APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION					
LAST NAME Amato		**FIRST NAME** Vincent		**M.I.** J.	**SUFFIX** Jr.
SSN ***-**-****		**BIRTH DATE** 7/8/1958	**PHONE - TYPE** (516) 850 - 2700 - Mobile		
EMAIL vincent.j.amato@gmail.com					
CURRENT ADDRESS					
STREET ADDRESS 8533 Egret Meadow Ln		**CITY** West Palm Beach	**STATE** FL	**ZIP** 33412	
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $6,900.00 / Mo.			
EMPLOYMENT & INCOME INFORMATION					
OCCUPATION CEO		**EMPLOYER/COMPANY** Pioneer Window Mfg			
SUPERVISOR		**SUPERVISOR PHONE**	**SALARY** $1,250,000.00/Yr.	**START DATE**	
EMPLOYER ADDRESS 600 OLD COUNTRY RD		**CITY** West Palm Beach	**STATE** FL	**ZIP** 33412	

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

VEHICLE INFORMATION		
1. MAKE Land Rover	**MODEL** Range Rover	**YEAR** 2021
COLOR Black	**PLATE** VJA 03	**STATE** MT

NEW YORK CITY TENANT FAIR CHANCE ACT

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

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

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

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

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

APPLICATION CONSENT

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

I understand that a consumer report and/or an investigative consumer report may be requested in connection with my prospective or continuing housing or guarantor application with **685 First Ave** through RP On-Site LLC (On-Site). I understand that these reports may include information concerning my character, employment and income verification, general reputation, personal characteristics, public records information, criminal records information, education, qualifications, motor vehicle record, mode of living, credit and indebtedness information, and any other information which may reflect upon my potential for tenancy or guarantor status gathered from any individual, organization, entity, agency, or other source which may have knowledge concerning any such items of information.

I understand that **685 First Ave** may require income and employment verification in connection with my application. I further understand that income and employment verification require access to my employment, income, and payroll related information. I authorize and consent to the access to, use, and release of such information by On-Site, Trans Union LLC, and other applicable credit bureaus for the purpose of providing the verification services in relation to my application and during the course of any ongoing lease obligation arising from such application.

I understand that if an investigative consumer report is requested about me, I have the right to make a written request to **685 First Ave**, within a reasonable period of time, for complete and accurate disclosure of the nature and scope of the investigation requested.

I consent to the delivery of all notices or disclosures required by law via any medium so chosen by **685 First Ave** or On-Site, including but not limited to email or other electronic transmission. I understand that all notices shall be deemed received upon being sent.

By submitting this application, I certify that I have read and fully understand the disclosures and my rights detailed above and authorize On-Site to obtain, for the purpose of determining my eligibility for initial or continued tenancy or guarantor status, a consumer report and/or investigative consumer report and to disclose all information obtained by On-Site to **685 First Ave**, its affiliates, and assigns now and in the future. I also certify that I have read and fully understand my rights under the FCRA available at https://www.on-site.com/resources/consent/fcraDisclosuresConsent.pdf.

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

☒ *Application consent was digitally accepted by Vincent J. Amato, Jr.*

Signed by Vincent J. Amato, Jr.
Tue Apr 1 2025 02:19:00 PM EDT
Key: 511A7708; IP Address: 75.127.190.226

Vincent J. Amato, Jr. *(Applicant)* *Date*

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

Application Fee - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Vincent J Amato Jr	XXXXXXXXXXXX2002	15691628	$21.50

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

APPLICATION FOR RENTAL

Rental Application for **685 First Ave**

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

APPLICANT INFORMATION				
LAST NAME Smirnova	**FIRST NAME** Viktoriia		**M.I.**	**SUFFIX**
SSN ***-**-****	**BIRTH DATE** 3/7/1990	**PHONE - TYPE** (305) 450-1618 - Mobile		
EMAIL vicctory2012@gmail.com				

CURRENT ADDRESS				
STREET ADDRESS 6677 Santa Monica blvd		**CITY** Los Angeles	**STATE** CA	**ZIP** 90038
MOVE IN DATE	**MOVE OUT DATE** current	**MONTHLY RENT** $4,000.00 / Mo.		

BACKGROUND INFORMATION	
Have you ever filed for bankruptcy? NO	**Have you ever willfully refused to pay rent when due?** NO
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VEHICLE INFORMATION		
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☒ *Application consent was digitally accepted by Viktoriia Smirnova (Occupant)*

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

Application Fee - Charge Details

Name on Card	Account Number	Reference Number	Authorized
Vincent J Amato Jr	XXXXXXXXXXXX2002	15706414	$21.50
Transaction		**Transaction Date**	**Charged**
T2504051159_HO7WV2		4/5/2025 8:59 AM PDT	$21.50

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 Vincent J. Amato, Jr.

