

Nationality / Nationalité / Nacionalidad
UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento
04 Oct 1999

Place of birth / Lieu de naissance / Lugar de nacimiento
NORTH CAROLINA, U.S.A.

Sex / Sexe / Sexo
F

Date of issue / Date de délivrance / Fecha de expedición
25 Apr 2019

Authority / Autorité / Autoridad
United States
Department of State

Date of expiration / Date d'expiration / Fecha de caducidad
24 Apr 2029

Endorsements / Mentions Spéciales / Anotaciones
SEE PAGE 27

USA

P<USANARAN<<AVA<PARESH<<<<<<<<<<<<<<<<<<<<<<<<<<
5967869435USA9910045F2904249297264073<678674

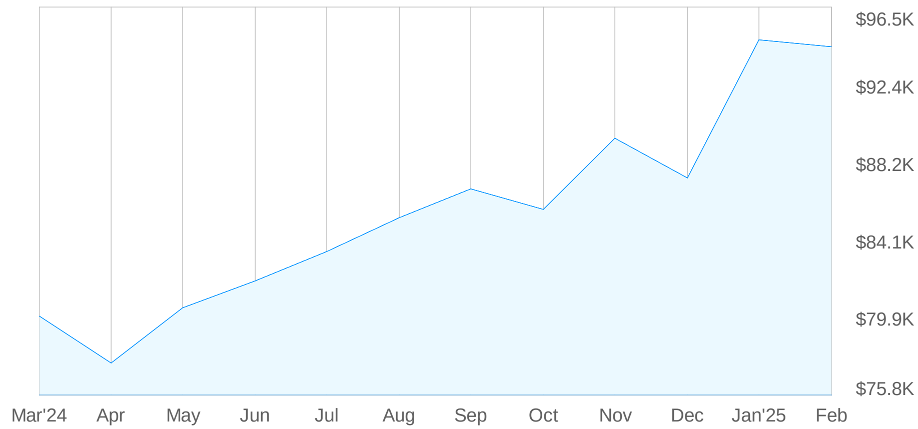
Roth Contributory IRA of

AVA PARESH NARAN
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

| Account Number | Statement Period |
|---|---|
| 9410-3097 | February 1-28, 2025 |

## Account Summary

| Ending Account Value as of 02/28 | Beginning Account Value as of 02/01 |
|---|---|
| $94,447.79 | $94,815.87 |




| | This Statement | YTD |
|---|---|---|
| Beginning Account Value | **$94,815.87** | $87,442.03 |
| Deposits | **0.00** | 5,000.00 |
| Withdrawals | **0.00** | 0.00 |
| Dividends and Interest | **42.58** | 91.14 |
| Transfer of Securities | **0.00** | 0.00 |
| Market Appreciation/(Depreciation) | **(410.66)** | 1,914.62 |
| Expenses | **0.00** | 0.00 |
| **Ending Account Value** | **$94,447.79** | **$94,447.79** |

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

### Your Consultant


Daniel Gerber
VP - Financial Consultant
1 800-822-8177
daniel.gerber@schwab.com


### Manage Your Account

**Customer Service and Trading:**
Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account visit schwab.com/login. Statements are archived up to 10 years online.

### Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

### Online Assistance

Visit us online at schwab.com

Visit schwab.com/stmt to explore the features and benefits of this statement.

AVA PARESH NARAN
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA
125 ETHANS GLEN CT
CARY NC 27513

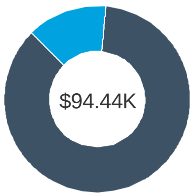
02/28-00000-ID2311606-133821

Roth Contributory IRA of

AVA PARESH NARAN
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period
February 1-28, 2025

## Asset Allocation




Investment Objective:
Growth

| | This Period | Current Allocation |
|---|---|---|
| Cash and Cash Investments | 13,286.01 | 14% |
| Exchange Traded Funds | 81,161.78 | 86% |
| **Total** | **$94,447.79** | 100% |

## Top Account Holdings This Period

| SYMBOL CUSIP | Description | Market Value | % of Accounts |
|---|---|---|---|
| SCHX | SCHWAB US LARGE CAP ETF | 56,650.28 | 60% |
| SWVXX | SCHWAB VALUE ADVANTAGE M | 13,241.32 | 14% |
| SCHF | SCHWAB INTERNATIONAL | 11,102.05 | 12% |
| VIG | VANGUARD DIVIDEND | 5,281.38 | 6% |
| VGK | VANGUARD FTSE EUROPE | 5,124.60 | 5% |

## Gain or (Loss) Summary

| | All Positions | | |
|---|---|---|---|
| | Gain | (Loss) | Net |
| This Period | 0.00 | 0.00 | 0.00 |
| YTD | | | 0.00 |
| **Unrealized** | | | **$46,013.86** |

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

## Income Summary


| | This Period | YTD |
|---|---|---|
| Bank Sweep Interest | 0.18 | 0.24 |
| Cash Dividends | 42.40 | 90.90 |
| **Total Income** | **$42.58** | **$91.14** |

## Retirement Details

| **Contributions** | 2024 | 2025 |
|---|---|---|
| Roth IRA | 5,000.00 | 0.00 |
| **Total YTD ($)** | **5,000.00** | **0.00** |

Roth Contributory IRA of

AVA PARESH NARAN
CHARLES SCHWAB & CO INC CUST
ROTH CONTRIBUTORY IRA

Statement Period
February 1-28, 2025

## A Message About Your Account

**Industry Fee Announcement**
Effective January 1, 2025, the Exchange Process Fee will be renamed the Industry Fee. For more information, please refer to the Charles Schwab Pricing Guide. (0125-9AU7)

## Positions - Summary

| Beginning Value as of 02/01 | + | Transfer of Securities(In/Out) | + | Dividends Reinvested | + | Cash Activity | + | Change in Market Value | = | **Ending Value as of 02/28** | Cost Basis | Unrealized Gain/(Loss) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| $94,815.87 | | $0.00 | | ($42.40) | | $42.58 | | ($368.26) | | **$94,447.79** | $35,147.92 | $46,013.86 |

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

## Cash and Cash Investments

| Type | Symbol | Description | Quantity | Price($) | Beginning Balance($) | Ending Balance($) | Change in Period Balance($) | Pending/Unsettled Cash($) | Interest/ Yield Rate | % of Acct |
|---|---|---|---|---|---|---|---|---|---|---|
| Bank Sweep | | Bank Sweep [X,Z] | | | 5,022.84 | 44.69 | (4,978.15) | | 0.05% | <1% |
| Money Fund (Non-Sweep) | SWVXX | SCHWAB VALUE ADVANTAGE M ◊ | 13,241.3200 | 1.0000 | 13,198.92 | 13,241.32 | 42.40 | | | 14% |
| **Total Cash and Cash Investments** | | | | | **$18,221.76** | **$13,286.01** | **($4,935.75)** | | | **14%** |

