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 #
Ferreira	Nayla		***-**-****	

BIRTH DATE	PHONE #1	ALTERNATE PHONE	EMAIL
10/30/1997	(347) 982-5627		naylaferreira97@gmail.com

RELATIONSHIP TO TENANT:

CURRENT ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
319 Lincoln Pl	Brooklyn	NY	11238

DATE IN	DATE OUT	LANDLORD NAME	LANDLORD PHONE
3/1/2024	current	ABJ Properties	(212) 860-5560

REASON FOR LEAVING	OWN OR RENT	APARTMENT #	MONTHLY RENT
Job Opportunity (Salary Increase)	Rent	4R	$1,520.00 / Mo.

PREVIOUS ADDRESS

STREET ADDRESS	CITY	STATE	ZIP
123 w 106th Street	New York	NY	10025

DATE IN	DATE OUT	LANDLORD NAME	LANDLORD PHONE
11/7/2022	3/1/2024		

REASON FOR LEAVING	OWN OR RENT	APARTMENT #	MONTHLY RENT
Landlord wanted to sell	Rent		/ Mo.

EMPLOYMENT & INCOME INFORMATION

OCCUPATION	EMPLOYER/COMPANY	SALARY
Legal Assistant	Raines Feldman Littrell	$103,528.00/Yr.

SUPERVISOR	SUPERVISOR PHONE	START DATE	END DATE
Simon Miller		8/12/2024	current

EMPLOYER ADDRESS	CITY	STATE	ZIP
1350 Avenue of the Americas	New Yoek	NY	10019

EMERGENCY CONTACT

NAME	ADDRESS
Aguinaldo Baptista	532 Carroll Ave, Mamaroneck, 40 10543

PHONE	RELATIONSHIP	E-MAIL
(347) 446-2104	Uncle	n/a

BUSINESS/PROFESSIONAL REFERENCE

NAME	ADDRESS

PHONE	RELATIONSHIP	E-MAIL

IN THE EVENT OF DEATH - CONTACT

NAME	RELATIONSHIP	PHONE
Aguinaldo Baptista	Uncle	3474462104

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

UNIT APPLYING FOR:	PLEASE INCLUDE ANY OTHER INFORMATION YOU BELIEVE WOULD HELP TO EVALUATE THIS APPLICATION
807	

DESIRED MOVE IN DATE:
5/10/2025

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 NAYLA FERREIRA SUBMITTED ONLINE on April 15, 2025

Signed by Nayla Ferreira
Tue Apr 15 2025 02:37:55 PM EDT
Key: 16A913A4; IP Address: 10.33.14.18

Nayla Ferreira *(Applicant)* *Date*

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

Application Fee for Nayla Ferreira - Charge Details			
Name on Card	**Account Number**	**Reference Number**	**Authorized**
Nayla Ferreira	XXXXXXXXXXXX1121	15742214	$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.

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.

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.

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.

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

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: • a legitimate business interest AND • 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.

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

Rental Report for Nayla Ferreira

The property's screening criteria result	
APPROVE	This application meets your requirements based on your Property's Screening Criteria. On-Site makes no independent assessment of an applicant's qualifications. **Application Approved by Malgorzata Warchol on 4/15/2025.**

Score for Nayla Ferreira: 691

	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	

Credit Quick Summary	
Total annual income (reported by Applicant)	$103,528.00
Total combined annual income to rent ratio	45.9 (based on rent of $2,255.45)
Total number of accounts	22
Accounts with no late payments	19 (0 unpaid past due)
Accounts paid 30-59 days past due	1 (0 unpaid past due)
Accounts paid 60-89 days past due	2 (0 unpaid past due)
Accounts paid more than 90 days past due	0 (0 unpaid past due)
Total outstanding balance	$33,128.00 ($0.00 past due)
Outstanding revolving debt	$5,490.00 (15% of limit) ($0.00 past due)
Outstanding loan balance	$27,638.00 ($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:	Nayla Ferreira	NAYLA R. FERREIRA NAYLA R. ALMEIDA FERREIRA
SSN:	***-**-****	***-**-****
Birth Date:	10/**/1997	10/**/1997

Addresses	From Application	From Equifax

	319 Lincoln Pl Brooklyn, NY 11238 - US	319 LINCOLN PL. 4R BROOKLYN, NY 11238 (Applicant) Reported 4/2025 4540 CENTER BLVD LONG ISLAND CITY, NY 11109 (Applicant) Reported 4/2025 414 LINDEN ST. BROOKLYN, NY 11237 (Applicant) Reported 3/2025 123 W 106TH ST. 3A NEW YORK, NY 10025 (Applicant) Reported 4/2024 87 VERMILYEA AVE. 11 NEW YORK, NY 10034 (Applicant) Reported 4/2024 475 48TH AVE. 201 LONG ISLAND CITY, NY 11109 (Applicant) Reported 2/2022 850 TOFTREES AVE. STATE COLLEGE, PA 16803 (Applicant) Reported 11/2021 111 VAN BUREN ST. 1 BROOKLYN, NY 11221 (Applicant) Reported 5/2021 176 EDGERSTOUNE RD. PRINCETON, NJ 08540 (Applicant) Reported 2/2018 201 50TH AVE. 16 LONG ISLAND CITY, NY 11101 (Applicant) Reported 1/2018

Employment	From Application	From Equifax
Applicant:	Legal Assistant Raines Feldman Littrell $103,528.00/Yr. Total annual Income: $103,528.00	SHER TREMONTE

Restricted Person Search		
Requested For Nayla Ferreira	**Requested** 4/15/2025	**Returned** 4/15/2025
Results *No Records Found*		

Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	**Score** 691	**Score Factors** 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)	655	The date that you opened your oldest account is too recent Lack of sufficient relevant real estate account information Lack of sufficient credit history Balances on bankcard or revolving accounts too high compared to credit limits

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

Credit Accounts

From Equifax

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance	Monthly Payment	High Credit	Type	Comments
DEPT OF ED/AIDVANTAG (Applicant)	8/2020	2/2025					$5,562.00	$52.00	$5,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed
DEPT OF ED/AIDVANTAG (Applicant)	8/2019	2/2025					$4,583.00	$47.00	$4,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed
DEPT OF ED/AIDVANTAG (Applicant)	8/2018	2/2025					$3,572.00	$37.00	$3,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed
DEPT OF ED/AIDVANTAG (Applicant)	8/2017	2/2025					$3,563.00	$36.00	$3,500.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed
CAPITAL ONE BANK USA (Applicant)	1/2025	2/2025					$3,379.00	$119.00	$4,265.00	REVOLVING	Rate/Status 1: Pays account as agreed

Payment History (each of the four DEPT OF ED/AIDVANTAG accounts)

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

Payment History (CAPITAL ONE BANK USA)

3/25	
0	0

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2017	2/2025					$2,355.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$24.00	$2,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2018	2/2025					$2,302.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$24.00	$2,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2019	2/2025					$2,178.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$22.00	$2,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	8/2020	2/2025					$2,087.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$19.00	$2,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
DEPT OF ED/AIDVANTAG (Applicant)	7/2020	2/2025					$1,011.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$9.00	$1,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	9/2021	3/2025					$1,003.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$34.00	$1,153.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
CAPITAL ONE BANK USA (Applicant)	10/2018	3/2025	2	1	0		$536.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$536.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
UPSTART NETWORK INC (Applicant)	8/2021	2/2025	5	2	0		$425.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$29.00	$1,000.00	INSTALLMENT	FIXED RATE Rate/Status 1: Pays account as agreed			

Payment History

0	0	0	0	0	0	0	0	0	0	0	3	2	2	2	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
CAPITAL ONE BANK USA (Applicant)	10/2024	2/2025					$315.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$25.00	$1,024.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
SYNCB/PAYPAL (Applicant)	3/2024	3/2025					$257.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
	$41.00	$441.00	REVOLVING	Rate/Status 1: Pays account as agreed			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	7/2022	10/2022	1	0	0		$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$500.00	INSTALLMENT	Rate/Status 2: Not more than two payments past due			

Payment History

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

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	12/2021	2/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$400.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			

Payment History

0	0	0
3/22		1/22

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
BANK OF AMERICA (Applicant)	8/2021	10/2021					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$300.00	INSTALLMENT	Rate/Status 1: Pays account as agreed			
	Payment History						
	0 (11/21) 0 0 (9/21)						

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYBANK/VICTORI (Applicant)	1[illegible]/2016	12/2017					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$255.00	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
TBOM MIL (Applicant)	2/2022	1/2022					$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$75.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			
	Payment History						
	0 (3/22)						

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
MCBURBEROD FINANCIAL (Applicant)	7/2022						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	OVERDRAFT/RESERVE	ACCOUNT CLOSED DUE TO INACTIVITY FIXED RATE Rate/Status 1: Pays account as agreed			
	Payment History						
	0 (10/22) 0 0 (8/22)						

Account Name	Opened	Last Active	30-59	60-89	90+	Past Due	Balance
COMENITYCAPITAL/FORE (Applicant)	4/2017						$0.00
	Monthly Payment	**High Credit**	**Type**	**Comments**			
		$0.00	REVOLVING	ACCOUNT CLOSED AT CONSUMER'S REQUEST Rate/Status 1: Pays account as agreed			

Previous Credit Inquiries

From Equifax

1/2025	CAPITAL ONE (Applicant)
10/2024	CAPITAL ONE BANK USA (Applicant)

NOTICE OF ADVERSE ACTION

April 23, 2025

Dear Nayla Ferreira:

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

1. We are unable to offer you a lease on the terms that you requested.

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

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: **691** Date: **April 15, 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: **655** Date: **April 15, 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 relevant real estate account information
- Lack of sufficient credit history
- Balances on bankcard or revolving accounts too high compared to credit limits

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 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
IDENTIFICATION CARD
ENHANCED
ID 354 661 536
Class ID
ALMEIDA FERREIRA
NAYLA,REGINA E
414 LINDEN ST # D3
BROOKLYN, NY 11237
Sex F Height 5'-04" Eyes BLK
DOB 10/30/1997
Expires 10/30/2025
E NONE
R NONE
Issued 10/07/2021
NAYLA ALM
Organ Donor
EXCELSIOR
Nayla Ferreira
OCT 97

RAINES
RAINES FELDMAN LITTRELL LLP

1350 Avenue of the Americas, 22nd Fl
New York, New York 10019
Main: 917.790.7100

smiller@raineslaw.com
www.raineslaw.com

July 26, 2024

VIA E-MAIL
Nayla Ferreira
naylaferreira@gmail.com

Re: Raines Feldman Littrell LLP – Offer Letter

Dear Nayla:

I am pleased to extend the following offer of employment on behalf of Raines Feldman Littrell LLP (the "Firm"):

Position:	Legal Assistant. This is a non-exempt, full-time position reporting to the New York Managing Partner. Your hours are Monday through Friday from 9:30 a.m. to 5:30 p.m. with a one-hour lunch and two 10-minute breaks daily. These hours are subject to change at the discretion of the Firm.
Start Date:	August 12, 2024
Wage:	During your employment, you will receive an hourly wage of $46.71, subject to deduction for taxes and other withholdings as required by law or the policies of the Firm.
Annual Discretionary Bonus:	In addition to the base salary, discretionary bonuses, if any, are given on or around the end of the year in the month of December following the end of each full year of your employment. All bonuses are determined and given at the sole and absolute discretion of the New York Managing Partner.
Benefits:	You are eligible for medical, dental, and vision benefits on the first day of your first full month of employment. The Firm pays a portion of the premium for these benefits. Your contribution will depend on the plan and level of coverage you elect. In addition, you are eligible to participate in the Firm's 401(k) Plan on either January 1st, April 1st, July 1st, or October 1st after three months of employment is completed.
Vacation	You are eligible to receive 10 days of paid vacation per year for the first four years of service to the Firm and 15 days per year starting with your fifth year of service. Vacation accrues ratably over the year starting from your first day of employment.

Sick Leave:	You are eligible to receive 48 hours of sick leave per year. You may start using paid sick leave 30 days after your first day of employment.

In accepting our offer Letter of Employment, you acknowledge that your employment will be on an at-will basis, and that neither you nor the Firm has entered into a contract regarding the terms or the duration of your employment. As an at-will employee, you will be free to terminate your employment with the Firm at any time, with or without cause or advance notice. Likewise, the Firm will have the right to reassign you, to change your compensation, or to terminate your employment at any time, with or without cause or advance notice. Please note that no individual, other than the Managing Partner of the Firm, has the authority to make any contrary agreement or representation regarding your employment and any alternative agreement will only be valid if in writing and signed by the Managing Partner of the Firm.

In addition, you acknowledge that you are not bound by any agreement that would prevent or adversely impact your ability to perform your duties with the Firm. You also agree that the terms of your employment as subject to and governed by the Firm's Employment Handbook and that you are expected to comply with all employment policies of the Firm. In the event of any discrepancies between the terms of this letter and the terms of the Employee Handbook, the Employee Handbook shall control. Lastly, your employment will be conditioned on your execution of a confidential information and invention assignment agreement in a form provided to you by the Firm.

This letter constitutes the terms of our offer of employment and is conditioned on verification of your right to work in the United States, as demonstrated by your completion of the Form I-9 upon hire and your submissions of acceptable documentation (as noted on the Form I-9) verifying your identity and work authorization within three days of starting your employment. Please indicate your acceptance by signing below. This employment offer expires at the close of business on July 31, 2024.

We are very excited to have you join our team!

Sincerely,

Simon J. Miller
Raines Feldman Littrell LLP

Agreed and Accepted:

Nayla Ferrerira Date

Raines Feldman LLP
1800 AVE OF THE STARS 12F
LOS ANGELES, CA 90067

Direct Deposit Advice

Check Date	Voucher Number
April 11, 2025	18355

DIRECT DEPOSIT VOUCHER

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,689.05
Total Direct Deposits			**2,689.05**

84885 3-14-108 451 18355 15284 **84885**

Non Negotiable - This is not a check - Non Negotiable

Nayla Ferreira
319 Lincoln Pl
4R
Brooklyn, NY 11238

Non Negotiable - This is not a check - Non Negotiable

Raines Feldman LLP

Nayla Ferreira

Earnings Statement

Employee ID	**451**	Fed Taxable Income	**3,783.50**	Check Date	**April 11, 2025**	Voucher Number	**18355**
Location	**3-14-108**	Fed Filing Status	**S**	Period Beginning	**March 23, 2025**	Net Pay	**2,689.05**
Hourly	**$48.11**	State Filing Status	**S-0**	Period Ending	**April 5, 2025**	Total Hours Worked	**81.38**

Earnings	Rate	Hours	Amount	YTD
Holiday				1,539.56
Overtime	72.17	1.55	111.86	887.64
Regular	48.11	79.83	3,840.88	25,761.92
Sick				384.89
Vacation				2,982.90
Gross Earnings		**81.38**	**3,952.74**	**31,556.91**

Taxes	Amount	YTD
FITW	509.83	4,101.58
MED	54.86	440.39
NY	188.09	1,510.97
NY-NYC1	140.55	1,128.83
NYPSL-E	15.34	122.44
NYSDI-E	1.20	9.60
SS	234.58	1,883.07
Taxes	**1,144.45**	**9,196.88**

Deductions	Amount	YTD
CELL REIMB	-50.00	-200.00
Dental Ins	25.80	180.60
HSA	25.00	175.00
Medical Ins	112.89	790.23
Vision	5.55	38.85
Deductions	**119.24**	**984.68**

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,689.05
Total Direct Deposits			**2,689.05**

Time Off	Available to Use	Plan Year Used	Current Earned
SICK	33.00	15.00	0.00
VACATIO	-3.48	62.00	3.08

Raines Feldman LLP
1800 AVE OF THE STARS 12F
LOS ANGELES, CA 90067

Direct Deposit Advice

Check Date	Voucher Number
March 28, 2025	18170

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,652.70
Total Direct Deposits			**2,652.70**

DIRECT DEPOSIT VOUCHER

84885 3-14-108 451 18170 15141 **84885**

Non Negotiable - This is not a check - Non Negotiable

Nayla Ferreira
319 Lincoln Pl
4R
Brooklyn, NY 11238

Non Negotiable - This is not a check - Non Negotiable

Raines Feldman LLP

Nayla Ferreira **Earnings Statement**

Employee ID	**451**	Fed Taxable Income	**3,806.35**	Check Date	**March 28, 2025**	Voucher Number	**18170**
Location	**3-14-108**	Fed Filing Status	**S**	Period Beginning	**March 9, 2025**	Net Pay	**2,652.70**
Hourly	**$48.11**	State Filing Status	**S-0**	Period Ending	**March 22, 2025**	Total Hours Worked	**81.75**

Earnings	Rate	Hours	Amount	YTD
Holiday				1,539.56
Overtime	72.17	1.77	127.50	775.78
Regular	48.11	79.98	3,848.09	21,921.04
Sick				384.89
Vacation				2,982.90
Gross Earnings		**81.75**	**3,975.59**	**27,604.17**

Taxes	Amount	YTD
FITW	514.86	3,591.75
MED	55.19	385.53
NY	189.46	1,322.88
NY-NYC1	141.52	988.28
NYPSL-E	15.43	107.10
NYSDI-E	1.20	8.40
SS	235.99	1,648.49
Taxes	**1,153.65**	**8,052.43**

Deductions	Amount	YTD
CELL REIMB		-150.00
Dental Ins	25.80	154.80
HSA	25.00	150.00
Medical Ins	112.89	677.34
Vision	5.55	33.30
Deductions	**169.24**	**865.44**

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,652.70
Total Direct Deposits			**2,652.70**

Time Off	Available to Use	Plan Year Used	Current Earned
SICK	33.00	15.00	0.00
VACATIO	-6.56	62.00	3.08

Raines Feldman LLP
1800 AVE OF THE STARS 12F
LOS ANGELES, CA 90067

paylocity

Direct Deposit Advice

Check Date	Voucher Number
March 14, 2025	17954

DIRECT DEPOSIT VOUCHER

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,709.88
Total Direct Deposits			**2,709.88**

84885 3-14-108 451 17954 14970 **84885**

Non Negotiable - This is not a check - Non Negotiable

Nayla Ferreira
319 Lincoln Pl
4R
Brooklyn, NY 11238

Non Negotiable - This is not a check - Non Negotiable

Raines Feldman LLP

Nayla Ferreira **Earnings Statement**

Employee ID	**451**	Fed Taxable Income	**3,818.37**	Check Date	**March 14, 2025**	Voucher Number	**17954**
Location	**3-14-108**	Fed Filing Status	**S**	Period Beginning	**February 23, 2025**	Net Pay	**2,709.88**
Hourly	**$48.11**	State Filing Status	**S-0**	Period Ending	**March 8, 2025**	Total Hours Worked	**81.82**

Earnings	Rate	Hours	Amount	YTD
Holiday				1,539.56
Overtime	72.17	2.13	153.95	648.28
Regular	48.11	79.68	3,833.66	18,072.95
Sick				384.89
Vacation				2,982.90
Gross Earnings		**81.82**	**3,987.61**	**23,628.58**

Taxes	Amount	YTD
FITW	517.50	3,076.89
MED	55.37	330.34
NY	190.18	1,133.42
NY-NYC1	142.03	846.76
NYPSL-E	15.47	91.67
NYSDI-E	1.20	7.20
SS	236.74	1,412.50
Taxes	**1,158.49**	**6,898.78**

Deductions	Amount	YTD
CELL REIMB	-50.00	-150.00
Dental Ins	25.80	129.00
HSA	25.00	125.00
Medical Ins	112.89	564.45
Vision	5.55	27.75
Deductions	**119.24**	**696.20**

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,709.88
Total Direct Deposits			**2,709.88**

Time Off	Available to Use	Plan Year Used	Current Earned
SICK	33.00	15.00	0.00
VACATIO	-9.64	62.00	3.08

Raines Feldman LLP
1800 AVE OF THE STARS 12F
LOS ANGELES, CA 90067

paylocity

Direct Deposit Advice

Check Date	Voucher Number
February 28, 2025	17764

DIRECT DEPOSIT VOUCHER

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,652.22
Total Direct Deposits			**2,652.22**