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

Score for Vincent J. Amato, Jr.: 821

		Importance	Result
AI Score		Pass/Fail	
No Credit		Pass/Conditional	
Total annual income to rent ratio exceeds 40.0		Pass/Fail	PENDING
May have been through a bankruptcy		Pass/Fail	
No unpaid rental collections		Pass/Fail	
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	

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

Credit Quick Summary	
Total annual income (reported by Applicant)	$1,250,000.00
Total **verified** annual income	Pending
Total **verified** combined annual income to rent ratio	Pending (based on rent of $6,450.00)
Total number of accounts	37
Accounts with no late payments	37 (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	$3,098,132.00 ($0.00 past due)
Outstanding revolving debt	$10,124.00 (0% of limit) ($0.00 past due)
Outstanding loan balance	$3,088,008.00 ($0.00 past due)
Bankruptcies, foreclosures, and legal items	0
Collection total balance (includes past due)	$0.00
Rental History records found	0

Identity	From Application	From Equifax
Name:	Vincent J. Amato, Jr.	VINCENT AMATO, JR.
SSN:	***-**-****	***-**-****
Birth Date:	7/**/1958	7/**/1958

Addresses	From Application	From Equifax

	8533 Egret Meadow Ln West Palm Beach, FL 33412 - US	600 OLD COUNTRY RD RM 412 GARDEN CITY, NY 11530 (Applicant) Reported 4/2025 38 VISTA DR. 221 SYOSSET, NY 11791 (Applicant) Reported 4/2025 3 EXPRESSWAY PLZ. 221 ROSLYN HEIGHTS, NY 11577 (Applicant) Reported 3/2025 8533 EGRET MEADOW LN. WEST PALM BEACH, FL 33412 (Applicant) Reported 3/2025 415 N BENTON AVE. HELENA, MT 59601 (Applicant) Reported 9/2022 38 VISTA RD. ROSLYN HEIGHTS, NY 11577 (Applicant) Reported 6/2020 15 FREDERICK PL. HICKSVILLE, NY 11801 (Applicant) Reported 11/2015 37 VISTA DR. SYOSSET, NY 11791 (Applicant) Reported 3/2011 10 CLOVER CT. EAST NORWICH, NY 11732 (Applicant) Reported 3/2011 35 VISTA DR. SYOSSET, NY 11791 (Applicant) Reported 3/2011

Employment	From Application	From Equifax
Applicant:	CEO Pioneer Window Mfg $1,250,000.00/Yr. Total annual Income: $1,250,000.00	PRESIDENT PIONEER WINDOWS CEO PIONEER WINDOW MFG

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Vincent J. Amato, Jr.	Multistate Search	4/5/2018 - 4/5/2025	4/5/2025	4/5/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Vincent J. Amato, Jr.	4/5/2025	4/5/2025

Results
No Records Found

Restricted Person Search

Requested For	Requested	Returned
Vincent J. Amato, Jr.	4/5/2025	4/5/2025

Results
No Records Found

Risk Models

From RealPage

Risk Model Name	Score	Score Factors
RealPage AI Score (Applicant)	821	Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History

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

From Equifax

Risk Model Name	Score	Score Factors
Credit Score (Applicant)	772	You have too many inquiries on your credit report. The balances on your accounts are too high compared to loan amounts Total of all balances on bankcard or revolving accounts is too high Balances on installment accounts are too high compared to their loan amounts

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

Credit Accounts

From Equifax

Account Name: MORGAN STANLEY PBNA (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
2/2011	2/2025					$1,189,587.00

Monthly Payment	High Credit	Type	Comments
$13,540.00	$1,564,000.00	MORTGAGE	VARIABLE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name: WFBNA HOME LENDING (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
1/2024	2/2025					$987,553.00

Monthly Payment	High Credit	Type	Comments
$6,906.00	$1,000,000.00	MORTGAGE	VARIABLE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name: BANK OZK (Applicant)

Opened	Last Active	30-59	60-89	90+	Past Due	Balance
1/2025	2/2025					$350,414.00

Monthly Payment	High Credit	Type	Comments
$2,711.00	$350,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

0	0
3/25	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
LAMBORGHINI FIN SVS (Applicant)	2/2024	2/2025					$281,572.00

Monthly Payment	High Credit	Type	Comments
$5,921.00	$328,605.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BENTLEY FINANCIAL (Applicant)	12/2023	2/2025					$163,083.00