## Positions - Exchange Traded Funds

| Symbol | Description | Quantity | Price($) | Market Value($) | Cost Basis($) | Unrealized Gain/(Loss)($) | Est. Yield | Est. Annual Income($) | % of Acct |
|---|---|---|---|---|---|---|---|---|---|
| SCHE | SCHWAB EMERGING MARKETS ◊ | 110.5435 | 27.17000 | 3,003.47 | 2,585.06 | 418.41 | 5.69% | 171.06 | 3% |
| SCHF | SCHWAB INTERNATIONAL ◊ | 560.9931 | 19.79000 | 11,102.05 | 8,403.97 | 2,698.08 | 4.26% | 473.14 | 12% |
| SCHX | SCHWAB US LARGE CAP ETF ◊ | 2,409.6250 | 23.51000 | 56,650.28 | 16,806.33 | 39,843.95 | 1.34% | 763.37 | 60% |
| VIG | VANGUARD DIVIDEND | 26.0000 | 203.13000 | 5,281.38 | 2,374.23 | 2,907.15 | 1.72% | 91.06 | 6% |
| VGK | VANGUARD FTSE EUROPE ◊ | 73.0000 | 70.20000 | 5,124.60 | 4,978.33 | 146.27 | 4.09% | 210.06 | 5% |
| **Total Exchange Traded Funds** | | | | **$81,161.78** | **$35,147.92** | **$46,013.86** | | **$1,708.69** | **86%** |

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

## Transactions - Summary

| Beginning Cash* as of 02/01 | + | Deposits | + | Withdrawals | + | Purchases | + | Sales/Redemptions | + | Dividends/Interest | + | Expenses | = | Ending Cash* as of 02/28 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| $5,022.84 | | $0.00 | | $0.00 | | ($5,020.73) | | $0.00 | | $42.58 | | $0.00 | | $44.69 |

Other Activity **$0.00** Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

## Transaction Details

| Date | Category | Action | Symbol/ CUSIP | Description | Quantity | Price/Rate per Share($) | Charges/ Interest($) | Amount($) | Realized Gain/(Loss)($) |
|---|---|---|---|---|---|---|---|---|---|
| 02/11 | Purchase | | VGK | VANGUARD FTSE EUROPE ETF | 73.0000 | 68.1963 | | (4,978.33) | |
| 02/18 | Interest | Bank Interest [X,Z] | | BANK INT 011625-021525 | | | | 0.18 | |
| 02/28 | Purchase | Reinvested Shares | SWVXX | SCHWAB VALUE ADVANTAGE M ONEY INVESTOR SHARES | 42.4000 | 1.0000 | | (42.40) | |
| | Dividend | Div For Reinvest | SWVXX | SCHWAB VALUE ADVANTAGE M | | | | 42.40 | |
| **Total Transactions** | | | | | | | | **($4,978.15)** | **$0.00** |

Date column represents the Settlement/Process date for each transaction.

## Bank Sweep Activity

| Date | Description | Amount |
|---|---|---|
| 02/01 | **Beginning Balance** [X,Z] | **$5,022.84** |
| 02/11 | BANK TRANSFER TO BROKERAGE | (4,978.33) |
| 02/15 | BANK INTEREST [X,Z] | 0.18 |
| 02/28 | **Ending Balance** [X,Z] | **$44.69** |
| 02/28 | **Interest Rate** [*Z] | **0.05%** |

* Your interest period was 01/16/25 - 02/15/25. [Z]

## Endnotes For Your Account

◊ Dividends paid on this security will be automatically reinvested.

X Bank Sweep deposits are held at one or more FDIC-insured Program Banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks at

Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

# Endnotes For Your Account (continued)

schwab.com/cashfeaturesdisclosure.

## Terms and Conditions

**GENERAL INFORMATION AND KEY TERMS:** This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request. **Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative. **Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business. **Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request. **Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.** **Interest**: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than $.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than $.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than ½ of 1 cent ($0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of $0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday**

## Terms and Conditions (continued)

**funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features**. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at **800-435-4000**. (Outside the U.S., call **+1-415-667-8400**.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation.  **Member SIPC**. (O1CUSTNC) (0822-20UL)

AVA P NARAN
PARESH C NARAN
125 ETHANS GLEN CT
CARY NC 27513-3434

**Questions?**

*Available by phone 24 hours a day, 7 days a week:*
We accept all relay calls, including 711
**1-800-742-4932**

*En español:* 1-877-727-2932

*Online:* wellsfargo.com

*Write:* Wells Fargo Bank, N.A. (338)
P.O. Box 6995
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

**Other Wells Fargo Benefits**

**File your taxes early to help prevent identity theft**

Early filing helps prevent someone else from filing taxes in your name.
Find other tips at wellsfargo.com/spottaxscams

**A new twist on romance scams**

Scammers make friends with you on social media, then offer to show you how to invest in crypto.
**Watch for:** Promises of big returns, help with downloading a crypto app, or requests to wire money.

## Statement period activity summary

| | |
|---|---|
| Beginning balance on 2/1 | $2,574.02 |
| Deposits/Additions | 14,754.56 |
| Withdrawals/Subtractions | - 6,406.84 |
| **Ending balance on 2/28** | **$10,921.74** |

Account number: **7440045479 (primary account)**

**AVA P NARAN**
**PARESH C NARAN**

*North Carolina account terms and conditions apply*

For Direct Deposit use
Routing Number (RTN): 053000219

WELLS FARGO

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

## Transaction history

| Date | Check Number | Description | Deposits/ Additions | Withdrawals/ Subtractions | Ending daily balance |
|---|---|---|---|---|---|
| 2/3 | | Recurring Transfer From Naran P Ref #Op0R5Kcc26 Everyday Checking Adult Help | 175.00 | | |
| 2/3 | | Money Transfer authorized on 02/02 From (Sportsbook) Draftkings MA S305034063515797 Card 5755 | 88.50 | | |
| 2/3 | | Venmo Cashout 250201 1040008565605 Ava Naran | 70.00 | | |
| 2/3 | | Purchase authorized on 01/31 Draftkings 6179866744 MA S305031783680335 Card 5755 | | 10.00 | |
| 2/3 | | Purchase authorized on 02/02 Draftkings 6179866744 MA S465033833358207 Card 5755 | | 10.00 | |
| 2/3 | | The Wren Operati Web Pmts 020325 Zwphwh Avanaran | | 2,218.07 | |
| 2/3 | | Apple Gs Savings Transfer 910101039123 Ava Naran | | 250.00 | 419.45 |
| 2/4 | | Purchase authorized on 02/03 Draftkings 6179866744 MA S585034821668771 Card 5755 | | 5.00 | |
| 2/4 | | Purchase authorized on 02/03 Draftkings 6179866744 MA S465034823774385 Card 5755 | | 5.00 | |
| 2/4 | | Non-WF ATM Withdrawal authorized on 02/04 126 9 St Washington DC 585036003446251 ATM ID Up503639 Card 5755 | | 163.50 | |
| 2/4 | | Non-Wells Fargo ATM Transaction Fee | | 3.00 | |
| 2/4 | | Comcast 8299700 xxxxx8451 250203 7188201 Ava *Naran | | 25.00 | 217.95 |
| 2/10 | | Apple Gs Savings Transfer 910101039123 Ava Naran | 100.00 | | |
| 2/10 | | Apple Gs Savings Transfer 910101039123 Ava Naran | 100.00 | | |
| 2/10 | | Venmo Cashout 250210 1040199338734 Ava Naran | 35.17 | | |
| 2/10 | | Purchase authorized on 02/08 Draftkings 6179866744 MA S465039664192520 Card 5755 | | 5.00 | |
| 2/10 | | Non-WF ATM Withdrawal authorized on 02/09 126 9 St Washington DC 305040601853589 ATM ID Up503639 Card 5755 | | 163.50 | |
| 2/10 | | Non-Wells Fargo ATM Transaction Fee | | 3.00 | |
| 2/10 | | Purchase authorized on 02/09 Draftkings 6179866744 MA S465040811582102 Card 5755 | | 10.00 | |
| 2/10 | | Purchase authorized on 02/09 Draftkings 6179866744 MA S305040812735015 Card 5755 | | 7.50 | |
| 2/10 | | Purchase authorized on 02/09 Draftkings 6179866744 MA S385040813693772 Card 5755 | | 7.50 | 256.62 |
| 2/12 | | Cash App Ava Naran 250212 T339Tdzzcnrsm1M Ava Naran | 85.00 | | |
| 2/12 | | Zelle to Naran Paresh on 02/12 Ref #Pp0Yj93Vpj Test | | 1.00 | 340.62 |
| 2/13 | | Wells Fargo Rewards | 2.40 | | 343.02 |
| 2/14 | | Trinet Hr Corpor Payroll 250215 00010833676 Naran,Ava Paresh | 3,570.91 | | |
| 2/14 | | Applecard Gsbank Payment 021325 8341747 Ava Naran | | 1,404.77 | 2,509.16 |
| 2/18 | | Barclaycard US Creditcard 1232202315 Ava Naran | | 1,000.00 | 1,509.16 |
| 2/19 | | Apple Gs Savings Transfer 910101039123 Ava Naran | | 1,000.00 | |
| 2/19 | | Venmo Payment 250219 1040394538286 Ava Naran | | 115.00 | 394.16 |
| 2/21 | | Cash App Ava Naran 250221 T3Fz3S6Arm0Vgtr Ava Naran | 25.00 | | 419.16 |
| 2/26 | | Apple Gs Savings Transfer 910101039123 Ava Naran | 8,000.00 | | 8,419.16 |
| 2/28 | | Trinet Hr Corpor Payroll 250228 00010833676 Naran,Ava Paresh | 2,502.58 | | 10,921.74 |
| **Totals** | | | **$14,754.56** | **$6,406.84** | |