84885 3-14-108 451 17764 14825 **84885**

Non Negotiable - This is not a check - Non Negotiable

Nayla Ferreira
319 Lincoln Pl
4R
Brooklyn, NY 11238

Non Negotiable - This is not a check - Non Negotiable

Raines Feldman LLP

Nayla Ferreira **Earnings Statement**

Employee ID	**451**	Fed Taxable Income	**3,805.54**	Check Date	**February 28, 2025**	Voucher Number	**17764**
Location	**3-14-108**	Fed Filing Status	**S**	Period Beginning	**February 9, 2025**	Net Pay	**2,652.22**
Hourly	**$48.11**	State Filing Status	**S-0**	Period Ending	**February 22, 2025**	Total Hours Worked	**73.67**

Earnings	Rate	Hours	Amount	YTD
Holiday	48.11	8.00	384.89	1,539.56
Overtime	72.17	1.90	137.11	494.33
Regular	48.11	71.77	3,452.78	14,239.29
Sick				384.89
Vacation				2,982.90
Gross Earnings		**81.67**	**3,974.78**	**19,640.97**

Taxes	Amount	YTD
FITW	514.68	2,559.39
MED	55.18	274.97
NY	189.41	943.24
NY-NYC1	141.49	704.73
NYPSL-E	15.42	76.20
NYSDI-E	1.20	6.00
SS	235.94	1,175.76
Taxes	**1,153.32**	**5,740.29**

Deductions	Amount	YTD
CELL REIMB		-100.00
Dental Ins	25.80	103.20
HSA	25.00	100.00
Medical Ins	112.89	451.56
Vision	5.55	22.20
Deductions	**169.24**	**576.96**

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,652.22
Total Direct Deposits			**2,652.22**

Time Off	Available to Use	Plan Year Used	Current Earned
SICK	33.00	15.00	0.00
VACATIO	-12.72	62.00	3.08

Raines Feldman LLP
1800 AVE OF THE STARS 12F
LOS ANGELES, CA 90067

paylocity

Direct Deposit Advice

Check Date	**Voucher Number**
January 31, 2025	17390

DIRECT DEPOSIT VOUCHER

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,692.17
Total Direct Deposits			**2,692.17**

84885 3-14-108 451 17390 14540 **84885**

Non Negotiable - This is not a check - Non Negotiable

Nayla Ferreira
319 Lincoln Pl
4R
Brooklyn, NY 11238

Non Negotiable - This is not a check - Non Negotiable

Raines Feldman LLP

Nayla Ferreira **Earnings Statement**

Employee ID	**451**	Fed Taxable Income	**3,871.34**	Check Date	**January 31, 2025**	Voucher Number	**17390**
Location	**3-14-108**	Fed Filing Status	**S**	Period Beginning	**January 12, 2025**	Net Pay	**2,692.17**
Hourly	**$48.11**	State Filing Status	**S-0**	Period Ending	**January 25, 2025**	Total Hours Worked	**64.17**

Earnings	Rate	Hours	Amount	YTD
Holiday	48.11	8.00	384.89	1,154.67
Overtime	72.17	0.60	43.30	286.27
Regular	48.11	63.57	3,058.26	6,944.04
Sick	48.11	8.00	384.89	384.89
Vacation				2,982.90
Gross Earnings		**80.17**	**3,871.34**	**11,752.77**

Taxes	Amount	YTD
FITW	529.16	1,543.53
MED	56.13	165.50
NY	193.36	568.10
NY-NYC1	144.28	424.36
NYPSL-E	15.02	45.60
NYSDI-E	1.20	3.60
SS	240.02	707.68
Taxes	**1,179.17**	**3,458.37**

Deductions	Amount	YTD
CELL REIMB		-50.00
Dental Ins		51.60
HSA		50.00
Medical Ins		225.78
Vision		11.10
		288.48

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,692.17
Total Direct Deposits			**2,692.17**

Time Off	Available to Use	Plan Year Used	Current Earned
SICK	33.00	15.00	0.00
VACATIO	-18.88	62.00	3.08

Raines Feldman LLP
1800 AVE OF THE STARS 12F
LOS ANGELES, CA 90067

Direct Deposit Advice

Check Date	Voucher Number
February 14, 2025	17567

DIRECT DEPOSIT VOUCHER

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,665.58
Total Direct Deposits			**2,665.58**

84885 3-14-108 451 17567 14675 **84885**

Nayla Ferreira
319 Lincoln Pl
4R
Brooklyn, NY 11238

Non Negotiable - This is not a check - Non Negotiable

Raines Feldman LLP

Nayla Ferreira **Earnings Statement**

Employee ID	**451**	Fed Taxable Income	**3,744.18**	Check Date	**February 14, 2025**	Voucher Number	**17567**
Location	**3-14-108**	Fed Filing Status	**S**	Period Beginning	**January 26, 2025**	Net Pay	**2,665.58**
Hourly	**$48.11**	State Filing Status	**S-0**	Period Ending	**February 8, 2025**	Total Hours Worked	**80.85**

Earnings	Rate	Hours	Amount	YTD
Holiday				1,154.67
Overtime	72.17	0.98	70.95	357.22
Regular	48.11	79.87	3,842.47	10,786.51
Sick				384.89
Vacation				2,982.90
Gross Earnings		**80.85**	**3,913.42**	**15,666.19**

Taxes	Amount	YTD
FITW	501.18	2,044.71
MED	54.29	219.79
NY	185.73	753.83
NY-NYC1	138.88	563.24
NYPSL-E	15.18	60.78
NYSDI-E	1.20	4.80
SS	232.14	939.82
Taxes	**1,128.60**	**4,586.97**

Deductions	Amount	YTD
CELL REIMB	-50.00	-100.00
Dental Ins	25.80	77.40
HSA	25.00	75.00
Medical Ins	112.89	338.67
Vision	5.55	16.65
Deductions	**119.24**	**407.72**

Direct Deposits	Type	Account	Amount
Capital One	C	***1382	2,665.58
Total Direct Deposits			**2,665.58**

Time Off	Available to Use	Plan Year Used	Current Earned
SICK	33.00	15.00	0.00
VACATIO	-15.80	62.00	3.08

Capital One

NAYLA R FERREIRA
319 Lincoln Pl
Apt 4R
Brooklyn NY 11238-5741

Thanks for saving with Capital One 360®

Here's your **March 2025** bank statement.

STATEMENT PERIOD
Mar 1 - Mar 31, 2025

$3,250.97 TOTAL ENDING BALANCE IN ALL ACCOUNTS

Account Summary

ACCOUNT NAME	Mar 1	Mar 31
360 Checking...1382	$2,096.36	**$38.86**
360 Performance Savings...7189	$2,280.60	**$3,212.11**
All Accounts	$4,376.96	**$3,250.97**

Cashflow Summary

+ $6.52 INTEREST EARNED THIS PERIOD
− $0.00 OVERDRAFT AND RETURN ITEM FEES THIS PERIOD
− $0.00 FINANCE CHARGES THIS PERIOD

360 Checking - 36191191382

0.09%	**$0.06**	31
ANNUAL PERCENTAGE YIELD (APY) EARNED	YTD INTEREST AND BONUSES	DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 1	**Opening Balance**			**$2,096.36**
Mar 1	ATM Withdrawal - CAPITAL ONE A072 BROOKLYN, NY	Debit	**- $240.00**	$1,856.36
Mar 1	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$1,853.46
Mar 1	Digital Card Purchase - APF ABJNY LLC GREAT NECK NY	Debit	**- $1,529.99**	$323.47
Mar 1	Debit Card Purchase - CUBESMART 5945 NEW YORK NY	Debit	**- $51.15**	$272.32
Mar 2	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$269.42
Mar 2	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$266.52
Mar 2	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$263.62
Mar 2	Digital Card Purchase - TST AVOCADERIA MIDTOWN NEW YORK NY	Debit	**- $15.73**	$247.89
Mar 2	Digital Card Purchase - STARBUCKS STORE 10279 NEW YORK NY	Debit	**- $13.72**	$234.17
Mar 2	Digital Card Purchase - SQ COFFEE LAND BROOKLYN NY	Debit	**- $12.89**	$221.28
Mar 2	Digital Card Purchase - DICE FM NEW YORK NY	Debit	**- $38.63**	$182.65
Mar 3	Digital Card Purchase - SP WINOT BROOKLYN BROOKLYN NY	Debit	**- $21.78**	$160.87
Mar 3	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$157.97
Mar 3	Digital Card Purchase - AFTERPAY SAN FRANCISC CA	Debit	**- $118.34**	$39.63
Mar 4	Deposit from 360 Performance Savings XXXXXXX7189	Credit	**+ $280.00**	$319.63
Mar 4	Zelle money sent to ashanti brown	Debit	**- $31.20**	$288.43
Mar 4	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$285.53
Mar 4	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$282.63
Mar 5	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$279.73
Mar 5	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.10**	$277.63
Mar 5	Digital Card Purchase - AFTERPAY SAN FRANCISC CA	Debit	**- $64.42**	$213.21
Mar 5	Digital Card Purchase - THE CENTER FOR FICTION BROOKLYN NY	Debit	**- $15.45**	$197.76
Mar 6	Zelle money sent to ANA ALVES	Debit	**- $53.00**	$144.76
Mar 6	ATM Withdrawal - TA BKLN ATM DNSB0274 BROOKLYN, NY	Debit	**- $71.75**	$73.01
Mar 6	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$70.11
Mar 6	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$67.21

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 7	Deposit from NY STATE NYSTTAXRFD	Credit	+ $644.00	$711.21
Mar 7	Withdrawal to 360 Performance Savings XXXXXXX7189	Debit	- $600.00	$111.21
Mar 7	Debit Card Purchase - U & ME NAIL, INC. 1465 NEW YORK, NY US	Debit	- $36.60	$74.61
Mar 7	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$71.71
Mar 7	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$68.81
Mar 8	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$65.91
Mar 8	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$63.01
Mar 9	Deposit from 360 Performance Savings XXXXXXX7189	Credit	+ $50.00	$113.01
Mar 9	Zelle money sent to VERA NIKOLAEVA	Debit	- $36.00	$77.01
Mar 9	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$74.11
Mar 9	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$71.21
Mar 9	360 Checking Card Adjustment Signature (Credit) H M 0102NEW YORK NEW YORK NY	Credit	+ $59.98	$131.19
Mar 9	Debit Card Purchase - MTA NYCT PAYGO RECOVER 718 330 1234 NY	Debit	- $2.90	$128.29
Mar 9	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$125.39
Mar 9	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$122.49
Mar 11	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.10	$120.39
Mar 11	Digital Card Purchase - SP NAKED WARDROBE LOS ANGELES CA	Debit	- $30.99	$89.40
Mar 13	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$86.50
Mar 13	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$83.60
Mar 14	Deposit from 84885 RAINES FEL DIR DEP	Credit	+ $2,709.88	$2,793.48
Mar 14	Withdrawal to 360 Performance Savings XXXXXXX7189	Debit	- $2,500.00	$293.48
Mar 14	ATM Withdrawal - PAI ISO NW27294 BROOKLYN, NY	Debit	- $66.75	$226.73
Mar 14	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$223.83
Mar 14	Debit Card Purchase - LOS CARNALES CORONA NY	Debit	- $12.48	$211.35
Mar 14	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$208.45
Mar 15	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$205.55
Mar 15	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	- $2.90	$202.65

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 15	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$199.75
Mar 15	Digital Card Purchase - MEI CHI LIQUOR BROOKLYN NY	Debit	**- $24.21**	$175.54
Mar 16	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$172.64
Mar 17	Deposit from 360 Performance Savings XXXXXXX7189	Credit	**+ $300.00**	$472.64
Mar 17	Zelle money sent to DARSH PAREKH	Debit	**- $228.00**	$244.64
Mar 18	Digital Card Purchase - APPLE COM BILL 866 712 7753 CA	Debit	**- $9.99**	$234.65
Mar 18	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$231.75
Mar 18	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$228.85
Mar 18	Digital Card Purchase - AFTERPAY SAN FRANCISC CA	Debit	**- $66.69**	$162.16
Mar 19	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$159.26
Mar 19	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.10**	$157.16
Mar 19	Digital Card Purchase - AFTERPAY SAN FRANCISC CA	Debit	**- $64.42**	$92.74
Mar 20	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$89.84
Mar 20	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$86.94
Mar 21	Deposit from 360 Performance Savings XXXXXXX7189	Credit	**+ $100.00**	$186.94
Mar 21	Digital Card Purchase - CVS/PHARM 03752--630 L NEW YORK, NY US	Debit	**- $11.52**	$175.42
Mar 21	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$172.52
Mar 22	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$169.62
Mar 22	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$166.72
Mar 22	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$163.82
Mar 23	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$160.92
Mar 24	Withdrawal from PAYPAL to NAYLA FERREIRA INST XFER	Debit	**- $50.00**	$110.92
Mar 24	Digital Card Purchase - SQ COFFEE LAND BROOKLYN NY	Debit	**- $8.17**	$102.75
Mar 24	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$99.85
Mar 24	Digital Card Purchase - LYFT 1 RIDE 03 22 SAN FRANCISC CA	Debit	**- $24.98**	$74.87
Mar 24	Debit Card Money Received - Ferreira, Nayla via APPLE CASH INST XFER	Credit	**+ $61.07**	$135.94
Mar 25	Digital Card Purchase - APPLE COM BILL 866 712 7753 CA	Debit	**- $26.11**	$109.83
Mar 25	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$106.93

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 25	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$104.03
Mar 26	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$101.13
Mar 26	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.10**	$99.03
Mar 27	Debit Card Money Received - Ferreira, Nayla via APPLE CASH INST XFER	Credit	**+ $8.50**	$107.53
Mar 27	ATM Withdrawal - TA BKLN ATM DNSB0169 BROOKLYN, NY	Debit	**- $56.75**	$50.78
Mar 27	Digital Card Purchase - STARBUCKS STORE 10279 NEW YORK NY	Debit	**- $6.48**	$44.30
Mar 27	Digital Card Purchase - APPLE COM BILL 866 712 7753 CA	Debit	**- $14.38**	$29.92
Mar 27	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$27.02
Mar 27	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$24.12
Mar 28	Deposit from 84885 RAINES FEL DIR DEP	Credit	**+ $2,652.70**	$2,676.82
Mar 28	Withdrawal to 360 Performance Savings XXXXXXX7189	Debit	**- $2,300.00**	$376.82
Mar 28	Digital Card Purchase - SQ BLUE BOTTLE COFFEE NEW YORK NY	Debit	**- $17.69**	$359.13
Mar 28	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$356.23
Mar 28	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$353.33
Mar 28	Debit Card Purchase - DISNEY PLUS RECU DISNE BURBANK, CA US	Debit	**- $1.00**	$352.33
Mar 29	Debit Card Purchase - FOOD GARDEN MARKET BROOKLYN NY	Debit	**- $5.99**	$346.34
Mar 29	Digital Card Purchase - AMAZON COM OJ7YI1DR3 AMZN COM BIL WA	Debit	**- $39.00**	$307.34
Mar 29	Debit Card Purchase - MED PURE OBGYN NEW YORK NY	Debit	**- $84.71**	$222.63
Mar 29	Debit Card Purchase - CUBESMART 5945 NEW YORK NY	Debit	**- $51.15**	$171.48
Mar 29	Digital Card Purchase - AFTERPAY SAN FRANCISC CA	Debit	**- $64.42**	$107.06
Mar 30	Digital Card Purchase - DUNKIN 353448 Q35 NEW YORK NY	Debit	**- $8.36**	$98.70
Mar 30	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$95.80
Mar 30	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$92.90
Mar 30	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$90.00
Mar 30	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$87.10
Mar 30	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	Debit	**- $2.90**	$84.20

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 31	Digital Card Purchase - TST PUBLIC RECORDS BROOKLYN NY	Debit	**- $5.36**	$78.84
Mar 31	Digital Card Purchase - UBER TRIP 8005928996 CA	Debit	**- $39.99**	$38.85
Mar 31	Monthly Interest Paid	Credit	**+ $0.01**	$38.86
Mar 31	**Closing Balance**			**$38.86**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Overdraft Fees	**$0.00**	**$0.00**
Total Return Item Fees	**$0.00**	**$0.00**

360 Performance Savings - 36271427189

3.70%
ANNUAL PERCENTAGE YIELD (APY) EARNED

$9.43
YTD INTEREST AND BONUSES

31
DAYS IN STATEMENT CYCLE

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 1	**Opening Balance**			**$2,280.60**
Mar 4	Withdrawal to 360 Checking XXXXXXX1382	Debit	**- $280.00**	$2,000.60
Mar 6	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $500.00**	$1,500.60
Mar 6	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $500.00**	$1,000.60
Mar 7	Deposit from 360 Checking XXXXXXX1382	Credit	**+ $600.00**	$1,600.60
Mar 9	Withdrawal to 360 Checking XXXXXXX1382	Debit	**- $50.00**	$1,550.60
Mar 12	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $500.00**	$1,050.60
Mar 13	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	**- $745.00**	$305.60
Mar 14	Deposit from 360 Checking XXXXXXX1382	Credit	**+ $2,500.00**	$2,805.60
Mar 17	Withdrawal from CAPITAL ONE ONLINE PMT	Debit	**- $600.00**	$2,205.60
Mar 17	Withdrawal to 360 Checking XXXXXXX1382	Debit	**- $300.00**	$1,905.60
Mar 21	Withdrawal to 360 Checking XXXXXXX1382	Debit	**- $100.00**	$1,805.60

capitalone.com 1-888-464-0727 P.O. Box 85123, Richmond, VA 23285

DATE	DESCRIPTION	CATEGORY	AMOUNT	BALANCE
Mar 28	Deposit from 360 Checking XXXXXXX1382	Credit	+ $2,300.00	$4,105.60
Mar 31	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $100.00	$4,005.60
Mar 31	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $400.00	$3,605.60
Mar 31	Withdrawal from CAPITAL ONE MOBILE PMT	Debit	- $400.00	$3,205.60
Mar 31	Monthly Interest Paid	Credit	+ $6.51	$3,212.11
Mar 31	**Closing Balance**			**$3,212.11**

Fees Summary

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
Total Fees	**$0.00**	**$0.00**

If anything in your statement looks incorrect, please let us know immediately.

In case of error or questions about your electronic transfers, we can be reached by telephone at 1-888-464-0727, or mail at P.O. Box 85123, Richmond, VA 23285. Or, log in to your account at capitalone.com and click on the transaction. If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, you must let us know within 60 days after we sent you the FIRST statement on which the error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and provide an explanation of 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.