Monthly Payment	High Credit	Type	Comments
$3,604.00	$200,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	3/2023	2/2025					$91,890.00

Monthly Payment	High Credit	Type	Comments
$2,703.00	$155,902.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
HYUNDAI MOTOR FINANC (Applicant)	11/2023	1/2025					$23,909.00

Monthly Payment	High Credit	Type	Comments
$1,086.00	$56,895.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
U.S. BANK (Applicant)	8/1997	1/2025					$6,835.00

Monthly Payment	High Credit	Type	Comments
$66.00	$21,463.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	11/2021	2/2025					$3,289.00

Monthly Payment	High Credit	Type	Comments
$106.00	$3,289.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MORTGAGE SERVICE CEN (Applicant)	2/2011	3/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,564,000.00	MORTGAGE	VARIABLE/ADJUSTABLE RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	1/2006	2/2018					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$395,776.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD AUTO FINANCE (Applicant)	3/2018	2/2023					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$250,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BENTLEY FINANCIAL (Applicant)	2/2020	1/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$213,052.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
TD AUTO FINANCE (Applicant)	7/2020	1/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$124,811.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0
2/21		12/20		10/20		8/20

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD AUTO FINANCE (Applicant)	5/2012	2/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$107,023.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD AUTO FINANCE (Applicant)	7/2015	7/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$91,024.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BENTLEY FINANCIAL (Applicant)	6/2018	5/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$82,156.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6/21		4/21		2/21		12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	1/2021	10/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$80,454.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
JPMCB AUTO FINANCE (Applicant)	8/2017	10/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$60,301.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12/20		10/20		8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
ALLY FINANCIAL (Applicant)	7/2012	4/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$59,996.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB AUTO FINANCE (Applicant)	1/2013	2/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$43,618.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MERCEDES-BENZ FINANC (Applicant)	12/2016	12/2019					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$32,027.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
HARLEY DAVIDSON FINA (Applicant)	5/2012	4/2016					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$29,970.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BMW FINANCIAL SERVIC (Applicant)	6/2017	4/2020					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$26,964.00	INSTALLMENT	LEASE - FULL TERMINATION Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8/20		6/20		4/20		2/20		12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BARCLAYS BANK DELAWA (Applicant)	12/2010	2/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$100.00	$16,977.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
TD AUTO FINANCE (Applicant)	7/2022	11/2024					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$15,713.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/ETHAN ALLEN (Applicant)	2/2005	1/2006					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$14,116.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
JPMCB CARD SERVICES (Applicant)	9/2008	2/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$13,500.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
HSBC BANK USA NA (Applicant)	5/2009	9/2013					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$11,057.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/AMERICAN HONDA (Applicant)	2/2005	7/2005					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$6,187.00	REVOLVING	ACCOUNT CLOSED BY CREDIT GRANTOR Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PC RICHARDS (Applicant)	1/2012	11/2012					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,808.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Rental Report for Vincent J. Amato, Jr., 4/5/2025 at 685 First Ave

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
THD/CBNA (Applicant)	4/2010	11/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$5,072.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12/19		10/19		8/19		6/19		4/19		2/19		12/18		10/18		8/18		6/18		4/18		2/18	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/NAUTILUS (Applicant)	10/2013	12/2013					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$3,000.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BESTBUY/CBNA (Applicant)	2/2025	2/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$2,052.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

0	0
4/25	

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CITICARDS CBNA (Applicant)	12/2022	2/2025					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$1,415.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	12/1987	12/2015					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$40.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
AMERICAN EXPRESS (Applicant)	1/1987	9/2023					
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$113,940.00	OPEN ACCOUNT	Rate/Status 1: Pays account as agreed			

Payment History

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

Previous Credit Inquiries	
From Equifax	
3/2025	FACTUAL DATA CONSUME (Applicant)
2/2025	CITIBANK NA., BEST B (Applicant)
12/2024	M&T BANK INDIRECT CG (Applicant)
8/2024	CREDCO (Applicant)
4/2024	WOODSIDE FINANCIAL S (Applicant)
10/2023	CORELOGIC CREDCO (Applicant)
9/2023	NORTH PALM HYUNDAI (Applicant)

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 Viktoriia Smirnova (Occupant)