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

WELLS FARGO

## Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

| Fee period 02/01/2025 - 02/28/2025 | Standard monthly service fee $10.00 | You paid $0.00 |
|---|---|---|

The fee is waived this fee period because the account is linked to your Prime Checking, Premier Checking, or Private Bank Interest Checking account.

| **How to avoid the monthly service fee** | Minimum required | This fee period | |
|---|---|---|---|
| Have any **ONE** of the following each fee period | | | |
| • Minimum daily balance | $500.00 | $217.95 | ☐ |
| • Total amount of qualifying electronic deposits | $500.00 | $14,577.16 | ☑ |
| • Age of primary account owner | 17 - 24 | | ☐ |
| • Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card | 1 | 0 | ☐ |

RC/RC

# IMPORTANT ACCOUNT INFORMATION

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

## Important Information You Should Know

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts**

  Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

- **If your account has a negative balance:**

  Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

- **In case of errors or questions about your electronic transfers:**

  Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

  1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

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

- **In case of errors or questions about other transactions (that are not electronic transfers):**

  Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

- **Early Pay Day information**

  With Early Pay Day, we may make funds from certain eligible direct deposits available for your use up to two days before we receive the funds from your payor. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. When funds are made available early, this will be reflected in your account's available balance. Direct deposits made available early with Early Pay Day will not increase your account's ending daily balance, and will not count towards applicable options to avoid your account's monthly service fee, until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Determinations about whether we will authorize and pay transactions and assess overdraft fees are based on an account's available balance. For example, using funds added to your available balance by Early Pay Day may lead to a negative ending daily balance showing on your account and statement while your available balance remains positive and no overdraft fees or returned items result. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. For additional information about Early Pay Day, please refer to your Deposit Account Agreement.

## Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

### ENTER

**A.** The ending balance shown on your statement.. . . . . . . . . . . . . . . . $__________

### ADD

**B.** Any deposits listed in your register or transfers into your account which are not shown on your statement.

$__________
$__________
$__________
+ $__________

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . TOTAL $__________

### CALCULATE THE SUBTOTAL

(Add Parts A and B)

. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . TOTAL $__________

### SUBTRACT

**C.** The total outstanding checks and withdrawals from the chart above. . . . . . . . . - $__________

### CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)
This amount should be the same as the current balance shown in your check register. . . . . . . . . . . . . . . . . . . . . . $__________

| Number | Items outstanding | Amount |
|---|---|---|
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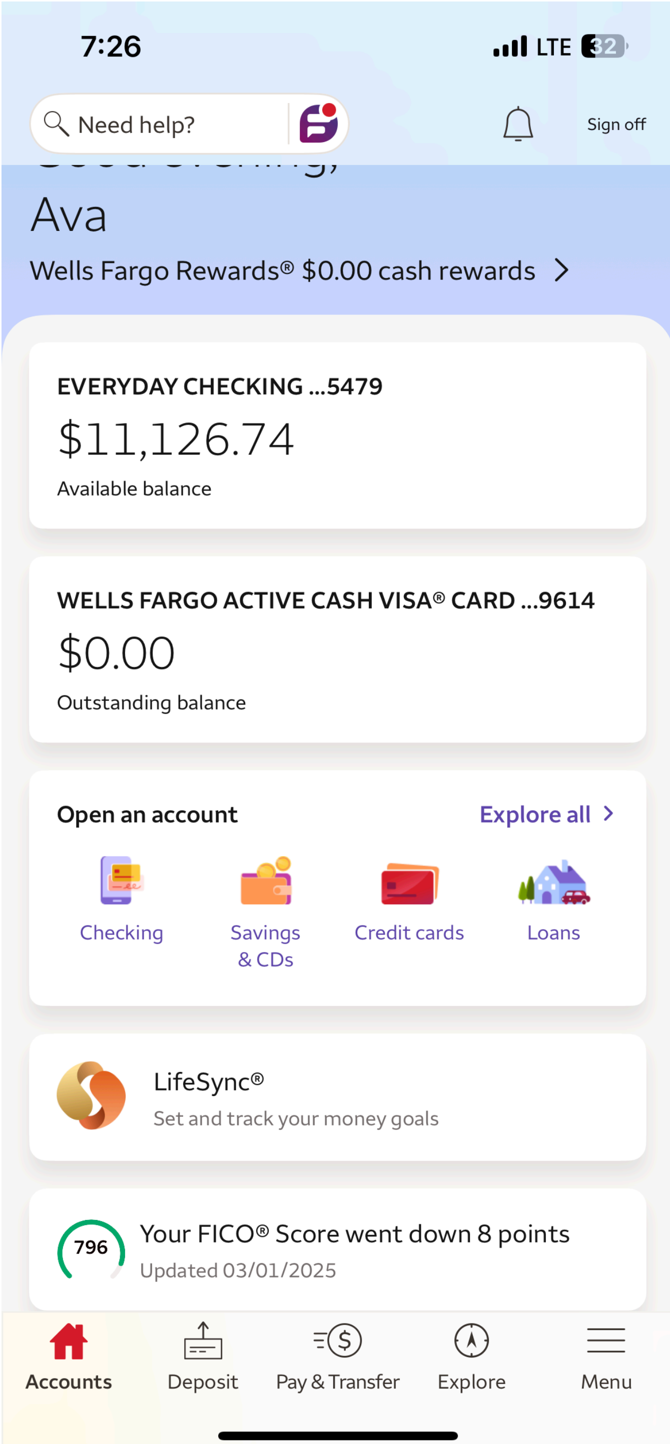
| | | |
| | **Total $** | |