Capital One
Bank by Mail
15000 Capital One Dr.
Richmond, VA 23238

800-655-2265
capitalone.com

Nayla R Ferreira
319 Lincoln Pl
Apt 4R
Brooklyn, NY 11238

4/22/2025
Dear Nayla,

At Capital One, we generate statements on a calendar month cycle. Since the month of April 2025 has not yet ended, there is not a statement available for your 360 Checking account 36191191382. This letter confirms the activity from April 1, 2025 through today is as follows:

DATE	DESCRIPTION	AMOUNT	BALANCE
Apr 22, 2025	Deposit from 360 Performance Savings XXXXXXX7189	+$6,892.00	$7,004.68
Apr 21, 2025	Withdrawal to 360 Performance Savings XXXXXXX7189	-$4,400.00	$112.78
Apr 21, 2025	Zelle money sent to OREOLUWA ARIYO	-$16.25	$4,512.78
Apr 21, 2025	Deposit from Wise Inc WISE	+$281.48	$4,529.03
Apr 21, 2025	Deposit from Wise Inc WISE	+$4,194.50	$4,247.55
Apr 20, 2025	Digital Card Purchase - LYFT 1 RIDE 04 19 SAN FRANCISC CA	-$17.96	$53.05
Apr 20, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.10	$71.01
Apr 20, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$73.11
Apr 20, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$76.01
Apr 20, 2025	Zelle money received from PAMELA LARA HERRERA	+$33.00	$78.91
Apr 19, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$45.91
Apr 19, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$48.81
Apr 19, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$51.71
Apr 19, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$54.61
Apr 19, 2025	Digital Card Purchase - DUNKIN 348270 Q35 BROOKLYN NY	-$6.19	$57.51

Capital One
Bank by Mail
15000 Capital One Dr.
Richmond, VA 23238

800-655-2265
capitalone.com

Apr 18, 2025	Digital Card Purchase - TST AVOCADERIA MIDTOWN NEW YORK NY	-$18.45	$63.70
Apr 18, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$82.15
Apr 18, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$85.05
Apr 18, 2025	Digital Card Purchase - APPLE COM BILL 866 712 7753 CA	-$9.99	$87.95
Apr 18, 2025	Digital Card Purchase - AFTERPAY AFTERPAY COM CA	-$37.87	$97.94
Apr 18, 2025	Digital Card Purchase - H&M 0279NEW YORK 10 C NEW YORK, NY US	-$15.29	$135.81
Apr 17, 2025	Digital Card Purchase - AFTERPAY SAN FRANCISC CA	-$50.14	$151.10
Apr 17, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$201.24
Apr 17, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$204.14
Apr 17, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$207.04
Apr 17, 2025	Digital Card Purchase - SQ 787 COFFEE ROASTER NEW YORK NY	-$11.00	$209.94
Apr 17, 2025	Debit Card Purchase - FEDEX OFFIC23100002311 NEW YORK NY	-$5.99	$220.94
Apr 17, 2025	Debit Card Purchase - ETSY COM ZEUSSTORRE BROOKLYN NY	-$25.49	$226.93
Apr 17, 2025	Digital Card Purchase - ETSY COM US BROOKLYN NY	-$0.20	$252.42
Apr 17, 2025	Deposit from 360 Performance Savings XXXXXXX7189	+$100.00	$252.62
Apr 16, 2025	Debit Card Purchase - MNS REAL APPFEE BROOKLYN NY	-$20.70	$152.62
Apr 16, 2025	Digital Card Purchase - JOE THE JUICE NEW YO NEW YORK NY	-$25.25	$173.32
Apr 15, 2025	Digital Card Purchase - AFTERPAY SAN FRANCISC CA	-$64.42	$198.57
Apr 15, 2025	Digital Card Purchase - BREAD BUTTER 56 NEW YORK NY	-$24.81	$262.99

Capital One
Bank by Mail
15000 Capital One Dr.
Richmond, VA 23238

800-655-2265
capitalone.com

Apr 15, 2025	Digital Card Purchase - SQ SOMETHING SWEET GA NEW YORK NY	-$8.44	$287.80
Apr 14, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.10	$296.24
Apr 14, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$298.34
Apr 14, 2025	Debit Card Purchase - MTA NYCT PAYGO RECOVER 718 330 1234 NY	-$2.90	$301.24
Apr 14, 2025	Digital Card Purchase - SQ NERD BE COOL PROSP BROOKLYN NY	-$7.59	$304.14
Apr 14, 2025	ATM Withdrawal - TA BKLN ATM DNSB0169 BROOKLYN, NY	-$41.75	$311.73
Apr 13, 2025	Digital Card Purchase - STARBUCKS STORE 23266 BROOKLYN NY	-$11.32	$353.48
Apr 12, 2025	Digital Card Purchase - DICE FM NEW YORK NY	-$11.33	$364.80
Apr 12, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$376.13
Apr 12, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$379.03
Apr 12, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$381.93
Apr 12, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$384.83
Apr 12, 2025	Digital Card Purchase - AMAZON MKTPL SY0XG04T3 AMZN COM BIL WA	-$50.04	$387.73
Apr 12, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$437.77
Apr 12, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$440.67
Apr 12, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$443.57
Apr 11, 2025	Withdrawal from CAPITAL ONE MOBILE PMT	-$600.00	$446.47
Apr 11, 2025	Debit Card Purchase - POKE BOWL NEW YORK NY	-$17.91	$1,046.47
Apr 11, 2025	Digital Card Purchase - GRAND PLAZA LIQUORS BROOKLYN NY	-$17.00	$1,064.38
Apr 11, 2025	ATM Withdrawal - CAPITAL ONE A072 BROOKLYN, NY	-$300.00	$1,081.38

Capital One
Bank by Mail
15000 Capital One Dr.
Richmond, VA 23238

800-655-2265
capitalone.com

Apr 11, 2025	Digital Card Purchase - DUANE READE STO 250 BR NEW YORK, NY US	-$25.44	$1,381.38
Apr 11, 2025	Deposit from 360 Performance Savings XXXXXXX7189	+$500.00	$1,406.82
Apr 11, 2025	Withdrawal to 360 Performance Savings XXXXXXX7189	-$2,000.00	$906.82
Apr 11, 2025	Deposit from 84885 RAINES FEL DIR DEP	+$2,689.05	$2,906.82
Apr 10, 2025	Digital Card Purchase - TST CHOPT CREATIVE SA NEW YORK NY	-$21.76	$217.77
Apr 10, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$239.53
Apr 10, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$242.43
Apr 10, 2025	ATM Cash Deposit - CAPITAL ONE E172 NEW YORK, NY	+$175.00	$245.33
Apr 9, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.10	$70.33
Apr 8, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$72.43
Apr 8, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$75.33
Apr 8, 2025	Digital Card Purchase - SQ BLANK STREET BROOKLYN NY	-$11.21	$78.23
Apr 7, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$89.44
Apr 6, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$92.34
Apr 6, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$95.24
Apr 6, 2025	ATM Withdrawal - TA BKLN ATM DNSB0169 BROOKLYN, NY	-$41.75	$98.14
Apr 6, 2025	Deposit from 360 Performance Savings XXXXXXX7189	+$100.00	$139.89
Apr 5, 2025	Digital Card Purchase - THE CENTER FOR FICTION BROOKLYN NY	-$15.45	$39.89
Apr 5, 2025	Digital Card Purchase - UBER TRIP 8005928996 CA	-$16.95	$55.34
Apr 5, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW	-$2.90	$72.29

Capital One
Bank by Mail
15000 Capital One Dr.
Richmond, VA 23238

800-655-2265
capitalone.com

	YORK NY		
Apr 5, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$75.19
Apr 05, 2025	Digital Card Purchase - CHIPOTLE 1531 NEW YORK NY	-$17.80	$78.09
Apr 05, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$95.89
Apr 04, 2025	Digital Card Purchase - AFTERPAY SAN FRANCISC CA	-$50.14	$98.79
Apr 04, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$148.93
Apr 03, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$151.83
Apr 03, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$154.73
Apr 03, 2025	Digital Card Purchase - SQ ARABICA MIDTOWN NEW YORK NY	-$7.50	$157.63
Apr 02, 2025	Digital Card Purchase - APF ABJNY LLC GREAT NECK NY	-$1,529.99	$165.13
Apr 02, 2025	Digital Card Purchase - APPLE CASH SENT MONEY 877 233 8552 CA	-$37.00	$1,695.12
Apr 02, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.10	$1,732.12
Apr 02, 2025	Digital Card Purchase - VICTORIA'S SECRET #139 BROOKLYN, NY US	-$40.05	$1,734.22
Apr 02, 2025	Digital Card Purchase - SEPHORA ATLANTIC TERMI BROOKLYN, NY US	-$58.79	$1,774.27
Apr 02, 2025	Deposit from 360 Performance Savings XXXXXXX7189	+$200.00	$1,833.06
Apr 01, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$1,633.06
Apr 01, 2025	Digital Card Purchase - MTA NYCT PAYGO NEW YORK NY	-$2.90	$1,635.96
Apr 01, 2025	Deposit from 360 Performance Savings XXXXXXX7189	+$1,600.00	$1,638.86

If you have any additional questions, please give us a call at 1-800-655-2265 and an associate can assist you. We’re available from 8 a.m. to 8 p.m., 7 days a week.

Capital One
Bank by Mail
15000 Capital One Dr.
Richmond, VA 23238

800-655-2265
capitalone.com

Thanks,

Addriane
1- 800-655-2265
Capital One®

SimplyBetter
Our Commitment • Your Home

315-329 Lincoln Place, Brooklyn, NY 11238

Standard Form of Apartment Lease

(This Lease Is Not Subject To Rent Stabilization Law)

PREAMBLE: This lease contains the agreements between You and Owner concerning Your rights and obligations and the rights and obligations of Owner. You and Owner have other rights and obligations which are set forth in government law and regulations.

You should read this Lease and all of its attached parts carefully. If You have any questions, or if You do not understand any words or statements, get clarification. Once You and Owner sign this Lease You and Owner will be presumed to have read it and understood it. You and Owner admit that all agreements between You and Owner have been written into this Lease. You understand that any agreements made before or after this Lease was signed and not written into it will not be enforceable.

THIS LEASE is made on 02/29/2024 between
Owner SimplyBetter Apartment Homes, as Agent for
NYSandy15 Lincoln Place LLC
whose address is 1075 Gerard Avenue, Bronx, NY 10452
and You, the Tenant OREOLUWA ARIYO, ASHANTI BROWN, JESLYN MAE TABIEZA, NAYLA FERREIRA
whose address is 319 LINCOLN PLACE
BROOKLYN, NY 11238

1. APARTMENT AND USE

Owner agrees to lease to You Apartment 319-4R on the Floor 4 floor in the Building at 319 Lincoln, Brooklyn, NY 11238 Borough of Brooklyn, City and State of New York.

The Apartment is located in a high-rise first-class residential building.

The Apartment must be used only as a residential Apartment to live in and for no other reason. Only a party signing this Lease and the spouse and children of that party may use the Apartment so long as the party to the Lease is in occupancy. The use of the Apartment as a residential Apartment to be used only by You, the Tenant, Your Spouse and tenant's children is a special inducement to the Owner's signing of this Lease. Tenant takes possession of the apartment in "as is" condition.

It is expressly understood that the apartment shall be occupied only by:
OREOLUWA ARIYO
ASHANTI BROWN
JESLYN MAE TABIEZA
NAYLA FERREIRA

2. LENGTH OF LEASE

The term (that means the length) of this Lease is 2 Years, 0 Months, 0 Days, beginning on 03/01/2024 and ending 02/28/2026

If you do not do everything you agree to do in this Lease, Owner has the right to terminate the lease before the above date.

3. RENT

Your monthly rent for the Apartment is $6,010.00 You must pay Owner the rent, in advance, on the first day of each month either at Owner's office or at another place that Owner may inform You of by written notice. You must pay the first month's rent to Owner when you sign the Lease. You shall pay the rent as it become due, without any deductions, unless permitted by law. If rent is not received by the fifth day of the month, You shall pay an additional $50.00 to the Owner as a late charge.

If You make any payments by check and such check is returned unpaid to Owner for any reason, Owner shall charge You twice the amount imposed upon Owner by its bank or $25.00, whichever is more, which charge shall constitute additional rent under this Lease and shall be due and payable on demand by Owner or with the next installment of rent, whichever happens first. After the second (2) such occurrence, only cashier's check or certified funds will be accepted until otherwise instructed by the Owner. For the purpose of this Lease, no rent shall in any event be deemed paid until such payment is actually received, accepted and collected by Owner.

You acknowledge that the Owner may not fully scrutinize and examine each check to see that the check submitted is the check of yours. Accordingly, in the event a third party check is given for rental due and is accepted by Owner, such acceptance shall not constitute a waiver of Owner's rights nor confer any rights upon the third party nor entitle the third party to make a claim as a tenant or right to occupy the Premises, or create an owner-tenant relationship. Owner may report unpaid rent and damages to a credit bureau for your credit file.

OA AB JT NF
INITIAL(S)

Writings, notations or statements written on the front or back of any check, money order or other monetary instrument given to Owner shall not be deemed a part of this lease and shall not be binding on Owner. Owner's acceptance, endorsement, deposit or negotiation of the said check, money order or other monetary instrument shall not be deemed an acceptance of the conditions on same and Owner may accept same as if the said writing, statement or notation did not exist.

4. SECURITY DEPOSIT

You are required to give Owner the sum of ___$6,010.00___ when You sign this Lease as a security deposit, which is called in a law a trust. Owner will deposit this security in. Signature Bank
at 261 Madison Ave., 22nd FL New York, NY 10016.
This bank account will earn interest. If You carry out all of your agreements in this Lease, at the end of each calendar year Owner or the bank will pay to Owner 1% of the amount of the deposit for administrative costs and to You all other interest earned on the security deposit.

If You carry out all of your agreements in this Lease and if You move out of the Apartment and return it to Owner in the same condition it was in when You first occupied it, except for ordinary wear and tear or damage caused by fire or other casualty, Owner will return to You the full amount of your security deposit and interest to which You are entitled after this Lease ends. However, if You do not carry out all agreements in this Lease, Owner may keep all or part of your security deposit and any interest which has not yet been paid to You necessary to pay Owner for any losses incurred, including missed payments. You may not use the security deposit to pay your last month's rent.

If Owner sells or leases the Building, Owner will turn over your security, with interest, either to You or to the person buying or leasing (lessee) the Building within five (5) days after the sale or lease. Owner will then notify You, by mail, of the name and address of the person or company to whom the deposit has been turned over. In such case, Owner will have no further responsibility to You for the security deposit. The new owner or lessee will become responsible to You for the security deposit.

If You violate this lease by using the security deposit as the last month's rent, You will be required to pay Owner a special handling charge equal to 25% of one month's rent in addition to damages, if any. This handling charge is deemed additional rent and is due and payable on the last day of the last month of the term of this lease.

5. FAILURE TO GIVE POSSESSION

Owner shall not be liable for failure to give You possession of the Apartment on the beginning date of the Term. Rent shall be payable as of the beginning of the Term unless Owner is unable to give possession. Rent shall then be payable as of the date possession is available. Owner will notify You as to the date possession is available. The ending date of the Term will not change. Owner is not responsible for your damages or expenses due to the failure to give possession and this lease will remain in effect.

6. CAPTIONS

In any dispute arising under this Lease, in the event of a conflict between the text and a caption, the text controls.

7. CARE OF YOUR APARTMENT; END OF LEASE; MOVING OUT

A. You will take good care of the Apartment and will not permit or do any damage to it, excepting through ordinary wear and tear. You will move out on or before the ending date of this Lease and leave the Apartment in good order and in the same condition as it was when You first occupied it, except for ordinary wear and tear.

B. When this Lease ends, You must remove all of your property. You must also remove at your expense, any and all wall and floor coverings, furnishings, decorations, bookcases, cabinets, mirrors, painted murals or any other installation or attachment You or any prior tenant may have installed in the Apartment, even if it was done with Owner's consent. You must restore and repair to its original condition those portions of the Apartment affected by those installations and removals. You have not moved out until all persons, furniture and other property of Yours is also out of the Apartment. If Your property remains in the Apartment after the Lease ends, Owner may either treat You as still in occupancy and charge You for use, or may consider that You have given up the Apartment and any property remaining in the Apartment. In this event, Owner may either discard the property or store it at Your expense. You agree to pay Owner for all costs and expenses incurred in removing such property. The provisions of this Article will continue to be in effect after the end of the Lease.

C. You cannot build in, add to, change or alter, the Apartment in any way, including wallpapering, repainting or other decorating, without getting Owner's written consent before You do anything. Without Owner's prior written consent, You cannot install or use in the Apartment any of the following: dishwasher machines, clothes washing or drying machines, electric stoves, garbage disposal units, heating, ventilating or air conditioning units or any other electrical equipment which, in Owner's reasonable opinion, will overload the existing plumbing or electrical wiring installation in the Building or interfere with the use of such plumbing or electrical wiring facilities by other tenants of the Building. Also, You cannot place in the Apartment water-filled furniture.

D. You may not paint or chemically treat or decorate with any wall covering the kitchen cabinets, bathroom tile, or exposed brick walls. You may not scrape, stain or refinish any floors. You must get prior written permission from the Owner for any painting or decorating.

OA AB JC NF

INITIAL(S)

E. Floors. Apartment floors shall be covered with rugs or carpeting to the extent of at least 80% of the floor area of each room excepting only kitchens, pantries, bathrooms and hallways. The tacking stripe for wall-to-wall carpeting will be glued, not nailed to the floor.

F. Complaints regarding the service of the Building shall be made in writing to the managing agent of the Owner.

8. YOUR DUTY TO OBEY AND COMPLY WITH LAWS, REGULATIONS AND LEASE RULES

A. Government Laws and Orders. You will obey and comply (1) with all present and future city, state and federal laws and regulations which affect the Building or the Apartment, and (2) with all orders and regulations of Insurance Rating Organizations which affect the Apartment and the Building. You will not allow any windows in the Apartment to be cleaned from the outside, unless the equipment and safety device required by law are used.

B. Owner's Rules Affecting You. You will obey all Owner's rules listed in this Lease and all future reasonable rules of Owner or Owner's agent. Notice of all additional rules shall be delivered to You in writing or posted in the lobby or other public place in the Building. Owner shall not be responsible to You for not enforcing any rules, regulations or provisions of another tenant's lease except to the extent required by law.

C. Your Responsibility. You are responsible for the behavior of yourself, of your immediate family, your staff and people who are visiting You. You will reimburse Owner as additional rent upon demand for the cost of all losses, damages, fines and reasonable legal expenses incurred by Owner because You, members of your family, staff or people visiting You have not obeyed government laws and orders or the agreements or rules in this Lease.

D. Tenant's Responsibility for Separation of Recyclables and Trash. You agree at your sole cost and expense to comply with all present and future laws, orders and regulations of all state, federal, municipal and local governments, departments, commissions and boards regarding the collection, sorting, separation, and recycling of waste products, garbage, refuse and trash into such categories as provided by law, and in accordance with the Rules and Regulations adopted by Owner for the sorting and separation of such designated recyclable materials. Owner reserves the right, where permitted by law, to refuse to collect or accept from you any waste products, garbage, refuse or trash which is not separated and sorted as required by law. Where permitted by law Owner reserves the right to require you to arrange for such collection at your sole cost and expense, utilizing a contractor satisfactory to Owner. Tenant shall pay all costs, expenses, fines, penalties, or damages which may be imposed on Owner or Tenant by reason of Tenant's failure to comply with the provisions of this Paragraph, and, at Tenant's sole cost and expense, Tenant shall indemnify, defend and hold Owner harmless (including legal fees and expenses) from and against any actions, claims, and suits arising from such Tenant non-compliance, utilizing counsel reasonably satisfactory to Owner, if Owner so elects. Tenant's failure to comply with this Paragraph shall constitute a violation of a substantial obligation of the tenancy, local statute, and Owner's rules and regulations. Tenant shall be liable to Owner for any costs, expenses, or disbursements, including attorney's fees, incurred by Owner in the commencement and/or prosecution of any action or proceedings by Owner against Tenant, predicated upon Tenant's breach of this Paragraph.

E. Non-Interference. You will do nothing to interfere with or make more difficult Owner's efforts to provide You and all other occupants of the Building with the required facilities and services. Any condition caused by Your misconduct or the misconduct of anyone under Your direction or control shall not be a breach by Owner.

F. Management must be notified immediately when any item(s) in your apartment needs repair.

9. OBJECTIONABLE CONDUCT

As a tenant in the Building, You will not engage in objectionable conduct. Objectionable conduct means anything which interferes with the right of others to properly and peacefully enjoy their Apartments, or causes conditions that are dangerous, unsanitary and detrimental to other tenants in the Building. Objectionable conduct by You gives Owner the right to end this Lease.

10. SERVICES AND FACILITIES

A. Required Services. Owner will provide cold and hot water, gas and heat as required by law, repairs to the Apartment, as required by law and elevator service if the Building has elevator equipment. You are not entitled to any rent reduction because of a stoppage or reduction of any of the above services.

B. The following utilities are included in the rent:

C. Utilities. Electricity, including but not limited to the electric charges for the operation of the heating and air conditioning systems and the cost of operating the fan and compressor, is not included in the rent; therefore, You must arrange for and pay directly for this service. You must also pay directly for telephone service and cable television. Tenant acknowledges that the Owner has made no promise or representation of any kind or nature with respect to the operation of the heating and air conditioning systems, including without limitation the manner of the functioning of the systems.

OA AB JC NF

INITIAL(S)

D. HVAC units have been installed in each apartment. These units will be individually operated and be connected to the Tenant's electric meter. The Tenant will be responsible for the electric charges but the Owner will be responsible for the maintenance of the equipment unless damaged by the fault or negligence of the Tenant, guests, staff or invitees. The Tenant will not be permitted to install any other air conditioning equipment in the premises nor shall Owner be responsible for any damages nor shall Tenant be entitled to an abatement of rent due to the removal of or breakdown of the equipment.