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

Score for Viktoriia Smirnova (Occupant): No Credit

		Importance	Result
AI Score		Not Considered	No Credit
Criminal and Other Public Records: Felony Convictions		Pass/Fail	
Total Considered Felony Convictions	None	Pass/Fail	
Alcohol	None ever	Pass/Fail	
Bad Check	None ever	Pass/Fail	
Criminal Other	None ever	Pass/Fail	
Drug Manufacture Distribution	None ever	Pass/Fail	
Drug Marijuana Use	None ever	Pass/Fail	
Drug Meth Manufacture	None ever	Pass/Fail	
Drug Use	None ever	Pass/Fail	
Fraud	None ever	Pass/Fail	
Government Obstruction	None ever	Pass/Fail	
Kidnapping	None ever	Pass/Fail	
Property Destruction	None ever	Pass/Fail	
Property Other	None ever	Pass/Fail	
Property Theft	None ever	Pass/Fail	

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

Criminal and Other Public Records

Requested For	Location Searched	Period Searched	Requested	Returned
Viktoriia Smirnova (Occupant)	Multistate Search	4/5/2018 - 4/5/2025	4/5/2025	4/5/2025

Results
No Records Found

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Viktoriia Smirnova (Occupant)	4/5/2025	4/5/2025

Results
No Records Found

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

A Summary of Your Rights Under the Fair Credit Reporting Act

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

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

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

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

    CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

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

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

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

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

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

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

A Summary of Your Additional Rights in New York

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

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

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

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

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

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

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

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

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

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

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

NEW YORK STATE USA

DRIVER LICENSE

NOT FOR FEDERAL PURPOSES

Mark JF Schroeder
Commissioner of Motor Vehicles

ID 121 221 905

Class DM

AMATO
VINCENT, J
3 EXPRESSWAY PLZ 221
ROSLYN HEIGHTS, NY 11577

Sex M Height 5'-11" Eyes GRN

DOB 07/08/1958

Expires 07/08/2028

E NONE

R NONE

Issued 08/20/2020

JUL 58

VINCENT AM

EXCELSIOR

Pioneer
WINDOW MFG. CORP.

April 2, 2025

Re: Letter of Employment
Vincent J. Amato Jr.
38 Vista Drive
Laurel Hollow, NY 11791

To Whom It May Concern:

Vincent J. Amato Jr. is the CEO of Pioneer Window Mfg. Corp. Vincent organized the company in 1985 and has served in that role continuously for over 39 years. His current base compensation is $330,000.00 per annum, not including bonus. If you require any additional information, please feel free to contact me.

Sincerely,

Joseph Scolaro
CFO
Pioneer Window Mfg. Corp.
600 Old Country Road
Suite 412
Garden City, NY 11530
Office: 516-822-7000
Email: joe@pioneerwindows.com

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

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

Your first name and middle initial VINCENT	Last name AMATO	Your social security number 059-50-4501
If joint return, spouse's first name and middle initial MARIA	Last name AMATO	Spouse's social security number 379-91-6084
Home address (number and street). If you have a P.O. box, see instructions. 38 VISTA DRIVE	Apt. no.	**Presidential Election Campaign** Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse
City, town, or post office. If you have a foreign address, also complete spaces below. LAURAL HOLLOW	State NY / ZIP code 11791	
Foreign country name	Foreign province/state/county / Foreign postal code	

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

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

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

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

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

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Child tax credit	Credit for other dependents
NICOLE	AMATO	495-87-3326	Daughter	☒	☐
				☐	☐
				☐	☐
				☐	☐

Income

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

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

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	520,000
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions) F1099R	1h	8,032
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	528,032

Attach Schedule B if required.

2a	Tax-exempt interest	2a		b Taxable interest	2b	464,144
3a	Qualified dividends	3a		b Ordinary dividends	3b	
4a	IRA distributions	4a		b Taxable amount	4b	
5a	Pensions and annuities	5a		b Taxable amount	5b	
6a	Social security benefits	6a		b Taxable amount	6b	