**To download and print additional Account Balance Calculation Worksheets (PDF), enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.**


7:26
LTE 32
Need help?
Sign off
Ava
Wells Fargo Rewards® $0.00 cash rewards
EVERYDAY CHECKING ...5479
$11,126.74
Available balance
WELLS FARGO ACTIVE CASH VISA® CARD ...9614
$0.00
Outstanding balance
Open an account
Explore all
Checking
Savings & CDs
Credit cards
Loans
LifeSync®
Set and track your money goals
796
Your FICO® Score went down 8 points
Updated 03/01/2025
Accounts
Deposit
Pay & Transfer
Explore
Menu

# EARNINGS STATEMENT

trinet

**Language IO, Inc.**
**DBA : Language IO Inc**

109 E 17th St
Suite 5832
Cheyenne, WY 82001

Check No: 17192374

Check Date: 01/31/2025

Pay Period: 01/12/2025 - 01/25/2025

## Ava Paresh Naran

NON-NEGOTIABLE

965 Florida Ave NW, Apt 223
Washington , DC 20001-5565

Employee ID : 00010833676
Location: Remote DC
Business Title: Marketing Coordinator

Department: 9TJXMKT
Pay Rate: $90,000.00 Annual

Net Pay
USD **$2,940.19**

### Current Hours and Earnings

| Description | Earnings Range | Rate | Hours | Units | Earnings |
|---|---|---|---|---|---|
| Holiday Pay | | 43.269 | 8.00 | 0.00 | 346.15 |
| Reimbursement-Non Taxable | | 0.000 | 0.00 | 0.00 | 437.61 |
| Regular | | 0.000 | 0.00 | 0.00 | 3,115.39 |
| **Gross Pay** | | | **8.00** | **0.00** | **3,899.15** |
| **Fed Taxable Gross** | | | | | **3,425.25** |

### YTD Hours and Earnings

| Description | Hours | Units | Earnings |
|---|---|---|---|
| Holiday Pay | 24.00 | 0.00 | 1,038.45 |
| Reimbursement-Non Taxable | 0.00 | 0.00 | 437.61 |
| Regular | 216.00 | 0.00 | 9,346.17 |
| **Gross Pay** | **240.00** | **0.00** | **10,822.23** |
| **Fed Taxable Gross** | | | **10,275.75** |

### Taxes and Deductions

| Taxes | Current | | Year-to-Date |
|---|---|---|---|
| Fed Withholding | 431.02 | | 1,301.79 |
| Fed MED/EE | 49.67 | | 149.00 |
| Fed OASDI/EE | 212.37 | | 637.10 |
| DC Withholding | 229.61 | | 688.83 |
| **Total Taxes** | **922.67** | | **2,776.72** |
| **Before-Tax Deductions** | **Current** | **Plan Year** | **Year-to-Date** |
| Kaiser HMO VA/MD/DC | 33.50 | 0.00 | 100.50 |
| MetLife Dental | 2.79 | 0.00 | 8.37 |
| **Total Before Tax Deductions** | **36.29** | **0.00** | **108.87** |
| **After-Tax Deductions** | **Current** | | **Year-to-Date** |
| **Total After Tax Deductions** | **0.00** | | **0.00** |
| **Total Deductions** | **36.29** | | **108.87** |
| **Net Pay** | **2,940.19** | | **7,936.64** |

### Tax Withholding

| Description | Federal | DC State |
|---|---|---|
| Marital Status | Single | Single |
| Allowance/Credit | 0.00 | 0.00 |
| Addl. Income | 0.00 | 0.00 |
| Deductions | 0.00 | |
| Addl. Amt. | 0.00 | 0.00 |

### Company-Paid Benefits

| Taxable Benefits | Current | Year-to-Date |
|---|---|---|
| **Total Taxable** | **0.00** | **0.00** |
| **Non-Taxable Benefits** | **Current** | **Year-to-Date** |
| Kaiser HMO VA/MD/DC | 237.50 | 712.50 |
| MetLife Dental | 15.00 | 45.00 |
| VSP Vision | 4.60 | 13.80 |
| Life and AD&D | 0.51 | 1.53 |
| **Total Non-Taxable** | **257.61** | **772.83** |
| **Total Benefits** | **257.61** | **772.83** |

### Time Off

| Description | EIB | SICK | DTO |
|---|---|---|---|
| Start Balance | 0.00 | 6.15 | - |
| +Earned | 0.00 | 6.15 | - |
| -Taken | 0.00 | 0.00 | - |
| +Adjustments | 0.00 | 0.00 | - |
| **End Balance** | **0.00** | **12.31** | **-** |

### Direct Deposit

| Account Type | Account No. | Deposit Amount |
|---|---|---|
| Checking | 5479 | 2940.19 |
| **Total** | | **2940.19** |

# EARNINGS STATEMENT

trinet

**Language IO, Inc.**
**DBA : Language IO Inc**

109 E 17th St
Suite 5832
Cheyenne, WY 82001

Check No: 17290003

Check Date: 02/14/2025

Pay Period: 01/26/2025 - 02/08/2025

## Ava Paresh Naran

NON-NEGOTIABLE

965 Florida Ave NW, Apt 223
Washington , DC 20001-5565

Employee ID : 00010833676
Location: Remote DC
Business Title: Marketing Coordinator

Department: 9TJXMKT
Pay Rate: $90,000.00 Annual

Net Pay
USD **$3,570.91**

### Current Hours and Earnings

| Description | Earnings Range | Rate | Hours | Units | Earnings |
|---|---|---|---|---|---|
| Reimbursement-Non Taxable | | 0.000 | 0.00 | 0.00 | 1,068.31 |
| Regular | | 0.000 | 0.00 | 0.00 | 3,461.54 |
| **Gross Pay** | | | **0.00** | **0.00** | **4,529.85** |
| **Fed Taxable Gross** | | | | | **3,425.25** |

### YTD Hours and Earnings

| Description | Hours | Units | Earnings |
|---|---|---|---|
| Reimbursement-Non Taxable | 0.00 | 0.00 | 1,505.92 |
| Regular | 296.00 | 0.00 | 12,807.71 |
| Holiday Pay | 24.00 | 0.00 | 1,038.45 |
| **Gross Pay** | **320.00** | **0.00** | **15,352.08** |
| **Fed Taxable Gross** | | | **13,701.00** |

### Taxes and Deductions

| Taxes | Current | | Year-to-Date |
|---|---|---|---|
| Fed Withholding | 431.02 | | 1,732.81 |
| Fed MED/EE | 49.66 | | 198.66 |
| Fed OASDI/EE | 212.36 | | 849.46 |
| DC Withholding | 229.61 | | 918.44 |
| **Total Taxes** | **922.65** | | **3,699.37** |
| **Before-Tax Deductions** | **Current** | **Plan Year** | **Year-to-Date** |
| Kaiser HMO VA/MD/DC | 33.50 | 0.00 | 134.00 |
| MetLife Dental | 2.79 | 0.00 | 11.16 |
| **Total Before Tax Deductions** | **36.29** | **0.00** | **145.16** |
| **After-Tax Deductions** | **Current** | | **Year-to-Date** |
| **Total After Tax Deductions** | **0.00** | | **0.00** |
| **Total Deductions** | **36.29** | | **145.16** |
| **Net Pay** | **3,570.91** | | **11,507.55** |