E. Appliances. Appliances supplied by Owner in the Apartment are for Your use. They will be maintained and repaired or replaced by Owner, but if repairs or replacements are made necessary because of Your negligence or misuse, You will pay Owner for the cost of such repair or replacement as additional rent. You may not replace the appliances without the Owner's prior written permission. Any replacement appliance must be equivalent or better than those provided by Owner and shall, at Owner's option remain in the apartment at the end of the lease term.

F. Laundry and Other Facilities. If Owner permits You to use any laundry or any other facility located in the Building but outside of the Apartment (except as otherwise stated elsewhere in this Lease), the use of any of these facilities will be furnished to You at your own risk, except for loss suffered by You due to Owner's negligence. You will operate at Your expense any coin operated appliances located in any such of these facilities. Owner has no obligation to You to provide laundry or any other facility and Owner may discontinue such service at any time.

G. Smoke and/or Carbon Monoxide Detector. If Owner has or hereafter shall install one or more smoke and/or carbon monoxide detectors in Your Apartment, it is understood that Owner shall not be responsible for any servicing or maintenance of the smoke detector, including, but not limited to, the replacement of batteries, if applicable, except as provided by applicable law or statute. If a detector has been installed in the Apartment, You acknowledge that You have inspected it and that it is in good working order. You shall be liable to Owner for any damage resulting from Your failure to keep it in good working order. Owner shall not be liable for any damage caused by the failure of such detector to operate properly.

H. Security Systems. (1) You acknowledge that the Owner makes no representation and assumes no responsibility whatsoever with respect to the functioning or operation of any of the human or mechanical security systems which the Owner does or may provide, including, without limitation, desk person, lobby attendants, or TV monitoring. You agree that the Owner shall not be responsible or liable for any bodily harm or property loss or damage of any kind or nature which You or any members of Your family, employees or guest may suffer or incur by reason of any claim that the Owner, his agents or employees or any mechanical or electronic system in the building has been negligent or has not functioned properly or that some other or additional security measure or system could have prevented the bodily harm or property loss or damage.

I. Terraces and Balconies. (1) The Apartment may have a terrace or balcony. The terms of this Lease apply to the terrace or balcony as if part of the Apartment. The Owner may make special rules for the terrace and balcony. Owner will notify You of such rules. (2) You must keep the terrace or balcony clean and free from snow, ice, leaves and garbage and keep all screens and drains in good repair. NO cooking with gas or charcoal grills is allowed on the terrace or balcony. You may not keep or install a fence or make any changes or additions to the terrace or balcony. Installation of furniture and plants requires prior approval of Owner. If You do, Owner has the right but shall not be obligated to remove these items and store them at Your expense.

J. Recreational Facilities. The use of any swimming pool, health club, sun deck or other recreational facilities located in the Building of which Your Apartment form a part is restricted to those persons (including members of the general public) maintaining a paid-up membership acceptable to Owner or the health club operator. At Owner's option, membership shall be available on a first-come, first-served basis. Owner or the health club operator shall be the sole judge as to the makeup of the health club membership. Privileges may be withdrawn at Owner's discretion.

K. For sanitary reasons tenants shall not provide food for wild birds (i.e., bread crumbs, bird seed, etc.) by the installation of bird feeders from the terrace and/or windows or window sills.

L. No Pets. Dogs or animals of any kind shall not be kept or harbored in the Apartment, unless in each instance it be expressly permitted in writing by Owner. This consent, if given can be taken back by Owner at any time for good cause on reasonable given notice. Unless carried or on a leash, a dog shall not be permitted on any passenger elevator or in any public portion of the building. Dogs are not permitted on any grass or garden plot under any condition. BECAUSE OF THE HEALTH HAZARD AND POSSIBLE DISTURBANCE OF OTHER TENANTS WHICH ARISE FROM THE UNCONTROLLED PRESENCE OF ANIMALS, ESPECIALLY DOGS, IN THE BUILDING THE STRICT ADHERENCE TO THE PROVISIONS OF THIS RULE BY EACH TENANT IS A MATERIAL REQUIREMENT OF EACH LEASE. TENANTS' FAILURE TO OBEY THIS RULE SHALL BE CONSIDERED A SERIOUS VIOLATION OF AN IMPORTANT OBLIGATION BY TENANT UNDER THIS LEASE. OWNER MAY ELECT TO END THIS LEASE BASED UPON THIS VIOLATION. OWNER RESERVES THE RIGHT TO REVOKE HIS/HER CONSENT TO A RESIDENT(S)' PET AT ANY TIME.

M. No public hall of the Building shall be decorated or furnished by any tenant in any manner. No article shall be placed in the halls or on the staircase landings or fire towers, nor shall anything be hung or shaken from doors, windows, terraces or balconies nor shall anything be placed upon the window sills or facade of the Building.

N. If a roof garden or sundeck is provided for the use of tenants:

(i) No pets shall be permitted on the roof or sundeck;

OA AB JT NF

INITIAL(S)

(ii) Tenants must remove all personal effects and debris after using the roof or sundeck;

(iii) Owner may close the roof garden or sundeck if undue noise or disturbance exists;

(iv) Children must be accompanied by an adult (someone who is at least 18 years of age) on the sundeck and/or roof; and

(v) The use of the roof or sundeck shall be during posted dates and hours only and shall be subject to the rules and regulations of the Building.

O. In the event that the Owner commences summary proceedings for non-payment of rent, or any other legal action as a result of a default of this Lease and the provisions of this Lease, Owner may immediately discontinue Your access to non-essential services. Non-essential services include use of the community room and the health club facilities.

11. INABILITY TO PROVIDE SERVICES

Because of a strike, labor trouble, national emergency, repairs, or any other cause beyond Owner's reasonable control, Owner may not be able to provide or may be delayed in providing any services or in making any repairs to the Building in any of these events. Owner is not required to provide any service besides those specifically written in this Lease. Owner may provide or discontinue services and You will not be entitled to a reduction in rent.

12. ENTRY TO APARTMENT

During reasonable hours and with reasonable notice, except in emergencies, Tenant authorizes Owner to enter the Apartment, after giving reasonable notice, for the following reasons:

A. To erect, use and maintain pipes and conduits in and through the walls and ceilings of the Apartment; to inspect the Apartment and to make any necessary repairs or changes Owner decides are desirable or necessary. Your rent will not be reduced because of any of this work, unless required by Law.

B. To show the Apartment to persons who may wish to become owners or lessees of the entire Building, or to purchase the Apartment, or who may be interested in lending money to Owner.

C. For four (4) months before the end of the Lease, to show the Apartment to persons who wish to rent it.

D. Regularly scheduled preventative maintenance for pest control will be performed in each unit and in the common areas. If You are not present in the apartment at the regularly scheduled visit, Owners agents, exterminating technicians, contractors and workers, may enter your apartment to perform pest control services at any reasonable hour of the day for the purpose of inspecting such apartment to ascertain whether measures are necessary or desirable to control or exterminate any such vermin, insects or other pests. If Owner takes measures beyond the regularly scheduled preventative maintenance to control or exterminate vermin, the cost may be payable by Tenant, as additional rent.

E. If during the last month of the Lease You have moved out and removed all or almost all of Your property from the Apartment, Owner may enter to make changes, repairs, or redecorations. Your rent will not be reduced for that month and this Lease will not be ended by Owner's entry.

F. If at any time You are not personally present to permit Owner or Owner's representative to enter the Apartment and entry is necessary or allowed by law or under this Lease, Owner or Owner's representatives may nevertheless enter the Apartment. Owner may enter by force in an emergency. Owner will not be responsible to You, unless during this entry, Owner or Owner's representative is negligent or misuses Your property.

G. If Owner enters the Apartment, Owner will try not to disturb You. Owner may keep all equipment necessary to make repairs or alterations to the Apartment in the Apartment. Owner is not responsible for disturbance or damage to You because of performing work or keeping the equipment in the Apartment. Owner's use of the Apartment does not give You a claim of eviction. Owner may enter the Apartment to get to any part of the apartment Building.

H. You shall supply Owner with all keys necessary to gain access to the Apartment. You may not change the lock and/or add any lock to the entrance door of the Apartment without the prior written consent of Owner. You will immediately give Owner a duplicate key or keys if changes or additions are made to any lock. At the termination of this Lease You must return to Owner all keys either furnished or otherwise obtained for the entrance door lock. If you lose or fail to return any keys which were furnished to You by Owner, You shall pay Owner the cost of replacing such keys and such costs may be deducted by Owner from the security deposit held by Owner.

13. SUBLETTING

A. You may not assign this Lease or enter into a sublease with another party unless first obtaining the written consent of the Owner. The Owner is not required to grant its consent, and such consent is within the Owner's sole discretion.

OA AB JC NF

INITIAL(S)

B. In the event of an unauthorized assignment or sublease, the Owner shall be entitled to collect the rent from the occupant in the same manner as You the Tenant. Such acceptance shall not be deemed consent to the assignment or sublease.

C. You shall remain liable under this Lease after a sublease or assignment, unless released in writing by the Owner.

14. DEFAULT You default under this Lease if You act in any of the following ways:

(1) (a) You fail to carry out any agreement or provisions of this Lease;

(b) You or another occupant of the Apartment behaves in any objectionable manner;

(c) You do not take possession or move into the Apartment fifteen (15) days after the beginning of this Lease;

(d) You and other legal occupants of the Apartment move out before this Lease ends.

If You default in any one of these ways, other than a default in the agreement to pay rent, Owner may serve You with a written notice to cure the specified default within 10 days. If you fail to cure the default in the time stated, Owner may terminate the lease by giving Tenant a termination notice. The termination notice will state the date on which the lease will end. The termination date will be no less than Seven days after the date of the notice, and the lease shall end on such date, and Tenant shall vacate the Apartment on or before such date. During reasonable hours and with reasonable notice, except in emergencies, Tenant authorizes Owner to enter the Apartment, after giving reasonable notice, for the following reasons:

(2) If You do not pay Your rent or additional rents when this Lease requires after a demand for rent has been made, or within three (3) days after a written demand for rent has been made, or if the Lease ends, Owner may use eviction or other legal action to retake possession of the Apartment.

(3) If Your application for the Apartment contains any misrepresentation or false statement, or if you engage in objectionable conduct this will be a non-curable default, and Owner may terminate this Lease on three (3) days notice. At the end of the three-day period, this Lease will end. You must then move out of the Apartment.

(4) If (1) You assign property for the benefit of creditors, or (2) You file a voluntary petition or an involuntary petition is filed against You under any bankruptcy or insolvency law, or (3) a trustee or receiver of You or Your property is appointed, Owner may give You 30 days notice of cancellation of the Term of this Lease. If any of the above is not fully dismissed within the 30 days, the Term shall end as of the date stated in the notice. You must continue to pay rent, damages, losses and expenses without offset.

(5) It is expressly agreed and understood that if You, any member of Your family, Your employees, guests or invitees who conduct any illegal trade, or manufacture, or other illegal business on the premises, in the leased unit, common area or ground surrounding the building shall be subject to immediate eviction from the premises. The Owner need only provide clear and convincing proof of the activity in order to enforce this section of the Lease.

(6) Even though this Lease ends, You will remain liable to Owner for unpaid rent for the full lease term and the value, if any, after the Lease ends, and damages caused to Owner after that time as stated in the section of this Lease entitled "REMEDIES OF OWNER AND YOUR LIABILITY".

Once this Lease has ended, whether because of default or otherwise, You lose any right You might otherwise have to reinstate or renew the Lease.

15. REMEDIES OF OWNER AND YOUR LIABILITY

If this Lease is ended by Owner because of Your default, the following are the rights and obligations of You and Owner.

(a) You must pay rent until this Lease has ended. Thereafter, You must pay an equal amount for what the law calls "use and occupancy" until You actually vacate;

(b) Once You vacate, Owner may re-rent the Apartment for a period of time which may end before or after the ending date of this Lease, Owner may re-rent to a new tenant at a lesser rent or may charge a higher rent than the rent in this Lease;

(i) Owner may relet the Apartment and anything in it. The reletting may be for any term. Owner may charge any rent or no rent and give allowances to the new tenant. Owner may, at Tenant's expense, do any work Owner reasonably feels needed to put the Apartment in good repair and prepare it for renting. Tenant stays liable and is not released except as provided by law.

(ii) Any rent received by Owner for the re-renting shall be used first to pay Owner's expenses and second to pay any amounts Tenant owes under this Lease. Owner's expenses include the costs of getting possession and re-renting the Apartment, including, but not only reasonable legal fees, brokers fees, cleaning and repairing costs, decorating costs and advertising costs.

OA AB JC NF

INITIAL(S)

(iii) From time to time Owner may bring actions for damages. Delay or failure to bring an action shall not be a waiver of Owner's rights. Tenant is not entitled to any excess of rents collected over the rent paid by Tenant to Owner under this Lease.

(c) Whether the Apartment is re-rented or not, You must pay to Owner as damages:

(1) the difference between the rent in this Lease and the amount, if any, of the rents collected in any later lease or leases of the Apartment for what would have been the remaining period of this Lease; and
(2) Owner's expenses for attorney's fees, advertisements, broker's fees and the cost of putting the Apartment in good condition for re-rental;

(d) You shall pay all damages due in monthly installments on the rent day established in this Lease. Any legal action brought to collect one or more monthly installments of damages shall not prejudice in any way Owner's right to collect the damages for a later month by a similar action. If the rent collected by Owner from a subsequent tenant of the Apartment is more than the unpaid rent and damages which You owe Owner, You cannot receive the difference. Owner's failure to re-rent to another tenant will not release or change your liability for damages.

(e) If (1) the Lease is canceled; or (2) rent or added rent is not paid on time; or (3) Tenant vacates the Apartment, Owner may, in addition to other remedies, take any of the following steps: (a) peacefully enter the Apartment and remove Tenant and any person or property, and (b) use eviction or other lawful method to take back the Apartment.

(f) If Owner takes possession of the Apartment by court order, or under the Lease Tenant has no right to return to the Apartment.

(g) If You move out of the apartment (abandonment) before the end of this Lease without the prior written consent of Owner:

(1) this Lease will not be ended;
(2) You will remain responsible for each monthly payment of rent as it becomes due until the end of this Lease; Your responsibility for rent will end only if Owner chooses to end this Lease for default as provided in Article 14.

16. ADDITIONAL OWNER REMEDIES

If You do not do everything You have agreed to do, or if You do anything which shows that You intend not to do what You have agreed to do, Owner has the right to ask a Court to make You carry out your agreement or to give the Owner such other relief as the Court can provide. This is in addition to any other remedies in this Lease.

17. FEES AND EXPENSES

You must reimburse Owner for any of the following fees and expenses incurred by Owner:

(1) Making any repairs to the Apartment or the Building which result from misuse or negligence by You or persons who live with You, visit You, or work for You;

(2) Repairing or replacing any appliances damaged by Your misuse or negligence;

(3) Correcting any violations of city, state or federal laws or orders and regulations of insurance rating organizations concerning the Apartment or the Building which You or persons who live with You, visit You, or work for You have caused;

(4) Preparing the Apartment for the next tenant if You move out of Your Apartment before the Lease ending date;

(5) In the event the Owner shall institute summary proceedings for non-payment of rent against You, You shall pay to the Owner the sum of $200.00 for its reasonable legal fees plus costs and disbursements for the institution of the action.

(6) Any legal fees and disbursements for legal actions or proceedings brought by Owner against You because of a Lease default by You or for defending lawsuits brought against Owner because of Your actions;

(7) Removing all of Your property after this Lease is ended

(8) All other fees and expenses incurred by Owner because of Your failure to obey any other provisions and agreements of this Lease;

OA AB JT NF

INITIAL(S)

(9) Lockout Fees:

The following fees will be charged to unlock the apartment entrance doors:

07:00 a.m. - 03:30 p.m. (Sunday thru Saturday)	$10.00
03:30 p.m. - 11:30 p.m. (Sunday thru Saturday)	$30.00
11:30 p.m. - 07:00 a.m. (Sunday thru Saturday)	$50.00

The above rates may be adjusted from time to time at the sole discretion of the Owner. This service will be provided only if the Tenant is current in payment of previous lockout fees.

(10) A card key will be issued upon move in for each unit, if applicable. If a card key is lost or needs replacement, a fee of $25.00 will be charged.

These fees and expenses shall be paid by You to Owner as additional rent within 30 days after You receive Owner's bill or statement. If this Lease has ended when these fees and expenses are incurred, You will still be liable to Owner for the same amount as damages.

18. PROPERTY LOSS, DAMAGES OR INCONVENIENCE

Owner or Owner's agents and employees are not responsible to You for any of the following: (1) any loss of or damage to You or Your property in the Apartment or the Building due to any accidental or intentional cause, or a theft or another crime committed in the Apartment or elsewhere in the Building; (2) any loss of or damage to Your property delivered to any employee of the Building (i.e., doorman, superintendent, etc.); or (3) any damage or inconvenience caused to You by actions, negligence or violations of a Lease by any other tenant or person in the Building except to the extent required by law.

Owner will not be liable for any interference with light, ventilation, or view caused by construction by or in behalf of Owner. Owner will not be liable for any such interference on a permanent basis caused by construction on any parcel of land not owned by Owner. Also, Owner will not be liable to You for such interference caused by the permanent closing, darkening or blocking up of windows, if any of such actions is required by law. None of the foregoing events will cause a suspension or reduction of the rent or allow You to cancel the Lease.

We strongly recommend obtain and keep in full force and effect during the term of this Lease, a comprehensive tenants' insurance policy with a replacement cost endorsement.

19. FIRE OR CASUALTY

A. If the Apartment becomes unusable, in part or totally, because of fire, accident or other casualty, this Lease will continue unless ended by Owner under C below or by You under D below. But the rent will be reduced immediately. This reduction will be based upon the part of the Apartment which is unusable.

B. Owner will repair and restore the Apartment, unless Owner decides to take actions described in paragraph C below.

C. After a fire, accident or other casualty in the Building, Owner may decide to demolish the Building or to substantially rebuild it. In such case, Owner need not restore the Apartment but may end this Lease. Owner may do this even if the Apartment has not been damaged, by giving You written notice of this decision. If the Apartment is usable when Owner gives You such notice, this Lease will end 60 days from the last day of the calendar month in which You were given the notice.

D. If the Apartment is completely unusable because of fire, accident or other casualty and it is not repaired in 30 days, You may give Owner written notice that You intend to end the Lease. If You give that notice, this Lease is considered ended on the day that the fire, accident or casualty occurred. Owner will refund Your security deposit and the pro rata portion of the rent paid for the month in which the casualty happened.

E. Unless prohibited by the applicable insurance policies, to the extent that such insurance is collected, You and Owner release and waive all right of recovery against the other or anyone claiming through or under each by way of subrogation.

20. PUBLIC TAKING

The entire Building or a part of it can be acquired (condemned) by any government or government agency for a public or quasi-public use or purpose. If this happens, this Lease shall end on the date the government or agency takes title. You shall have no claim against Owner for any damage resulting. You also agree that by signing this Lease, You assign to Owner any claim against the Government or Government agency for the value of the unexpired portion of this Lease.

21. SUBORDINATION CERTIFICATE AND ACKNOWLEDGMENTS

All leases and mortgages of the Building or of the land on which the Building is located, now in effect or made after this Lease is signed, come ahead of this. In other words, this Lease is "subject and subordinate to" any existing or future lease or mortgage on the Building or land, including any renewals, consolidations, modifications and replacements of these leases or mortgages. If certain provisions of any of these leases or

OA AB JC NF

INITIAL(S)

mortgages come into effect, the holder of such lease or mortgage can end this Lease. If this happens, You agree that You have no claim against Owner or such lease or mortgage holder. If Owner requests, You will sign promptly an acknowledgment of the "subordination" in the form that Owner requires.

You also agree to sign (if accurate) a written acknowledgment to any third party designated by Owner that this Lease is in effect, that Owner is performing Owner's obligations under this Lease and that You have no present claim against Owner.