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

	7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐		7	(3,000)
	8	Additional income from Schedule 1, line 10		8	(498,709)
	9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**		9	490,467
	10	Adjustments to income from Schedule 1, line 26		10	
	11	Subtract line 10 from line 9. This is your **adjusted gross income**		11	490,467
Standard Deduction See *Standard Deduction Chart* on the last page of this form.	12	**Standard deduction or itemized deductions** (from Schedule A)		12	74,138
	13	Qualified business income deduction from Form 8995 or Form 8995-A		13	
	14	Add lines 12 and 13		14	74,138
	15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**		15	416,329
Tax and Credits	16	**Tax** (see instructions). Check if any from: **1** ☐ Form(s) 8814 **2** ☐ Form(s) 4972 **3** ☐ ________		16	90,889
	17	Amount from Schedule 2, line 3		17	
	18	Add lines 16 and 17		18	90,889
	19	Child tax credit or credit for other dependents from Schedule 8812		19	
	20	Amount from Schedule 3, line 8		20	
	21	Add lines 19 and 20		21	0
	22	Subtract line 21 from line 18. If zero or less, enter -0-		22	90,889
	23	Other taxes, including self-employment tax, from Schedule 2, line 21		23	11,838
	24	Add lines 22 and 23. This is your **total tax**		24	102,727
Payments	25	Federal income tax withheld from:			
	a	Form(s) W-2	25a 108,067		
	b	Form(s) 1099	25b 803		
	c	Other forms (see instructions)	25c 3,150		
	d	Add lines 25a through 25c		25d	112,020
	26	2023 estimated tax payments and amount applied from 2022 return		26	
If you have a qualifying child, attach Sch. EIC.	27	Earned income credit (EIC)	27		
	28	Additional child tax credit from Schedule 8812	28		
	29	American opportunity credit from Form 8863, line 8	29		
	30	Reserved for future use	30		
	31	Amount from Schedule 3, line 15	31		
	32	Add lines 27, 28, 29, and 31. These are your **total other payments and refundable credits**		32	0
	33	Add lines 25d, 26, and 32. These are your **total payments**		33	112,020

Statement of Earnings For: **VINCENT AMATO**

PIONEER WINDOW MFG CORP (9897K549)
PIONEER WINDOWS
200 UNION AVE
JOHNSTOWN , NY 12095
518-762-5526

Period Begin:	1/12/2025	Company Id:	9897K549	Employee Number:	6
Period End:	1/25/2025	Division	01	Pay Group:	Bi-Weekly MANA
Check Date:	1/31/2025	Department	0500	SSN:	XXX-XX-4501

Federal Filing:	Married	Exemptions:	9	Federal Additional:	
State Filing:	Married	Exemptions:	9	State Additional:	
Local Filing:		Exemptions:	0	Local Additional:	

Voucher Id	Check Amount	Gross Pay	Net Pay	Check Message
V126417897	$0.00	$14,615.38	$9,086.37	

EARNINGS

Description	Rate	Hours	Dollars	YTD Hours	YTD Dollars
Salary		80.00	14,615.38	168.00	30,692.30
*401K CO Match		0.00	438.46	0.00	1,315.38
Vacation		0.00	0.00	56.00	10,230.77
Holiday		0.00	0.00	16.00	2,923.08
Total:		80.00	14,615.38	240.00	43,846.15

TAXES

Description	Current	YTD
SOC SEC EE	906.15	2,718.46
MED EE	211.92	635.77
FEDERAL WH	2,464.81	7,394.43
NEW YORK WH	1,011.30	3,033.90
NEW YORK SDI EE	1.20	3.60
NEW YORK PFL EE	56.71	170.13
Total:	4,652.09	13,956.29

DEDUCTIONS

Description	Current	YTD
401(k) ROTH POST	876.92	2,630.76
Total:	876.92	2,630.76

CURRENT PERIOD LEAVE ACCRUAL

DISTRIBUTION OF NET PAY

Checking	Account: XXXXX9684	Deposit Amount:	9,086.37

THIS DOCUMENT HAS A VOID PANTOGRAPH, MICROPRINTING, A COIN REACTIVE ARTIFICIAL WATERMARK AND THERMOCHROMATIC INK.

Pioneer Window Mfg. Corp.

PIONEER WINDOW MFG CORP (9897K549)
PIONEER WINDOWS
200 UNION AVE
JOHNSTOWN , NY 12095

CHECK DATE	VOUCHER ID
1/31/2025	V126417897

TOTAL NET PAY
******$9,086.37

Your entire Net pay of $9,086.37 has been deposited in your bank account(s).

VINCENT AMATO

NOT NEGOTIABLE

Statement of Earnings For:	VINCENT AMATO					PIONEER WINDOW MFG CORP (9897K549)
Period Begin:	1/26/2025	Company Id:	9897K549	Employee Number:	6	PIONEER WINDOWS
Period End:	2/8/2025	Division	01	Pay Group:	Bi-Weekly MANA	200 UNION AVE
Check Date:	2/14/2025	Department	0500	SSN:	XXX-XX-4501	JOHNSTOWN , NY 12095
						518-762-5526
Federal Filing:	Married			Exemptions:	9	Federal Additional:
State Filing:	Married			Exemptions:	9	State Additional:
Local Filing:				Exemptions:	0	Local Additional:

Voucher Id	Check Amount	Gross Pay	Net Pay	Check Message
V126948547	$0.00	$14,615.38	$9,108.80	