### Tax Withholding

| Description | Federal | DC State |
|---|---|---|
| Marital Status | Single | Single |
| Allowance/Credit | 0.00 | 0.00 |
| Addl. Income | 0.00 | 0.00 |
| Deductions | 0.00 | |
| Addl. Amt. | 0.00 | 0.00 |

### Company-Paid Benefits

| Taxable Benefits | Current | Year-to-Date |
|---|---|---|
| **Total Taxable** | **0.00** | **0.00** |
| **Non-Taxable Benefits** | **Current** | **Year-to-Date** |
| Kaiser HMO VA/MD/DC | 237.50 | 950.00 |
| MetLife Dental | 15.00 | 60.00 |
| VSP Vision | 4.60 | 18.40 |
| Life and AD&D | 0.51 | 2.04 |
| **Total Non-Taxable** | **257.61** | **1,030.44** |
| **Total Benefits** | **257.61** | **1,030.44** |

### Time Off

| Description | EIB | SICK | DTO |
|---|---|---|---|
| Start Balance | 0.00 | 6.15 | - |
| +Earned | 0.00 | 9.23 | - |
| -Taken | 0.00 | 0.00 | - |
| +Adjustments | 0.00 | 0.00 | - |
| **End Balance** | **0.00** | **15.38** | **-** |

### Direct Deposit

| Account Type | Account No. | Deposit Amount |
|---|---|---|
| Checking | 5479 | 3570.91 |
| **Total** | | **3570.91** |

P

# W-2 Federal Filing Copy Wage and Tax Statement 2023

Copy B to be filed with employee's Federal Income Tax Return

| | |
|---|---|
| 1 Wages, tips, other comp. 33585.12 | 2 Federal income tax withheld 3253.37 |
| 3 Social security wages 33585.12 | 4 Social Security tax withheld 2082.28 |
| 5 Medicare wages and tips 33585.12 | 6 Medicare tax withheld 486.98 |
| d Control number | Employer use only |
| c Employer's name, address, and ZIP code LEIDOS INC. 1750 PRESIDENTS STREET RESTON VA 20190 | |
| b Employer's FED ID number 95-3630868 | a Employee's SSA number XXX-XX-1196 |
| 7 Social security tips | 8 Allocated tips |
| 9 | 10 Dependent care benefits |
| 11 Nonqualified plans | 12a See instructions for box 12 C 4.78 |
| 14 Other | 12b DD 3771.99 |
| | 12c |
| | 12d |
| | 13 Stat emp / Ret. plan / 3rd party sick pay |
| e Employee's name, address, and ZIP code AVA P NARAN 965 FLORIDA AVE NW 223 WASHINGTON DC DC 20001 | |

| 15 State | Employer's state ID no. | 16 State wages, tips, etc. |
|---|---|---|
| DC | 300000002582 | 9457.72 |
| NC | 011007882 | 19608.62 |

| 17 State income tax | 18 Local wages, tips, etc. |
|---|---|
| 556.99 | |
| 761.00 | |

| 19 Local income tax | 20 Locality name |
|---|---|
| | |

Form W-2 Wage & Tax Statement Dept. of the Treasury-IRS OMB No. 1545-0008

# W-2 State, City, Local Filing Copy Wage and Tax Statement 2023

Copy 2 to be filed with employee's State/City/Local Income Tax Return

| | |
|---|---|
| 1 Wages, tips, other comp. 33585.12 | 2 Federal income tax withheld 3253.37 |
| 3 Social security wages 33585.12 | 4 Social Security tax withheld 2082.28 |
| 5 Medicare wages and tips 33585.12 | 6 Medicare tax withheld 486.98 |
| d Control number | Employer use only |
| c Employer's name, address, and ZIP code LEIDOS INC. 1750 PRESIDENTS STREET RESTON VA 20190 | |
| b Employer's FED ID number 95-3630868 | a Employee's SSA number XXX-XX-1196 |
| 7 Social security tips | 8 Allocated tips |
| 9 | 10 Dependent care benefits |
| 11 Nonqualified plans | 12a See instructions for box 12 C 4.78 |
| 14 Other | 12b DD 3771.99 |
| | 12c |
| | 12d |
| | 13 Stat emp / Ret. plan / 3rd party sick pay |
| e Employee's name, address, and ZIP code AVA P NARAN 965 FLORIDA AVE NW 223 WASHINGTON DC DC 20001 | |

| 15 State | Employer's state ID no. | 16 State wages, tips, etc. |
|---|---|---|
| DC | 300000002582 | 9457.72 |

| 17 State income tax | 18 Local wages, tips, etc. |
|---|---|
| 556.99 | |

| 19 Local income tax | 20 Locality name |
|---|---|
| | |

Form W-2 Wage & Tax Statement Dept. of the Treasury-IRS OMB No. 1545-0008

# W-2 State, City, Local Filing Copy Wage and Tax Statement 2023

Copy 2 to be filed with employee's State/City/Local Income Tax Return

| | |
|---|---|
| 1 Wages, tips, other comp. 33585.12 | 2 Federal income tax withheld 3253.37 |
| 3 Social security wages 33585.12 | 4 Social Security tax withheld 2082.28 |
| 5 Medicare wages and tips 33585.12 | 6 Medicare tax withheld 486.98 |
| d Control number | Employer use only |
| c Employer's name, address, and ZIP code LEIDOS INC. 1750 PRESIDENTS STREET RESTON VA 20190 | |
| b Employer's FED ID number 95-3630868 | a Employee's SSA number XXX-XX-1196 |
| 7 Social security tips | 8 Allocated tips |
| 9 | 10 Dependent care benefits |
| 11 Nonqualified plans | 12a See instructions for box 12 C 4.78 |
| 14 Other | 12b DD 3771.99 |
| | 12c |
| | 12d |
| | 13 Stat emp / Ret. plan / 3rd party sick pay |
| e Employee's name, address, and ZIP code AVA P NARAN 965 FLORIDA AVE NW 223 WASHINGTON DC DC 20001 | |

| 15 State | Employer's state ID no. | 16 State wages, tips, etc. |
|---|---|---|
| NC | 011007882 | 19608.62 |

| 17 State income tax | 18 Local wages, tips, etc. |
|---|---|
| 761.00 | |

| 19 Local income tax | 20 Locality name |
|---|---|
| | |

Form W-2 Wage & Tax Statement Dept. of the Treasury-IRS OMB No. 1545-0008

9628557 9628569 9628579

# W-2 Employee Reference Copy Wage and Tax Statement 2023

Copy C for Employee Records

| | |
|---|---|
| 1 Wages, tips, other comp. 33585.12 | 2 Federal income tax withheld 3253.37 |
| 3 Social security wages 33585.12 | 4 Social Security tax withheld 2082.28 |
| 5 Medicare wages and tips 33585.12 | 6 Medicare tax withheld 486.98 |
| d Control number | Employer use only |
| c Employer's name, address, and ZIP code LEIDOS INC. 1750 PRESIDENTS STREET RESTON VA 20190 | |
| b Employer's FED ID number 95-3630868 | a Employee's SSA number XXX-XX-1196 |
| 7 Social security tips | 8 Allocated tips |
| 9 | 10 Dependent care benefits |
| 11 Nonqualified plans | 12a See instructions for box 12 C 4.78 |
| 14 Other | 12b DD 3771.99 |
| | 12c |
| | 12d |
| | 13 Stat emp / Ret. plan / 3rd party sick pay |
| e Employee's name, address, and ZIP code AVA P NARAN 965 FLORIDA AVE NW 223 WASHINGTON DC DC 20001 | |