22. TENANT'S RIGHT TO LIVE IN AND USE THE APARTMENT

If You pay the rent and any required additional rent on time and You do everything You have agreed to do in this Lease, Your tenancy will not be terminated before the ending date, except as provided for in other parts of this Lease.

23. BILLS AND NOTICE

A. Notices to You. Any notice from Owner or Owner's agent or attorney will be considered properly given to you if it (1) is in writing; (2) is signed by or in the name of Owner or Owner's agent; and (3) is addressed to You at the Apartment and delivered to You personally or sent by registered or certified mail to You at the Apartment.

B. Notices to Owner. If You wish to give a notice to Owner, you must write it and deliver it or send it by registered or certified mail to Owner at the address noted on page 1 of this Lease or at another address which Owner or Agent has given You in writing.

24. GIVING UP RIGHT TO TRIAL BY JURY AND COUNTERCLAIM

A. Both You and Owner agree to give up the right to a trial by jury in a court action, proceeding or counterclaim on any matters concerning this Lease, the relationship of You and Owner, as Tenant and Owner, or Your use or occupancy of the Apartment.

B. If Owner begins any court action or proceeding against You which asks that You be compelled to move out or pay rent, You cannot make a counterclaim.

25. NO WAIVER OF LEASE PROVISIONS

A. Even if Owner accepts Your rent or fails once or more often to take action against You when You have not done what You have agreed to do in this Lease, the failure of Owner to take action or Owner's acceptance of rent does not prevent Owner from taking action at a later date if You again do not do what You have agreed to do.

B. Only a written agreement between You and Owner can waive any violation of this Lease.

C. If You pay and Owner accepts an amount less than all the rent due, the amount received shall be considered to be in payment of all or part of the earliest rent due. It will not be considered an agreement by Owner to accept this lesser amount in full satisfaction of all of the rent due. No writing by You on any check or money order will be binding on Owner, even if the check or money order is deposited.

D. Any agreement to end this Lease or to end or change the rights and obligations of You and Owner must be in writing signed by You and Owner or Owner's agent. Even if You give keys to the Apartment and they are accepted by any employee, or agent, or Owner, this Lease is not ended.

26. CONDITION OF THE APARTMENT

When You signed this Lease, You did not rely on anything said by Owner, Owner's agent or superintendent about the physical condition of the Apartment, the Building or the land on which it is built. You did not rely on any promises as to what would be done, unless what was said or promised is written in this Lease and signed by both You and Owner or found in Owner's floor plans or brochure shown to You before You signed this Lease. Before signing this Lease, You have inspected the Apartment and You accept it in its present condition "as is", except for any condition which You could not reasonably have seen during Your inspection. You agree that Owner has not promised to do any work in the Apartment except as specified in an attached "Work" rider. You understand that no employee or agent of the Owner is authorized to bind the Owner orally to do anything in the Apartment. Any Owner's work must be in writing and signed by Owner or Owner's Agent. You will have no claim against Owner on account of any noises, aromas, scents or odors. The Owner will give the tenant the apartments in SimplyBetter Apartment Homes standard.

27. DEFINITIONS

A. Owner: The term "Owner" means the person or organization receiving or entitled to receive rent from You for the Apartment at any particular time other than a rent collector or managing agent of Owner. "Owner" includes the owner of the land or Building, a lessor, or sublessor, or sublessor of the land or Building and a mortgagee in possession. It does not include a former owner, even if the former owner signed this Lease.

B. You: The term "You" means the person or persons signing this Lease as Tenant and the approved successors and approved assigns of the signer. This Lease has established a tenant-Owner relationship between You and Owner.

OA AB JT NF

INITIAL(S)

28. SUCCESSOR INTERESTS

The agreements in this Lease shall be binding on Owner and You and on those who succeed to the interest of Owner or You, if anyone by approved assignment or by approved transfer.

29. MECHANIC'S LIEN

In case a notice of mechanic's lien against the Building shall be filed purporting to be for labor or material furnished or delivered at the Building or the Apartment for You, or anybody claiming under You, You shall immediately cause such lien to be discharged by payment, bonding or otherwise; and if You have failed to do so within ten (10) days after notice from the Owner, then the Owner may cause such lien to be discharged by payment, bonding or otherwise, without investigation as to the validity of same or of any offsets or defenses thereto, and Owner shall have the right to collect from You as additional rent, all amounts so paid and all costs and expenses paid or incurred in connection with same including reasonable attorneys' fees and disbursements, together with interest from the time or times of payment.

30. LEASE NOT BINDING ON OWNER

This Lease is submitted to You for signature with the understanding that it shall not bind the Owner unless it has been executed by the Owner and delivered to You.

31. SIGNS

No sign, notice or advertisement shall be inscribed or exposed on or at any window or any part of the Building, except such as shall have been first approved in writing by the Owner or Owner's managing agent.

32. DELIVERIES

Notwithstanding anything contained in any other paragraph of this Lease, Owner is not responsible for the loss or damage of any of Your property delivered (or attempted to be delivered) to You or Owner's authorized agent for you, even if such loss or damage was caused by the carelessness or negligence of Owner, Agent of the building. If any employee of Owner helps in parking or delivering any automobile or handling or delivering any packages at Your request, or at the request of any occupant or guest, the employee is acting only on Your behalf and Owner is relieved from any and all loss or liability.

33. HOLDING OVER

In the event that You hold over after the expiration of the term of this Lease, or earlier termination thereof, You acknowledge and agree that the fair market value for the use and occupancy of the Apartment shall be 150% of the monthly rent agreed to in the Lease for the time the You hold over. This agreement as to the value of the use and occupancy shall not be construed as permission or consent by Owner to You to hold over at the expiration of the lease term.

34. NO ORAL MODIFICATION

This agreement may not be changed, modified or canceled orally and shall be binding on and inure to the benefit of the respective parties and any of the Owner's successors and any Tenant successor authorized by the terms of this lease.

35. PROPERTY LEFT WITH BUILDING EMPLOYEES

You understand and agree that Owner's employees are not authorized by Owner to care for Your personal property. Owner is not responsible for any loss, theft or damage to Your personal property or injury caused by building employee negligence or intentional act.

36. ILLEGALITY

If any term in this Lease is illegal, that term will no longer apply. The rest of this Lease remains in full force.

37. LIMIT OF RECOVERY AGAINST OWNER

You are limited to Owner's interest in the Apartment for payment of a judgment or other court remedy against Owner.

38. OWNER'S CONSENT

If You require Owner's consent to any act and such consent is not given, Your only right is to ask the Court to force Owner to give consent. You agree not to make any claim against Owner for money or subtract any sum from the rent because such consent was not given.

39. APARTMENT NOT SUBJECT TO RENT STABILIZATION

Pursuant to Section 26-504.2 of the New York City Administrative Code, as amended by Chapter 253 of the laws of 1993, as further amended by Local Law 4 of 1994, it is specifically understood by You that this apartment is not subject to the Rent Stabilization Law, as amended.

OA AB JT NF

INITIAL(S)

SimplyBetter
Our Commitment • Your Home

315-329 Lincoln Place, Brooklyn, NY 11238

40. BROKER

You represent that no broker was involved in this Lease or, if a broker did bring about this Lease, You have agreed with the broker to pay the fee. You hold Owner harmless from any claim for commission made by any broker, including all costs of defending any claim and reasonable attorneys' fees by an attorney selected by Owner to defend it.

41. MILITARY SERVICE

You represent that you are not in the military service or being supported by anyone in the military at this time. If You shall enter military service, or be supported by anyone in the military service, You will immediately notify Owner of this change by registered or certified mail, return receipt requested.

42. INFORMATION/CONFIDENTIALITY

By signing this Lease You are telling Owner that all information and documents provided to You or on Your behalf to Owner or Owner's agents (including without limitation, anything in your application to rent the Apartment) or otherwise obtained by Owner or Owner's agents in connection with this Lease and your rental of the Apartment is true, correct and complete, may be disclosed by Owner or its agents to authorized third parties and does not leave out any information that would be important to Owner's decision to rent the Apartment to You. If Owner discovers any such misrepresentation or omission before the start of or during the term of this Lease, Owner may cancel this Lease by notice to You.

43. WINDOW GUARDS

You represent that there is/are no child or children who are members of Your immediate family under the age of ten (10) years who shall be residing in the Apartment. If such a child does become a resident, You must notify the Owner. You acknowledge that You have received notice that under Section 131.15 of the New York City Health Code, Owner is required to install window guards in an Apartment if a child ten years old or under lives or visits in the Apartment. Unless and until the aforesaid notice is given, Owner may rely on the aforesaid representation by You for not installing any such window guards. You are entitled to window guards if you choose even if children under 10 years of age do not reside in the apartment.

44. PEST CONTROL

I authorize all exterminating technicians contracted by SimplyBetter Apartment Homes to enter my apartment to perform pest control services in the event that I am not home on the date and time that service is to be rendered. It is further understood that the Building Management will accompany any service technicians to my apartment in the event that I am not home on the date of service.

ACKNOWLEDGED, UNDERSTOOD AND AGREED:

Oreoluwa Ariyo	Feb 29, 2024	Ashanti Brown	Feb 29, 2024
(OREOLUWA ARIYO)	Date	(ASHANTI BROWN)	Date
Jeslyn Mae Tabieza	Feb 29, 2024	Nayla Ferreira	Feb 29, 2024
(JESLYN MAE TABIEZA)	Date	(NAYLA FERREIRA)	Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis Mar 1, 2024

Agent for Owner Date

4Z78VWPQ-1J55Q788

GUARANTY

The undersigned Guarantor guarantees to Owner the strict performance of and observance by Tenant of all the agreements, provisions and rules in the attached Lease. Guarantor agrees to waive all notices when Tenant is not paying rent or not observing and complying with all of the provisions of the attached Lease. Guarantor agrees to be equally liable with Tenant so that Owner may sue Guarantor directly without first suing Tenant. The Guarantor further agrees that this his guaranty shall remain in full effect even if the Lease is renewed, changed or extended in any way and even if Owner has to make a claim against Guarantor. Owner and Guarantor agree to waive trial by injury in action, proceeding or counterclaim brought against the other on any matters concerning the attached Lease or the Guaranty.

(Guarantor) Date

Address

SimplyBetter
Our Commitment • Your Home

315-329 Lincoln Place, Brooklyn, NY 11238

Smoke-Free Lease Rider

Rider attached to and forming part of Lease dated and executed on 02/29/2024 between **SimplyBetter Apartment Homes**, as Agent for NYSandy15 Lincoln Place LLC with offices 1075 Gerard Avenue, Bronx, NY 10452 (hereinafter referred to as "Landlord"), and OREOLUWA ARIYO, ASHANTI BROWN, JESLYN MAE TABIEZA, NAYLA FERREIRA, (hereinafter referred to as "Tenant") for apartment number 319-4R in the building known as Lincoln Place, located at 319 Lincoln, Brooklyn, NY 11238 (hereinafter referred to as the "Apartment").

1. Purpose of No-Smoking Policy. The parties desire to mitigate (i) the irritation and known health effects of secondhand smoke; (ii) the increased maintenance, cleaning, and redecorating costs from smoking; and (iii) the increased risk of fire from smoking.

2. Definition of Smoking. The term "smoking" means inhaling, exhaling, breathing, or carrying any lighted cigar, cigarette, or other tobacco product or similar lighted product in any manner or in any form, including marijuana and e-cigarettes.

3. Smoke-Free Building. Tenant covenants and agrees that Tenant shall not smoke, or permit Tenant's household members, guests, employees or servicepersons to smoke in any area of the building, including the apartments and common areas, whether enclosed or outdoors.

4. Tenant to Promote No-Smoking Policy and to Alert Landlord of Violations. Tenant shall inform Tenant's guests of the no-smoking policy. Tenant shall promptly give Landlord a written statement of any incident where smoke from tobacco products or other lighted products is migrating into Tenant's Apartment from outside of the Apartment. However, the failure by Landlord to respond to a complaint by Tenant regarding smoke shall not be construed as a breach of warranty of habitability, or the covenant of quiet enjoyment, nor shall it be deemed to be a constructive eviction of the Tenant

5. Effect of Breach and Right to Terminate Lease. Tenant acknowledges and understands that smoking in the Apartment and/or in other areas of the building is a breach of a material obligation of the Lease which shall entitle the Landlord to commence a summary proceeding or other litigation to evict the Tenant from the Apartment. Additionally Tenant's covenants contained in this Rider shall be enforceable in a court of competent jurisdiction by a decree of specific performance and by appropriate injunctive relief, all in accordance with applicable law. In addition, Tenant agrees to indemnify and hold Landlord harmless from and against any and all loss or damage which Landlord may incur as a result of the breach by Tenant of any of the foregoing restrictions, including, without limitation, any withholding of rent by tenants of the building, and reasonable attorneys' fees and disbursements incurred by Landlord in connection with any litigation or negotiations with Tenant or any other tenants of the building with respect to the foregoing. Any and all of Tenant's monetary obligations to Landlord resulting from Tenant's agreement to indemnify and hold Landlord harmless shall be collectible as additional rent.

6. Landlord Not a Guarantor of Smoke-Free Environment. Tenant acknowledges that Landlord's adoption of a smoke-free initiative for the building and the efforts to convert the building over time to a smoke-free environment does not make the Landlord or any of its managing agents the guarantor of Tenant's health or of the smoke-free condition of the Apartment and the building. However, Landlord shall take reasonable steps to enforce the smoke-free terms of its leases. Landlord is not required to take steps in response to smoking unless Landlord is put on actual notice of the presence of tobacco smoke, via agent, personal knowledge, and/or written notice by a tenant.

7. Disclaimer by Landlord. Tenant acknowledges that Landlord's adoption of a smoke-free initiative for the building does not in any way change the standard of care that the Landlord or managing agent would have to Tenant or to the Tenant's household to render the building and the subject premises designated as smoke-free any safer, more habitable, or improved in terms of air quality standards than any other rental premises. Landlord specifically disclaims any implied or express warranties that the building, common areas or the Apartment will have any higher or improved air quality standards than any other rental property. Landlord cannot and does not warranty or promise that the Apartment or common areas will be free from secondhand smoke. Tenant acknowledges that Landlord's ability to police, monitor, or enforce the agreements in this Rider is dependent in significant part on voluntary compliance by Tenant and Tenant's guests. Tenants with respiratory ailments, allergies, or any other physical or mental condition relating to smoke are put on notice that Landlord does not assume any higher duty of care to enforce this Rider than any other landlord obligation under the Lease.

8. For New Tenants. All new tenants moving into the building are obligated not to smoke in their apartment. New tenants acknowledge that existing rent stabilized tenants residing in the building under an existing lease that did not initially sign a Smoke Free rider are not required to comply with this smoke free rider.

315-329 Lincoln Place, Brooklyn, NY 11238

Smoke-Free Lease Rider

ACKNOWLEDGED, UNDERSTOOD AND AGREED:

Oreoluwa Ariyo (OREOLUWA ARIYO)	Feb 29, 2024 Date	Ashanti Brown (ASHANTI BROWN)	Feb 29, 2024 Date
Jeslyn Mae Tabieza (JESLYN MAE TABIEZA)	Feb 29, 2024 Date	Nayla Ferreira (NAYLA FERREIRA)	Feb 29, 2024 Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis Mar 1, 2024

Agent for Owner 4Z78VWPQ-1J55Q788 Date

SimplyBetter
Our Commitment • Your Home

315-329 Lincoln Place, Brooklyn, NY 11238

House Rules and Regulations

1. Where applicable, service entrance must be used when Tenant is entering the building with Tenant's bicycle.

2. The sidewalks, entrances, public halls, passenger elevators, and stairways shall not be obstructed nor used for any other purpose than for ingress to, and egress from the apartment.

3. No Tenant shall make or permit any disturbing noises in the building by himself, his family, friends, guests or staff, nor do or permit anything by such persons that will interfere with the rights, comforts or convenience of other Tenants. No tenant shall play or suffer to be played any musical instrument in the premises between the hours of 10:00 p.m. and the following 8:00 a.m. If the same shall disturb or annoy other occupants of the building, in no event shall tenant practice or suffer to be practiced either vocal or instrumental music for more than 2 hours in any day or between the hours of 6:00 p.m. and 8:00 a.m. No Tenant shall operate any audio and/or video equipment, television, radio or computer equipment between the hours of 12:00 a.m. and the following 8:00 a.m. if same shall disturb or annoy other occupants of the building.

4. Each Tenant shall keep the premises leased in a good state of preservation and cleanliness and shall not sweep or throw or permit to be swept or thrown from the premises leased, any dirt or other substance into any of the corridors or halls or stairways of said building, or out of any window or door of the building. Tenant, guests, and servants are expressly forbidden to throw anything out of the windows or doors, or in the halls of the building or upon any part of the land adjacent to the building.

5. No employees of the Landlord shall be sent out of the building by any Tenant at any time for any purpose. Landlord or Landlord's agents and employees are not responsible to Tenant for any of the following: (1) any loss of or damage to Tenant or Tenant's property in the Apartment or the Building due to any accidental or intentional cause, or a theft or another crime committed in the Apartment or elsewhere in the Building; (2) any loss of or damage to Tenant's property delivered to any employee of the Building (i.e., doorman, superintendent, etc.); or (3) any damage or inconvenience caused to Tenant by actions, negligence or violations of a Lease by any other tenant or person in the Building except to the extent required by law.

6. Market goods, furniture and packages over 50 pounds are to be delivered through the service entrance provided for such service. Landlord will not be held responsible for the loss or damage of any tenant's property, notwithstanding such loss or damage may occur through the carelessness or negligence of the employees of the building.

7. All garbage and refuse must be placed in the provided compactor rooms as instructed therein and no household garbage is to be placed in the litter baskets on grounds. Tenant shall dispose of garbage and refuse by securely bagging or wrapping same and disposing of it in designated garbage containers or incinerators. Tenant shall not allow garbage containers to overflow and shall see to it that garbage container lids are fully closed and secure at all times

8. The obstruction of the fire stairwell and common halls and areas is a menace to life and is prohibited by the Fire Department and Landlord.

9. No garbage cans, kitchen supplies, ice or other articles shall be placed in the hallways or on the staircase landings nor shall anything be hung from the windows or balconies, or placed upon any window sill, ledge or balcony; neither shall any table cloths, clothing, curtains, carpets, matting or rugs be hung or shaken from any of the windows or the doors.

10. The water-closets and other water apparatus shall not be used for any purpose other than those for which they were constructed, nor shall any sweepings, rubbish rags nor any other improper articles be thrown into the same. Damage resulting from misuse thereof shall be borne by tenant by whom or upon whose premises it shall have been caused.

11. No baby carriages, bicycles, wagons, or similar articles, toys, playthings, or other personal property of any tenant or his family, friends, guests or servants, shall be placed in or permitted to remain in the halls, corridors, vestibules or stairways of the building.

12. " **No Tenant, resident, occupant and /or family member and /or employee of said tenant, resident, and or occupant shall loiter and or congregate in the public hallways, lobby elevator, stairways sundeck or laundry room other than for the purposes to which they are intended.**"

13. Tenants shall not add or affix any locks or bolts on doors or windows without first obtaining the written approval of landlord and any such locks or bolts so added shall become the property of landlord and shall not be removed by tenant. Keys to such locks must be provided to Landlord.

14. No window guards or window stops shall be removed from windows.

15. Rollerblading and bicycle riding is prohibited in all common areas.

16. If Tenant shall hang or install any window treatments in the apartment, they must be lined with white.

17. Solicitation in the building is strictly prohibited.

18. No dogs, cats, or other animals shall be kept in the premises except with the Landlord's prior consent, and subject to the conditions set forth in any such consent. No animals are permitted without a leash in any public areas of the premises.

19. Tenant shall not install or operate any machinery, refrigeration or heating devices or use or permit onto the premises any inflammable fluids or materials which may be hazardous to life or property.

20. Operation of electrical appliances or other devices which interfere with radio or television reception is not permitted.

21. Deliveries and moving of furniture must be conducted through the rear entrance of the building at times permitted by Landlord.

SimplyBetter
Our Commitment • Your Home

315-329 Lincoln Place, Brooklyn, NY 11238

House Rules and Regulations

22. Tenant may not barbeque or operate cooking equipment on porches or balconies.

23. Tenant shall not place any signs or advertisements on the windows or within the apartment or otherwise upon the Building, if such signs are visible from the street.