EARNINGS

Description	Rate	Hours	Dollars	YTD Hours	YTD Dollars
Salary		80.00	14,615.38	248.00	45,307.68
*401K CO Match		0.00	438.46	0.00	1,753.84
Vacation		0.00	0.00	56.00	10,230.77
Holiday		0.00	0.00	16.00	2,923.08
Total:		80.00	14,615.38	320.00	58,461.53

TAXES

Description	Current	YTD
SOC SEC EE	906.15	3,624.61
MED EE	211.92	847.69
FEDERAL WH	2,442.38	9,836.81
NEW YORK WH	1,011.30	4,045.20
NEW YORK SDI EE	1.20	4.80
NEW YORK PFL EE	56.71	226.84
Total:	4,629.66	18,585.95

DEDUCTIONS

Description	Current	YTD
401(k) ROTH POST	876.92	3,507.68
Total:	876.92	3,507.68

CURRENT PERIOD LEAVE ACCRUAL

DISTRIBUTION OF NET PAY

Checking	Account: XXXXX9684	Deposit Amount:	9,108.80

Pioneer Window Mfg. Corp.

PIONEER WINDOW MFG CORP (9897K549)
PIONEER WINDOWS
200 UNION AVE
JOHNSTOWN , NY 12095

CHECK DATE	VOUCHER ID
2/14/2025	V126948547

TOTAL NET PAY
******$9,108.80

Your entire Net pay of $9,108.80 has been deposited in your bank account(s).

VINCENT AMATO

NOT NEGOTIABLE

Statement of Earnings For:	VINCENT AMATO	PIONEER WINDOW MFG CORP (9897K549)
		PIONEER WINDOWS 200 UNION AVE JOHNSTOWN , NY 12095 518-762-5526

Period Begin:	2/9/2025	Company Id:	9897K549	Employee Number:	6
Period End:	2/22/2025	Division	01	Pay Group:	Bi-Weekly MANA
Check Date:	2/28/2025	Department	0500	SSN:	XXX-XX-4501

Federal Filing:	Married	Exemptions:	9	Federal Additional:	
State Filing:	Married	Exemptions:	9	State Additional:	
Local Filing:		Exemptions:	0	Local Additional:	

Voucher Id	Check Amount	Gross Pay	Net Pay	Check Message
V127619880	$0.00	$14,615.38	$9,108.78	

EARNINGS

Description	Rate	Hours	Dollars	YTD Hours	YTD Dollars
Salary		80.00	14,615.38	328.00	59,923.06
*401K CO Match		0.00	438.46	0.00	2,192.30
Vacation		0.00	0.00	56.00	10,230.77
Holiday		0.00	0.00	16.00	2,923.08
Total:		80.00	14,615.38	400.00	73,076.91

TAXES

Description	Current	YTD
SOC SEC EE	906.16	4,530.77
MED EE	211.93	1,059.62
FEDERAL WH	2,442.38	12,279.19
NEW YORK WH	1,011.30	5,056.50
NEW YORK SDI EE	1.20	6.00
NEW YORK PFL EE	56.71	283.55
Total:	4,629.68	23,215.63

DEDUCTIONS

Description	Current	YTD
401(k) ROTH POST	876.92	4,384.60
Total:	876.92	4,384.60

CURRENT PERIOD LEAVE ACCRUAL

DISTRIBUTION OF NET PAY

Checking	Account: XXXXX9684	Deposit Amount:	9,108.78

THIS DOCUMENT HAS A VOID PANTOGRAPH, MICROPRINTING, A COIN REACTIVE ARTIFICIAL WATERMARK AND THERMOCHROMATIC INK.

Pioneer Window Mfg. Corp.

PIONEER WINDOW MFG CORP (9897K549)
PIONEER WINDOWS
200 UNION AVE
JOHNSTOWN , NY 12095

CHECK DATE	VOUCHER ID
2/28/2025	V127619880

TOTAL NET PAY
******$9,108.78

Your entire Net pay of $9,108.78 has been deposited in your bank account(s).