| 15 State | Employer's state ID no. | 16 State wages, tips, etc. |
|---|---|---|
| DC | 300000002582 | 9457.72 |
| NC | 011007882 | 19608.62 |

| 17 State income tax | 18 Local wages, tips, etc. |
|---|---|
| 556.99 | |
| 761.00 | |

| 19 Local income tax | 20 Locality name |
|---|---|
| | |

Form W-2 Wage & Tax Statement Dept. of the Treasury-IRS OMB No. 1545-0008

UKG-W2-2023

# 2023 W-2 and EARNINGS SUMMARY

UKG™

You can file your U.S. federal and state taxes with TurboTax directly from your company's employee self-service system. To take advantage of this convenient feature you can log in to your UltiPro portal, view your Form W-2, and click on the Export to TurboTax link. You can also get started with TurboTax directly by scanning the QR code or by typing this into your web browser: https://turbotax.intuit.com/affiliate/ultipaper

**This Earning Summary section is included with your W-2 to help describe portions in more detail.**

**1. The following information reflects your final pay statement plus employer adjustments that comprise your W-2 statement**

| Earnings Description | Wages, Tips, Other Comp. | Social Security Wages | Medicare Wages |
|---|---|---|---|
| Gross Wages | 34356.87 | 34356.87 | 34356.87 |
| Less Exempt Wages | | | |
| Less Deferred Comp | | | |
| Less Housing/Transportation | | | |
| Less Dependent Care | | | |
| Less Sec 125 | 771.75 | 771.75 | 771.75 |
| Less Excess Wages | | | |
| **Taxable Wages** (Reported on Form W-2) | 33585.12 Box 1 of W-2 | 33585.12 Box 3 of W-2 | 33585.12 Box 5 of W-2 |

**2. Employee W-4 Profile To change your employee W-4 profile information, file a new W-4 with the payroll department**

FIT: T 0 SIT Res: DCSIT S 0 SIT Work: DCSIT S 0

P

# W-2 Federal Filing Copy Wage and Tax Statement 2023

Copy B to be filed with employee's Federal Income Tax Return

| | |
|---|---|
| 1 Wages, tips, other comp. | 2 Federal income tax withheld |
| 3 Social security wages | 4 Social Security tax withheld |
| 5 Medicare wages and tips | 6 Medicare tax withheld |
| d Control number | Employer use only |
| c Employer's name, address, and ZIP code<br>LEIDOS INC.<br>1750 PRESIDENTS STREET<br>RESTON VA 20190 | |
| b Employer's FED ID number<br>95-3630868 | a Employee's SSA number<br>XXX-XX-1196 |
| 7 Social security tips | 8 Allocated tips |
| 9 | 10 Dependent care benefits |
| 11 Nonqualified plans | 12a See instructions for box 12 |
| 14 Other | 12b |
| | 12c |
| | 12d |
| | 13 Stat emp / Ret. plan / 3rd party sick pay |
| e Employee's name, address, and ZIP code<br>AVA P NARAN<br>965 FLORIDA AVE NW<br>223<br>WASHINGTON DC DC 20001 | |
| 15 State VA / Employer's state ID no. 30953630868F001 | 16 State wages, tips, etc. 11860.38 |
| 17 State income tax 580.00 | 18 Local wages, tips, etc. |
| 19 Local income tax | 20 Locality name |

Form W-2 Wage & Tax Statement Dept. of the Treasury-IRS OMB No. 1545-0008

# W-2 State, City, Local Filing Copy Wage and Tax Statement 2023

Copy 2 to be filed with employee's State/City/Local Income Tax Return

| | |
|---|---|
| 1 Wages, tips, other comp. 33585.12 | 2 Federal income tax withheld 3253.37 |
| 3 Social security wages 33585.12 | 4 Social Security tax withheld 2082.28 |
| 5 Medicare wages and tips 33585.12 | 6 Medicare tax withheld 486.98 |
| d Control number | Employer use only |
| c Employer's name, address, and ZIP code<br>LEIDOS INC.<br>1750 PRESIDENTS STREET<br>RESTON VA 20190 | |
| b Employer's FED ID number<br>95-3630868 | a Employee's SSA number<br>XXX-XX-1196 |
| 7 Social security tips | 8 Allocated tips |
| 9 | 10 Dependent care benefits |
| 11 Nonqualified plans | 12a See instructions for box 12<br>C 4.78 |
| 14 Other | 12b<br>DD 3771.99 |
| | 12c |
| | 12d |
| | 13 Stat emp / Ret. plan / 3rd party sick pay |
| e Employee's name, address, and ZIP code<br>AVA P NARAN<br>965 FLORIDA AVE NW<br>223<br>WASHINGTON DC DC 20001 | |
| 15 State VA / Employer's state ID no. 30953630868F001 | 16 State wages, tips, etc. 11860.38 |
| 17 State income tax 580.00 | 18 Local wages, tips, etc. |
| 19 Local income tax | 20 Locality name |

Form W-2 Wage & Tax Statement Dept. of the Treasury-IRS OMB No. 1545-0008

# W-2 State, City, Local Filing Copy Wage and Tax Statement 2023

Copy 2 to be filed with employee's State/City/Local Income Tax Return

| | |
|---|---|
| 1 Wages, tips, other comp. 33585.12 | 2 Federal income tax withheld 3253.37 |
| 3 Social security wages 33585.12 | 4 Social Security tax withheld 2082.28 |
| 5 Medicare wages and tips 33585.12 | 6 Medicare tax withheld 486.98 |
| d Control number | Employer use only |
| c Employer's name, address, and ZIP code<br>LEIDOS INC.<br>1750 PRESIDENTS STREET<br>RESTON VA 20190 | |
| b Employer's FED ID number<br>95-3630868 | a Employee's SSA number<br>XXX-XX-1196 |
| 7 Social security tips | 8 Allocated tips |
| 9 | 10 Dependent care benefits |
| 11 Nonqualified plans | 12a See instructions for box 12 |
| 14 Other | 12b |
| | 12c |
| | 12d |
| | 13 Stat emp / Ret. plan / 3rd party sick pa |
| e Employee's name, address, and ZIP code<br>AVA P NARAN<br>965 FLORIDA AVE NW<br>223<br>WASHINGTON DC DC 20001 | |
| 15 State / Employer's state ID no. | 16 State wages, tips, etc. |
| 17 State income tax | 18 Local wages, tips, etc. |
| 19 Local income tax | 20 Locality name |