24. Tenant shall not install a waterbed or any other unusually heavy item of furniture without prior written permission from Landlord.

25. Tenant shall not interfere in any manner with the heating or lighting or other fixtures in the building nor run extension cords or electrical appliances in violation of the Building Code.

26. Tenant agrees there is no smoking of any kind either by tenant, family members, or guests in any public areas of the building which includes but is not limited to the lobby, elevator, stairways, corridors, gym, pool, laundry, business center, playroom, roof terrace, exterior amenity areas, or any other space or public area of the building. In addition, if tenant has signed a non-smoking rider, tenant agrees that there will be no smoking of any kind by anyone in their apartment including terraces or balconies, if applicable. The term "smoking" is defined as inhaling, exhaling, burning or carrying any lighted cigarette, cigar, pipe, or any other product in any manner or any form. Tenant's noncompliance shall result in lease termination.

27. Landlord may bar individuals from the building and/or Tenant's premises. All guests and invitees of Tenant shall observe all rules and regulations of the building. If these provisions are violated by guests, they may be barred and/or arrested for criminal trespass, after they have received a barred notice and then have been placed on a barred list by Landlord. Violation of this rule is grounds for termination of your tenancy.

ACKNOWLEDGED, UNDERSTOOD AND AGREED:

Oreoluwa Ariyo Feb 29, 2024
(OREOLUWA ARIYO) Date

Ashanti Brown Feb 29, 2024
(ASHANTI BROWN) Date

Jeslyn Mae Tabieza Feb 29, 2024
(JESLYN MAE TABIEZA) Date

Nayla Ferreira Feb 29, 2024
(NAYLA FERREIRA) Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis Mar 1, 2024
Agent for Owner Date

SimplyBetter
Our Commitment ✦ Your Home

315-329 Lincoln Place, Brooklyn, NY 11238

Apartment Standards

This Apartment Standards Addendum attached to and forming part of lease dated 02/29/2024 between NYSandy15 Lincoln Place LLC (hereafter called Landlord), and OREOLUWA ARIYO, ASHANTI BROWN, JESLYN MAE TABIEZA, NAYLA FERREIRA (hereafter called Tenant), for apartment 319-4R in the building known as Lincoln Place

Apartment & System Maintenance:

A. Resident agrees to keep the Unit clean; use the plumbing, HVAC, and other equipment for its designed purposes; provide appropriate climate control; and take other measures to retard and prevent mold and mildew from accumulating in the Unit. Resident agrees to clean and dust the Unit on a regular basis and to remove visible moisture accumulation on windows, walls and other surfaces as soon as reasonably possible. Resident agrees not to block or cover any of the heating, ventilation or air conditioning ducts in the Unit. Resident also agrees to immediately report to the management office: (i) any evidence of a water leak or excessive moisture in the Unit, as well as in any storage room, garage or other common areas; (ii) any failure or malfunction in the heating, ventilation or air conditioning system in the Unit; (iii) any inoperable doors or windows; and (iv) any evidence of mold or mildew-like growth that cannot be removed by simply applying a common household cleaner and wiping the area. Resident further agrees that Resident shall be responsible for damage to the Unit and Resident's property as well as personal injury to Resident and Occupants resulting from Resident's failure to comply with the terms of this Addendum.

B. A default under the terms of this Addendum shall be deemed a material default under the terms of the Lease, and Lessor shall be entitled to exercise all rights and remedies at law or in equity. Except as specifically stated herein, all other terms and conditions of the Lease shall remain unchanged. In the event of any conflict between the terms of this Addendum and the terms of the Lease, the terms of this Addendum shall control. Any term that is capitalized but not defined in this Addendum that is capitalized and defined in the Lease shall have the same meaning for purposes of this Addendum as it has for purposes of the Lease.

Conduct in the Apartment:

A. Tenant acknowledges and understands that his/her actions and conduct will impact the other residential tenants in the Building and that Tenant has an obligation to be mindful and aware of the other tenants' right to quietly enjoy and occupy their respective apartments. Any objectionable conduct on the part of Tenant including but not limited to causing unreasonable noise, noxious odors and/or excessive vibrations from the use of business machines, exercise equipment, entertainment components, etc., to emanate from the Apartment may constitute a material infringement on the quiet enjoyment of the other tenants in the Building. For the foregoing reasons, Tenant acknowledges and agrees that the prevention by Tenant, its invitees and guests of any objectionable conduct, including but not limited to causing unreasonable noise, noxious odors and/or excessive vibrations to emanate from the Apartment is OF THE ESSENCE to this Lease, and Tenant covenants and agrees to take all measures necessary, at its own cost and expense, to minimize all such objectionable conduct. Tenant agrees that any breach of this covenant and agreement affecting the quiet enjoyment of the other tenants shall be a material breach of this Lease; that irreparable damage to Owner might result if this covenant and agreement are not specifically enforced; and therefore that in addition to all other rights and remedies of Landlord as provided herein such covenant and agreement shall be enforceable in a court of competent jurisdiction by a decree of specific performance and by appropriate injunctive relief, all in accordance with applicable law. In addition, Tenant agrees to indemnify and hold Landlord harmless from and against any and all loss or damage which Landlord may incur as a result of the breach by Tenant of any of the foregoing restrictions, including, without limitation, any withholding of rent by tenants of the Building, and reasonable attorneys' fees and disbursements incurred by Landlord in connection with any litigation or negotiations with Tenant or any other tenants of the Building with respect to the foregoing.

B. At Landlord's request Tenant agrees at its own cost and expense, and subject to Landlord's prior written approval, to do whatever soundproofing is necessary in the Demised Premises so that no sounds will disturb the quiet enjoyment of the other tenants in the Building.

C. Tenant's failure to promptly cease and desist from causing or permitting unreasonable noise, or noxious odors to emanate from the Apartment, or causing or permitting excessive vibrations to disturb other tenants, upon notice from Landlord to Tenant is a substantial breach of Tenant's covenants under this Lease agreement.

D. Tenant agrees that in the event Landlord commences any proceeding or action for possession, including a summary proceeding for possession of the apartment, Tenant will not interpose any defense or counterclaim alleging that the Building's distribution ductwork, common walls, radiators, piping and other elements of the Building are insufficient to prevent the infiltration of noise or noxious odors into the common areas of the Building and/or into other apartments in the Building.

ACKNOWLEDGED, UNDERSTOOD AND AGREED:

Oreoluwa Ariyo	Feb 29, 2024	Ashanti Brown	Feb 29, 2024
(OREOLUWA ARIYO)	Date	(ASHANTI BROWN)	Date
Jeslyn Mae Tabieza	Feb 29, 2024	Nayla Ferreira	Feb 29, 2024
(JESLYN MAE TABIEZA)	Date	(NAYLA FERREIRA)	Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis Mar 1, 2024

Agent for Owner 4Z78VWPQ-1J55Q788 Date

SimplyBetter
Our Commitment • Your Home

315-329 Lincoln Place, Brooklyn, NY 11238

Pest Control Rider

ADDITIONAL CLAUSES attached to and forming part of Lease dated 02/29/2024, executed on the date hereof, between NYSandy15 Lincoln Place LLC, (hereafter called Landlord), and OREOLUWA ARIYO, ASHANTI BROWN, JESLYN MAE TABIEZA, NAYLA FERREIRA, (hereafter called Tenant), for Apartment# 319-4R in the building known as Lincoln Place.

It is further understood that I will work in cooperation with the Landlord to seek resolution of any issues that may arise whether discovered by myself, the pest control technician and/or the Landlord. It is also understood that I will immediately notify the Landlord of the presence of any pests, including bedbugs that I may observe in my apartment by contacting the management office. I acknowledge that based on the extent of infestation, certain items may need to be disposed of as part of the pest control treatment, which will be determined on a case-by-case basis by management in conjunction with the exterminating technicians. I understand that I will not be compensated for items that must be discarded in order to curtail an infestation.

I further acknowledge that the Landlord's obligation under applicable law and regulations is to provide exterminating/eradication services in the apartment to control pests, however I am responsible for the care and maintenance of my personal property. Accordingly I covenant and agree that I shall, at my own cost and expense: (i) clean and maintain my personal property in order to avoid and/or eradicate any pest infestation and (ii) fully cooperate with the exterminating technicians contracted by Landlord to prepare the Apartment and my personal property for proper exterminating/eradication services.

Failure to timely notify the Landlord of the presence of any pests or to cooperate with the Landlord is a substantial and material default of my obligations under my lease.

This acknowledgment shall remain in effect until such time as it is canceled by the undersigned

ACKNOWLEDGED, UNDERSTOOD AND AGREED:

Oreoluwa Ariyo — Feb 29, 2024
(OREOLUWA ARIYO) Date

Ashanti Brown — Feb 29, 2024
(ASHANTI BROWN) Date

Jeslyn Mae Tabieza — Feb 29, 2024
(JESLYN MAE TABIEZA) Date

Nayla Ferreira — Feb 29, 2024
(NAYLA FERREIRA) Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis — Mar 1, 2024
Agent for Owner 4Z78VWPQ-1J55Q788 Date

SimplyBetter
Our Commitment ✦ Your Home™

315-329 Lincoln Place, Brooklyn, NY 11238

Pet Acknowledgement

This is to acknowledge ("Pet Acknowledgement") that I was informed of the pet policy at Lincoln Place located at 319 Lincoln, Brooklyn, NY 11238.

Specifically, I must seek written approval from Owner prior to obtaining, bringing and/or keeping an animal to or in my Apartment. Furthermore, I understand that the pet guidelines state that no more than (0.00) animals of no more than 0.00lbs per animal may be allowed in my Apartment. In addition, no Rottweilers, Pit Bulls, Doberman Pinschers, Boxers or German Shepherds are allowed on the Property.

Should I receive written approval for a pet, I will follow the rules and regulations pertaining to having a pet in my home. If, in the Owner's sole opinion, my pet becomes a nuisance, permission to have a pet in my home may be revoked.

ACKNOWLEDGED, UNDERSTOOD AND AGREED:

Oreoluwa Ariyo — Feb 29, 2024
(OREOLUWA ARIYO) Date

Ashanti Brown — Feb 29, 2024
(ASHANTI BROWN) Date

Jeslyn Mae Tabieza — Feb 29, 2024
(JESLYN MAE TABIEZA) Date

Nayla Ferreira — Feb 29, 2024
(NAYLA FERREIRA) Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis — Mar 1, 2024
Agent for Owner Date

4Z78VWPQ-1J55Q788

FIRE SAFETY PLAN

PART I -- BUILDING INFORMATION SECTION

BUILDING ADDRESS: 319 Lincoln, Brooklyn, NY 11238

BUILDING OWNER/REPRESENTATIVE:

Name: NYSandy15 Lincoln Place LLC
Address: 1075 Gerard Avenue Bronx, NY 10452

Telephone: ______________________

BUILDING INFORMATION:

Year of Construction: PLEASE SEE FIRE SAFETY PLAN IN BUILDING

Type of Construction: ☐ Combustible ☐ Non-Combustible

Number of Floors: __________ Above ground __________ Below ground

Sprinkler System: ☐ Yes ☐ No
Sprinkler System Coverage: ☐ Entire Building ☐ Partial (*complete all that apply*):

- ☐ Dwelling Units: ______________________
- ☐ Hallways: ______________________
- ☐ Stairwells: ______________________
- ☐ Compactor Chute: ______________________
- ☐ Other: ______________________

Fire Alarm: ☐ Yes ☐ Transmits Alarm to Fire Dept/Fire Alarm Co ☐ No
Location of Manual Pull Stations: ______________________

Public Address System: ☐ Yes ☐ No
Location of Speakers: ☐ Stairwell ☐ Hallway ☐ Dwelling Unit ☐ Other ________

Means of Egress (e.g., Unenclosed/Enclosed Interior Stairs, Exterior Stairs, Fire Tower Stairs, Fire Escapes, Exits)**:**

Type of Egress	Identification	Location	Leads to

Other Information: ____________________

____

____

DATE PREPARED: ____________________

FIRE SAFETY PLAN
PART II – FIRE EMERGENCY INFORMATION

BUILDING ADDRESS: 319 Lincoln, Brooklyn, NY 11238

THIS FIRE SAFETY PLAN IS INTENDED TO HELP YOU AND THE MEMBERS OF YOUR HOUSEHOLD PROTECT YOURSELVES IN THE EVENT OF FIRE. THIS FIRE SAFETY PLAN CONTAINS:

- **Basic fire prevention and fire preparedness measures that will reduce the risk of fire and maximize your safety in the event of a fire.**
- **Basic information about your building, including the type of construction, the different ways of exiting the building, and the types of fire safety systems it may have.**
- **Emergency fire safety and evacuation instructions in the event of fire in your building.**

PLEASE TAKE THE TIME TO READ THIS FIRE SAFETY PLAN AND TO DISCUSS IT WITH THE MEMBERS OF YOUR HOUSEHOLD. FIRE PREVENTION, PREPAREDNESS, AND AWARENESS CAN SAVE YOUR LIFE!

IN THE EVENT OF A FIRE,

CALL 911

OR THE FIRE DEPARTMENT DISPATCHER, AT

Manhattan		**(212) 999-2222**
Bronx		**(212) 999-3333**
Brooklyn		**(718) 999-4444**
Queens		**(718) 999-5555**
Staten Island		**(718) 999-6666**

OR TRANSMIT AN ALARM FROM THE NEAREST FIRE ALARM BOX

BASIC FIRE PREVENTION AND FIRE PREPAREDNESS MEASURES

These are fire safety tips that everybody should follow:

1. Every apartment should be equipped with at least one smoke detector. Check them periodically to make sure they work. Most smoke detectors can be tested by pressing the test button. Replace the batteries in the spring and fall when you move your clocks forward or back an hour, and whenever a smoke detector chirps to signal that its battery is low. The smoke detector should be replaced on a regular basis in accordance with the manufacturer’s recommendation, but at least once every ten years.

2. Carelessly handled or discarded cigarettes are the leading cause of fire deaths. Never smoke in bed or when you are drowsy, and be especially careful when smoking on a sofa. Be sure that you completely extinguish every cigarette in an ashtray that is deep and won't tip over. Never leave a lit or smoldering cigarette on furniture.

3. Matches and lighters can be deadly in the hands of children. Store them out of reach of children and teach them about the danger of fire.

4. Do not leave cooking unattended. Keep stove tops clean and free of items that can catch on fire. Before you go to bed, check your kitchen to ensure that your oven is off and any coffeepot or teapot is unplugged.

5. Never overload electrical outlets. Replace any electrical cord that is cracked or frayed. Never run extension cords under rugs. Use only power strips with circuit-breakers.

6. Keep all doorways and windows leading to fire escapes free of obstructions, and report to the owner any obstructions or accumulations of rubbish in the hallways, stairwells, fire escapes or other means of egress.

7. Install window gates only if it is absolutely necessary for security reasons. Install only approved window gates. Do not install window gates with key locks. A delay in finding or using the key could cost lives. Maintain the window gate's opening device so it operates smoothly. Familiarize yourself and the members of your household with the operation of the window gate.

8. Familiarize yourself and members of your household with the location of all stairwells, fire escapes and other means of egress.

9. With the members of your household, prepare an emergency escape route to use in the event of a fire in the building. Choose a meeting place a safe distance from your building where you should all meet in case you get separated during a fire.

10. Exercise care in the use and placement of fresh cut decorative greens, such as Christmas trees and holiday wreaths. If possible, keep them planted or in water. Do not place them in public hallways or where they might block egress from your apartment if they catch on fire. Keep them away from any flame, including fireplaces. Do not keep for extended period of time; as they dry, decorative greens become easily combustible.

BUILDING INFORMATION

Building Construction

In a fire emergency, the decision to leave or to stay in your apartment will depend in part on the type of building you are in.

Residential buildings built before 1968 are generally classified either as "fireproof" or "nonfireproof." Residential buildings built in or after 1968 are generally classified either as "combustible" or "non-combustible." The type of building construction generally depends on the size and height of the building.

A “non-combustible” or “fireproof” building is a building whose structural components (the supporting elements of the building, such as steel or reinforced concrete beams and floors) are constructed of materials that do not burn or are resistant to fire and therefore will not contribute to the spread of the fire. In such buildings, fires are more likely to be contained in the apartment or space in which they start and less likely to spread inside the building walls to other apartments and floors. THIS DOES NOT MEAN THAT THE BUILDING IS IMMUNE TO FIRE. While the structural components of the building may not catch fire, all of the contents of the building (including furniture, carpeting, wood floors, decorations and personal belongings) may catch on fire and generate flame, heat and large amounts of smoke, which can travel throughout the building, especially if apartment or stairwell doors are left open.

A “combustible” or “non-fireproof” building has structural components (such as wood) that will burn if exposed to fire and can contribute to the spread of the fire. In such buildings, the fire can spread inside the building walls to other apartments and floors, in addition to the flame, heat and smoke that can be generated by the burning of the contents of the building.

Be sure to check Part I (Building Information Section) of this fire safety plan to see what type of building you are in.

Means of Egress

All residential buildings have at least one means of egress (way of exiting the building), and most have at least two. There are several different types of egress:

Interior Stairs: All buildings have stairs leading to the street level. These stairs may be enclosed or unenclosed. Unenclosed stairwells (stairs that are not separated from the hallways by walls and doors) do not prevent the spread of flame, heat and smoke. Since flame, heat and smoke generally rise, unenclosed stairwells may not ensure safe egress in the event of a fire on a lower floor. Enclosed stairs are more likely to permit safe egress from the building, if the doors are kept closed. It is important to get familiar with the means of egress available in your building.

Exterior Stairs: Some buildings provide access to the apartments by means of stairs and corridors that are outdoors. The fact that they are outdoors and do not trap heat and smoke enhances their safety in the event of a fire, provided that they are not obstructed.

Fire Tower Stairs: These are generally enclosed stairwells in a “tower” separated from the building by air shafts open to the outside. The open air shafts allow heat and smoke to escape from the building.

Fire Escapes: Many older buildings are equipped with a fire escape on the outside of the building, which is accessed through a window or balcony. Fire escapes are considered a “secondary” or alternative means of egress, and are to be used if the primary means of egress (stairwells) cannot be safely used to exit the building because they are obstructed by flame, heat or smoke.

Exits: Most buildings have more than one exit. In addition to the main entrance to the building, there may be separate side exits, rear exits, basement exits, roof exits and exits to the street from stairwells. Some of these exits may have alarms. Not all of these exits may lead to the street. Roof exits may or may not allow access to adjoining buildings.

Be sure to review Part I (Building Information Section) of this fire safety plan and familiarize yourself with the different means of egress from your building.

Fire Sprinkler Systems

A fire sprinkler system is a system of pipes and sprinkler heads that when triggered by the heat of a fire automatically discharges water that extinguishes the fire. The sprinkler system will continue to discharge water until it is turned off. When a sprinkler system activates, an alarm is sounded.

Sprinkler systems are very effective at preventing fire from spreading beyond the room in which it starts. However, the fire may still generate smoke, which can travel throughout the building.

Residential buildings are generally not required to have fire sprinkler systems. Some residential buildings are equipped with sprinkler systems, but only in compactor chutes and rooms or boiler rooms. All apartment buildings constructed or substantially renovated after March 1999 will be required by law to be equipped with fire sprinkler systems throughout the building.

Be sure to review Part I (Building Information Section) of this fire safety plan to learn whether your building is equipped with fire sprinkler systems.

Interior Fire Alarm Systems

Although generally not required, some residential buildings are equipped with interior fire alarm systems that are designed to warn building occupants of a fire in the building. Interior fire alarm systems generally consist of a panel located in a lobby or basement, with manual pull stations located near the main entrance and by each stairwell door. Interior fire alarm systems are usually manually-activated (must be pulled by hand) and do not automatically transmit a signal to the Fire Department, so a telephone call must still be made to 911 or the Fire Department dispatcher. Do not assume that the Fire Department has been notified because you hear a fire alarm or smoke detector sounding in the building.

Be sure to review Part I (Building Information Section) of this fire safety plan to learn whether your building is equipped with an interior fire alarm system and whether the alarm is transmitted to the Fire Department, and familiarize yourself with the location of the manual pull stations and how to activate them in the event of a fire.