VINCENT AMATO

NOT NEGOTIABLE

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

January 01, 2025 through January 31, 2025
Primary Accoun[redacted]84

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-888-994-5626**
Para Espanol:	1-888-994-5626
International Calls:	1-713-262-1679
We accept operator relay calls	

00031203 DRI 802 210 03225 NNNNNNNNNNN P 1 000000000 69 0000
VINCENT J AMATO JR
600 OLD COUNTRY RD ROOM 412
GARDEN CITY NY 11530-2009

To help protect you from fraud and scams, you'll no longer be able to send Zelle® payments to recipients originating from social media – such as social media marketplaces or messaging apps

Due to the significant rise in social media scams and to help protect your account, we'll be updating our policies on March 23, 2025, limiting your ability to send Zelle® payments identified as originating from contact through social media. As a result, we may:

- Request details about your payment's purpose and how you made contact with the recipient
- Block or decline payments identified as originating from contact through social media
- Decline payments, restrict your use of Zelle® through Chase or take other actions as described in your account agreement if you do not respond truthfully to questions we ask

The updates to the policy become effective March 23, 2025, and will be outlined in Section 2 of the Zelle® Service Agreement, which may appear as a separate agreement or as an Addendum to the Digital Services Agreement. You can review the new agreements beginning January 23, 2025. Here's how to access them:

- On chase.com, log in to your account, click the Main Menu, then select "Agreements & disclosures."
- On the Chase Mobile® app, go to "Legal information" in Profile & Settings or at the bottom of the home page, then "Legal agreements and disclosures."

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

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Private Client Checking	[redacted]84	$20,832.74	$42,659.08
Chase Private Client Savings	[redacted]73	600,017.04	500,272.34
Total		**$620,849.78**	**$542,931.42**
TOTAL ASSETS		**$620,849.78**	**$542,931.42**

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

February 01, 2025 through February 28, 2025
Primary Account: [redacted]84

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-888-994-5626**
Para Espanol:	1-888-994-5626
International Calls:	1-713-262-1679
We accept operator relay calls	

00473443 DRE 802 210 06025 NNNNNNNNNNN 1 000000000 69 0000
VINCENT J AMATO JR
600 OLD COUNTRY RD ROOM 412
GARDEN CITY NY 11530-2009

We're introducing new security measures for certain wire transfers when using our digital banking services

To help protect your account, you may be required to use a trusted device to send certain wire transfers when using chase.com or the Chase Mobile® app.[1] Here are the key changes that will be effective May 8, 2025:

- **Use of Trusted Devices:** You'll need to use a trusted device to send certain wire transfers using our digital banking services. A trusted device is a smartphone that has been enrolled with us based on specific criteria.
- **Enrolling a Device:** You may already be using a trusted device. If not, you'll receive step-by-step instructions to make your device trusted the next time you initiate a wire transfer that requires it. You'll need to use a smartphone with the Chase Mobile® app installed and fulfill certain identification requirements, such as scanning and uploading a copy of your driver's license or state ID.
- **Restrictions on Wire Transfers:** If you don't have a trusted device, you may not be able to add recipients or initiate certain wire transfers using our digital banking services. This won't affect your ability to initiate wires at a Chase branch or J.P. Morgan Financial Center.

Where to Find More Information
These policy updates are effective May 8, 2025, and will be detailed in Section 3 of the *Online Wire Transfer and Chase Global Transfer Services Addendum*, which may appear as a separate agreement or as an Addendum to the Digital Services Agreement.

You can review the new requirements in those agreements beginning February 20, 2025. Here's how to access them:

- **On chase.com:** Log in to your account, click on the Main Menu, and select "Agreements & Disclosures."
- **On the Chase Mobile® app:** Go to "Legal Information" in Profile & Settings or at the bottom of the home page, then select "Legal Agreements and Disclosures."

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

[1]**Chase Mobile® app** is available for select mobile devices. Message and data rates may apply.

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Private Client Checking	[redacted]84	$42,659.08	$22,788.38
Chase Private Client Savings	[redacted]73	500,272.34	500,525.29
Total		**$542,931.42**	**$523,313.67**

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

March 01, 2025 through March 31, 2025
Primary Account: [redacted]84

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-888-994-5626**
Para Espanol:	1-888-994-5626
International Calls:	1-713-262-1679
We accept operator relay calls	

00030500 DRI 802 210 09125 NNNNNNNNNNN P 1 000000000 69 0000
VINCENT J AMATO JR
600 OLD COUNTRY RD ROOM 412
GARDEN CITY NY 11530-2009

We've increased the amount we make available for certain check deposits

As of March 23, 2025, in the cases where your full check deposit is not available on the first business day after your deposit, the minimum amount we make available on the first business day after you deposit a check increased from $225 to $275. As a reminder, your receipt will always show the date when your deposit is expected to be available.

For more details, including the reasons we may delay the full check deposit, please see our Funds Availability Policy, in Section IV of the Deposit Account Agreement which you can find at **chase.com/disclosures**.