Form W-2 Wage & Tax Statement Dept. of the Treasury-IRS OMB No. 1545-000

9628557 9628569 9628579

# W-2 Employee Reference Copy Wage and Tax Statement 2023

Copy C for Employee Records

| | |
|---|---|
| 1 Wages, tips, other comp. | 2 Federal income tax withheld |
| 3 Social security wages | 4 Social Security tax withheld |
| 5 Medicare wages and tips | 6 Medicare tax withheld |
| d Control number | Employer use only |
| c Employer's name, address, and ZIP code<br>LEIDOS INC.<br>1750 PRESIDENTS STREET<br>RESTON VA 20190 | |
| b Employer's FED ID number<br>95-3630868 | a Employee's SSA number<br>XXX-XX-1196 |
| 7 Social security tips | 8 Allocated tips |
| 9 | 10 Dependent care benefits |
| 11 Nonqualified plans | 12a See instructions for box 12 |
| 14 Other | 12b |
| | 12c |
| | 12d |
| | 13 Stat emp / Ret. plan / 3rd party sick pay |
| e Employee's name, address, and ZIP code<br>AVA P NARAN<br>965 FLORIDA AVE NW<br>223<br>WASHINGTON DC DC 20001 | |
| 15 State VA / Employer's state ID no. 30953630868F001 | 16 State wages, tips, etc. 11860.38 |
| 17 State income tax 580.00 | 18 Local wages, tips, etc. |
| 19 Local income tax | 20 Locality name |

Form W-2 Wage & Tax Statement Dept. of the Treasury-IRS OMB No. 1545-0008

UKG-W2-2023

# 2023 W-2 and EARNINGS SUMMARY

UKG

You can file your U.S. federal and state taxes with TurboTax directly from your company's employee self-service system. To take advantage of this convenient feature you can log in to your UltiPro portal, view your Form W-2, and click on the Export to TurboTax link. You can also get started with TurboTax directly by scanning the QR code or by typing this into your web browser: https://turbotax.intuit.com/affiliate/ultipaper

**This Earning Summary section is included with your W-2 to help describe portions in more detail.**

1. The following information reflects your final pay statement plus employer adjustments that comprise your W-2 statement

| Earnings Description | Wages, Tips, Other Comp. | Social Security Wages | Medicare Wages |
|---|---|---|---|
| Gross Wages | 34356.87 | 34356.87 | 34356.87 |
| Less Exempt Wages | | | |
| Less Deferred Comp | | | |
| Less Housing/Transportation | | | |
| Less Dependent Care | | | |
| Less Sec 125 | 771.75 | 771.75 | 771.75 |
| Less Excess Wages | | | |
| **Taxable Wages** (Reported on Form W-2) | 33585.12 Box 1 of W-2 | 33585.12 Box 3 of W-2 | 33585.12 Box 5 of W-2 |

2. Employee W-4 Profile To change your employee W-4 profile information, file a new W-4 with the payroll department

FIT: T 0 SIT Res: DCSIT S 0 SIT Work: DCSIT S 0

Copy C-For EMPLOYEE'S RECORDS (See Notice to Employee on the back of Copy B.)

41-0852411
OMB No. 1545-0008

| | | |
|---|---|---|
| a Employee's soc. sec. no. XXX-XX-1196 | 1 Wages, tips, other comp. 13461.50 | 2 Federal income tax withheld 1473.15 |
| | 3 Social security wages 13461.50 | 4 Social security tax withheld 834.61 |
| b Employer ID number (EIN) 47-4406822 | 5 Medicare wages and tips 13461.50 | 6 Medicare tax withheld 195.19 |

c Employer's name, address, and ZIP code

NINE LINE MEDICAL, INC.
2441 OAK MYRTLE LANE
SUITE 102
WESLEY CHAPEL FL 33544

d Control number 27

e Employee's name, address, and ZIP code Suff.

AVA P. NARAN
965 FLORIDA AVE NW APT 223
WASHINGTON DC 20001

| | | |
|---|---|---|
| 7 Social security tips | 8 Allocated tips | 9 |
| 10 Dependent care benefits | 11 Nonqualified plans | 12a Code |
| 13 Statutory employee | 14 Other | 12b Code |
| Retirement plan | | 12c Code |
| Third-party sick pay | | 12d Code |

| 15 State Employer's state ID number | 16 State wages, tips, etc. | 17 State income tax |
|---|---|---|
| DC 300100040280 | 13461.50 | 836.55 |

| 18 Local wages, tips, etc. | 19 Local income tax | 20 Locality name |
|---|---|---|
| | | |

Form W-2 Wage and Tax Statement 2023 Dept. of the Treasury -- IRS

This information is being furnished to the IRS. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it. DAA

Copy 2-To Be Filed W[illegible]mployee's State, City, or Local Income Ta[illegible] Return.

41-0852411
OMB No. 1545-0008

| | | |
|---|---|---|
| a Employee's soc. sec. no. XXX-XX-1196 | 1 Wages, tips, other comp. 13461.50 | 2 Federal income tax withheld 1473.15 |
| | 3 Social security wages 13461.50 | 4 Social security tax withheld 834.61 |
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|---|---|---|
| | | |

Form W-2 Wage and Tax Statement 2023 Dept. of the Treasury -- IRS

DAA 4UPPERFI * NTF 0492

ADDENDUM TO APARTMENT LEASE CONTRACT

THIS ADDENDUM TO APARTMENT LEASE CONTRACT dated 04/03/2024 by Sherman Avenue, L.L.C. (Owner) and Ava Naran

as Tenant.

**RECITALS**

Landlord and Tenant entered into that certain Apartment Lease Contract dated 04/03/2024 (the "Lease"), for certain residential premises known as Apartment No. WR0223 (the 'Apartment') located at 965 Florida Ave NW, Washington, DC 20001.

Landlord and Tenant desire to execute this Addendum as part of the Lease.

**COVENANTS**

NOW THEREFORE, Landlord and Tenant agree that the following provisions of this Addendum are included in the Lease, and that any default under any of the provisions of this Addendum by Tenant is a default under the Lease and any default under the Lease is a default under this Addendum, and if such default occurs Landlord may give notice of default to Tenant and seek possession of the Apartment according to applicable law, and collect from Tenant damages as provided in the Lease and applicable law:

1. **Recitals.** The foregoing Recitals are true and correct and are incorporated herein by this reference.
2. **Addendum to Section 6 of the Lease.** The following is hereby added to Section 6 of the Lease:

Upon applying for the Lease, you, as Tenant, paid to us, as Landlord, the following Fees and Deposits:

| | Fees & Deposits | |
|---|---|---|
| Application Fee: | $ | |
| Amenity Fee: | $300 | Amenity fee is for the initial term of Lease. Additional Amenity Fee is payable by Tenant upon renewal(s) of the Lease. |
| Move in Fee: | $ | |
| Pet Fee if applicable: | $ | |
| Security Deposit required: | $500 | |
| | $ | |

**This Addendum is executed and effective as of the date and year first set forth above.**

Resident or Residents
(All residents must sign)

Ava Paresh Naran

Owner or Owner's Representative
(Owner signs here)

Samuel Cole

Date of Contract

04/03/2024

# APARTMENT LEASE CONTRACT

Date of Lease Contract: April 3, 2024
(when the lease contract is filled out)

***This is a binding document. Read carefully before signing.***

## Moving In—General Information

**1. PARTIES.** This Lease Contract is between the following tenants, as tenants *(list all people signing the Lease Contract):*
Ava Naran,

and Sherman Avenue, L.L.C.,

as owner *(name of owner or agent of owner).* The terms "you" and "your" refer to all tenants listed above. The terms "we," "us," and "our" refer to the owner listed above (or any of owner's successors' in interest or assigns). By this Lease Contract, you agree to lease from us, and we agree to lease to you, Apartment No. WR0223 (the "Apartment"), at 965 Florida Ave NW *(street address)* in Washington, D.C., 20001 *(zip code)* for use as a private residence only. Written or electronic notice to or from owner or agent constitutes notice to or from both owner and agent. If anyone else has guaranteed performance of this Lease Contract, a separate Lease Contract Guaranty for each guarantor is attached to this Lease Contract.