Public Address Systems

Although generally not required, some residential buildings are equipped with public address systems that enable voice communications from a central location, usually in the building lobby. Public address system are different from building intercoms, and usually consist of loudspeakers in building hallways and/or stairwells.

Be sure to review Part I (Building Information Section) of this fire safety plan to learn whether your building is equipped with a public address system.

EMERGENCY FIRE SAFETY AND EVACUATION INSTRUCTIONS

IN THE EVENT OF A FIRE, FOLLOW THE DIRECTIONS OF FIRE DEPARTMENT PERSONNEL. HOWEVER, THERE MAY BE EMERGENCY SITUATIONS IN WHICH YOU MAY BE REQUIRED TO DECIDE ON A COURSE OF ACTION TO PROTECT YOURSELF AND THE OTHER MEMBERS OF YOUR HOUSEHOLD.

THIS FIRE SAFETY PLAN IS INTENDED TO ASSIST YOU IN SELECTING THE SAFEST COURSE OF ACTION IN SUCH AN EMERGENCY. PLEASE NOTE THAT NO FIRE SAFETY PLAN CAN ACCOUNT FOR ALL OF THE POSSIBLE FACTORS AND CHANGING CONDITIONS; YOU WILL HAVE TO DECIDE FOR YOURSELF WHAT IS THE SAFEST COURSE OF ACTION UNDER THE CIRCUMSTANCES.

General Emergency Fire Safety Instructions

1. Stay calm. Do not panic. Notify the Fire Department as soon as possible. Firefighters will be on the scene of a fire within minutes of receiving an alarm.

2. Because flame, heat and smoke rise, generally a fire on a floor below your apartment presents a greater threat to your safety than a fire on a floor above your apartment.

3. Do not overestimate your ability to put out a fire. Most fires cannot be easily or safely extinguished. Do not attempt to put the fire out once it begins to quickly spread. If you attempt to put a fire out, make sure you have a clear path of retreat from the room.

4. If you decide to exit the building during a fire, close all doors as you exit to confine the fire. Never use the elevator. It could stop between floors or take you to where the fire is.

5. Heat, smoke and gases emitted by burning materials can quickly choke you. If you are caught in a heavy smoke condition, get down on the floor and crawl. Take short breaths, breathing through your nose.

6. If your clothes catch fire, don't run. Stop where you are, drop to the ground, cover your face with your hands to protect your face and lungs and roll over to smother the flames.

Evacuation Instructions If The Fire Is In Your Apartment (All Types of Building Construction)

1. Close the door to the room where the fire is, and leave the apartment.

2. Make sure EVERYONE leaves the apartment with you.

3. Take your keys.

4. Close, but do not lock, the apartment door.

5. Alert people on your floor by knocking on their doors on your way to the exit.

6. Use the nearest stairwell to exit the building.

7. DO NOT USE THE ELEVATOR.

8. Call 911 once you reach a safe location. Do not assume the fire has been reported unless firefighters are on the scene.

9. Meet the members of your household at a predetermined location outside the building. Notify responding firefighters if anyone is unaccounted for.

Evacuation Instructions If The Fire Is Not In Your Apartment

"NON-COMBUSTIBLE" OR "FIREPROOF" BUILDINGS:

1. Stay inside your apartment and listen for instructions from firefighters unless conditions become dangerous.

2. If you must exit your apartment, first feel the apartment door and doorknob for heat. If they are not hot, open the door slightly and check the hallway for smoke, heat or fire.

3. If you can safely exit your apartment, follow the instructions above for a fire in your apartment.

4. If you cannot safely exit your apartment or building, call 911 and tell them your address, floor, apartment number and the number of people in your apartment.

5. Seal the doors to your apartment with wet towels or sheets, and seal air ducts or other openings where smoke may enter.

6. Open windows a few inches at top and bottom unless flames and smoke are coming from below. Do not break any windows.

7. If conditions in the apartment appear life-threatening, open a window and wave a towel or sheet to attract the attention of firefighters.

8. If smoke conditions worsen before help arrives, get down on the floor and take short breaths through your nose. If possible, retreat to a balcony or terrace away from the source of the smoke, heat or fire.

"COMBUSTIBLE" OR "NON-FIREPROOF" BUILDING

1. Feel your apartment door and doorknob for heat. If they are not hot, open the door slightly and check the hallway for smoke, heat or fire.

2. Exit your apartment and building if you can safely do so, following the instructions above for a fire in your apartment.

3. If the hallway or stairwell is not safe because of smoke, heat or fire and you have access to a fire escape, use it to exit the building. Proceed cautiously on the fire escape and always carry or hold onto small children.

4. If you cannot use the stairs or fire escape, call 911 and tell them your address, floor, apartment number and the number of people in your apartment.

   A. Seal the doors to your apartment with wet towels or sheets, and seal air ducts or other openings where smoke may enter.

   B. Open windows a few inches at top and bottom unless flames and smoke are coming from below. Do not break any windows.

   C. If conditions in the apartment appear life-threatening, open a window and wave a towel or sheet to attract the attention of firefighters.

   D. If smoke conditions worsen before help arrives, get down on the floor and take short breaths through your nose. If possible, retreat to a balcony or terrace away from the source of the smoke, heat or fire.

FIRE SAFETY NOTICE

IN THE EVENT OF FIRE, STAY CALM. NOTIFY THE FIRE DEPARTMENT AND FOLLOW THE DIRECTIONS OF FIRE DEPARTMENT PERSONNEL. IF YOU MUST TAKE IMMEDIATE ACTION, USE YOUR JUDGMENT AS TO THE SAFEST COURSE OF ACTION, GUIDED BY THE FOLLOWING INFORMATION:

YOU ARE IN A NON-COMBUSTIBLE (FIREPROOF) BUILDING

If The Fire Is In Your Apartment

- Close the door to the room where the fire is and leave the apartment.
- Make sure EVERYONE leaves the apartment with you.
- Take your keys.
- Close, but do not lock, the apartment door.
- Alert people on your floor by knocking on their doors on your way to the exit.
- Use the nearest stairwell to leave the building.
- DO NOT USE THE ELEVATOR.
- Call 911 once you reach a safe location. Do not assume the fire has been reported unless firefighters are on the scene.
- Meet the members of your household at a pre-determined location outside the building. Notify the firefighters if anyone is unaccounted for.

If The Fire Is Not In Your Apartment

- Stay inside your apartment and listen for instructions from firefighters unless conditions become dangerous.
- If you must exit your apartment, first feel the apartment door and doorknob for heat. If they are not hot, open the door slightly and check the hallway for smoke, heat or fire.
- If you can safely exit your apartment, follow the instructions above for a fire in your apartment.
- If you cannot safely exit your apartment or building, call 911 and tell them your address, floor, apartment number and the number of people in your apartment.
- Seal the doors to your apartment with wet towels or sheets, and seal air ducts or other openings where smoke may entertest.
- Open windows a few inches at top and bottom unless flames and smoke are coming from below.
- Do not break any windows.
- If conditions in the apartment appear life-threatening, open a window and wave a towel or sheet to attract the attention of firefighters.
- If smoke conditions worsen before help arrives, get down on the floor and take short breaths through your nose. If possible, retreat to a balcony or terrace away from the source of the smoke, heat or fire.

Appendix A

NYC Health

WINDOW GUARDS REQUIRED

Lease Notice to Tenant

New York City
Department of Health
And Mental Hygiene

You are required by law to have window guards installed in all windows if a child 10 years of age or younger lives in your apartment.

Your landlord is required by law to install window guards in your apartment:
if a child 10 years of age or younger lives in your apartment,

OR

if you ask him to install window guards at any time (you need not give a reason).

It is a violation of law to refuse, interfere with installation, or remove window guards where required.

CHECK ONE

- ☐ **CHILDREN 10 YEARS OF AGE OR YOUNGER LIVE IN MY APARTMENT**
- ☒ **NO CHILDREN 10 YEARS OF AGE OR YOUNGER LIVE IN MY APARTMENT**
- ☐ **I WANT WINDOW GUARDS EVEN THOUGH I HAVE NO CHILDREN 10 YEARS OF AGE OR YOUNGER**

OREOLUWA ARIYO
Tenant (Print)

Oreoluwa Ariyo — Feb 29, 2024
Tenant's Signature — Date

319 Lincoln Apt 4R, Brooklyn, NY 11238
Tenant's Address — Apt No.

RETURN THIS FORM TO:

Natasha Davis — Mar 1, 2024
Owner/Manager

315-329 Lincoln Place, Brooklyn, NY 11238
Owner/Manager's Address

For Further Information call 311 for Window Falls Prevention

THE REAL ESTATE BOARD OF NEW YORK, INC.
SPRINKLER DISCLOSURE LEASE RIDER

Pursuant to the New York State Real Property Law, Article 7, Section 231-a, effective December 3, 2014 all residential leases must contain a conspicuous notice as to the existence or non-existence of a Sprinkler System in the Leased Premises.

Name of tenant(s): OREOLUWA ARIYO, ASHANTI BROWN, JESLYN MAE TABIEZA, NAYLA FERREIRA

Lease Premises Address: 315-329 Lincoln Place, Brooklyn, NY 11238

Apartment Number: 319-4R (the "Leased Premises")

Date of Lease: 02/29/2024

CHECK ONE:

1. ☒ **There is NO Maintained and Operative Sprinkler System in the Leased Premises.**

2. ☐ **There is a Maintained and Operative Sprinkler System in the Leased Premises**

A. The last date on which the Sprinkler System was maintained and inspected was on ________________.

A "Sprinkler System" is a system of piping and appurtenances designed and installed in accordance with generally accepted standards so that heat from a fire will automatically cause water to be discharged over the fire area to extinguish it or prevent its further spread (Executive Law of New York, Article 6-C, Section 155-a(5)).

Acknowledgment & Signatures:
I, the Tenant, have read the disclosure set forth above. I understand that this notice, as to the existence or non-existence of a Sprinkler System is being provided to me to help me make an informed decision about the Leased Premises in accordance with New York State Real Property Law Article 7, Section 231-a.

Oreoluwa Ariyo	Feb 29, 2024	Ashanti Brown	Feb 29, 2024
(OREOLUWA ARIYO)	Date	(ASHANTI BROWN)	Date
Jeslyn Mae Tabieza	Feb 29, 2024	Nayla Ferreira	Feb 29, 2024
(JESLYN MAE TABIEZA)	Date	(NAYLA FERREIRA)	Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis Mar 1, 2024

Agent for Owner 4Z78VWPQ-1J55Q788 Date

NOTICE TO TENANT

DISCLOSURE OF BEDBUG INFESTATION HISTORY

Pursuant to the NYC Housing Maintenance Code, an owner/managing agent of residential rental property shall furnish to each tenant signing a vacancy lease a notice that sets forth the property's bedbug infestation history.

Name of tenant(s): OREOLUWA ARIYO, ASHANTI BROWN, JESLYN MAE TABIEZA, NAYLA FERREIRA

Subject Premises: Lincoln Place 319 Lincoln Apt 4R Brooklyn, NY 11238

Apt. #: 319-4R

Date of vacancy lease: 02/29/2024

BEDBUG INFESTATION HISTORY

(Only boxes checked apply)

☐ There is no history of any bedbug infestation within the past year in the building or in any apartment.

☐ During the past year the building had a bedbug infestation history that has been the subject of eradication measures.

The location of the infestation was on the ______ floor(s).

☐ During the past year the building had a bedbug infestation history on the ______

floor(s) and it has not been the subject of eradication measures.

☒ During the past year the apartment had a bedbug infestation history and eradication measures were employed.

☐ During the past year the apartment had a bedbug infestation history and eradication measures were not employed.

☐ Other: .

ACKNOWLEDGED, UNDERSTOOD AND AGREED:

Oreoluwa Ariyo Feb 29, 2024
(OREOLUWA ARIYO) Date

Ashanti Brown Feb 29, 2024
(ASHANTI BROWN) Date

Jeslyn Mae Tabieza Feb 29, 2024
(JESLYN MAE TABIEZA) Date

Nayla Ferreira Feb 29, 2024
(NAYLA FERREIRA) Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis Mar 1, 2024
Agent for Owner Date

box SIGN 4Z78VWPQ-1J55Q788

WHAT IS CARBON MONOXIDE (CO)?

Carbon monoxide (CO) is a colorless and odorless gas known as the silent killer. According to the Journal of the American Medical Association, CO poisoning is the number one cause of accidental poisoning in the United States. Diagnosis of CO poisoning can be difficult because symptoms mimic those of many other illnesses and include nausea, headaches, dizziness, weakness, chest pain and vomiting. In more severe poisoning cases, people may experience disorientation or unconsciousness, or suffer long-term neurological disabilities, cardiorespiratory failure or death. Regardless of a home's age, people can be exposed to this poisonous gas, which originates from anything that burns fuel, such as gas furnaces, stoves, water heaters, barbeque grills, wood-burning fireplaces and automobiles.

Avoiding CO Poisoning

- All fuel-burning (gas, oil and coal) devices should be serviced by a qualified technician every year. Generators, charcoal grills, camp stoves and other similar devices should only be used outdoors.
- CO alarms should be installed outside each sleeping area (such as in a hallway outside the bedroom). For maximum protection, an alarm should be installed on each level of the home. Battery-operated CO alarms or plug-in alarms with battery backup are preferred in case of power failure.
- Call 911 and leave the home immediately if the CO alarm sounds.

Additional CO Alarm Guidelines

- Clear CO alarms of all dust and debris.
- Ensure that alarms are plugged all the way into the outlet or, if battery operated, have working batteries installed. Check or replace the battery when you change the time on your clocks each spring and fall.
- Make certain each person can hear the CO alarm sound from his or her sleeping room and that the sound is loud enough to awaken everyone.
- Make sure the alarms are installed at least 15 feet away from sources of CO to reduce the number of nuisance alarms.
- CO detectors have a useful life of 7 years and must be replaced upon the end of their useful life.
- For CO detectors installed prior to October 2012, the owner of the unit has a duty to replace the detector with one that has an audible useful life alarm.

ACKNOWLEDGED, UNSTERSTOOD AND AGREED:

Oreoluwa Ariyo — Feb 29, 2024
(OREOLUWA ARIYO) — Date

Ashanti Brown — Feb 29, 2024
(ASHANTI BROWN) — Date

Jeslyn Mae Tabieza — Feb 29, 2024
(JESLYN MAE TABIEZA) — Date

Nayla Ferreira — Feb 29, 2024
(NAYLA FERREIRA) — Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis — Mar 1, 2024
Agent for Owner — Date

SimplyBetter
Our Commitment • Your Home

315-329 Lincoln Place, Brooklyn, NY 11238

Acknowledgements

I hereby acknowledge that a true copy of the document entitled "Rent Stabilization Lease Rider for Apartment House Tenants Residing in New York City" ("Rider") has been received by me and is attached as an addendum to my lease dated 02/29/2024. It is further Acknowledged that the Rider expressly provides that its provisions are not part of said lease nor does the Rider modify such said Lease.

Address 319 Lincoln, Brooklyn, NY 11238
Apartment 319-4R

Oreoluwa Ariyo Feb 29, 2024
(OREOLUWA ARIYO) Date

Ashanti Brown Feb 29, 2024
(ASHANTI BROWN) Date

Jeslyn Mae Tabieza Feb 29, 2024
(JESLYN MAE TABIEZA) Date

Nayla Ferreira Feb 29, 2024
(NAYLA FERREIRA) Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis Mar 1, 2024
Agent for Owner Date

I hereby acknowledge that a true copy of the document entitled "WINDOW GUARDS REQUIRED LEASE NOTICE TO TENANT" has been received by me and is attached as an addendum to my Lease dated 02/29/2024.

Address 319 Lincoln, Brooklyn, NY 11238
Apartment 319-4R

Oreoluwa Ariyo Feb 29, 2024
(OREOLUWA ARIYO) Date

Ashanti Brown Feb 29, 2024
(ASHANTI BROWN) Date

Jeslyn Mae Tabieza Feb 29, 2024
(JESLYN MAE TABIEZA) Date

Nayla Ferreira Feb 29, 2024
(NAYLA FERREIRA) Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis Mar 1, 2024
Agent for Owner Date

I hereby acknowledge that a true copy of the document entitled "FIRE SAFETY PLAN REQUIRED LEASE NOTICE TO TENANT" has been received by me and is attached as an addendum to my lease.

Address 319 Lincoln, Brooklyn, NY 11238
Apartment 319-4R

Oreoluwa Ariyo Feb 29, 2024
(OREOLUWA ARIYO) Date

Ashanti Brown Feb 29, 2024
(ASHANTI BROWN) Date

Jeslyn Mae Tabieza Feb 29, 2024
(JESLYN MAE TABIEZA) Date

Nayla Ferreira Feb 29, 2024
(NAYLA FERREIRA) Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis Mar 1, 2024
Agent for Owner Date

Tenant acknowledges that Landlord has strongly recommended that for Tenant's own protection Tenant obtain apartment renter's insurance at Tenant's own code and expense.

Address 319 Lincoln, Brooklyn, NY 11238
Apartment 319-4R

Oreoluwa Ariyo Feb 29, 2024
(OREOLUWA ARIYO) Date

Ashanti Brown Feb 29, 2024
(ASHANTI BROWN) Date

Jeslyn Mae Tabieza Feb 29, 2024
(JESLYN MAE TABIEZA) Date

Nayla Ferreira Feb 29, 2024
(NAYLA FERREIRA) Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis Mar 1, 2024
Agent for Owner Date

SimplyBetter
Our Commitment • Your Home

315-329 Lincoln Place, Brooklyn, NY 11238

Emergency Contact List

In our continuing effort to provide the highest level of service to all of our residents, would you please provide the front desk with the following numbers?

This will enable us to reach you in case of any emergency or to bring an important issue to your attention.

Obviously, these telephone numbers will be treated with the utmost confidentiality.

Thank you for your cooperation.

Lincoln Place
APT. # 319-4R

Name	WORK Phone #	HOME Phone #
OREOLUWA ARIYO		
	Cell Phone #	**E-mail Address**
	(229) 449-2705	oreariyo956@gmail.com

Name	WORK Phone #	HOME Phone #
ASHANTI BROWN		
	Cell Phone #	**E-mail Address**
	305-335-9907	ashantiimanibrown@gmail.com

Name	WORK Phone #	HOME Phone #
JESLYN MAE TABIEZA		
	Cell Phone #	**E-mail Address**
	(916) 753-5003	JESLYNTABIEZA@GMAIL.COM

Name	WORK Phone #	HOME Phone #
NAYLA FERREIRA		
	Cell Phone #	**E-mail Address**
	(347)982-5627	NAYLAFERREIRA97@GMAIL.COM

Name	WORK Phone #	HOME Phone #
	Cell Phone #	**E-mail Address**

Name	WORK Phone #	HOME Phone #
	Cell Phone #	**E-mail Address**

Name	WORK Phone #	HOME Phone #
	Cell Phone #	**E-mail Address**

Emergency Contacts

SimplyBetter
Our Commitment • Your Home

315-329 Lincoln Place, Brooklyn, NY 11238

Emergency Contact List

Name	WORK Phone #	HOME Phone #
Sade Ariyo		
Relationship	**Cell Phone #**	**E-mail Address**
Mother	229-344-4529	

Name	WORK Phone #	HOME Phone #
Jenice Brown		
Relationship	**Cell Phone #**	**E-mail Address**
Mother	305-790-5755	

Name	WORK Phone #	HOME Phone #
Julie Tabieza		
Relationship	**Cell Phone #**	**E-mail Address**
Mother	(916) 753-3525	

Name	WORK Phone #	HOME Phone #
Aguinaldo Baptista		
Relationship	**Cell Phone #**	**E-mail Address**
Uncle	(347) 446 - 2104	

ACKNOWLEDGED, UNDERSTOOD AND AGREED:

Oreoluwa Ariyo Feb 29, 2024
(OREOLUWA ARIYO) Date

Ashanti Brown Feb 29, 2024
(ASHANTI BROWN) Date

Jeslyn Mae Tabieza Feb 29, 2024
(JESLYN MAE TABIEZA) Date

Nayla Ferreira Feb 29, 2024
(NAYLA FERREIRA) Date

SIMPLYBETTER APARTMENT HOMES

By: Natasha Davis Mar 1, 2024
Agent for Owner Date
4Z78VWPQ-1J55Q788

New York State DEPARTMENT
OF STATE
Division of Licensing Services
P.O. Box 22001
Albany, NY 12201-2001

Customer Service: (518) 474-4429
www.dos.state.ny.us

New York State Disclosure Form for Landlord and Tenant

THIS IS NOT A CONTRACT

New York State law requires real estate licensees who are acting as agents of landlords and tenants of real property to advise the potential landlords and tenants with whom they work of the nature of their agency rela- tionship and the rights and obligations it creates. This disclosure will help you to make informed choices about your relationship with the real estate broker and its sales agents.