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

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Private Client Checking	[redacted]84	$22,788.38	$18,816.14
Chase Private Client Savings	[redacted]73	500,525.29	549,529.53
Total		**$523,313.67**	**$568,345.67**
TOTAL ASSETS		**$523,313.67**	**$568,345.67**

J.P.Morgan

Statement Period
February 01 - February 28, 2025

Account Number
[redacted]95

Investment Statement

65384 BDS 079 021 05925 - NNNNNNNNNNNN

VINCENT J AMATO
600 OLD COUNTRY RD RM 412
GARDEN CITY NY 11530-2009

Account Value with Accruals

Account Description	Previous Period	This Period
Brokerage	2,005,135.95	2,012,216.48
ACCOUNT VALUE	**$2,005,135.95**	**$2,012,216.48**

See page 3 for footnotes and more detail.

Questions?

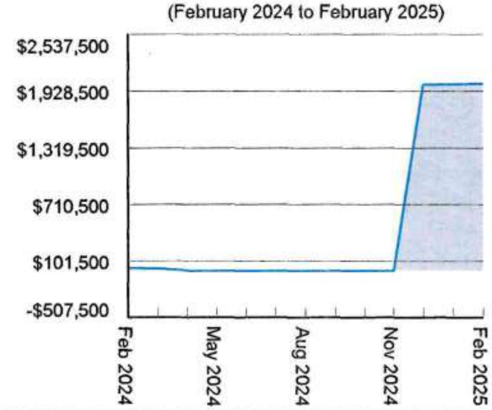
For Full Service Accounts, Call Private Client Advisor

(516) 953 1111 Timothy Augustine

Customer Service
(888) 994 5626
Branch Address
100 Village Sq
Glen Cove, NY, 11542

www.chase.com More contact information on page 9

Account Value with Accruals
(February 2024 to February 2025)



If you have any questions about your statement or concerns about your account, please call us at the toll free number provided above.

INVESTMENT AND INSURANCE PRODUCTS ARE: · NOT FDIC INSURED · NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
· NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, JPMORGAN CHASE BANK, N.A. OR ANY OF ITS AFFILIATES
· SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Account is held at J.P. Morgan Securities LLC (JPMS), member Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). **This statement summary is provided for convenience purposes only**. For information about your JPMS account(s), please refer to your official JPMS account statement(s), which follows this statement summary. **Neither this statement summary nor your official JPMS account statement(s) should be used for tax reporting purposes.**

251S00083591395S0010

J.P.Morgan

Statement Period

January 01 - January 31, 2025

Account Number

[redacted]95

Investment Statement

08030 BDS 079 021 03125 - NNNNNNNNNNNN

VINCENT J AMATO
600 OLD COUNTRY RD RM 412
GARDEN CITY NY 11530-2009

Account Value with Accruals

Account Description	Previous Period	This Period
Brokerage	2,000,000.62	2,005,135.95
ACCOUNT VALUE	**$2,000,000.62**	**$2,005,135.95**

See page 3 for footnotes and more detail.

Questions?

For Full Service Accounts, Call Private Client Advisor

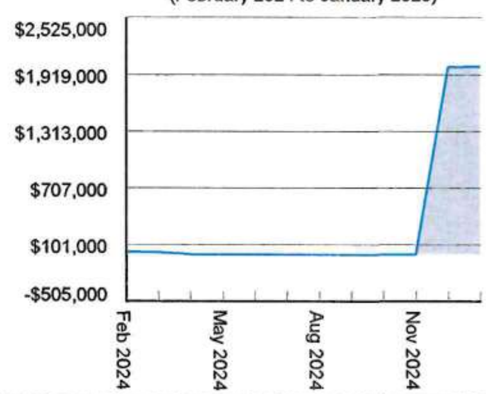
(516) 953 1111 Timothy Augustine

Customer Service
(888) 994 5626
Branch Address
100 Village Sq
Glen Cove, NY, 11542

www.chase.com

More contact information on page 10

Account Value with Accruals
(February 2024 to January 2025)



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· SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

Account is held at J.P. Morgan Securities LLC (JPMS), member Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). **This statement summary is provided for convenience purposes only**. For information about your JPMS account(s), please refer to your official JPMS account statement(s), which follows this statement summary. **Neither this statement summary nor your official JPMS account statement(s) should be used for tax reporting purposes.**


California USA
DRIVER LICENSE
DL W1949215
EXP 10/02/2026
CLASS C
LIMITED-TERM
END NONE
LN SMIRNOVA
FN VIKTORIIA
6677 SANTA MONICA BLVD 5503
LOS ANGELES, CA 90038
DOB 03/07/1990
RSTR CORR LENS
03071990
SEX F
HAIR BLN
EYES GRN
HGT 5'-08"
WGT 123 lb
ISS
DD 09/16/2024508BB/BBFD/28
01/17/2025