**READ THIS PARAGRAPH BEFORE SIGNING THIS LEASE: PRIOR TO THE EXECUTION OF THIS LEASE, YOU WERE NOTIFIED THAT THIS APARTMENT *[CHECK ONE]*:**

- ☐ is subject to rent control.
- ☒ is not subject to rent control and you acknowledge that, prior to execution of this Lease Contract by you, we have advised you that, pursuant to Section 205 of the District of Columbia Rental Housing Act of 1985, rent increases for the Apartment are NOT regulated by the Rent Stabilization Program (i.e., rent control program) of that Act, and that the Apartment is exempt from the Rent Stabilization Program.

**2. OCCUPANTS.** The Apartment will be occupied only by you and *(list all other occupants not signing the Lease Contract):*

as permissive occupant(s). No one else may occupy the Apartment. No family member of yours over the age of eighteen (18) years old (except a full-time student) or other person over the age of eighteen (18) years old may be listed as an "occupant," but rather must be qualified as, and be listed above as, a resident/tenant. No guest(s) of yours may stay in the Apartment for more than seven (7) consecutive days during a 30-day period, without our prior written consent.

**3. LEASE TERM.** The initial term of the Lease Contract begins on the 12th day of April, 2024 (the "Commencement Date"), and ends at 11:59 p.m. the 11th day of April, 2025.

**4. SECURITY DEPOSIT.** Tenant has paid to Landlord the sum of $500 **(the "Security Deposit")**, the receipt of which is hereby acknowledged, which sum does not exceed one (1) month's Rent. The Security Deposit shall be held as collateral security and applied on any rent or unpaid utility bill or other charge payable by Tenant that may remain due and owing at any time during or at the expiration of this Lease, any extension thereof or holding over period, or applied to any damages to the Premises in excess of ordinary wear and tear caused by Tenant, Tenant's family, guests, employees, trades people, or pets, or other damages and expenses suffered by Landlord as a result of a breach by Tenant of any covenant or provision of this Lease. Tenant may not utilize the Security Deposit as Rent and Tenant shall not apply the same as the last month's Rent. Landlord shall not withhold the security deposit for the replacement value of apartment items that are damaged due to ordinary wear and tear. Any promise by the Tenant to leave, restore, surrender, or yield the Apartment in good repair does not obligate the Tenant to make substantial repairs, replace obsolete materials, or fix other defects without negligence or fault on the Tenant's part. For the purposes of this Section, the term "ordinary wear and tear" means deterioration that occurs without negligence, carelessness, accident, or abuse of the Apartment, fixtures, equipment, or other tangible personal property by the Tenant, immediate family member, or a guest.

**5. KEYS.** You will be provided ____ apartment key(s), 1 mailbox key(s), 2 FOB(s), and/or ____ other access device(s) for access to the building and amenities at no additional cost at move-in. If the key, FOB, or other access device is lost or becomes damaged during your tenancy or is not returned or is returned damaged when you move out, you will be responsible for the costs for the replacement and/or repair of the same. A fee of $ 25 will be charged for replacing any lost or damaged keys. A fee of $ 75.00 will be charged for replacing any lost or damaged electronic entry fobs.

**6. RENT AND CHARGES.** Unless modified by addenda, you will pay to us $2082.00 per month for rent for the Apartment, payable in advance and without demand:

- ☐ at the on-site manager's office, or
- ☒ at our online payment site, or
- ☒ at By mail and by check only to: JBG SMITH Residential Centralized Services, BOX 231303, 4747 Bethesda Avenue, Suite 200, Bethesda MD 20814

In addition, prorated rent is due from you to us on execution of this Lease in the amount of $ 1318.60 for payment in advance of rent due for the remainder of the first month.

You must pay your rent on or before the 1st day of each month (due date) with no grace period. Cash is unacceptable without our prior written permission. You must pay your rent via cashier's check, money order, or one monthly check rather than multiple checks. At our discretion, we may convert any and all checks via the Automated Clearing House (ACH) system for the purposes of collecting payment. If you don't pay all rent on or before the fifth (5th) day of the month, you'll pay a late charge. Your late charge will be *(check one)*: ☐ a flat rate of $ ____ or ☒ 5 % of the full amount of the total monthly rent payment due by tenant. Regardless of the calculation method chosen above, the total amount of your late charges shall not exceed five percent (5%) of your total monthly rent payment. This charge is not a penalty but the cost to us of auditing your account and, if necessary, sending you a rent deficiency notice. A charge of $ 50.00 will be payable by you to us for each returned check or rejected electronic payment.

Landlord shall not impose on Tenant a mandatory fee for any service or facility that has not been approved pursuant to section 211 or section 215 of the Rental Housing Act of 1985, if the Apartment is subject to rent control.

LANGUAGE I/O

LANGUAGE IO, Inc.
109 E. 17th St.
Suite #5832
Cheyenne, WY 82001

**Date: November 21, 2024**

**Ava Naran**
anaran04@gmail.com

**Re: Employment Terms**

Dear Ava,

Language IO, Inc. (the "**Company**") is pleased to offer you the position of **Marketing Coordinator** on the following terms.

In this role you will be the primary point of contact for our valued vendors, ensuring seamless communication, timely project execution, and optimal performance. You will help coordinate event and field marketing activities to create great experiences for Language I/O prospects and customers. You will report to the **Chief Marketing Officer**. You will work at your home office located in Cary, NC. The Company may change your position, duties, and work location from time to time at its discretion.

You will be paid a starting wage at the rate of **$90,000 per year**, less payroll deductions and withholdings, paid on the Company's normal payroll schedule.

During your employment, you will be eligible to participate in the standard benefits plans offered to similarly situated employees of the Company, subject to plan terms and generally applicable Company policies. A full description of these benefits is available for your review. The Company may change compensation and benefits at its discretion.

As a Company employee, you will be expected to abide by Company rules and policies. As a condition of employment, you must sign and comply with the attached Employee Confidential Information and Inventions Assignment Agreement which prohibits unauthorized use or disclosure of the Company's proprietary information, among other obligations.

In your work for the Company, you will be expected not to use or disclose any confidential information, including trade secrets, of any former employer or other person to whom you have an obligation of confidentiality. Rather, you will be expected to use only that information which is generally known and used by persons with training and experience comparable to your own, which is common knowledge in the industry or otherwise legally in the public domain, or which is otherwise provided or developed by the Company. You agree that you will not bring onto Company premises any unpublished documents or property belonging to any former employer or other person to whom you have an obligation of confidentiality. You hereby represent that you have disclosed to the Company any contract you have signed that may restrict your activities on behalf of the Company.



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You may terminate your employment with the Company at any time and for any reason whatsoever simply by notifying the Company. Likewise, the Company may terminate your employment at any time, with or without cause or advance notice. Your employment at-will status can only be modified in a written agreement signed by you and by an officer of the Company.

This offer is contingent upon a reference check and satisfactory proof of your right to work in the United States. You agree to assist as needed and to complete any documentation at the Company's request to meet these conditions.

This letter, together with your Employee Confidential Information and Inventions Assignment Agreement forms the complete and exclusive statement of your employment agreement with the Company. It supersedes any other agreements or promises made to you by anyone, whether oral or