Throughout the transaction you may receive more than one disclosure form. The law may require each agent assisting in the transaction to present you with this dis- closure form. A real estate agent is a person qualified to advise about real estate.

If you need legal, tax or other advice, consult with a professional in that field.

Disclosure Regarding Real Estate Agency Relationships

Landlord's Agent

A landlord's agent is an agent who is engaged by a landlord to represent the landlord's interest. The landlord's agent does this by securing a tenant for the landlord's apartment or house at a rent and on terms acceptable to the landlord. A landlord's agent has, without limitation, the following fiduciary duties to the landlord: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A landlord's agent does not represent the interests of the tenant. The obligations of a landlord's agent are also subject to any specific provisions set forth in an agreement between the agent and the landlord. In dealings with the tenant, a landlord's agent should (a) exercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the value or desirability of property, except as otherwise provided by law.

Tenant's Agent

A tenant's agent is an agent who is engaged by a tenant to represent the tenant's interest. The tenant's agent does this by negotiating the rental or lease of an apartment or house at a rent and on terms acceptable to the tenant. A tenant's agent has, without limitation, the following fidu- ciary duties to the tenant: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A tenant's agent does not represent the interest of the landlord. The obligations of a tenant's agent are also subject to any specific provisions set forth in an agreement between the agent and the tenant. In dealings with the landlord, a tenant's agent should (a) ex- ercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the tenant's ability and/or willingness to per- form a contract to rent or lease landlord's property that are not consistent with the agent's fiduciary duties to the tenant.

Broker's Agents

A broker's agent is an agent that cooperates or is engaged by a listing agent or a tenant's agent (but does not work for the same firm as the listing agent or tenant's agent) to assist the listing agent or tenant's agent in locating a property to rent or lease for the listing agent's landlord or the tenant agent's tenant. The broker's agent does not have a direct relationship with the tenant or landlord and the tenant or landlord can not provide instructions or di- rection directly to the broker's agent. The tenant and the landlord therefore do not have vicarious liability for the acts of the broker's agent. The listing agent or tenant's agent do provide direction and instruction to the broker's agent and therefore the listing agent or tenant's agent will have liability for the acts of the broker's agent.

Dual Agent

A real estate broker may represent both the tenant and the landlord if both the tenant and landlord give their informed consent in writing. In such a dual agency situation, the agent will not be able to provide the full range of fiduciary duties to the landlord and the tenant. The obli- gations of an agent are also subject to any specific provi- sions set forth in an agreement between the agent, and the tenant and landlord. An agent acting as a dual agent must explain carefully to both the landlord and tenant that the agent is acting for the other party as well. The agent should also explain the possible effects of dual represen- tation, including that by consenting to the dual agency relationship the landlord and tenant are giving up their right to undivided loyalty. A landlord and tenant should carefully consider the possible consequences of a dual agency relationship before agreeing to such representa- tion. A landlord or tenant may provide advance informed consent to dual agency by indicating the same on this form.

Dual Agent with Designated Sales Agents

If the tenant and the landlord provide their informed consent in writing, the principals and the real estate broker who represents both parties as a dual agent may designate a sales agent to represent the tenant and another sales agent to represent the landlord. A sales agent works under the supervision of the real estate broker. With the in- formed consent in writing of the tenant and the landlord, the designated sales agent for the tenant will function as the tenant's agent representing the interests of and advo- cating on behalf of the tenant and the designated sales agent for the landlord will function as the landlord's agent representing the interests of and advocating on be- half of the landlord in the negotiations between the tenant and the landlord. A designated sales agent cannot provide the full range of fiduciary duties to the landlord or tenant. The designated sales agent must explain that like the dual agent under whose supervision they function, they cannot provide undivided loyalty. A landlord or tenant should carefully consider the possible consequences of a dual agency relationship with designated sales agents before agreeing to such representation. A landlord or tenant may provide advance informed consent to dual agency with designated sales agents by indicating the same on this form.

This form was provided to me by NATASHA DAVIS-MIDDLETON (print name of licensee) of NYSandy15 Lincoln Place LLC

(print name of company, firm or brokerage), a licensed real estate broker acting in the interest of the:

(X) Landlord as a (check relationship below)

(X) Landlord's agent

(_____) Broker's agent

(____) Tenant as a (check relationship below)

(____) Tenant's agent

(____) Broker's agent

(_____) Dual agent

(_____) Dual agent with designated sales agent

For advance informed consent to either dual agency or dual agency with designated sales agents complete section below:

(____) Advance informed consent dual agency

(____) Advance informed consent to dual agency with designated sales agents

If dual agent with designated sales agents is indicated above:______________________________is appointed to represent the tenant; and______________________________is appointed to represent the seller in this transaction.

(I) (We)____acknowledge receipt of a copy of this disclosure form: signature of { X } Landlord(s) and/or { X } Tenant(s):

Natasha Davis
box SIGN 4Z78VWPQ-1J55Q788

Oreoluwa Ariyo
box SIGN 178ZY2V2-1J55Q788

Ashanti Brown
box SIGN 1JPJ7QKY-1J55Q788

Jeslyn Mae Tabieza
box SIGN 15X27LYW-1J55Q788

Nayla Ferreira
box SIGN 4WLQ29RZ-1J55Q788

Date: Mar 1, 2024

Date: Feb 29, 2024

Local Law 1 - NYC Lead Poisoning Prevention Law
Information for Tenants

The text below is a printer-friendly version of the New York City Department of Health and Mental Hygiene (DOHMH) brochure for tenants entitled, "Fix Lead Paint". For additional information on lead poisoning, go to www.nyc/lead or call 311.

Fix Lead Paint Hazards:

What Landlords Must Do and Every Tenant Should Know

Lead Can Cause Learning Problems

Lead is a poison often found in old paint. Peeling lead paint is the most common cause of lead poisoning in young children. Lead dust from peeling paint can land on window sills, floors, and toys. When children play on the floor and put their hands and toys in their mouths, they can swallow lead dust.

Preventing Lead Poisoning: What the Law Requires

In New York City, Local Law 1 of 2004 requires landlords to identify and fix lead paint hazards in the apartments of young children. This law applies to your apartment if:

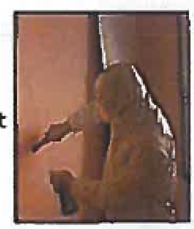
- The building was built before 1960 (or between 1960 and 1978 if the owner knows that the building has lead paint), and
- The building has 3 or more apartments, and
- A child under the age of 6 lives in your apartment.

What Are Lead Paint Hazards?

- Dust from lead paint.
- Peeling or damaged lead paint.
- Lead paint on:
    - Crumbling plaster or rotted wood.
    - Doors and windows that stick or rub together.
    - Window sills and any other surfaces that have been chewed on by children.

Things Landlords Must Do

- In buildings covered by Local Law 1, landlords must find out if any children younger than 6 years live in the building and inspect those apartments for lead paint hazards **every year**.
- Landlords must use safe work practices and trained workers when fixing lead paint hazards and when doing general repair work that disturbs lead paint.
- Local Law 1 requires landlords to use firms certified by the U.S. Environmental Protection Agency when disturbing more than 100 square feet of lead paint, replacing windows, or fixing violations issued by the New York City Department of Housing Preservation and Development (HPD).
- Landlords must repair lead paint hazards **before** a new tenant moves into an apartment.
- Landlords must keep records of all notices, inspections, repairs of lead paint hazards, and other matters related to the law. HPD may ask the landlord for copies of this paperwork.



Before repair work begins, landlords must make sure that trained workers:

NYC Health

TAKE CARE NEW YORK

LEASE/COMMENCEMENT OF OCCUPANCY NOTICE FOR PREVENTION OF LEAD-BASED PAINT HAZARDS—INQUIRY REGARDING CHILD

You are required by law to inform the owner if a child under six years of age resides or will reside in the dwelling unit (apartment) for which you are signing this lease/commencing occupancy. If such a child resides or will reside in the unit, the owner of the building is required to perform an annual visual inspection of the unit to determine the presence of lead-based paint hazards. **IT IS IMPORTANT THAT YOU RETURN THIS FORM TO THE OWNER OR MANAGING AGENT OF YOUR BUILDING TO PROTECT THE HEALTH OF YOUR CHILD.** If you do not respond to this notice, the owner is required to attempt to inspect your apartment to determine if a child under six years of age resides there.

If a child under six years of age does not reside in the unit now, but does come to live in it at any time during the year, you must inform the owner in writing immediately. If a child under six years of age resides in the unit, you should also inform the owner immediately at the address below if you notice any peeling paint or deteriorated subsurfaces in the unit during the year.

Please complete this form and return one copy to the owner or his or her agent or representative when you sign the lease/commence occupancy of the unit. Keep one copy of this form for your records. You should also receive a copy of a pamphlet developed by the New York City Department of Health and Mental Hygiene explaining about lead-based paint hazards when you sign your lease/commence occupancy.

CHECK ONE: ☐ A child under six years of age resides in the unit.

◉ A child under six years of age does not reside in the unit.

Oreoluwa Ariyo   Ashanti Brown   Jeslyn Mae Tabieza   Nayla Ferreira

box SIGN 178ZY2V2-1J55Q788   box SIGN 1JN7QKY-1J55Q788   box SIGN 15K27Q9W-1J55Q788   box SIGN 4WLQ29RZ-1J55Q788

Feb 29, 2024
(Occupant Signature)

Print occupant's name, address and apartment number: OREOLUWA ARIYO, ASHANTI BROWN, JESLYN MAE TABIEZA, NAYLA FERREIRA

319 Lincoln, Unit 319-4R, Brooklyn, NY 11238

(NOT APPLICABLE TO RENEWAL LEASE) Certification by owner: I certify that I have complied with the provisions of §27-2056.8 of Article 14 of the Housing Maintenance Code and the rules promulgated thereunder relating to duties to be performed in vacant units, and that I have provided a copy of the New York City Department of Health and Mental Hygiene pamphlet concerning lead-based paint hazards to the occupant.

Natasha Davis
box SIGN 4Z78VWPQ-1J55Q788

Mar 1, 2024 (Owner signature)

RETURN THIS FORM TO: NYSandy15 Lincoln Place LLC

1075 Gerard Avenue Bronx, NY 10452

OCCUPANT: KEEP ONE COPY FOR YOUR RECORDS
OWNER COPY/OCCUPANT COPY

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre-1978 housing, lessors must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Lessees must also receive a federally approved pamphlet on lead poisoning prevention.

Lessor's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) ______ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

____

____

(ii) __X__ Lessor has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the lessor (check (i) or (ii) below):

(i) ______ Lessor has provided the lessee with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

____

____

(ii) __X__ Lessor has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Lessee's Acknowledgment (initial)

(c) OA AB Lessee has received copies of all information listed above. JT NF

(d) OA AB Lessee has received the pamphlet *Protect Your Family from Lead in Your Home.* JT NF

Agent's Acknowledgment (initial)

(e) ND Agent has informed the lessor of the lessor's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Natasha Davis	Mar 1, 2024		
Lessor	Date	Lessor	Date
Oreoluwa Ariyo	Feb 29, 2024	Jeslyn Mae Tabieza	
Lessee	Date	Lessee	Date
Ashanti Brown		Nayla Ferreira	Feb 29, 2024
Lessee	Date	Lessee	Date
Agent	Date	Agent	Date

RELATED

315-329 Lincoln Place, Brooklyn, NY 11238

NOTICE DISCLOSING TENANTS' RIGHTS TO REASONABLE ACCOMMODATIONS FOR PERSONS WITH DISABILITIES

Reasonable Accommodations

The New York State Human Rights Law requires housing providers to make reasonable accommodations or modifications to a building or living space to meet the needs of people with disabilities. For example, if you have a physical, mental, or medical impairment, you can ask your housing provider to make the common areas of your building accessible, or to change certain policies to meet your needs.

To request a reasonable accommodation, you should contact your property manager by calling 917-801-2011, or by e-mailing CONTACTUS@SIMPLYBETTERAPTHOMES.COM. You will need to inform your housing provider that you a disability or health problem that interferes with your use of housing, and that your request for accommodation may be necessary to provide you equal access and opportunity to use and enjoy your housing or the amenities and services normally offered by your housing provider. A housing provider may request medical information, when necessary to support that there is a covered disability and that the need for the accommodation is disability related.

If you believe that you have been denied a reasonable accommodation for your disability, or that you were denied housing or retaliated against because you requested a reasonable accommodation, you can file a complaint with the New York State Division of Human Rights as described at the end of this notice.

Specifically, if you have a physical, mental, or medical impairment, you can request:*

- Permission to change the interior of your housing unit to make it accessible (however, you may be required to pay for these modifications, and in the case of a rental your housing provider may require that you restore the unit to its original condition when you move out);
- Changes to your housing provider's rules, policies, practices, or services;
- Changes to common areas of the building so you have an equal opportunity to use the building. The New York State Human Rights Law requires housing providers to pay for reasonable modifications to common use areas.

Examples of reasonable modifications and accommodations that may be requested under the New York State Human Rights Law include:

- If you have a mobility impairment, your housing provider may be required to provide you with a ramp or other reasonable means to permit you to enter and exit the building.
- If your healthcare provider provides documentation that having an animal will assist with your disability, you should be permitted to have the animal in your home despite a "no pet" rule.
- If you need grab bars in your bathroom, you can request permission to install them at your own expense. If your housing was built for first occupancy after March 13, 1991 and the walls need to be reinforced for grab bars, your housing provider must pay for that to be done.
- If you have an impairment that requires a parking space close to your unit, you can request your housing provider to provide you with that parking space or place you at the top of a waiting list if no adjacent spot is available.
- If you have a visual impairment and require printed notices in an alternative format such as large print font or need notices to be made available to you electronically, you can request that accommodation from your landlord.

Required Accessibility Standards

All buildings constructed for use after March 13, 1991, are required to meet the following standards:

- Public and common areas must be readily accessible to and usable by persons with disabilities;
- All doors must be sufficiently wide to allow passage by persons in wheelchairs; and

- All multi-family buildings must contain accessible passageways, fixtures, outlets, thermostats, bathrooms, and kitchens.

If you believe that your building does not meet the required accessibility standards, you can file a complaint with the New York State Division of Human Rights.

How to File a Complaint

A complaint must be filed with the Division within one year of the alleged discriminatory act or in court within three years of the alleged discriminatory act. You can find more information on your rights, and on the procedures for filing a complaint, by going to www.dhr.ny.gov, or by calling 1-888-392-3644. You can obtain a complaint form on the website, or one can be e-mailed or mailed to you. You can also call or e-mail a Division regional office. The regional offices are listed on the website.

** This Notice provides information about your rights under the New York State Human Rights Law, which applies to persons residing anywhere in New York State. Local laws may provide protections in addition to those described in this Notice, but local laws cannot decrease your protections.*

SimplyBetter
Our Commitment • Your Home

315-329 Lincoln Place, Brooklyn, NY 11238

New York State Flood History and Risk Notice to Residential Tenants

Pursuant to and in accordance with New York State Real Property Law §231-b et seq, all residential leases shall provide notice of previous flood history and current flood risk of the leased premises.

The owner of NYSandy15 Lincoln Place LLC ("Leased Premises") hereby provides such notice by checking one of the following options:

☐ any of all of the Leased Premises is located wholly or partially in a Federal Emergency Management Agency ("FEMA") designated floodplain.

☐ any of all of the Leased Premises is located wholly or partially in the Special Flood Hazard Area ("SFHA"; "100-year flood-plain") according to FEMA's current Flood Insurance Rate Maps for the leased premises' area.

☐ any of all of the Leased Premises is located wholly or partially in a Moderate Risk Flood Hazard Area ("500-year floodplain") according to FEMA's current Flood Insurance Rate Maps for the leased premises' area.

☐ the leased premises has experienced any flood damage due to a natural flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow which is detailed as follows:

____

____

____

____

☒ None of the above conditions apply to any portion of the Leased Premises.

NOTICE TO TENANT: Flood insurance is available to renters through the Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP) to cover your personal property and contents in the event of a flood. A standard renter's insurance policy does not typically cover flood damage. You are encouraged to examine your policy to determine whether you are covered.

ACKNOWLEDGED, UNDERSTOOD AND AGREED:

Oreoluwa Ariyo	Feb 29, 2024	Ashanti Brown	Feb 29, 2024
(OREOLUWA ARIYO)	Date	(ASHANTI BROWN)	Date
Jeslyn Mae Tabieza	Feb 29, 2024	Nayla Ferreira	Feb 29, 2024
(JESLYN MAE TABIEZA)	Date	(NAYLA FERREIRA)	Date

RELATED MANAGEMENT COMPANY, LP

By: Natasha Davis Mar 1, 2024

Agent for Owner Date

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

► Go to *www./irs.gov/FormW9* for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Print or type
See **Specific Instructions** on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
OREOLUWA ARIYO

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. check only **one** of the following seven boxes:

- [X] Individual/sole proprietor or single-member LLC
- [ ] C Corporation
- [ ] S Corporation
- [ ] Partnership
- [ ] Trust/estate
- [ ] Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► ________

Note. Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

- [ ] Other (see instructions) ►

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) ______

Exemption from FATCA reporting code (if any) ______

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
319 Lincoln, Apt 4R

6 City, state and ZIP code
Brooklyn, NY 11238

Requester's name and address (optional)

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number* To Give the Requester for guidelines on whose number to enter.

Social security number

6 5 2 – 6 0 – 9 0 5 4

or

Employer identification number

    –

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here **Signature of U.S. person ►** Oreoluwa Ariyo **Date ►** Feb 29, 2024

box SIGN 178ZY2V2-1J55Q788

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, *later.*

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting,* later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code,* later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships,* earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code,* later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or “doing business as” (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a “disregarded entity.” See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, “Business name/disregarded entity name.” If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

• Generally, individuals (including sole proprietors) are not exempt from backup withholding.

• Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.

• Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

• Corporations are not exempt from backup withholding with respect to attorneys’ fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)

2—The United States or any of its agencies or instrumentalities 3—A state, the District of Columbia, a U.S. commonwealth or

possession, or any of their political subdivisions or instrumentalities

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities

5—A corporation

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession

7—A futures commission merchant registered with the Commodity Futures Trading Commission

8—A real estate investment trust

9—An entity registered at all times during the tax year under the Investment Company Act of 1940

10—A common trust fund operated by a bank under section 584(a)

11—A financial institution

12—A middleman known in the investment community as a nominee or custodian

13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over $600 required to be reported and direct sales over $5,000[1]	Generally, exempt payees 1 through 5[2]
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

[1] See Form 1099-MISC, Miscellaneous Income, and its instructions.

[2] However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester,* later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at *www.SSA.gov*. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/Businesses* and clicking on Employer Identification Number (EIN) under Starting a Business. Go to *www.irs.gov/Forms* to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to *www.irs.gov/OrderForms* to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code,* earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. “Other payments” include payments made in the course of the requester’s trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account[1]
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor[2]
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee[1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner[1]
6. Sole proprietorship or disregarded entity owned by an individual	The owner[3]
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity[4]
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

1 List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person’s number must be furnished.

2 Circle the minor’s name and furnish the minor’s SSN.

3 You must show your individual name and you may also enter your business or DBA name on the “Business name/disregarded entity” name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

4 List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships,* earlier.

***Note:** The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov.* You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at *spam@uce.gov* or report them at *www.ftc.gov/complaint.* You can contact the FTC at *www.ftc.gov/idtheft* or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see *www.IdentityTheft.gov* and Pub. 5027.

Visit *www.irs.gov/IdentityTheft* to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.